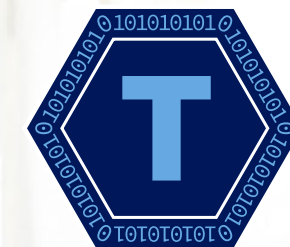


Drive secure digital commerce,  
enable frictionless payments, and  
provide payment flexibility for your  
customers with American Express  
Token Service for Acquirers.



**DON'T** *do business* **WITHOUT IT**™

# American Express Token Service for Acquirers

## AETS Overview

The digital payments landscape is evolving rapidly, driven by consumer demand for convenience, security, and flexibility. As digital transactions continue to grow, Acquirers must deliver solutions that not only combat fraud but also ensure fast, frictionless payment experiences.

American Express Token Services (AETS) provides Acquirers powerful, scalable solutions to support multiple transaction use cases that help drive customer convenience and choice.

AETS uses tokenization technology to replace a card's primary account number (PAN) with a surrogate value—creating a secure payment token. This reduces the risk of fraud and data breaches, while eliminating the need for merchants to store sensitive card data. The result: less hassle and lower risk for both merchants and Card Members.

Beyond security, AETS enables flexible digital payments across devices like smartphones and wearables, allowing Card Members to pay how and where they prefer—online, in-store, or on the go.

With AETS, Acquirers can confidently offer a modern, secure, and user-friendly payment experience that meets the expectations of today's digital-first consumers.



# American Express Token Service for Acquirers

## AETS Advantage for Acquirers

AETS helps provide a secure and seamless payment experience while reducing the risk of data breaches and fraud.

### 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 and loss of sales for Acquirers.

### 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 by replacing the primary account number with a token 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.\*

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo.

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

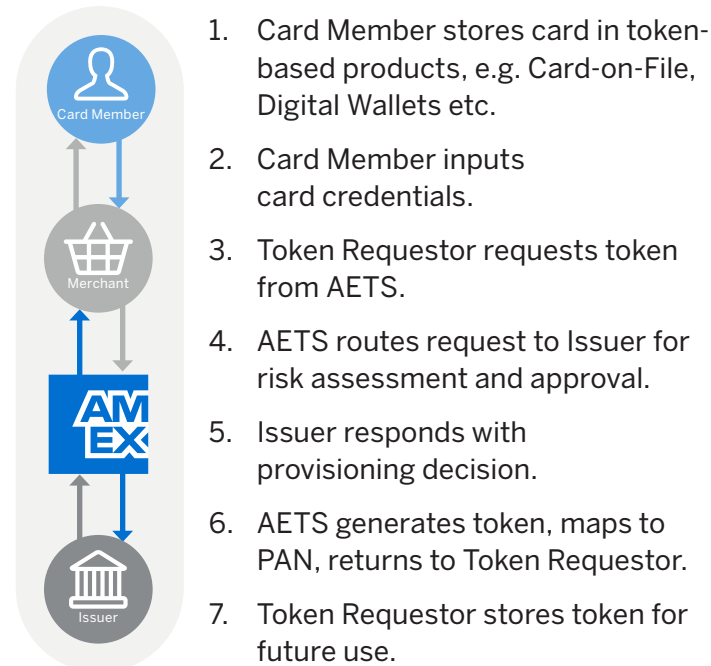


# How it works: American Express® Tokenization Flows

AETS How It Works

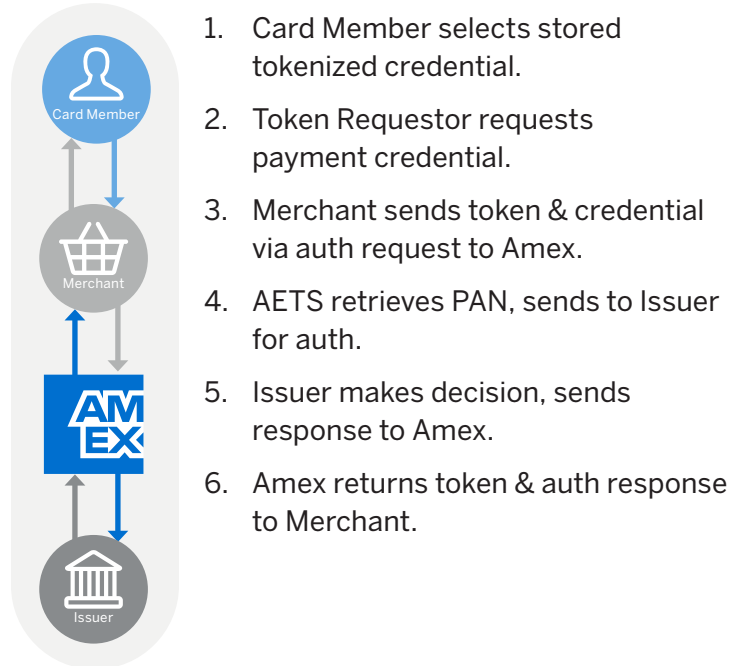
## Creating a token (aka Token Provisioning)

A Token Requestor (Merchant, Service Provider, Technology Partner) can request a unique token to replace the PAN.



## Using a token (aka Token Presentment)

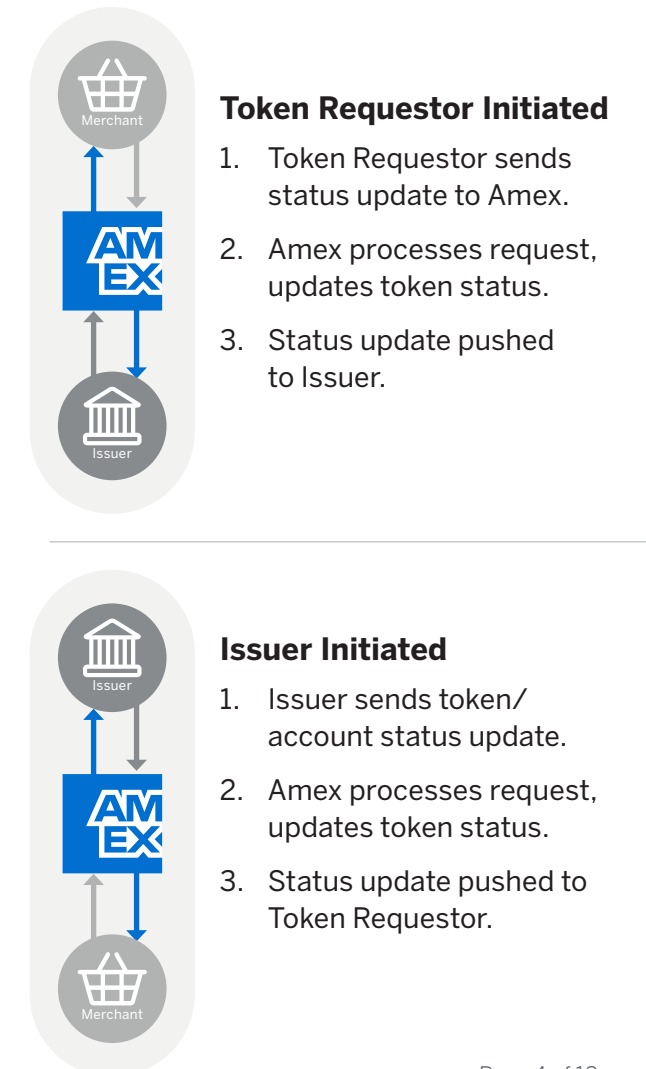
Stored token can be used for authorization in place of PAN\*.



\*When Merchant requests token-to-PAN exchange, auth process is unchanged. Merchant shows last 4 digits of PAN, not token.

## Managing a token (aka Life Cycle Management)

Token changes can be initiated by Requestor or Issuer.



## AETS Use Cases

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

### Power Digital Commerce

#### Digital Wallets

Digital wallet acceptance allows Merchants to offer customers **broader digital payment options and capture everyday spend** for Card Members who always carry mobile devices.

Digital Wallet implementations use AETS to store payment tokens instead of Card data—helping protect payment Cards in mobile devices. Whether the Card is used in-app or at a PoS terminal, Card data is tokenized and the authorization request from the Merchant to the Network is secured with the payment token, providing a convenient, touch-free, and secure form of payment for Card Members.

Network authorization certification is required to accept Digital Wallet transactions.

AETS Use Cases

Power Digital Commerce



## AETS Use Cases

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

### Power Digital Commerce

#### Virtual Card Number for Browser Autofill

American Express Virtual Card Number (VCN) for Browser Autofill allows Card Members the option to tokenize a Card that is already on file as a payment method with a browser—this promotes a frictionless and flexible online shopping experience for the customers, while improving security in the online checkout process. A tokenized Virtual Card Number (VCN) will be created, which **autofills Card Members' payment credentials, eliminating the need for manual entry** and helping drive conversion rates and spend.

A cryptogram will allow the Card Member to **skip the step of entering the 4-digit code** from the front of their Card, enabling quicker, secure online transactions.

Virtual Card Number for Browser Autofill does not require network authorization certification.



## AETS Use Cases

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

### Power Digital Commerce

AETS Use Cases

Power Digital Commerce

### Virtual Card

American Express Virtual Card expands merchant acceptance by offering a B2B, on-demand, Virtual Card platform for business payments—one designed with greater flexibility, enhanced controls, and stronger security. The platform allows Acquirers to **create specific-use virtual account numbers with transaction-level spend controls and enhanced data capture**. These virtual account numbers are tokenized using AETS to enhance security.

American Express Virtual Card offers a range of deployment options—from simple web-based tools to an integrated API solution—and we work with you to identify your best options.

Virtual Card does not require network authorization certification.



## AETS Use Cases

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

### Secure Digital Commerce

#### Card-on-File Tokenization

Card-on-File Tokenization (CoFT) uses payment tokens to help secure Card Members' payment credentials stored by your Merchants when they save their information online for frequent purchases, recurring payments, and subscriptions.

Card credentials are always kept up to date, which **reduces friction due to outdated payment information and allows Card Members to continue the payment process uninterrupted**—without having to manually update their card information.

Network authorization certification is required to accept CoFT transactions.

AETS Use Cases

Secure Digital Commerce



## AETS Use Cases

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

### Secure Digital Commerce

#### Click to Pay with American Express

Click to Pay, enabled by the EMV® Secure Remote Commerce (SRC) technical framework, allows Card Members to have a streamlined online checkout experience across websites, mobile apps, and other digital channels. Leveraging American Express Token Service, Card Members are able to choose from a list of enrolled tokenized Card credentials, **helping to boost conversion rates for Merchants through easier and secure checkout flows.**

Integration with Secure Remote Commerce Initiator (SRCi) is required to enable Click to Pay.



## AETS Supporting Services

AETS offers value-add services that enhance user experience and provide token management.

### Core Services

#### Life Cycle Management

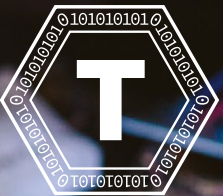
Through Life Cycle Management (LCM), AETS keeps payment tokens up-to-date automatically, so **Card Members and Merchants can conveniently transact without interruption when Cards are replaced.** Card Members can speed through payments, as they no longer need to manually revise expiry dates and Card numbers.

To fully realize the value of LCM and drive spend continuity, Token Requestor enrollment in both inbound and outbound notification services is essential. That way, token status changes stay up to date.

LCM supports the ability to update PAN/token associations through Card Attribute updates, and it can support provisioning lockouts.

AETS Supporting Services

Core Services



## AETS Supporting Services

AETS offers value-add services that enhance user experience and provide token management.

### Value-Add Services

#### Payment Account Reference

AETS Supporting Services

Value-Add Services

By connecting digital and traditional transactions and linking in loyalty, rewards, and offers, Payment Account Reference (PAR) means **Merchants get a 360° view of customer spending.**

In adherence with EMVCo requirements, AETS generates a 29-character alphanumeric, non-financial data element, then assigns it to each tokenized PAN and maps it to all its affiliated payment tokens.



## AETS Supporting Services

AETS offers value-add services that enhance user experience and provide token management.

### Value-Add Services

#### Token Requestor ID (TRID) API

AETS Supporting Services

Value-Add Services

The Token Requestor ID (TRID) API is part of the Card-on-File Tokenization API suite. It provides self-service TRID creation and update capabilities for Token Requestors. The automation process gives consumers improved setup time and throughput, as compared to manual processes.



## American Express Token Service for Acquirers

Enabling American Express Token Service (AETS), along with its various use cases and supporting services, is easily accomplished through API integration.

Efficiencies may be gained by implementing multiple use cases at once. **Please contact your American Express representative for additional information.**

Getting Started



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