



The American Express Transit Solution

A faster way to move people and business.

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. Card Members are looking for “cleaner” options to pay conveniently and safely—helping them reduce the need to touch terminals or surfaces.

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 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.



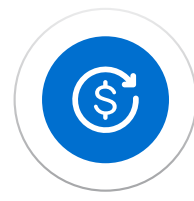
3

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.



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

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

- For any browser-based or in-app payment options for transit (e.g. to settle any outstanding debt or fare payments), use American Express SafeKey®* to enhance the security of transactions made by Card Members.
- Improve the customer experience by enabling Card Members to pay how they want to pay (e.g. contactless cards, mobile wallets, or wearables).
- Add convenience and safety to each transaction. It's a safe, convenient, touch-free way to pay.



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 and buying behaviors to create consumer offers that can help your customers drive more traffic.



When you keep customers 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 growth in ridership become. That's how American Express can help—providing effortless transit payments backed by global experience as an Issuer, Acquirer and Network.

For more information, visit 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™