

Single-Click/Faster Payments – Terms and Conditions

1. Enrolment and De-enrolment

- 1.1. Single-click/Faster Payments is an additional feature supported on Citi credit card and does not in any manner affect the existing functionality of the card which includes but is not limited to transactions, reward points, cash withdrawal, online payments, fees and service charges etc. These are also known as Visa Safe Click and Mastercard ID Check payments for VISA and Mastercard respectively
- 1.2. Single-click/Faster payments refer to card network (VISA/Mastercard) provided solution which enables frictionless e-commerce transactions allowing transactions up to INR 2000 to be completed without OTP
- 1.3. Single-click/Faster payments is an enrolment-based functionality available on select Citi Credit Cards
- 1.4. The option to enroll for single-click/faster payment would be available on supported merchant applications at the time of check-out/making payment.
- 1.5. Enrolment is based on the concept of device binding, i.e., the enrolment is applicable for the combination of your mobile device, merchant application, userID on merchant application and credit card number. Post enrolment, subsequent transactions up to INR 2000 on the same combination of mobile device, merchant application, userID and card number would be frictionless i.e. without OTP
- 1.6. Network (VISA / Mastercard) would conduct risk rating of each single-click/faster payment (transactions up to INR 2000). If a transaction is suspected to have fraud risk, or any change is identified in any of the device binding combination, Network will step-up the transactions and customer will be asked to enter OTP to complete the transaction.
- 1.7. Transactions greater than INR 2000 would continue to require OTP validation.
- 1.8. Network (VISA/Mastercard) may place additional security checks at the time of single-click/faster payment enrolment and accordingly accept or decline the enrolment request in the interest of customer security
- 1.9. Cardmember agrees, accepts and acknowledges that use of this single-click/faster payment feature shall be voluntary by the Cardmember and single-click/faster payment is not mandated by Citibank. However, Citibank shall not be liable for any conditions that the merchant or the acquiring bank may impose on the acceptance / non-acceptance of this solution.
- 1.10. Once enrolled, customer may de-enroll from this functionality on the merchant application itself. In case of any issue in de-enrolling from this functionality, please contact the merchant. Kindly note, the option to de-enroll from single-click/faster payments is available only at merchant's end and Citi will not be able to de-enroll customer's card from any merchant application.
- 1.11. No charge will be levied by Citibank solely for using single-click/faster payment. However, the Cardmember accepts, agrees and acknowledges that the card shall continue to attract annual fees, late payment fees, interest, service charges and any other charges as applicable on the card

2. Supported Merchant

- 2.1. Single-click/Faster Payment may work only at select merchant applications which have enabled this functionality on their mobile application

- 2.2. Citibank reserves the right to allow or restrict merchant(s) from offering this single-click/faster payment feature on Citi Credit Card at its sole discretion and decision of Citibank shall be final and binding

3. Security Controls

- 3.1. In interest of customer security and to prevent Frauds, Citi may employ some additional controls. For example:
 - 3.1.1. Citi may limit the number of faster e-com transactions on a given card in a day
 - 3.1.2. Citi may limit the total transaction amount via single-click/faster payment in a day on a given card
 - 3.1.3. Or any other suitable checks may be deployed by Citi from time to time
- 3.2. Since, these are security controls, Citi reserves right to not share/ communicate these with customers or any other 3rd party
- 3.3. Network (VISA / Mastercard) would conduct risk rating of each single-click/faster payment (transactions up to INR2000). If a transaction is suspected to have fraud risk, or any change is identified in any of the device binding combination, customer will be asked to enter OTP to complete the transaction

4. Discontinuation of Service

- 4.1. Citibank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel or disable single-click/faster payment feature, without assigning any reasons thereof. These Terms & Conditions shall be in addition to & not in substitution/derogation to the Rules & Regulations governing the use of the Citibank Credit Card and/or the Citibank website, URL: www.citibank.co.in. As a pre-requisite for utilizing/using the card for conducting transactions through single-click/faster payments, it is necessary that the Cardmember agrees to be bound by these Terms & Conditions, which are in addition to the existing Terms and conditions referred above. The initiation of a card transaction shall be deemed that the Cardmember has read, understood and unconditionally accepted the Terms & Conditions herein.

5. Disputes

- 5.1. Any dispute with or complaint against any Merchant Establishment must be directly resolved by the Customer with the Merchant Establishment. It is clarified that Citibank shall not be responsible or liable for any deficiency in goods and/or services purchased using this single-click/faster payment feature. This exclusion of liability shall apply even for goods and/or services made available by Citibank under any promotional schemes.
- 5.2. Single-click/Faster payments are considered as secured (fully authenticated) transactions, therefore, any dispute related to unauthorized transactions would be customer liability
- 5.3. If card member loses his device or card or has compromised his information whether knowingly or unknowingly, leading to fraudulent enrolment or fraudulent single-click/faster payments, would be deemed as customer liability

6. General Terms and Conditions

- 6.1. Card member shall not hold Citibank, its group entities or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses which the Cardmember claims to have suffered,

sustained or incurred or claims to suffer, sustain or incur, by way of and/or on account of this facility including but not limited to any delays, loss of business, profit, revenue or goodwill, anticipated savings, damages, fees costs, expense, etc. or for any indirect or consequential, special or exemplary damages or loss arising in connection with single-click/faster payments feature or due to unavailability/usage of single-click/faster payments feature or in performance of its obligations or otherwise.

- 6.2. If the single-click/faster payments feature and/or anything to be done by Citibank or any other entity in respect of the single-click/faster payments feature is prevented or delayed by causes, circumstances or events beyond the control of Citibank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Citibank or the other entity/ies, then Citibank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed and will not be liable for any consequences.
- 6.3. The Cardmember agrees, accepts and undertakes not to use this single-click/faster payments feature for any purpose that might be construed as contrary or repugnant to any applicable law, regulation, guidelines, Citibank policy or for any purpose that might negatively prejudice the goodwill of Citibank.
- 6.4. Citibank makes no express or implied warranty, guarantee, representation, or undertaking whatsoever, regarding this single-click/faster payment feature, which are not expressly mentioned herein.
- 6.5. Citibank shall not be responsible for any acts or omissions of any third-party including Merchants Establishments etc., with regard to this single-click/faster payment feature, which are not expressly authorized by Citibank.
- 6.6. The Cardmember acknowledges, represents and accepts that he/she shall be solely responsible for the confidentiality, safety and security of the single-click/faster payment feature enabled mobile device and credit card at all times.
- 6.7. Any payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the payment recorded on such requisition was properly incurred at the Merchant Application by the Cardmember.