



# American Express Token Service

## Frequently Asked Questions

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# 1. American Express Token Service (AETS)

## Q1.1 WHAT IS AMERICAN EXPRESS TOKEN SERVICE?

The American Express Token Service is a suite of solutions that creates a secure payment method using tokenization for online and mobile commerce.

## Q1.2 WHAT SERVICES ARE INCLUDED IN AMERICAN EXPRESS TOKEN SERVICE?

The American Express Token Service (AETS) includes a token vault for securely storing and mapping digital tokens to PANs, token issuance and provisioning, lifecycle management, and risk management capabilities to support secure and efficient tokenized transactions.

AETS enables tokens to enhance security across a variety of use cases and throughout the digital payment ecosystem while providing seamless customer experience, including:

- Card-on-File Tokenization
- Click to Pay with American Express
- Digital Wallet
- Virtual Card
- Virtual Card Number for Browser Autofill
- Digital/Numberless Card

## Q1.3 WHERE IS AMERICAN EXPRESS TOKEN SERVICE AVAILABLE?

For more information, please contact your American Express relationship manager for market availability.

## Q1.4 HOW TO REGISTER FOR AMERICAN EXPRESS TOKEN SERVICE?

- **Card Issuers:** Contact your American Express Representative.
- **Merchants:** Connect with your American Express relationship manager to discuss enablement options.
- **Acquiring Partners and Service Providers:** Contact your American Express Representative, or you can visit [www.amexenabled.com](http://www.amexenabled.com) and follow the steps to become an AMEX Enabled Service Provider.

## Q1.5 DOES AMERICAN EXPRESS APPLY FEES FOR USE OF TOKEN SERVICE?

American Express currently does not charge any fees for the deployment or use of Tokenization through American Express Token Service.

## Q1.6 WHAT OTHER SERVICES SHOULD I CONSIDER DEPLOYING AT THE SAME TIME AS TOKENIZATION?

Merchant, payment processors, acquirers and issuers may benefit from enabling the following services in conjunction with Tokenization:

- **Payment Account Reference (PAR)** is linked to the PAN and associated tokens which provides an aggregated view of an account's activity across different payment formats. Access to PAR requires certification and enablement through American Express.
- **American Express SafeKey®** is an industry-standard Authentication method that provides greater security, by authenticating the Card Member during an online purchase and protecting payment card information as it is transmitted via the Internet.
- **eCommerce Cryptogram** enhances transaction security for eCommerce and Card-on-File Tokenization (CoFT) use cases by supporting dynamic cryptographic authentication. (Available via the Token Service Cryptogram (TSC) API.)

## Q1.7 HOW DO I CONTACT PRODUCTION SUPPORT?

Partners may contact our product support team or reach out via the numbers listed below for any Authorization or Settlement production issues, or for general support inquiries:

- Global Toll-Free Number: (001) 602-794-9903
- India Toll-Free Number: (000) 800-040-4686

### Regional and Role-Based Email Contacts

Please use the following dedicated email addresses based on your region:

- Network Participants: [gnshelpdesk@aexp.com](mailto:gnshelpdesk@aexp.com)
- American Express Merchants and Processors (North America & Canada): [amexmerchanttechnologies@aexp.com](mailto:amexmerchanttechnologies@aexp.com)
- American Express Merchants and Processors (APAC, EMEA and LAC): [amexapacmerchanttech@aexp.com](mailto:amexapacmerchanttech@aexp.com)

### Specialized Support Contacts

For specific requests, please contact the appropriate American Express teams:

- API Production Issues: Digital Payment Operations (DP Ops): [dp\\_ops@aexp.com](mailto:dp_ops@aexp.com)
- Token Requestor ID (TRID) Requests: Network Support and Integrations Team: [nsippe@aexp.com](mailto:nsippe@aexp.com)

## 2. General Tokenization FAQs

### Q2.1 WHAT IS A TOKEN?

There are two types of tokens currently available in payment processing – network/payment token and Payment Card Industry (PCI) token. In American Express token service, we refer to network/payment tokens as the 'token', which is the token issued by the payment network.

American Express network/payment token is a surrogate value equivalent to a customer's 15-digit Primary Account Number (PAN). It is a unique reference ID that can be restricted to a specific retailer, a specific number of uses, length of life, and other variables. It complies with industry-standardized EMVCo Payment Tokenization specifications.

### Q2.2 WHAT ARE THE BENEFITS OF TOKENIZATION?

#### Reduced Payment Disruptions and Ongoing Revenue Continuity

Through lifecycle management, AETS keeps Card credentials up to date, reducing payment disruption due to expired credentials. This helps reduce payment disruptions for the Merchant, leading to more transactions processed.

#### Reduced Risk of Fraud and Protection Against Data Breaches

By replacing Card Member payment credentials with payment tokens, Acquirers avoid storing or transmitting sensitive Card information. This aids with transaction processing decisions and helps minimize fraud and the costs associated with data breaches.

#### Increased Confidence in the Authorization Decision

When Issuers know a payment transaction is being processed with a payment token, they can count on the authenticity of the transaction. And that can lead to higher approval rates.

#### Increased Security

Use of payment tokens to process transactions helps protect Card Members' sensitive payment details and aligns with EMVCo® industry standards. This helps attract and retain Merchants who prioritize secure and seamless payments.

#### Minimized Build and Compliance Costs

Acquirers no longer handle sensitive Card data, but payment tokens instead, which may reduce the costs associated with PCI compliance reviews.

### Q2.3 HOW DOES AMERICAN EXPRESS TOKENIZATION WORK?

American Express Tokenization replaces a Card Member's Primary Account Number (PAN) with a unique token, enhancing security while enabling seamless payments. The process includes three different flows: issuing a token, using a token, and managing a token. These flows are detailed in the American Express Overview document available on the [Global Network Website](#).

## Q2.4 CAN A TOKEN BE PROVISIONED USING THE EXISTING TOKEN?

In most cases, token provisioning requests must be submitted using the Primary Account Number (PAN).

However, certain supported use cases allow token-on-token provisioning (for example, provisioning a virtual card token into a Digital Wallet). Availability depends on the specific implementation and integration model.

## 3. Token Requestor FAQs

Token Requestors may be traditional participants within the payments industry or newly emerging participants. Token requestors include but are not limited to:

- Card-on-File Merchants
- Digital and Mobile Wallet Providers
- Acquirers, Acquirer Processors, and Payment Gateways on behalf of Merchants
- Payment Enablers, such as Mobile Device and Application Providers
- Card Issuers

### Q3.1 WHAT IS A TOKEN REQUESTOR ID (TRID)?

A Token Requestor ID (TRID) is a unique identifier issued by American Express Token Service to an entity that will request tokens. TRIDs are an 11-byte numeric value starting with 300, that uniquely identifies the Token requestor.

### Q3.2 WHO GENERATES A TOKEN REQUESTOR ID (TRID)?

A Token Requestor ID (TRID) is generated and issued by American Express Token Service as the Token Service Provider.

### Q3.3 DO I NEED A TOKEN REQUESTOR ID (TRID)?

A Token Requestor ID (TRID) is required for entities who want to enable network tokenization and request tokens from American Express Token Service (AETS).

### Q3.4 HOW TO GET A TOKEN REQUESTOR ID (TRID)?

There are multiple options to get a Token Requestor ID (TRID) based on your use cases. Contact your American Express representative for more information.

## 4. Card Issuer FAQs

### Q4.1 DO ISSUERS NEED TO PERFORM A RISK ASSESSMENT EVERY TOKEN PROVISIONING REQUEST?

Issuers are responsible for performing a risk assessment on token provisioning requests when those requests are routed to them.

American Express can offer an On-Behalf-Of (OBO) service to perform risk assessment on behalf of the Issuer. However, this service is not enabled by default and is intended as an optional capability, not a recommended replacement for Issuer-led risk assessment.

Issuers remain accountable for the final provisioning decision and for defining when OBO risk assessment may be used.

### Q4.2 WHO CREATES AND MANAGES THE TOKEN AND CARD LIFE CYCLE?

American Express manages the token infrastructure, while the Issuer controls lifecycle decisions.

### Q4.3 WHERE CAN ISSUERS VIEW, TRACK AND REQUEST LIFE CYCLE MANAGEMENT (LCM) CHANGES?

**American Express LCM API** – Integrate to a suite of APIs that will allow a full range of LCM data updates and notifications. Opting to use the API requires integration to the Post Provisioning Notification (PPN) Service.

**The American Express Issuer Servicing Application (ISA)** – ISA is a platform designed to support Life Cycle Management of Token products for our Issuers. Issuers register for and access the ISA during their deployment process.

For more information on the LCM management options, please connect with your American Express relationship manager.

### Q4.4 DO ISSUERS NEED TO MANAGE TOKENS SEPARATELY FOR EACH MERCHANT OR WALLET?

Yes, an Issuer can cancel a unique merchant token if there is a specific reason to do so, for example, if fraud is identified at a particular merchant location where the token was used.

However, in general, Issuers do not need to manage tokens on a merchant-by-merchant basis. You manage the account and token lifecycle centrally (via American Express as the Token Service Provider), and American Express handles the distribution of updates to all tokens linked to that account.

### Q4.5 WHAT WILL HAPPEN TO THE TOKEN WHEN A CARD IS REPLACED OR RE-ISSUED?

When a card is replaced or re-issued, the existing tokens associated with the original card credential are automatically updated when Issuer notifies American Express. This ensures a seamless transition for recurring payment and stored payment methods.

An outbound notification containing updated metadata, including the new last four digits of the PAN, will be sent to the Token Requestor and the merchant is expected to update their records.

## 5. Definitions

Term	Definition
<b>American Express Global Network (AEGN) or Network</b>	A global payments platform comprised of communication systems and operational infrastructure that enables payments processing and services that support Participants, Merchants, Card Members, and the American Express Brand.
<b>American Express Token Service</b>	American Express Token Service helps create a safer online and mobile payments environment for consumers by replacing a card's primary account number (PAN) with a unique surrogate value that may be used to conduct payment transactions. It is a suite of solutions that includes a token vault, payment token issuing and provisioning, token lifecycle management, and risk services to help prevent fraud.
<b>Card Issuer</b>	A financial institution that provides Cardholders with the Payment Accounts.
<b>Cardholder or Card Member</b>	Any individual who has requested a Payment Account from a Card Issuer. Each Payment Account is issued and identified with a FPAN. The individual can have multiple FPANs with each FPAN being provisioned to an individual card.
<b>Card-on-File (CoF)</b>	The process of collecting and storing payment credentials for future use.
<b>Card-on-File Tokenization (CoFT)</b>	CoFT uses payment tokens to help secure Card Members' payment credentials stored by merchants when they save their information online for frequent purchases, recurring payments, and subscriptions.
<b>Digital/Numberless Card</b>	Digital Card is a feature inside the Amex App to view card details for online purchases/subscriptions. The Digital Card number is different than your physical card number to provide an additional layer of security for online purchases. The Security Code changes every time you login to the Amex App making it harder for fraudsters to access.
<b>Primary Account Number (PAN)</b>	A PAN is an acronym for the Primary Account Number, which is a unique 15-digit number usually located on the front of the Card.  Unlike contactless cards, Digital Wallets store only a surrogate value (i.e., a token) rather than the PAN—so it's never visible on or in the device, nor within the transaction message.
<b>Payment Facilitator (commonly referred to as Payment Aggregator or Third-Party Provider)</b>	A provider of Payment Services. A Payment Facilitator is an entity that contracts with an Acquirer to provide Payment Services to other Merchants, enabling them to accept the Card. The Merchants may or may not have a direct relationship with Acquirers of American Express Global Network Services (AEGNS).
<b>Payment Token</b>	A Token that may be used to initiate payment Transactions.

Term	Definition
Token	A surrogate value that replaces the PAN.
Token Request	The process by which a Token Requestor submits a request to a Token Service Provider for a Token.
Token Requestor (TR)	<p>Token Requestors (TR), whether Merchant, Acquirer, a third-party provider, or a wallet, must register their intent to request for American Express Payment Tokens and adhere to the Payment Card Industry Data Security Standard (PCI DSS) requirements on token storage.</p> <p>American Express accommodates different TR types and regulates use and requirements accordingly. Acquirers interested in registering for the American Express Tokenization Service must connect with their existing Network account managers or reach out to the Network deployment team.</p>
Token Service	A system that comprises the key functions that allow for Token Generation, Token Mapping, establishing of a Token Assurance Level, and all processes needed to support the processing of Tokens, including De-tokenization, throughout the Transaction Life Cycle.
Tokenization	The process by which the PAN is replaced by a surrogate value called the Token.
Virtual Card	A Virtual Card is a unique digital card number associated with an existing American Express account that can be used to make payments without using a physical card. Virtual Cards may include controls such as spend limits or expiration dates and help enhance security by allowing payments without sharing the underlying account number.



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