

Shift your liability while reducing Fraud.

Announcing American Express SafeKey® policy changes that make it easier to fight fraud.



As online transactions increase, so does online fraud. Fight back with the American Express SafeKey solution. With policy updates based on industry standards in fraud protection, it can help you reduce your liability.

AMERICAN EXPRESS
SafeKey®

If you have SafeKey in place and meet a few requirements, you won't be held liable for fraudulent transactions.

2018 fraud policy updates for SafeKey users:



Data Quality – We've revised data requirements for SafeKey transactions, ensuring that our requirements compare to industry standards.



Fraud Liability Thresholds – To be eligible for fraud liability shift, your monthly fraud-to-gross ratio must be lower than 1% or your monthly fraud charges less than \$25,000.



Fraud-to-Gross Ratio – We've changed the calculation to be more aligned with industry standards. Additionally, if an Issuer is not certified to process SafeKey Transactions, it doesn't count toward your Fraud to Gross calculation.



Global Consistency – The revised SafeKey policy applies to all Merchants, across all industries, utilizing any version of SafeKey—all around the world.

To learn more about policy changes and reducing liability, visit americanexpress.com/merchantpolicy