



American Express Merchant-Presented QR Code® Frequently Asked Questions

What is a QR Code?

The QR Code or Quick Response Code is a two-dimensional barcode that contains the information needed to conduct a payment transaction. The American Express QR Code solution provides Card Members with an additional, simple and convenient way to pay.

Q1 What is a Merchant-Presented QR Code?

The Merchant can display the QR Code in-store or through e-commerce by form of a decal or in-store Point-of Sales (POS) terminal, device or signage. The Card Member then uses their smartphone to scan the QR Code.

Q2 What are the benefits of American Express Merchant-Presented QR Code solution?

- **Add Convenience and Safety to Each Purchase:** Provide Card Members with a fast, safe, convenient and contactless way to pay. Also, help reduce the Card Member's need to carry cash.
- **Promotes Choice:** Card Members have more options to choose how they want to pay.
- **Secure Payments:** Processes transactions safely with an added layer of security.

Q3 What Merchant sectors does this solution fit?

- Micro and small/medium business in the Merchant sector and e-commerce online retailers through checkout with QR decal options or QR codes printed on bills.
- Medium and large retail Merchants with Dynamic QR terminal options.

Q4 How will Card Members know if a Merchant accepts an American Express QR Code?

The Merchant should display a counter signage and/or decal indicating QR Code payment acceptance with the Blue Box. Guidelines are available to provide orientation on how to communicate QR Code acceptance at the point of sale. The latest version of the Brand Guidelines is available to download from Knowledge Base.

Q5 [Are Merchant-Presented QR Codes secure?](#)

All payments are authenticated and approved by the Issuer before it is sent to the Merchant. The data from the QR Code is validated by the Merchant’s bank before the transaction is complete.

Q6 [What types of digital wallets does American Express support?](#)

American Express supports Issuer banking apps, proprietary digital wallets, third party application wallets and QR merchant wallets.

Q7 [What are the different Merchant-Presented QR Code product variations?](#)

[Static QR Code](#)

The static QR Code is printed and sent to the Merchant once the Merchant agreement is signed. The static QR Code can be displayed at the point of sale.

[Dynamic QR Code](#)

A unique QR Code is generated for every transaction. The dynamic QR Code can be generated on a point-of-sale terminal, mobile tablet or on an electronic Point of Sale (ePOS) screen. The dynamic QR Code has additional information, such as the invoice number and transaction amount, meaning that the Card Member will not have to manually enter the data.

For more information regarding QR Code option requirement. Merchants should contact their Acquirer.

Q8 [What message protocols does American Express support for Merchant-Presented QR Code?](#)

American Express QR supports both global interoperable API connectivity and existing ISO 85-83 rails through certified request.

Q9 [What is the Card Member experience when scanning a Merchant-Presented QR Code?](#)

- The Card Member opens their chosen banking or wallet provider app and scans the QR Code displayed by the Merchant using the camera on their smartphone.
- For static QR, the Card Member then enters the transaction amount, confirms the transaction, and enters a tip if needed.
- For dynamic QR, transaction information and invoice number will be automatically populated in the app for the Card Member to confirm during the Transaction. The Card Member can then enter tip if needed.
- The Merchant receives a transaction confirmation notification on their mobile app and completes the transaction.

Q10 What are the Issuer requirements for the enablement of the American Express Merchant-Presented QR Code?

- The Issuer will need to develop the code for the banking application to support the reading of the QR Code, then integrate with American Express QR Code APIs and certify the system.
- The requirements to meet Merchant-Presented QR Code should be based on the latest published American Express QR specifications, called *American Express Merchant-Presented QR Code Product Specification*, *Issuer Network APIs for Issuer Originated Payments*, and if applicable, *the Merchant Presented QR Code Proprietary Format Addendum*.
- The American Express Business Representative will support the Issuer through the implementation process and answer any additional questions.

Q11 What are the Acquirer requirements for the enablement of the American Express Merchant-Present QR Code?

- The Acquirer will need to build a Merchant notification, the merchant reversal API as well as the presentment and generation of the Merchant decals (Static/Dynamic).
- The requirements to meet Merchant-Presented QR Code should be based on the latest published American Express QR Code specifications, called *American Express Merchant-Presented QR Code Specification*, *American Express Merchant-Presented QR Code Implementation Guide*, *Merchant Presented QR Code Transactional APIs for Acquiring Partners*, and if applicable, *the Merchant Presented QR Code Proprietary Format Addendum*.

Q12 What are the wallet provider's requirements for the enablement of the American Express Merchant-Present QR Code?

- The wallet provider will need to develop the code for the wallet application to support the reading of the QR code, then integrate with American Express QR code APIs and certify the system. They will also be responsible for the presentment and generation of the Merchant decals (Static/Dynamic).
- The requirements to meet Merchant-Presented QR Code should be based on the latest published American Express QR specifications, called *American Express Merchant-Presented QR Code Product Specification*, *American Express Merchant-Presented QR Code Implementation Guide*, *Merchant Presented QR Code Transactional APIs for Wallet Providers*, and if applicable, *the Merchant Presented QR Code Proprietary Format Addendum*.

Q13 What are the token requirements to support the enablement of tokenization for the American Express Merchant-Presented QR Code?

- American Express Merchant-Presented QR now offers a secure card authentication add on capability for tokenization using dynamic cryptogram to achieve Fraud Liability Shift.
- The requirements to support the enablement of tokenization should be based on the latest published *American Express Digital Payment Cloud Wallet Functional Specification*, *Digital Payment Cloud Wallet Security Requirements*, and if applicable, *the Merchant Presented QR Code Proprietary Format Addendum*.

Q14 What are the industry compliances required for the Merchant-Presented QR Product?

A Merchant-Presented QR Code transaction uses the EMVCo® standard. American Express has a global specification to facilitate inbound and outbound spending.

Q15 What are the Merchant requirements to enable American Express Merchant-Presented QR Code?

- The Acquirer will define how the QR Code is displayed (dynamic or static) at the POS.
- Once the Merchant agreement is signed, a Merchant ID is assigned and the American Express QR Code is generated.

For further information relating to Merchant requirements, please see the *American Express Merchant-Presented QR Code Implementation Guide*.

Q16 What should the Merchant do if they do not receive a payment notification?

If the payment notification is not received in real-time, the Merchant will need to contact the Acquirer to determine why the notification has not been received.

Q17 How does a Merchant perform a refund of an American Express QR Code payment?

The Merchant will need to contact the Acquirer to request the refund. Merchants should speak to their Acquirer representatives for further details on the refund process.

Q18 What is the cost for a Merchant for a QR Code transaction?

The payment terms are determined by the Acquirer per the terms and conditions of the service agreement between the Merchant and the Acquirer.

Q19 Is there a Sandbox available for the American Express Merchant-Presented QR solution?

Yes, there is a self-service E3 production test Sandbox service add-on to support future partner development.

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



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