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do business
WITHOUT IT™



GROWING AROUND THE GLOBE

Stay tuned as we expand the future scope to include third-party issued American Express® Cards and deploy AETS globally.

THE NEXT LEVEL OF PURCHASE PROTECTION IS EXPANDING ITS REACH.

American Express Token Service (AETS) connects Card Issuers, Merchants and Service Providers to mobile and digital payments using next-generation Token technology to enhance checkout experiences. The scope of this service currently includes only Merchants and Cards from the countries listed below. Countries will continually be added to this list as the scope expands.

AETS enables Merchants and Service Providers to replace actual Card Account numbers with Token numbers. Via AETS, when a Merchant or Service Provider submits a 15-digit Account Number provided by a Card Member, we respond with a unique 15-digit Token usable only by the requester. This domain control makes the Tokenized transaction more secure and may help reduce the risk and cost of fraud. Also, Tokens stay up-to-date as Card Members receive replacement Cards over time. AETS manages the relationship between each Token and its underlying Card Account, ensuring transactions continue without interruption when Cards are replaced.

AETS ACTIVE COUNTRIES

<p>Merchants</p>	<p>North America: Canada and United States</p> <p>Europe: Finland, France, Germany, Italy, Netherlands, Norway, Spain, Sweden and UK</p> <p>Asia Pacific: Australia, Hong Kong, India*, Japan, New Zealand and Singapore</p>
<p>Amex-Issued Cards</p>	<p>North America: Canada and United States</p> <p>Europe: Finland, France, Germany, Italy, Netherlands, Norway, Spain, Sweden and UK</p> <p>Asia Pacific: Australia, Hong Kong, India*, Japan, New Zealand and Singapore</p>
<p>Network-Issuer Cards</p>	<p>India* and United States (select issuers)</p>

*Tokenization services in this region may be subject to an additional agreement with American Express in accordance with local law.