AMERICAN EXPRESS
Token Service

FAQ

Frequently Asked Questions

What is the 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.

Who can use the American Express Token Service?

The American Express Token Service was developed for Card Issuers, Acquirers and Merchants on the American Express Network.

What services are included in the American Express Token Service?

The services included in the American Express Token Service are a token vault to store and map digital tokens to PANs, token issuance and provisioning, token lifecycle management, and risk services.

Where is the American Express Token Service available?

American Express Network token specifications are available to global Issuing and Acquiring participants. For more information contact your representative.

How do I register for the Amex Token Service?

Further information on how to register can be found by either completing the 'Contact us' form on the Token Service website or by contacting your representative.

What is the lifetime of an American Express token?

American Express tokens will be managed by American Express Token Service including token life span and revocation on a use case basis.

Can a token number or its attributes be updated?

Once a token has been bound to a PAN the token number may be updated in the case of dynamic tokens; however, in most cases, the token number will remain the same throughout its life. The American Express Token Service can update token attributes, including assurance level if additional Identification & Verification processes (ID&V) are performed.

Can PCI-compliant Payment Service Providers (PSPs) or Payment Gateways store the combination of token and PAN?

The actual PAN to token mapping should not be stored or managed by a PSP or Gateway unless authorized by American Express in writing.

Are Card Present and Card-Not-Present transactions supported by American Express Token Service?

Yes, the American Express Token Service supports both Card Present and Card-Not-Present transactions.

General Tokenization FAQs

What is tokenization?

Tokenization is a process of replacing a traditional primary account number with a unique surrogate value that may be used to conduct payment transactions. The token is restricted in how it can be used with specific devices, Merchants, transaction types, or under other conditions.

What is a Primary Account Number (PAN)?

A PAN is a numerical value of a variable length (13–19 digits) that represents a card account number.

Can a token have the same value as a PAN?

Tokens must not have the same value as an existing PAN.

Can a token have the same length as a PAN?

A token is 13–19 digits and may have the same length as a PAN.

Can a single PAN have multiple tokens?

A token is specific to a given payment domain. Thus, one PAN may be bound to multiple tokens depending on the use case and the payment domain.

How is a token generated?

Tokens are generated by token service providers, which are entities within the tokenization ecosystem that are authorized to provide tokens to registered token requestors. Token service providers are responsible for building and managing their own proprietary token requestor APIs, token vaults, token provisioning/ issuing platforms, and token registries.

Who can request a token?

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

How does payment tokenization impact Merchants and Issuers?

Merchants may experience a reduced threat of online attacks and data breaches, as tokens are less appealing targets given their limitation in payments to a specific domain. For Issuers, the use of tokens allows for innovative and more secure approaches in delivering mobile and online payment solutions for Card Members.