

Amex Pay

Frequently Asked Questions

1. About Amex Pay

1.1. [What is Amex Pay?](#)

Amex Pay allows Cardmembers with eligible American Express Cards, to use the Amex App on NFC enabled Android devices running Kitkat 4.4 or above, to tap and pay at contactless merchants where American Express Cards are accepted. Activate your Card(s) for mobile contactless payments from within the Amex App.

1.2. [How do I use my phone to pay?](#)

Once your Card(s) is activated for Amex Pay, all you have to do is simply unlock your device, tap your device at a participating American Express contactless merchant, and look for the checkmark on your screen. There is no need to open up your Amex App to pay.

1.3. [Where can I use Amex Pay to make purchases?](#)

You can use Amex Pay to make in-store purchases with your eligible Android device wherever American Express contactless payments are accepted. Just look for the contactless symbol at checkout.

1.4. [Why do I need a Secure Device Lock?](#)

A Secure Device Lock is required to ensure that you are authorizing your mobile contactless payments and to keep your payment credentials secure on your mobile device. PIN, Pattern, Password, and Fingerprint are currently the supported Secure Device Lock methods.

If at any time you remove the Secure Device Lock or switch to an unsupported method then Amex Pay will be deactivated immediately.

1.5. [What is a 'Device Card Number'?](#)

For your security, when you activate Amex Pay for your eligible American Express Card, a 'Device Card Number'- separate and unique to your device- is created. Your Device Card Number is used to make purchases with Amex Pay in your Amex App. To view the last four digits of your Device Card Number, tap on the Amex Pay section of your mobile app and view your Activated Card(s).

1.6. [Which Cards and Devices are eligible for Amex Pay?](#)

NFC enabled Android devices running Kitkat 4.4 or higher are eligible for Amex Pay within the Amex App. Eligible Cards include American Express credit or charge Cards that are not cancelled or suspended and that are issued to you by Amex Bank of Canada. Prepaid cards and products (such as the American Express Gift Card) as well as Corporate Purchasing Cards, Global Dollar Cards and Corporate Meeting Cards are not eligible for the Amex Pay Program.

1.7. [What Terms and Conditions apply to Amex Pay?](#)

Your use of your Card in Amex Pay is governed by the Amex Pay Terms of Use and your Card Member Agreement.

2. Getting started with Amex Pay

2.1. [How do I Activate Amex Pay for my Card\(s\)?](#)

You Activate Amex Pay for your eligible Card(s) by logging into the Amex App and navigating to the Amex Pay feature. After clicking 'Activate' you will be taken through the setup flow to activate the Cards within Amex Pay. For Amex Pay to be ready to use you have to have NFC turned on and the Amex App has to be the default Tap & Pay App.

2.2. [How many phones can I use to Activate Amex Pay for my Card\(s\)?](#)

You can use 1 mobile device to Activate your Card(s) for Amex Pay. Your Card can only be activated on one device at a time. In the instance where you upgrade or replace your device, this remains true and you will either have to deactivate your Cards from Amex Pay on your old device or call American Express to deactivate Cards on your old device to be able to activate them on your new device.

2.3. [Can I Activate multiple Cards for Amex Pay on my device?](#)

Yes, you can activate up to 6 eligible Cards in your Amex App. All 6 eligible Cards would need to be under the same Online Services User ID.

2.4. [I was prompted to receive a One-Time Verification Code, what is this and why is it required?](#)

For security purposes, we may ask you to enter a One-Time Verification Code to confirm your identity. This code is a unique series of numbers and/or letters that you can choose to receive via email or text. If prompted, please select how you wish to receive the One-Time Verification Code and then enter that code into the appropriate field. Please note that you will need a working Internet and/or data connection to receive a One-Time Verification Code. Your One-Time Verification Code may expire if you aren't able to enter it within 10 minutes. You can request another code by selecting your preferred verification option again. If you are unable to get a One-Time Verification code, please contact American Express Customer Care by calling the number on the back of your Card.

2.5. [Are there any fees related with Amex Pay?](#)

American Express does not currently charge a fee for using Amex Pay. Certain features in Amex Pay require an internet connection so you should check with your wireless carrier directly to determine the data and text messaging charges that may apply.

3. Using Amex Pay

3.1. [What is my Default Card and how do I change it?](#)

Your Default Card is the Card that will automatically be used for payment when you tap your device at the participating American Express contactless merchant. If you have more than 1 Card activated for Amex Pay in your Amex App, you can visit the Amex Pay section of the app the select which Card you would like to be default.

3.2. [Do I still get Rewards and Benefits for purchases made using Amex Pay?](#)

Yes, you receive all of the same rewards, security and benefits of your American Express Card when you use it in Amex Pay.

Please visit your American Express online account to see your individual Card benefits. You can also contact American Express Customer Care by calling the number on the back of your Card.

3.3. [How do I make a return for purchases made using Amex Pay on my device?](#)

In order to return a purchase made with Amex Pay, you will need to use the Digital Card Number used to make the original purchase. The last 4 digits of your Device Card Number can be found when you log into the Amex App, navigate to the Amex Pay feature and select your Card. Please note that, depending on the participating merchant, you may not be permitted to use your physical Card to

return purchases made with Amex Pay. You also may not be permitted to use Amex Pay to return purchases made with your physical Card.

You can also log into the Amex App and select the Card you used to make the purchase and hold your device near the contactless terminal at the merchant to process the refund.

3.4. [Do I need to have an active internet connection for Amex Pay to work?](#)

An active internet connection may not be required to make in-store purchases when you simply unlock and tap your device. There is a limit of up to five authentications/transactions during a period without internet access, after which your phone will need an internet connection to make additional authorizations. You will also need an active internet connection to activate the app or activate a new Card.

3.5. [How much can I spend in an Amex Pay transaction?](#)

You can use your Card in Amex Pay for transactions up to the limit determined by the participating merchant for contactless payments.

3.6. [How does the American Express Fraud Protection Guarantee apply to Amex Pay?](#)

The American Express Fraud Protection Guarantee applies regardless of how you choose to pay.

Use your American Express Card online or off, and you won't be held responsible for any fraudulent charges, as long as you've taken reasonable care to protect your account details, PIN and any device on which you have added your account information. For example, do not give anyone else your passcode or let them add their fingerprint to your device while your Card is registered with it, as this will allow them to authorize transactions on your Card with Amex Pay.

For more information about the security of using your American Express Card, please visit our Fraud Protection page on our website for our [Fraud Protection Guarantee](#).

3.7. [How secure is an Amex Pay transaction?](#)

Your Card in Amex Pay is protected by your Secure Device Lock (password, pattern, PIN or fingerprint). For your security, when you make a purchase using Amex Pay, you must verify with your chosen Secure Device Lock method. A Device Card Number, separate and unique from your physical Card account number, is used to make a purchases with Amex Pay. All of your payment information will be stored securely on your phone and your physical Card details are never shown in the app or shared with the merchant when you make payments.

4. Managing Your Cards in Amex Pay

4.1. [How do I deactivate Amex Pay?](#)

If you wish to deactivate the Amex Pay feature from your Card, simply log into the Amex App, navigate to the Amex Pay section, and deactivate your Card. Alternatively, you can always contact American Express Customer Care by calling the number on the back of your Card to deactivate your Card(s) from Amex Pay.

4.2. [What happens if my device is lost or stolen?](#)

If you believe your mobile device or Amex Pay Card information has been lost, stolen or compromised in any way, call American Express Customer Care immediately at the number on the back of your plastic Card.

You can also go to Android Device Manager to help you find, lock and erase your device.

4.3. [If I receive a replacement card, do I need to update my card information in Amex Pay?](#)

No. Your Device Card Number is connected to your new plastic Card number automatically. You can continue to use your Card in Amex Pay to make purchases before receiving your new plastic Card.