



DON'T do business WITHOUT IT

Upgrade to American Express SafeKey 2.0[®]

SafeKey 1.0 is being decommissioned soon, so be sure to upgrade to SafeKey 2.0 by October 2022.* It can help improve authorization rates and provide seamless checkout experiences.

Leveraging the global industry standard, EMV[®] 3-D Secure, SafeKey 2.0 provides an **additional layer of security** when customers shop online. It also **promotes an enhanced customer experience** with intelligent risk-based decisioning that limits the need for verification methods such as one-time passcodes.

The result is **reduced friction during checkout** and enhanced fraud prevention for a **safe and seamless checkout experience**.

*1) Starting March 1, 2022 new SafeKey 1.0 certifications will no longer be supported.

2) Starting October 14, 2022 Merchants and Partners currently on SafeKey 1.0 will be unable to use the solution for authentication (exceptions based on local market regulations). We recommend all users to migrate to the latest version of SafeKey 2.0.

** EMV[®] is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo.

More information. Better decisions. Reduced liability.

SafeKey 2.0 uses **advanced risk-based decisioning** to help reduce fraud rates, false declines, and merchant liability. It enables Merchants and Issuers to exchange **enhanced Card Member data** such as location, device information, amount spent, and frequency of transactions to make more accurate, better-informed authorization decisions.

It also **transfers liability** to the Card Issuer for fraud chargebacks on eligible SafeKey authenticated and attempted transactions.*

*Please refer to the implementation guide for more information.



4 Good Reasons Why



1. SMARTER AUTHENTICATION

Risk-based authentication techniques flag only high-risk transactions for additional verification. This means most Card Members can be authenticated without a challenge.*

*A challenge is when an Issuer can request the Card Member to prove identity by use of a One-Time Passcode (OTP), for example. Regulatory requirements may also require additional verification.

2. CONSISTENTLY LOWER FRAUD RATES

Transactions authenticated using SafeKey 2.0 have consistently lower fraud rates than those using SafeKey 1.0.*

*Global AXP Proprietary SafeKey data, May – November 2021, by fraud reported.



3. REDUCED FRICTION DURING CHECKOUT

On average, **~85%** transactions decided using SafeKey 2.0 do not require a challenge at checkout, thereby reducing friction for most transactions.*

*Based on internal American Express proprietary data, May – November 2021.



4. INCREASED ADOPTION OF SAFEKEY 2.0

From May to November 2021, **66%** more transactions were authenticated through SafeKey 2.0 over SafeKey 1.0.*

*Based on internal American Express proprietary data, May – November 2021.



Moving to SafeKey 2.0 will help you benefit from enhanced features, additional use cases, and the industry standard EMV 3DS technology to combat fraud.

[Click here to see a feature-based comparison of SafeKey 1.0 and SafeKey 2.0.](#)

Take advantage of enhanced authentication and fraud management with SafeKey 2.0.

MERCHANTS

Contact your EMV 3DS Server (MPI) provider and ask to upgrade today. [Click here to view a list of 3DS Server \(MPI\) providers certified for SafeKey 2.0.](#)

ISSUERS

Contact your American Express Representative to learn how you can further reduce fraud rates by upgrading to SafeKey 2.0.

