# 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-Sale (POS) terminal. 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 and convenient touch free way to pay. Also, help reduce the Card Member's need to carry cash.

- **Promotes Choice:** Card Members get another option for how they want to pay.

- **Secure Payments:** Processes transactions safely without compromising security.

- **Clean and Safe:** Reduces physical contact and helps limit exposure to health risks for Merchants' customers and teams.

**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 static decal options.

- 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 POS terminal. The latest version of the Brand Guidelines are 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 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 payment counter on a decal or terminal.

### Dynamic QR Code

A unique QR Code is generated for every transaction. The dynamic QR Code can be generated on a desktop POS terminal, mobile tablet or on an electronic Point of Sale (ePOS) computer 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 requirements, Merchants should contact their Acquirer.

## Q7 What is the Card Member experience when scanning a Merchant-Presented QR Code?

- The Card Member opens the Issuer banking app and scans the QR Code displayed by the Merchant using the camera on their smartphone.

- The Card Member then enters the transaction amount, confirms the transaction, and enters a tip if needed.

- The Merchant receives a transaction confirmation notification on their mobile app and completes the transaction.

## Q8 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 Specification, American Express Merchant-Presented QR Code Implementation Guide and Issuer Network APIs for Issuer Originated Payments.*

- The American Express Business Representative will support the Issuer through the implementation process and answer any additional questions.

**Q9   What are the Acquirer requirements for the enablement of the American Express Merchant-Presented QR Code?**

The Acquirer will need to build a Merchant notification as well as the presentment and generation of the Merchant Stickers (Static/Dynamic).

- The requirements to meet Merchant-Presented QR Code should be based on American Express QR Code specifications, called *American Express Merchant-Presented QR Code Specification Version, American Express QR Code Acquirer API Specification and American Express Merchant-Presented QR Code Implementation Guide.*

- The American Express Business Representative will support the Acquirer through the implementation process and answer any additional questions.

**Q10   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.

**Q11   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.*

**Q12   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.

**Q13   How does a Merchant perform a refund of a 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.

**Q14   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.

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

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