What is American Express' core transit solution?

American Express' core transit solution includes contactless and mobile NFC (Near Field Communication) enablement using Expresspay specification, authorization, and submission messaging.

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 and risk mitigation to the Merchant and network. This includes a negative file with a list of lost or stolen Cards that are not authorized for use, as well as access to Cardrefresher, which automatically updates Card Account information for expired, lost, stolen or fraudulent Cards.

What type of Merchants or transit partners can benefit from the American Express transit solution?

Merchants with a sales environment involving high numbers of customers who need to purchase low-value items and move quickly and cost effectively through the point of sale are the kind of Merchants who benefit from American Express' transit solution. We work directly with Merchants or integrators to share our payments expertise and implement our transit solution.

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

- It's easier for customers to pay for travel, creating a more convenient and seamless point of sale experience.

- It reduces the cost of handling cash and maintaining proprietary fare systems.

- It introduces EMV payment security at the point of sale (POS).

- It leverages American Express' expertise, ensuring a seamless transition to contactless and mobile NFC.

- It offers innovative Card capabilities that appeal to American Express Card Members and prospects who are interested in new technology.

How does American Express transit solution further support our transit partners?

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 partners can work together to utilize the insights and develop strategies to engage and reach the customers Merchants are looking for.

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 the deny list to see if it is allowed.
3. The transit Merchant uses the network to send an authorization request to the issuer for a decision.
4. The Card deny list is updated and sent to the fare gates to control further travel.
5. The transit Merchant submits the transaction.

How long does a transit transaction take to process?

American Express Expresspay and contactless processing times are aligned with the fare gate 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.

How can a transit authority begin accepting American Express contactless and mobile NFC transactions?

Set up requirements may vary. Once the transit authority has deployed contactless terminals at the fare gate, it will need to confirm with both the processor and its American Express representative regarding the next steps in accepting American Express Cards in its transit environment.

If a transit authority has a contactless reader that accepts another network solution, will it be able to accept American Express mobile NFC transactions?

No, the transit authority will need to deploy contactless POS terminals that support Expresspay, the latest American Express contactless specification.

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

It depends on the transit authority's current point of sale environment. Transit authorities should reach out to their acquirer and POS provider to understand the readiness level required to support contactless and mobile NFC payments.

Are American Express contactless and mobile NFC transactions secure?

All transactions, whether they be contact, contactless or mobile-NFC, benefit from multiple layers of security implemented throughout the credit payment system and 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.

What are the American Express certification requirements for contactless?

Transit authorities and processors are required to comply with the American Express specifications for authorization and settlement. Additionally, transit authorities 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.

How can we access the latest American Express contactless and mobile NFC specifications?

Expresspay specifications can be accessed via the processor or the American Express representative.

What is the cost for implementing contactless and mobile NFC payments?

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

Are other major processors certified to accept contactless and mobile NFC payments?

Most processors support American Express contactless and mobile NFC payments. Transit authorities should contact their processor/acquirer to find out more.

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

Enhanced authorization messaging may be available through a processor if it has previously enabled a transit authority. Check with your processor to determine their readiness, then contact your American Express representative to support processor certification for enhanced transit features.

Are there specifications that POS manufacturers or IPOS vendors must use in order to enable POS systems to accept American Express contactless transactions?

Transit authorities adopting contactless and mobile NFC technology should look for devices that support Expresspay. Expresspay will provide the transit authority with the ability to support contactless transactions, both for magnetic stripe and EMV technologies.

Does a transit authority need to be PCI compliant if they want to begin accepting American Express contactless and mobile NFC 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 QSA or visit the PCI Security Standards Council website for more information.

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

Yes. There are requirements related to Merchant Category Codes (MCC), Card acceptance, chargeback protection, and more to be considered. Contact your acquirer or your American Express representative for details.

For more information, visit **amexglobalnetwork.com** or contact your American Express representative.