




# 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 such as entering a one-time passcode. Please know that you can add or remove your eligible Cards in Click to Pay at any time.

## Q2 **Which American Express Cards are eligible?**

The American Express Cards that are eligible to use Click to Pay depend on your Card Issuer. You should contact your Card Issuer to confirm.

## Q3 **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.

## Q4 **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.

## Q5 **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 checkout ID. Your checkout 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.

**Q6 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.

**Q7 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.

**Q8 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” as it will allow that person to use your Card in Click to Pay.

**Q9 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.

**Q10 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 via e-mail.

**Q11 How secure is it for me to use Click to Pay for purchases?**

Click to Pay combines security features for online transactions, including tokenization and encrypted and dynamic data exchange, that can help reduce the risk of fraud.

**Q12 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.

**Q13 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.

#### **Q14 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.

#### **Q15 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.

#### **Q16 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.

#### **Q17 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.

#### **Q18 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.

#### **Q19 What happens if Click to Pay is unavailable?**

The Click to Pay option may not be available at all merchants or at all times. You should always make sure you have your physical Card or an alternative payment method available to complete your purchase.