# AMERICAN EXPRESS SAFEKEY®

SAFEKEY IS A PAYER AUTHENTICATION SERVICE THAT
ADDS AN EXTRA LAYER OF SECURITY FOR CARDMEMBERS
SHOPPING ON YOUR SITE.

## SAFEKEY OFFERS:

• **Greater Security:** As online shopping increases, so do concerns about
  fraudulent transactions. That's why American Express is taking steps to
  help protect your business from the impacts of fraud.

• **Increased Consumer Confidence:** By building consumer confidence you
  can expand your market reach. Enhanced fraud protection through SafeKey
  may encourage your current online customers to spend more, and also help
  you grow your business by attracting new customers to start spending on
  your secure site.

**Be confident in a technology backed by American Express with its
long-standing expertise in payments.**

## PARTNER WITH AMERICAN EXPRESS TO GROW YOUR ONLINE BUSINESS WHILE PROTECTING AGAINST FRAUD

SECURE

EXPAND
E-COMMERCE

SHIFT
LIABILITY

INCREASE PAYMENT
SECURITY

POTENTIALLY
INCREASE
SALES

AMERICAN
EXPRESS
®

# OPTIMISE OPERATIONAL EFFICIENCY

## REDUCE FRAUD-RELATED OPERATING COSTS

The business costs of fraud can be far-reaching. Many merchants manually review orders as part of their fraud management process, which is both time and cost intensive. With SafeKey, you can reduce operational costs by:

- Deterring fraudsters from purchasing with you and minimising fraudulent orders.
- Lowering the need for a resource dedicated to chargebacks by decreasing the number of chargebacks you manually handle.

## SHIFT FRAUD LIABILITY TO THE ISSUER

With SafeKey, one of the most significant benefits is the transfer of liability for chargebacks on SafeKey transactions to the issuing bank, known as the Fraud Liability Shift (FLS) Policy. That means your business is not responsible for those losses on eligible transactions if the bank has authenticated the purchase.

# DRIVE INCREMENTAL REVENUE

## MAKE CUSTOMERS FEEL MORE CONFIDENT SHOPPING WITH YOU

Online shoppers are increasingly looking for fraud protection and reassurance from merchants that their site is secure. SafeKey is a solution backed by American Express to:

- Increase consumer confidence by reassuring them you are taking extra steps to combat fraud.
- Ensure a more secure shopping experience for consumers and potentially make them more likely to shop online at your site.
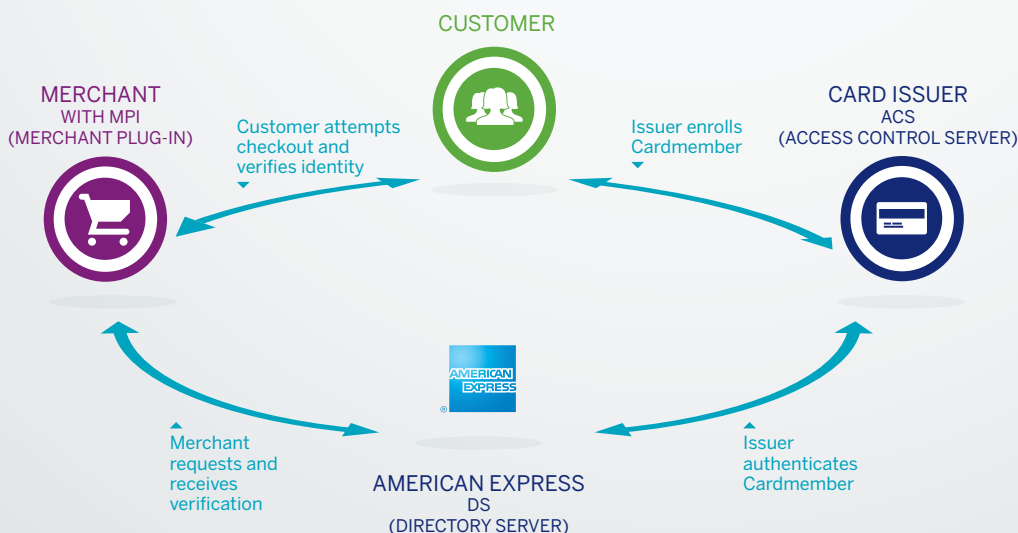
## OFFER A CONSUMER-FRIENDLY SOLUTION

With SafeKey, you can expand your e-commerce business with the support of an industry expert using standard 3-D Secure® technology that is familiar to online consumers.

American Express combines over 150 years of dedicated payment experience with industry-leading relationships and innovation in digital commerce to help you implement an intuitive, consumer-friendly tool. SafeKey can enhance online payment security while minimising disruption to create an optimised checkout experience for your existing and potential customers.

# IMPLEMENT WITH EASE

American Express SafeKey leverages the industry-standard 3-D Secure model to make it faster and easier to implement by enrolling through your Merchant Plug-In (MPI). A seamless interaction between the MPI, the Access Control Server and the Customer prevents unauthorised online use before it happens by confirming the Cardmember's identity with an additional password.

CUSTOMER

MERCHANT
WITH MPI
(MERCHANT PLUG-IN)

Customer attempts checkout and verifies identity

Issuer enrolls Cardmember

CARD ISSUER
ACS
(ACCESS CONTROL SERVER)

AMERICAN EXPRESS

Merchant requests and receives verification

Issuer authenticates Cardmember

AMERICAN EXPRESS
DS
(DIRECTORY SERVER)

PROTECT AND GROW YOUR BUSINESS WITH AMERICAN EXPRESS SAFEKEY

Contact your Payment Service Provider or visit us at **amexsafekey.com** to enroll.

AMERICAN EXPRESS