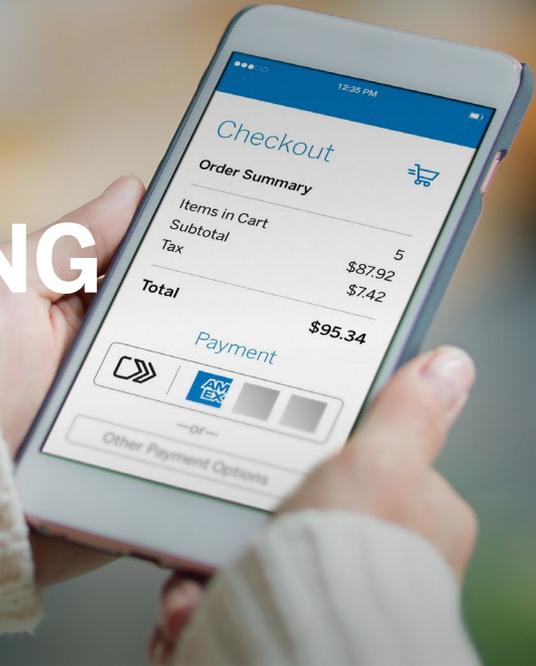


CLICK TO PAY WITH AMERICAN EXPRESS

A CONVENIENT ONLINE SHOPPING EXPERIENCE.



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.



CONVENIENT CHECKOUT

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.



EASE OF IMPLEMENTATION

Through a standard integration, Merchants can provide Card Members with multiple payment options to checkout.



ENHANCED SECURITY

Combines both dynamic and encrypted data, an enhanced feature for online transactions which can help reduce the risk of fraud.



GROWING SALES

Offers a consistent, familiar checkout experience can give Card Members greater confidence in their transactions, which can help reduce cart abandonment.



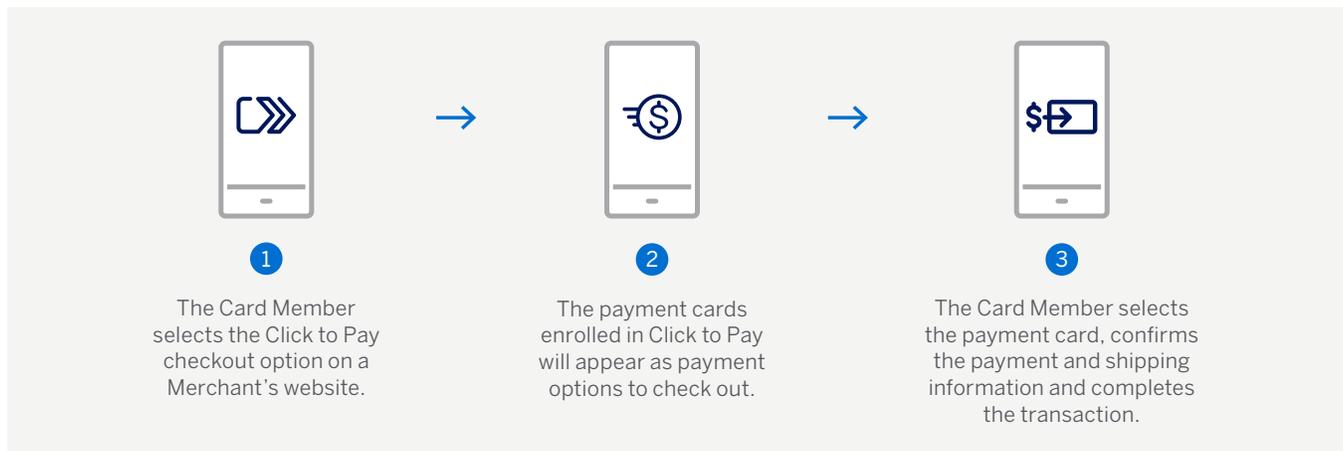
DON'T
do business
WITHOUT IT™

A CONSISTENT, CONVENIENT, CHECKOUT EXPERIENCE.



Every time Card Members recognize the Click to Pay icon  on a Merchant's checkout, they can benefit from a convenient and easier checkout experience.

HOW DO CARD MEMBERS CLICK TO PAY?



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.

Merchants will eventually benefit from an added layer of security through the option to initiate an American Express SafeKey® (EMV® 3D-Secure) transaction directly when the Click to Pay option is selected at checkout.



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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.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The Click to Pay icon  is a trademark owned by and used with permission of EMVCo, LLC.



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WITHOUT IT™