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## EMV Chip + PIN Cards – FAQs

- **What is a Chip Card?**

A chip credit card is a card with a microchip embedded in it. When a Chip Credit Card is used at a chip enabled terminal at a merchant outlet or at an ATM, the payment system reads information from the card chip to establish the card details. The chip offers a more secure payment mechanism compared to the traditional magnetic stripe, and reduces the probability of skimming, i.e., copying of personal data from the information stored on the card. An EMV Chip + PIN card mandates the use of a Personal Identification Number (PIN) to authorize purchase transactions providing an extra layer of security. The PIN for your card is dispatched to you in a separate packet than the card and should be known only to you. We advise you to not share your card and your card PIN with anyone.

- **What is an APIN (ATM PIN)?**

APIN is the PIN required for authorizing transactions on the EMV Chip + PIN Card at various merchant terminals (EDC machines) and at ATMs.

- **I have not yet received any chip enabled card. How do I get this issued?**

You can call our 24x7 CitiPhone Helpline to get your existing magnetic stripe credit card converted to an EMV Chip + PIN Credit Card.

- **How do I get the APIN for my EMV Chip + PIN Card?**

When your Citibank Magnetic Stripe Credit Card is converted to a Citibank EMV Chip + PIN Credit Card, the APIN on your card is dispatched in a packet separate from your card to your mailing address updated with Citibank.

If you have not received your card APIN, or have forgotten the same, you can login to Citibank Online and request for an APIN through the “Other Card Services” section. The APIN would be dispatched to your mailing address updated with us within 5 working days. You may also call our 24x7 CitiPhone Helpline and request for a new APIN to be generated and mailed to you.

- **How should an EMV Chip + PIN card be used?**

**Step 1:** Ensure the merchant inserts (Dips) the card inside the chip terminal instead of swiping the card

**Step 2:** Follow machine instructions to select type of payment (credit/debit) and amount

**Step 3:** Confirm the amount and enter 4-digit Card APIN to authorize the transaction

**Step 4:** Remove the card when the transaction is complete

- **Would every merchant ask for a PIN?**

It depends on the configuration of the merchant terminal. Merchants in India are progressively moving towards Chip + PIN configuration on their terminals.

If a merchant terminal is already configured for a Chip + PIN card, a PIN would be mandatorily required for transactions on the EMV Chip + PIN Card. If the merchant terminal is not yet configured, card holders would still be able to transact by just signing a charge slip, generated on swiping the new Chip + PIN card.

- **Is it safe to give merchants my PIN details?**

No, you should never share your card PIN with anyone, including the merchant. You should always insist on entering the PIN yourself.

- **What should I do if my PIN is not working at a merchant outlet?**

In such scenarios, please make sure you remember your PIN correctly. If you do not remember your Card PIN, you can login to Citibank Online and request for an APIN through the “Other Card Services” section. You may also call our 24x7 CitiPhone Helpline and request for a new APIN to be generated and mailed to you. In case you do remember your PIN correctly, please ask the merchant to use the card on a different

bank's terminal.

- **Are there separate PINs for use at ATMs and at POS terminals?**

No, you would be able to use the same PIN to transact at merchant terminals and at ATM machines.

- **How do Citibank EMV Chip + PIN credit cards work for transactions made online or over the telephone?**

Transactions made online or over the telephone with your Citibank Chip Credit Card would continue to be conducted the same way as with Cards without chip. Online transactions may be conducted using the three-digit verification code (CVV) on the back of the Card and/or using IPIN or One Time Password (OTP) for authorising the transaction. This IPIN/OTP is not linked to your Card APIN in any way.

- **Would an add-on card have a separate APIN?**

Yes, an add-on card would have a separate APIN than a primary card. The add-on card APIN would be sent to you when the add-on card is converted to an EMV Chip + PIN Card. You can login to Citibank Online or call 24x7 CitiPhone Helpline to request for a new APIN

- **Why is Citibank re-issuing cards without my consent?**

Your card is being reissued to an EMV Chip + PIN Card to reduce the risk of fraudulent usage on your card. RBI has also mandated all banks in India to migrate all existing cards to this new, securer platform as per the latest global standards.

- **Can I continue using my old magnetic stripe card in conjunction with the new card?**

Your old magnetic stripe card remains valid for 60 days after it is converted to an EMV Chip + PIN Card. Post 60 days, your magnetic stripe card would cease to work, and you should use your EMV Chip + PIN Card.

- **Does my Credit Card PIN work internationally as well?**

Yes, your Credit Card PIN would work for both domestic and international transactions. Please note that certain countries have not yet migrated to the EMV Chip + PIN platform for cards. In such countries, your EMV Chip + PIN card would work in the swipe mode.