



Apple Pay[®]

Frequently Asked Questions

What is Citi introducing? Citi has partnered with Apple Pay[®] so that Citi Commercial Cards can be added to Apple Pay's mobile wallet, which allows cardholders to make purchases using their mobile devices.

What is Apple Pay's mobile wallet? Apple Pay's mobile wallet feature is a way to carry payment card information in a digital form on a mobile device.

Why is Apple Pay useful? Instead of using a physical plastic card, a mobile device can be used to pay for a variety of business travel expenses, such as a cup of coffee, a taxi ride or even a hotel stay. It improves convenience for cardholders and is a simple way to pay.

Can all cardholders use Apple Pay? Program Administrators can decide in advance whether to allow cardholders to use a mobile wallet. Cardholders are not enabled to load their Citi Commercial Card into Apple Pay until Citi receives approval from their program administrator.

Program Administrators can contact their Citi service representative for enrollment information. Cardholders should contact their Program Administrator(s) to confirm if Apple Pay use is permitted per their company policy.

How do cardholders get access to Apple Pay once their company Program Administrator has enrolled their corporate cards in the mobile wallet program? Cardholders can download the app from the App Store or check to see if it's already installed on their phone. Then, they just follow the instructions in the app.

How do cardholders add their Citi Commercial Card to Apple Pay?

Instructions on adding a card can be found [here](#). Please note that cardholders should only select the SMS One-Time Passcode option for authenticating the card in this process.

How do cardholders use Apple Pay?

Cardholders can use Apple Pay in stores, online, or in-app with participating merchants. Apple Pay can be used in any stores that accept contactless payments. To use it in stores using an iPhone, a cardholder can pay using Face ID or Touch ID. To use Face ID, the cardholder simply double-clicks the side button on the phone, glances at the screen and holds the top of the phone near the terminal. To pay using Touch ID, the cardholder rests a finger on the Touch ID and holds the top of the phone near the terminal. To pay with an Apple Watch, the cardholder double-clicks the side button and holds the display of the Apple Watch within a few centimeters of the card reader. In supported apps and online, cardholders can pay with a few quick clicks by selecting Apple Pay as the payment option and following the instructions on screen. For more information on how to use Apple Pay, visit apple.com/apple-pay/.

Where can Apple Pay be used?

Apple Pay is accepted at thousands of merchant locations wherever there is an Apple Pay or contactless symbol.

**How do cardholders authorize a transaction?**

Cardholders authorize in store transactions simply by unlocking their devices and holding it near a terminal.

How secure is Apple Pay?

When a device is used to pay in stores, card numbers are tokenized so Apple Pay does not send actual card numbers with the payment. Instead, a virtual account number is used to represent the payment information. This means that merchants do not see the real card number during the transaction, which enhances security.

Where can I get more information or help on Apple Pay?

For step-by-step instructions to add your Citi Commercial Card to Apple Pay, visit support.apple.com/apple-pay. For technical Citi Commercial Card support, please contact Citi Servicing by calling the number on the back of your card.