



# Click to Pay with American Express

## A convenient online shopping experience.

Often Cardmembers find online checkout to be confusing and cumbersome—with so many checkout solutions available and having to enter information manually. Click to Pay, enabled by the EMV® Secure Remote Commerce (SRC) technical framework, provides a consistent checkout across Merchant websites, mobile apps, and other digital platforms where customers can select the Click to Pay button for a simplified and more convenient checkout experience.



### CONVENIENT CHECKOUT

Provides a convenient checkout that may not require Cardmembers to key in payment card information, resulting in an easier click to pay checkout experience.



### EASE OF IMPLEMENTATION

Delivers merchants standard integration, giving Cardmembers multiple payment options at 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 Cardmembers greater confidence in their transactions, which can help reduce cart abandonment.

## A consistent, convenient, checkout experience.



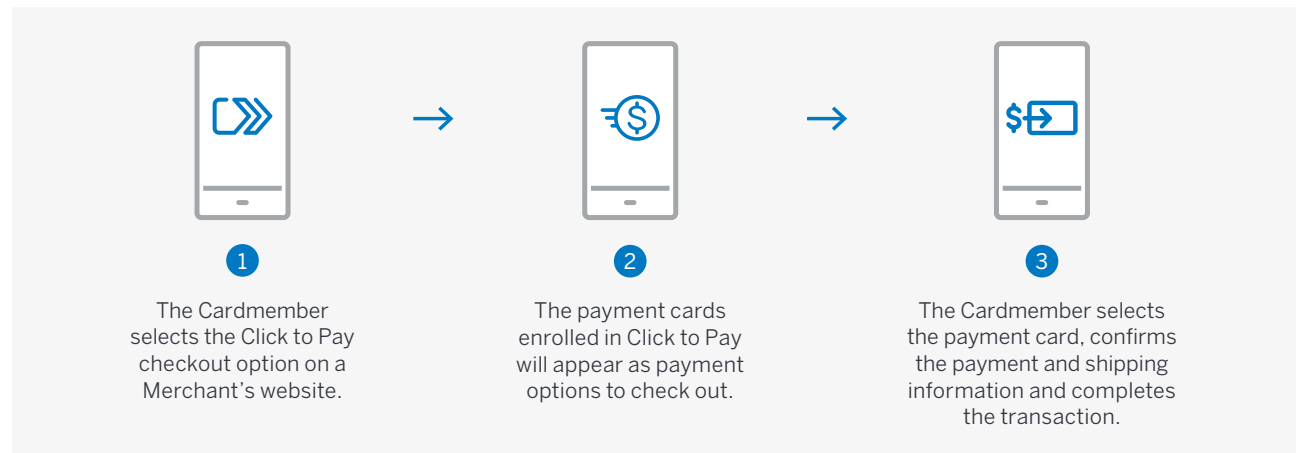
Every time Card Members recognize the Click to Pay icon  at checkout, they can benefit from a convenient and easier checkout experience.

## Card Members enroll once. Then payment is just a click away.

To benefit from the enhanced checkout experience Click to Pay provides, Issuers can pre-enroll Card Members' American Express Cards, or they can enroll directly as they are shopping on a Merchant's website and encounter a Click to Pay checkout option for the first time.

Once the payment Card is enrolled, Card Members can enjoy an easier, faster, checkout experience.

## How do Card Members Click to Pay?



## A simplified integration process.

You can implement and participate in Click to Pay by partnering with an SRC Initiator (SRCi). The SRCi will facilitate the virtual terminal embedded in your checkout to enable payments across multiple networks, including American Express. The SRCi will integrate with the SRC systems from multiple networks, resulting in a simplified implementation process for you.

## More convenience and more security. All in one consistent shopping experience.

Contact your American Express Business Representative for more information.