22. I used my Card for a Contactless transaction today but can’t see the charge when I view my
All transactions, including Contactless transactions, may take up to 48 hours to be submitted and
processed.
21. Can I still collect rewards on my Card?
Yes. Your purchases are treated as normal purchases and earn Membership Rewards as you
make payments.
23. Will I receive a receipt for my transactions?
Contactless transactions are designed to let you make low value transactions quickly and
conveniently. If you require a receipt to confirm the Contactless transaction please ask the
person at the terminal to provide one.
3. I already have a Card. Can I apply for a Contactless Card?
We want you to feel safe when you use your American Express Card, which is one of the reasons
why we offer a 100% fraud protection guarantee. We promise that you will not be held liable for
any fraudulent transaction. Please notify us immediately if you suspect there has been a fraudulent
charge on your Card. If you ever make a charge of more than Rs.2,000, you will be asked to insert
your Card for a Chip and PIN to verify that you are still in possession of the Card.
18. Why can’t I use Contactless at Merchants that accept American Express?
No. Contactless cards are not a replacement for normal credit or charge cards or your normal
American Express Cards on any Contactless readers.
17. I carry more than one Contactless Card in my wallet or purse. Which one will be used if I
want to pay using Contactless?
Each Card must come within a few centimeters of a reader to confirm a transaction, so there is
no risk of accidental charges.
15. I have received a Contactless Card. Can I choose to have a Chip and PIN Card instead?
You can check to see if a business accepts Contactless payments when you are at the check-out
or when shopping, and ask if you can make your purchase using Contactless. You will not need to
enter your PIN or signature. If you require a printout of your transaction details please ask the
person at the terminal to provide one.
14. If my Card is lost or stolen, what would be my liability? Can a person that finds my Card
beat on it? Can’t I use Contactless if my Personal Identification Number (PIN) is locked or if I
10. What if I am buying something online and the value is below Rs.2,000?
Yes, it is very secure. American Express issued Contactless Cards use the same secure
cryptography technology as any other American Express Chip and PIN Card.
13. Is my American Express Contactless Card secure?
You can check to see if a business accepts Contactless payments when you are at the check-out
or when shopping, and ask if you can make your purchase using Contactless. You will not need to
enter your PIN or signature. If you require a printout of your transaction details please ask the
person at the terminal to provide one. 
7. How far from the Contactless machine should I hold the Card?
Even if a Card touches the reader more than once, only one payment per transaction will be
matched.
4. How do I know if my Card is Contactless?
We also put additional security measures in place to help protect you during Contactless
transactions you can make. If you are asked to enter a Personal Identification Number (PIN) or
sign for a charge, please follow the prompts on the reader.
20. What if I am unable to process a sale at the checkout or if I want to confirm an online
transaction to be updated, your next renewal or replacement Card will have this feature. It’s important
for you to know that not all of our products will be available with Contactless technology.
19. Can I use my American Express Card on any Contactless readers?
We suggest that you remove the Contactless Card you wish to use and touch it against the
terminal. A light and/or signal beep will show your Card has been accepted.
16. Use Contactless often. Why am I sometimes asked to sign or enter your Personal
Identification Number (PIN) instead?
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