

# Create a stronger frontline defense against online fraud with



## SafeKey™

Three reasons to leverage global industry standards to **detect and reduce online fraud with SafeKey**, adding an extra layer of security when Card Members shop online or on their mobile devices. SafeKey is based on the EMV<sup>®1</sup> 3-D Secure (3DS) protocol.

<sup>1</sup>EMV<sup>®</sup> is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo.



## 1. Provides detailed information for better decisions

American Express SafeKey enables the Issuer and Merchant to exchange detailed information, validating the Card Member and helping identify legitimate and fraudulent transactions more accurately *before* a transaction is authorized. **Issuers can make better, more confident authentication decisions—leading to more authorized transactions for Merchants.**



### Travel Extension

Travel merchants can provide the Issuer with relevant travel-related information early in the transaction cycle.



### Data Share Only

Merchants can share information that helps Issuers build up data stored to help reduce future challenges.



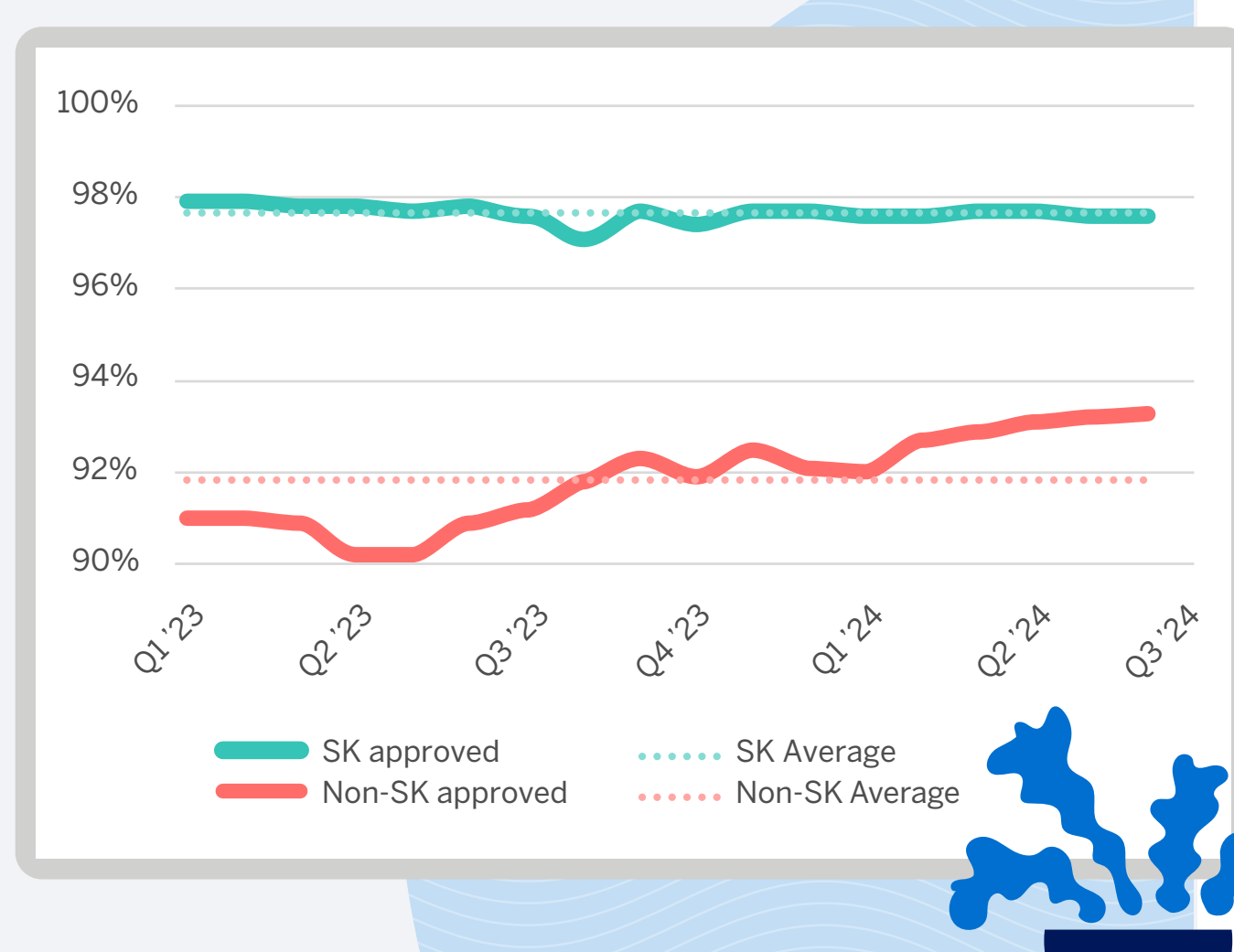
### Fraud Liability Shift

Merchants using SafeKey may be eligible for the Fraud Liability Shift benefit, which will help reduce their Fraud to Gross level.

## IMPROVED AUTHORIZATION RATES

Transactions sent through American Express SafeKey for authentication are on average at least **5% more likely to be approved** at authorization than transactions that did not go through American Express SafeKey authentication.<sup>2</sup>

<sup>2</sup>Source: American Express Network Information Center global ecommerce authenticated transaction data from January 2023 through June 2024.



## 2. Challenges when essential

A Challenge, or *Step-Up*<sup>3</sup>, may be perceived as adding friction to the checkout process. **However, when used, it is for good reason.**

<sup>3</sup>A Step-Up is when an Issuer requests the Card Member prove their identity by use of a One-Time Passcode OTP or other action (e.g. Biometric Authentication).



**A Step-Up may be mandated by the market**, like some European and Asian markets



**A Step-Up may be requested by the Merchant**, such as authenticating a Card on File



**A Step-Up may help avoid fraud** – sometimes abandoned carts are a good thing

## COMFORT VS. CONVENIENCE<sup>4</sup>

When making an online purchase, **more than 80% of consumers surveyed are generally willing to take extra steps during the checkout process** to authenticate their payment information and increase payment security.

<sup>4</sup>Source: The Amex Trendex: 2024 Payment Security Edition is based on a sample of 1,010 adults weighted to U.S. census based upon gender, age, education, race and region. The anonymous survey was conducted online August 19-25, 2024.

**84%** are willing to provide a **one-time password** or code sent to their mobile to complete a purchase

**79%** are willing to answer **security questions**

**78%** are willing to provide their card's **CVV code**<sup>5</sup>

<sup>5</sup>The CVV (Card Verification Value) is a four-digit number printed on the front of American Express Cards, used to help prevent fraudulent credit card use.

## 3. Supports the latest authentication features

American Express SafeKey stays in lockstep with **EMVCo specifications** so we can provide authentication features that bring value to Merchants, Issuers, and Card Members, such as:



### Recurring Billing

Aid in the continuity of subscription payments. May help merchants reduce chargebacks when customers forget they have a subscription and dispute the charge.



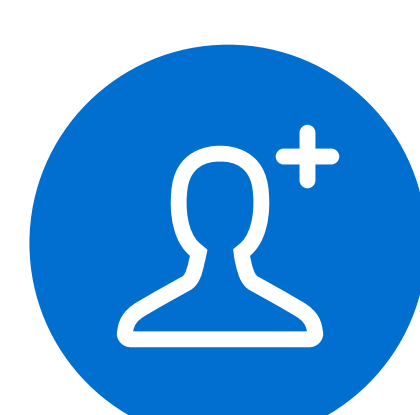
### Biometric

Use fingerprint or facial recognition to authenticate payments for online purchases. Some markets are starting to consider making biometrics a mandatory authentication offering.



### Gaming Consoles

Support payments made via gaming consoles. May reduce friendly fraud that occurs when parents do not recognize their children's purchases.



### Non-Payment Provisioning

Merchants can use this the first time they provision a card to their frequent customer profiles (Card on File), authenticating customers before any transactions are made.

## Add another layer of security to your online transactions by certifying for American Express SafeKey.

### Issuers and Acquirers

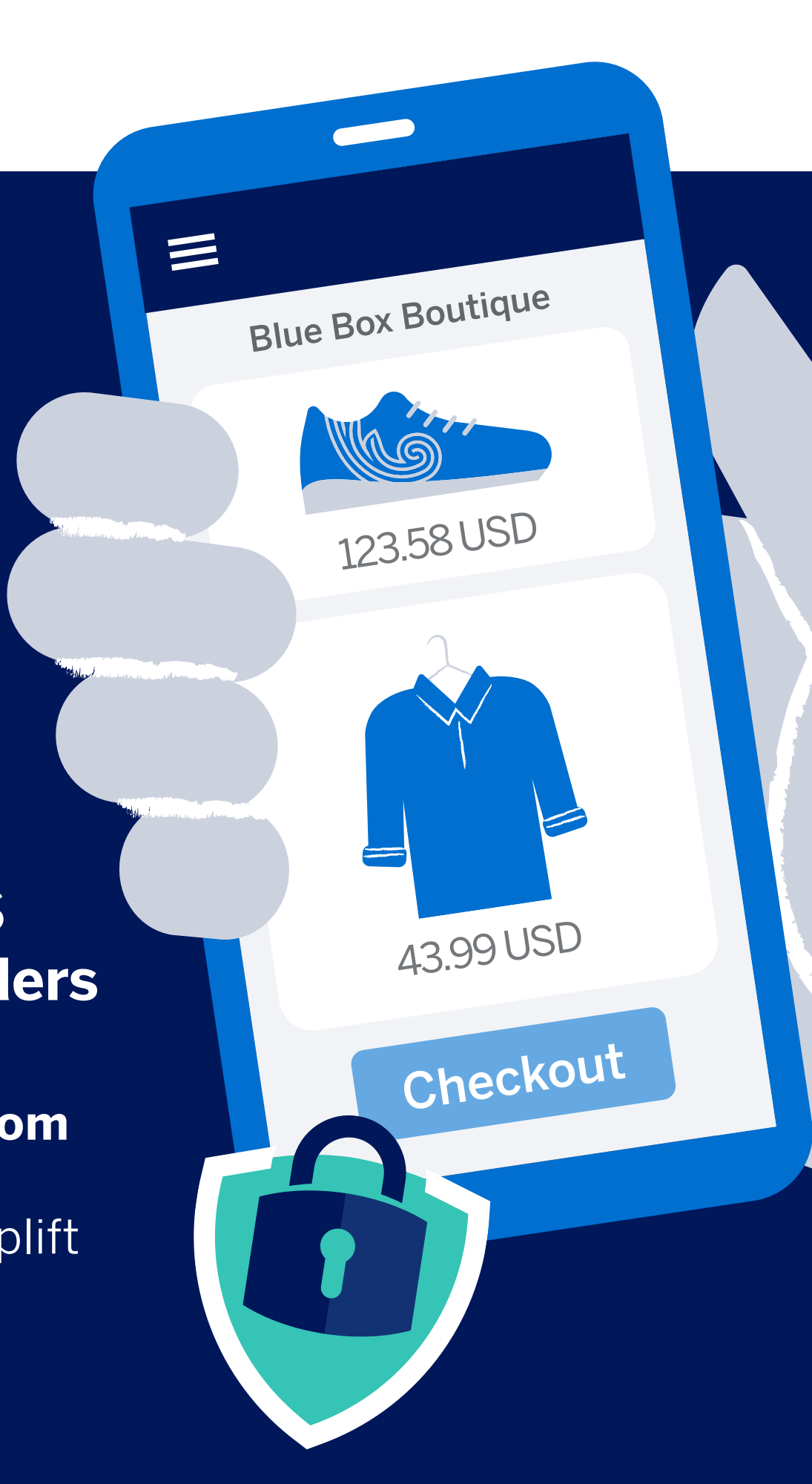
Contact your American Express Representative to begin SafeKey certification.

### Merchants

Engage your 3DS Server Provider. Visit **AmexEnabled.com** for a list of certified providers.

### ACS and 3DS Server Providers

Register with **AmexEnabled.com** to get started on certification or uplift to a new version.



DON'T do business WITHOUT IT

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