AMERICAN EXPRESS

Push Provisioning

FOR CARD-ON-FILE TOKENIZATION

MORE CONFIDENCE AND CONVENIENCE FOR CARD MEMBERS

Enabling Card Members to Easily Secure Their Payment Credentials for Online Transactions

Leveraging American Express Token Service (AETS), based on the EMVCo* industry standard against card fraud and data breaches, **Card-on-File Tokenization** (CoFT) helps secure Card Members' payment credentials for online payments by replacing the Card's Primary Account Number (PAN) with a randomly generated token.

It functions just like a PAN and gets automatically updated when a card expires or is replaced, helping reduce payment disruptions for Merchants and Issuers.

Push Provisioning takes Card-on-File Tokenization to the next level by helping Issuers enable their Card Members to push their credentials in the form of tokens for future payments to select Merchants' websites or mobile apps via the Issuer's digital banking interface. So the next time they shop online, they won't have to enter their card details for completing the purchase. And Merchants can do business confidently, knowing the transactions are legitimate and secure.

Push Provisioning enables Card Members to add their preferred Cards into Merchant apps and websites. And that could mean more business for Merchants and Card Issuers.

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*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 OF PUSH PROVISIONING

FOR ISSUERS

Top-of-Wallet Positioning
With Push Provisioning, Issuers can easily enable Card Members to set up their payment credentials within Merchant apps and websites which could make the Issuer's card top of wallet.

Added Value for Card Members
Offering this service delivers a fast, easy and secure way for Card Members to shop with their preferred Merchants.

Interoperable Solution
Issuers will be able to connect with all Merchants that have enrolled for Card-on-File Tokenization and enabled Push Provisioning.

FOR MERCHANTS

Higher Card-on-File Adoption
Push Provisioning can help make Card Members more likely to save their Cards on file with the Merchant because the process is simple and more secure.

Increased Brand Exposure
Appearing on the list of available Merchants on the Issuer's app or website can help the brand stay top-of-mind with Card Members.

Reduced Fraud Risk
With the Issuer being involved in the process of token provisioning, Merchants can be confident in the legitimacy of the customer information.

Easy Scalability
Merchants can receive credentials/tokens pushed from all enabled Amex Issuers via one integration.

FOR CARD MEMBERS

Seamless Experience
Card Members enjoy a streamlined provisioning experience when saving Cards for future purchases with their preferred Merchants.

Enhanced Security
All Cards being provisioned via the Issuer's app or website will benefit from the security provided by tokenization.

Reduced Disruption
In the event of the Card being lost, stolen or renewed, Card Member credentials are automatically updated across Merchants.

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HOW IT WORKS

Card Member logs into Issuer app or website.

Card Member chooses from a list of Merchants available from the Issuer for Card provisioning.

Card Member creates a Merchant account or logs into an existing account to provision their Card.

Issuer sends a request to the AMEX network to push-provision a token instead of the actual PAN.

If a token for the Issuer-Merchant-PAN combination exists, the network records an "already exists" message in the background. If no token exists, the network generates one that will be sent to the Merchant to save on file.

The next time the Card Member visits the app or website, their Card is saved and ready to use, with no interruption to their payment experience.

To leverage Push Provisioning, Issuers and Merchants/processors must certify and enroll for Card-on-File Tokenization.

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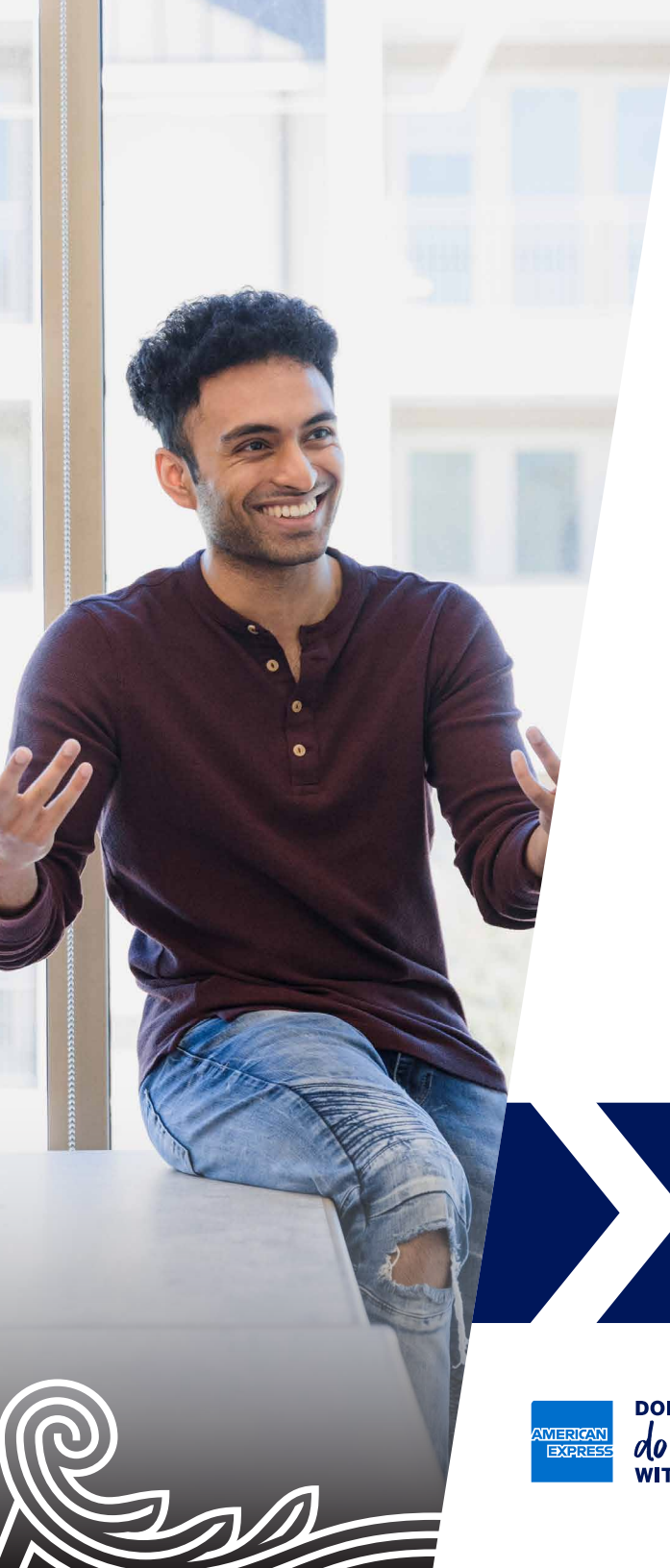
GETTING STARTED

CARD ISSUERS

Connect with your American Express representative.

MERCHANTS

Connect with your American Express representative to discuss enablement options for CoFT and Push Provisioning.

ACQUIRING AND SERVICE PROVIDERS

Learn more about Card-on-File Tokenization APIs. Contact your American Express representative for next steps.

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

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