

**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 includes only Merchants and Cards from the countries listed below. Please stay tuned as we expand the scope in the future to include third party-issued American Express® Cards and deploy AETS globally.

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.

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

