




Click to Pay Terms – Effective July 2020

Click to Pay allows you to make convenient and secure online purchases with an eligible American Express® Card wherever you see Click to Pay or the Click to Pay  icon. Your Card account Terms & Conditions, as well as these Click to Pay Terms, apply to the use of your Card with Click to Pay.

For more information, see our [Frequently Asked Questions](#).

Your Data & Privacy

By using Click to Pay, you authorize and direct American Express to provide your personal information, including your Card and shipping information to the merchant to process your transaction. American Express has no control over the privacy and data security practices of merchants; it is always your responsibility to review the merchant's privacy policies and terms and conditions before making a purchase.

Shared Devices & Authorized Access

It is your responsibility to make sure that no one else can use your card with Click to Pay. If you use Click to Pay on a shared device or a device that another person can access (for example, if another person knows your device passcode or has their biometrics registered on your device), you should not select "Remember Me on this Device," as it will allow that person to use your card with Click to Pay.

Lost, Stolen or Compromised Device

If a device on which you use Click to Pay is lost, stolen or compromised in any way (for example, through a virus or spyware), call your Card Issuer immediately at the telephone number on the back of your Card.

Click to Pay Unavailability

On rare occasions, Click to Pay may be down, unavailable or not working properly. It is your responsibility to ensure you have your Card account information or an alternative payment method to complete your purchase. We will not be liable to you if you cannot complete a purchase at your time of choosing, if the purchase price increases or if you miss out on a purchase.

Canceling, Suspending or Changing Access to Click to Pay: Revisions to these Click to Pay Terms

We may cancel, suspend or change your access to Click to Pay at any time. We may also revise these Click to Pay Terms at any time. We will update the Effective Date above when we do so.

Complying with Laws

You must always use Click to Pay in accordance with applicable laws. You must not interfere or disrupt the operation of Click to Pay in a way that might negatively impact others or cause any loss to American Express.