



# American Express Contactless Frequently Asked Questions

American Express makes contactless transactions simple, convenient and touch-free. Card Members can tap and go with their contactless Card or mobile device; Merchants can offer clean, efficient, flexible payment options; Acquirers can support Merchants' move to digital payments; Issuers can grow their share of wallet; and everyone can trust solutions built on industry standards backed by strong authentication methods.

## **Q1** What is the difference between a contactless Card and a contact chip Card?

Chip Card technology was designed to reduce counterfeit, lost/stolen and Card-not-received fraud. Chip Cards can either be contact or contactless.

Contact EMV® chip Cards refer to either "Chip and PIN" or "Chip and Signature" Cards. They utilize microprocessor chips which securely store Card data. The Card is inserted into a terminal reader designed for smart Cards. Depending if the Card is "Chip and PIN" or "Chip and Signature," it will require the Card Member to either enter a PIN for authorization at the point of sale or the Card Member may be asked to sign.

Contactless transactions are initiated when a contactless-enabled device is touched or tapped in front of a contactless reader at the point of sale. Account and security information is sent using radio frequency, from the contactless Card or device to the reader. Both the device and the reader contain small antennae that allow data communication to take place.

**Q2 Are contactless Card payments secure?**

Yes. Contactless Cards benefit from the same security features found on a contact EMV chip Card. When a contactless transaction is run through a contactless-enabled reader and terminal, information is encrypted and securely sent to the host with the purchase details.

**Q3 What does American Express call its contactless payments specification?**

The American Express contactless specification is called Expresspay, ensuring global interoperability 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.

**Q4 How are contactless Cards and contactless-enabled terminals identified?**

The EMVCo Contactless Symbol and Indicator\* marks identify contactless Cards, terminals and payment devices. These icons are used worldwide so consumers can recognize if contactless payments are accepted.



**The Contactless Symbol\*:** Contactless-enabled readers and terminal devices bear the EMVCo Contactless Symbol.



**The Contactless Indicator\*:** The American Express contactless product has the EMVCo Contactless Indicator on the front and/or back an American Express® contactless-enabled Card.

\* The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

## **Q1 What are some of the potential benefits of contactless payments for Merchants?**

- Provide your customers with faster checkouts and safe, easy, touch-free ways to pay.
- Enhance payment security at the point of sale.
- Partner with American Express to use data analytics to understand consumer spending patterns to promote loyalty and for marketing initiatives.

## **Q2 Are Merchants required to get a customer's signature or pin number for contactless transactions?**

Cardholder verification requirements for contactless transactions vary by market and the contactless terminal limits set by the Acquirer. In markets where high-value contactless transactions are the standard, then a form of cardholder verification will be required above a certain threshold. The method of Card Member verification may be PIN, Signature or biometric.

## **Q3 Do Merchants need to replace existing equipment in order to accept contactless payments?**

Not necessarily. In fact, contactless readers are available from major manufacturers and have been certified for American Express contactless payments. American Express certified contactless readers are also compatible with a variety of terminals. Merchants should work with their terminal provider to determine what solutions are available. Merchants who own point-of-sale readers or integrated terminals may need to upgrade equipment to accept American Express contactless payments. These readers or terminals must complete required testing and certification. Electronic cash register (ECR) and point-of-sale system software may also need to be updated in order to process payments.

## **Q4 If a Merchant has a contactless reader that accepts another network solution, will the Merchant be able to accept American Express contactless payments?**

The Merchant can contact the terminal provider to ensure that the existing equipment is certified to meet American Express specifications. If not, the terminal provider may need to upgrade the device to accept American Express contactless payments.

## **Q5 What is the cost and timeline for implementing contactless payments?**

Costs and timelines will depend on the Merchant's current point-of-sale environment.

- If the Merchant's processor supplies the POS device, implementation may involve changing or upgrading the POS device to accept American Express contactless payments. Additional costs may be required for internal communications and training.
- If Merchants own their POS device, costs can vary based on a number of factors, including:
  - Purchasing or upgrading new readers or terminals to support contactless acceptance.
  - Updating internal systems to support contactless data and processing.
  - Internal communications and training.

Please contact your American Express representative for additional information.

**Q1 What are some of the potential benefits of contactless payments for Issuers?**

- Take advantage of opportunities to grow revenue.
- Help drive top-of-wallet preference.
- Create a better customer experience.
- Help increase Card usage by displacing cash for small purchases.
- Help attract new segments and extend product appeal.
- Ensure a secure and protected shopping experience to gain Card Member trust and confidence.

**Q2 How long will it generally take for an Issuer to launch a contactless product?**

It depends on a number of factors that may include:

- Product development and certification Card platforms.
- Updating Card production and personalization processes.
- Updating host and downstream systems to process Expresspay transactions.
- Product-launch Card Member communication.

**Q3 What is the cost for implementing contactless payments?**

The cost of implementing contactless payments depends on the development required to prepare internal systems to process contactless payments.

**Q4 What are the American Express certification requirements for contactless?**

American Express requires contactless Card and mobile products to complete end-to-end certification. Please contact your American Express representative for information about your individual circumstances.

**Q1 What are some of the potential benefits of contactless payments for Card Members?**

- It's a safe, convenient, touch-free way to pay.
- Enjoy simple, secure payments using a contactless Card or device.
- Enable consumer-preferred forms of payment.
- Get the American Express standard of protection and security.

**Q2 Is there any risk of Card Members getting charged accidentally if they get too close to a contactless reader?**

If the Card Member gets close to a contactless reader, the Card Member would not be charged accidentally. Before a contactless transaction can take place, the retailer must activate the contactless reader with the purchase details. The Card Member must then hold their Card or device within 4 cm (2 inches) of the contactless reader for more than half a second.

**Q3 If a Card Member has more than one contactless Card in their wallet how can they ensure the payment is taken from the right Card?**

An American Express Card Member should always remove their Card from their wallet when making a contactless payment and present that Card to the terminal reader separately.

If more than one Card is placed on the reader, a red light will be shown on the reader to tell the Card Member that the payment has not been completed. The Card Member will need to select their chosen Card and touch the reader again for the payment to be complete.

**Q4 Does a Card Member have to use the contactless feature?**

No. Contactless technology is an additional feature on the Card, however it is up to the Card Member whether they chose to pay via contactless or contact (e.g. Chip & PIN).

**Q5 How does a Card Member know when the payment has been made??**

The Card reader will indicate that the payment has been made with a green light and beep to indicate successful payment.

**Q6 Will a Card Member receive a receipt for their transaction?**

Contactless payments are designed to let Card Members make transactions quickly and conveniently. If a Card Member would like a receipt to confirm the contactless transaction, the Merchant may be able to provide one upon request. Please note that this may not be directly available in certain circumstances; for example, when paying for transit with a contactless Card.



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