


How does the contactless card work?

Citi contactless credit cards come with a Near Field Communication (NFC) chip. The NFC chip transmits card information on the terminal. This eliminates need to swipe or dip your card in the terminal.

Are contactless transactions secured?

Yes. Contactless transactions are processed just like any other transaction through the secure MasterCard or Visa network. Moreover, you don't need to handover your card to the merchant. Your card always stays with you!

Where and when can I use my Citi Contactless Card?

Any merchant with terminal that accepts contactless transactions. Just look for  symbol on the terminal. If your transaction is below ₹2000*, you don't even need to enter your Personal Identification Number (PIN).

Can I use my Citi Contactless Card for purchases above ₹2000*?

Yes. You can use your card for any of your purchases within the credit limit. The limit of ₹2000* is applicable if you wish to use your card to tap-and-pay. Purchases above this limit can be performed by dipping (with PIN) or swiping the card.

Is the limit of ₹2000* applicable on online purchases as well?

No. It is applicable only when you use your card on a physical merchant terminal as tap-and-pay in India. For overseas usage, you can use your card in contactless mode, subject to availability of this functionality in the country where you use it.

What if I don't want to use contactless mode of payment?

You can continue to use the existing mode of payments i.e. dip (with PIN) or swipe. Using your card on contactless or other mode is fully at your discretion.

Are there any additional charges for using the card in contactless mode?

No. This functionality comes completely free for you.

What if I want to use contactless mode of payment for purchase of greater than ₹2,000*?

Contactless mode is allowed by RBI for purchases of ₹2,000* or less only. For transactions above ₹2,000*, you will have to insert the card and dip (with PIN) or swipe.

What are the benefits of using a contactless card?

There are many benefits of using contactless payments:

- They are hassle-free as you just have to tap the card
- You are in control because your contactless card never leaves your hand at checkout.
- It's fast as you don't have to enter PIN or sign every time you make a purchase below ₹2,000*.

Do I have an option to disable / turn off contactless mode from my card?

Contactless is a permanent feature of your card and cannot be disabled. However, you can still continue to dip or swipe your contactless card as you always have. You can use this option even if the merchant POS is contactless enabled.

** Limit prescribed by the Reserve Bank of India vide circular no. RBI/2014-15/601 dated 14.05.2015*