

PROCESS AMERICAN EXPRESS TRANSACTIONS OVER THE INTERNET.

AMERICAN EXPRESS
Internet DIRECT

Fast Internet-based processing

At American Express, we make it simple to connect directly to process your American Express® Card transactions over the Internet. With Internet Direct you can leverage your existing Internet Service Provider (ISP) to process American Express Card transactions with no incremental cost to you. Whether you're a processor, vendor, point-of-sale manufacturer, gateway or a merchant, Internet Direct can work for you.



HOW CAN YOUR BUSINESS BENEFIT FROM INTERNET DIRECT?

- Uses your existing ISP, with no additional communications expenses or routers to maintain
- Eliminates third party processing fees (U.S. Merchants), by processing direct with American Express.
- Supports both Card-present and Card-not-present transactions, and there are no transaction volume constraints to worry about.
- Works with your existing POS systems, including IP terminals, integrated POS systems and more.
- Provides average transaction speeds of 1 to 3 seconds.

FLEXIBLE DEPLOYMENT OPTIONS

- Real-time XML submissions, that can be combined with submissions Secure File Transfer (SFT) for an end-to-end processing solution
- Full-featured Software Development Kits (SDKs) in Java and .Net.
- URL-based connectivity with fault tolerant disaster recovery systems and two site redundancy backup.
- Supports many American Express authorization specifications including: GCAG, GEDC, GICC, APACS, PRICE.*
- Communication via HTTPs and secured via 128 bit SSL encryption.

HOW INTERNET DIRECT WORKS

It's as simple as connecting your system. Configure your existing Point of Sale system to send American Express Card transaction through our secured URL, and start processing payments over the Internet.



*Internet Direct supports the following American Express authorization specifications, Global Credit Authorization Guide (GCAG), Global Electronic Data Capture (GEDC), German ISO Credit Card (GICC), Association for Payment Clearing Services (APACS) and Procedimiento Integrado Conexión Entidades (PRICE)