



# Citi Virtual Credit Card FAQ / Citi 虛擬信用卡常見問題

## Basics & Overview 基本資料及概覽

### 1. What is the Citi Virtual Credit Card?

The Citi Virtual Credit Card is a secure companion to your physical card and is not a replacement for your physical card. It is linked to your credit account but carries a separate card number, giving you an extra layer of protection for online shopping. Your physical credit card remains fully functional for transactions. It is an additional option designed specifically for safer online transactions.

#### 1. 花旗銀行虛擬信用卡是什麼？

花旗銀行虛擬信用卡是您實體信用卡的安全配套，並非用以取代您的實體信用卡。虛擬信用卡與您的信用卡賬戶相連，但設有獨立卡號，為網上購物提供額外保護。您的實體信用卡仍可如常使用於各類交易。虛擬信用卡屬附加功能，專為提升網上交易安全而設。

### 2. How is Citi Virtual Credit Card different from other virtual cards available today?

Unlike other virtual cards created for single transactions, short-term use, or existing as standalone digital cards, Citi Virtual Credit Card is:

- Designed for **regular, repeated use** — including subscriptions and recurring payments
- Linked to your existing Citi Mastercard Credit Card account
- Protected by a **Dynamic CVC** that refreshes each viewing for enhanced security
- Manageable instantly through the Citi Mobile® App

#### 2. 花旗銀行虛擬信用卡與現時市面上的其他虛擬信用卡有何不同？

與一般供單次交易、短期使用或以獨立數碼卡形式存在的其他虛擬信用卡不同，花旗銀行虛擬信用卡具備以下特點：

- 專為**日常及重複使用**而設，包括訂閱服務及定期付款
- 連結至您現有的花旗萬事達信用卡賬戶
- 採用動態信用卡**驗證碼**（Dynamic CVC），每次查看時均會更新，以提升交易安全
- 可透過 Citi Mobile® App 即時管理

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### 3. Which cards are eligible for the Virtual Credit Card feature?

The Citi Virtual Credit Card is available for **all Citi Mastercard Credit Cards**, including both primary and supplementary cards. To activate it:

Open the Citi Mobile® App > Go to Card Dashboard > Tap "Activate Virtual Card"

### 3. 哪些信用卡可使用虛擬信用卡功能？

花旗銀行虛擬信用卡適用於**所有花旗萬事達信用卡**，包括主卡及附屬卡。客戶可按以下步驟啟用此功能：開啟 Citi Mobile® App > 前往 信用卡主頁 > 按選「啟用虛擬信用卡」

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### 4. Can I still get a physical card with a printed CVC if I have the Virtual Credit Card?

Yes. The Citi Virtual Credit Card feature does not replace your physical card and its printed CVC. Your physical card will continue to be issued and renewed as usual. The Virtual Credit Card can only be created after your physical card has been issued and activated.

### 4. 如我已持有虛擬信用卡，仍可獲發印有信用卡驗證碼的實體信用卡嗎？

可以。花旗銀行虛擬信用卡功能不會取代您的實體信用卡及其信用卡驗證碼。您的實體信用卡將繼續按現行安排發卡及續期。客戶必須先獲發並啟用實體信用卡，方可啟用虛擬信用卡。

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## Using Dynamic CVC 使用動態信用卡驗證碼

### 5. Why does my Dynamic CVC keep changing and how do I use it?

Dynamic CVC is a security feature that generates a new, one-time-use security code each time you tap to view it in the Citi Mobile® App. Unlike the static CVC printed on your physical card, a Dynamic CVC expires after each use. **How to use it:** Enter your Virtual Credit Card number, expiry date, and the Dynamic CVC displayed at the time of purchase when checking out online.

### 5. 為何我的動態信用卡驗證碼會不斷更改？應如何使用？

動態信用卡驗證碼屬保安功能。每當您於 Citi Mobile® App 點按檢視時，系統均會產生一組全新且僅供一次使用的驗證碼。與印於實體信用卡上的固定信用卡驗證碼不同，動態信用卡驗證碼會於每次使用後失效。**使用方法：**於網上結賬時，輸入您的虛擬信用卡卡號、到期日，以及交易當時顯示的動態信用卡驗證碼。

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## 6. Does Dynamic CVC work with recurring transactions?

Yes. When setting up a subscription or recurring payment, use your Virtual Credit Card number, expiry date, and Dynamic CVC for the **initial transaction**. For all subsequent recurring charges, the merchant will process the payment using the stored Virtual Credit Card number and expiry date — no new Dynamic CVC is required each time.

## 6. 動態信用卡驗證碼是否適用於定期付款交易？

可以。當您設定訂閱服務或定期付款時，請於**首次交易**時使用虛擬信用卡卡號、到期日及動態信用卡驗證碼完成付款。其後商戶將使用已儲存的虛擬信用卡卡號及到期日處理定期扣款，無須於每次交易時重新輸入動態信用卡驗證碼。

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## 7. Can I still use my physical card with the existing CVC for online transactions?

Yes. Your physical card's existing static CVC remains valid and can continue to be used with your physical card for online transactions. The Virtual Credit Card and Dynamic CVC are an **additional, more secure** option for online shopping — not a mandatory replacement.

## 7. 實體信用卡上的驗證碼仍可用於網上交易嗎？

可以。您實體信用卡原有的固定驗證碼仍然有效，並可繼續配合實體信用卡如常進行網上交易。虛擬信用卡及動態信用卡驗證碼屬**額外提供、保障更高的網上購物選項**，並非用作取代現有安排。

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## Using Virtual Credit Card 使用虛擬信用卡

## 8. Can I use my Virtual Credit Card for all online transactions?

Citi Virtual Credit Card is designed for all online transactions, including:

- One-time purchases
- Subscriptions and recurring payments

Usage is subject to merchant acceptance and payment processing requirements.

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## 8. 虛擬信用卡是否可用於所有網上交易？

花旗銀行虛擬信用卡專為各類網上交易而設，包括：

- 一次性購物交易
- 訂閱服務及定期付款

惟實際使用須視乎商戶接受相關付款方式及付款處理要求而定。

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## 9. What's the easiest way to use my Virtual Credit Card for online shopping?

Open the **Citi Mobile® App** > Go to **Card Dashboard** and select the **Virtual Card** tab > Tap to reveal the current **Dynamic CVC** (valid for one transaction only) > Enter your Virtual Credit Card number, expiry date, and Dynamic CVC at checkout.

## 9. 使用虛擬信用卡網上購物的最簡單方法是什麼？

開啟 **Citi Mobile® App** > 前往 **信用卡主頁**並選擇「**虛擬卡**」頁面 > 點按查看目前的動態信用卡**驗證碼**（每個驗證碼僅供一次交易使用）> 於結賬時輸入您的虛擬信用卡卡號、到期日及動態信用卡**驗證碼**。

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## 10. Can I make multiple purchases with the same Virtual Credit Card?

Yes. Your Virtual Credit Card **number and expiry date remain the same** across multiple transactions. However, you must generate a **new Dynamic CVC** each time you make a new purchase. Simply open the Citi Mobile® App before each transaction to view your latest Dynamic CVC.

## 10. 我可否使用同一張虛擬信用卡進行多次交易？

可以。您的**虛擬信用卡卡號及到期日**可於多次交易中重複使用。然而，每次進行新交易時，均須重新生成新的**動態信用卡驗證碼**。您只需於每次交易前開啟 Citi Mobile® App，即可查看最新的動態信用卡**驗證碼**。

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## 11. Why was my Virtual Credit Card transaction declined?

There are several common reasons a Virtual Credit Card transaction may be declined:

- **Incorrect details entered:** Ensure the correct Virtual Credit Card number, expiry date, and Dynamic CVC were used
- **Dynamic CVC already used:** Each Dynamic CVC is for one-time use only — generate a new one and retry
- **Expired Dynamic CVC:** If too much time passes before completing the transaction, generate a fresh CVC
- **Insufficient credit:** Your Virtual Credit Card shares the same credit limit as your physical card — ensure adequate available credit

If the issue persists, please contact Citi Customer Service for assistance.

## 11. 為何我的虛擬信用卡交易被拒絕？

虛擬信用卡交易被拒絕可能有以下常見原因：

- **資料輸入錯誤：**請確認已正確輸入虛擬信用卡卡號、到期日及動態信用卡驗證碼
- **動態信用卡驗證碼已被使用：**每個動態信用卡驗證碼僅供一次交易使用，請重新產生新的驗證碼後再試
- **動態信用卡驗證碼已失效：**如於產生驗證碼後相隔較長時間才完成交易，請重新產生新的驗證碼
- **可用信用額不足：**虛擬信用卡與實體信用卡共用同一信用額度，請確認有足夠可用信用額

如問題持續，請聯絡花旗銀行客戶服務尋求協助。

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## 12. Can I add my Virtual Credit Card to a digital wallet (e.g. Apple Pay, Google Pay and Samsung Pay)?

Yes. You can add your Virtual Credit Card to supported digital wallets, subject to terms of the wallet provider and merchant acceptance.

## 12. 我可否將虛擬信用卡加入電子錢包（例如 Apple Pay、Google Pay 及 Samsung Pay）？

可以。您可將虛擬信用卡加入支援的電子錢包，但須受相關流動支付錢包服務供應商的條款及細則約束，並視乎商戶接受相關付款方式而定。

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## 13. Can I add my Virtual Credit Card to more than one device or digital wallet?

If you have already added your physical card to a digital wallet on a device, you will not be able to add the corresponding Virtual Credit Card to the same wallet on that device. However, you may add the Virtual Credit Card to a digital wallet on another device.

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### 13. 我可否將虛擬信用卡加入多於一個裝置或電子錢包？

如您已在某一裝置上的電子錢包加入實體信用卡，則無法再將該信用卡相應的虛擬信用卡加入同一裝置上的該電子錢包。您可於另一部裝置上的電子錢包加入虛擬信用卡。

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### 14. Will purchases made through a digital wallet using my Virtual Credit Card qualify for Virtual Credit Card promotions?

**No.** If you add your Virtual Credit Card to a digital wallet (e.g. Apple Pay, Google Pay and Samsung Pay) and use it to make a purchase — whether in-store via contactless or online via digital wallet checkout — the transaction is processed as a **digital wallet transaction**, not a Virtual Credit Card transaction. As a result, such purchases will **not qualify** for promotions, offers, or programs that are specifically tied to Virtual Credit Card transactions.

### 14. 使用已加入電子錢包的虛擬信用卡進行交易，是否可享虛擬信用卡專屬推廣優惠？

不可以。如您已將虛擬信用卡加入電子錢包（例如 Apple Pay、Google Pay 及 Samsung Pay），並透過電子錢包於實體商戶以感應式方式付款，或於網上以**電子錢包結賬**，該交易將被視為電子錢包交易而非虛擬信用卡交易。因此，有關交易將**不符合**虛擬信用卡專屬推廣活動、優惠或獎賞計劃的資格。

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## Safety & Security 安全與保障

### 15. What should I do if I suspect my Virtual Credit Card details have been compromised or see an unauthorized transaction on my Virtual Credit Card?

If you notice an unauthorized transaction, act quickly:

- **Report it immediately** via the Citi Mobile® App or by calling Citi Customer Service hotline; Only the payment method involved (Virtual Credit Card, physical card, or digital wallet) will be blocked — your other payment methods remain active. This minimizes disruption and ensures you can continue using your other payment methods.
- **Instantly replace your Virtual Credit Card** in the app once the incident is reported
- **Review recent transactions** and dispute any other unauthorized charges

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## 15. 如我懷疑虛擬信用卡資料遭盜用，或於虛擬信用卡上發現未經授權的交易，應如何處理？

如您發現未經授權的交易，請盡快採取以下行動：

- 透過 Citi Mobile® App 或致電花旗銀行客戶服務熱線**立即作出舉報**；系統只會封鎖涉及有關交易的付款方式（虛擬信用卡、實體信用卡或電子錢包），其他付款方式仍可繼續使用。此安排可減少對您日常交易的影響，讓您繼續使用其他可用的付款方式。
- 完成舉報後，可於應用程式內**即時更換虛擬信用卡**
- **查閱近期交易紀錄**，並就任何其他未經授權交易提出爭議交易申請

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## 16. How can the Virtual Credit Card minimize disruption if your card details are compromised or an unauthorized transaction occurs?

You can instantly replace your Virtual Credit Card directly within the Citi Mobile® App — no waiting days for a new physical card to arrive in the mail. Your physical card remains completely unaffected and usable throughout this process.

## 16. 如您的卡資料遭盜用或出現未經授權交易，虛擬信用卡如何有助減少對您的影響？

您可透過 Citi Mobile® App 即時更換虛擬信用卡，無需等候補發的實體信用卡郵寄送達。在整個過程中，您的實體信用卡，仍可正常使用，不會受到影響。

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## 17. What happens to my Virtual Credit Card and any digital wallet provisioned with it if my physical card is replaced from card renewal, replacement or report lost/stolen?

Your Virtual Credit Card and any digital wallet provisioned with it will continue to function normally.

## 17. 如我的實體信用卡因續卡、換卡，或因遺失 / 被盜而補發，我的虛擬信用卡及已加入電子錢包的虛擬信用卡會受到影響嗎？

您的虛擬信用卡及已加入電子錢包的虛擬信用卡仍可繼續正常使用。

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## Card Management & Controls 管理及設定

### 18. How many Virtual Credit Cards can I generate?

You can create one Virtual Credit Card for each Citi Mastercard Credit Card you hold (This applies to both primary and supplementary cards).

### 18. 我可建立多少張虛擬信用卡？

您可為每張花旗銀行萬事達信用卡（適用於主卡及附屬卡）建立一張虛擬信用卡。

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### 19. What are the credit and spending limits on my Virtual Credit Card?

Your Citi Virtual Credit Card shares the same credit and transaction limits as your linked physical credit card. No separate or additional limits apply — both draw from the same available credit limit.

### 19. 虛擬信用卡的信用額及交易限額是多少？

花旗銀行虛擬信用卡與其連結的實體信用卡共用相同的信用額及交易限額。虛擬信用卡不設獨立或額外限額，所有交易均使用同一可用信用額。

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### 20. Can I set up transaction notifications for my Virtual Credit Card?

If you have enabled transaction push notifications in the Citi Mobile® App, you will receive alerts for transactions made with your Virtual Credit Card, just as you would for your physical card.

### 20. 我可以為虛擬信用卡設定交易通知嗎？

如您已於 Citi Mobile® App 開啟交易推送通知功能，虛擬信用卡的交易亦會與實體卡交易一樣發送通知提示。

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### 21. Does the Virtual Credit Card expire?

Yes. You can open the dashboard in the Citi Mobile® App, go to Card Dashboard and select the Virtual Card tab, and view its expiry date. Your Virtual Credit Card will be automatically renewed as long as the linked physical card remains active.

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## 21. 虛擬信用卡是否設有到期日？

是的。客戶可於 Citi Mobile® App 開啟信用卡主頁，選擇「虛擬卡」頁面查看虛擬信用卡的到期日。只要所連結的實體信用卡仍然有效，虛擬信用卡將自動續期。

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## 22. Will I receive a separate statement for my Virtual Credit Card?

No. Your Virtual Credit Card transactions appear on the **same monthly statement** as your physical card, as both share the same credit account. You will not receive a separate statement for Virtual Credit Card activity.

## 22. 我會收到虛擬信用卡的獨立月結單嗎？

不會。由於虛擬信用卡與實體信用卡共用同一信用卡賬戶，虛擬信用卡交易將顯示於與實體信用卡相同的月結單內。客戶不會就虛擬信用卡交易收到獨立月結單。

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## 23. How does Citi identify whether a transaction was made with a Virtual Credit Card or a physical card?

Citi uses unique transaction indicators assigned to each payment method to distinguish whether a transaction was made with a Virtual Credit Card, a physical card, or a digital wallet.

## 23. 花旗銀行如何識別交易是透過虛擬信用卡還是實體信用卡進行？

花旗銀行透過分配予不同付款方式的專屬交易識別指標，分辨交易是由虛擬信用卡、實體信用卡或電子錢包進行。

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## 24. How can I view transactions made with the Virtual Credit Card linked to my physical card?

Virtual Credit Card transactions can be identified in your transaction history in the Citi Mobile® App by the last four digits of the Virtual Credit Card number.

## 24. 我如何查看與實體信用卡相關的虛擬信用卡交易紀錄？

您可於 Citi Mobile® App 的交易紀錄內，透過虛擬信用卡卡號的最後四位數字識別相關交易。

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