



NEWS RELEASE

American Express, Discover, Mastercard and Visa to Power Global Expansion of Simple, Consistent Digital Checkout Experience

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E-commerce has reached new heights around the world, as more consumers are going online to make secure, touch-free purchases across various merchants and platforms. Now, it's more important than ever that the online checkout experience is seamless and consistent across all types of digital channels and cards. Today, American Express, Discover, Mastercard and Visa announced they are each beginning technical preparations for global expansion of the Click to Pay online checkout – based on the EMV® Secure Remote Commerce industry standard – in additional geographies including Australia, Brazil, Canada, Hong Kong, Ireland, Kuwait, Malaysia, Mexico, New Zealand, Qatar, Saudi Arabia, Singapore, United Arab Emirates and the United Kingdom, with others to follow.

Click to Pay aims to make the online checkout simple and secure for consumers across web and mobile sites, mobile apps and connected devices by replacing time-consuming key entry of personal account numbers and information at checkout. The advanced digital checkout solution mirrors the consistent, interoperable checkout experience in physical stores – with one terminal to accept all card payments. Consistent with the goal of interoperability, the vision for the future is that Click to Pay will provide consumers a streamlined experience across any digital checkout environment or network.

American Express, Discover, Mastercard and Visa announced the universal digital checkout solution in the United States in October 2019. Since then, more than 10,000 merchants have been enabling their customers with the option to click to pay including Cinemark, Crate & Barrel, Expedia, Fresh Direct, Jo-Ann Fabric and Crafts, Joseph A. Bank, the marketplace division of Rakuten U.S., Saks Fifth Avenue and SHOP.com, among others. Additional notable merchants around the world that are committed to supporting Click to Pay include Emirates, Mitre 10 (New



Zealand) Ltd., Noel Leeming, 1-day, Pizza Hut Australia, The Warehouse, Torpedo7, Ticketek and Warehouse Stationery. For merchants, this checkout solution can help reduce friction during the process of purchasing goods and services, making donations or when manual card entry has historically been needed for online checkout. Merchants can now get access to a single virtual terminal for multiple card brands, meaning a simpler and smoother overall digital checkout experience for consumers.

“Right now, more than ever, demand for fresh food and grocery delivery is at an all-time high, with many new customers trying FreshDirect for the first time,” said Tammy Berentson, chief marketing officer, FreshDirect. “For these new customers, as well as for our loyal following, Click to Pay offers confidence that their transactions will be simple, efficient and secure.”

To grow acceptance beyond existing merchants, each network is beginning work with its payments service providers, gateways and acquirers across the ecosystem to prepare for a streamlined online checkout that supports all participating networks. In the U.S., partners including ACI Worldwide, Aurus, Blackbaud, BlueSnap, Braintree (a PayPal Service), Cybersource, Global Payments, Mastercard Payment Gateway Services and Square are providing their merchants with the option to enable Click to Pay. Additional support for the expansion of Click to Pay comes from international partners including Checkout.com, Noon Payments, SafeCharge and Windcave, amongst others, as the networks roll it out in new geographies.

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About American Express

American Express is a globally integrated payments company, providing customers with access to products, insights and experiences that enrich lives and build business success. Learn more about Click to Pay at americanexpress.com, and connect with us on facebook.com/americanexpress, instagram.com/americanexpress, linkedin.com/company/american-express, twitter.com/americanexpress, and youtube.com/americanexpress.

Key links to products, services and corporate responsibility information: **charge and credit cards**, **business credit cards**, **travel services**, **gift cards**, **prepaid cards**, **merchant services**, **Accertify**, **InAuth**, **corporate card**, **business travel**, and **corporate responsibility**.

About Discover

Discover Financial Services (NYSE: DFS) is a direct banking and payment services company with one of the most recognized brands in U.S. financial services. Since its inception in 1986, the company has become one of the largest card issuers in the United States. The company issues the Discover card, America’s cash rewards pioneer, and offers private student loans, personal loans, home loans, checking and savings accounts and certificates of deposits

through its direct banking business. It operates the Discover Global Network comprised of Discover Network, with millions of merchant and cash access locations; PULSE, one of the nation's leading ATM/debit networks; and Diners Club International, a global payments network with acceptance around the world. For more information, visit www.discover.com/company.

About Mastercard (NYSE:MA)

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all. www.mastercard.com.

About Visa

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit [About Visa](#), visa.com/blog and [@VisaNews](#).

The Click to Pay icon, consisting of a pentagon design oriented on its side with a stylized depiction of a fast forward symbol on the right, formed by a continuous line, is a trademark owned by and used with permission of EMVCo, LLC.

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