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Samsung Pay – Frequently Asked Questions

Contents

1. About Samsung Pay.....	2
2. Getting Started.....	2
3. Using Samsung Pay to make payments.....	3
4. Samsung Pay Security.....	5
5. Miscellaneous.....	6

About Samsung Pay

What is Samsung Pay?

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make purchases nearly everywhere. Samsung Pay allows you to pay with your Citi credit cards using your Samsung phone, by leveraging new technologies called Magnetic Secure Transmission (MST) and Near Field Communication (NFC).

Samsung Pay currently supports in-store payments only and cannot be used to make online or in-app payments.

Why should I use Samsung Pay instead of my plastic credit cards?

Samsung Pay offers a simple, secure and convenient payment experience that doesn't require searching through your wallet or purse. Samsung Pay makes checkout fast and easy by allowing you to make purchases with a single touch using your eligible device.

Which Citi cards are eligible for Samsung Pay?

Citi Rewards Credit Card, Citi PremierMiles Credit Card, Citi Cash Back Credit Card, Citi Prestige Credit Card, Citi Rewards Domestic Card, Citi Ultima Credit Card, IndianOil Citi Credit Card, First Citizen Citi Credit Card, IndianOil CitiBusiness Card and CitiBusiness Credit Card are available on Samsung Pay currently

Can I enroll the same Citi credit card on more than one device using Samsung Pay?

You can register the same Citi credit card on up to 4 Samsung devices. Please note that if you register your card on more than one device, any SMS communications about your Samsung Pay account will still be sent to the registered mobile phone number with Citi.

Getting Started

Which devices can I use Samsung Pay with?

Samsung Pay supports Galaxy Note8, Galaxy S8+, Galaxy S8, Galaxy S7 edge, Galaxy S7, S6 edge+, Galaxy Note 5, Galaxy A7 (2017), Galaxy A5 (2017), A5 (2016), A7 (2016), Galaxy A9 Pro and Galaxy J7 Pro.

What do I need to start using Samsung Pay?

1. Sign in to Samsung Pay with your Samsung Pay account. Samsung Pay is available on eligible devices, pre-installed or as an update.
2. Setup your Samsung Pay PIN or fingerprint – this will be used for all your Samsung Pay transactions.
3. If you choose to use your fingerprint and have not already registered a fingerprint on your device, you will be asked to register your fingerprint.
4. Samsung Pay will ask you to verify your fingerprint. You will then be asked to create a Samsung Pay PIN. Your Samsung Pay is now set up and you can add your Citi credit cards.

How do I add my Citi credit card on Samsung Pay?

1. Select “Add Card” in your Samsung Pay app.
2. Put your card on a flat surface. Scan your Citi credit card using Samsung Pay by placing the card in the frame on screen to read the card number. Alternatively, you can enter your card details manually.
3. Read, understand and accept the Terms and Conditions.
4. To ensure safety for your account, Citi will review the request to add your Citi credit card to Samsung Pay.
5. To complete registration, you will have to verify your identity. You can select SMS or Call Bank option for this verification. If you select SMS, you will receive a Onetime password (OTP) via SMS on your registered mobile number, which you will need to enter to continue.
6. If you select the Call Bank option, you will need to call CitiPhone Helpline Number: +18602102484 to complete the verification.
7. Once verification is completed and approved, an image of your credit card will be visible in the Samsung Pay app and will be available for payment via the phone.
8. Enrolment will be subject to Citi’s approval criteria.

When I enroll my card on Samsung Pay, does it include both primary and supplementary card on the account?

No, each supplementary card will need to be enrolled separately on Samsung Pay.

I have an issue adding my Citi credit card to Samsung Pay.

Samsung Pay requires an active internet connection when adding a payment card. Please do verify that you are connected to the internet via a Wi-Fi network or your mobile data connection. For the best experience, the device should have a SIM card installed. For Citi credit card related issues, please contact our 24-hour hotline: 18602102484 for further clarification.

The card image on my phone does not match my physical card. Is there an issue with my card?

The image of the Citi credit card displayed in the Samsung Pay Wallet may not always exactly match your physical card. Your enrolment is successful if the following are displayed on the card image:

- Citibank logo
- The Card Network (Visa or MasterCard)
- The last four digits of the physical card

What if my Citi credit card is upgraded, or reissued upon card expiry/damage/loss?

You will need to enroll your newly issued Citi credit card again on Samsung Pay, and manually remove your old credit card. In the case of loss/theft of your card, do remember to deactivate your card by calling our hotline at 18602102484.

My credit card is greyed out in Samsung Pay, what does this mean?

Any card that is suspended will still appear on the Samsung Pay app but it will be greyed out.

Using Samsung Pay to make payments

How do I make in-store purchases with Samsung Pay?

1. Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay app from the home screen.
2. Select the Citi credit card you want to pay with by swiping left or right.
3. Verify your fingerprint to authorize the transaction. Alternatively, you can enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint feature.
4. Terminal options:
 - i. If the merchant has a NFC terminal, simply tap your phone on the NFC reader to complete the transaction
 - ii. If the merchant uses a non NFC terminal, then place the device next to magstripe swipe slot and authenticate via your Citi credit card APIN for domestic purchases.

Do note that for non-NFC terminals, the device must be placed within 5cm of the card reader in order for MST payment to work.

Where can I use Samsung Pay?

You can use Samsung Pay almost anywhere that you can currently swipe or tap your Card to pay. However, Samsung Pay will not work with card readers where it is necessary to insert your card into the reader. Nearly all merchants can accept Samsung Pay through NFC or MST terminals, which make Samsung Pay a widely accepted mobile payment service in the market. This includes local and overseas merchants.

Samsung Pay currently supports in-store payments only and cannot be used to make online or in-app payments.

What happens if my fingerprint is not recognized?

You can enter the Samsung Pay PIN you created as a backup option. Samsung Pay will remove the data from the app and deregister all linked cards, if the fingerprint is not recognized after 20 consecutive attempts and the Samsung Pay PIN has not been entered.

Do I need to have an active internet connection for Samsung Pay to work?

Active internet connection is not required each time to make an in-store purchase. However, the app does require internet connection periodically (at least once a day) to update its security feature. In such instances, if there is no internet connection, the app might not work intermittently until an active connection is established.

The cashier asked me for the last four digits of my card number. But the transaction failed despite providing this information.

In rare cases, the merchant may ask you for the last four digits of the card number. You will need to provide the last four digits of the Device Card Number, instead of the last four digits of the physical card number. For ease of use, it is located on the left side of the card in the Simple Pay screen, and in the main app when viewing your registered Citi cards.

What is the "Retry" button I see when I am trying to make a payment?

The “retry” button appears when the countdown timer has reached its end and the device has not detected an NFC payment or has not received a notification of a successful payment. The “retry” button allows you to begin the payment process, one additional time, without reauthorizing using your fingerprint or PIN.

Will my Citi credit card work on Samsung Pay if my physical card is closed or blocked?

No, if your physical card is closed or blocked (in the event of loss/theft etc.) you can no longer use it to make payments in Samsung Pay.

Samsung Pay Security

Is Samsung Pay secure?

Yes, Samsung Pay uses a Secure Environment and Samsung KNOX technology to secure your payment.

- Tokenization technology ensures your physical card details are not stored on your phone or given to merchants. Your physical card number is replaced by a Device Card Number (displayed on your phone)
- You'll create a unique PIN or register your fingerprint to your device, and it will be needed each time you make a payment with the app. All transactions need to be authorized by you (via fingerprint/PIN). If your phone is lost/stolen, it cannot be used without fingerprint/PIN verification
- Samsung KNOX runs scans to see if your device is secure, and will permanently disable Samsung Pay on a compromised device.
- In case of a lost or stolen phone, you can call Citi and delete all cards from the phone. Your physical card can still be used. You can also use Samsung's Find My Mobile service to Lock Samsung Pay (remotely disable) or to Wipe Samsung Pay (remove all the payment cards registered onto your device), while still being able to use your Citi cards via other channels

What is a Device Card Number?

For enhanced security, your actual credit card number will never be stored on the phone or exposed to the merchant. Your credit card number will instead be replaced by a unique digital number (i.e. Device Card Number, visible on the left side of the card in the Samsung Pay screen, and in the main app when viewing your registered Citi cards) each time you add a new card to your device. This Device Card Number will then be transmitted to merchants in place of your actual card number for purchases.

Can I call CitiPhone to enroll my card on Samsung Pay, deactivate my card on a particular device, or reactivate a card?

Our CitiPhone officer will be able to assist you with deactivation/reactivation/deletion of your Citi credit card on a particular device. Please call our 24- hour hotline at 18602102484 for further assistance.

What if my device is lost or stolen?

Please contact our 24-hour hotline at 18602102484. The Device Card Number(s) of your Citi credit cards enrolled on Samsung Pay on the device will be blocked. You can continue to use your credit cards via other channels. If you have located your device, please reactivate your Citi cards for use on Samsung Pay. You can also use Samsung's Find My Mobile service to Lock Samsung Pay (remotely disable) or to Wipe Samsung Pay (remove all the payment cards registered onto your device), while still being able to use your Citi cards via other channels.

What happens if I get a new Samsung device?

You have to install the Samsung Pay App and register your cards again, make sure you delete the cards from your old device.

Miscellaneous

What are MST and NFC?

Magnetic Secure Transmission™ or MST is a method of sending data using magnetic waves. MST replicates a card swipe by wirelessly transmitting magnetic waves from the supported Samsung device to a standard card reader. MST turns every card reader into a contactless payment receiver.

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Samsung Pay uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

How can I create my Samsung Pay account?

When you open Samsung Pay for the first time, you will be asked to sign in to a Samsung account if one is not already there on the device. If you do not have an account, you can create one at that time.

Can I see the Samsung Pay purchases made with my phone?

You can view the last 10 transactions made with Samsung Pay on your Citi credit cards, for one month from time of purchase. Simply tap on a Citi credit card in the app to see all the Samsung Pay transactions made with that card. Additionally, a real-time push notification with transaction details will be sent after each Samsung Pay purchase (this requires an active internet connection).

How can I identify Samsung Pay transactions on my account?

Your transaction history on your monthly statement or Citibank Online account will display the last 4- digits of the relevant Device Card Number (instead of your physical card number), if the transaction has been made using Samsung Pay.

Are transactions made using Samsung Pay eligible for rewards points?

Yes, any transaction made with Samsung Pay will continue to receive the rewards points as per the Rewards Terms and Conditions of your Citi Credit Card.

How do I remove my Citi credit card from Samsung Pay?



You can remove your Citi card from Samsung Pay, using the app options. You could also call our 24-hour hotline at 18602102484 to disable your Citi credit card for use on a specific device. Our officer may require relevant details, such as device name, last 4 digits of Device Card Number (available for easy viewing in the app, or on your statement) etc.

Do note that your card will still be valid for use via other channels, including the physical plastic card.

How do I return a purchase if I used Samsung Pay to make the purchase?

You will be able to return merchandise that you purchased using Samsung Pay based on the store's return policy. If you return an item purchased via Samsung Pay, the store may require you to tap your phone on the payment terminal to reverse the transaction.

How do I dispute a transaction if I used Samsung Pay to make the purchase?

Canceling a payment made with Samsung Pay is the same as your physical card. Please contact your merchant if you have specific feedback about the product/service in question, or if you wish to request for a refund. If you would like to dispute a transaction, please contact our hotline at 18602102484 for further assistance.

I want to recycle/give away my phone but my credit cards are still on the phone. What should I do?

Prior to recycling your phone, please delete all your Citi credit cards from your Samsung Pay account. You can delete the cards one at a time in Samsung Pay.

What if I forget my Citibank Online or Mobile banking login details and have to change them, does this affect Samsung Pay?

Your Citibank Online and Mobile banking platforms are separate from Samsung Pay, with different login details. Any changes will not affect your Samsung Pay setup.

If I suspend my credit card on Samsung Pay, how do I reactivate it?

You can suspend your card on Samsung Pay by contacting Citi customer care on 18602102484. This team can also help you reactivate your card.