



# American Express Transit Solution

## Frequently Asked Questions

### What is American Express' Transit Solution?

American Express' core transit solution includes contactless and mobile wallet enablement using the Expresspay specification, authorization, and submission messaging.

#### Q1 What is open loop contactless in transit?

Open loop contactless in transit is a term used to describe a ticketing model that supports the use of mobile wallet contactless Cards and devices that have been certified as both an access device and a payment device at Transit Access Terminals (TATs). Open loop contactless in transit provides the ability to use your everyday contactless Card or device at a transit terminal, eliminating the need for payment options such as cash, tokens, tickets and closed loop payment cards.

#### Q2 How does the American Express transit solution help Merchants optimize payments in the transit industry?

- Contactless enablement provides customers with a frictionless and quicker way to pay while reducing ticketing queues and streamlining fare calculation for merchants.
- It reduces the cost of handling cash and maintaining proprietary fare systems.
- It introduces EMV® payment security at the point of sale (POS).
- It helps ensure a seamless transition to contactless and mobile wallet

#### Q3 What is open loop contactless in transit?

The transit solution is a best fit for transit authorities and operators, including but not limited to bus, rail, tram, ferry, shuttle, and subway. The transit solutions can be implemented across various contactless entry and exit points.



**Q4 How does the American Express transit solution further support our transit solution providers?**

American Express can support integrators and Merchants with data and insights from the billions of transactions that flow through our Network. American Express and transit solution providers can work together to utilize the insights and develop strategies to engage and reach the customers Merchants are looking to reach.

**Q5 What is the flow of a transit transaction?**

1. The Card Member taps the contactless Card or device to the contactless-enabled terminal.
2. The Card or device is verified against initial terminal checks and against the deny list.
3. The transit Merchant uses the Network to send an authorization request to the Issuer for a decision.
4. If Card authorization is denied for any reason, the Card deny list is updated and sent to the fare gates to control further travel.
5. The transaction is sent to the Network.

**Q6 How long does a transit transaction take to process?**

American Express Expresspay and contactless processing times are aligned with the contactless terminal speed of entry requirements of 500ms or less. Enhanced authorization processes and risk controls designed for the transit industry have been implemented to support transit industry speed requirements.

**Q7 What is delayed authorization?**

An authorization processed ‘some time’ after the original tap. The delayed authorization supports the strict speed of entry gate requirements as there is no need to wait for an authorization response before allowing entry into the transit system.

**Q8 What are the optional capabilities that can support the transit solution?**

In addition to the core solution, we offer optional transit capabilities which give added convenience to Customer management for the Merchant and Network. This includes access to Cardrefresher<sup>SM</sup>, which automatically updates Card-on-file account information for expired, lost, stolen or fraudulent Cards. For any browser-based or in-app payment options for transit (e.g., to settle any outstanding debt or fare payments), use American Express SafeKey<sup>®\*</sup> to enhance the security of transactions made by Card Members.

**Q9 How can a transit authority begin accepting American Express contactless and mobile wallet transactions?**

Setup requirements may vary. Once a transit Merchant has elected an American Express enabled transit integrator and device provider, it can begin the process to work with their processor and American Express representative in accepting American Express Cards in its transit environment.

**Q10 If a transit solution provider has a contactless terminal that accepts another Network solution, will it be able to accept American Express mobile transactions?**

Yes, the Merchant will simply need to certify their contactless terminals for Expresspay with American Express, in order to accept American Express Mobile Wallet transactions.

**Q11 How long does it take to get the technology up and running?**

It depends on the transit merchant's current POS environment. Transit merchants should reach out to their Acquirer and POS provider to understand the readiness level required to support contactless and mobile wallet payments.

**Q12 Are American Express contactless and mobile wallet transactions secure?**

Yes. Contactless Cards and mobile wallet devices benefit from multiple layers of security implemented throughout the credit payment system and are designed to protect all parties involved in the payment transaction. For chip based products, this includes the use of cryptographic mechanisms. Many more of the protective measures are independent of the technology used in the physical transaction between the Card and the terminal. These include online authorization, risk management, and real-time fraud detection systems, all of which are coupled with the same existing protections against fraudulent transactions currently in place for traditional transactions through American Express payment Cards

**Q13 What are the American Express certification requirements for contactless?**

Transit merchants and processors are required to comply with the American Express specifications for authorization and settlement. Additionally, transit merchants and processors implementing Expresspay-enabled devices must comply with an end-to-end certification from American Express. For more detailed certification requirements, contact your American Express representative.

**Q14 How can transit solution provider access the latest American Express contactless and mobile wallet specifications?**

Expresspay specifications can be accessed via the processor or the American Express representative. To access documentation and specifications, visit and register on the AMEX Enabled portal.

**Q15 What is the cost for implementing contactless and mobile wallet payments?**

The cost of implementation depends on the work required to deploy contactless terminals at the fare gate and the development work required to prepare the internal systems to process contactless payments.

**Q16 Are other major processors certified to accept contactless and mobile wallet payments?**

Most processors support American Express contactless and mobile wallet payments. Transit merchants should contact their processor/Acquirer to find out more.

**Q17 Are other major processors certified to process the enhanced authorization messaging for transit?**

Check with your processor to determine their readiness, then contact your American Express representative to support processor certification for enhanced transit features.

**Q18 Does a transit solution provider need to be PCI compliant if they want to begin accepting American Express contactless and mobile wallet transactions?**

All entities who are processing, storing or transmitting card data are required to do so in accordance with the PCI DSS, regardless of how the transactions are processed. Check with your Qualified Security Assessor (QSA) or visit the PCI Security Standards Council website for more information.

**Q19 Will there be any additional policy considerations or protections related to acceptance in transit?**

Yes. There are requirements related to specific data elements but are not limited to Merchant Category Codes (MCC), Card acceptance, transit specific function codes in authorization messages, charge back protections, and transit specific function codes in authorization messages. Contact your Acquirer or your American Express representative for details.

**Q20 How do I find out more about American Express Transit?**

For more information about American Express Transit, visit our [website](#), or reach out to your American Express Representative.



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