



# The convenience of contactless payments.



## **American Express makes contactless transactions simple, convenient, and touch-free.**

With American Express contactless transactions, Card Members can tap and go with their contactless Card or mobile device and enjoy touch-free purchases, as well as the security, rewards, and benefits of American Express.

Merchants can offer the flexible payment options their customers want, while creating an efficient, touchless checkout experience. Acquirers and Processors can support Merchants as they move to digital payments, while Issuers grow their share of wallet. Plus, all parties can reduce their dependency on cash, trusting that American Express solutions are built on industry standards and backed by strong authentication methods.



## The benefits of going contactless with American Express.

### It's a faster way to pay.

Customers simply wave their contactless Card or mobile device near the Contactless Symbol, and they're on their way.

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### It improves the customer experience.

Customers get options for how they want to pay.

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### It protects the Card Member.

Contactless transactions offer the same security features found on a contact EMV chip card – transaction information is encrypted and securely sent to the host with the purchase details.

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### It can help grow revenue.

You get to offer an expanded suite of products to Card Members and Merchants and ensure customers get to pay the way they like.

### The power of EMV®.

The American Express contactless specification is called Expresspay, leveraging EMV standards to help ensure global interoperability and acceptance of American Express contactless payment transactions regardless of where they are processed. Once Expresspay is enabled, contactless transactions can be initiated in both EMV and non-EMV markets. Expresspay specifications support both Mobile NFC initiated transactions and contactless Card payments.

For Issuers and Acquirers who support Expresspay EMV mode, the terminal sends all the standard EMV data elements in the authorization and settlement messages, allowing the use of EMV security features.

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The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC. EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

## How does contactless work?



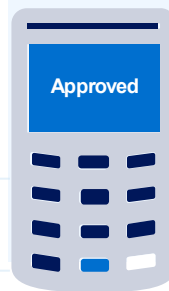
### Step 1

Customers look for the Contactless Symbol at checkout to indicate contactless acceptance.



### Step 2

Customers tap their American Express contactless Card or device in front of the reader, which uses secure radio frequency technology to transfer transaction data.



### Step 3

The terminal sends the data for authorization processing and completes the transaction. The customer may ask for a receipt if they would like one, collect their purchase and go.

Contactless Point of Sale (POS) transactions are processed via the Acquirer and American Express Global Network to the Issuer, as per standard transaction processing. The Issuer will be able to identify contactless transactions through specific indicators in authorization and settlement messages.

The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.

## Enabling Faster Transaction Speeds

American Express contactless using the Expresspay specification has the flexibility to support faster transaction speeds through Card Member verification and transaction authorization methods.

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### Card Verification Limit:

Contactless transactions do not require a Card Member PIN or signature if the value is under their local region's threshold, as indicated in the Live Terminal Parameters Guide.

Expresspay provides increased convenience for everyday transactions for both Card Members and Merchants.

### Transaction Authorization Methods:

#### Offline Transactions (EMV mode only)

Contactless transactions can be approved offline. This is dependent on the floor limit set in the terminal, the ability of the terminal to accept EMV contactless transactions, and the outcome of decisions between the Card and the terminal, all of which enable a faster transaction.

#### Online Transactions

The Issuer is contacted during the authorization process, but the Card is not present to process the authorization response. In this case, the terminal decides whether to accept the transaction, based on the response from the Issuer.



## Issuer:

### Issuer Implementation

- Product Development: design, development, testing, and certification of Card platforms
- Card Production: manufacturing a Card containing an antenna and embedding a chip module in the Card
- Data/System Preparation: developing cryptographic material for personalization and updating host systems to process Expresspay transactions
- Card Personalization: embossing, securely loading data into the chip, and Card delivery

### Issuer Investment\*

- Chip procurement, Card design, personalization, and Card delivery
  - Host systems development and data preparation
  - Certification and testing
  - Communication and training
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## Acquirer:

### Acquirer Implementation

- Deployment of terminal readers and implementation of Expresspay specifications
- Acquirer network updates
- Merchant operations: updates to Merchant billing systems, support of Expresspay disputes policy, and Merchant implementation incentives

### Acquirer Investment\*

- Terminal hardware and software upgrades
- Certification
- Communication and training
- Merchant operations: employee training, updating fraud, and risk management

## Learn More

For more information, visit: [www.amexglobalnetwork.com](http://www.amexglobalnetwork.com) or contact your American Express Representative about contactless payments and how they can help your business.



**DON'T**  
*do business*  
**WITHOUT IT™**

\*Precise costs will depend on various factors.