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 mobile 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 Card Not Present 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 nonpayment authentication, such as provisioning a Card to a digital wallet

- Ability for 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, standardized approach to verify the shopper is actually the Card Member, helping to minimize the risk of fraud and checkout abandonment

Issuer

Improves frictionless authentication rates due to richer data

Card Member

Provides smoother experience, greater convenience, and enhanced security during Card Not Present transactions and account verifications

American Express SafeKey® Comparison Chart

Feature	SafeKey 1.0	SafeKey 2.0	
		SafeKey 2.1 (EMV 2.1.0)	SafeKey 2.2 (EMV 2.2.0)
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 US and its territories	●	●
App-based (in-app) enablement	—	●	●
Nonpayment 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, please visit www.amexsafekey.com.