HELPING BUILD A
SECURE DIGITAL
PAYMENT ECOSYSTEM

American Express Token Service

Through its foundational platform, American Express® Token Service (AETS) enables Merchants, Service Providers, Technology Partners, Acquirers, and Issuers to enhance security of the digital payment environment for their customers.

AETS enables provisioning of payment tokens that replaces a Card's 15-digit primary account number (PAN) with a unique, surrogate value (a token) that can be used to conduct transactions as usual. Use of payment tokens to process transactions helps protect customer's sensitive payment details in the event of a data breach. Our Token Services are aligned to the EMVCo* industry standards.

*EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes.

KEY BENEFITS

INCREASED SECURITY
Using payment tokens to process transactions enhances security by minimizing risks associated with a data breach.

REDUCED FRAUD AND RISK
Payment tokens use domain controls which restrict their usage to a particular merchant thereby reducing the opportunities for fraud if exposed.

REDUCED PAYMENT DISRUPTIONS AND PROTECTED REVENUE
Through lifecycle management, AETS keeps payment information associated with the Card always up to date—helping to provide a quick and frictionless experience for the customer and reducing payment disruptions for the Merchant.

INCREASED ISSUER CONFIDENCE IN THE AUTHORIZATION DECISION
Knowing that a transaction is being processed with a payment token, Issuers can have higher confidence in the authenticity of the transaction leading to improved authorization rates.

MINIMIZE BUILD AND COMPLIANCE COSTS
Storing payment tokens instead of Card credentials may reduce the costs associated with PCI compliance reviews.**

**Please refer to the PCI DSS requirements to check whether this applies to your organization.

AMERICAN EXPRESS

DON'T
do business
WITHOUT IT ™

HOW IT WORKS

Provisioning Flow

A Token Requestor (Merchant, Service Provider, Technology Partner) can request a unique token to replace the PAN when a Card Member initiates a transaction or saves credentials to an account/device.
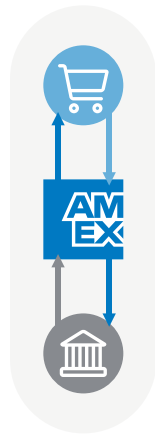
1. Card Member inputs card credentials on Merchant website, mobile application, or connected device.

2. Token Requestor requests token from American Express Token Service.

3. American Express Token Service routes request to the Issuer for approval.

4. Issuer responds with provisioning decision.

5. American Express Token Service generates a token and maps it to the PAN, then sends the token back to the Token Requestor.

6. Token Requestor stores token for future transactions.

Transaction Flow

Once a token is provisioned and stored for a card, a Token Requestor can conduct transactions as usual using the token in place of the PAN.

1. A payment is initiated using the tokenized PAN.

2. Merchant passes the token to the Acquirer in the authorization request. Acquirer routes the token to the American Express Network.

3. American Express Tokenization Service retrieves the associated PAN and sends it with the authorization request to the Issuer.

4. Issuer makes authorization decision and sends response back to the American Express Network.

5. American Express Network sends the token and authorization response to the Acquirer.

6. Acquirer routes the response to the Merchant. Merchant completes transaction with the Card Member.

USE CASES FOR AETS

AETS provides the foundational platform that enables tokens across a variety of use cases to enhance security throughout the digital payment ecosystem while providing a seamless customer experience.

Seamless and Secure Online Checkout

CARD-ON-FILE TOKENIZATION
Protects Card Member's payment information saved online for future purchases and recurring payments by replacing actual Card data with tokens. **LEARN MORE**

Digital Payment Solutions

DIGITAL WALLET
Enables Card Members to easily tap to pay in stores or pay in app using their mobile phone or wearable with contactless NFC; AETS backs the most popular pay wallets by tokenizing the data on the device and throughout the authorization process. **LEARN MORE**

QR CODES
Tokenizes QR codes that is accepted at the point-of-sale in stores as an alternative option for contactless mobile payments. **LEARN MORE**

GETTING STARTED

Merchants, Payment Service Providers, and Acquirers: Adopting AETS-backed digital payment products can help Merchants and their Third-Party Partners enjoy protected spend and offer enhanced customer experience with fewer payment disruptions. Connect with your Amex representative to learn more.

Issuers: By integrating with American Express Token Service, you can offer enhanced security and more digital payment options to your Card Members. Connect with your American Express representative to learn more.

For more information, please visit **amexglobalnetwork.com/tokenization**

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