



# American Express SafeKey<sup>®</sup>

## Add Another Layer of Security to Your Online Transactions



### Overview

SafeKey provides Card Members with an additional layer of security when they shop through web browsers or make in-app purchases. SafeKey leverages the global industry standard EMV<sup>®\*</sup> 3-D Secure, which allows the Issuer and Merchant to exchange detailed information – including additional transaction, Card Member, merchant, and device data – to validate the Card Member before a transaction is authorized.

Through risk-based authentication techniques, SafeKey can limit the need for using additional verification methods such as one-time passcodes for high-risk transactions. SafeKey can reduce friction for Card Members during checkout, which can help lower shopping cart abandonment and potentially lead to higher online spending.

\*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.

# Benefits

## For Issuers



### Enhanced Online Security

Provides Issuers with richer data, such as transaction, Card Member, merchant, and device data, helping them to identify higher-risk transactions where strong customer authentication would be beneficial.



### Smarter Risk Decisions

Helps improve authorization decisions by exchanging detailed information between the Issuer and Merchant to verify the Card Member's identity.

## For Merchants



### Reduced Fraud Liability

Transfers liability for fraud chargebacks from the Merchant to the Issuer for authenticated and attempted transactions.\*



### Improved Spend Confidence

Gives customers additional security for their online purchases, which may increase their spending confidence.



### Reduced Shopping Cart Abandonment

Limits the need for additional Card Member verification on high-risk transactions, which can help reduce checkout friction and increases sales conversions.

## For Card Members



### Secure Checkout

Provides an additional layer of security by using smart authentication technology to validate Card Member identity and safeguard their purchases across multiple types of devices.

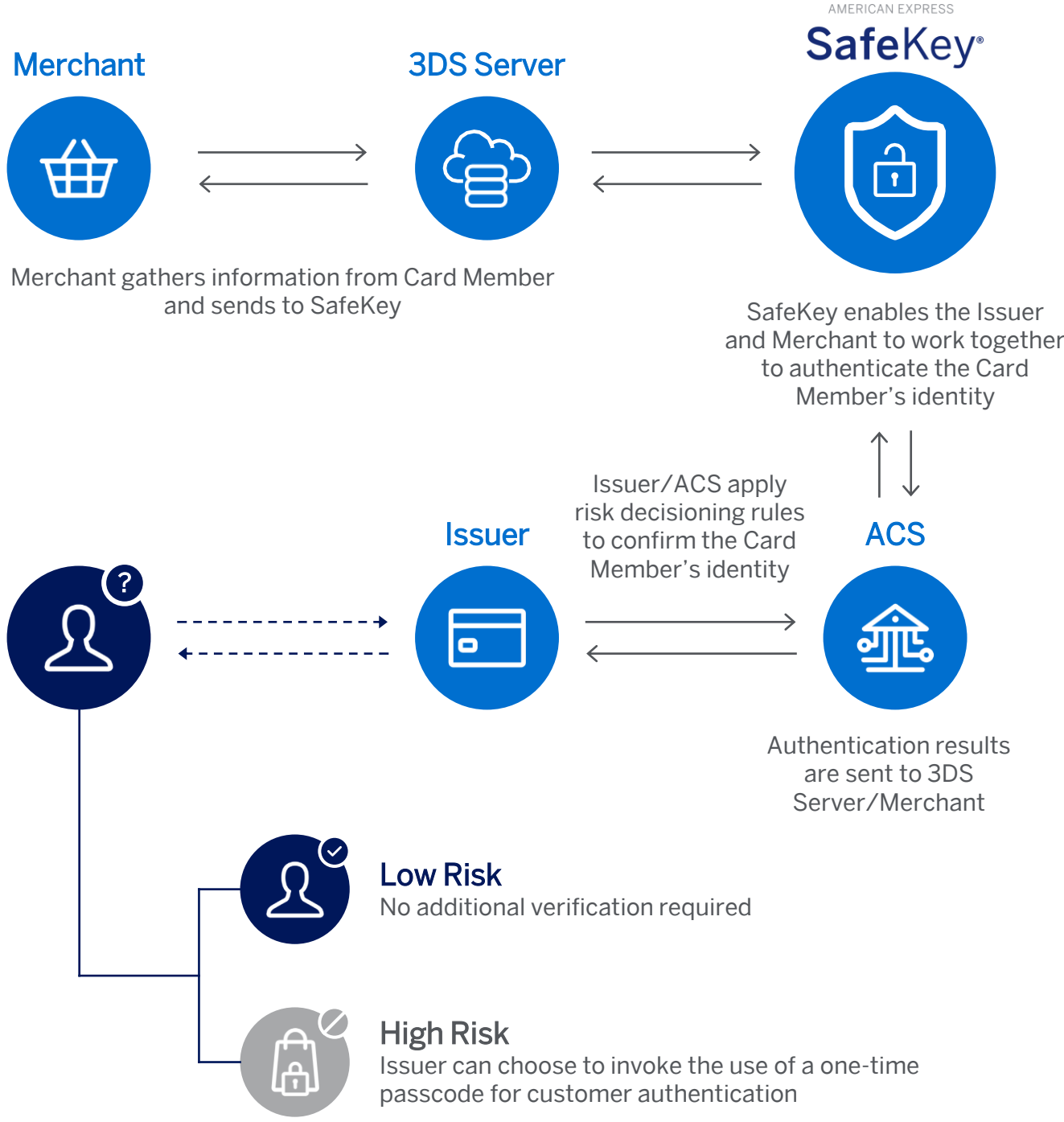


### Enhanced Fraud Protection

Provides Card Members with an added layer of protection when shopping online.

\*An authenticated transaction is one where the Issuer has confirmed the identity of the Card Member as indicated by an Authentication Value in the message provided to the Merchant. An attempted transaction is one where the Merchant has tried to perform a SafeKey authentication, but the Issuer does not support the version of SafeKey required by policy, or the Issuer's ACS is not available. SafeKey may grant an attempted authentication as indicated by an Authentication Value in the message provided to the Merchant.

# SafeKey Authentication Flow



# American Express SafeKey Versions Compared

FEATURE	SAFEKEY 2.2	SAFEKEY 2.3
App-based (in-app) enablement	✓	✓
Non-payment authentication	✓	✓
Token-based transactions	✓	✓
Out-of-band authentication	✓	✓
3DS Requestor-Initiated (3RI) non-payment authentications	✓	✓
3DS Requestor-Initiated (3RI) payment authentications	✓	✓
Decoupled authentication	✓	✓
PSD2 data elements and indicators	✓	✓
Additional support for gaming consoles and headless devices		✓
Support for Secure Payment Confirmation		✓
Automated out-of-band transitions and UI enhancements		✓
Enhanced data for additional payment scenarios		✓

SafeKey specifications can be accessed through AMEX Enabled and Knowledge Base.



## Getting Started



### Issuers

Connect with your American Express representative to learn about getting certified for SafeKey.



### Acquirers

Connect with your American Express representative to learn about getting certified for SafeKey.



### Merchants

Engage your 3DS Server Provider.

- Visit **AMEX Enabled** for a list of certified providers
- Integrate 3DS Server's authentication into your website



### ACS & 3DS Server Providers

If you are not yet certified, **register** with AMEX Enabled to get started.

If you are already certified and want to uplift to a new version, log in to **AMEX Enabled** and request a link to certify for the new version.



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