

Amex Pay

Frequently Asked Questions

1. About Amex Pay

1.1. What is Amex Pay?

Amex Pay allows eligible Card Members to use the Amex Mobile App on NFC enabled Android devices running KitKat 4.4 or above, to tap and pay at merchants where American Express contactless Cards are accepted. Activate your Card(s) for mobile contactless payments from within the Amex Mobile App.

1.2. How do I use my device to pay?

Once your Card(s) is activated for Amex Pay, all you have to do is simply unlock your device, tap your device at a merchant's contactless reader, and look for the checkmark on your screen. There is no need to open up your Amex Mobile App to pay.

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

You can use Amex Pay to make in-store purchases with your eligible Android device wherever American Express contactless payments are accepted. Just look for the contactless symbol at checkout.

1.4. Do all contactless terminals work with Amex Pay?

No – unfortunately, some terminals are not up to date. Please let us know if you experience difficulty at a particular merchant and we can encourage them to upgrade their terminals.

1.5. Why do I need a Secure Device Lock?

A Secure Device Lock is required to ensure that you are authorising your mobile contactless payments and to keep your payment credentials secure on your mobile device. PIN, Pattern, Password, and Fingerprint are currently the supported Secure Device Lock methods.

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

1.6. What is a Device Card Number?

For your security, when you activate Amex Pay for your eligible American Express Card, a Device Card Number- separate and unique to your device - is created. Your Device Card Number is used to make purchases with Amex Pay in your Amex Mobile App. To view the last four digits of your Device Card Number, tap on the Amex Pay section of your mobile app and view your Activated Card(s).

1.7. Which Cards and devices are eligible for Amex Pay?

An eligible Card is an active UK American Express issued Personal or Small Business Credit or Charge Card, an American Express Corporate Card, or the Sterling International Currency Cards. Your current Card does not need to be contactless in order to use Amex Pay. American Express Pre-paid Cards, Virtual Accounts, Corporate Purchasing Cards, Meeting Cards, and Dollar/Euro International Currency Cards are not eligible for Amex Pay.

An eligible device is an NFC enabled Android device running KitKat 4.4 or higher.

1.8. What terms and conditions apply to Amex Pay?

Your use of your Card in Amex Pay is governed by your Card Member Agreement in the same way as all other Card payments. Use of Amex Pay is also governed by the American Express App End User License Agreement and you are required to accept the “[Important information](#)” displayed when you set up your American Express Card into Amex Pay.

2. Getting started with Amex Pay

2.1. [How do I Activate Amex Pay for my Card\(s\)?](#)

You Activate Amex Pay for your eligible Card(s) by logging into the Amex Mobile App and navigating to the Amex Pay feature. After clicking 'Activate' you will be taken through the setup flow.

2.2. [How many devices can I use to Activate Amex Pay for my Card\(s\)?](#)

You can use 1 mobile device to Activate your Card(s) for Amex Pay. In the instance where you upgrade or replace your device, this remains true and you will either have to deactivate your Cards from Amex Pay on your old device or call American Express to deactivate Cards on your old device to be able to activate them on your new device.

2.3. [Can I Activate multiple Cards for Amex Pay on my device?](#)

Yes, you can activate up to 6 eligible Cards in your Amex Mobile App.

2.4. [Why am I requested to share my mobile number and allow Amex to make and manage calls during the card activation for Amex Pay?](#)

Your mobile number is being requested solely for security purposes and to assist in our assessment of your card activation request. We will never access your contacts list, nor will the app make any calls without your permission.

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 Card Member Agreement and the [American Express Online Privacy Statement](#).

2.5. [I was prompted to receive a One-Time Verification Code, what is this and why is it required?](#)

For security purposes, we may ask you to enter a One-Time Verification Code to confirm your identity. This code is a unique series of numbers and/or letters that you can choose to receive via email or text. If prompted, please select how you wish to receive the One-Time 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 a One-Time Verification Code. Your One-Time 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 a One-Time Verification code, please contact American Express Customer Care 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 by simply unlocking your device, you will need to set Amex Pay as the default Tap and Pay app on your device. If you use multiple payment apps and have another set as default, you may still use Amex Pay but will need to unlock your device and open the Amex Mobile App.

2.7. [Are there any fees related with Amex Pay?](#)

We do not charge fees – but as always, there is a cost for mobile data charged by your mobile provider which you will need to 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 for payment when you tap your device at the contactless terminal. If you have more than 1 Card activated for Amex Pay in your Amex Mobile App, you can visit the Amex Pay section of the app to select which Card you would like to be default.

3.2. Can I use Amex Pay to pay for my journey on Transport for London?

Yes! Simply wake up your device (turn the screen on) and tap near the card reader. Amex Pay makes it fast and convenient to tap on TfL routes since there is no need to unlock your device. You can use Amex Pay on most TfL and National Rail services in London and view your journey history in your online TfL account.

3.3. 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 in Amex Pay.

Please visit your American Express Online Services Account to see your individual Card benefits. You can also contact American Express Customer Care by calling the number on the back of your Card.

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

In order to return a purchase made with Amex Pay, you will need to use the Card that has the same Device Card Number used to make the original purchase. 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.

You can also 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 to process the refund.

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

You will need to be online when activating your Card(s) in Amex Pay. When making transactions, you can still use Amex Pay if you are offline. For security purposes, there is a limit of up to eight authentications/transactions after which you will need to connect to WiFi or mobile network data to continue using Amex Pay.

3.6. How much can I spend in an Amex Pay transaction?

With Amex Pay you can spend up to £30 at stores accepting American Express contactless. Some retailers may still only accept up to the previous £20 limit, whilst others may choose to allow purchases of greater than £30 specifically on mobile contactless transactions. Please check in-store for details.

3.7. Can I take advantage of Amex Offers while using Amex Pay?

You can take advantage of an Amex Offer while using Amex Pay as long as the Card you're using in Amex Pay is enrolled in this particular Amex Offer. Remember that you can activate more than one American Express Card for Amex Pay through the Amex Mobile App and switch between your different American Express Cards when you use Amex Pay.

3.8. How can I protect myself from fraud?

Protect your Account details, PIN and any device on which you have added your Account information. For example, do not give anyone else your passcode 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 our Security Centre <https://www.americanexpress.com/uk/security/>

3.9. How secure is an Amex Pay transaction?

Your Card in Amex Pay is protected by your Secure Device Lock (password, pattern, PIN or fingerprint). For your security, when you make a purchase using Amex Pay, you must verify with your chosen Secure Device Lock method. 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.

3.10. Why does my device show a payment complete screen if the transaction was not successful?

If you attempted an Amex Pay transaction and your Android device displays a payment complete screen, it means Amex Pay has made a successful NFC connection with the card reader. The transaction itself however may not have been successful. Please ask the merchant for more details and ensure you have a receipt to confirm the status of the transaction.

4. Managing Your Card in Amex Pay

4.1. How do I deactivate Amex Pay?

If you wish to deactivate the Amex Pay from your Card, simply log into the Amex Mobile App, navigate to the Amex Pay section, and deactivate your Card. Alternatively, you can always contact American Express Customer Care by calling the number on the back of your Card to deactivate Amex Pay from your Card(s).

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 American Express Customer Care immediately at the number on the back of your plastic Card. You can also go to Android Device Manager to help you find, lock and erase your device.

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