

Card-on-File Tokenization

With Card-on-File Tokenization, a Card Member's primary account number (PAN)—typically stored within a Merchant or Processor ecosystem—is replaced with payment tokens, which are submitted through the payment process. Assigning a token to replace a card number ensures payment information stays safe since this information would be meaningless to anyone who might encounter it—like hackers, fraudsters, etc.

This Service differentiates itself from other tokenization use cases (digital wallets, wearables), focusing on online and e-commerce stored credential transactions.

Card-on-File Tokenization Benefits

American Express Card-on-File Tokenization utilizes American Express Tokenization Service, registered by EMVCo and industry recognized, aiming to:



Provide a secure environment for customers to make seamless online and mobile payments



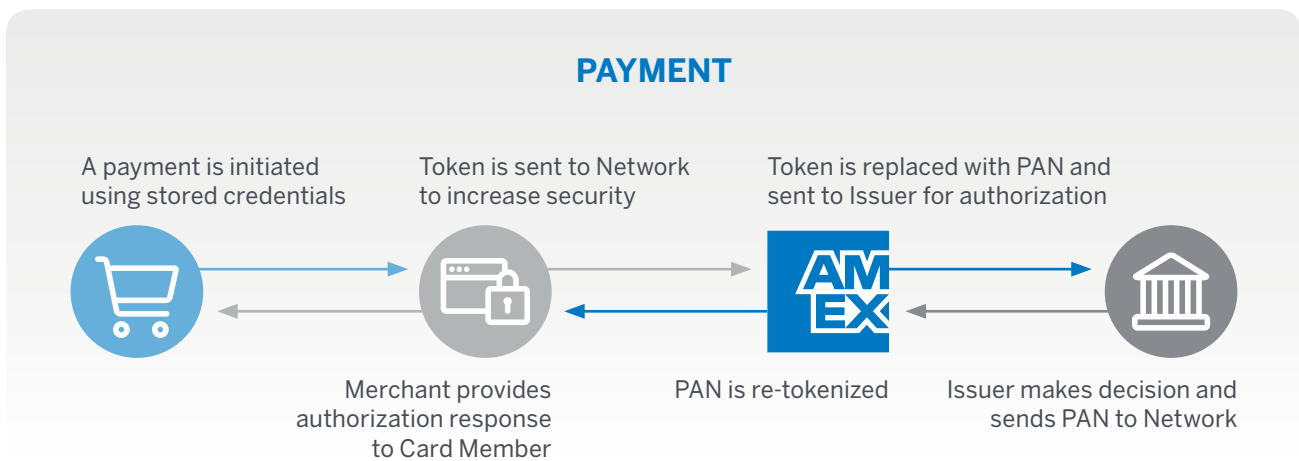
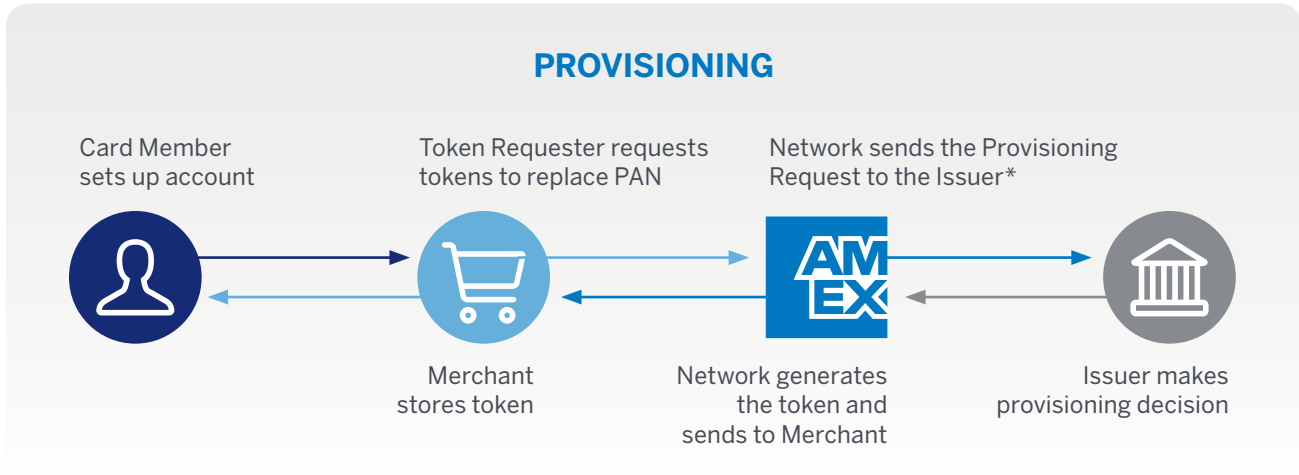
Offer a frictionless experience by eliminating the need to store real card account numbers



Help lower the risk of fraud

American Express Card-on-File Tokenization Flow

The authorization process is the same as other transactions. A Merchant simply requests a token with which to exchange the Card Member's payment credentials. The Merchant then displays the original card product detail—the last four digits of the PAN—rather than the token information.



Frequently Asked Questions

Q: What is American Express Card-on-File Tokenization?

A: American Express Card-on-File Tokenization is one of many tokenization use cases where payment tokens are used in lieu of Card-on-File storage and in instances of card-not-present, e-commerce transaction processing.

Q: Who can use American Express Card-on-File Tokenization?

A: American Express Card-on-File Tokenization can be leveraged by Acquirers, Merchants, and their processing partners.

Q: Why should Acquirers, Merchants, and their processing partners use American Express Card-on-File Tokenization?

A: Storing tokens rather than PANs helps prevent fraud resulting from massive data breaches. It also reduces PCI DSS scope and the risk of handling Card data.

Q: How do I know if I need American Express Card-on-File Tokenization?

A: Merchants and Acquirers who store and transact with PAN-on-File data should integrate tokenization to take advantage of its numerous benefits.

Q: Where is American Express Card-on-File Tokenization available?

A: American Express Card-on-File Tokenization is available in multiple countries globally. Please contact your American Express representative to confirm availability in your region.

Q: How do I get started?

- A:**
- Issuing partners must adhere to the American Express Digital Capabilities Enablement policy and can connect with their representative to get started.
 - Merchants should connect with their representative to determine which American Express Card-on-File Tokenization models apply.
 - Partners looking to directly link to their APIs can go to the [American Express Developer Portal](#) and sign up for the Tokenization Service.
 - Acquiring and Tech Providers wanting to aggregate tokens can go to the AMEX Enabled site (www.amexenabled.com) to register.

Q: What are other things I need to consider?

A: Since token mapping is not publicly accessible, Merchants and Acquiring partners who run back-end offices for customer servicing, loyalties, debt recovery, etc., may need to link token activities and transactions to an underlying PAN. The American Express Payment Account Reference (PAR) provides the data element that enables partners to address such operations. For more info, connect with your American Express Representative.

It is strongly recommended that all Global Network Partners comply with the American Express Merchant Initiated Transaction Policy and the data elements required to submit and process such transactions.

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



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