

## Overview

### **1. What is Google Pay?**

Google Pay is one of the Mobile Payments solutions available to Citi Credit card cardholders. It provides a simple and secure way to pay using your compatible Android devices.

### **2. Which devices support Google Pay?**

Google Pay works with most NFC capable Android devices running Android 4.4 or higher.

### **3. Which Citi cards are eligible for Google Pay?**

All Citi VISA and MasterCard credit cards issued by Citibank (Hong Kong) Limited are eligible at this time.

## Getting Started

### **4. How to install and activate my Google Pay?**

Google Pay application can be downloaded from the Google Play Store or preloaded on several devices.

Then, you can launch the Google Pay app and press the “+” button to add your Citi cards.

### **5. How can I add my Citi card to use Google Pay?**

Cards can be added by scanning your card with Google Pay or inputting the card information manually. Then, depending on the policies set by Citi, Google Pay will verify your identity through a text message, or a phone call.

### **6. How to set my Citi card as the default card in Google Pay?**

You can go to Google Pay app, select the card and tap "SET AS DEFAULT CARD". You can also tap your Citi Card and drag it to the top of the screen to set it as default card.

### **7. Can I add the same card with more than one device using Google Pay?**

Yes, you may enroll your Citi card on more than one device.

**8. How long will it take for my card to activate after adding it to Google Pay?**

The average time between the request for activation and approval should be within minutes, but can take up to 10 minutes if any additional verification requirements are needed. If this amount of time has been exceeded, remove the card from Google Pay and add it again. Contact us at our CitiPhone Banking at 2860 0333 for assistance if you continue to encounter delays.

**9. How do I remove my card from Google Pay?**

You can delete your card by selecting the card in the Google Pay application, scroll down and tap "Remove card".

How it works

**10. Where can I use Google Pay?**

You can use Google Pay in stores with contactless payment terminals. You can also make in-app purchases where Google Pay is provided as a payment option.

**11. How can I cancel a payment made using Google Pay?**

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

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

All purchases made with Google Pay can be returned according to the store's policies. If you return an item paid for with Google Pay, the store may require you to tap your phone onto the NFC reader to complete the return.

**13. Do I need to have an active internet connection for Google Pay to work?**

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

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

The last 10 transactions made with Google Pay are viewable in the Google Pay app. Simply tap on a registered card in the app to see the Google Pay transactions made with that card. Additionally, a real-time\* push notifications with transaction details will be sent after each Google Pay purchase.

\* Real-time push notifications require an active internet connection.

**15. The card image I see in Google Pay does not match my physical card. Is there an issue with my card?**

No. The card image displayed in Google Pay may not always exactly match the 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

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

The cards in Google 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 Google Pay and register the replacement card again.

**17. What should I do if I receive a renewal card as the original card has expired?**

The cards in Google Pay are digital versions of your physical cards. If you receive a renewal card to replace your expired card, you need to remove the respective card from Google Pay and register the replacement card again.

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

Yes. When you disable Google Pay or remove a registered card, you are only suspending the digital card that has been assigned to your device for that card.

## Security

### **19. How secure is Google Pay?**

When you add a card to Google Pay, a unique virtual account number is allocated by Google Pay and Card Network represents your physical card. Your name and full card details, except the last 4 digit of your card number for easy identification, are never shown in the app and never shared with the store.

### **20. What should I do if my device is lost or stolen?**

Please contact our CitiPhone Banking at 2860 0333. Our CitiPhone officer will be able to block the Citi card enrolled on Google Pay on the device.

### **21. Does Google Pay have access to my bank accounts?**

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

### **22. 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.

### **23. 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.