



Google Pay™

Frequently Asked Questions

- What is Citi introducing?** Citi has partnered with Google Pay™ so that Citi Commercial Cards can be added to Google's mobile wallet, which allows cardholders to make purchases using their mobile devices.
- What is Google Pay?** Google Pay is the fast, simple way to pay at millions of places - on sites, in apps, and in stores.
- Why is Google 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 Google 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 Google 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 Google Pay use is permitted per their company policy.
- How do cardholders get access to Google Pay once their company Program Administrator has enrolled their corporate cards in the mobile wallet program?** Cardholders can download the app from Google Play or check to see if it's already installed on their phone. Then, they just follow the instructions in the app. Google Pay works on Android devices running KitKat 4.4 or higher.

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

Cardholders can use Google Pay in stores, online, or in app with participating merchants. Google Pay can be used in any stores that accept contactless payments. To use it in stores, a cardholder simply unlocks his/her device and holds it near the terminal. In supported apps and online, cardholders can pay with a few quick clicks by selecting Google Pay as the payment option and following the instructions on screen.

In supported apps and online, cardholders can pay by selecting Google Pay from the list of payment options.

Where can Google Pay be used?

Google Pay is accepted at thousands of merchant locations wherever there is a Google Pay or contactless symbol. NFC should be enabled on the device prior to use.



How do cardholders authorize a transaction?

Cardholders authorize the transaction simply by unlocking their device and holding it near the terminal.

How secure is Google Pay?

When a device is used to pay in stores, card numbers are tokenized so Google 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 Google Pay?

For step-by-step instructions to add your Citi Commercial Card to Google Pay, visit pay.google.com/about or [click here](#).

For technical **Citi Commercial Card** support, please contact Citi Servicing by calling the number on the back of your card.