

CITI CONTACTLESS CARDS – FREQUENTLY ASKED QUESTIONS (FAQs)


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 ₹5000, you don't even need to enter your Personal Identification Number (PIN). Please note that contactless usage is blocked by default at the time of issuance per RBI guidelines[^]. This can be instantly enabled this by logging into Citibank Online or the Citi Mobile App. [Click here](#) to see how.

Can I use my Citi Contactless Card for purchases above ₹5000?

Yes. You can use your card for any of your purchases within the credit limit. The limit of ₹5000 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 ₹5000 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 instantly disable contactless payments as well as set individual transaction limits for the same via the Citi Mobile App or Citibank Online. [Click here](#) for more details. The other modes of payments i.e. dip (with PIN) and swipe will continue to be enabled.

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 ₹5,000?

Contactless mode can currently be used for purchases of ₹5,000 or less only. For transactions above ₹5,000 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 ₹5,000.

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

Yes, you can instantly enable, disable and set limits on contactless transactions by logging in to the Citi Mobile App or Citibank Online, and visiting the 'Manage Cards' section. [Click here](#) for more details.

^RBI/2019-20/142 dated 15th January, 2020.

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