

## Frequently Asked Questions: Magnetic Stripe Activation for Overseas Use

### 1. What is a magnetic stripe?

A magnetic stripe is the strip of magnetic tape attached to the back of your Card.



▶ Magnetic Stripe

### 2. Why is activation of the magnetic stripe required for overseas use?

As part of an industry wide effort, activation of the magnetic stripe for overseas use is required from 1 October 2013. Activation allows magnetic stripe (swipe-type) transactions to be processed when you use your Card at overseas merchants with non EMV (chip card) terminals. This is also required if you wish to make overseas ATM cash withdrawals on your Card.

### 3. Am I able to use my Card overseas without activating the magnetic stripe?

Yes, you can still use your Card for payment if the merchant/establishment that is processing your payment has an EMV terminal. As most merchants overseas may not have EMV terminals, you are advised to activate the magnetic stripe on your Card before you travel.

### 4. Do I need to activate the magnetic stripe on my Card for use in Singapore?

You do not need to as domestic magnetic stripe transactions for Singapore-issued cards are not allowed since 2012.

### 5. Do I have to activate the magnetic stripe on all my American Express Cards?

You are required to activate any Card(s) if you are going to use it when you are overseas. This includes Supplementary Cards and Personal Cards. There is no limit to the number of Cards you can activate but each Card will have to be activated separately.

### 6. How do I activate the magnetic stripe on my Card for overseas use? How do I make changes to the dates of an existing request?

You can activate this function by:

- a. Logging on to [www.americanexpress.com/sg/overseasmagstripe](http://www.americanexpress.com/sg/overseasmagstripe)
- b. Calling our Card Activation hotline:
  - Singapore: 1800 296 7755
  - Overseas: +65 6296 7755
- c. Calling the number printed on the back of your Card
  - Singapore: 1800 732 2566
  - Overseas: +65 6732 2566

### 7. What is the difference between activating the magnetic stripe for a data specific and an indefinite period?

#### Date Specific:

The magnetic stripe on your Card will be activated for overseas use only during the dates you have selected. It will be automatically deactivated at the end of the period. Please note that dates are based on local Singapore time zone (GMT+8).

#### Indefinite

The magnetic stripe on your Card will be activated for overseas use when you activate this option, and will continue to be active until it is deactivated at your request.

### 8. I had activated the magnetic stripe on my previous Card for overseas use. However, I have recently replaced my Card. Will my preferences still apply?

Yes, your existing preferences will be brought forward automatically to your replacement/renewal Card. However, please note that your replacement/renewal Card will need to be activated before it can be used for any transactions. You can activate your Card by following the instructions provided on the sticker on the front of your new Card.

### 9. Will I receive any notification once I have activated/deactivated the magnetic stripe on my Card?

Yes, you will receive an alert if you have provided us with a mobile number and/or e-mail address.