

Enhanced Security Measures – Transaction Alerts

1. What are Transaction Alerts?

Transaction Alerts are notifications we send to you if you have made a transaction with your Card for an amount of S\$1,000 or greater.

2. Why are you sending these notifications?

In compliance with MAS guidelines, American Express is taking extra steps to improve our fraud prevention methods. This is one of the measures we are taking to enhance the security of your Card Account.

3. Do I need to enrol for this service?

From June 2012, you will automatically be opted into this service if you have not already enrolled.

4. I have already enrolled for this service previously, will there be any changes done to my alert preferences? I am already enrolled for Transaction Alerts and have set my Transaction Alert threshold. Will I be enrolled again and will my Transaction Alert threshold be changed?

No. If you have already enrolled for Transaction Alerts you will not be enrolled again, and no changes will be made to the Transaction Alert threshold that you previously set.

5. I enrolled for Transaction Alert previously and then opted out; will I be enrolled for Transaction Alerts again?

No. If you have already opted out of this service, you will not be enrolled again.

6. How will I receive these Alerts?

Transaction Alerts will be sent to you via SMS. If we do not have your mobile number in our records, an e-mail will be sent to you. If you have enrolled previously and selected email as your preferred mode of delivery, this will remain unchanged.

7. I have not provided my mobile number and e-mail address to American Express. Will I be receiving any Transaction Alerts?

If neither a mobile number nor an e-mail address is on file in our system, we will be unable to enrol you for Transaction Alerts. In this case, you will not receive any Transaction Alerts.

8. Can I opt-out of this service / change my preferred mode of Alert or change the Transaction Alert threshold amount?

Yes. If you wish to either opt-out of this service or make changes to your Transaction Alerts preferences, you can do so either online at americanexpress.com.sg/onlineservices or by phone at the number printed on the back of your Card.

9. What is the minimum threshold amount allowed to be set for Transaction Alerts?

The minimum threshold amount you can set for a Transaction Alert is S\$1.

10. What kind of transactions will trigger a Transaction Alert?

A Transaction Alert will be sent (based on threshold amount) on all local and foreign transactions, cash advances, online spend as well as mail orders on your Card.

11. Will I receive an Alert when a transaction is made on my Supplementary Card(s)?

Yes, an Alert will be sent (based on threshold amount) when a charge is made on your Supplementary Card(s).

12. Why did I receive an Alert when I did not make any transaction on my Card?

If you have received an Alert for a transaction you did not make, please contact us immediately. You can contact us by calling the American Express Customer Service number printed on the back of your Card.

13. I have just updated my mobile number to an international number. Will I be receiving Alerts at my new number?

SMS alerts will be sent to Singapore mobile numbers only.

14. I have just updated my mobile number and/or e-mail address. Will you send the Alert notification to me at my new number/e-mail address?

Yes. Since you have updated your new contact details with us, we will also send you a confirmation notification of these changes.

15. Do I need to pay for this service?

This is a complimentary service from American Express. However, for SMS and e-mail notifications, please check with your telephone and/or e-mail service provider if charges will apply to your telephone and/or e-mail account.

16. Will there be any personal identification information stated on the Alert?

The alert notification will not contain any personal information which may compromise the security of your Card Account.

Enhanced Security Measures - Cessation of Domestic Magnetic Stripe Transactions

1. What is this and why is it being implemented?

From 1 July 2012, as part of an ongoing effort to safeguard the security of your Card Account, we will cease accepting all domestic magnetic stripe transactions for Singapore-issued American Express® Cards. There will be no fallback to magnetic stripe in the event of Chip Card failure.

2. When will this measure be implemented?

This measure will be implemented from 1 July 2012.

3. Do I need to change the Card I have?

You do not need to change your Card. Since 2010, American Express has been progressively migrating all Cards to the EMV Smart Chip Cards. The EMV is a global security standard for Chip Card technology.

4. How does this impact me as a Cardmember?

With this implementation, this means that in the event of an EMV Smart Chip failure on your Card, you will not be able to use it and there will not be an option to swipe the Card to complete your transaction.

5. What is the failure rate of the EMV Smart Chip?

The EMV failure rate in Singapore is about 2%, which is in line with other countries that are using EMV Smart Chip Cards.

6. What should I do if my Card is faulty?

If your Card is faulty, please call the American Express Customer Service number printed on the back of your Card to have it replaced.

Frequently Asked Questions



- 7. Will my magnetic stripe Card continue to be accepted on non-EMV terminals overseas in countries that have not implemented EMV Chip?**
Yes. Magnetic stripe transactions made on non-EMV terminals overseas will still be accepted.
- 8. Will my foreign-issued American Express Card continue to be accepted on non-EMV terminals in Singapore?**
Yes. There is no change to foreign-issued American Express Cards which will continue to be accepted on non-EMV terminals in Singapore.

Enhanced Security Measures - Extended Alerts

- 1. What are Extended Alerts?**
Extended Alerts are notifications of confirmation sent to you when you make any change to the personal details of your Card Account such as your billing address, mobile number and/or e-mail address.
- 2. How will I receive them?**
This will depend on the information you have updated.
For example: If you update your billing address, you will receive 2 letters. One letter will be sent to the old billing address that we have in our records and another to the address that you have just updated. Similarly, an SMS confirmation will be sent to both the mobile number we have on our records before the change and another to the new mobile number you have just updated.
- 3. What if I did not have an old mobile number recorded in your system?**
You will receive a letter sent to your billing address confirming the change and an SMS confirmation sent to the new mobile number you have just updated.
- 4. Do I have to pay for this service?**
This is a complimentary service from American Express. However, for SMS and e-mail notifications, please check with your telephone and/or e-mail service provider if charges will apply to your telephone and/or e-mail account.
- 5. Do I need to enrol for this service?**
No, you do not need to enrol for this service.
- 6. Why are you sending such notifications to your Cardmembers?**
This is part of our card security enhancement measures.
- 7. Can I request American Express not to send me any notifications?**
These notifications are mandatory to safeguard the security of your account against unauthorized access.
- 8. I have called in to make the changes to my personal details and was already verified over the phone, why does American Express need to send me such notifications?**
Besides calling the Customer Service hotline, there are other ways to update these details such as writing in or via an Online Services account. Having additional measures in place such as these notifications of confirmation ensures the security of the Card Account.
- 9. When will I receive the notifications?**
For SMS and e-mail notifications, you can expect to receive them within the same day. For letter notification, you will receive it in the mail within the next 3-4 business days.

Frequently Asked Questions



10. Why is there a delay in receiving the notification on my mobile phone or e-mail?

Please contact your service provider if you experience any delay in receiving the notification.

11. I have more than one Card with American Express, how many notifications will I receive?

You will receive notifications on all your Card Accounts.

12. Will there be any personal identification information stated on the notification?

The notification is sent to confirm that the change has been made and will not contain any personal information which may compromise the security of your Card Account.

13. I have just updated to an international mobile number, will you send an SMS to that number?

SMS notification will be sent to Singapore mobile numbers only.