

# Citi UAE Apple Pay Citi FAQs

## GENERAL

### 1. What is Apple Pay?

Apple Pay is an easy, secure and fast mobile contactless payment solution that enables customers to make purchases using eligible Apple devices at Near Field Communication (NFC) compatible Point of Sale (POS) terminals in stores, in apps, and on the web. Apple Pay can be used everywhere contactless payments are accepted.

### 2. Where can I use Apple Pay?

Apple Pay can be used wherever you see one of the following symbols:



- In Stores: with your iPhone and Apple watch
- In App: with your iPhone and iPad
- Online: with you iPhone, iPad and Mac

### 3. Which devices are compatible with Apple Pay?

Apple Pay works on most Apple devices:-

- iPhone (In store, within apps , on the web with Safari browser)
  - iPhone models with Face ID
  - iPhone models with Touch ID, except for iPhone 5s
- iPad (within apps and on the web in Safari browser)
  - iPad Pro, iPad Air, iPad, and iPad mini models with Touch ID or Face ID
- Apple Watch (In store and within apps)
  - Apple Watch Series 1 and 2 and later
  - Apple Watch (1st generation)
- Mac (On the web in Safari browser)
  - Mac models with Touch ID
  - Mac models introduced in 2012 or later with an Apple Pay-enabled iPhone or Apple Watch

Please visit [support.apple.com/en-ae/apple-pay](https://support.apple.com/en-ae/apple-pay) for a full list of compatible devices.

### 4. What Citi cards work with Apple Pay?

All Citi Mastercard Credit Cards issued by Citi UAE to consumers are eligible for Apple Pay.

### 5. What do I do if I have a Visa card issued by Citi?

Please reach out to the Citiphone team at +971 4 311 4000 to have Citi Visa Credit Card converted to a Citi Mastercard variant. You can then add the new Citi Mastercard Credit Card into Apple Pay

6. 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. It's contactless, safe and easy. And it keeps you from having to touch buttons or handle cash when you're out getting what you need. Additionally, Apple Pay adds a level of security to your payment information.

7. How does Apple Pay work?

Apple Pay uses Near Field Communication (NFC) to make contactless mobile payments. This ensures that Apple Pay will work everywhere contactless payment are accepted. Near Field Communication (NFC) enables devices in close proximity to communicate without any physical contact. Payment transactions can be completed by simply waving the NFC enabled device on contactless terminals.

8. Are there any charges for Apple Pay?

There are no charges for using Apple Pay.

### GETTING STARTED

9. How do I add a Citi Credit Card to Apple Pay?

You can add your Citi Mastercard Credit Card to Apple Pay by using the 'Wallet App' in your iPhone or 'Citi Mobile App'. Details are available in Citi UAE Apple Pay page under the section 'How to add a Card'.

For security purposes, Citi will verify your request to add the card and may text a passcode/OTP to your phone number of record for further validation.

As soon as your request is approved, you will see your card displayed in Apple Pay.

Do note that it is the sole discretion of Citi to decide whether to let you add a card to Apple Pay.

10. How do I add a newly issued card to Apple Pay?

The whole process is similar to that described above. You will also be prompted to add your card to Apple pay if you activate your new card using the Citi Mobile App

11. How long will it take me to activate a card in Apple Pay?

The approval and activation process is generally instant. But it may take up to 15 minutes in some instances for your request to be approved. If the card is not activated in Apple Pay after that time, try removing the card and adding it again. If this does not help, please call CitiPhone.

12. How do I set my Citi Credit Card as the default card in Apple Pay?

We strongly suggest you set Citi as your default card on Apple Pay

- On iPhone, open the Wallet App, press and hold your preferred Citi Credit Card and drag it to the front to set it as the default card. Alternatively, you can also chose Citi as the default card in the Wallet & Apple Pay section found in your phone settings.
- On Apple Watch, you can open the Apple Watch app on your iPhone. Tap the My Watch tab, tap Wallet & Apple Pay > Default Card, then choose a new card.

13. Can I add the same Citi Credit Card to Apple Pay on more than one device?

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

14. When I add a card to Apple Pay, will both my primary and supplementary cards be added automatically?

No, each card is treated separately for Apple Pay

15. The image of my credit card in Apple Pay does not match that of my physical plastic card. Is this an issue?

The Citi Credit Card displayed in Apple Pay may not always exactly match your physical card. You have added your card successfully if you see the following elements:

- Citi® logo
- Mastercard logo
- The last four digits of your card number

16. How do I remove my Citi Credit Card from Apple Pay?

You can remove your Citi Credit Card from Apple Pay using the 'Remove This Card' function at the back of the pass in the Wallet app.

Alternatively, you can remove a Citi Credit Card through Find My iPhone/iCloud or by calling CitiPhone. A CitiPhone banker may request additional information to identify your card number in Apple Pay (device name, the last four digits of your digital card number in Apple Pay).

Do note that after you remove your card from Apple Pay, your plastic card will continue to work as usual.

## SAFETY

17. Is Apple Pay safe?

Apple Pay has been designed with several security layers:

- When you make a purchase with Apple Pay, your actual card information is neither stored on Apple devices or servers nor shared with merchants. Your actual card number is replaced with a digital card number/code (Device Card Number or DPAN) that represents your account information. This happens via a process called Tokenization which is very secure
- All transactions must be authenticated by you using a passcode/Touch ID/Face ID. If your phone is lost or stolen, it cannot be used without the passcode / Touch ID / Face ID.
- If your phone is lost or stolen, you can go to [icloud.com/find](https://icloud.com/find) or use the Find My iPhone app to suspend or permanently remove the ability to pay from your device with Apple Pay. Alternatively you can call us and delete the card from your lost/stolen phone. Your physical card can still be used.

18. What is a Device Card Number or DPAN?

For enhanced security, your actual Citi Credit Card number is never stored in the device's memory or shared with merchants. Your actual card number is instead replaced with a unique

digital card number/code (Device Card Number or DPAN), which is shared with merchants when you pay for purchases. The DPAN is visible at the back of pass of the card in the Wallet App

19. Can I call CitiPhone to have my Citi Credit Card added to Apple Pay, remove my card, deactivate my card on a particular device, or reactivate it in Apple Pay?

You cannot add your Citi Credit Card to Apple Pay through CitiPhone.

However, a CitiPhone representative can help you remove your card from, temporarily block it on your Apple devices or reactivate it back in Apple Pay.

20. What do I do if my iPhone, iPad, Apple Watch or Mac is lost or stolen?

When using Apple Pay, you need to authenticate each transaction with Face ID, Touch ID or a passcode. These features help prevent other users from accessing Apple Pay on your device.

You can suspend or completely remove your card added to Apple Pay using your Apple ID account page or the 'Find My iPhone' app. This can be done even if the device is offline and not connected to a mobile or Wi-Fi network. Alternatively, you can call CitiPhone for assistance.

Please note that suspending or deleting a card in Apple Pay will not affect your physical card and you can continue to use your card via other channels.

21. What should I do if I lose my original physical card?

If your card is lost or stolen, please contact us immediately on CitiPhone. Your physical card will be blocked immediately and that would stop transactions on that card (including on Apple Pay). The Citi Credit Card will be disabled on your Apple Pay. You would need to register the replacement card once you receive it.

22. What do I do if my card is renewed close to expiration or reissued due to damage, fraud or loss?

If a new card is reissued to you as a result of card damage or is renewed close to expiration, then your card information in Apple Pay will be updated automatically. You will not need to add your new card to Apple Pay when you receive it.

Kindly note that this updating will not apply when your card is replaced due to reported loss, theft, fraud or unauthorized use. You will need to add the new replaced card to Apple Pay.

23. How do I know if my card information in Apple Pay has been updated?

You will receive an SMS/e-mail notification.

24. What do I do if I want to change my Apple device but it still has Citi Credit Cards in Apple Pay?

Make sure to remove all your cards from Apple Pay /Wallet App before you change your device.

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

No. Formatting your device will remove all payment cards registered on your device.

26. What will happen if I update my Apple device?

Updating your device will not affect Apple Pay operation or settings. If you experience any difficulties after updating your device, please contact Apple Support.

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

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

28. How do I keep my device and card details secure?

- Never leave your device unattended
- Use passcode or fingerprint or Face ID recognition
- Change your device passcode if you are doubtful anyone else knows it
- Only register your own fingerprint and do not allow anyone else to add their fingerprints to your device
- Please be aware of unsolicited messages asking you to reveal any personal or financial information, to allow access to your devices or to install software.
- Contact us as soon as possible if you suspect any unauthorized use of your device, if it is lost/stolen, or if you think your details have been compromised
- Register for and use Find My iPhone. This will allow you to find, lock and delete details on your phone if it is lost or stolen
- Make sure your contact details are up to date with us so we can get in touch with you quickly should we need to

## PAYMENTS

29. Do I need to be connected to Wi-Fi or my cellular data network to use Apple Pay?

You would need an internet connection to enroll cards / disable cards from Apple Pay. To make Apple Pay transactions, you do not need to have a cellular data or Wi-Fi connection. Please note that Apple Pay may require you to periodically login to the app and connect to the internet with your device to keep the app active.

30. How will I know a transaction was successful?

After completing a payment using Apple Pay, payment confirmation will be displayed on your mobile screen. Additionally, you will continue to receive transaction confirmation through Citi Alerts or SMS on your registered mobile number.

31. I am unable to add/use my card on Apple Pay. What should I do?

Please pay with your physical Citi Credit Card and contact CitiPhone for further assistance.

32. How do I return an item paid for with Apple Pay?

Such returns are treated in the same way as regular card purchase refunds. 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.

33. Why do I see a tick mark with 'Done' on my Apple device when the terminal in the shop says the payment has been declined?
- The tick mark with 'Done' means that the authentication has been completed and the information provided by the customer (passcode, Touch ID or Face ID) is correct. Payment can still be declined by the association or the bank for many reasons, e.g. insufficient funds.
34. The cashier asked for the last 4 digits of the card, but the transaction still did not go through. What should I do?
- When a merchant asks for the last four digits of the card, please provide the last four digits of the Device Account Number, instead of the physical card. To find the last four digits of your Device Account Number for your Card, open the Wallet and select the desired card, then tap ⓘ placed on right bottom. You will see the Device Account Number under the tab "Info".
35. How do I dispute a charge?
- Cancellation of a payment made with Apple Pay is similar to that of a payment made with a plastic card. Please contact the merchant to request cancellation/refund. If you wish to dispute a charge, please call CitiPhone or use the "Write to Us" form at [www.citibank.ae](http://www.citibank.ae)
36. Can I use Apple Pay at an ATM?
- No, you cannot.
37. How much of the card's credit limit can I use for Apple Pay?
- You can use your credit limit in the same way as with a regular card.
38. Are there any transaction limits on Apple Pay payments?
- No there is no transaction limit for Apple Pay payments, unless otherwise indicated/mandated in the territory of use or by the bank providing the terminal services/ payment gateway (acquirer).
39. Can I view my transaction history in Apple Pay?
- You can view the last ten transactions for one month from the transaction dates. Simply tap on a Citi Credit Card in the app to see the Apple Pay transactions made with that card.
40. How do I know if a transaction is an Apple Pay transaction?
- Apple Pay transactions appearing on your statement, Citi Online or the Citi Mobile app will show the letter 'A' followed by the last four digits of the DPAN used for payment.
41. Can I use Apple Pay to pay for purchases after my card information has been automatically updated on Apple Pay for renewal & some reissue cases?
- You can continue paying with Apple Pay even without activating your reissued plastic card but we suggest you activate your reissued plastic card as soon as you receive it.

42. Will a Citi Credit Card work with Apple Pay if the actual card has been closed or blocked?

No, if your actual Citi Credit Card has been closed or blocked, you will not be able to pay with Apple Pay.

43. Will I still earn rewards on my card when I pay with Apple Pay?

When you pay with Apple Pay, you will earn the same reward points that you get on using your physical Citi Credit Card

44. Will removing a card from Wallet on my iPhone affect the card added to my Apple Watch?

No, because these are different wallets and different tokens (digital card numbers) have been generated for the cards. If you remove a card from your phone, it will not be removed from and will be working on your watch.

45. Will unpairing my Apple Watch and iPhone remove the card from the watch?

Yes, unpairing will erase all information from the watch.

If you require any additional assistance with your Citi Credit Cards or the details of your transaction, please contact our Citiphone at +971 4 3114000.

For further information or issues relating to your Apple device please visit [www.apple.com/ae/apple-pay/](http://www.apple.com/ae/apple-pay/)