

American Express® SafeKey® 2.0

Help prevent fraud and friction for customers shopping online.



DON'T
do business
WITHOUT IT™

SafeKey 2.0 helps you detect and reduce fraud on your customers' online and in-app purchases. Leveraging EMV®¹ 3D Secure, SafeKey 2.0 allows you and your customers' Issuer to exchange detailed customer information to validate identity and provide a seamless and safe checkout.



On average, **85% of transactions** decisioned using SafeKey 2.0 do not require a challenge (such as a one-time passcode (OTP)) at checkout, thereby reducing friction for most transactions.²

Benefits to Help You Prevent Fraud



Reduce fraud liability, chargebacks — and added costs.

With the SafeKey Fraud Liability Shift (FLS) Policy, transactions authenticated by SafeKey that meet a set criteria will be protected from Issuers raising certain chargebacks against those transactions, reducing your liability. Fewer chargebacks means less money spent on resources/vendors to manage them.



Increased Spend Confidence — and confidence for you and your customers.

With added security on their purchases, you'll help put customers at ease, potentially increasing repeat business and profitability. Plus, with long-standing payment experience from American Express on your side, you can feel confident expanding your e-commerce offerings.



Reduce shopping cart abandonment

SafeKey 2.0 can help reduce challenges (such as an OTP), which can increase customer confidence, reduce shopping cart abandonment and lead to a higher rate of sales conversion. Issuers can use data elements already a part of the checkout process (e.g., name, email address, phone number and shipping information) to authenticate a customer without challenge.



Added protection from the industry standard.

SafeKey 2.0 is based on the global industry standard, EMV®¹ 3DS, to detect and reduce online fraud. This specification was created through EMVCo¹ by American Express and other payment schemes and industry participants to help provide remote payments.

How It Works



Your business experience



Your customer's experience



How to Implement SafeKey 2.0

In order to offer SafeKey, you must be set up with a 3DS Server (MPI) Provider and your Acquirer as shown below:

Engage Processor & Select 3DS Server (MPI) Provider

Work with both your Processor and 3DS Server (MPI) Provider to understand SafeKey 2.0 technical requirements as defined in the implementation guide and in the Authorization/Clearing Specifications that they will provide. See how to access list of certified providers on the following page.

2. Go Live!

Start using SafeKey 2.0.



YOLANDA,
BOUTIQUE OWNER

An Example of How SafeKey 2.0 Works*

To expand her growing clothing business and offer her customers more convenience, Yolanda recently introduced a mobile app. To help protect her business from fraud and make the checkout experience convenient for her customers, her service provider helped her establish American Express SafeKey 2.0.



Business outcomes

- A streamlined customer experience
- Reduced shopping cart abandonment
- Potentially reduced chargebacks and expense for managing chargebacks

**Illustrative example only; results may vary.*

Additional Resources:



[SafeKey Landing Page](#)



[Infographic: Upgrade to SafeKey 2.0](#)



[List of Certified 3DS Server \(MPI\) Providers](#)



[Additional Information about SafeKey 2.0](#)

¹ EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo. EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes.

² Based on internal American Express proprietary data, May – November 2021.