

# Process American Express transactions over the internet.

AMERICAN EXPRESS

## Internet DIRECT



### Fast Internet-based processing

At American Express, we make it simple to connect directly to process your American Express® Card transactions over the Internet. With Internet Direct you can leverage your existing Internet Service Provider (ISP) 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, Internet Direct can work for you.

### How can your business benefit from internet direct?

- Uses your existing ISP, with no additional communications expenses or routers to maintain.
- Works with your existing POS systems, including IP terminals, integrated POS systems and more.
- Supports both Card-present and Card-not-present transactions, and there are no transaction volume constraints to worry about.
- Provides average response time of 200 to 300 milliseconds.

# How Internet Direct Works:

AMERICAN EXPRESS

## Internet DIRECT

### Flexible deployment options

- Real-time XML submissions, that can be combined with submissions Secure File Transfer (SFT) for an end-to-end processing solution.
- URL-based connectivity with fault tolerant disaster recovery systems and two site redundancy backup.
- Supports the following American Express authorization specifications: *Global Credit Authorization Guide (ISO, XML)*, *GICC/GICC Light Protocol for POS Authorizations (EMEA Region)*, *Standard 70 Authorization Specification (EMEA Region)*, *Global Electronic Data Capture Specification (GEDC)*, *Global Financial Settlement Guide (XML Format)*, *PRICE Specification (Spain)*, *Global Hostlink Data Capture (GHDC – for LAC, Canada, Americas)*.
- Communication via HTTPs and secured via 256 bit SSL encryption.
- Developers can build their own processing solutions tools or use the American Express Software Development Kit (SDK) to minimize build time and coding errors.

### How it works

It's as simple as connecting your system. Configure your existing Point of Sale system to send American Express Card transaction through our secured URL, and start processing payments over the Internet.



Internet Direct uses your existing internet access provider.



Authorizations and settlements are submitted through a secure URL.



The secure URL is incorporated into your existing point of sale system.

### Learn More

To learn more access [www.americanexpress.com/merchantspecs](http://www.americanexpress.com/merchantspecs) or contact your American Express Representative.