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## Frequently Asked Questions on Universal Pay with Points (Pay with Points via SMS)

*(Applicable on Citi Rewards Credit Card and IndianOil Citi Platinum/Titanium Credit Card, Citi PremierMiles Credit Card & Citi Prestige Credit Card)*

### Q 1. What is Universal Pay with Points (Pay with Points via SMS)?

Universal Pay with Points (Pay with Points via SMS) is an instant reward redemption option that allows customer to redeem Reward Points against their credit card transactions. These transactions can be done at select merchants or designated merchant categories e.g. Travel, Retail and utilities. The merchants and merchant categories are listed on our portal. It is applicable to Credit Cardholders of – Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi Prestige Card and Citi Premier Miles Card issued by Citibank India.

### Q 2. How does Universal Pay with Points (Pay with Points via SMS) work?

- a. All transactions made using Citi bank Credit card with our partner merchants, would be considered as eligible transactions.
- b. When an eligible transaction is made, customer will receive an SMS on his/her registered mobile number with a link to redeem Reward Points for the transactions. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (valid for 48 hours). For all other merchant categories, customers will receive an SMS once per day (valid for 24 hours).
- c. By clicking on the link, customer will be redirected to the Universal Pay with Points (Pay with Points via SMS) website/microsite, where they will be able to select the amount, they would like to redeem with Reward Points (in case of partial redemption) or It will allow to redeem Reward Points for the complete transaction (In case of full reward redemption). This microsite would show the customer’s available Rewards Points, transaction amount and equivalent Reward Points to be deducted against the amount of transaction.
- d. Once the redemption amount is selected, customer may click on the “Redeem Now” button and they will receive an instant redemption confirmation on the redemption site.

### Q 3. Why is Instant Redemption not working?

We are introducing a new redemption option of Universal Pay with Points (Pay with Points via SMS) and Instant Redemption option will not available effective 28<sup>th</sup> Dec 2019, where you will receive a link to redeem your points once the transaction is complete at our eligible partners. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (valid for 48 hours). For all other merchant categories, customers will receive an SMS once per day (valid for 24 hours).

### Q 4. Which partners are eligible for Universal Pay with Points (Pay with Points via SMS)

You may redeem your transaction with points for Make My Trip, Indigo Airlines, Goibibo, Premiermiles.co.in (applicable for PremierMiles Credit card only), Vodafone, Jio, Airtel, BookMyShow, Shopper Stop, Westside, select Indian oil outlets & PayPal.

### Q 5. How many redemptions can I do in a day?

The customer will receive one SMS per merchant category (other than grocery and medical) in one day for the eligible transaction done on eligible card. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (the UPWP link shall be valid for 48 hours).

### Q 6. What will be the impact on me if Instant redemption option is not there?

Instead of redeeming on the website at the time of payment, you will receive an alert with link to redeem against your eligible transaction for the select merchants where instant redemption was also applicable. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (the UPWP link shall be valid for 48 hours).

**Q 7. What is the redemption ratio for Universal Pay with Points (Pay with Points via SMS)?**

Merchant Category	Merchant	Merchant Category Code	Credit Card			
			Rewards Credit Card	IndianOil Citi Credit Card	PremierMiles Credit Card	Prestige Credit Card
Travel	MakeMyTrip	4722 & 4511	0.25	0.25	0.45	1
	EaseMyTrip		0.25	0.25	0.45	1
	Indigo		0.25	0.25	0.45	1
	Cleartrip		0.25	0.25	0.45	1
	Go Ibibio		0.25	0.25	0.45	1
	Premiermiles.co.in		0.25	0.25	0.45	1
	Yatra		0.25	0.25	0.45	1
Utility	Vodafone	4814	0.3	0.3	0.3	1
	Airtel	4814,4900, & 7832	0.3	0.3	0.3	1
	Jio	4814,4900, & 7832	0.3	0.3	0.3	1
	Book My show	4814 & 7832	0.3	0.3	0.3	1
Retail	Shopper Stop	5311, 5399, 5651,	0.3	0.3	0.3	1
	Westside	5699, 5944 & 5999	0.3	0.3	0.3	1
Fuel	Indian oil	5541	0.25	1	0.3	1
Dining	Dining merchants	5811, 5812, 5813, 5814	0.25	0.25	0.3	1
Grocery & Medical*	Grocery & Medical merchants	8062, 5912, 5411	0.25	0.25	0.3	1
Rest	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund.	Select MCCs (Excl. above)	0.2	0.2	0.2	1

\*MCC - Merchant Category Code as defined by Visa & Master Card

\*Grocery & Medical: Customers will receive the UPWP link once in 2 days and not daily

Eligible Credit Cards - Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi PremierMiles Card and Citi Prestige Credit Card issued by Citibank India

IKEA card holders are eligible for UPWP redemption at IKEA at conversion of 1 point = Rs 0.2

**Q 8. Are there charges to use Universal Pay with Points (Pay with Points via SMS)?**

No, there is no additional charge to use Pay with Points.

**Q 9. Do I have to redeem Universal Pay with Points (Pay with Points via SMS) immediately when it is received?**

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 24 hours for all merchant categories except Grocery & medical, post performing the eligible transaction, but you are suggested to redeem when the SMS is received.

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 48 hours for the Grocery & Medical merchant category, post performing the eligible transaction. The customers will receive an SMS once in 2 days (the UPWP link shall be valid for 2 days).

**Q 10. How long will the redemption service be valid?**

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 24 hours for all merchant categories except Grocery & medical, post performing the eligible transaction, but you are suggested to redeem when the SMS is received.

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 48 hours for the Grocery & Medical merchant category, post performing the eligible transaction. The customers will receive an SMS once in 2 days (the UPWP link shall be valid for 2 days).

**Q 11. When and how will the redemption show in my account?**

Upon confirmation of successful redemption, the redemption will show in your account statement as credit in your next statement cycle. Credit will be posted in your account within 2 working days from redemption.

**Q 12. Can CitiPhone redeem for me?**

No, you will have to click on the link in the SMS and select the redemption amount at the redemption site.

**Q 13. Why didn't I receive the SMS offer while my friend received?**

There may be lots of reasons, e.g. mobile network or available reward points at the time of transaction, your card/transaction not eligible for redemption.

**Q 14. I received multiple Pay with Points SMS offers. What should I do?**

If the offers are still valid and point balance is sufficient, you can still click through the links and select the transaction amount you'd like to redeem with Reward Points.

**Q 15. Once I have redeemed the transaction using Reward Points, can Citibank cancel and reverse the Reward Points?**

Once you have redeemed the Reward Points by pressing the "Redeem Now" button. Citibank will not be able to cancel and reverse the redemption.

**Q 16. Which mobile number will receive the redemption service SMS?**

Customer would get the SMS triggered directly from the bank to their registered mobile number with the bank.

**Q 17. When will the customer be allowed to perform full reward redemption and partial reward redemption?**

The customer will get full or partial reward redemption option based on the below mentioned grid

Merchants /Merchant Category	Transaction Amount	Redemption type
Travel (applicable to PremierMiles & Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 7,500	Full redemption
	> Rs. 7,500 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Travel (applicable to IndianOil & Rewards Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only Prestige Cards) & Fuel	<= Rs. 250	No redemption
	> 250 and <=Rs 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
PayPal, Points for People, PM Cares fund, Akshaya Patra Foundation	<= Rs. 1	No redemption
	> 1 and <=Rs. 10	Full redemption
	> Rs. 10 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Dining, Grocery & Medical	< Rs. 100	No Redemption
	>Rs 100 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
IKEA**	< Rs. 250	No Redemption
	>Rs 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*

\*Partial redemption is allowed for lower of transaction amount or available equivalent reward points.

For transaction greater than Rs 2 lakhs, redemption can be done for points worth upto Rs.2 Lakhs only.

\*\*Redemption at IKEA is possible only for IKEA card holders

**Full Reward Points redemption** –Customer will get SMS only if the customer has Reward Points equivalent to or greater than the transaction amount done on eligible merchant.

**Partial Reward Points redemption** – Customer will get SMS if the customer does a transaction as per the above-mentioned grid and has Reward Points to partially redeem the transaction till the equivalent value of minimum threshold amount.

Q 18. Is there any Maximum Cap for redemption?

Yes, there is maximum amount cap of Rs. 2,00,000 per transaction; Any customer performing a transaction above the maximum cap would be allowed to redeem till the lower of - maximum cap amount or Reward Point available in their account.

Q 19. Is there any Minimum amount below which the redemption is not eligible?

Yes, there is minimum amount threshold of Rs. 250 per transaction. Any customer performing transaction below the minimum transaction cap will not be allowed to redeem the points