

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 online 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 Cardmembers 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, accounting for the expansion of token usage across the industry
- Allows for nonpayment authentication, such as provisioning a Card to a digital wallet

What does SafeKey mean for you?

A better, more secure, 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



Cardmember

Provides 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 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	—	●