

## FAQs (Samsung Pay)

Title	Category	Answer
What is Samsung Pay?	Overview	Samsung Pay is a convenient and simple way to make mobile payments with selected Samsung Galaxy phones. It works at virtually any retailer where you can tap, swipe or scan your card.
Why should I use Samsung Pay instead of my plastic cards?	Overview	Samsung Pay offers a simple and convenient payment experience that is quicker than searching through your wallet or purse. Additionally, Samsung Pay adds a level of security to your payment information that physical cards don't have.
How does Samsung Pay work?	Overview	Samsung Pay uses proprietary Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments.
What devices are compatible with Samsung Pay?	Overview	Samsung Pay supports Galaxy A3, A5 & A7 2017, Galaxy A5, A7 2016, Galaxy Note 5, Note 8, Note 9, Galaxy S6 edge+, Galaxy S7, Galaxy S7 edge, Galaxy S8, Galaxy S8+, Galaxy S9, Galaxy S9+, Galaxy S10e, Galaxy S10, Galaxy S10+, Gear S3, Gear Sport, Galaxy Watch.
Which payment cards can I register to Samsung Pay?	Overview	You can register all types of FAB MasterCard and Visa credit, debit and prepaid cards.
Can Samsung Pay make online purchases?	Overview	Yes. Samsung Pay UAE now offers in app or in browser online payment. Once Samsung pay button is found to be available, click on it and follow the steps. Authentication of payment happens in your phone where you authenticate the payment using fingerprint, iris scan, or PIN code.
What should I do if I lose my original payment card and then receive a replacement card?	Overview	The payment cards on Samsung Pay are digital versions of your physical payment cards. If you lose your original payment card and then receive a replacement card, you need to remove the original payment card from Samsung Pay and register the replacement card.
Can I use Samsung Pay in foreign countries?	Overview	Samsung Pay service will be available in the UAE. Please check your card issuer's policies for transactions in foreign countries. If you can use your card in the country you are travelling to, you should be able to use Samsung Pay to make a payment.
In which countries will Samsung Pay be available?	Overview	Samsung Pay is currently available in South Korea, USA, China, Spain, Australia, Singapore, Puerto Rico, Brazil, Russia, Canada, Thailand, Malaysia, India, Sweden UAE, UK, Switzerland, Taiwan, Hong Kong, Belarus, Mexico, Italy, France, and South Africa.
How do I make in-store purchases with Samsung Pay?	How it works	<ol style="list-style-type: none"> <li>1. Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay app from the home screen.</li> <li>2. Select the card you want to pay with by swiping left or right.</li> <li>3. Verify your fingerprint or PIN and touch your phone to either the card reader or NFC reader to complete the transaction.</li> </ol>
How can I cancel a payment made using Samsung Pay?	How it works	Canceling a payment made with Samsung Pay is the same as a physical card. The exact process will depend on the policies of your card issuer and the merchant you made the purchase from.

Title	Category	Answer
How is my default payment card in Samsung Pay determined?	How it works	There is no "default" card in Samsung Pay When you open the app or activate the Simple Pay feature by swiping up from the Home Key on supported screens, the first card displayed is either the last card you registered or the last card you viewed or used.
The cashier asks the last 4 digits of the card but the transaction still does not pass, what should I do?	How it works	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, 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.
How can I keep track of purchases I've made with Samsung Pay?	How it works	Samsung Pay shows the last 10 purchases. To view them: 1. Open Samsung Pay 2. Choose the card 3. At the bottom you will see your last purchases
Can I continue to use my physical payment card if I disable Samsung Pay or remove the digital equivalent on Samsung Pay?	Overview	Yes. When you disable Samsung Pay or remove a registered card, you are only suspending the token, or digital card number that has been assigned to your device for that card. If you wish to suspend your physical card, please contact your card issuer for assistance.
How can I register my card?	Card Registration	Cards can be either automatically registered by scanning your card with Samsung Pay (OCR / NFC) or manually inputting the card information. Upon successful verification of the card details, Samsung Pay will prompt you to verify your identity through an email, SMS or a phone call.
How long will it take for my card to activate after registering it to Samsung Pay?	Card Registration	It will take 10 minutes for your card to be activated after registering to Samsung Pay.
How many cards can I register into Samsung Pay?	Card Registration	You can register all your FAB cards in Samsung Pay including MasterCard and Visa credit, debit and prepaid cards.
Can I register the same card with more than one device using Samsung Pay?	Card Registration	Yes. There is no restriction on the total number of devices you can register a card.
Can I use Wi-Fi for card registration in Samsung pay?	Card Registration	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.
What should I do if I have trouble adding a payment card to Samsung Pay?	Card Registration	Please check your internet connection first and if it still doesn't work, please contact bank call centre for more information

Title	Category	Answer
What is MST?	Acceptance	Magnetic Secure Transmission or MST, is a groundbreaking 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.
What is NFC?	Acceptance	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.
What is the difference between MST and NFC technology?	Acceptance	For the average user there is no the differences between using NFC or MST. The technology, called MST is able to simulate the magnetic field, which is similar to a conventional credit card signal. The terminal thinks that you have held the card, rather than put the phone. The radius of action is similar to NFC - up to seven centimetres. For Samsung Pay, either MST or NFC technology can be used to make secure, contactless transactions. The key difference is that approximately 90% of all merchants can accept MST, which makes Samsung Pay the most accepted mobile payment service on the market.
Which is more secure, MST or NFC?	Acceptance	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.
How accurate is the fingerprint scanner?	Acceptance	Fingerprint Scan has a false acceptance ratio of 0.002%. In this case, Fingerprint is highly secured in which it is unlikely that a different person can log in the Samsung Pay with Fingerprint security.
How close does the device have to be to the card reader for MST to work?	Acceptance	To pay for the phone you need to bring to a distance of no more than 5 cm.
How secure is Samsung Pay?	Security	Samsung Pay uses Tokenization, a Secure Environment, and Samsung KNOX to secure your payment information. Additionally, you verify either your fingerprint or a 4-digit PIN when making purchases.
What is Tokenization?	Security	Tokenization is a method of replacing your sensitive payment card information (card number, expiration date, security code, etc.), with a device-specific 'Token' which acts as a surrogate value. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.
What is a Secure Environment, or Trusted Execution Environment?	Security	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.
How is Samsung KNOX used with Samsung Pay?	Security	Samsung Knox checks and protects the device for malware. If Samsung Knox detects malicious software, Samsung Knox will disable Samsung Pay.
Does Samsung Pay have access to my bank accounts?	Security	No. Samsung Pay does not have access to your bank accounts.

Title	Category	Answer
Does Samsung Pay store my personal/payment information on a server or my device?	Security	<p>No. Samsung does not store your personal/payment information on a Samsung server or the device.</p> <p>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 your card network and card issuer.</p> <p>Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.</p>
Will my Samsung Pay information still be on my device if it is formatted?	Security	<p>No. Formatting your device will remove all payment cards registered to your device.</p>
What should I do if my device is lost or stolen? - about Find My Mobile	Security	<p>If your device is lost or stolen, 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).</p> <p>Please visit <a href="https://findmymobile.samsung.com">findmymobile.samsung</a> for further information.</p>
How do I install Samsung Pay on my phone?	How it works	<p>Option A: If you do not find the Samsung Pay icon on your device, follow the below steps:</p> <p>Step 1: Ensure that the device software is updated to the latest Android™ software (Settings &gt; About device &gt; Software info &gt; Android version)</p> <p>Step 2: Add the Samsung Account ID, provided at the time of registration onto the device (Settings &gt; Accounts &gt; Add Samsung Account)</p> <p>Step 3: Click on Samsung Pay icon, download and install the Samsung Pay app</p> <p>Step 4: Please continue with the steps as given under Option B below.</p> <p>Option B: If you have the Samsung Pay icon on your device, follow the below steps:</p> <p>Step 1: Add the Samsung Account ID, provided at the time of registration onto the device (Settings &gt; Accounts &gt; Add Samsung Account)</p> <p>Step 2: Click on Samsung Pay icon, download and install the Samsung Pay app</p> <p>Step 3: Setup Samsung Pay &amp; start using the revolutionary way to pay</p>