

Frequently Asked Questions – Samsung Pay

About Samsung Pay

1. What is Samsung Pay?

Samsung Pay is a 'digital wallet' which is convenient, simple and secure to make mobile payments using select Samsung Galaxy phones & Galaxy wearables, and it works at virtually any retailer where you can make contactless payments by tapping the card or by inserting the chip/swiping the magnetic strip to read the card.

2. How does Samsung Pay work?

To facilitate contactless payments, Samsung Pay works on 2 different type of payment technologies:

- (i) Magnetic Secure Transmission (MST) – to support card terminals that does not have contactless readers
- (ii) Near Field Communication (NFC) - to support card terminals that has contactless readers

3. Why should I use Samsung Pay?

Samsung Pay offers a convenient, simple and a secure payment experience that is quicker than searching through your wallet or purse for plastic cards or cash. Additionally, Samsung Pay adds extra levels of security to your payment information that cannot be offered in physical cards or cash.

4. Does Samsung Pay work on all Smart phones?

Samsung Pay works on select Samsung Galaxy phones and Galaxy wearables.

Galaxy A series: Galaxy A70, Galaxy A8, Galaxy A7 (2016/2017), Galaxy A5 (2016/2017), Galaxy A3 (2017)

Galaxy S series: Samsung Galaxy Fold, Galaxy S10e, S10, S10+, Galaxy S9, S9+, Galaxy S8, S8+, Galaxy S7, S7 edge, Galaxy S6 edge+

Galaxy Note series: Galaxy Note10, Note10+, Galaxy Note9, Galaxy Note8, Galaxy Note5

Galaxy Wearables: Galaxy Watch Active2, Gear Sport, Gear S3. Galaxy Note series: Galaxy Note10, Note10+, Galaxy Note9, Galaxy Note8, Galaxy Note5

For latest list of compatible devices we recommend to visit <https://www.samsung.com/ae/samsung-pay/>

5. Is there any additional charge for using Samsung Pay?

There are no additional charges levied by CBD or by Samsung for using Samsung Pay digital wallet services.

6. Which payment cards can I register to Samsung Pay?

All CBD Credit and Debit cards which are issued by CBD and in active status shall support for Samsung Pay.

Samsung Pay Set-up

1. What do I need to start using Samsung Pay?

- (i) Ensure your Samsung device has been updated to the latest version of Android operating system. If you are unsure whether you have this upgrade or wish to update manually, then proceed to 'device Settings > About Device > Download Updates Manually'
- (ii) Samsung Pay requires you to sign in with a Samsung account. If you don't already have a Samsung account you would need to create one for yourself

2. How to install Samsung Pay on my eligible phone?

In most of the Samsung Galaxy devices the Samsung Pay is pre-installed, in event of Samsung Pay not available in the device, kindly follow the following steps to install the Samsung Pay app.

Step 1: Ensure that the device software is updated to the latest Android™ software (Settings > About device > Software info > Android version)

Step 2: Add the Samsung Account ID, provided at the time of registration onto the device (Settings > Accounts > Add Samsung Account)

Step 3: Click on Samsung Pay icon, download and install the Samsung Pay app

Step 4: Please continue with the steps as given under Option B below.

Register with Samsung Pay

1. How do I set up my CBD Credit &/or Debit Card in Samsung Pay?

Kindly ensure a SIM card is inserted in your Samsung device and the device is connected to the internet, without connecting to the internet the registration of a credit &/or debit card will not be successful. You can add your CBD credit &/or debit card in using any of the 2 available options.

Option 1:

- login to CBD mobile banking app
- select the card which needs to be added
- click 'manage' and scroll down to click "Add to Samsung Pay"

Option 2:

- open Samsung Pay app and select 'Add card'
- scan the card in the frame to read the card details
- read and accept the CBD's Terms & Conditions and select to receive an One Time Password (OTP) via SMS or Email
- use your finger or stylus to sign and complete the registration

2. How long will it take for my Credit &/or Debit Card to activate after registering it to Samsung Pay?

There is no separate activation needed for using the credit &/or debit card which has been added in Samsung Pay. Payments through Samsung Pay can be initiated immediately upon successful registration and subject to the card being in an active status.

3. What should I do if I have trouble adding my Credit &/or Debit Card to Samsung Pay?

Please perform the following checks and try adding the card again

- ensure the device has valid working SIM card and connected to internet
- check the card details which has been captured or entered is accurate and valid
- ensure the card is in active status and not blocked by bank
- ensure you are logged into Samsung account is a valid account
- ensure the OTP entered is correct

In the event of the problem persisting, please contact the CBD call center 600 575 556 for trouble shooting

4. Can I register my CBD Credit &/or Debit Card with more than one device using Samsung Pay?

Yes you can register same credit &/or debit card(s) in more than one Samsung device.

5. How many Credit &/or Debit Cards can I register in Samsung Pay?

You can register up to 10 payment cards (i.e. across credit & debit) in Samsung Pay.

Transacting and Security

Transacting

1. How do I make payments using Samsung Pay?

Three simple steps to make payments using Samsung Pay

- (i) Swipe-up from the home button or opening the Samsung Pay app
- (ii) Slide left or right to select the credit or debit card you want to pay
- (iii) Authenticate the payment by using finger print or entering Samsung Pay PIN or iris scan and gently tap the phone on the card terminal

2. At time the merchant is asking to enter the last 4 digit number to complete the transaction, what is this number?

Samsung Pay transactions which are processed through Magnetic Secure Transmission (MST) requires the entry of the last 4 digit of the token number (refer Q2 in 'Security' section to know about token number) to complete the transaction. You will need to provide the last four digits of the digital card number (token number), instead of the last four digits of the physical card. For ease of use, it is located on the left side of the card in the Simple Pay screen, and in the main app when viewing your registered cards

However transactions which are processed through Near Field Communication (NFC) does not require to enter the last 4 digits of the token number.

3. In how many countries will Samsung Pay is currently available?

Samsung Pay is currently available in more than 25 different countries and still expanding, few countries to name are South Korea, United States (USA), China, India, Spain, Singapore, Australia, Puerto Rico, Brazil, Russia, Canada, and Malaysia. To view the updated list of countries, please visit

<https://www.samsung.com/ae/samsung-pay/>

4. Can I use Samsung Pay in foreign countries?

Yes, Samsung Pay is accepted globally where card payments are accepted. It works on 2 different payment technologies as explained in Q2 in "About Samsung Pay" section

5. Do I need to have internet connection to use Samsung Pay?

Internet connection is not required while making payments using Samsung Pay as the payments are securely processed through Near Field Communication (NFC) or Magnetic Secure Transmission (MST) technology to communicate to the terminal. However as explained in Q1 under "Register with Samsung Pay" Internet connection is required while setting up Samsung Pay/registering your card.

We strongly recommend to periodically connecting your device to internet to ensure your device receives the updates from Samsung Pay.

6. Can I use Wi-Fi for card registration in Samsung pay?

Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.

7. Can Samsung Pay make online purchase?

There are very limited merchants who currently support for Samsung Pay payments via online. For the full list of supporting merchants we request you to visit <https://www.samsung.com/ae/samsung-pay/>

8. How is my default payment card in Samsung Pay determined?

There is no option to set the default card in Samsung Pay. Payment card (could be a credit card or debit card) which is added first becomes the default card for payment, upon completing the payment and opening Samsung Pay subsequently the last payment card will always be the default card. If you wish to change the card for payment, then swipe left or right to choose the payment card.

9. What is usage limit available in Samsung Pay?

The current available limit of the credit card or current available balance in current/savings account (for debit cards) shall be made available for usage.

Security

1. How secure is Samsung Pay?

Samsung Pay app does not store any of the original card details, instead it uses "Tokenization" concept to generate a random number (which is called a token number) for your card and stores in a secure environment and uses the token number for every transaction, thus preventing the original card details for every digital transaction. Additionally every transaction is authenticated using a finger print, or Samsung PIN or iris scan.

2. What is Digital Account number or Token number?

For enhanced security, your actual 16 digit credit card or debit card number will never be stored on your device. During registration of card, your card number will instead be replaced by a unique Digital Account Number (also called as Token Number) which will be created by Visa or MasterCard (based on the card used for registration). This Digital Account Number will then be stored in the secured element (KNOX) of the device and will be transmitted to the card terminal every time when you pay for purchases.

3. What is Tokenization?

Tokenization is a method of replacing your sensitive payment card (credit & debit) information (Card Number, Expiry Date, Security code, etc.) with a surrogate value called as a token number which is device-specific. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.

4. How is Samsung KNOX used with Samsung Pay?

Samsung Knox checks and protects the device for malware and also detects malicious software. To know more visit <https://www.samsung.com/ae/samsung-pay/>

5. What is a Secure Environment, or Trusted Execution Environment?

A Secure Environment is a physically segregated chip in the phone which only allows access to highly sensitive operations/information such as fingerprint and payment information. Normal applications and malware have no access to the information in a Secure Environment.

6. The cashier asks the last 4 digits of the card but the transaction still does not pass what to do?

In case that merchant may ask you for the last four digits of the card number, you will need to provide the last four digits of the digital card number (token number), instead of the last four digits of the physical

card. For ease of use, it is located on the left side of the card in the Samsung Pay screen, and in the main app when viewing your registered cards

7. Does Samsung Pay have access to my bank account?

No. Samsung Pay does not have access to your bank accounts or to your credit card details.

8. Does Samsung Pay store my personal /payment information on a server or in my device?

No. Samsung does not store your personal/payment information on a Samsung server or in the device. Samsung Pay does not change the way your payment information is stored or handled when you make purchases. Your payment information will continue to be managed by CBD. Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.

9. Will my Samsung Pay information still be on my device if it's formatted?

No. Formatting your device will remove all the details of the payment cards registered to your device and you would require to register again for setting up Samsung Pay.

10. What happens if my device is lost or stolen?

If your device is lost or stolen, we first recommend you to contact our 24X7 contact center at 600 575 556 and place the request to block the Virtual Card(s) (i.e. the cards which are added in the Samsung Pay Wallet). Please inform our staff to block only the Virtual Card and not the physical plastic card. This shall ensure you to continue using the plastic card

Alternatively, you can use Samsung's Find My Mobile service to Lock Samsung Pay (remotely disable) or to Wipe Samsung Pay (remove all the payment cards registered onto your device). Please visit <https://findmymobile.samsung.com> for further information.

11. What should I do if I lose my original Credit &/or Debit Card and then receive a replacement card?

The credit & debit card details stored in Samsung Pay are digital versions of your physical payment cards. If you lose your original credit & debit card and then receive a replacement card, you need to remove the original card from Samsung Pay and register the replacement card.

12. What should I do if I receive a renewed Credit &/or Debit Card with new card validity?

For all renewed credit and debit cards the 16 digit card number remains the same and it does not change, hence it is not required to register the renewed card. You would just need to activate the renewed card and the card expiry date will be automatically updated in Samsung Pay when your device is connected to internet or while making payments.

13. What happens if I get a new Samsung Device?

You have to register your cards again in the Samsung Pay digital wallet, make sure you delete the cards from your old device if you wish not to use the old device if you intend not to use the device anymore.

14. Can I continue to use my physical payment card if I disable Samsung Pay or remove the digital equivalent on Samsung Pay?

Yes. When you disable Samsung Pay or remove a registered card from Samsung Pay, you are only suspending the token or digital card number that has been assigned to your device for that card. You can continue using the physical plastic card.

Benefits & General FAQ's

Benefits

1. Will I continue to receive the benefits and rewards from CBD Credit &/or Debit Cards that are used for payments with Samsung Pay?

Yes, eligible CBD credit and debit cards added to Samsung Pay will continue to receive all the security, benefits and rewards that you receive today with your physical card.

2. Are transactions made using Samsung Pay eligible for cashback / Discount?

Yes, any credit and debit transaction made with Samsung Pay will continue to receive the eligible cashback / discount as per the respective card's Terms and Conditions.

3. Am I still covered for the full suite of insurance attached to my card when I make a transaction using Samsung Pay?

Yes, all of the insurance benefits that come with your CBD credit and debit card are still available when you make transactions with Samsung Pay

General FAQ's

1. How many Credit &/or Debit Cards can I register into Samsung Pay?

You can register up to 10 payment cards (across credit & debit cards) in Samsung Pay.

2. How do I remove my CBD Credit &/or Debit Card from Samsung Pay?

You can remove your CBD credit & debit card from Samsung Pay by selecting the card and then clicking on 'MORE' in the upper right hand corner of the screen. This will bring up an option to 'Delete' the payment card which will remove it from Samsung Pay once you authenticate it either with your fingerprint or PIN.

3. What if I upgrade my Credit &/or Debit Card?

Samsung Pay will continue to use your old card until your new card is activated. You will have to register your new card with Samsung Pay before you can start spending.

Note: You have to manually delete the old card by selecting the 'Delete Card' option.

4. What if my Credit &/or Debit Card expires?

The card will still be visible in the wallet but the transactions will be declined. Once you receive the renewed credit card, kindly activate the same to start paying using Samsung Pay.

5. How can I cancel a payment made using Samsung Pay?

Cancelling a payment made with Samsung Pay is the same as a physical card. If you are at the store, you can ask the cashier to void the transaction or if the transaction is settled then raise a dispute for reversal or refund of transaction with the appropriate reason for dispute.

6. How do I dispute a purchase made with Samsung Pay?

Please contact the CBD Contact centre at 600 575 556.

7. How can I keep track of purchases I've made with Samsung Pay?

Samsung Pay shows last 10 purchases. To see that:

- Open Samsung Pay
- Choose the card
- At the bottom you may see last purchases

8. My Credit &/or Debit Card is greyed out in Samsung Pay, what does this mean?

Any credit or debit card that is suspended will still appear on the Samsung Pay app but it will be greyed out. Please contact our contact center at 600 575 556 to know the reason for suspension.

9. If I suspend my Credit &/or Debit Card on Samsung Pay, how do I reactivate it?

You can suspend your credit or debit card on Samsung Pay by contacting CBD customer care on 600 575 556. This team can also help you reactivate your card.

10. Can I enroll my Supplementary Credit & Debit Cards in Samsung Pay?

All valid supplementary credit & debit cards can be added in Samsung Pay and the same steps for card enrolment and payments needs to be followed. But please note that since the primary cardholder’s mobile number is registered with CBD, we would send the One Time Password (OTP) to the registered mobile number of the primary cardholder

11. What is MST?

Magnetic Secure Transmission or MST, is a ground breaking method of sending data using magnetic waves. MST replicates a card swipe by wirelessly transmitting magnetic waves from the supported Samsung device to a standard card reader. MST turns every card reader into a contactless payment receiver.

12. What is NFC?

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Samsung Pay uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

13. What is the difference between MST and NFC technology?

MST simulates the magnetic field, which is similar to a conventional credit card signal. Terminal thinks that you have held the card, rather than put the phone. The radius of action is similar to NFC. For Samsung Pay, either MST or NFC technology can be used to make secure, contactless transactions.

14. Which is more secure, MST or NFC?

In the context of Samsung Pay, MST and NFC have the same level of security. The payment information transmitted by both MST and NFC is protected using tokenization.

15. How close does the device have to be to the card reader for MST or NFC to work?

We recommend you to bring the phone very closely to the magnetic swipe reader or to the terminal screen, approximately not more than 2 to 3 centimeters.
