American Express Transit Solution
Frequently Asked Questions

What is American Express' transit solution?

American Express' core transit solution includes contactless and mobile NFC (Near Field Communication) enablement using the Expresspay specification, authorization, and submission messaging.

Q1 **What is open loop contactless in transit?**

Open loop contactless in transit is a term used to describe a ticketing model that supports the use of NFC contactless Cards and devices that have been certified as both an access device and a payment device at Transit Access Terminals (TATs). Open loop contactless in transit provides the ability to use your everyday contactless Card or device at a transit terminal, eliminating the need for payment options such as cash, tokens, tickets and closed loop payment cards.

Q2 **How does the American Express transit solution help Merchants optimize payments in the transit industry?**

- Customers are looking for "cleaner" options to pay conveniently and safely—helping them reduce the need to touch terminals or surfaces.
- It reduces the cost of handling cash and maintaining proprietary fare systems.
- It introduces EMV® payment security at the point of sale (POS).
- It leverages American Express' expertise, ensuring a seamless transition to contactless and mobile NFC.

Q3 **What type of Merchants or transit partners can benefit from the American Express transit solution?**

Merchants and transit partners looking to implement open loop systems can support Card Members who need to move quickly, touch-free and cost-effectively, through a transit system. Card Members look towards safer, cleaner and convenient ways to pay that provide them with the confidence and safety they need when traveling.

Q4 How does the American Express transit solution further support our transit partners?

American Express can support integrators and Merchants with data and insights from the billions of transactions that flow through our Network. American Express and transit partners can work together to utilize the insights and develop strategies to engage and reach the customers Merchants are looking for.

Q5 What is the flow of a transit transaction?

1. The Card Member taps the contactless Card or device to the contactless-enabled terminal.
2. The Card or device is verified against initial terminal checks and against the deny list.
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 the fare gates to control further travel.
5. The transaction is sent to the Network.

Q6 How long does a transit transaction take to process?

American Express Expresspay and contactless processing times are aligned with the fare gate speed of entry requirements of 500ms or less. Enhanced authorization processes and risk controls designed for the transit industry have been implemented to support transit industry speed requirements.

Q7 What is delayed authorization?

An authorization processed 'sometime' after the original tap. The delayed authorization supports the strict speed of entry gate requirements as there is no need to wait for an authorization response before allowing entry into the transit system.

Q8 What are the optional capabilities that can support the transit solution?

In addition to the core solution, we offer optional transit capabilities which give added convenience and risk mitigation to the Merchant and Network. This includes access to Cardrefresher^{SM}, which automatically updates Card-on-file account information for expired, lost, stolen or fraudulent Cards. 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.

Q9 How can a transit authority begin accepting American Express contactless and mobile NFC transactions?

Set up requirements may vary. Once the transit authority has deployed contactless terminals at the fare gate, it will need to confirm with both the processor and its American Express representative regarding the next steps in accepting American Express Cards in its transit environment.

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* SafeKey is available globally but please check with your American Express representative to learn which participants are certified for SafeKey in your market.

Q10 If a transit partner has a contactless reader that accepts another Network solution, will it be able to accept American Express mobile NFC transactions?

To accept American Express Mobile NFC transactions, the Merchant will need to certify their terminals for Expresspay with American Express.

Q11 How long does it take to get the technology up and running?

It depends on the transit authority's current POS environment. Transit authorities should reach out to their Acquirer and POS provider to understand the readiness level required to support contactless and mobile NFC payments.

Q12 Are American Express contactless and mobile NFC transactions secure?

Yes. Contactless Cards and mobile NFC devices benefit from multiple layers of security implemented throughout the credit payment system and are designed to protect all parties involved in the payment transaction. For chip based products, this includes the use of cryptographic mechanisms. Many more of the protective measures are independent of the technology used in the physical transaction between the Card and the terminal. These include online authorization, risk management, and real-time fraud detection systems, all of which are coupled with the same existing protections against fraudulent transactions currently in place for traditional transactions through American Express payment Cards.

Q13 What are the American Express certification requirements for contactless?

Transit authorities and processors are required to comply with the American Express specifications for authorization and settlement. Additionally, transit authorities and processors implementing Expresspay-enabled devices must comply with an end-to-end certification from American Express. For more detailed certification requirements, contact your American Express representative.

Q14 How can transit partners access the latest American Express contactless and mobile NFC specifications?

Expresspay specifications can be accessed via the processor or the American Express representative. To access documentation and specifications, visit and register on the AMEX Enabled portal.

Q15 What is the cost for implementing contactless and mobile NFC payments?

The cost of implementation depends on the work required to deploy contactless readers at the fare gate and the development work required to prepare the internal systems to process contactless payments.

Q16 Are other major processors certified to accept contactless and mobile NFC payments?

Most processors support American Express contactless and mobile NFC payments. Transit authorities should contact their processor/Acquirer to find out more.

Q17 **Are other major processors certified to process the enhanced authorization messaging for transit?**

Check with your processor to determine their readiness, then contact your American Express representative to support processor certification for enhanced transit features.

Q18 **Are there specifications that POS manufactures or Integrated Point of Sale (IPOS) vendors must use in order to enable POS systems to accept American Express contactless transactions?**

Transit authorities adopting contactless and mobile NFC technology should look for devices that support Expresspay. Expresspay will provide the transit authority with the ability to support contactless transactions.

Q19 **Does a transit partner need to be PCI compliant if they want to begin accepting American Express contactless and mobile NFC transactions?**

All entities who are processing, storing or transmitting Card data are required to do so in accordance with the PCI DSS, regardless of how the transactions are processed. Check with your Qualified Security Assessor (QSA) or visit the PCI Security Standards Council website for more information.

Q20 **How do transit partners promote contactless Card and mobile NFC acceptance to customers?**

Transit partners have different options and American Express is interested in working with partners to design programs to promote American Express mobile NFC transactions in transit. One of the most important touch points with customers is to remind them of contactless acceptance at the fare gate. Including point of purchase (POP) displays at the fare gate will create awareness and drive behavior. The message can also be reinforced through online communications along with in-market advertising.

Q21 **Will there be any additional policy considerations or protections related to acceptance in transit?**

Yes. There are requirements related to Merchant Category Codes (MCC), Card acceptance, chargeback protection, and more to be considered. Contact your Acquirer or your American Express representative for details.

For more information, visit amexglobalnetwork.com
or contact your American Express representative.