

EASY. FLEXIBLE. SECURE.

Protect your business and your customers
with American Express SafeKey® 2.1



SafeKey® 2.1, based on EMV® 3-D Secure, helps prevent fraud and provides an added layer of security for your customers during checkout. It just makes good business sense.

Benefits of SafeKey 2.1:



Reduce fraud liability

When activated, SafeKey 2.1 reduces fraud and transfers the liability for fraud chargebacks on authenticated and attempted transactions back to the Issuer.¹



Industry leading success rate²

SafeKey 2.1 has a success rate of 97% globally.²
(Success rate means when a payment has been successfully authenticated)



Reduce shopping cart abandonment

By using additional data elements, that are already part of the checkout process, SafeKey helps Issuers to reduce friction and increase conversion rates by enabling them to authenticate more low risk payments without a challenge.



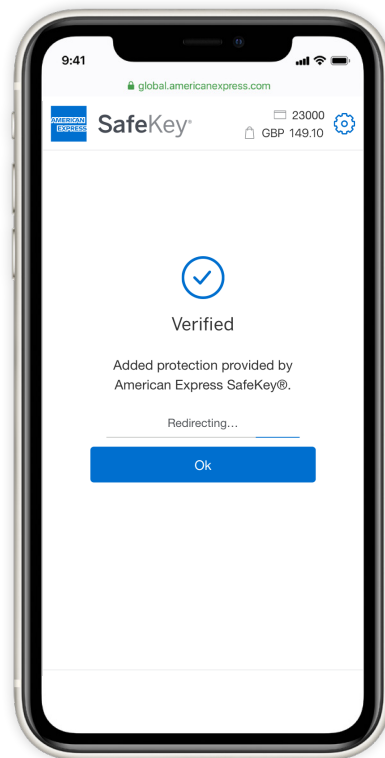
Pay with Points

Give customers greater choice to pay the way they want with Membership Rewards® points³, increasing your potential for additional sales with no additional integration and you receive payment as normal, using the latest version of SafeKey.



Regulation Compliant

SafeKey 2.1 meets the regulatory requirements of PSD2 Strong Customer Authentication.



**SafeKey 1.0 will be decommissioned October 2022,
stay one step ahead by enabling SafeKey 2.1.
Contact your Payment Service Provider today.**



SafeKey®

1. Valid for eligible SafeKey transactions only.

2. Source: Global Payment Regulation and Authentication 2021 Report by Ravelin. American Express success rate is 97% compared with up to 90% for other networks.

3. Available for selected American Express issued cards.

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

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