Tokenization Service

American Express Tokenization Service helps create a safer digital 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.

Tokenization is becoming increasingly popular with Issuers and Merchants due to the security benefits it provides. Payment tokens, in particular, allow for a seamless payment journey that is transparent to the Card Members without impacting Merchant revenue continuity.

American Express Tokenization Service is the core suite of solutions that enable a variety of tokenization use cases. The suite includes:

Token Vault

Payment Token Issuance/Provisioning

Token Lifecycle Management

Risk Services

The American Express Token Service is available for card Issuers, Acquirers, and Merchants on the American Express Global Network.

Tokenization Service Benefits

Increased Security
Card Member payment credentials are replaced with tokens, increasing security by minimizing risks associated with data breach.

Reduced Fraud and Risk
Payment tokens can be generated according to strict domain controls, aiding transaction processing decisions.
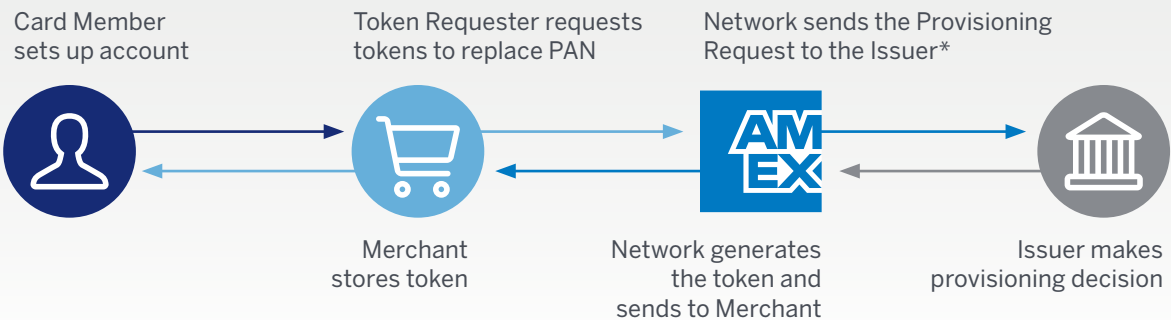
Protected Revenue and Less Payment Disruption
Tokens are managed according to a card's latest information and status, allowing for quick and frictionless Card Member payment experience.
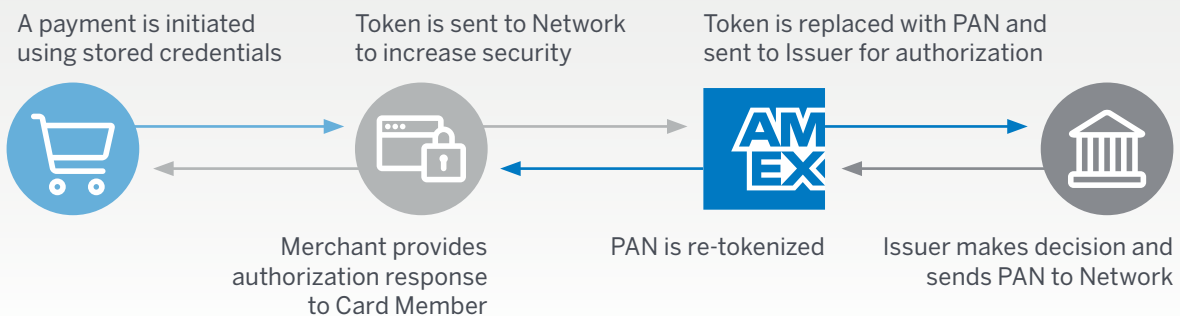
Tokenization Flow

Provisioning

Card Member sets up account

Token Requester requests tokens to replace PAN

Network sends the Provisioning Request to the Issuer*

Merchant stores token

Network generates the token and sends to Merchant

Issuer makes provisioning decision

*American Express also offers On-Behalf-Of Provisioning decision to Issuers

Transaction Processing

A payment is initiated using stored credentials

Token is sent to Network to increase security

Token is replaced with PAN and sent to Issuer for authorization

Merchant provides authorization response to Card Member

PAN is re-tokenized

Issuer makes decision and sends PAN to Network

Tokenization Use Cases

	Card-on-File / Cloud Tokenization	Device-based Tokenization	App-based Tokenization
	Tokens in lieu of PANs-on-file	Tokens linked to device and other security elements	Tokens linked to app and submitted with specific transactional requirements
Solves	Minimizes fraud from massive data breaches; PCI DSS scope and risk of handling card data; skimming & account misuse fraud		
For	Merchants	Merchants / Issuers	Merchants
How	Replaces real card data for tokens to be stored and used in transaction processing	Tokens are linked to device. Removes the need to process real card data	Tokens are used instead of real card data in an application
Use Case	• E-commerce Payments • Checkout • SRC	• Digital Branded Wallets • In App • Issuer Wallets • Wearables	• QR Codes

Frequently Asked Questions

Q: **What is a tokenization?**

A: Tokenization is the process of replacing a traditional primary account number with a unique surrogate value that offers control over its usage. Payment tokens are used to conduct both card-present and card-not-present transactions.

Q: **What does a token look like?**

A: American Express payment tokens are issued in a PAN format, so they look just like a primary account number.

Q: **Can payment tokens be re-used?**

A: American Express payment tokens can be set up for multiple and specific purposes. Some tokens can be used for a single transaction, some can used for multiple transactions.

Q: **What is American Express Tokenization Service?**

A: American Express Tokenization Service is the core suite of solutions enabling different tokenization uses. The core suite contains the token vault to store and map digital tokens to PANs, token issuance/provisioning, token lifecycle management, and risk services.

Q: **Does American Express allow partners to have access to PAN-Token combinations?**

A: PAN-to-token mapping should not be stored or managed by external parties unless authorized in writing by American Express.

Q: **What else does my business need to consider?**

A: All Network partners should review applicable Policy, Specifications, and Certification requirements. Please contact your American Express representative for more details.

For more information contact your American Express Representative or visit
www.amexglobalnetwork.com/tokenization