

Overview

1. What is Google Pay?

Google Pay is the fast and simple way to make in-store and online (in-app or on web) payments. Learn more about Google Pay at <https://g.co/pay/sg>

2. Which devices support Google Pay?

Google Pay works on any Android™ devices running Android Lollipop 5.0 or higher.

For in-store payments, the devices will need to have Near Field Communication (NFC) capabilities and Host Card Emulation (HCE) functions. You can make in-app or online payment even if your device does not have NFC capabilities.

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

Google Pay makes checkout quick and easy by allowing you to make purchases using your eligible device. You will continue to enjoy the same Citi Credit Card rewards and benefits. Additionally, Google Pay protects your payment information with multiple layers of security to help keep your account safe.

4. Which Citi Credit Cards are eligible for Google Pay?

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

Getting Started

5. How can I add my Citi Credit Cards on to Google Pay?

Simply scan your Citi card with the phone's camera, NFC or enter your card details (number, expiry, CVV code etc.) to enroll. To ensure safety for your account, Citi will review the request to ensure it is valid.

You may refer to the steps below:

1. Create or log in using your Google account.
2. Open Google Wallet Pay app and tap on "Add to Wallet"
3. Tap on "Payment Card"
4. Tap on "New credit or debit card"
5. Scan your card or enter the card information manually

6. 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:
<https://www.citibank.com.sg/digital-banking/secured-banking/enhanced-security>
7. Once it is verified, your Citi Credit Card is ready to use with Google Pay

6. How can I set my Citi Credit Card as the default card in Google Pay?

Open the Google Pay app, select the card that you wish to set as the default card and enable it as default for contactless.

7. When I add my card on Google 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 Credit Card on more than one device using Google Pay?

Yes, you can add your Citi Credit card on more than one device. Citi limits up to 4 active 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 Credit Card displayed in Google 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 Google 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 Google Pay and register it again. Contact our hotline at 6225 5225 if you continue to encounter delays.

11. How do I remove my Citi Credit Card from Google Pay?

You can remove your Citi Credit Card from Google Pay via the Google Pay app. You could also call our hotline at 6225 5225 to disable your Citi Credit 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 Google Pay, you will not be able to initiate any transactions via Google 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 Samsung 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. 2860 0333

13. I received an email alert from Citi that my payment information is linked to my Google Account. When is my payment information linked to my Google Account?

Your payment information will be linked to your Google Account when you have successfully added your card to Google Pay. To view and manage the payment information you have on file with Google Pay, visit the Google payments center, <https://payments.google.com/>

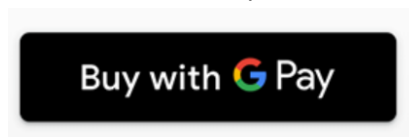
Payment

14. Where can I use Google Pay?

You can use Google Pay for in-store payments where NFC payments are accepted. Google Pay is accepted anywhere you see either of these symbols at checkout:



You can also use Google Pay for payments in participating in-app merchants and on participating websites whenever you see the Buy with Google Pay button:



15. How do I pay with Google Pay?

To pay in stores, simply unlock your Android phone and hold it near the terminal until you see a blue check mark. You do not even need to open the app.

To make most purchases in stores, you need to unlock your phone. You won't need to unlock it for certain small payments but you can only make a limited amount of locked transactions before your phone will ask you to unlock it.

For transactions above S\$200 (or S\$100, dependent on merchant terminals), authentication may be required.

16. How do I return a purchase if I used Google Pay to make the payment?

You will be able to return merchandise that you purchased using Google Pay based on the store's return policy. If you return an item purchased via Google Pay, the store may ask you to provide the original receipt, last four digits of your Virtual Account Number and/or require you to tap your phone on the payment terminal to reverse the transaction. You can find your Virtual Account Number by selecting your Card in the Google Pay app and scrolling down to your card details.

17. Why do I see a blue check mark on my Android device when the terminal in the shop says the payment has been declined?

The blue check mark means that the Android device has passed the payment details to the terminal. Payment declined could be due to a decline by the association or the bank.

18. Is there a transaction limit when I pay using Google Pay?

If you're tapping via NFC terminals, there is typically a S\$100-S\$200 limit, unless otherwise indicated by the terminal service provider.

Security

19. Is Google Pay secure?

Google Pay protects your payment info with multiple layers of security to help keep your account safe. Your actual card number is never stored on your device. When you use your phone to pay in stores, Google Pay does not send your actual credit card number with your payment. Instead an encrypted Device Card Number (i.e. Virtual Account Number, visible in the Google Pay app) is used to represent your card information so your real card details are never shared with the merchants.

20. What is a Device Card Number?

For enhanced security, your actual credit card number will never be stored on the phone or exposed to the merchant. Your card number will instead be replaced by a unique Device Card Number (i.e. Virtual Account Number, visible in the Google Pay app). This Device Card Number will then be transmitted to merchants in place of your actual card number for purchases.

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

You cannot add your Citi Credit Card on Google Pay via Citiphone. However, our officer will be able to assist you with deactivation/reactivation of your Citi Credit Card on a particular device.

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

If your phone is ever lost or stolen, you can find, lock and erase it using Find My Device, <https://www.google.com/android/find>.

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

23. Does Google Pay have access to my Citi accounts?

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

24. Will my Google Pay information still be on my device if it is formatted?

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

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

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

Account

26. How much of my available credit limit can I access when using Google Pay?

Your entire available credit limit is ready for you to use after the credit card has been added to the Google Pay, subjected to transaction limit of the terminal service provider.

27. How can I keep track of purchases I've made with Google Pay?

You can view the recent transactions made with your Citi Credit Cards on Google Pay in the Google Pay app. Simply tap on a Citi Credit Card in the app to see the recent Google Pay transactions made with that card.

28. How can I identify Google 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 Number, if the transaction has been made using Google Pay.

29. What if my Citi Credit 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 Google Pay will be automatically updated with the new Card information. You do not need to add the new Card on to Google 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.

30. How do I know if my Device Card in Google Pay has been updated?

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

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

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

32. Will my Citi Credit Card work on Google 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 Google Pay.

33. Why was my card automatically de-enrolled from Google Pay?

Per Google's guidelines, if the token is inactive (turned on and connected to Google's servers once every 90 days), Google will delete the token. As such, you may receive a notification informing you of your card's de-enrollment even though you may not have requested it.

If in doubt, you may contact us at our hotline at 6225 5225 for assistance.

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