






## Card Member Frequently Asked Questions

### Q1 **What is the online checkout?**

The  icon represents a checkout option for online shopping providing a consistent, convenient and more secure checkout experience. Whenever you use this option, you can pay with your eligible American Express® Card, as well as a range of other eligible cards. 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 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 the  online checkout at any time.

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

U.S.-issued American Express Cards except prepaid American Express Cards may be eligible to use the  online checkout and this will depend on your Card Issuer. You should call your Card Issuer using the telephone number printed on the back of your Card to confirm.

### Q3 **If I don't see my Card, can I add additional Cards?**



Yes, as long as your American Express Card is an eligible Card (see FAQ above, "Which American Express Cards are eligible?").

You can add a new Card when you choose the  online checkout and follow the prompts to add a new Card. If you previously removed an eligible Card you can always add it again.


### Q4 **I'm having difficulty to add a new Card, what do I do?**

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

### Q5 **Do I have a login or customer ID to access the online checkout?**

The first time you use the  online checkout you will input your e-mail and will receive a one-time passcode to confirm your identity. Your e-mail is your customer ID for the  online checkout.

**Q6 Can I change the e-mail on my customer ID?**



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

**Q7 How do I unlock my  online checkout 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, for example, by entering a one-time passcode.

If you use  online checkout on a shared device or a device that another person can access (for example, if another person knows your device passcode or has a fingerprint registered on your device), you should not select “Remember Me on this Device” as it will allow that person to use your Card in  online checkout.


**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 the  online checkout for purchases?**

The  online checkout 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  online checkout?**

When you select your Card at the  online 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 the  online checkout will appear as regular purchases.


#### 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  online checkout, 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 the  online checkout, 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 the  online checkout 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 of the online checkout?**

The  Online Checkout Terms as well as the agreement between you and your Card Issuer applies.

#### Q18 **What if a device I'm using for the online checkout 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 the online checkout is unavailable?**

Not all merchants will offer the  online checkout option. Sometimes it may be down, unavailable or not working properly. You should always make sure you have your physical Card or an alternative payment method available to complete your purchase.