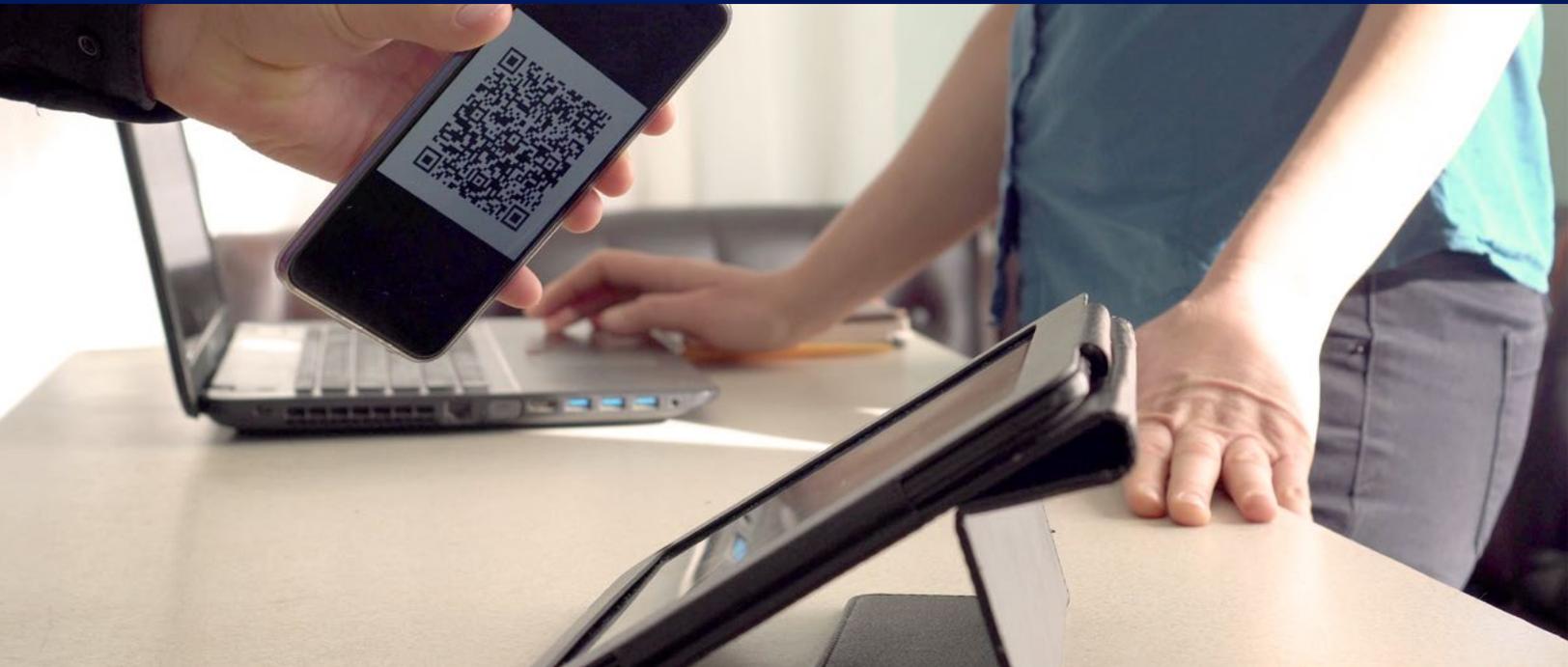




Consumer-Presented QR Code[®] Payments with American Express



It's simple and touch-free.

QR Codes are a more convenient checkout choice—offering quick, contactless ways to pay. Card Members simply use their mobile wallet or Issuer banking app to display a QR Code, which is scanned by the Merchant's Point-of-Sale (POS) scanner.

It's cost-effective.

As customers reduce their reliance on cash, Consumer-Presented QR Codes offer a low-cost alternative that doesn't require new or additional POS infrastructure. Instead, they rely on existing Host Card Emulation (HCE) to speed and simplify the process.

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.

The benefits in detail.



Issuers

May help increase revenue.

Capture cash-to-card spend—even for small, everyday purchases—which can help you gain incremental digital spend revenue.

Options lead to loyalty.

Offer Card Members a convenient, touch-free way to pay that they'll keep using.

Enhances security.

QR Code payments are protected by American Express' strong authentication methods and built on EMVCo global standards.



Acquirers

Captures digital spend.

Offer a low-cost opportunity to cater to customer and Merchant demand, all while helping to drive additional revenue from digital spend.

Interoperability without complexity.

Offer a globally recognizable QR Code brand mark that supports local and cross border acceptance.



Merchants

Cleaner and safer.

Reduce physical contact and help limit exposure to health risks for you, your customers, and your team.

Helps mitigate fraud.

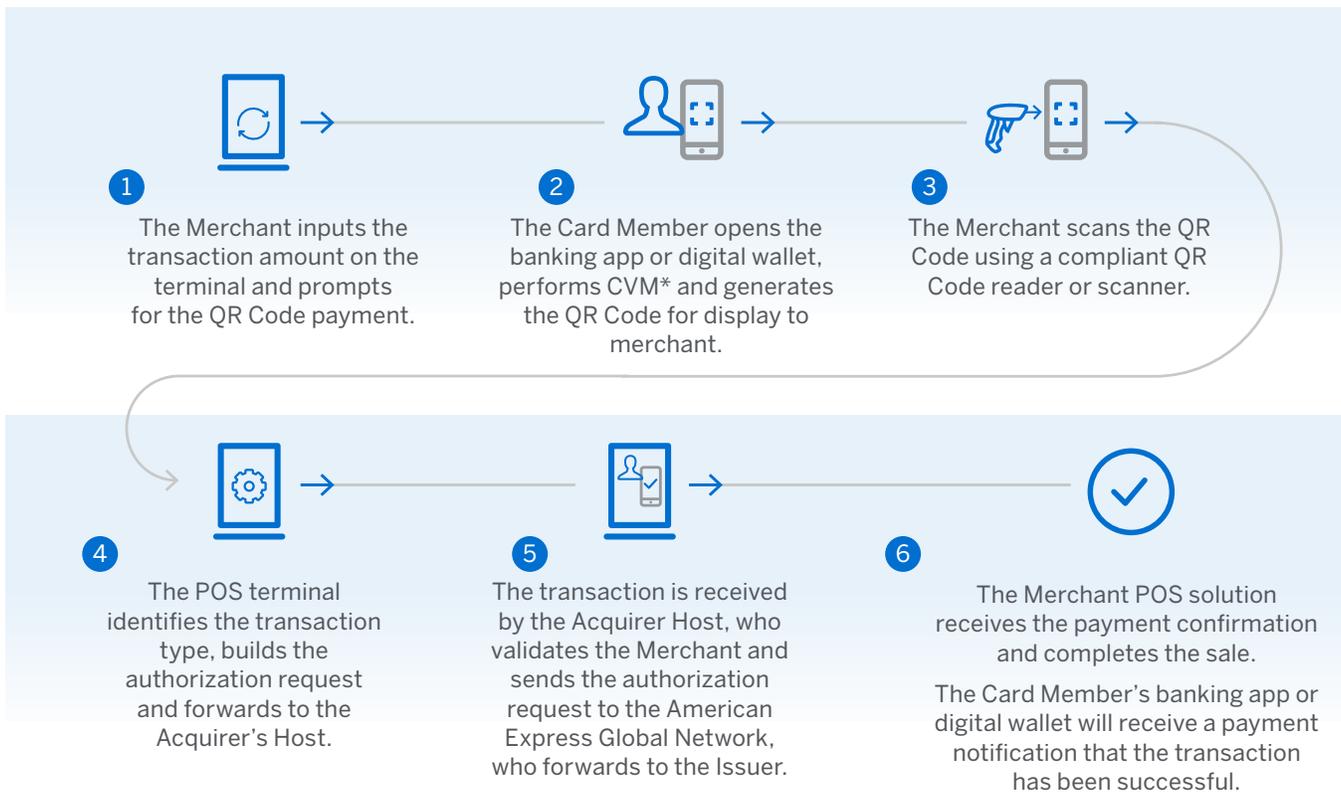
No payment details are exchanged or stored with you or your system, which helps reduce the likelihood of fraud.

Easy and cost-effective.

Use existing POS terminal capabilities to reduce integration costs.

How it works.

With a Consumer-Presented QR Code solution, Merchants can use their existing POS equipment to scan a QR Code generated by a Card Member's mobile wallet or banking app. It's a free way for customers to pay, and it's simple for Merchants to use.



A few things to remember:

- The transaction is verified when the Card Member pre-authorizes the transaction with the Issuer before the QR Code is generated
- The Merchant needs to connect to their Acquiring partner via the terminal
- Tokenized Card data will be sent to the Merchant via the QR Code
- The Merchant confirms with the institution if the funds are available
- The Merchant submits the QR Code transaction to the authorization process and waits to receive an approval response

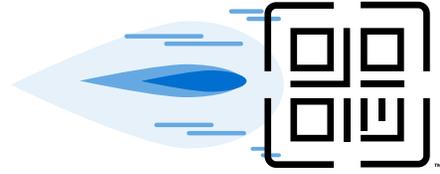


*Card Verification Method (CVM)

QR Codes by the numbers.*



A combined **61% of consumers surveyed** currently use or are likely to use QR Codes for payments.



57% surveyed believe using a QR Code to make a payment is faster than using cash.



57% surveyed believe using a QR Code to make a payment is safer for personal health than using cash, swiping a card, or inserting a chip card.



52% surveyed believe using a QR Code to make a payment is faster than inserting a chip or swiping a card.



Additional resources.

Scan the QR Code to visit the American Express QR Code Payments Solutions page for more information.

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 or visit www.amexglobalnetwork.com to learn more about QR Codes for Payments.**

*Source: The American Express Consumer Touchless Payments Survey. Methodology: Data points reflect findings from an American Express anonymous online survey, conducted February 5-7, 2021, among a sample of 1,004 adults 18 years of age and older.

QR Code® is a registered trademark of Denso Wave.

The QR Code Payment Mark, consisting of a stylized QR Code, is a trademark owned by and used with permission of EMVCo, LLC.



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