Frequently Asked Questions

Click to Pay with American Express

What is Click to Pay?

Click to Pay is enabled by EMV® Secure Remote Commerce (SRC), which is a technical standard that allows industry players to create a more secure and consistent consumer checkout experience across digital channels.

Q1   **What are the benefits of Click to Pay?**

Merchants can offer a common checkout on their websites that provide a consistent, simplified and more convenient user experience:

- **Consistent:** Every time a customer recognizes the Click to Pay icon on a Merchant's website they will know to expect a convenient, familiar checkout experience.

- **Convenient:** Click to Pay may not require customers to key in payment card information, resulting in an easier, faster checkout experience.

- **Enhanced Security:** Click to Pay 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 Click to Pay checkout?**

EMVCo developed an icon that can be used globally by Merchants so customers can identify a Click to Pay checkout option.

Q3 How does Click to Pay work?

Merchants integrate with the SRC System through an SRC initiator (SRCi). The SRCi facilitates the virtual terminal embedded in the Merchant's checkout and distributes 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 Click to Pay checkout. Issuers are responsible for confirming the customer's identity during enrollment. When the customer selects the Click to Pay 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 complete the transaction.

Q4 What is American Express' role in Click to Pay?

American Express plays a key role in Click to Pay as an SRC System to support enrollment, including proprietary Cards issued directly by American Express and Cards issued by our bank partners so American Express Cardmembers can benefit from this convenient checkout experience.

Q5 What are the security benefits of Click to Pay?

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

Merchants certified with American Express SafeKey® (EMV® 3D-Secure) who utilize tokenization will also benefit from an added layer of security through the option to initiate a SafeKey transaction directly when the Click to Pay option is selected at checkout.

Q6 What is the customer experience with Click to Pay?

Merchants can provide Click to Pay as an option on their checkout page, which would allow customers who have enrolled payment cards to choose from multiple card brands available to them to pay for their purchase. Enrollment in Click to Pay may happen in two ways: (1) a customer's card issuer may pre-enroll their payment cards or (2) customers can enroll their cards directly when they choose the Click to Pay 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 Click to Pay checkout?

The card most recently used will always be the top of wallet card on the candidate list, followed by cards in descending order when they were last used.

Q8 What countries is Click to Pay available for American Express Cardmembers and Merchants?

Click to Pay is available in the U.S. and we are expanding to additional countries in 2020.

Q9 How does Click to Pay work with EMV 3D-Secure and Tokenization?

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

Issuers

Q10 How do Issuers enable their cards for Click to Pay?

Issuers will have various ways to participate in Click to Pay, from enabling Cardmembers to enroll at checkout, to pre-enrolling Cardmembers 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 Click to Pay 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 Click to Pay payment experience.

Q16 How long does it take to set up a Merchant for Click to Pay?

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 Click to Pay?

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

Q18 If a Merchant implements Click to Pay, will Amex lower the Merchant rate?

Click to Pay 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 Click to Pay in which American Express is enabled but the Merchant does not accept American Express Cards, then American Express 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 Click to Pay enrollment at the checkout?**

If a Merchant is participating in Click to Pay, the enrollment process at the checkout is part of the journey. However, Click to Pay 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 and shift to SRC in 2020.

Q22 **Does Click to Pay eliminate the need to store consumer credentials?**

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

Q23 **Does Click to Pay 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.

Q24 **Can Click to Pay provide Fraud Liability Shift (FLS) protection?**

Yes, Merchants meeting SafeKey FLS eligibility requirements may receive SafeKey FLS benefits if they initiate a SafeKey transaction when Click to Pay is selected at the checkout. 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 regarding the SafeKey FLS policy.

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

Although the Click to Pay transaction on its own does not provide all the evidence required for second presentment, Click to Pay 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.

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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 simplified implementation process for Merchants.

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

American Express 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 Click to Pay checkout?**

The American Express Blue Box is required to be displayed on the Click to Pay trigger or button, alongside the Click to Pay icon ⫸ at the checkout to communicate the acceptance of the American Express Card in Click to Pay. The size of the Blue Box should be proportional to the icon and other payment brands displayed on the trigger. For more information on how to use the American Express Blue Box alongside the Click to Pay icon, search for the "Click to Pay How to Communicate Guide" on Knowledge Base.

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

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