Frequently Asked Questions (FAQs)

1. **What is a Contactless Card and why should I use it?**
   Contactless is an easy and convenient way for you to use your American Express® Card for purchases of less than Rs.2,000. To make a Contactless purchase, touch your Card on the front of the specially marked American Express Contactless reader. You will not need to enter your Personal Identification Number (PIN) or sign.

2. **How does the Contactless technology actually work?**
   Contactless Cards contain an antenna embedded into the plastic. This antenna uses Near Field Communications technology to transmit the encrypted payment details securely between American Express and the Merchant. All of the data is transferred via radio waves so there is no need for physical contact between the Card and the terminal. The Card must come within 4cms of the terminal reader for the transaction to happen. A light and/or signal beep will show your Card has been accepted.

3. **I already have a Card. Can I apply for a Contactless Card?**
   We are gradually switching certain Cards over to Contactless Cards. When it is time for your Card product to be updated, your next renewal or replacement Card will have this feature. It's important for you to know that not all of our products will be available with Contactless technology.

4. **How do I know if my Card is Contactless?**
   To see if your Card is Contactless, look for the Contactless))) symbol on the front and back of your Card. Currently there are several American Express products which have Contactless technology, with more planned in the near future.

5. **How do I know if a business will accept a Contactless payment?**
   You can check to see if a business accepts Contactless payments when you are at the check-out or terminal. If the terminal displays both the American Express symbol and the Contactless logo then you will be able to make a Contactless payment with your American Express Card. If a business does not accept Contactless payments, you may still use your American Express Card by swiping or inserting it into the terminal at the checkout.

   Contactless is new technology, and we are working hard to ensure that more businesses accept this feature so that you will be able to take full advantage of it.

6. **What if the amount is more than Rs.2,000? Will I be able to use my Contactless Card?**
   If the purchase amount is above Rs.2,000, you will be able to use your Card, but you will not be able to use the Contactless feature. You will need to use your Card like a regular Credit or Charge Card by either dipping or swiping it at the terminal. You will be asked to enter your PIN or sign.

7. **How far from the Contactless machine should I hold the Card?**
   You must hold your Card within 4cms of the machine in order for the Contactless technology to work. We suggest that you remove the Card from your wallet/purse/clutch and keep it on the machine until the purchase is complete.

8. **Can I accidentally be charged for a Contactless transaction just by walking past a Contactless terminal?**
   No. Contactless machines and Cards have a limited range. Your Card needs to be within 4cms from the machine for the purchase to be verified.

9. **Are there any fees for using Contactless?**
   No. There are no additional fees for making a Contactless payment.

10. **What if I am buying something online and the value is below Rs.2,000?**
    There is no change in the way you transact online. This Card works as your normal Credit or Charge Card when you are shopping and paying bills online. You will still require a PIN or OTP online.

11. **What happens if I tap my Card against the terminal more than once?**
    Even if your Card touches the reader more than once, only one payment per transaction will be taken.

12. **Can I use the Contactless feature if my Personal Identification Number (PIN) is locked or if I have forgotten it?**
    Yes. Contactless transactions do not require a PIN, so you can pay with Contactless even if you have forgotten or locked your PIN.

    However, it's important for you to know that you may occasionally be asked to insert your Card and validate the transaction using a PIN or signature. This helps to ensure the security of your Card. As a result, you may only be able to make a few transactions before you need to request a PIN reminder or order a replacement Card. If you have forgotten your PIN, you can view it on your online account or set up a PIN Reminder request.

13. **Is my American Express Contactless Card secure?**
    Yes, it is very secure. American Express issued Contactless Cards use the same secure encryption technology as any other American Express Chip and PIN Card.

    We also put additional security measures in place to help protect you during Contactless purchases:
    • Your Card must come within a few centimeters of a reader to confirm a transaction, so there is no risk of making a payment without realizing it.
    • The merchant needs to enter the sales amount into their Electronic Funds Transfer at Point of Sale (EFTPOS) reader before they can process your payment, so there is no risk of accidental charges.
    • Even if a Card touches the reader more than once, only one payment per transaction will be taken.
    • For your safety and security, we have limited the number of consecutive Contactless transactions you can make. If you are asked to enter a Personal Identification Number (PIN) or sign for a charge, please follow the prompts on the reader.

14. **If my Card is lost or stolen, what would be my liability? Can a person that finds my Card use it repeatedly?**
    We want you to feel safe when you use your American Express Card, which is one of the reasons that we offer a 100% fraud protection guarantee. We promise that you will not be held liable for any fraudulent transaction. Please notify us immediately if you suspect there has been a fraudulent charge on your Card. If you ever make a charge of more than Rs.2,000, you will be asked to insert your Card for a Chip and PIN to verify that you are still in possession of the Card.

15. **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. It can be used for Chip and PIN only transactions if you wish. If you would prefer to use your Card as a Chip and PIN Card, let the merchant know that you would like to pay by Chip and PIN.

16. **I use Contactless often. Why am I sometimes asked to sign or enter my Personal Identification Number (PIN) instead?**
    You may occasionally be asked to insert your Card and validate the transaction using a PIN or signature. This helps to ensure the security of your Card. If you are asked to enter a PIN or sign for a charge, please follow the prompts on the terminal.

17. **I carry more than one Contactless Card in my wallet or purse. Which one will be used if I touch my wallet or purse against the Point of Sale terminal?**
    You should only present the Card you wish to pay with to the Contactless terminal. We suggest that you remove the Contactless Card you wish to use and touch it against the terminal. A light and/or signal beep will show your Card has been accepted.

18. **Why can't I use Contactless at Merchants that accept American Express? Why can't I use my American Express Cards on any Contactless readers?**
    Not all American Express Merchants have Contactless facilities setup for their terminal. Similarly, a merchant who accepts Contactless payments may not yet be setup to accept American Express.

19. **Can I use my Contactless Card abroad? Is this Rs.2,000 limit worldwide or only in India?**
    Yes, you can make Contactless payments in other countries, however your limits will vary depending upon that country's standards and terminal capability.

20. **Is there a daily limit on the amount of purchases I can make using Contactless Cards?**
    Yes. For your security we have limited the number of consecutive Contactless transactions you can make. If you are asked to enter a Personal Identification Number (PIN) or sign for a charge, please follow the prompts on the reader.

21. **Can I still collect rewards on my Card?**
    Yes. Your purchases are treated as normal purchases and earn Membership Rewards as you would on Chip and PIN transactions.

22. **I used my Card for a Contactless transaction today but can't see the charge when I view my account on-line.**
    All transactions, including Contactless transactions, may take up to 48 hours to be submitted and processed.

23. **Will I receive a receipt for my transactions?**
    Contactless transactions are designed to let you make low value transactions quickly and conveniently. If you would like a receipt to confirm the Contactless transaction please ask the merchant for one when you pay.

24. **How do I disable/turn off the Contactless option?**
    Contactless is a permanent feature of your Card and can't be disabled. If you don't want to make a purchase using Contactless, you can always dip (swipe) your Card instead.