

Overview

1. What is Apple Pay?

Apple 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 Apple devices.

2. Which devices support Apple Pay?

Apple Pay works with most iPhone, Apple Watch, iPad and Mac devices. For the latest list, refer to <https://support.apple.com/zh-hk/KM207105>

3. Which Citi cards are eligible for Apple Pay?

All Citi MasterCard and VISA credit cards issued by Citibank (Hong Kong) Limited are eligible at this time.

Getting Started

4. How to enable my Apple Pay?

Enabling Apple Pay can be done via:

- iPhone, open the Wallet app and tap the “+” sign.
- Apple Watch, open the Apple Watch app on your iPhone and select “Wallet & Apple Pay”, then tab “Add Credit or Debit Card”.
- iPad, go to Settings, open “Wallet & Apple Pay” and select “Add Credit or Debit Card”
- MacBook Pro with Touch ID, go to System Preferences and select “Wallet & Apple Pay”, then tab “Add Card”.

5. How can I add my Citi card to use Apple Pay?

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

You can go to Wallet, tap your Citi Card and drag it to the front to set it as default card.

7. Can I add the same card with more than one device using Apple 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 Apple 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 Apple 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 Apple Pay?

You can delete your card by selecting the card in the Wallet, click “i” at the bottom right and tap “Remove card”.

How it works

10. Where can I use Apple Pay?

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

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

Cancelling a payment made with Apple 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 Apple Pay to make the payment?

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

Apple 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 Apple Pay?

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

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

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

No. The card image displayed in Apple 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 (MasterCard or Visa)
- 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 Apple 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 Apple 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 Apple 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 Apple Pay and register the replacement card again.

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

Yes. When you disable Apple 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 Apple Pay?

When you add a card to Apple Pay, a unique virtual account number is allocated by Apple 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?

You can go to your Apple ID account page via iCloud or use the Find My iPhone app to suspend or permanently remove the ability to pay from that device with Apple Pay. Your cards will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network.

You may also contact our CitiPhone Banking at 2860 0333. Our CitiPhone officer will be able to block the Citi card enrolled on Apple Pay on the device.

21. Does Apple Pay have access to my bank accounts?

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

22. Will my Apple 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.

24. If I have received the renewal Citi Card with same card number, do I have to add the card again?

Yes, you need to delete the old card from record and add the new card even though the card nos are the same