



# AMER EXP



## Online PIN

Strengthen your business  
through added security.

### Card Member Verification for Chip Payments

Online Personal Identification Number (PIN) validation is a Card Member Verification Method (CVM) used to authenticate the Card Member at the Point of Sale (POS).

Issuers and Acquirers can use Online PIN as an acceptable CVM to complete a card present EMV® chip or an Expresspay Contactless transaction.

Effective April 2015, American Express announced the availability of an Online PIN Network feature for AEIPS and Expresspay Transactions.

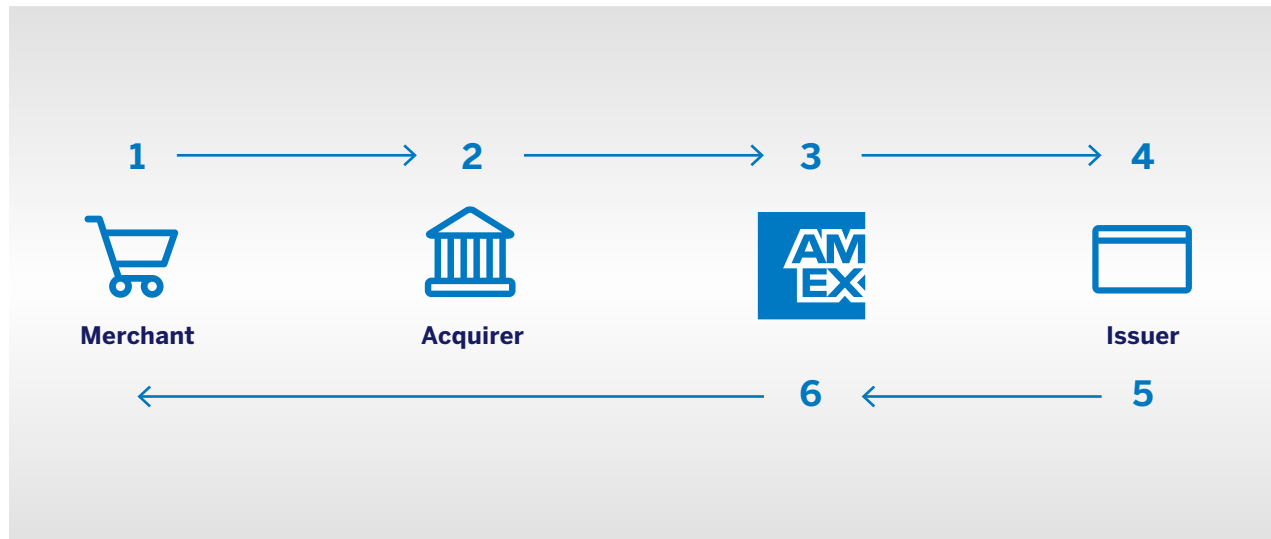
Online PIN is an optional feature and may not be supported across all Acquirers or their Merchants. In some designated countries, American Express mandates the use of Online PIN. For more information on mandated countries, refer to your American Express Representative.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo.



## How Online PIN works:

Online PIN works by sending an online authorization message, which carries PIN data entered by the Card Member at the at the Point of Sale (POS) to the Issuer.



1. A Card Member conducts a transaction at a Merchant and enters their Personal Identification Number (PIN) to verify the transaction.
2. The certified Acquirer forwards the encrypted PIN to the Network via the Point-of-Sale (POS) authorization request message.
3. The Network will decrypt the PIN using the Acquirer's encryption key.
4. The Network will re-encrypt the PIN using the Issuer's encryption key and forward the authorization request message to the Issuer.
5. The Issuer decrypts and verifies the PIN and returns an authorization response message based on the accuracy of the entered PIN and other Issuer decisioning criteria.
6. The authorization response message is forwarded by the Network back to the Merchant, via the Acquirer.



To enable Issuers and Acquirers to leverage Online PIN for chip payments, the American Express Network Specifications and Business Operational Policies define requirements for implementation.

## Implementation & Investment Considerations—Issuer

### IMPLEMENTATION

- Acquirer availability for Online PIN support
- Must have exchanged PIN keys with AEGNS
- Must be certified to accept Personal Identification Number (PIN) on the POS Authorization Request (1100) message
- Must be able to return PIN-specific action codes on the POS Authorization Response (1110) message
- Must be able to adhere to key management procedures as listed in Network Specifications
- Must complete certification for Online PIN

### INVESTMENT COMPONENTS\*

- System updates
- Certification
- PIN Management Systems

---

## Implementation & Investment Considerations—Acquirer

### IMPLEMENTATION

- Must have exchanged PIN keys with AEGNS
- Must be certified to accept Personal Identification Number (PIN) on the POS Authorization Request (1100) message
- Must be able to receive PIN-specific action codes on the POS Authorization Response (1110) message
- Must be able to adhere to Online PIN related requirements as defined in the Business and Operational Policies (BOP)
- Must be able to adhere to key management procedures as listed in Network Specifications
- Must complete certification for Online PIN

### INVESTMENT COMPONENTS\*

- System upgrade and terminal updates
- Certification

If you have any questions, please contact your American Express Representative.



*DON'T do business WITHOUT IT™*