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 will be available to you if the wallet payments feature is enabled to you by your employer. To use Apple Pay, you need to have a compatible iPhone, Apple Watch, iPad, or Mac 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, as well as iPad Pro, iPad Air, iPad and iPad mini models with Touch ID or Face ID. To find out more 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?

There are five ways to add your card to Apple Pay:

- Open the CitiManager® Mobile app and click on the button that says "**Add your card to Apple Pay**" and follow the instructions on screen.

- Open the **Apple Wallet** app on your compatible iPhone, hit the **plus (+)** button and follow the instructions on screen.

- 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 on screen.

- To add your card details on a compatible iPad, select **Wallet & Apple Pay** from the **Settings** menu then tap on "**Add Credit or Debit Card**" and follow the instructions on screen.

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

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. What if my device that I added my Citi Commercial Card to in Apple Pay is lost or stolen?

If your Apple device (iPhone, Apple Watch, iPad or Mac) is lost or stolen, you can either:

- 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).
- Immediately contact us on the number available on the back of your Citi Commercial Card to report loss/theft of your device to prevent unauthorized use.

Since your physical Citi Commercial Card details are never stored on your Apple device(s), there is no need to cancel your card if you still have your card in your possession and you reported your device(s) lost/stolen.

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

For instructions on how to make purchases using Apple Pay, visit https://support.apple.com/en-gb/HT201239. For technical Citi Commercial Card support, please contact the Citi service team by calling the number on the back of your card.

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

No, with Apple Pay you can enjoy contactless payments without the limits that apply to contactless payments on your card. It is worth noting that some merchants still have limits, and they should advise you of any.

15. Why did I not receive a one-time passcode (OTP)?

When adding your card to Apple Pay, we will ask you to verify your identity. This is to keep your financial information secure. If you choose to verify your identity using a One-Time Passcode (OTP), we will send an OTP as a text message to the phone number we have on file for you. If you do not receive an OTP within a minute or two, it could be because your phone number is incorrect in our systems, your phone cannot receive text messages or there's a network failure.

If you don't receive an OTP the first time, try requesting an OTP again. Alternately, if the CitiManager Mobile app is presented as an option to you, you could login to the app to verify your identity.

If neither of these options work, please contact your Program Administrator or the Citi service team by calling the number on the back of your card.

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?

There could be many reasons why the payment is not going through:

- Check that you have available credit limit through the CitiManager Mobile app
- Check that your card is not blocked or suspended
- Check if the merchant has any set limits on their terminals for Apple Pay
- If you have performed any of the below on your device(s), all cards in the wallet will be deleted:
  1) You signed out of iCloud
  2) You removed your biometrics or passcode from the device
  3) You performed an iTunes Full Restore
  4) You erased all Content & Settings

  If you have checked and resolved the above and you are still facing issues, please pay with your physical card and contact us on the number printed on the back of your card 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?

As a cardholder, you will be eligible to use Apple Pay only if this is enabled by your employer. If your employer has not authorized wallet use for you, you will not be able to add your card to Apple Wallet.

26. Which Citi Commercial Cards are eligible for Apple Pay if Apple Pay is enabled by my employer?

All physical Citi Commercial Cards issued in 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 are eligible for Apple Pay.

This includes the Citi Corporate Card, the Citi Commercial Card, the Citi Meetings and Events Physical Card, the Citi One Card, and the 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.