

# Samsung Pay FAQs

## Overview

### **1. What is Samsung Pay?**

Samsung Pay is a secure and simple mobile payment service with selected Samsung Galaxy devices, which can be used to make purchases at almost any retailers where you can swipe or tap a card.

### **2. Which devices will support Samsung Pay?**

Samsung Pay is available on the Galaxy A5 2016, Galaxy A7 2016, Galaxy S6 Edge+, Galaxy S7, Galaxy S7 Edge, Galaxy Note5.

### **3. Which Citi cards can I use for Samsung Pay?**

All Citi VISA and MasterCard credit cards issued by Citi Thailand are eligible for Samsung Pay. However, ATM cards and Citi Ready Credit are not available for Samsung Pay at this time.

### **4. Why should I use Samsung Pay instead of my plastic credit cards?**

Samsung Pay offers you the easiest and fastest shopping experience. It allows you to make purchases with a single touch using your eligible Samsung device, whilst you can still enjoy the same Citi Rewards and benefits. Additionally, Samsung pay adds an additional level of security to ensure that your payment information is secure.

## Registration

### **5. How to set up Samsung Pay?**

It is very simple to set up.

1. Using your eligible Samsung device to sign in to your account. If you do not have an account, you can create one at this time
2. Confirm your account with your Samsung Pay PIN (mandatory) or optionally add fingerprint
3. Add your Citi credit card using your phone's camera or input your card details manually

### **6. How long will it take for my card to activate after the registration?**

Activation can take up to 10 minutes, however, this may vary as there might be additional verification requirements. If this amount of time has been exceeded, remove the card from Samsung Pay and register again. If you still encounter any difficulties, please contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas).

**7. When I enroll my card on Samsung Pay, does it include both primary and supplementary card on the account?**

No, supplementary cards need to be enrolled separately.

**8. I have an issue adding my Citi credit card to Samsung Pay.**

Please be advised that Samsung Pay requires an active internet connection when adding a payment card. Please ensure that you are connected to the internet. For the best experience, the device should have a SIM card installed. If you still encounter any difficulties, please contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas).

**9. How many Citi credit cards can I add?**

You can add up to 10 Citi credit cards in Samsung Pay.

**10. Can I add the same Citi credit card to more than one device?**

Yes, you may add your Citi credit card up to a maximum of 4 devices.

**11. The card image on my phone does not match my physical card. Is there an issue with my card?**

The Citi card displayed in Samsung Pay may not always exactly match your physical card. Please be advised that your request in adding your card will be successful if the following are displayed on the card image:

- Citibank logo
- The card network (Visa or MasterCard)
- The last four digits of the physical card

**12. Can I add, reactivate or deactivate my card on Samsung Pay through CitiPhone?**

Unfortunately, you cannot add your card on Samsung Pay through CitiPhone. However, our staff will be able to assist you with reactivation and deactivation of your Citi credit Card on particular device. Please contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas).

**13. What if my device is lost or stolen?**

Please contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas). The Device Card Number(s) of your Citi credit cards added on Samsung Pay will be blocked. You may continue using your cards via other Channels. However, if you have located your device, you can reactivate your Citi credit Cards on Samsung Pay.

Additionally, you can use Samsung's Find My Mobile service to lock Samsung Pay or to remove all the payment information, while still being able to use your Citi cards via other channels.

## **Technology**

### **14. What is MST?**

Magnetic Secure Transmission or MST is a technology that releases a signal that mimics the magnetic strip on a traditional payment card, where it would transmit magnetic waves from the Supported Samsung device to the payment terminal's card reader. MST turns every card reader into a contactless payment receiver, hence, it can be accepted nearly everywhere.

### **15. What is NFC?**

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

### **16. Which is more secure, MST or NFC?**

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

### **17. What happens when I want to give away my phone or get a new device?**

Prior to giving away your phone, please remove all your Citi credit cards from your Samsung Pay account. If you get a new device, you would have to complete the Card enrolment process as usual.

### **18. What happens if I upgrade the software on my device?**

This will not affect your Samsung Pay setup, unless communicated to you separately. Please contact Samsung for any issues regarding using the device or app.

### **19. How do I remove my Citi credit card from Samsung Pay?**

You can remove your Citi credit card from Samsung Pay by simply use the app options. You could also contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas) to disable your card for use on Samsung Pay.

## Security

### **20. Is Samsung Pay secure?**

Yes, Samsung Pay adds a level of security by using a Secure Environment and *Samsung KNOX*.

- *Tokenization* technology replaces your physical card number with your Device Card Number, therefore, your physical card details will never be visible to the merchants or stored on your device.
- Secure Environment ensures that normal applications and malware have no access to your payment information.
- All transactions require authorization, which may be done through finger print or PIN
- *Samsung KNOX* runs scans to see whether your device is secure, and will permanently disable Samsung Pay on a compromised device.
- You can also use Samsung's Find My Mobile service to lock Samsung Pay or to remove all the payment information from your app
- All your transactions will be as secure as using your physical card at the location

### **21. What is a Device Card Number?**

For greater security, your actual credit card number will be stored on your device or exposed to the merchant. Your card number will instead be replaced by a unique digital number (i.e. Device Card Number) each time you add a new card to your device. Your Device Card Number will be displayed on the left side of the card in the Simple Pay screen.

### **22. How accurate is the fingerprint scanner?**

The fingerprint scanner is very accurate, with only 0.00002% False-Acceptance Rate.

### **23. Will Samsung Pay have access to my Citi accounts?**

No, Samsung Pay will not have access to your Citi accounts.

## Payment

### **24. How do I make in-store purchases with Samsung Pay?**

1. Swipe up from bottom of your device screen to launch Samsung Pay.
2. Select the Citi credit card you want to pay by swiping left or right.
3. Authorize your payment with fingerprint or enter your 4-digit PIN
4. Terminal Options:
  - i. If the merchant has a contactless NFC terminal, simply touch your phone to the NFC reader to complete the transaction
  - ii. If the merchant uses a regular card reader, the cashier may key in the payment details as they would with a physical card. Then, touch the phone to the card-swipe part of the card reader to complete the transaction.



For non-NFC terminals, the device must be placed within 5cm of the card reader in order for MST payment to work.

### **25. How can I find out which merchants will accept Samsung Pay?**

Majority of all merchants can accept Samsung Pay through NFC or MST terminals, making it the most accepted mobile payment service on the market.

### **26. Do I need to have an active internet connection for Samsung Pay to work?**

Active internet connection is not required each time to make an in-store purchase. However, the app may require internet connection periodically to update its security feature. In such instances, if there is no internet connection, the app might not work intermittently until an active connection is established.

### **27. What happens if my fingerprint is not recognized?**

You can enter the Samsung Pay PIN you created as a backup option. However, Samsung Pay will remove the data from the app and deregister all linked cards, if the fingerprint is not recognized **after 20 consecutive attempts** and the Samsung PIN has not been entered.

**28. What is the “Retry” button I see when I am trying to make a payment?**

The “retry” button appears when the countdown timer has reached its end and the device has not detected an NFC payment or has not received a notification of a successful payment. The “retry” button allows you to begin the payment process, one additional time, without reauthorizing using your fingerprint or PIN

**29. The cashier asked me for the last four digits of my card number. But the transaction failed despite providing this information**

In rare case, the merchant may ask you for the last four digits of the card number. You will need to provide the last four digits of the Device Card Number, instead of the last four digits of the actual card number. 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 Citi cards.

**30. Can Samsung Pay make online or in-app purchases?**

Not currently, Samsung Pay focuses on enabling simple and secure in-store payments. Online and in-app purchases will be considered for future releases of Samsung Pay.

**31. How do I return a purchase if I used Samsung Pay to make the purchase?**

You will be able to return merchandise that you purchased using Samsung Pay based on the store’s return policy. If you return an item purchased via Samsung Pay, the store may require you to tap your phone on the payment terminal to reverse the transaction.

**32. How do I dispute a transaction if I used Samsung Pay to make the purchase?**

Cancelling a payment made with Samsung Pay is the same as your physical card. Please contact your merchant if you have specific feedback about the product or service, or if you wish to request for a refund. If you would like to dispute a transaction, please contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas) for further assistance.

**33. Can I use Samsung Pay at an ATM?**

No, Samsung Pay is not available for use at ATMs.

**Account**

**34. How much of my available credit limit can I access when using Samsung Pay?**

Your entire available credit limit is ready for you to use after the credit card has been added to the Samsung Pay.

**35. Is there a limit on the amount of transactions, or amount per transaction I can make using Samsung Pay?**

There is no limit to the amount of transactions that you can make using Samsung Pay.

Transaction above 70,000 Thai Baht (THB) using contactless NFC payment method may require cardholder signature, or may be declined. There is no limit on the amount per transaction made on non-NFC terminals using MST method.

**36. Can I see the Samsung Pay purchases made with my phone?**

You can view the last 10 transactions made with Samsung Pay on your Citi credit cards, for one month from time of purchase. Simply tap on a Citi card in the app to see all the Samsung Pay transactions made with that card. Additionally, a real-time push notification with transaction details will be sent after each Samsung Pay purchase (this requires an active internet connection).

**37. How can I identify Samsung Pay transactions on my account?**

Your transaction history on your monthly statement or Citibank online account will display the last 4-digits of the relevant Device Card Number, if the transaction has been made using Samsung Pay.

**38. What if I forget my Citibank Online or Mobile banking login details and have to change them, does this affect Samsung Pay?**

Your Citibank Online and Mobile banking platforms are separate from Samsung Pay, with different login details. Any changes will not affect your Samsung Pay setup.

**39. What if I upgrade my Citi credit card, or reissue upon card expiry/damage/loss?**

You will need to add your newly issued Citi credit card again on Samsung Pay, and remove your old credit card. In the case of loss or theft of your card, please remember to deactivate your card by contacting our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas).

**40. Will my Citi credit card work on Samsung Pay if my physical card is closed or blocked?**

No, if your physical card is closed or blocked (in the event of loss or theft), you can no longer use it to make purchases on Samsung pay.

If you require any further assistance with your Citi credit cards or the details of your transaction, please contact our 24-hour CitiPhone Banking at 1588 (if dialing within Thailand) or +66-2232-2484 (if dialing from overseas).

For issues relating to your Samsung device, Samsung Pay account or other technical queries, please contact Samsung helplines, available at <http://www.samsung.co.th/support>