



Merchant-Presented QR Code® Payments with American Express



It's cost-effective and convenient.

As customers reduce their reliance on cash, Merchant-Presented QR Codes offer a cost-effective alternative that doesn't require Point-of-Sale (POS) infrastructure, giving Card Members more options when NFC is not supported.



And it helps keep transactions secure.

Our commitment to industry standards and strong authentication methods means Merchants, Issuers and Card Members can be confident in QR Code Payments with American Express.



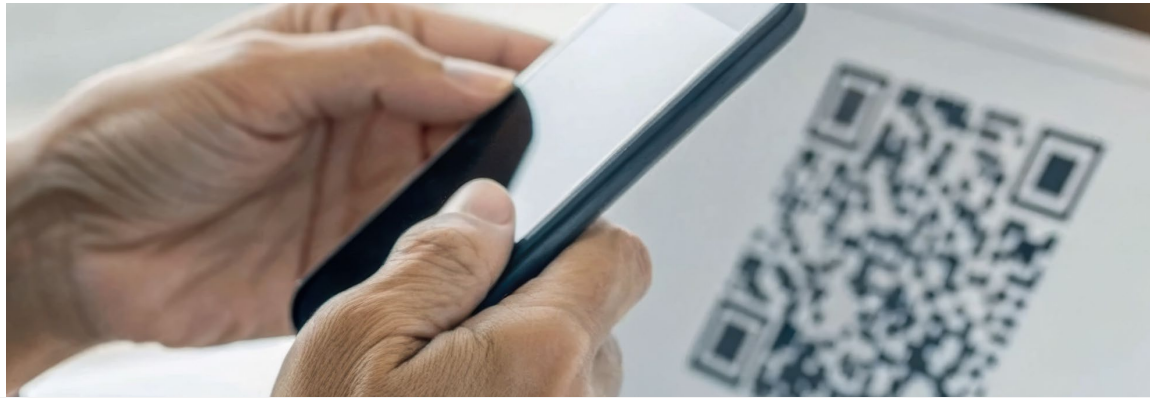
It's simple and touch-free.

QR Codes provide a convenient checkout choice — offering quick, contactless ways to pay. Card Members simply use their Issuer banking app on their smartphone to scan the Merchant's QR Code, and the payment gets processed.



Merchant-Presented QR Codes

The benefits in detail



Issuers



- ④ **Helps enable incremental digital spend.**
Allows Card Members to pay digitally when cash isn't on hand, capturing everyday purchases that might otherwise be missed.
- ④ **Options lead to loyalty.**
Offer Card Members a convenient, touch-free way to pay that they'll keep using.
- ④ **Built on trusted security standards.**
QR Code payments are protected by American Express' strong authentication methods and built on EMV® global standards.

Acquirers



- ④ **Captures digital spend.**
Offer a low-cost opportunity to cater to customer and Merchant demand, all while helping to drive revenue from digital spend.
- ④ **Reaches across merchant sizes and sectors.**
A wide variety of use cases can help you meet the needs of different sized Merchants from varying industries.
- ④ **Interoperability without complexity.**
Offer a globally recognizable QR Code brand mark that supports local and cross border acceptance.

Merchants



- ④ **Easy and cost-effective.**
A simple setup means an almost effortless way to add payment options without the infrastructure of a POS terminal or investment into additional payment hardware.
- ④ **Increased security against fraud.**
No payment details are exchanged or stored with you or your system, which helps reduce the likelihood of fraud.
- ④ **Empowers customers.**
Drive digital payment acceptance for customers in non-NFC supported markets with less payment infrastructure.

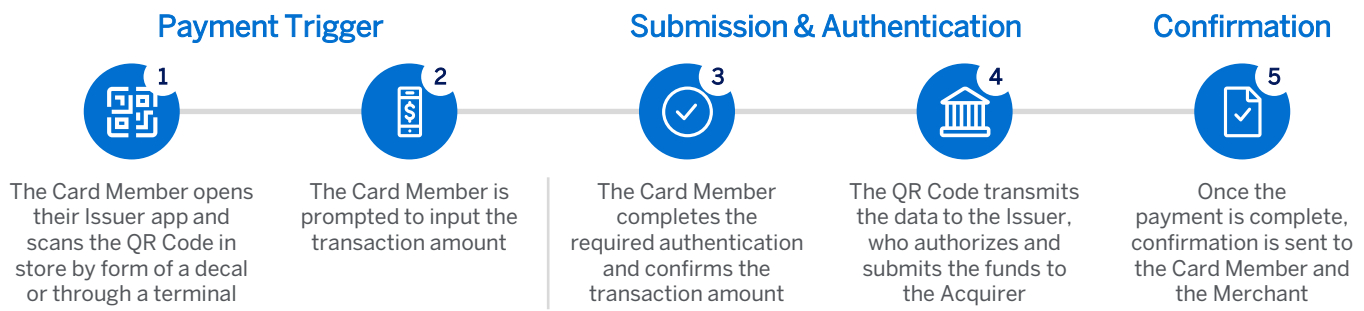
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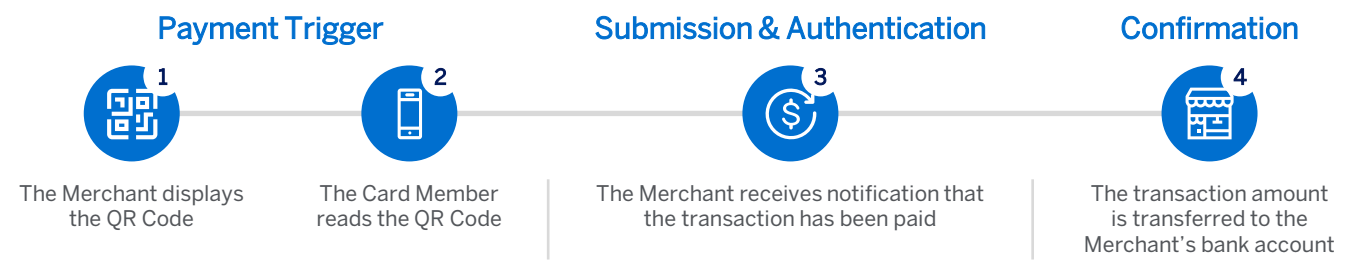
How it works.

With a Merchant-Presented QR Code solution, the QR Code contains all the Merchant information* the Issuer or the mobile banking app needs to trigger the payment. The transaction is processed once authorization is confirmed by the Issuer.

Default Implementation for Issuers – Issuer Mobile App:



Default Implementation for Acquirers:



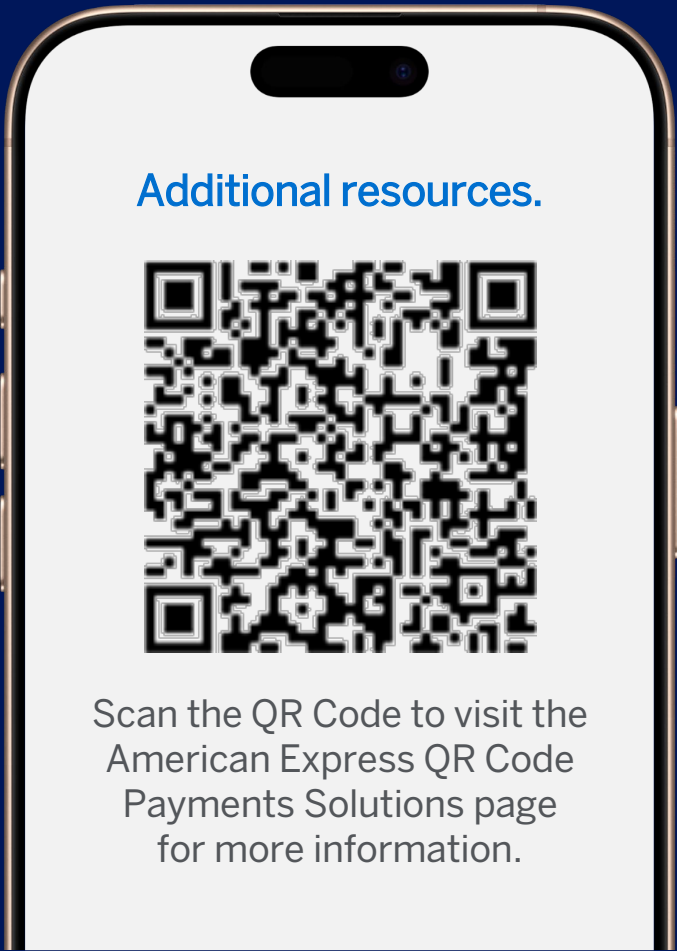
A few things to remember:

- The Card Member needs to connect to the Issuer in real time
- The Merchant needs to connect to their Acquiring partner via a device
- The Issuer is responsible for validating the Card Member and for liability of the transaction
- The QR Code contains all the Merchant information the Issuer or mobile banking app needs to trigger the payment
- The transaction is processed once authorization is confirmed by the Issuer



*As defined by American Express Merchant-Presented QR Code Specification.

Merchant-Presented QR Codes



Get started today.

Building on our payment expertise, we'll guide you through an efficient onboarding experience—bringing a clear point of view and best practices to help you determine the solution and tools you need for a successful launch.



Contact your American Express Representative to learn more about QR Codes for Payments.



DON'T *do business* **WITHOUT IT**™

