

# Google Pay™

## Frequently Asked Questions

### 1. What is Google Pay?

Google Pay is a digital wallet platform and online payment system that enables users to store their card information and make secure and convenient payments with their smartphone or smartwatch.

### 2. Who can use Google Pay?

To use Google Pay, you need to have a smartphone or smartwatch running on Android 9.0 or higher on your phone or Wear OS 2.0 or higher on your smartwatch and have the Google Wallet app installed on your device.

### 3. How does Google Pay work?

Google Pay works by securely storing your encrypted card information in the app and using NFC (Near Field Communication) technology to process payments. To make a payment, simply hold your device near a contactless reader and confirm your payment in the app.

### 4. Is Google Pay secure?

Google Pay uses multiple layers of security to protect your card information and personal data. Card information is encrypted and stored securely in the Google Wallet app, 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 Google Wallet?


There are two ways to add your card to Google Pay:

- 1) Open the CitiManager® Mobile app and click on the button that says “Add Your Card” to Google Pay.
- 2) Open the Google Wallet app and manually key in your card details.

### 6. Do I need to login?

To use the Google Wallet app or the CitiManager Mobile app, you must have an account on each app. Login with your account credentials to start using this feature.



<b>7. Where can I use Google Pay?</b>	Google Pay can be used where contactless payments are accepted or wherever you see the  logo, including in-store, online, and in-app purchases.
<b>8. How do I make a payment with Google Pay?</b>	To make a payment with Google Pay, simply unlock your phone or smartwatch, and hold it near a contactless reader. For more information, visit <a href="https://support.google.com/wallet/answer/12060043?hl=en">https://support.google.com/wallet/answer/12060043?hl=en</a> .
<b>9. Can I still use my physical card after I add my card to Google Wallet?</b>	Yes, you can still use your physical card to make payments. Google Wallet simply provides an additional option for making secure and convenient payments.
<b>10. What if my smartphone/smartwatch is lost or stolen?</b>	If your smartphone/smartwatch is lost or stolen you can either: <ul style="list-style-type: none"><li>• use the Google “Find My Device” feature to remotely lock your device, log out of your Google account or erase your device, this will prevent unauthorized access to your card information and personal data.</li><li>or</li><li>• 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.</li></ul>
<b>11. What support is available for cardholders using Google Pay?</b>	For instructions on how to make purchases using Google Wallet, visit <a href="https://support.google.com/wallet/answer/12060043?hl=en">https://support.google.com/wallet/answer/12060043?hl=en</a> . For technical Citi Commercial Card support, please contact the Citi service team by calling the number on the back of your card.
<b>12. Why did I not receive a one-time passcode (OTP)?</b>	When adding your card to Google Wallet, we will at times 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.
<b>13. What should I do if my card is lost or stolen? Can I continue using Google Pay?</b>	In the event your card is lost or stolen, please contact us immediately to block your card. Please click <a href="#">here</a> for our contact center numbers. Your card will be blocked, and a card replacement will be sent to you. You will not be able to use Google Pay until you receive your new card and activate it.  Please note, that if you have reported fraud on your lost/stolen card, you will need to add your new card details, once received, on the Google Wallet as you will not be able to use the tokenized card linked to your old card.
<b>14. Do I need internet or mobile data to use Google Pay for payment?</b>	You will need an internet connection when you are adding or removing your card from Google Wallet, but you do not need a connection to make payments. Just ensure NFC is enabled on your device.



**15. 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/return it.

**16. I cannot use Google Wallet 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
- If any of the below scenarios apply, Google Wallet will not work, and you will have to rectify each scenario:
  - 1) You signed out of your Google account
  - 2) NFC is disabled on your device
  - 3) You removed your biometrics or password or PIN from the device
  - 4) You reset the device
  - 5) Google Wallet app is not on your device after updating

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.

**17. How do I check if NFC is enabled on my Android device?**

You can check whether your device is enabled for NFC under “Your Device” settings. Make sure it is enabled.

**18. How do I choose my Citi Commercial Card for payment when using Google Pay?**

The first card you add to Google Wallet becomes your default payment card. In case multiple cards were added to Google Wallet 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.

**19. How many transactions appear on the Google Pay Wallet?**

If you check the transactions in the Google Wallet, you will only see the latest transactions made. When you navigate to the transaction tab (tap on your card in the Wallet), you will see the last 10 transactions.

You will be able to see all transactions through the CitiManager Mobile app.

**20. Can I continue to use Google 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.

**21. Can I continue using Google Pay if my card is temporarily blocked or suspended?**

No, Your Google Pay transactions will be declined if your physical card is blocked or suspended.



**22. Can all Citi Commercial Cards cardholders use Google Pay?**

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

**23. 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.