



Frequently Asked Questions

EMV[®] Secure Remote Commerce with American Express

What is EMV[®] Secure Remote Commerce (SRC)?

It's a technical standard that will allow industry players to create a more secure and consistent consumer checkout experience across digital channels.

Q1 What are the benefits of SRC?

Merchants will be able to offer a common checkout on their websites that provides a consistent, streamlined and more convenient user experience:

- **Consistent:** Every time a customer recognizes the SRC checkout on a Merchant website they will know to expect a convenient, familiar checkout experience.
- **Convenient:** The SRC checkout may not require customers to key in payment card information, resulting in an easier, faster checkout experience.
- **Enhanced Security:** SRC combines both dynamic and encrypted data, an enhanced feature for online transactions which can help reduce the risk of fraud.
- **Payment Choice:** Through a standard integration, Merchants can provide customers with multiple payment options to checkout.

Q2 How does a customer recognize the SRC checkout?



EMVCo developed an icon that can be used globally by Merchants so customers can identify a Secure Remote Commerce checkout option.

Q3 **How does SRC work?**

Merchants integrate with the SRC System through an SRCi. The SRCi facilitates the virtual terminal embedded in the Merchant's checkout and distributes SRC codes from SRC systems. These codes allow Merchants to identify the different payment cards accepted. The Issuer can pre-enroll payment cards in the SRC system or customers can enroll their cards directly at the SRC checkout. Issuers are responsible for confirming the customer's identity during enrollment. When the customer selects the SRC option on a Merchant's checkout, the cards enrolled are displayed. The customer then selects the card and confirms their shipping and card information to check out.

Q4 **What is American Express' role in SRC?**

American Express participates in SRC with its SRC system to support enrollment, including proprietary Cards issued directly by American Express and Cards issued by our bank partners so American Express Card Members can benefit from this convenient checkout experience.

Q5 **What are the security benefits of SRC?**

SRC combines both dynamic data and encrypted data, an enhanced security feature for online transactions which can help reduce the risk of fraud. In addition, SRC also reduces the need for Merchants to store card information, which can help protect customer data over time.

Merchants certified with SafeKey (3D-Secure) that utilize tokenization will also benefit from an added layer of security through the option to initiate a SafeKey transaction directly when the SRC option is selected at checkout.

Q6 **What is the customer experience with SRC?**

Merchants can provide SRC as an option on their checkout page that would allow customers who have enrolled payment cards to choose from multiple card brands available to them to pay for their purchase. Enrollment in SRC may happen in two ways. A customer's card issuer may pre-enroll their payment cards or customers can enroll their cards directly when they choose the SRC checkout option. Once a payment card is enrolled, the customer no longer needs to enter their payment card number or other shipping information to complete a transaction. Upon selecting the card they want to use, the necessary information, including tokenized card information and shipping address, would be automatically provided from the SRC system, and customers can confirm their purchase and check out.

Q7 **In what order will cards be displayed when the customer chooses the SRC checkout?**

Card order is defined by the most recently used cards, followed by the recently added cards. The card most recently used will always be at the top of the list followed by cards in descending order of when they were used last. The rest of the cards added by the customer will follow and will descend in order with the most recently added card on top of the recently added card list.

Q8 **In what countries is SRC available for American Express Card Members and Merchants?**

It is first becoming available in the U.S. We expect to expand to additional countries in 2020.

Q9 **How does SRC work with 3D-Secure (3DS) and Tokenization?**

SRC, 3DS and tokenization can work in tandem with each other. Merchants certified with SafeKey (3DS) or that utilize tokenization will eventually benefit from an added layer of security through the option to initiate a SafeKey transaction directly when a SRC option is selected at checkout.

Issuers

Q10 **How do Issuers enable their cards for SRC?**

Issuers will have various ways to participate in SRC, from enabling Card Members to enroll at checkout, to pre-enrolling Card Members before they check out. Issuers always have the option to add new features to their configuration, and should consult with their American Express Business Representative for integration options available.

Q11 **Will Issuers need to implement multiple integrations with the different SRC system providers?**

American Express SRC Specifications will be based on the standards set by EMVCo and the Issuer will need to certify with each SRC system provider.

Q12 **What are the requirements for integration with American Express?**

The Issuer requirements for SRC are very similar to tokenization. Please confirm with your American Express Business Representative for more information on the minimum requirements for Issuers.

Q13 **How long does it take to integrate with American Express?**

This will depend on any additional certifications the Issuer needs for the SRC configuration of their choice.

Q14 **How much will it cost for Issuers to integrate with American Express?**

Although there may be up front development costs for the Issuer and a certification cost to set up SRC, we do not expect there to be on going fees associated with SRC for our Issuing partners to participate.

Merchants

Q15 **How do Merchants participate?**

Merchants will integrate with a SRC Initiator on the shopping application to enable the SRC payment experience.

Q16 **How long does it take to set up a Merchant in SRC?**

This depends on the type of shopping application the Merchant uses and the SRCi with whom they choose to integrate.

Q17 **How much will it cost for Merchants to integrate with SRC?**

American Express does not charge Merchants any fees to integrate with SRC.

Q18 **If a Merchant implements SRC, will Amex lower the Merchant rate?**

SRC will not impact Merchant rate. Merchant rate is defined in the Merchant Agreement with the Acquirer.

Merchants (Continued)

Q19 **What is the Card Member experience with a Merchant that does not accept American Express Cards?**

In cases where a Merchant has deployed an SRC solution in which American Express is enabled but the Merchant does not accept American Express Cards, Amex Cards would not be displayed to the customer as a payment option on that Merchant website.

Q20 **Is it a requirement for Merchants to support SRC enrollment at the checkout?**

If a Merchant is participating in SRC, the enrollment process at the checkout is part of the journey. However, SRC participation is not required for online Merchants to accept American Express Cards.

Q21 **What happens if a Merchant has Amex Express Checkout?**

We are no longer actively offering Amex Express Checkout. We will work directly with Merchants that have Amex Express Checkout to decommission it as SRC continues to roll out in 2020.

Q22 **Does SRC eliminate the need to store consumer credentials?**

Yes. The customer's payment card information would be provided at the time of checkout through the SRC solution the Merchant is using, reducing the need for Merchants to store consumer payment data over time.

Q23 **Does SRC impact PCI requirements and process?**

No. Reporting requirements are based on the Merchant's annual American Express Card transaction volume and need to comply with the Data Security Operating Policy. Visit www.americanexpress.com/us/merchant for additional information on the Data Security Operating Policy.

Q24 **Can SRC provide FLS (fraud liability shift) protection?**

Yes, if Merchants initiate a SafeKey transaction when Secure Remote Commerce is selected at the checkout they will benefit from eligibility for SafeKey FLS. If specific criteria are met for the transaction, fraud liability may be transferred from the Merchant to the Issuer. Merchants should refer to their Acquirer for details of SafeKey FLS policy.

Q25 **Can SRC be used in second presentment rights (2P) as chargeback protection?**

Although the SRC transaction on its own does not provide all the evidence required for second presentment, SRC Transaction data can be used to meet some of the requirements for the 2P process. For additional information on the requirements for the 2P process please refer to the BOP for Compelling Evidence requirements on Card Not Present Transactions.



SRCi

Q26 What is the role of the SRC Initiator (SRCi)?

The SRCi will facilitate the virtual terminal embedded in a Merchant's checkout to enable payments across multiple networks, including American Express. The SRCi integrates with each SRC system, resulting in a streamlined implementation process for Merchants.

Q27 What are the requirements for SRCi integration with American Express?

Amex supports the EMV® SRC Specification v1.0, provides an SDK for Client integration and an API for server integration. Additional details can be found in the integration and specification documents available in Knowledge Base.

Q28 Are there any requirements to display the American Express Blue Box logo at the Merchant's SRC checkout?

The American Express Blue Box is required to be displayed on the SRC trigger or button, alongside the SRC payment icon  at the checkout to communicate the availability of the American Express Card within SRC. The size of the Blue Box should be proportional to the icon and other payment brands displayed on the trigger. Additional information on how to use the American Express Blue Box alongside the SRC payment icon is available on Knowledge Base.

For more information, visit www.amexglobalnetwork.com or contact your American Express Business Representative.

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