



# Contactless FAQs

You can now use your American Express® Card for **contactless payments** - a convenient and rewarding way to pay for your everyday items. Earn rewards for every newspaper, cup of coffee, and tasty lunchtime snack you buy by simply touching your American Express Card to the contactless-enabled Card reader at checkout.

## STEP ONE - check Card

Check the back of your American Express Card for the contactless symbol. It lets you know that your Card can make contactless payments.

If you have a newly issued Card, you may need to use the Chip and PIN process to make your first payment. Thereafter, you should be able to make contactless payments with your Card.

## STEP TWO - touch Card on reader

Simply touch your contactless American Express Card on a contactless-enabled card reader.

## STEP THREE - enjoy

That's it. You've successfully made a contactless payment, safe in the knowledge that you're covered by the same fraud protection that guarantees Chip and PIN transactions.

### 1. How does contactless work?

Contactless payments use short range wireless technology to pick up a signal from your American Express Card when you place it very close by the card reader at checkout. You won't have to swipe, sign, or enter a PIN to make a purchase. Once you approve the purchase amount, just touch your Card and go!

Contactless payments are limited to a maximum purchase amount per transaction, which varies by country. For example, contactless payments in Ireland cannot be larger than 50 EUR, in Romania 100 RON, and in the United Kingdom 100 GBP.

### 2. How do I get a contactless Card?

We are gradually replacing existing Cards with Cards that have contactless technology. If your Card will soon expire or if you've recently reported your Card lost or stolen, the next renewal Card or replacement Card we send you will have this feature. It's important for you to know, though, that not all types of Cards will be enabled with contactless technology.

### 3. How do I know if my Card is contactless?

The majority of newly issued Personal Cards, as well as Blue for Business® Credit Cards and Starwood Guest® Business Credit Cards, will have contactless technology. To see if the Card you currently have can make contactless payments, look for the contactless symbol on the back of your Card.

### 4. Is my American Express contactless Card secure?

Contactless payments with American Express Cards are very secure. Contactless-enabled Cards use the same secure encryption technology as any other American Express Chip and PIN Card.

What's more, during a transaction, you must approve the purchase amount the merchant enters before you touch your Card to the contactless-enabled card reader to make the payment.



The only exception to this process occurs when you use your Card with the Transport for London (TfL) travel network. Rather than TfL entering the amount for you to approve, payment for travel will be calculated based on the mode of transport used as well as the number of journeys completed.

**5. I have received a contactless Card. Can I choose to have a Chip and PIN Card instead?**

Your contactless Card is also a Chip and PIN Card and can be used for either type of transaction. Because *you* decide which type of transaction you want to use when paying for goods and services, simply advise the merchant you wish to pay by Chip and PIN.

**6. I tried to use my contactless Card for the first time but was asked to enter my PIN; why did this happen?**

When you first use your new contactless Card, you may be asked to enter your PIN to get started. Periodically, you will be asked to enter your PIN as a security measure.

**7. My Card seems to have stopped working for contactless transactions. Why?**

Not all merchants accept contactless payments from American Express. However, if the card reader at checkout is enabled for American Express contactless payments but still isn't working with your Card, contact us and we will send you a replacement Card. In the meantime, you can use your PIN to make payments with your Card.

**8. Can I use my contactless Card abroad?**

Yes, you can use your contactless Card abroad in most places where you see the contactless acceptance symbol and the American Express logo. It's important for you to know, though, that the maximum purchase amount for American Express

contactless transactions will vary depending on the country you're in. If you are unable to make a contactless payment, you will still be able to pay by swiping your Card or using your Chip and PIN.

**9. Can I still collect rewards on my Card?**

Yes, if you have enrolled and your product is eligible then contactless transactions are eligible for rewards just like your normal Chip and PIN transactions.

**10. I used my Card for a contactless transaction today but can't see the charge when I view my Account online.**

All transactions, including contactless transactions, may take up to 48 hours to be submitted and processed.

**11. Will I receive a receipt for my transactions?**

Contactless transactions are designed to let you make low cost transactions quickly and conveniently. If you would like a receipt to confirm the contactless transaction just ask the merchant when you pay.

**12. If my Card is lost or stolen, can a person that finds my Card use it repeatedly?**

As well as a maximum limit for each contactless transaction, from time to time you will be asked to insert your Card for a Chip and PIN transaction to verify that you are still in possession of the Card. This security measure restricts the possibility of extended unauthorised use.

**13. If my Card is lost or stolen, what would my liability be?**

American Express provides protection for all our customers through our Fraud Protection Guarantee<sup>1</sup>.

**Terms and Conditions**

1. We will guarantee protection against fraudulent transactions on your Card, provided you have taken the responsibility to notify us immediately, and you have complied with your Card Terms and Conditions

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