

# Faster payments for more efficient transit

AMERICAN EXPRESS  
**Transit Solution**



## The case for the American Express Transit Solution.

Public transit is about movement and speed—quickly and efficiently moving people where they need to go without interrupting their progress. In fact, the faster they get through the point of sale, the better.

To keep up, the ticketing process needs to be effortless for your customers, and it needs to reduce operational costs for you. And that's exactly what American Express is offering.

## The American Express Transit Solution:



Uses standard contactless and 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.

## Expand the solution, and get more out of your investment.

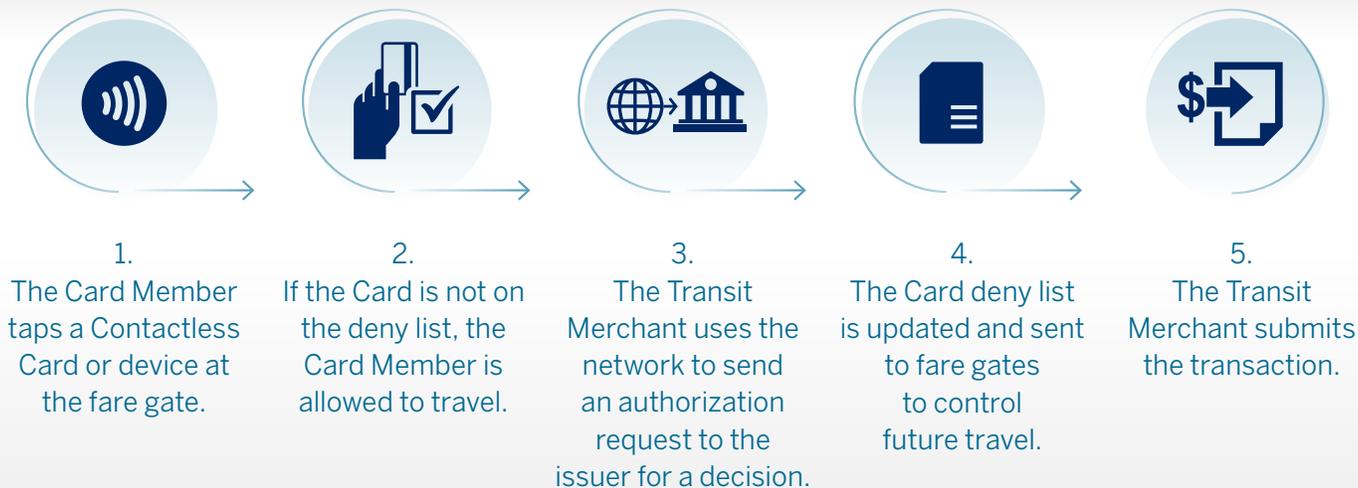
American Express offers options that complement your ticketing solutions, including:

- A list of American Express Cards not authorized for use (such as lost or stolen) that can help enhance deny list management and gate controls as well as mitigate financial exposure
- Cardrefresher<sup>SM</sup> services<sup>1</sup>, which keep Card information up-to-date, so there is no disruption to the transaction when there is a Card replacement due to expiry date, fraud or a lost or stolen Card
- American Express Token Service and other solutions that can be easily integrated with your mobile or account-based ticketing apps

<sup>1</sup> Cardrefresher is not available in all markets. For more information, contact your American Express representative. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC.



# Transactions take five steps\* and 500 milliseconds



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

We have the experience to bring you a turnkey implementation solution that meets the transit industry's latest security standards, as well as EMV certification requirements.

American Express also brings you data from literally billions of transactions, combining customer and Merchant information into invaluable insights. You'll have access to buying behaviors, trends, and other details to help create customer offers that can help your customers drive more traffic.

## When you keep business moving, you can keep business growing.

You grow by helping move more people more efficiently. The more you do so, the stronger your customer relationships and your competitive position. That's how American Express can help—providing effortless transit payments backed by global experience as an issuer, acquirer and network.

## The American Express Transit Solution. A faster way to move people and business.

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

\* 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.

