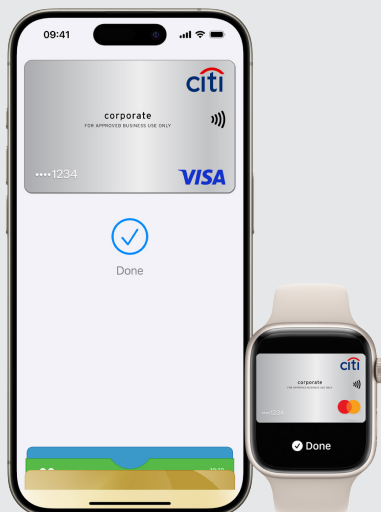# Treasury and Trade Solutions

Apple Pay™

Frequently Asked Questions

1. What is Apple Pay?

Apple Pay is an easy, secure, and private way to pay — in-store, online, and even in your favorite apps. It enables Apple users to add their card information and make secure and convenient contactless payments with their compatible iPhone, Apple Watch, iPad or Mac.

2. Who can use Apple Pay?

Apple Pay Eligibility for Citi Commercial Cards

Physical Cards: Apple Pay is available for eligible Citi Commercial Cards issued with a physical plastic card, provided your employer has enabled the 'wallet payments' feature.

mobile Virtual Card Accounts (mVCA): For Citi mVCA cards, the 'wallet payments' feature is automatically enabled.

Device and Software Requirements for Apple Pay:
To use Apple Pay, you must have a compatible Apple device running on the latest software(s) (iOS, iPadOS, watchOS or macOS).

Compatible devices are:

- iPhone models with Face ID, iPhone models with Touch ID, except iPhone 5s.

- Apple Watch Series 1 and later.

- Mac models with Touch ID, Mac models introduced in 2012 or later with an Apple Pay-enabled iPhone or Apple Watch, and Mac computers with Apple silicon that are paired with a Magic Keyboard with Touch ID.

- iPad Pro, iPad Air, iPad and iPad mini models with Touch ID or Face ID.

For more details on how each device can be used for payments, please click here.

3. How does Apple Pay work?

When paying with your device in store, Apple Pay works by using NFC (near-field communication) to securely transit tokenized details to the payment terminal. Just look for the 🔃 logo or Pay logo.

- To make a payment with your iPhone, double-click the side button (if your phone has Face ID) or Home button (if your phone has Touch ID), authenticate with Face ID, Touch ID or your passcode, then hold your device near the reader to pay.

- To make a payment with your Apple Watch, double click the side button, choose your Citi Commercial Card if more than one card is added to your watch, and hold the display of your watch next to the reader.

- When purchasing online or in-app, select Pay at checkout, confirm your billing and shipping information, then authenticate with Face ID, Touch ID or your passcode.

4. Is Apple Pay secure?

Apple Pay uses multiple layers of security to protect your card information and personal data. Card information is encrypted, and transactions are processed using tokenization technology, which replaces your card information with a unique digital token to prevent unauthorized access. This simply means your actual credit card number is never sent with the payment details and is never shared with merchants.

5. How can I add my card to Apple Pay?

The method(s) for adding your card to Apple Pay depend on the type of Citi Commercial card that you intend to add:
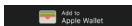
A) For eligible Citi Commercial Cards (Physical plastic cards)

You have five options to add your card to Apple Pay:

- **Via CitiManager Mobile App:** Open the CitiManager® Mobile app, select your card and click on the [Add to Apple Wallet] button and follow the on-screen instructions.

- **Via your iPhone device:** Open the Apple Wallet app on your compatible iPhone, tap the plus (+) button and follow the on-screen prompts.

- **Via Apple Watch:** To add your card to a compatible Apple Watch, select the Watch icon on your paired iPhone, scroll to choose Wallet & Apple Pay, tap on "**Add Credit or Debit Card**" and follow the instructions.

- **Via iPaD:** On your compatible iPad, go to Settings, select "**Wallet & Apple Pay**," tap "**Add Credit or Debit Card**," and complete the on-screen steps.

- **Via Mac:** On a compatible Mac, open System Preferences, go to '**Wallet & Apple Pay**', tap '**+**' on the top and follow the instructions to add your card.

B) For Citi mVCA Cards

For mVCA cards, the only way to add the card to Apple Pay is through the CitiManager App.

- **Via CitiManager Mobile App:** Open the CitiManager® Mobile app, select your card and click on the [Add to Apple Wallet] button and follow the on-screen instructions.

6. I added my Citi Commercial card to Apple Pay, why is the card image in Apple Wallet not an exact match of my physical card?

Though the card image may not look exactly like your card, this does not affect how your card is added to Apple Pay nor how it is used for payment later on.

7. Do I need to login?

To use **Apple Wallet** or the CitiManager Mobile app to add your card details, you must have an account on each app. Login with your account credentials to start using this feature.

8. Where can I use Apple Pay?

Apple Pay can be used wherever contactless payments are accepted. To pay with Apple Pay online, in-app, or in-store, just look for 🔀 or Pay .

9. How do I make a payment with Apple Pay?

Paying in store

To pay in store with your iPhone, look for 🔀 or Pay , double click the side button (if your iPhone has Face ID) and authenticate with your Face ID or passcode or double click the Home button (if your iPhone has Touch ID) and authenticate with Touch ID or your passcode. Choose your Citi Commercial Card if more than one card is added on your iPhone, then hold your device near the reader to pay.

To make a payment with your Apple Watch, just double-click the side button, select your Citi Commercial Card, then hold your device near the reader to complete your purchase.

Paying online or in-app

To pay with your iPhone or iPad, select Apple Pay as your payment of choice at checkout, choose your Citi Commercial Card, confirm your billing and shipping information, then authenticate with Face ID, Touch ID, or your passcode.

To pay on your Mac in Safari, select Apple Pay and complete the payment on your iPhone or Apple Watch or, if your Mac has Touch ID, select Apple Pay at checkout and complete the payment with Touch ID.

For more information, visit https://support.apple.com/en-gb/apple-pay.

10. How can I use my Citi Commercial Card with Apple Pay on TfL and other transport providers? Will I need to authenticate each transaction?

With **Express Travel Card** as an Apple Pay feature, you will not need to authenticate each transaction with your Face ID or Touch ID or passcode for iPhone payments nor double click the side button of your Apple Watch when using your Apple Watch for payment, if you have enabled this feature for your Citi Commercial Card. All you need is to tap the TfL yellow reader with your iPhone or Apple Watch and you are ready to go.

Express Travel can be used on TfL, or with any other travel provider that supports Express Mode.

To enable Express Travel for your Citi Commercial Card, follow the below steps:

- **For your iPhone:** go to **Settings** and select **Wallet & Apple Pay**. Select **Express Travel Card** and choose your Citi Commercial Card.

- **For your Apple Watch:** On your paired iPhone, Tap **Watch**, scroll down to choose **Wallet & Apple Pay**, then tap on your Citi Commercial Card. Select **Express Travel Card** and follow the steps on screen to enable it.

11. Can I still use my physical card after I add my card to Apple Pay?

Yes, you can still use your physical card to make payments. Apple Pay simply provides an additional option for making secure and convenient payments.

12. My Apple Device, on which I added my Citi Commercial Cards to Apple Pay on, has been lost or stolen, What are my next steps?

If your Apple device (iPhone, Apple Watch, iPad, or Mac) is lost or stolen, please take the following immediate actions to ensure that your card cannot be used for payments:

- **Use the "Find My iPhone" feature** to set your device in lost mode or to fully erase your details.
- **Login to iCloud.com** to stop anyone from using Apple Pay for payments (under Settings).
- **Contact Citi:** Immediately call the number located on the back of your physical Citi Commercial Card to report the loss or theft of your device. This helps prevent any unauthorized transactions.

If you are an mVCA holder or do not have your physical card readily available, please contact us on the numbers listed here.

Important Note: Your physical Citi Commercial Card or mVCA details are not directly stored on your Apple device. As such, you generally do not need to cancel your physical card(s) or mVCA, provided that:

- You still have possession of your physical card or mVCA details.
- The card details themselves were not compromised during the device's loss or theft.

13. What support is available for cardholders using Apple Pay?

For guidance on making purchases with Apple Pay, visit Apple's official support page on https://support.apple.com/ en-gb/HT201239.

For technical support related to your Citi Commercial Card:

- **If you have a physical card:** Please call the Citi service team using the number on the back of your card. If you don't have your physical card handy; please contact us using the numbers listed here.
- **If you are a mVCA holder:** Please self-service via using CitiManager Mobile App or Desktop by viewing declined transactions within the 'View transactions' option, or alternatively, you can contact your Program Administrator for assistance.

14. Do the contactless payment limits that apply to my physical card also apply to Apple Pay payments?

No, when using your device to Pay (Apple Pay), you can generally make contactless payments without the transaction limits that apply to a physical card tap. This is due to the enhanced security features of Apple Pay, such as biometric authentication (Face ID/Touch ID) or passcode entry, which provide a higher level of transaction security.

However, it is important to note that some merchants may impose their own transaction limits, regardless of the payment method. If a merchant has such a limit, they should inform you at the point of sale.

15. I'm trying to add my card to Apple Pay directly through my eligible device, but I haven't received a One-Time Passcode (OTP). What should I do?

To ensure the security of your financial information when adding your Citi Commercial Card to Apple Pay, we require identity verification, often through a One-Time Passcode (OTP). If you selected OTP verification and haven't received it, here are common reasons and solutions:

Why you might not have received an OTP

- **Incorrect Phone Number:** The phone number on file with Citi for your card might be outdated or incorrect.
- **Text Message Issues:** Your phone may be unable to receive text messages (e.g., due to poor signal).
- **Network Problems:** There might be a temporary network issue.

What to do if you don't receive an OTP

1. **Request Again:** Wait a moment and then try requesting the OTP again through the Apple Pay setup process.
2. **Alternative Verification:** If the **CitiManager Mobile app** is presented as an alternative verification option, you can log in to the CitiManager app to confirm your identity.
3. **Contact Support:** If neither of the above options work, please contact your Program Administrator or the Citi service team. You can find the contact number on the back of your Citi Commercial Card, or by clicking here for a list of contact center numbers.

16. Do I need internet or mobile data to use Apple Pay for payment?

You will need an internet connection when you are adding or removing your card from Apple Pay, but you do not need a connection to make payments. You might still be periodically asked to login to the app by Apple, and this will require internet connectivity.

17. I am buying a new device and am giving away my current device, is there anything I need to do?

You need to delete your Citi Commercial Card details from the old device before you give it away/sell it or exchange it. This should also be done if someone else will be temporarily using your device.

18. I cannot use Apple Pay for payment, what should I do?

If your Apple Pay payment is not going through, there could be several reasons. Please review the following troubleshooting steps:

1. **Check Your Card Status and Limits using the CitiManager App**

   - **Available Credit:** Verify that you have sufficient credit limit.

   - **Card Status:** Ensure your Citi Commercial Card is not blocked or suspended.

   - **For mVCA cards:** Please be aware that, in addition to the card credit limit, mVCA cards may have specific controls set by your Program Administrator (PA) when the mVCA was created (e.g., "Active From – Active To" dates, geographic restrictions, controls on the allowed number of transactions, etc.). You can check these card controls by self-servicing through your CitiManager Mobile App or Desktop.

2. **Merchant-Specific Limitations**

   - Some merchants may have specific limits or restrictions on their payment terminals for Apple Pay transactions. It's possible the issue lies with the merchant's system.

3. **Actions That May Remove Cards from Apple Wallet**

   Your card(s) might have been automatically removed from your Apple Wallet if any of the following actions were performed on your device:

   - Signing out of iCloud.

   - Removing your biometrics (Face ID/Touch ID) or passcode from the device.

   - Performing an iTunes Full Restore.

   - Erasing all content and settings on your device.

If any of these actions were taken, you will need to re-add your card(s) to Apple Wallet.

If the issue persists: After checking and addressing the points above, if you are still unable to use Apple Pay, please use your physical Citi Commercial Card to complete your payment. Then, contact us for assistance by calling the number printed on the back of your card.

For mVCA, please self-service via using the CitiManager Mobile App or Desktop by viewing declined transactions within the 'View transactions' option, or alternatively, you can contact your Program Administrator for assistance.

19. How can I remove my Citi Commercial Card from Apple Pay?

To remove your Citi Commercial Card from Apple Pay follow any of the below options:

- **From Wallet (card used on an iPhone):** Open **Wallet** on your device, select your Citi Commercial Card that you plan to remove. Tap on the … button on the upper right corner then press on Card Details ⓘ tab and select **Remove Card**.

- **From Wallet & Apple Pay (card used on Apple Watch):** Open **Watch** on your iPhone, open **Wallet & Apple Pay**, choose the Citi Commercial Card that you plan to remove, tap on the '**info**' tab to view your **Card Details** then select **Remove Card**.

- **From Settings:** Open **Settings**. Tap **Wallet & Apple Pay**, select your Citi Commercial Card that you plan to remove then select **Remove Card**.

- **From Find my iPhone through iCloud:** Go to **Find my iPhone**, select the device under **My Devices** then select **Remove** for the Citi Commercial Card that you wish to remove.

- **From iCloud:** Open **Settings**, select **My Devices** and choose the device that you would like to remove the Citi Commercial Card from. Select **Remove** for your Citi Commercial Card.

20. How do I choose my Citi Commercial Card for payment when using Apple Pay?

The first card you add to Apple Pay becomes your default payment card. In case multiple cards were added to Apple Pay on your device and your Citi Commercial Card is not the default one, you will need to choose your Citi Commercial Card by dragging it to the front of the wallet when you are using the wallet for payment.

21. How do I make my Citi Commercial Card as the default card in my wallet?

If the wallet on your device has multiple cards added to it and you want to make your Citi Commercial Card as your default card, please follow the steps below:

- iPhone & iPad – Go to **Settings**. Choose **Wallet & Apple Pay** then scroll down and select **Transaction Defaults** and choose your Citi Commercial Card as your default card. You can also do the same on your iPhone by opening **Wallet**, touching and holding your Citi Commercial Card then dragging it in front of your cards.

- Apple Watch – Open the **Watch** app on your iPhone then tap **Wallet & Apple Pay**. Select **Default Card**, then choose your Citi Commercial Card as your default card.

- Mac with Touch ID – Go to **System Preferences** then **Wallet & Apple Pay**. Choose your Citi Commercial Card from the **Default Card** menu.

22. How many transactions appear on the Apple Pay Wallet?

If you check the transactions in the Apple Wallet, you will only see the **latest transactions** made. When you navigate to the transaction tab (tap on your card in the Apple Wallet), you will see the last 10 transactions. You will be able to see all transactions through the CitiManager Mobile app.

23. Can I continue to use Apple Pay if my Citi Commercial Card is due to expire soon?

Yes, you can as long as you activate the new card you received before your current card expires.

24. Can I continue using Apple Pay if my card is temporarily blocked or suspended?

No, Your Apple Pay transactions will be declined if your physical card is blocked or suspended.

25. Can all Citi Commercial Cards cardholders use Apple Pay?

Eligibility for Apple Pay varies among Citi Commercial Cardholders:

- **mVCA Cardholders:** mVCA holders are eligible to use Apple Pay.

- **Physical Citi Commercial Cardholders:** If you hold a physical Citi Commercial Card, your eligibility to use Apple Pay depends on whether your employer has enabled the "wallet payments" feature. If this feature has not been authorized by your employer, you will not be able to add your physical card to Apple Wallet.

26. Which Citi Commercial Cards are eligible for Apple Pay in UK and Europe Clusters, and in which markets?

For Citi Commercial Cards issued by Citibank Europe PLC or Citibank Europe PLC–UK Branch, Apple Pay eligibility extends to the following markets: Austria, Belgium, Bulgaria, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Israel, Italy, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden, Switzerland, and the United Kingdom.

However, specific eligibility depends on the type of Citi Commercial Card you hold:

- **For mVCA:** All mVCA cards are eligible and can be added to Apple Pay.
- **For Physical Citi Commercial Cardholders:** Your eligibility to use Apple Pay is contingent upon your employer enabling the "wallet payments" feature. When this feature is enabled, it covers the following physical card types:
  - Citi Corporate Card
  - Citi Commercial Card
  - Citi Meetings and Events Physical Card
  - Citi One Card
  - Citi Fleet Commercial Card

27. How do I update my phone number?

Watch this short video on how you can update your contact information, such as your phone number and address.