

## Overview

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

Android 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 Android Pay?**

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

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

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

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

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

Cards can be added by scanning your card with Android Pay or inputting the card information manually. Then, depending on the policies set by Citi, Android 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 Android Pay?**

You can go to Android 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 Android 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 Android 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 Android 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 Android Pay?**

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

How it works

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

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

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

Cancelling a payment made with Android 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 Android Pay to make the payment?**

All purchases made with Android Pay can be returned according to the store's policies. If you return an item paid for with Android 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 Android Pay to work?**

Android 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 Android Pay?**

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

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

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

No. The card image displayed in Android 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 Android 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 Android 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 Android 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 Android Pay and register the replacement card again.

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

Yes. When you disable Android 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 Android Pay?**

When you add a card to Android Pay, a unique virtual account number is allocated by Android 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 Android Pay on the device.

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

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

### **22. Will my Android 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.