

American Express Full Service/One Point FAQs

1. What is American Express (AMEX) Full Service?

AMEX Full Service (a.k.a. AMEX One Point) is a new processing product adopted by First Data. It is available to merchants through First Data, allowing them to more easily accept and process American Express cards, and may lower the overall merchant cost to accept this card type. In addition, AMEX Full Service simplifies the merchant card acceptance experience by consolidating reporting of card types into one report.

2. How does AMEX Full Service work?

AMEX Full Service will only be in effect for AMEX transactions that are routed to First Data for authorization and settlement. Your application/product must not be coded or configured to "split" AMEX transactions to American Express as these transactions will not be included in the benefits of the AMEX Full Service program.

3. As a vendor, how do I support AMEX Full Service?

Listed below are the front end platform specifications that support AMEX Full Service without application changes:

Cardnet/North – due to host matching, all specifications support this functionality except ISO8583 w/PTS Settlement

Nashville – due to host matching, all specifications support this functionality except ISO8583 w/PTS Settlement

Omaha – due to host matching, all specifications support this functionality except Omaha CPU

Buypass – due to host matching, all specifications support this functionality

Application Changes: required if supporting the ISO8583 with PTS Settlement specification, and Omaha CPU specification.

4. Which First Data settlement platforms support AMEX Full Service?

Cardnet/North and Omaha

5. If I support a specification not included in host matching, what do I need to do?

An update to your software/application is needed to support the new functionality. See AMEX Full Service (a.k.a. AMEX Full Acquiring Program or One-Point) in the latest First Data specification you are coding to.

6. Will I need to re-certify my product with First Data?

If you are supporting specifications/platforms that include AMEX Full Service, re-certification is not required. If you must make changes to your application to support AMEX Full Service, re-certification is necessary.

7. Will I need to re-certify for PA-DSS/PCI compliance?

Contact your QSA for direction. Note that First Data does validate application name and version for PA-DSS/PCI compliance before releasing any product into production.