AMERICAN EXPRESS SAFEKEY® 2.0
PROTECTING YOUR BUSINESS AND YOUR CUSTOMERS FROM ONLINE FRAUD.

An enhanced level of protection.

American Express SafeKey 2.0 is based on the global EMV® 3-D Secure standard, which has been developed in partnership with key industry participants. In a continually evolving online payments environment, SafeKey is designed to combat fraud and work the way shoppers want—on mobiles and other devices.

American Express SafeKey 2.0 exchanges richer information between Merchants and Issuers—increasing intelligence, which helps to reduce fraud and enables Card Members to feel even more secure in their e-commerce transactions. Additional features* include:

- Support for browser and non-browser shopping needs such as in-app purchases on smartphones and other devices

- Ability to integrate directly with Merchants' app- and browser-based checkouts

- Token-based transaction support for enhanced security, accounting for the expansion of token usage across the industry

- Allows for non-payment authentication, such as provisioning a Card to a digital wallet

- The ability of the Merchant to initiate authentications (e.g. for Recurring Billing, Mail Order and Telephone Order)

- Improvements to Card Member user experience and checkout flows

- Additional support for PSD2

What does SafeKey mean for you?

A better, safer online shopping experience for everyone

Merchant

Offers a simple, standardised approach to verify the shopper is actually the Card Member, helping to minimise the risk of fraud and checkout abandonment

Issuer

Improves frictionless authentication rates due to richer data

Card Member

Provides a smoother experience, greater convenience, and enhanced security during e-commerce transactions and account verifications

American Express SafeKey® Comparison Chart

Feature	SafeKey 1.0	SafeKey 2.0
Based on industry-standard 3-D Secure	●	●
Extra layer of security at checkout	●	●
Payment authentication	●	●
Browser-based authentication	●	●
Flexibility for Issuers to use a variety of authentication methods (i.e. one-time passcodes, risk-based decisioning etc.)	●	●
Support for PSD2 compliance	●	●
Support for more data elements promoting frictionless authentications	Available in the U.S. and its territories	●
App-based (in-app) enablement	—	●
Non-payment authentication	—	●
Token-based transactions	—	●
Out-of-band authentication	—	●
Merchant-initiated authentications	—	●
Decoupled authentication	—	●
PSD2 additional indicators	—	●

Note: Some of these features may require additional certification.

For more information, or to enrol in SafeKey, please visit www.amexsafekey.com.