



# The American Express Transit Solution

## A faster way to move people and business.

### The case for the American Express Transit Solution.

Public transit depends on speed and efficiency. Card Members are looking for flexible, convenient ways to pay that help them move through ticketing and checkout without missing a beat.

Contactless and digital payments from American Express let customers tap, wave, and go—completing transactions in seconds while helping you keep lines moving and operations running smoothly. Built on industry standards and backed by strong authentication, these solutions make it easy to deliver a fast, modern transit experience.

### The American Express Transit Solution:



Uses EMV® contactless and Near Field Communication (NFC) protocols to support secure payment information exchange at the fare gate.

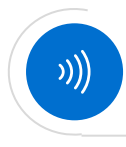


Offers enhanced authorization and submission messaging that meet the unique needs of transit Merchants and operators.



Provides greater flexibility and risk protection in an open payment environment.

### Transactions take five steps\* and 500 milliseconds



1

The Card Member taps a Contactless Card or device at the fare gate.



2

If the Card is not on the deny list, the Card Member is allowed to travel.



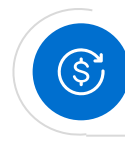
3

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 fare gates to control future travel.



5

The Transit Merchant submits the transaction.

\* This high-level flow illustrates a standard transit transaction and does not consider all the possible scenarios. We will work with you to understand your requirements and assess the solution to best meet your business needs. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.



## Get more from your transit investment

American Express offers solutions that seamlessly complement your existing ticketing infrastructure—helping you extend capabilities and maximize value.

- **Enhance security across digital touchpoints**  
For browser-based or in-app transit payments—such as settling outstanding fares—American Express SafeKey®\* helps strengthen transaction security for Card Members.
- **Meet riders where they are**  
Give customers the flexibility to pay the way they prefer, whether with contactless cards, mobile wallets, or wearable devices—creating a smoother, more intuitive experience.
- **Keep transactions fast and frictionless**  
Contactless payments help reduce friction at gates and checkpoints, making it easier for riders to move through your system quickly and efficiently.



## Put the insight behind billions of transactions to work for you

American Express delivers a turnkey transit payment solution built to meet the industry’s latest security standards and EMV certification requirements—supporting reliable, scalable implementation.

Beyond processing payments, American Express brings insights from billions of transactions. By combining Card Member and merchant data, we help surface purchasing behaviors that inform smarter decisions and enable targeted offers to drive engagement and incremental traffic.



## Keep riders moving – and keep your business growing

Transit growth is driven by efficiency. When more people move through your system seamlessly, customer relationships strengthen and ridership grows.

American Express helps make that possible with effortless, contactless transit payments—backed by global experience as an Issuer, Acquirer, and Network—so you can support today’s riders while building for long-term growth.

For more information, visit [amexglobalnetwork.com](https://amexglobalnetwork.com) or contact your American Express representative.

\*SafeKey is available globally but please check with your American Express representative to learn which participants are certified for SafeKey in your market.



**DON'T do business WITHOUT IT™**