

# AMERICAN EXPRESS

Frequently Asked Questions

## American Express Merchant-Presented QR Code<sup>®</sup>

### 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. It provides Card Members with an additional, simple, convenient way to pay.

### What is a Merchant-Presented QR Code?

The Merchant displays the QR Code in store by form of a decal or through a terminal, and the Card Member uses their smartphone to scan the QR Code.

### What are the benefits of Amex Merchant-Presented QR Code solution?

- **Cost Effectiveness:** Removes the need for point of sale terminal, reduces set-up time and the cost of acceptance.
- **Simple:** With a few clicks, Card Members benefit from an easy payment experience.
- **Convenient:** It reduces the Card Member's need to carry cash.
- **Additional Security:** Digital Payments are a more secure alternative to carrying cash or multiple plastic cards.

### 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 payment acceptance with the Blue Box. Guidelines are available to provide orientation on how to communicate QR Code acceptance at the point of sale.

## 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.

## What are the different QR options for the Merchant?

### 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 the payment app, point of sale terminal or 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.

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

## What are the Issuer requirements for the enablement of the Amex 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 Amex QR Code APIs and certify the system.
- The requirements to meet Merchant-Presented QR Code should be based on AXP QR specifications, called *Merchant-Presented QR Code Specification Version 2.1* and *Amex Merchant-Presented QR Code Implementation Guide*.
- The Amex Business Representative will support the Issuer through the implementation process and answer any additional questions.

## **What are the Merchant requirements to enable Amex Merchant-Presented QR Code?**

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

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

## **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.

## **How does a Merchant perform a refund of a Amex QR Code payment?**

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

## **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](http://www.amexglobalnetwork.com) or contact your American Express Business Representative.