



Protecting your business by protecting your customers.

The Powerful Backing of American Express Token Service.

AMERICAN

AMERICAN EXPRESS® TOKEN SERVICE

With the evolution of e-commerce and the ever-present risk of fraud, you need a trusted partner to help protect your business. **American Express Token Service** offers a scalable, integrated, global solution that limits risk by replacing real Card account numbers with tokens, resulting in a frictionless digital payment experience that works across a multitude of platforms.

The advantages of American Express Token Service.

REDUCE RISK OF FRAUD

Real card account numbers are replaced with tokens, helping to reduce the risk of fraud.

MAINTAIN REVENUE CONTINUITY

Payment data is automatically updated, helping to avoid revenue stream disruptions and failed payments when Cards are replaced.

PROVIDE A SEAMLESS CUSTOMER EXPERIENCE

Card Members can speed through checkout without manually updating details like account numbers or expiration dates. Partners can further enhance their digital payment experiences with customized Card Art.

SIMPLIFY SET-UP AND OPERATIONS

American Express Token Service is easy to integrate with your platform via industry standard implementations. Save time when payment issues occur—support you can trust is always available.

Merchants can look for our Token Service at:
developer.americanexpress.com

Aggregators and Processors, please visit www.amexenabled.com to learn more.



DON'T
do business
WITHOUT IT™



Seamless transactions
with enhanced
security.

AMERICAN

GETTING A TOKEN IS SIMPLE



1. A Card Member initiates a transaction with a Merchant via website, digital wallet, etc.*

* Merchant can also initiate transaction with a Card-on-File.

2. The Merchant exchanges the Card Member's account number and transaction data for a Token and dynamic data from AETS.

3. The Merchant stores the Token from AETS in place of the Card Member's account number for future use.

AUTHORIZING A PURCHASE IS SEAMLESS



1. The Merchant submits Token and dynamic data to Acquirer to request payment authorization.
2. The Acquirer requests authorization from Issuer.
3. If Issuer approves, the Acquirer sends authorization confirmation to Merchant.
4. Merchant displays payment confirmation to Card Member.

UPDATING PAYMENT DATA IS AUTOMATIC



1. AETS sends any updates to Card Member's metadata (last four digits, expiry, etc.) as they occur to Merchant.

Merchants can look for our Token Service at:
developer.americanexpress.com

Aggregators and Processors, please visit www.amexenabled.com to learn more.



DON'T
do business
WITHOUT IT™