



Faster payment,
shorter queues,
for the savvy customer.

Introducing the American Express
“Contactless” Payment Functionality





Good news – your terminal is now American Express Contactless enabled

We know how important it is to provide swift and easy transactions for your customers. That's why we're constantly working to provide you with more advanced tools and innovative systems to help you do business.

Contactless transactions enable your customers to enjoy a smoother in-store payment experience. The payment system is wonderfully simplified – they just have to tap their Card on the Contactless Symbol on the Reader, for transactions up to S\$100.



What are the key potential benefits of Contactless payments for your business?



- Reduced transaction time and customer queues
- Reduced cash handling costs
- Loyalty from customers who want to use their American Express® Card regularly
- Contactless acceptance shows that you are an innovative business
- Security for the customer as the Card never leaves their hand

Guide to accepting American Express Contactless Payments

Step 1: Enter the transaction amount into the terminal

Step 2: If the transaction amount is under S\$100, the Contactless Reader is activated and the transaction amount is displayed on the Reader (where applicable)

Step 3: Ask the Cardmember to verify the amount on the Reader. Once the Reader light blinks or sounds an audio alert, ask the Cardmember to tap the Card on the Reader

Step 4: Once the Reader light blinks or sounds an audio alert, the Cardmember can remove the Card and wait for the transaction to be approved

Step 5: Give the printed receipt to the Cardmember



The Contactless Symbol

Increase the visibility of your American Express Contactless Cards acceptance by displaying the Contactless Symbol as well as the American Express logo at the store entrance and at the point-of-sale.



Employee awareness is key

Please familiarise your employees with how to promote the improved speed, convenience and value of Contactless payments. Ask them to keep an eye out for the Contactless Indicator on American Express Cards (usually on the back of the Card.)



Frequently Asked Questions

1. How do you recognise a Card that supports Contactless?

American Express Contactless Cards bear this universal contactless symbol: . This universal Contactless symbol identifies Contactless payment capability.

2. How do you know when a payment has been made?

The transaction is confirmed by the illumination of the green indicator light and a message confirming that the transaction has been successful will be displayed on the Reader.

3. Are Contactless Card payments secure?

Yes. Contactless Cards benefit from the same EMV security features found on a standard contact Card.

4. Is there a limit on the value of a Contactless transaction an American Express Cardmember can perform?

Cardmembers can use their American Express Contactless Card to pay for goods and services worth up to S\$100 per transaction. For transactions over S\$100, the Contactless Reader will prompt the Cardmember or cashier to insert the EMV Chip Card into the terminal and perform a “Chip & PIN/ SIGN” transaction.

5. Are merchants required to get a Cardmember’s signature?

In Singapore, American Express waives its requirement for signature and/or PIN verification for small-ticket transactions (transactions less than S\$100). In the instances when a Cardmember tries to pay for a transaction over S\$100, signature verification or PIN is required upon insertion of the Card (see point 4 above).

6. Will the Cardmember receive a receipt for contactless transactions he/she makes?

Yes, a receipt will be issued with “Approve. No Signature Required” indicated on the receipt.

7. Can American Express Contactless payments be refunded or corrected?

American Express recommends that a merchant performs the refund using the same payment method as the original transaction. If transactions are entered incorrectly by the cashier then the transaction should be voided.

8. Can a Cardmember accidentally make a Contactless payment if he/she gets too close to a Contactless Reader?

No. Contactless transactions can only be initiated once the cashier has entered the transaction details into the terminal and the Cardmember has presented a single Contactless enabled Card within 4cm of the Contactless Reader.

9. If a Cardmember was to wave his/her Card more than once, would he/she be charged twice?

No. The terminals are designed to only make one transaction per Card at a time.

10. If two American Express Contactless Cards are placed on the Reader, would both Cards be charged?

No. A “Use 1 Card only” message will appear at the terminal and Cardmember needs to select a Card for payment.

For additional details, Merchants can contact their American Express Client Manager or American Express Merchant Services Hotline on 1800-235 6755.