American Express
Consumer-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 Consumer-Presented QR Code?

Card Members generate a QR Code from their mobile wallet or banking app and the Merchant scans the QR Code as a form of payment.

Q2   What are the benefits of American Express Consumer-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?

Consumer-Presented QR Code is tailored for medium to large retailer Merchants with QR scanner capabilities.

Q4   What are the industry compliances required for the Consumer-Presented QR product?

A Consumer-Presented QR Code transaction uses the EMV® payment rails for global interoperability and American Express has a Global Specification to facilitate inbound and outbound spending.

Q5 Are Consumer-Presented QR Codes secure?

All the payments made through the QR Code are digitally secured and encrypted in authorization transmission, and Issuers can apply risk rules for QR Code transaction authorizations. Every transaction will require authentication and approval from the Card Members to initiate the process.

Q6 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. Brand guidelines are available to provide orientation on how to communicate QR Code acceptance at the Point-of-Sale (POS) terminal. The latest version of the Brand Guidelines are available to download from Knowledge Base.

Q7 What is the Card Member experience when using a Consumer-Presented QR Code?

- The Merchant will input the transaction amount on the terminal and prompt for the QR Code.
- The Card Member generates the QR Code from the eligible banking apps on the smartphone.
- The Merchant scans the QR Code using a reader or scanner.
- The Merchant receives a confirmation that the payment has been received and completes the transaction.
- The Card Member receives a notification confirming the completion of the payment.

Q8 What are the Issuer requirements for enablement of the American Express Consumer-Presented QR Code?

- The Issuer will need to develop the code for the banking application to support generating the QR Code, integrate with American Express QR Code APIs and certify the system.
- The requirements to meet Consumer-Presented QR Code should be based on the latest American Express QR Code specifications, called *American Express Consumer-Presented QR Code Product specification, Consumer-Presented QR Implementation Guide, American Express Mobile HCE Contactless and QR Code Payment Security Requirements and Issuer Network APIs for Issuer Originated Payments.*
- The American Express Business Representative will support the Issuer through the implementation process with any additional questions.

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

- Acquirer will need minimum build for new POS data codes for EMV type transaction and perform on-boarding.
- The requirements to meet Consumer-Presented QR Code should be based on American Express QR Code specifications, called *American Express Consumer-Presented QR Code Product specification, Consumer-Presented QR Implementation Guide, American Express Mobile HCE Contactless and QR Code Payment Security Requirements.*
- The American Express Business Representative will support the Issuer through the implementation process with any additional questions they may have.

QR Code is a registered trademark of Denso Wave.

Q10 **What are the Merchant requirements to enable American Express Consumer-Presented QR Code?**

- A scanner or camera capable of or reading a QR Code for payment.

- A point of interaction (e.g. terminal) to process the QR Code payment transaction.

- An acceptance agreement with an American Express Acquirer.

For further information regarding the Merchant setup, please refer to the *American Express Consumer-Presented QR Code Implementation Guide.*

Q11 **What happens when the Merchant scans the Card Member's QR Code?**

- The scanner device will read the QR Code data and it will then be passed to the POS terminal.

- The POS terminal identifies the payment type then routes and builds the authorization message.

- The POS terminal submits the authorization request to the Acquirer who sends the transaction to the Network.

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 an American Express QR Code payment?**

The Merchant will need to contact their Acquirer to initiate 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.

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