

## India Frequently Asked Questions

### **Is there a cost for the American Express® Mobile App?**

American Express does not charge a fee for use of the American Express App for both the platforms Android™ and iPhone®. However, standard ISP and data charges may apply for downloading and using the mobile app for network access and connectivity. You are responsible for charges associated with visiting websites or using data services on your mobile device. Using the American Express App may require a data plan. Please contact your network provider for specific pricing information for your data plan.

### **How do I log into the American Express App?**

In order to use the American Express App, you will need to read and accept the End User License Agreement. This will appear when you first launch the American Express App.

Your American Express App User ID and Password are the same ones you use to access Online Services at [americanexpress.com/in](http://americanexpress.com/in) on your computer or mobile.

If you do not have a User ID and Password or you have forgotten your User ID and Password, you cannot use the American Express App and you will need to go to [americanexpress.com/in](http://americanexpress.com/in) from your computer or mobile. If you have not registered yet for our online services, you can do so from the American Express App or you can click [here](#) to visit the website.

The system allows three attempts to enter the correct User ID and Password before the American Express App locks the account. If the account is locked, call the number on the back of your Card for assistance.

After 10 minutes of inactivity, your session will time out. Simply log back in to resume activity.

### **How is the American Express App different from mobile site?**

The American Express App contains the same information and data available within your PC Online Services at [americanexpress.com/in](http://americanexpress.com/in). The Mobile site is a slimmed down version of the desktop site, however this App is specially tailored to take greater advantage of its unique features, providing a better experience for you.

The American Express App enhances your experience by delivering key account information and innovative services when you are on the go. On your app, you will be able to: review your recent American Express Card charges, payments, credits, check your Membership Rewards® Points balance, set up customized servicing notifications & pay your bill. The App also acts as a platform to develop servicing further in future with the addition of marketing engagements and other customer journeys that can be added later if required.

### **How can I pay my bill using the American Express App?**

You can pay your American Express Card bill online directly from your bank account free-of-cost from any place, anytime. This service is currently available for more than 50+ participating banks in India. Your payment will be credited to your American Express Card account within 2-3 business days subject to timely processing by your bank. You can access it by clicking on "Make a payment" link within the Mobile App.

If your bank is enrolled for use in electronic payments through our Online Payment Centre through PC Online Services at [americanexpress.com/in](http://americanexpress.com/in) then you can also use the American Express Pay Bill service to pay your bill. This is a three-step process:

Step 1. Choose a payment amount. Select either minimum amount due, balance due, account balance or specify other amount in the space provided.

Step 2. Review your payment. When you click "continue", you will be taken to a screen that allows you to review the payment you will make, and change your payment method if you wish.

Step 3. Receive confirmation. After your payment is authenticated and submitted, you will automatically return to American Express Mobile. A new screen will appear with a reference number for this payment.

You can make one payment per Card Account once every 72 hours. In case of any issues, please call Customer Service at the telephone number printed at the back of your Card.

### **How secure is my information?**

Your information is sent to American Express Company using end-to-end encryption.

However, please note that American Express does not operate or control the wireless networks used to access the American Express App. Network security and protocols may vary. Check with your wireless service provider for information about their privacy and security practices.

Your account data can only be accessed via the American Express App using your User ID and Password.

### **Is the American Express App available outside India?**

Cards issued outside of India are not supported by this version of the American Express App. Other versions are available for cards issued in other markets e.g. US, UK, Australia and Japan.

If you have an American Express Card issued in India, you may access the American Express App while abroad, but please be aware of roaming fees. Contact your network provider for specific pricing information.

### **How do I report a lost, stolen or damaged Card?**

If you need to report your lost or stolen Card please call our 24 hour [Card Member Help Line](#).

In case your Card is damaged you may opt for Card Replacement. However, we regret this option is not available on the mobile app. Please visit our desktop site and simply log into your American Express Account Online and select the "Request Card replacement" option under the "Manage your account" section.

**How can I redeem my Membership Rewards® points?**

Please visit [americanexpress.co.in](https://americanexpress.co.in) & click on the Membership Rewards tab to view the catalogue & redeem your Points for over 500 redemption options. Now, you can also redeem your points for a credit against a transaction on your Account through the mobile app itself.

For a complete list of FAQs please visit our desktop site.