



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



It's simple and touch-free.

QR Codes make checkout more convenient—offering quick, contactless ways to pay. Card Members simply use their Issuer banking app on their smartphone to scan the Merchant's QR Code, and the payment gets processed.

It's cost-effective.

As customers reduce their reliance on cash, Merchant-Presented QR Codes offer a low-cost alternative that doesn't require Point-of-Sale (POS) infrastructure.

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.

Reaches across sizes and sectors.

A wide variety of use cases can help you meet the needs of different sized Merchants from varying industries.

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.

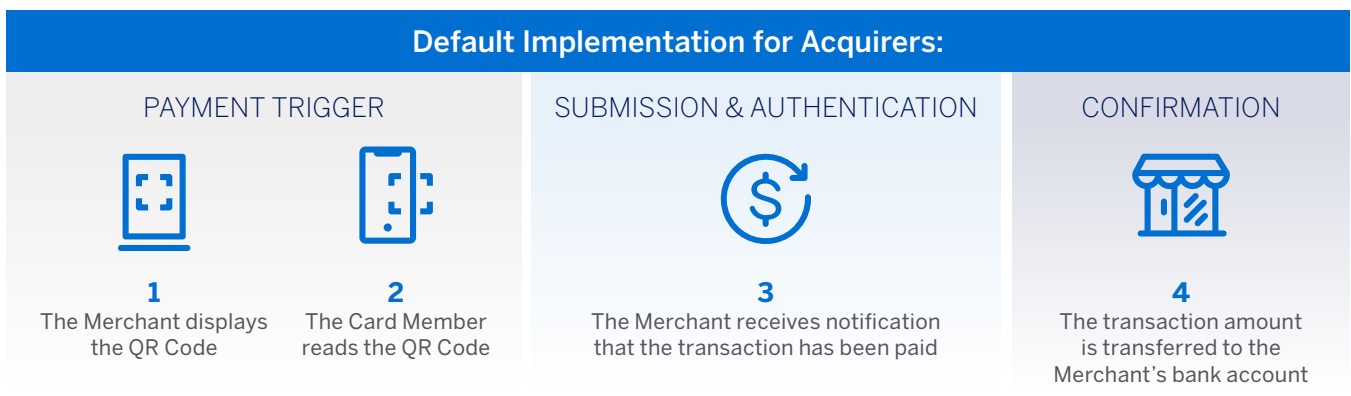
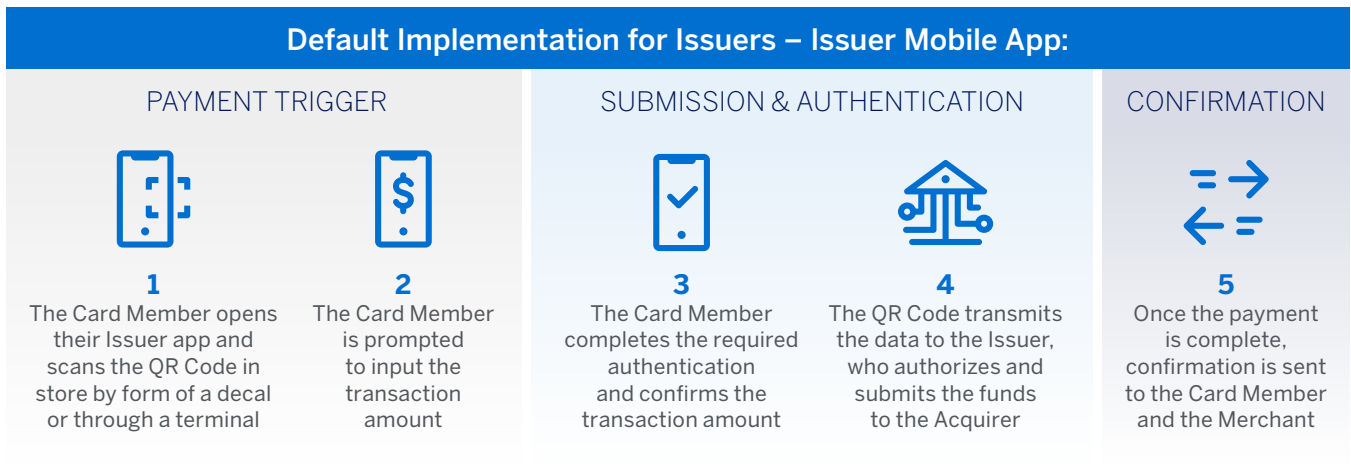
No payment details are exchanged or stored with you or your system, which helps reduce the likelihood of fraud.

Easy and cost-effective.

A simple setup means an almost effortless way to handle payments—*without* the infrastructure of a POS terminal or adding an extra payment option to your existing terminal.

How it works.

With a Merchant-Presented QR Code solution, the QR Code contains all the Merchant information* the Issuer or the mobile banking app needs to trigger the payment. The transaction is processed once authorization is confirmed by the Issuer.



A few things to remember:

- The Card Member needs to connect to the Issuer in real time
- The Merchant needs to connect to their Acquiring partner via the terminal
- The Issuer is responsible for validating the Card Member and for liability of the transaction
- The QR Code contains all the Merchant information the Issuer or mobile banking app needs to trigger the payment
- The transaction is processed once authorization is confirmed by the Issuer

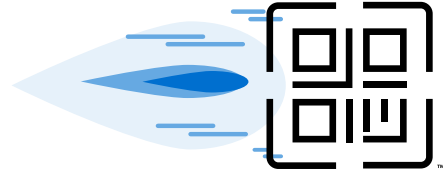


*As defined by American Express Merchant-Presented QR Code Specification.

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.

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