Enhanced Authorization®
Help reduce fraud on online purchases

Help make online shopping more secure for your business and your customers with American Express® Enhanced Authorization. This free fraud protection solution allows you to share your customer data with our Card Member data to help identify in real-time who is on the other end of online transactions.
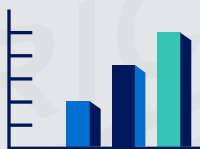
A free and smart way to help protect your business

Help reduce fraud chargebacks

Because Enhanced Authorization makes it easy to validate a customer, we can also accurately decline fraudulent purchase attempts.

Increase approval rates

Merchants who use Enhanced Authorization typically see high approval rates, since data sharing makes it easy to identify legitimate customers.

Seamless customer experience

Enhanced Authorization has no impact on the customer checkout experience and requires no step-up authentication.

3 simple steps to protect your business

1 **Capture & Send Data**

Additional customer data you capture, such as email address, IP address, shipping information, etc., is sent to American Express at the time of authorization.

2 **Authorization Decision**

We compare your data against positive & negative usage across the network and other data sources and incorporate it into the authorization decision.

3 **Improved Response**

We'll help provide an accurate authorization response in real time.

Implementing Enhanced Authorization

You have two options to implement Enhanced Authorization:

OPTION 1 (Recommended)

Authorization Request

- You populate optional data fields in the authorization request with data captured.

- We receive the data elements and use them in real time to provide an accurate authorization response.*

OPTION 2

Enhanced Authorization API

- You capture data elements at the time of the transaction and send an API message directly to us.

- When we receive the authorization request, we combine it with the data in the API message and provide an accurate authorization response in real time.

| Merchant | → AUTH REQUEST → | Gateway/Processor | → AUTH REQUEST → | AMERICAN EXPRESS |

API
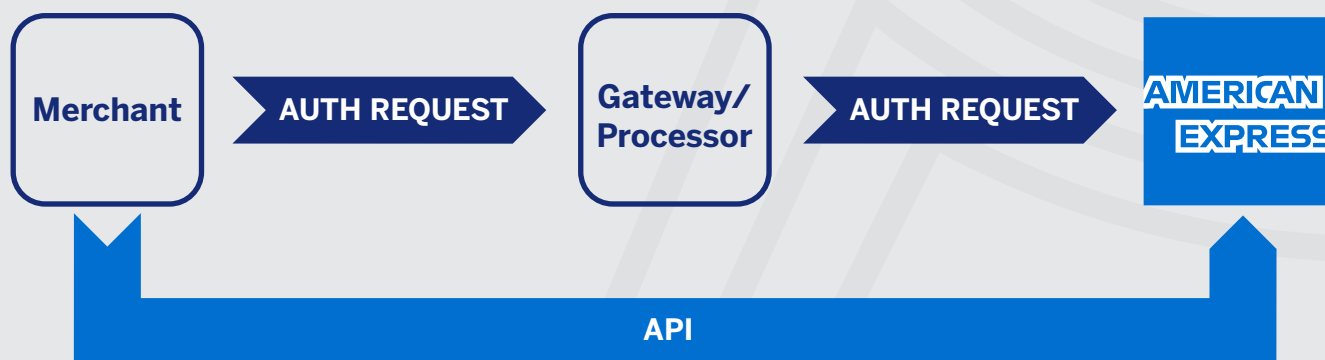
To learn more, visit **americanexpress.com/enhancedauthorization**

For additional information after you have worked with your gateway/processor, please contact an American Express fraud representative: **enhancedauth@aexp.com.**

*Each stakeholder involved in passing the authorization request from you to American Express must be certified to support the Enhanced Authorization data fields.