



Processing American Express transactions over the Internet just got easier.

fast and reliable Internet-based processing

The Internet can be a valuable tool to facilitate acceptance and settlement of American Express® Card transactions. Internet Direct can help you harness the speed and reliability of the Internet to process American Express Card transactions with no incremental cost to you. Whether you're a processor, vendor, point-of-sale manufacturer, gateway or a merchant that simply wants to improve processing efficiency, Internet Direct can work for you.

delivering unique product value

- o no processing fees (U.S. Merchants)
- o works in Card-present and Card-not-present environments
- o supports IP terminals, integrated POS systems and more
- o no additional communications expense or routers to maintain
- o can use existing Internet Service Provider
- o fast transaction speed – 1 to 3 seconds
- o reliable – 99.999% uptime; two site redundancy backup
- o no transaction volume constraints

flexible development options

- o real-time XML authorizations
- o real-time XML submissions
- o full-featured Software Development Kits (SDKs) in Java and .Net – fast, easy development and testing
- o can be combined with submissions Secure File Transfer (SFT) for an end-to-end processing solution

how Internet Direct works

It's as simple as connecting your system to send transactions through our secured url.



technical overview

- o supports many American Express authorization specifications including: GCAG, GEDC, GICC, APACS, PRICE
- o communication via HTTPs or SOAP
- o secured via 128 bit SSL encryption
- o simple single url-based connectivity with fault tolerant disaster recovery systems

for more information, e-mail InternetDirect@aexp.com