

# Coming Soon— The next generation of SafeKey.<sup>®</sup>

## **An enhanced level of protection.**

American Express SafeKey is based on the global EMV<sup>®</sup> 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 credit card fraud and work the way shoppers want—on mobile and other devices.

### **What's new about American Express SafeKey?**

American Express SafeKey 2.0 (EMV<sup>®</sup> 3-D Secure) 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
- Support for a variety of authentication methods, including one-time passcodes, biometrics and out-of-band authentication
- Token-based transaction support for enhanced security and to account for the expansion of token usage across the industry
- Allows for nonpayment authentication, such as provisioning a Card to a digital wallet
- Adherence to country-specific and regulatory requirements

\*EMV<sup>®</sup> is a registered trademark or trademark of EMVCo, LLC in the United States and other countries.

## What does that 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 deeper, better data



### Card Member

**Provides smoother experience, greater convenience, and enhanced security** during e-commerce transactions and nonpayment verification

## American Express SafeKey® Comparison Chart

Feature	SafeKey 1.0.2	SafeKey 2.0
Based on industry-standard 3-D Secure	●	●
Extra layer of security at checkout	●	●
Flexibility for Issuers to use a variety of authentication methods (i.e. one-time passcodes, risk-based decisioning, etc.)	●	●
Browser-based authentication	●	●
Payment authentication	●	●
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	—	●