



You must take action now to ensure that after 14th September 2019 you can continue to accept Card Payments

New EU/EEA regulation comes into effect on 14th September 2019 which impacts all EU/EEA merchants accepting Card Payments, regardless of Card schemes.

Please review the following helpful information and take the necessary actions upon the receipt of this communication to ensure you can continue to accept American Express Card Payments.

If you do not make the changes in time your Card Payment attempts might be declined.

Action 1 - Enrol yourself onto SafeKey (E-Commerce Transactions)

Regulation requires that issuers be able to perform two-factor authentication on online spend; if this is not done using 3DS then the issuer may well have to decline the transaction to comply with the new regulation.

What do you need to do?

- Ensure your website includes 3DS, including [American Express SafeKey](#). You can do this by contacting your Payment Service Provider (PSP)
- Your Payment Service Provider (PSP) is aware of this change and equipped to support your needs

Action 2 - Update Your Terminal (Contactless Transactions)

From 14th September American Express will be required to prompt the Cardmember to perform a Chip and Pin transaction, each time the Cardmember has reached cumulative contactless spend of €150 since the last time they performed a Chip and Pin transaction.

Changes are required prior to September via your Point of Sale (POS) provider or via your Payment Service Provider (PSP) to avoid disruption for you and the Cardmember.

These changes will allow the Point of Sale (POS) Terminal to recognise a new authorisation response code sent from the Card schemes' authorisation system instructing the Cardmember to perform a Chip and Pin transaction when needed.

What do you need to do?

- To avoid disruption at your Point of Sale (POS), it is important that you contact your Point of Sale (POS) provider or Payment Service Provider (PSP) immediately to understand their plans in supporting you with this update prior to the 14th September deadline
- It would also be worthwhile to train staff that when a contactless transaction declines they should prompt the Cardmember to attempt a Chip and Pin transaction instead with the same card

Action 3 - Ensure you are sending in correct data

To ensure there is as little disruption as possible to American Express approving transactions, you need to make sure you are sending accurate transactional data so that American Express can identify the transaction correctly.

What do you need to do?

- When you speak to your Point of Sale (POS) provider and/or Payment Service Provider (PSP) confirm that when you accept a Card Payment (especially when it is not Chip and Pin, contactless or online) the data being provided (for authorisation) correctly identifies the method of acceptance to avoid transactions being declined
- For example: if you accept a Card Not Present transaction over the phone (Mail Order / Telephone Order) and the data being provided identifies the method of acceptance as Unspecified rather than Mail Order / Telephone Order, the transaction will be declined to comply with this new regulation

Need help?

If you have any further questions or would like more information, please contact premiumservicingcg@aexp.com. For any merchant data specification related questions, please contact specquestions@aexp.com.

Sincerely,



Tammy Weinbaum
Executive Vice President

DON'T do business WITHOUT IT™

