Click to Pay is enabled by the EMV® Secure Remote Commerce (SRC) technical framework, which provides a consistent checkout across Merchant websites, mobile apps, and other digital platforms where customers can tap the click to pay button for a streamlined and more convenient checkout experience.

<table>
<thead>
<tr>
<th>CONVENIENT CHECKOUT</th>
<th>EASE OF IMPLEMENTATION</th>
<th>ENHANCED SECURITY</th>
<th>GROWING SALES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provides a convenient checkout that may not require Card Members to key in payment card information, resulting in an easier Click to Pay checkout experience.</td>
<td>Through a standard integration, Merchants can provide Card Members with multiple payment options to checkout.</td>
<td>Combines both dynamic and encrypted data, an enhanced feature for online transactions which can help reduce the risk of fraud.</td>
<td>Offers a consistent, familiar checkout experience can give Card Members greater confidence in their transactions, which can help reduce cart abandonment.</td>
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</tbody>
</table>
THROUGH A STANDARD INTEGRATION, CLICK TO PAY ENABLES MERCHANTS WITH MORE PAYMENT CHOICE AND A MORE SECURE CHECKOUT EXPERIENCE FOR CARD MEMBERS.

The SRC System combines both dynamic and encrypted data, an enhanced feature for online transactions which can help reduce the risk of fraud. Payment card information continues to be stored with American Express and, as needed, tokenized data is exchanged to process the transaction.

This reduces the need for Merchants to store payment card information, which can also help protect customer data over time.
WHY PARTICIPATE IN SECURE REMOTE COMMERCE WITH AMERICAN EXPRESS?

- Strong security with tokenization.
- More options for your Merchants.
- The convenience of having all the cards a Merchant accepts available at checkout.
- Direct connectivity with Merchants for an optimal experience.
- Streamlined user journey that can help reduce cart abandonment.
- Simple integration and onboarding with standard interfaces.

MORE CONVENIENCE AND MORE SECURITY. ALL IN ONE CONSISTENT SHOPPING EXPERIENCE.

Contact your American Express Business Representative for more information.

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