

## American Express® SMS Transaction Alerts - Frequently Asked Questions

### 1. What are the advantages of having the SMS transaction and bill payment notification?

SMS transaction notifications have been implemented to help identify any fraudulent transactions on the Card.

### 2. On what products is this applicable?

Transaction based SMS is applicable for all American Express Cards with the exception of the Corporate Card.

### 3. Why are the SMS for transactions and bill payments important?

This service will provide you with a confirmation about your transactions or bill payments on your Cards whether you are in your home country or traveling abroad. This will enable us to prevent any fraudulent transactions taking place on your card. The service is available 24 hours a day.

### 4. How often will you receive the SMS notification?

You will receive the SMS notification as and when the particular transaction takes place. As for bill payments the SMS notifications are not real time. An SMS will be sent only when the payment is successfully received and reflected in the system, which may take up to 24 hours in case of paying at American Express Offices, or 3 working days in case of paying through 3<sup>rd</sup> parties.

### 5. Is there a cost for the SMS Transactions?

The SMS service from American Express is free of charge; however your telephone network operator may charge you to receive SMS, especially when roaming abroad. Please check with your provider.

### 6. Will you receive an SMS notification for every Transaction you make on your Card?

The Basic Cardmember will receive SMS notification for basic and supplementary cards for debit and credit transactions:

- a. Any debit transaction
- b. All Direct Billing transaction set on your Card.
- c. Any transaction that is made with your Card overseas.
- d. All cash payment
- e. All forms of payments (Online Services, cheques, direct debit payments)

*\*Internal credit adjustments will not trigger an SMS*

### 7. Will you receive an SMS notification for every amount you pay?

Yes, an SMS notification will be sent for any amount paid.

### 8. Can you opt out of this Service?

You can opt out from the SMS Service by contacting the Customer Services number mentioned on the back of your Card, or if you are registered in Online Services, you can do so online.

### 9. How long does the Opt Out process Take?

From when the Customer Service Agent processes the request, it takes 3 working days to complete the Opt out Process.

### 10. You received an SMS regarding a transaction on your Card which you did not make? What should you do?

Please the Customer Services number mentioned on the back of your Card.

### 11. Will you receive an SMS for transaction done through manual authorization?

Yes, you will receive an SMS, if your Card number is manually entered into the Point of Sale Terminal (POS) as per standard rules.

### 12. You made a transaction on your Card a while ago but you have received the SMS late?

The SMS are meant to be delivered in real time by the service provider however we have we have no control over the guaranteed delivery or late receipt. This can happened due to failure from the Service Provider.

**13. You are already an existing Cardmember. How can you start receiving/subscribe SMS?**

If you are an existing Cardmember and you have your up-to-date mobile phone number in our system you will automatically start receiving SMS. If your number is not up-to-date you are kindly requested to advise AEME of the new number.

**14. Are there any other prerequisites for availing of the American Express Mobile SMS Services?**

For SMS, you need to have a mobile phone with a connection on which these SMS alerts can be sent to you. If your mobile phone service does not support the SMS facility, please contact your mobile phone **service provider** to enable it. The American Express Mobile SMS Services is only available to Cardmember who have a service provider in the following countries:

- Bahrain
- UAE
- Qatar
- Oman
- Kuwait
- Jordan
- Lebanon
- Egypt

**15. Do you need to be registered with any particular service provider to receive SMS?**

Only with service providers in the selected countries mentioned above. All customers with mobile phones where the service provider supports the SMS facility will be able to avail of this facility.

**16. You have six Supplementary Cards for your family. Will you (primary Cardmember) or the other six Cardmembers receive the SMS?**

If primary (Basic) Cardmember is you then you will receive all the SMS for transactions done by supplementary Cardmembers. Supplementary Cardmembers will not receive the SMS notification.

**17. If you have an issue with SMS received can you reply by SMS?**

If you have any issues with the SMS kindly contact the Customer Service number mentioned on the back of your card - as you can not reply to the SMS.

**18. You have a Charge Card. Will you receive an SMS on your transactions?**

Yes, currently we have this service available to all American Express Cardmembers except Corporate Cardmembers.

**19. Your Card Account is approaching Credit Limit. Will you receive a warning SMS?**

You will not receive an SMS if you are approaching your Credit Limit.

**20. What are the language options for receiving SMS?**

You will receive SMS in English Language.

**25. You have been out of the country and have received SMS which you have been charged for; will American Express pay you back this money since you have not asked to opt in?**

American Express is offering the service for free, if you have been charged for an SMS it means your mobile phone network operator charges you for the SMS during roaming, therefore American Express does not pay back the SMS charges applied by your provider.