




# Click to Pay Card Member Frequently Asked Questions


## Q1 **What is Click to Pay?**

Click to Pay is a checkout option for online shopping that ensures a consistent, convenient and more secure checkout experience. Whenever you see the Click to Pay icon , you can pay with your eligible American Express® Card. During checkout, you will be prompted to choose from your available Cards and will be able to complete your purchase without having to type in any personal information or Card information. In some instances, you may be required to verify your identity by entering a one-time passcode. Please note: you can add or remove your eligible Cards in Click to Pay at any time.

## Q2 **What is the customer experience with Click to Pay?**

Merchants can provide Click to Pay as an option on their checkout page, which would allow customers who have enrolled payment cards to choose from multiple card brands available to them to pay for their purchase. Enrollment in Click to Pay may happen in two ways: (1) a customer's card issuer may pre-enroll their payment cards or (2) customers can enroll their cards directly when they choose the Click to Pay checkout option. Once a payment card is enrolled, the customer no longer needs to enter their payment card number or other shipping information to complete a transaction. Upon selecting the card they want to use, the necessary information, including card information and shipping address, will be automatically populated, and customers can confirm their purchase and check out.

## Q3 **Where can consumers use Click to Pay?**

Consumers can use Click to Pay with American Express at enabled Merchants, anywhere a Click to Pay icon  is displayed.

## Q4 **Where is Click to Pay with American Express available for American Express Card Members and Merchants?**

Click to Pay with American Express is currently live in the following countries – Australia, Canada, Hong Kong, Mexico, New Zealand, Singapore, United Kingdom and United States of America, with additional expansion planned for 2021 onwards.

**Q5 Which American Express Cards are eligible?**

An “eligible Card” to use Click to Pay is: an American Express U.S. Consumer, Small Business Credit or Charge Card that is not canceled and that is issued to you by a U.S. banking subsidiary of American Express or an American Express® Corporate Card that is issued by American Express Travel Related Services to you, as an employee of a commercial Card customer who is working in the U.S.

An “eligible Card” does not include: Single-use virtual account numbers, such as vPayment from American Express, Buyer Initiated Payment and Business Travel Account programs.

**Q6 If I don't see my Card, can I add another Card?**

Yes, but only if the Card you want to add is eligible (see FAQ above, “Which American Express Cards are eligible?”). You can add a new Card when using Click to Pay by following the prompts to add a new Card. If you have previously removed an eligible Card, you can always add it again.

**Q7 I'm having difficulty adding a new Card, what can I do?**

You should confirm if your Card is eligible and if the information such as the expiration date and the 15-digit number on the front of your Card are correct. If you continue to receive an error message you should contact your Card Issuer.

**Q8 Do I have to have a login or customer ID to access Click to Pay?**

The first time you use Click to Pay you may need to enter your Card details to enroll. The next time you use it, you can simply checkout with your User ID. Your User ID will be the active email address you have on file with your Card Issuer.

You can use this email to access your eligible Cards for Click to Pay.

**Q9 Can I change the e-mail on my customer ID?**

You will need to remove your American Express Card from Click to Pay and register as a new user with your updated e-mail.

**Q10 How do I unlock my Click to Pay profile?**

If your profile is locked it will be reset after 24 hours. You can try to access your profile after this time to continue.

**Q11 What is the “Remember Me on this Device” option?**

The “Remember Me on this Device” option allows you to check out faster without requiring you to confirm your identity, like having to enter a one-time passcode. 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.”

**Q12 Will I receive a one-time passcode every time I check out?**

No. If you have checked “Remember me on this Device,” you can check out faster without having to confirm your identity such as entering a one-time passcode. However, for added security, periodically you may be asked to authenticate your identity.

**Q13 What can I do if I didn't receive a one-time passcode?**

When you select your American Express Card to pay you may need to confirm your identity such as entering a one-time passcode. In this case if you didn't receive the passcode or keyed it incorrectly you can select the “Resend” option to receive a new passcode.

**Q14 What are the security benefits of Click to Pay?**

Click to Pay combines both dynamic data and encrypted data, an enhanced security feature for online transactions, which can help reduce the risk of fraud. In addition, Click to Pay also reduces the need for Merchants to store card information, which can help protect customer data over time.

**Q15 How do I remove my Card from Click to Pay?**

When you select your Card at the Click to Pay checkout, you can choose “Manage Card” to remove your Card.

**Q16 How will the purchases appear on my American Express Card billing statement?**

All purchases made using Click to Pay will appear as regular purchases on your monthly statement.

**Q17 Who should I contact about returns and refunds?**

For all purchases, you should first contact the Merchant and process the return as you normally would according to the merchant's return and refund policies. In case you do not recognize a transaction on your billing statement, you should contact your Card Issuer using the telephone number printed on the back of your Card.

**Q18 What information is shared with Merchants?**

When you use 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.

**Q19 What happens if my Card is renewed or replaced?**

The way your new Card is updated can vary depending on your Card Issuer. Your Issuer may update your new Card information and it will automatically appear as a payment option. In this case, the first time you use your new Card to make a purchase using Click to Pay, you'll be requested to confirm your identity before completing your purchase.

If you do not see your new Card as a payment option when you choose Click to Pay, you should select the "Manage Card" option, remove the Card replaced and add your new Card.

**Q20 What terms and conditions apply when I use Click to Pay?**

The Click to Pay Terms as well as the agreement between you and your Card Issuer applies.

**Q21 What if a device I'm using for Click to Pay is lost, stolen or compromised?**

If your device is lost, stolen or compromised in any way (for example, through a virus or spyware), call your Card Issuer immediately using the telephone number printed on the back of your Card.

**Q22 What happens if Click to Pay is unavailable?**

Click to Pay is live with numerous Merchants today. However, Merchants continue to adopt Click to Pay on a rolling basis. As such, Click to Pay may not yet be available with all merchants at the time of consumer checkout.



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