

Contactless Cards

Frequently Asked Questions

Make everyday purchases quickly and safely with just a tap of your contactless-chip enabled government issued Citi® Card.



1. Find the symbol

See contactless indicator on the front of your card



2. Tap your card

Look for contactless symbol at the payment reader during checkout and tap your card



3. You're all set

Your purchase is good to go in seconds

What is a contactless credit card?

Contactless is a new technology that allows you to tap your government issued Citi® Card on the payment reader at checkout without needing to insert your card into the payment reader. Your contactless card will display the contactless indicator  on the front of your card.

How does it work?

Your contactless card is enabled with an embedded antenna that securely transmits information to the payment reader.

Simply look for the universal contactless symbol  at checkout everywhere your government issued Citi® Card is accepted. When prompted for payment, tap your card within 1-2 inches of the contactless symbol on the payment reader. You will hear a beep, or see a checkmark or green light that indicates your transaction went through.

What are the benefits of contactless technology?

Contactless transactions are quick, safe and convenient. It saves time on both sides of the counter and your card does not leave your hand, minimizing fraudulent transactions.

Is contactless technology safe?

Yes – contactless payments are safe for several reasons. A unique code is generated each time you tap your contactless card at the payment reader, reducing the risk of counterfeit transactions. Transactions will only go through if your card is within 1-2 inches of the contactless symbol on the payment reader giving you peace of mind when paying. Even if you tap twice, you will only be charged once for that transaction.

What should I do if tapping my card does not work?

If the payment reader does not work when you tap your card, you can still use your card by inserting it into the payment reader.

When will I receive a contactless card?

You will automatically receive a contactless card when your existing card expires.

Do merchants impose a limit on the contactless experience at the point of sale?

Yes, just like whether or not a merchant requests a PIN or a Signature at the point of sale, Citi does not determine the other requirements merchants set at the point the sale. Merchants will set their own contactless limits based on their own rules.