

Amex Pay

Frequently Asked Questions

1. About Amex Pay

1.1. What is Amex Pay?

Amex Pay is a mobile payment solution that allows eligible Cardmembers to make contactless or QR code based payments at participating merchants using the Amex Mobile App. Cardmembers need to log in to the “Amex IN” mobile app to register for Amex Pay.

1.2. How do I make contactless payments using Amex Pay?

Once your Card(s) is registered for Amex Pay, you can make a contactless payment where all you have to do is simply unlock your device, tap your device at a merchant's contactless terminal, and look for the transaction successful message on your screen. There is no need to open your Amex Mobile App to make a contactless payment.

1.3. How do I make QR code based payments using Amex Pay?

Once your Card(s) is registered for Amex Pay, just select the “Pay with Bharat QR” option on the app, scan the QR code, enter the amount if it is not pre-populated, enter your Card PIN and look for the transaction successful message on the screen. You do not need to log in to your account to scan and pay using Amex Pay.

1.4. Where can I use Amex Pay to make purchases?

You can use Amex Pay to make contactless purchases with your eligible Android device wherever American Express contactless payments are accepted. Just look for the contactless symbol at checkout. You can make a payment using the QR functionality wherever you see the American Express logo on a Bharat QR sticker.

1.5. Do all contactless terminals work with Amex Pay?

All American Express contactless accepting terminals work with Amex Pay. If you experience difficulty at a particular merchant, please share your feedback at amex.co.in/cardacceptance and we will work to get the issue resolved.

1.6. Why do I need a Secure Device Lock for making a transaction using Amex Pay?

A Secure Device Lock is required to ensure that all your mobile payments are authorised and to keep your payment credentials secure. PIN, Pattern, Password, and Fingerprint are currently the supported Secure Device Lock methods. Swipe lock is not accepted.

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

1.7. What is a Device Card Number?

A Device Card Number is created at the time of registering the Card for Amex Pay. It is created to ensure that your transactions are secure as the number is unique to your device and is different from your actual Card number. To view the last four digits of your Device Card Number, tap on the Amex Pay section of your mobile app and view your registered Card(s).

1.8. Which Cards are eligible for Amex Pay?

You may add or use with Amex Pay any American Express credit or charge Card that is not cancelled and that is issued to you by American Express Banking Corp., as well as any of the following American Express Corporate Cards issued by American Express Banking Corp. to you as an employee of a commercial card customer working in India: The American Express® Platinum Corporate Card; The American Express® Corporate Gold Card; The Jet Airways American Express® Corporate Card; The American Express® Corporate Green Card. Your current Card does not need to be contactless in order to use Amex Pay. American Express Prepaid Cards, Virtual Accounts, Corporate Purchasing Cards and Corporate Meeting Cards are not eligible for Amex Pay.

1.9. Which devices are eligible for Amex Pay?

Only Android devices with NFC functionality and with operating system KitKat 4.4 or higher and iOS devices with iOS version one lower than the current version are compatible with Amex Pay. iOS devices do not support contactless payments through Amex Pay. For making a QR code based payment, your device should be capable of scanning the QR code using the device camera.

1.10. What terms and conditions apply to Amex Pay?

Your use of your Card in Amex Pay is governed by your Cardmember Agreement in the same way as all other Card payments. Your use of Amex Pay is also governed by and subject to the End User License Agreement (the “EULA”) of the Amex mobile app, our [Website Rules & Regulations](#) and our [Online Privacy Statement](#) (collectively the “American Express Terms”). By registering and using Amex Pay, you agree to be bound by these American Express Terms. If you do not agree to the American Express Terms, you should not register or use Amex Pay.

2. Getting started with Amex Pay

2.1. How do I register my Card(s) with Amex Pay?

You can register your eligible Card(s) with Amex Pay by logging into the Amex Mobile App and navigating to the Amex Pay feature. After clicking ‘Register’ you will be taken through the setup flow and you will need to follow the following steps to complete your registration.

- 1) Provide required location and phone permissions
- 2) Select the channel for receiving a one-time verification code
- 3) Enter the verification code

Once the verification code has been validated, you will see a confirmation screen indicating that your Card has been registered with Amex Pay. You will also receive an email confirming your registration.

2.2. On how many devices can I register my Card(s) with Amex Pay?

You can add your eligible Card to as many as five (5) different devices at a time; provided, you agree to the End User License Agreement each time you add your Eligible Card to a device.

2.3. Can I register multiple Cards for Amex Pay on my device?

Yes, you can register up to 6 eligible Cards on your device.

2.4. Why am I requested to share my location information, mobile number information and allow Amex to make and manage calls during the Card registration for Amex Pay?

Your mobile number is being requested solely for security purposes and to assist in our assessment of your Card registration request. We will never access your contacts list, nor will the app make any calls without your permission. Please note that denying these permissions may result in an unsuccessful registration request.

However, please be advised that you may have previously provided this number to us and, according to your privacy choices, we might be using it for servicing or marketing purposes.

We always use your information in accordance with the terms of your Cardmember Agreement and the [American Express Online Privacy Statement](#).

2.5. I was prompted to receive a verification code. What is this and why is it required?

For security purposes, we will ask you to enter a verification code to confirm your identity. This code is a unique series of numbers that you can choose to receive via email or SMS. If prompted, please select how you wish to receive the 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 this code. Your verification code will 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 the verification code, please contact us by calling the number on the back of your Card.

2.6. Why do I need to set Amex Pay as my default Tap-and-Pay app?

For Amex Pay to be used in-store for making contactless payments by simply unlocking your device, you will need to set Amex Pay as the default Tap-and-Pay app on your device.

2.7. Are there any fees related with Amex Pay?

Using Amex Pay would not incur a charge or fee, however, the charges from your mobile service provider for using the mobile data may be applicable.

2.8. Do I need a contactless Card to make contactless payments using Amex Pay?

No, you do not need a contactless Card to make contactless payments using Amex Pay. Your Android device should have the NFC functionality and it should be turned 'ON' when you are trying to make a contactless payment using Amex Pay.

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 when you make a contactless payment or a QR code-based payment. If you have more than 1 Card registered for Amex Pay in your Amex Mobile App, you can visit the Amex Pay section of the app and select which Card you would like to be the 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 via Amex Pay. Please visit your American Express Online Services Account to see your individual Card benefits. You can also contact us by calling the number on the back of your Card.

3.3. How do I make a return for contactless purchases made using Amex Pay on my device?

In order to return a purchase made with Amex Pay, you need to log into the Amex Mobile App and select the Card you used to make the purchase and hold your device near the contactless terminal at the merchant. The last 4 digits of your Device Card Number can be found when you log into the Amex Mobile 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 plastic Card to return purchases made with Amex Pay. You also may not be permitted to use Amex Pay to return purchases made with your plastic Card.

3.4. Can I still use Amex Pay if I am offline?

You will need to have mobile data/Wi-Fi settings 'ON' when registering your Card(s) for Amex Pay and while making a QR code based transaction. Upto eight (8) contactless transactions can be completed without the mobile data/Wi-Fi, beyond which you will need to connect to Wi-Fi or mobile network data to continue to make contactless payments using Amex Pay.

3.5. Is there a limit on transactions done using AMEX Pay?

You may use Amex Pay to make a contactless transaction of up to INR 2,000. There is no limit on a QR code based transaction using Amex Pay.

3.6. How can I protect myself from fraud?

Protect your Account details, Card PIN and any device on which you have added your Account information. For example, do not give anyone else your verification code or let them add their fingerprint to your device while your Card is registered with it, as this will allow them to make Amex Pay transactions on your Card.

For more information about fraud protection and the security of using your American Express Card, please visit https://www.americanexpress.com/in/content/pdf/fraud_protection.pdf .

3.7. How secure is an Amex Pay transaction?

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

4. Managing Your Card in Amex Pay

4.1. How do I remove my card from Amex Pay?

If you wish to remove your Card from Amex Pay, simply log in to the Amex Mobile App, navigate to the Amex Pay section, and remove your Card. Alternatively, you can always contact us by calling the number on the back of your Card to remove your Card(s) from Amex Pay.

4.2. What happens if my device is lost or stolen?

If you believe your device has been lost, stolen or compromised in any way, call us immediately at the number on the back of your Card.

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 via Amex Pay to make purchases before receiving your new plastic Card.