



Easily and securely accept contactless payments on your smartphone.

Overview

Software Point of Sale (SoftPOS), also known as Tap to Mobile, enables merchants to accept contactless payments directly on NFC-enabled smart devices—no additional hardware required.

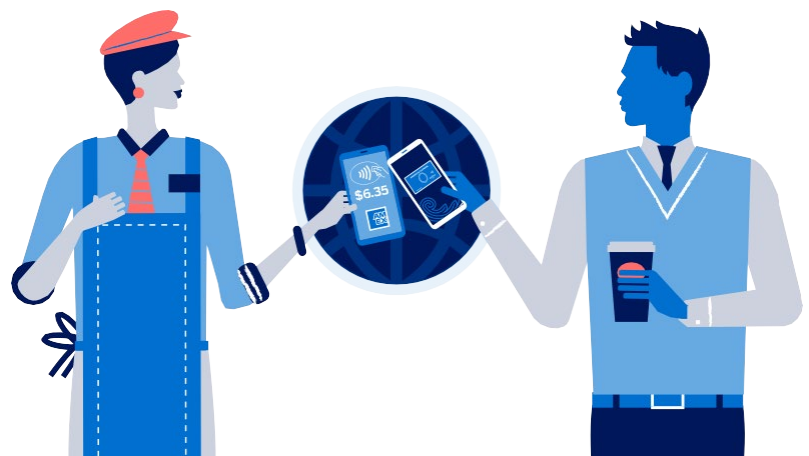
By downloading a certified SoftPOS application, a smartphone or tablet can function as a contactless payment terminal. Card Members simply tap their contactless Card, digital wallet, or wearable device to complete a fast, seamless transaction.

SoftPOS is designed to deliver the speed customers expect with security features aligned to EMV® and PCI standards to help support safe payments experiences. SoftPOS with American Express is supported globally on Android OS and on iOS in select markets (contact your American Express representative for availability).

Beyond phones and tablets, devices with a built-in NFC readers may also support payment acceptance—unlocking new opportunities for innovation across industries.

Getting started with SoftPOS is simple:

1. Download a certified SoftPOS application on an NFC-enabled smart device. (Merchants should contact their POS provider for availability and details.)
2. Accept contactless payments instantly. The Card Member taps their contactless Card, digital wallet, or wearable device on the smart device to complete the transaction quickly and securely.



No external card readers. No additional hardware. Just software.

SoftPOS offers a scalable, cost-effective, and innovative approach to payment acceptance—unlocking value for participants across the payments ecosystem.



For Acquirers

- Help unlock incremental revenue opportunities by enabling payment acceptance in more places
- Expand merchant coverage cost-effectively
- Offer innovative solutions that help meet growing demand for contactless
- Accelerate merchant onboarding with a software-first model



For Merchants

- Start accepting contactless payments quickly
- Use existing NFC-enabled smartphones or tablets
- Optimize checkout with faster transactions
- Accept payments wherever there is network connectivity (WiFi not required)
- Reduce reliance on physical POS hardware



For Issuers

- Capture small-ticket transactions typically paid in cash
- Support increased transaction volume by capturing more contactless and digital payments
- Enhance customer experience to help drive preference and repeat usage



For Card Members

- Fast, seamless checkout
- Chip-equivalent contactless security
- Continued access to American Express rewards and protections

The Future of Payment Acceptance Is Software

SoftPOS enables businesses to move faster, scale smarter, and meet customer expectations for contactless payments—without the traditional constraints of hardware.

Whether you're expanding acceptance, enabling a mobile workforce, or modernizing your payments strategy, SoftPOS delivers a secure, scalable, and cost-effective path forward.

Ready to transform any NFC-enabled device into a payment terminal?

Connect with your American Express representative or certified provider to begin your SoftPOS journey today.

Getting Started

For Service Providers

Register through the Integrated Payment Providers Program to become certified and enable SoftPOS acceptance.

For Merchants

Contact your preferred certified American Express provider to:

- Confirm device eligibility
- Review integration requirements
- Understand market availability
- Begin onboarding

Learn More

For more information, visit: www.amexglobalnetwork.com or contact your American Express Representative.



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