



SafeKey FAQs

1. **What is American Express SafeKey®?**

American Express SafeKey helps prevent unauthorized online use of your American Express® Card by confirming your identity with additional verification information. You may be asked to provide a dynamic One Time Password (OTP) that you receive by email or at your mobile phone number for transactions you make with participating online merchants.

2. **Doesn't American Express provide online fraud protection?**

Yes, American Express provides online protection for all our customers through our internet Fraud Protection & Guarantee*. American Express SafeKey is launched as part of our continuous efforts to let our customers shop in a safer and more secure online environment.

*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 & Conditions.

3. **How do I shop with American Express SafeKey?**

When you enter your American Express Card number for payment at a participating online merchant, an American Express SafeKey window will appear automatically. You will be prompted to enter your OTP which will be sent to your mobile phone and/or Email address that you have on file for that account. Once your OTP is verified, your online transaction will be processed. After the OTP is sent to you, it is valid for 10 minutes. If you do not enter the OTP and complete your transaction during the 10 minutes, you will need to restart the transaction with the merchant.

4. **Do I need to register for American Express SafeKey?**

You are automatically enrolled for American Express SafeKey. There is no additional step that you need to take for your existing Cards, when you get new Cards, or when you open additional new accounts other than ensuring your mobile phone number and/or Email address on file with American Express is updated for all of your American Express Cards. Please ensure your mobile phone number and/or Email address is updated with American Express for all your American Express Cards. This also includes Supplementary Cards that you hold.

5. **Do I have to pay for American Express SafeKey?**

No, you do not have to pay for this service. However, please check with your mobile and/or email service provider to see if charges for SMS or email apply to your mobile and/or email account.

6. How do I know if my mobile phone number and/or Email address on file for my American Express Card updated?

You can proactively confirm the mobile phone number and Email address you have on file for all your American Express Cards either by logging in online at <https://www.americanexpress.com/india/> or by calling the helpline number mentioned on the back of your Card.

7. I am making a purchase, but the American Express SafeKey screen displays a masked mobile phone number and/or email address that are not updated. What can I do?

When you checkout with American Express SafeKey, the masked mobile phone number and Email address that we have attempted to send the OTP to are displayed. We will attempt to send the OTP to both your mobile phone and your Email address; if one is not updated you can use the other to obtain the OTP that was sent. If they are both not updated, please click the update contact details link on the OTP entry screen displaying on the merchant page. On the update contact details screen, please correctly answer the security questions and input your correct mobile phone number and/or Email address. Once completed, another OTP will be sent to these new details, and you can complete your purchase. If you experience any difficulties, please call the helpline number mentioned on the back of your Card.

8. How will American Express use the information I provide through SafeKey?

We will use personal information collected through SafeKey for the purpose of providing the American Express SafeKey service (for example, to verify your identity or to authorize transactions) and to update your contact details in American Express' systems. Log in to your account at www.americanexpress.co.in to view your personal details or make additional changes. Your personal information will be handled in accordance with our Online Privacy Statement.

9. Why is an OTP required to complete an online purchase?

The OTP helps to protect you against online fraud. It is a secure way to authenticate that the customer using an American Express Card for an online purchase is the rightful owner.

10. How do I receive the OTP?

You will receive your OTP via SMS and/or Email depending on what contact details you have put on file for your American Express Card that you are using for your purchase.

11. Do I need to provide my mobile phone number or Email address to American Express to receive the OTP?

Yes, you need to provide your mobile phone number or Email address to receive an OTP via SMS and/or Email. The SMS facility is only available for India mobile phone numbers. If you do not have an India mobile phone number, you can receive the OTP via Email only.

12. How do I update my contact details with American Express?

You can update your contact details in multiple ways including: over the phone, when you login to at <https://www.americanexpress.com/india/> to manage your account online, or via the update contact

details link on the OTP entry page during checkout. Any updates you make to your contact details for your account alerts will automatically apply to SafeKey.

13. How long is an OTP valid for?

The OTP is valid for 10 minutes from when it was generated. If you do not enter the OTP and complete your transaction during the 10 minutes, you will need to restart the transaction with the merchant.

14. It's been over 10 minutes and I have not received my OTP. Can I have it re-sent again?

The OTP is valid for 10 minutes after it is generated by the transaction. If you click the "Resend OTP" button within that 10 minute window, then the same OTP will be re-sent to you. If you click "Resend OTP" button after the 10 minute window expires, then you will need to start the entire transaction process again which will generate a new OTP.

15. I am checking out at an online merchant, why am I not prompted for an OTP?

If the merchant is not American Express SafeKey compliant, you will not be asked for your OTP. Only American Express SafeKey merchant sites require the American Express SafeKey OTP.

16. How do I know if a merchant supports American Express SafeKey?

Participating online merchants will display the American Express SafeKey logo on their websites.

17. Can I use all types of Cards with American Express SafeKey?

No, you can only use Cards issued by American Express Banking Corp., India excluding Business Travel Account (BTA) and Prepaid Cards.

18. I have a mobile phone and Email address on file for my primary American Express Card. Will this information apply to all of my additional and supplementary Cards as well?

No, each Card can have a different mobile phone number or Email address associated with it. If a mobile phone number or Email address has not been put on file for the additional and supplementary Cards, please update the details on file for the Cards as needed.

19. I am using an additional or supplementary Card and have added my mobile phone number and/or Email address that is different from the primary Cardmember's contact details. Will my update on the additional or supplementary Card change the contact details on file for the primary Card?

No, the contact detail update for the additional or supplementary Card will not change any details on file for the primary Card or other additional/supplementary Cards. It applies to the unique Card only.

20. I have primary, additional, and supplementary American Express Cards that are used by different people. Can I have the OTP sent to the specific people using each Card?

Yes, the account numbers for each Card are different and different contact details can be added for each primary, additional, and supplementary Card you have associated with your account. All that is needed is that the correct contact details be on file for each primary, additional, and supplementary Card.

21. What should I do if someone has changed my contact details fraudulently or if I identify a fraudulent purchase on my Card account?

If you ever suspect that fraudulent contact information changes or purchases have been made on your American Express Card account, please contact Customer Services immediately to report it by calling the helpline number mentioned on the back of your Card.

22. My transaction has failed. What do I need to do?

A transaction could fail for various reasons. If you enter the OTP incorrectly access to SafeKey may be blocked. If the OTP wasn't entered within 10 minutes, the transaction will expire. Technical issues in the merchant's payment service could also interrupt the transaction. In each of these cases, you will receive an onscreen notification letting you know what went wrong. If you have any questions, you can always call the number on the back of your Card for help.

American Express will never email you to ask you for sensitive information. If you receive a suspicious email which claims to be from American Express, do not click on any links. If you have any questions, please call the number on the back of your Cards

www.americanexpress.co.in

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