

Overview

1. What is Apple Pay?

Apple Pay is a secure and easy-to-use mobile payment service which can be used to make purchases nearly everywhere. Apple Pay allows you to make in-store and online (in-app or on web) payments using your Apple devices by leveraging the Near Field Communication (NFC) technology.

2. Which devices support Apple Pay?

Apple Pay works on most iPhone, Apple Watch, iPad and Mac devices. For the latest list of eligible devices, refer to <https://support.apple.com/en-sg/HT208531>

3. Why should I use Apple Pay instead of my plastic credit card?

Apple Pay makes checkout fast and easy by allowing you to make purchases with a single touch/glance using your eligible device. You will continue to enjoy the same Citi Card rewards and benefits. Additionally, Apple Pay adds a level of security to your payment information.

4. Which Citi cards are eligible for Apple Pay?

All Citi Credit Cards (except Citi Commercial Cards, Citi PremierMiles American Express® Card and Citi International Gold Visa), Citi Ready Credit Card and Citi Mastercard Debit Cards issued by Citi Singapore are eligible for use on Apple Pay.

Getting Started

5. How can I add my Citi cards on to Apple Pay?

You can add your Citi Cards on to Apple Pay by scanning your card with Apple Pay or inputting the card information manually. Visit <https://support.apple.com/en-sg/HT204506> for steps to add your Citi Cards on to Apple Pay for different Apple devices.

To add your card on through our Citi Mobile App:

Method 1: Add your Citi Credit Card (Mastercard or Visa) to Apple Pay® right from the Citi Mobile® App.

- 1) Login Citi Mobile® App and select the card you would like to add to Apple Pay.
- 2) Tap “Manage” at the right-hand corner
- 3) Tap “Add to Apple Wallet”

- 4) After redirecting to the Apple Pay® Welcome Screen, follow the instructions shown on the screen
- 5) When the Card is added successfully to Apple Wallet, you will be directed back to Citi Mobile® App. A confirmation message “Added to Apple Wallet” will be shown

Method 2: Add your Citi Credit Card (Mastercard or Visa) from Apple Wallet App

- 1) Open the Wallet App on your iPhone
- 2) Tap “+” in the upper-right corner
- 3) Tap “Debit or Credit Card”
- 4) Scan your card or enter the card information manually
- 5) Select a verification method display on the screen. For verifying via Citi Mobile Banking App, please ensure you are having the latest Citi Mobile® App version in the same device and registered with Enhanced Security Function. For details on Enhanced Security Function: <https://www.citibank.com.sg/digital-banking/secured-banking/enhanced-security>
- 6) Once it is verified, your Citi Credit Card is ready to use with Apple Pay. You can tap your Citi Credit Card and drag it to the top of the screen to set it as default card

6. How can I set my Citi card as the default card in Apple Pay?

Open the Apple Pay Wallet App, press and hold your preferred Citi Card and drag it to the front to set your Citi card as the default card. Alternatively, you can also set your Citi Card as the default card in the Wallet & Apple Pay settings found in your phone settings.

7. When I add my card on Apple Pay, does it include both primary and supplementary card on the account?

No, both primary and supplementary cards need to be added separately.

8. Can I add the same Citi Card on more than one device using Apple Pay?

Yes, you can add your Citi card on more than one device, up to a limit of 4 devices per card.

9. The card image on my phone does not match my physical card. Is there an issue with my card?

The Citi card displayed in Apple Pay may not always exactly match your physical card. Your enrolment is successful if the following are displayed on the card image:

- Citibank logo
- The Card Network (Visa or MasterCard)
- The last four digits of the physical card

10. How long will it take for my card to activate after adding it to Apple Pay?

Activation can take up to 10 minutes after the request for enrollment. If this amount of time has been exceeded, remove the card from Apple Pay and register it again. Contact our hotline at 6225 5225 if you continue to encounter delays.

11. How do I remove my Citi card from Apple Pay?

You can remove your Citi Card from Apple Pay via the Apple Pay Wallet App or from the Wallet & Apple Pay settings found in your phone settings. You could also call our hotline at 6225 5225 to disable your Citi Card for use on a specific device. Our officer may require relevant details, such as device name, last 4 digits of Device Card Number.

Do note that your card will still be valid for use via other channels, including the physical plastic card.

If you manually delete your card from Apple Pay, you will not be able to initiate any transactions via Apple Pay using the aforementioned card.

However, if the deleted card is a Mastercard logo, merchant-initiated transactions (e.g., recurring transactions) can still go through for 999 days. If you do not wish for your card to be charged by the merchant as set out above, please contact the relevant merchant/digital checkout solution provider directly to remove your card details.

12. Why can't I add my card to Apple Pay?

Your card might be inactive/blocked or not eligible for Wallet enrollment. Please contact our Citiphone hotline at 6225 5225 for further assistance and clarification.

How it works

13. Where can I use Apple Pay?

You can use Apple Pay for in stores payments where NFC payments are accepted. You can also use Apple Pay for payments in participating in-app merchants and on participating websites.

14. How can I cancel a payment made using Apple Pay?

Cancelling a payment made with Apple Pay is the same as a physical card. Please contact your merchant if you wish to cancel a payment, request for a refund, or if you have specific feedback about the product/service.

15. How do I return a purchase if I used Apple Pay to make the payment?

You will be able to return merchandise that you purchased using Apple Pay based on the store's return policy. If you return an item purchased via Apple Pay, the store may require you to tap your phone on the payment terminal to reverse the transaction.

16. Do I need to have an active internet connection for Apple Pay to work?

Apple Pay requires an active internet connection for card registration and activation. However, an active internet connection is not required to make in-store purchases.

17. Is there a transaction limit when I pay using Apple Pay?

If you're tapping via NFC terminals, there is typically a limit imposed by the terminal vendor, kindly reach out to the vendor for more details on the limits.

There is no transaction limit for online payments, subjected to the credit limit of the card.

18. How much of my available credit limit can I access when using Apple Pay?

Your entire available credit limit is ready for you to use after the credit card has been added to the Apple Pay.

19. How can I keep track of purchases I've made with Apple Pay?

You can view the recent transactions made with Apple Pay on your Citi cards in the Apple Pay Wallet App. Simply tap on a Citi card in the app to see the Apple Pay transactions made with that card. Additionally, a real-time push notification with transaction details will be sent after each Apple Pay purchase (this requires an active internet connection).

20. What should I do if I lose my original card and then receive a replacement card?

The cards in Apple Pay are digital versions of your physical cards. If you lose your original card and receive a replacement, you need to remove the respective card from Apple Pay and register the replacement card again.

21. What if my Citi Card is renewed close to expiration, or reissued due to reported damage?

If your physical Card is renewed or replaced close to expiration date or where you have reported it as damaged, your Device Card in Apple Pay will be automatically updated with the new Card information. You do not need to add the new Card on to Apple Pay when you receive it.

Kindly note that this updating will not apply when your physical Card is replaced due to a reported loss, theft or unauthorized use.

22. Can I continue to use my physical payment card if I disable Apple Pay or remove the digital equivalent on Apple Pay?

Yes - please refer to point 11.

23. How can I identify Apple Pay transactions on my account?

Your transaction history on your monthly statement or Citibank Online account will display the last 4-digits of the Device Card, if the transaction has been made using Apple Pay.

24. How do I know if my Device Card in Apple Pay has been updated?

An alert will be sent to you to notify you of the update.

25. Will I be able to make transactions with the updated Device Card?

You can continue to make transactions through Apple Pay even without activating your renewed/replaced physical card. Please activate your renewed/ replaced physical card when you receive it.

26. Will my Citi Card work on Apple Pay if my physical card is closed or blocked?

No, if your physical card is closed or blocked (in the event of loss/theft etc.) you can no longer use it to make payments in Apple Pay.

If you require any additional assistance with your Citi cards or the details of your transaction, please contact our Citiphone hotline at 6225 5225.

For issues relating to your Apple device or other technical queries, please contact Apple via <https://getsupport.apple.com/>

Security

27. Is Apple Pay secure?

Apple Pay uses Secure Environment technology to secure your payment.

- Tokenization technology ensures your physical card details are not stored on your phone or given to merchants. Your physical card number is replaced by a Device Card Number
- Normal applications and malware have no access to the information in a Secure Environment
- All transactions need to be authorized by you (via passcode/ Touch ID/ Face ID). If your phone is lost/stolen, it cannot be used without passcode/ Touch ID/ Face ID verification
- When you make a purchase, Apple Pay uses a device-specific number and unique transaction code. So your card number is never stored on your device or on Apple servers, and when you pay, your card numbers are never shared by Apple with merchants

28. What is a Device Card Number?

For enhanced security, your actual card number will never be stored on the phone or exposed to the merchant. Your card number will instead be replaced by a unique digital number (i.e. Device Card Number, visible at the back of pass of the card in the Apple Pay Wallet App). This Device Card Number will then be transmitted to merchants in place of your actual card number for purchases.

29. Can I call Citiphone to add my card on Apple Pay, deactivate my card on a particular device, or reactivate a card?

You cannot add your Citi Card on Apple Pay via Citiphone. However, our officer will be able to assist you with deactivation/reactivation of your Citi Card on a particular device. Please call our hotline at 6225 5225 for further assistance.

30. What should I do if my device is lost or stolen?

You can go to your Apple ID account page via iCloud or use the Find My iPhone app to suspend or permanently remove the ability to pay from that device with Apple Pay. Your cards will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network.

You may also contact us at our hotline at 6225 5225 to suspend or remove your cards from Apple Pay. The Device Card Number(s) of your Citi Cards enrolled on Apple Pay on the device will be blocked. You can continue to use your cards via other channels.

31. Does Apple Pay have access to my Citi accounts?

No. Apple Pay does not have access to your Citi accounts.

32. Will my Apple Pay information still be on my device if it is formatted?

No. Formatting your device will remove all bank cards registered to your device.

33. If I want to switch device, do I need to add the cards all over again?

Yes. You would need to provision your cards again if you were to change your device.