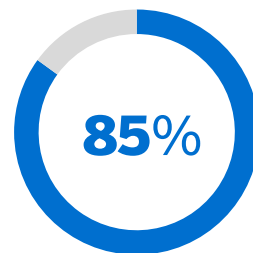# AMERICAN EXPRESS SAFEKEY®

ADD ANOTHER LAYER OF SECURITY TO YOUR ONLINE TRANSACTIONS

Overview

SafeKey 2.0 provides Card Members with an additional layer of security when they shop through web browsers or make in-app purchases. SafeKey 2.0 leverages the global industry standard EMV®* 3-D Secure, which allows the Issuer and Merchants to exchange detailed information—including additional transaction, cardholder, merchant, and device data—to validate the Card Member before a transaction is authorized.

Through risk-based authentication techniques, SafeKey 2.0 can limit the need for using additional verification methods such as one-time passcodes for high-risk transactions. SafeKey 2.0 can reduce friction for Card Members during checkout, which can help **lower shopping cart abandonment** and potentially lead to higher online spending.

85%

On average, 85% of transactions decisioned using SafeKey 2.0 do not require a challenge (such as a one-time passcode) at checkout, thereby reducing friction for Card Members.

Source: Internal American Express proprietary data, May – November 2021

Benefits

FOR ISSUERS

ENHANCED ONLINE SECURITY

Provides Issuers with richer data, such as transaction, cardholder, merchant and device data, allowing 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 Merchants to verify the Card Member's identity.

FOR MERCHANTS

REDUCED FRAUD LIABILITY

Transfers liability for fraud chargebacks to the Card Issuer for authenticated and attempted transactions.[*]

IMPROVED SPEND CONFIDENCE

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

REDUCED SHOPPING CART ABANDONMENT

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

FOR CARD MEMBERS

SEAMLESS CHECKOUT

Provides an additional layer of security by using smart authentication technology to validate Card Member identity and safeguard their purchases.
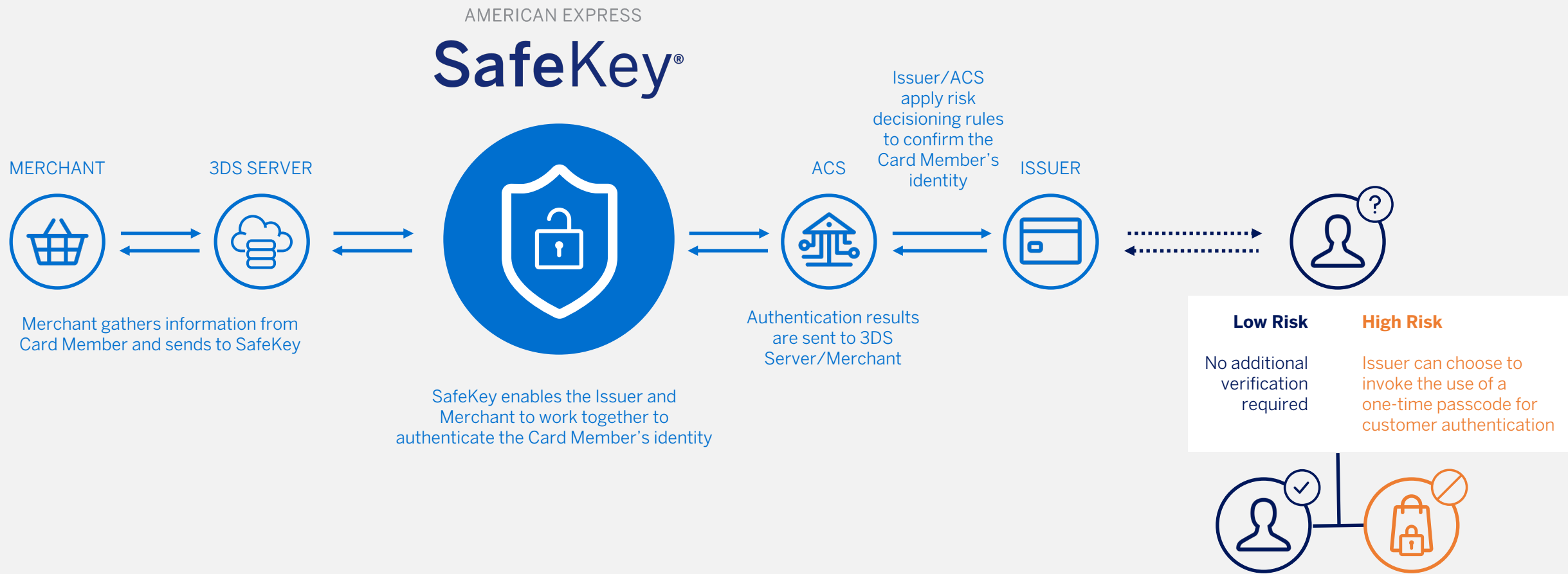
ENHANCED FRAUD PROTECTION

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®

MERCHANT

3DS SERVER

Merchant gathers information from Card Member and sends to SafeKey

SafeKey enables the Issuer and Merchant to work together to authenticate the Card Member's identity

ACS

Authentication results are sent to 3DS Server/Merchant

Issuer/ACS apply risk decisioning rules to confirm the Card Member's identity

ISSUER

Low Risk	**High Risk**
No additional verification required	Issuer can choose to invoke the use of a one-time passcode for customer authentication

American Express SafeKey Versions Compared

Feature	SafeKey 2.1	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			✓

Getting Started

CARD 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 (MPI) Provider.

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

ACS & 3DS SERVER (MPI) PROVIDERS

If you are already certified, log in to AMEX Enabled and request a link to start your new certification.

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