

## **Samsung Pay: Frequently Asked Questions (FAQ)**

### **Overview**

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

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make purchases nearly everywhere.

Samsung Pay allows you to pay with your PB cards using your Samsung mobile phone, by leveraging on new technologies called Magnetic Secure Transmission (MST) and Near Field Communication (NFC), which makes it one of the most accepted mobile payment solution.

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

The list of devices that support Samsung Pay can be found [here](#).

#### **3. Which PB payment cards can I register to Samsung Pay?**

The current list of Samsung Pay supported PB cards includes:

- PB Visa Infinite Credit Card
- PB World Mastercard Credit Card
- PB Visa Signature Credit Card
- PB Visa Platinum Credit Card
- PB Platinum Mastercard Credit Card
- PIB Visa Platinum Credit Card-i
- PIB Mastercard Platinum Credit Card-i
- Mutual Gold-PB Visa Platinum Credit Card
- PB Quantum Credit Cards
- PB Visa Gold Credit Card
- PB Gold Mastercard Credit Card
- PIB Visa Gold Credit Card-i
- PIB Mastercard Gold Credit Card-i
- PB-AIA Visa Gold Credit Card
- PB-Petron Visa Gold Credit Card
- PB Visa Classic Credit Card
- PB Standard Mastercard Credit Card
- PB Visa Commercial Card
- PB Visa Business Card
- PB Visa Lifestyle Debit Card
- PB-Petron Visa Debit Card

- PB Visa Debit Card
- PB RCB Elite Mastercard Debit Card
- PB RCB Gold Mastercard Debit Card
- PB Mastercard Lifestyle Debit Card
- PB UTAR Mastercard Debit Card
- PB TAR UMT Mastercard Debit Card

**4. Which are the countries that Samsung Pay is available in?**

Samsung Pay is available in South Korea, United States, China, Spain, Australia, Singapore, Brazil, Russia, Malaysia, India, Sweden, United Arab Emirates, Switzerland, Taiwan, Hong Kong, Vietnam, South Africa, Canada, Puerto Rico, France, Italy, United Kingdom, Indonesia and German. Samsung is working to expand Samsung Pay to additional regions.

**5. Can I use Samsung Pay in foreign countries?**

Due to Samsung's advance proprietary technology Magnetic Secure Transaction (MST), Samsung Pay can be used almost everywhere around the globe.

**6. Why should I use Samsung Pay instead of my plastic cards?**

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.

**7. Can we add our PB Cards when we are overseas?**

Yes. However, attempting to register and activate a card while you are outside Malaysia requires you to be able to receive SMS, e-mail or to contact PB Card Services.

**8. I have purchased a device from a Samsung Pay supported country. Can I add in my PB Card(s) when I'm in Malaysia?**

If you purchased the device outside of Malaysia, you may not have full functionality of your Samsung Pay in Malaysia. We recommend you to purchase and use local Samsung devices to enjoy full features of services provided locally.

**9. Where can I download Samsung Pay?**

Samsung Pay can be downloaded from Samsung Galaxy Store.

## **How It Works**

### **1. How can I register my PB card?**

PB Cards can be either automatically registered by scanning your PB Cards with Samsung Pay or manually inputting the card information. Samsung Pay will prompt you to verify your identity through One-Time Password (OTP) via Short Message Service (SMS), e-mail or by calling PB Card Services at 03-2170 8000.

### **2. How many cards can I register into Samsung Pay?**

You can register up to 10 payment cards in Samsung Pay.

### **3. Can I register the same PB card with more than one device using Samsung Pay?**

No, one PB Card can only be registered to one device using Samsung Pay.

### **4. How long will it take for my card to activate after registering it to Samsung Pay?**

The average amount of time between the request for activation and approval will be within minutes, but it can take up to 10 minutes after additional verification requirements have been met. If this amount of time has been exceeded, remove the card from Samsung Pay and register it again. Contact PB Card Services for assistance if you continue to encounter delays.

### **5. When I attempt to register a card on Samsung Pay, a message tells me that it cannot accept my card and to contact my bank. What can I do?**

Contact PB Card Services for assistance.

### **6. Can I use Wi-Fi® to register my card 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 I register a card when I am outside the country?**

Yes. However, attempting to register and activate a card while you are outside Malaysia requires you to be able to receive SMS, e-mail or to contact PB Card Services.

## **8. How can I create my own Samsung Pay account?**

When you launch Samsung Pay for the first time, you will be asked to sign in to a Samsung account if one is not already signed in on the device. If you do not have an account, you may create one at that time.

## **Getting Started**

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

- Initiate Samsung Pay by either swiping-up from the home button or launching the Samsung Pay app from the home screen.
- Select the card you wish to use by swiping left or right.
- Verify your fingerprint/iris image and place your phone to against the card reader or the NFC reader to complete the transaction. Alternatively, you may enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint/iris image feature.

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

Yes. Samsung Pay can be used for in-app payments and online purchases at selected online partners.

### **3. How can I cancel a payment made using Samsung Pay?**

Cancelling a payment made using Samsung Pay is the same as a physical card.

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

All purchases made with Samsung Pay can be returned according to the store's policies. If you return an item paid for with Samsung Pay, the store may require you to tap your phone onto either the card reader or the NFC reader to complete the return.

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

Samsung Pay requires an active internet connection for card registration and activation. However, an active internet connection is not required to make in-store purchases. Ideally, the device should connect to the internet once per day to ensure that Samsung Pay stays up to date. Most cards will allow you to make up to 10 transactions before you will need to connect to the internet and refresh the Samsung Pay information.

### **6. How can I keep track of purchases I've made with Samsung Pay?**

The last 10 transactions made with Samsung Pay are viewable in the Samsung Pay app for one month from the date of purchase. Simply tap on a registered card in the

app to see all the Samsung Pay transactions made with that card\*. Additionally, a real-time\*\* push notifications with transaction details will be sent after each Samsung Pay purchase.

\*Transaction information is not provided for all cards

\*\*Real-time push notifications require an active internet connection.

**7. For some cards, Samsung Pay does not keep track of the purchases I have made using the app. Is there an issue with the app or my card?**

No. Displaying transaction history may not be available under few circumstances. Please contact PB Card Services should you require further clarification on your transaction history.

**8. The card image I see in Samsung Pay does not match my physical card. Is there an issue with my card?**

No. The card displayed in Samsung Pay may not always exactly match the physical card.

**9. What should I do if I lose my original payment card and then receive a replacement card?**

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.

**10. 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, you are only suspending the token, or digital card number, that has been assigned to your device for that card.

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

There is not a "default" card in Samsung Pay. When you open the app or activate the favourite cards 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.

**12. 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.

When an NFC transaction is completed, the retry button will not be shown. Additionally, if a payment success notification is received, the retry button will not be shown.

**13. The cashier is asking me for the last four digits of my card number. I provided them with the number, but the transaction failed. What went wrong?**

In rare cases, 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 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 favourite cards screen, and in the main app when viewing your registered cards.

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

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

**15. What do I need to start using Samsung Pay?**

To use Samsung Pay, you need:

- A compatible Samsung device\*
- A supported payment card
- A Samsung account
- Registered fingerprint, iris image or Samsung Pay PIN

\*List of compatible devices can be found [here](#).

**16. Is there any transaction limit when using Samsung Pay?**

Yes. Please contact PB Card Services for more details on the transaction limit that you can use with Samsung Pay.

**17. Which devices support iris image authentication for Samsung Pay?**

Only Galaxy Note9, Galaxy S9/S9+, Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+ are supported at the moment.

**Payment Security**

**1. How secure is Samsung Pay?**

Samsung Pay uses Tokenization, a Secure Environment, and Samsung KNOX to secure your payment information. Additionally, you can verify either your fingerprint, iris image or a 4-digit PIN when making purchases.

**2. What is tokenization?**

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.

**3. What is a Secure Environment, or Trusted Execution Environment?**

A Secure Environment is a physical 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.

**4. How is Samsung KNOX used with Samsung Pay?**

Samsung KNOX runs scans to see if your device is secure. Samsung KNOX will permanently disable Samsung Pay on a compromised device in order to protect your payment information.

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

No. Samsung does not store your personal/payment information on a Samsung server or 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 the Bank. Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.

**6. What should I do if my device is lost or stolen?**

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).

**7. If I were to switch phones, do I need to add the cards all over again?**

You would need to register your cards again if you were to change your phone as no data will be stored in the application.

**8. Does Samsung Pay have access to my bank accounts?**

No. Samsung Pay does not have access to your bank accounts.

**9. Will my Samsung Pay information still be on my device if it is formatted?**

No. Formatting your device will remove all payment cards registered to your device.

## **10. How do I use "Find My Mobile" to manage Samsung Pay?**

If your device is lost or stolen, your payment information will not be accessible without your fingerprint, iris image or Samsung Pay PIN. For added security, the Samsung Find My Mobile service can remotely lock or erase your payment cards in Samsung Pay.

## **Technology**

### **1. Can I use iris image as a form of authentication in Samsung Pay?**

Yes. If you have a device that supports iris image, you can use iris image as a form of authentication.

### **2. How do I enable iris image authentication for Samsung Pay?**

Please follow the steps below:

- Please check whether you have registered iris image in your device.  
If not, please register your iris image in your device.
- Launch Samsung Pay app, select Settings.
- Select Iris and click on the Irises button.
- Enter the Samsung Pay PIN you created.
- Position your device for Iris Image verification.

### **3. 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.

### **4. 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.

### **5. What is the difference between MST and NFC technology?**

For Samsung Pay, either MST or NFC technology can be used to make secure, contactless transactions. The key difference is that almost all merchants can accept MST, which makes Samsung Pay the most accepted mobile payment service on the market.

**6. 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.

**7. How close does the device have to be to the card reader for MST to work?**

The device must be placed within 5cm of the card reader in order for MST to work.

**8. How accurate is the fingerprint scanner?**

The fingerprint scanner is very accurate. It has a “False-Acceptance Rate” less than .00002%.

**9. What happens if my fingerprint is not recognised?**

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

**10. If I send my phone for repair, do I have to reset Samsung Pay?**

All payment information in Samsung Pay will be deleted. You will need to set up Samsung Pay and add your payment card information again.

**11. If I reset my device, what happens to my Samsung Pay service?**

When performing a factory data reset, all payment information in Samsung Pay will be deleted. You will need to set up and add your payment card information into Samsung Pay again after your device has been reset.

**12. What should I do if I have an issue adding a payment card to Samsung Pay?**

Please contact PB Customer Service for assistance.

Be sure that you are connected to the internet via a Wi-Fi network or your mobile data connection as Samsung Pay requires an active internet connection when adding a payment card. If the Samsung Pay application crashes even after clearing the data under the Application Manager Settings, please re-install the Samsung Pay application and try again. If Samsung Pay application was crashing several times, even after clearing the data under Application Manager settings, please re-install the Samsung Pay application and try again.

## **Samsung Pay Watch**

### **1. How does Samsung Pay Watch work?**

Samsung Pay Watch uses Near Field Communication (NFC) and Magnetic Secure Transmission (MST) technologies, allowing users to make payment almost anywhere.

Once you have enabled Samsung Pay on your Gear or Galaxy Watch, you can pay by launching the app, selecting your desired card, and holding your Gear or Galaxy Watch near the payment terminal, even if you do not have your phone with you. And it's safe. Payments have to be authenticated by your secure PIN.

Samsung Pay Watch does not store or share your payment information, so you can pay without worries.

All the Gear or Galaxy Watch only support NFC payment. Gear S3 supports both MST and NFC payment.

### **2. What are the device/OS requirements for Samsung Pay Watch?**

Any Samsung & Non-Samsung phones with Android OS version 5.0 or above which supports the Galaxy Wearable application.

### **3. How do I install Samsung Pay Watch?**

If you are using a Samsung mobile device

- 1) Launch Galaxy Wearable app
- 2) Connect your phone to Gear or Galaxy Watch via Bluetooth if it is not connected
- 3) On the Galaxy Wearable main page, scroll down and tap on Samsung Pay

If you are using a non-Samsung mobile device with Android OS:

- 1) Install Galaxy Wearable app from Google Play Store
- 2) Launch Galaxy Wearable app
- 3) On the Galaxy Wearable main page, scroll down and tap on Samsung Pay

\* If you are not able to locate Galaxy Wearable on your device, please install Galaxy Wearable app from Google Play Store or Samsung Galaxy App

### **4. How many cards can I register into Samsung Pay Watch?**

You can register up to 10 payment cards in Samsung Pay.

## **5. How can I register my card in Samsung Pay Watch?**

- Launch Galaxy Wearable app on your phone
- Connect your phone to Gear or Galaxy Watch via Bluetooth if it is not connected
- On the Galaxy Wearable main page, scroll down and tap on Samsung Pay
- Tap on "Add card" shown on the screen to register your card
  - \* There will be a prompt to set up a secure PIN in your Gear or Galaxy Watch if you have not enabled the secure PIN lock.
- You can either scan your physical cards or enter your cards details to add your cards in Samsung Pay
- Samsung Pay will prompt you to verify your digital card through OTP via SMS, e-mail or by calling PB Card Services at 03-2170 8000

## **6. Do cards already registered in Samsung Pay app on my phone automatically imported to my Gear or Galaxy Watch?**

No. Samsung Pay app in your mobile phone is different from Samsung Pay in Samsung Wearable app. You need to register your cards separately in Samsung Wearable app in order to use Samsung Pay Watch.

## **7. How do I use Samsung Pay Watch?**

Once you have activated Samsung Pay Watch and added your cards, simply press and hold the 'back' key to launch Samsung Pay. Select your desired payment card, press the Pay button on your Gear or Galaxy Watch and place your Gear or Galaxy Watch over the payment terminal to pay.

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

- 1) Press and hold the Back button to launch Samsung Pay
- 2) You will need to enter PIN to authenticate the device
- 3) The last card used or latest card added will be shown (If you have more than one card added, select the card you want to pay by swiping left or right, or by rotating the bezel to select card)
- 4) Place your Gear or Galaxy Watch over the MST or NFC area of the payment terminal to pay

\* Only Gear S3 supports both MST and NFC payment.

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

Samsung Pay requires an active internet data connection for card registration and activation. However, an active internet data connection is not required to make in-store purchases. Ideally, the device should connect to the internet once per day to

ensure that Samsung Pay stays updated. Most cards will allow you to make up to 10 transactions before you will need to connect to the internet and refresh the Samsung Pay information.

**10. How can I keep track of purchases I've made with Samsung Pay Watch?**

The transaction history is shown in the Samsung Pay app in Samsung Gear & Galaxy Watch on Smartphone devices

**11. 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 MST or NFC payment or has not received a notification of a successful payment.

The “retry” button allows you to restart the payment process, one additional time, without reauthorisation by using your Samsung Pay PIN.

Note: When a MST or NFC transaction is completed, the retry button will not be shown. Additionally, if a payment success notification is received, the retry button will not be shown.

**12. Can I use Samsung Pay Watch without connecting to my phone?**

Yes, you can still use Samsung Pay Watch without connecting it to your phone.

Most cards will allow you to make up to 10 transactions before you will need to connect to the internet and refresh the Samsung Pay information.

**13. I have added my card into Samsung Pay on my phone. When I tried to add it onto Samsung Pay Watch, it says "Registration failed".**

One PB Card can only be registered to one device using Samsung Pay.

**14. How secure is Samsung Pay Watch? Without a fingerprint scanner, how can I be sure someone won't use my credit or debit cards if I lose my watch?**

Samsung Pay Watch protects your card information with the advanced security by using tokenisation, KNOX and PIN protection to make secure payments. Cards data is synced to Gear or Galaxy Watch from your mobile device via a secured Bluetooth channel. Once Samsung Pay is activated on your Gear or Galaxy Watch, your smartwatch will enable the PIN protection. You must enter your PIN each time you put on the Gear or Galaxy Watch, and you won't need to enter your PIN again until you take your Gear or Galaxy Watch off.

**15. Is the PIN of Samsung Pay Watch are the same as the wearable device PIN?**

Yes. There is only one secure PIN used on the Gear or Galaxy Watch.

**16. Do I have to enter my secure PIN for each payment?**

If the Gear or Galaxy Watch is strapped on your wrist, you only have to enter the secure PIN once before all subsequent payments. If you take the Gear or Galaxy Watch off your wrist, you have to enter the secure PIN each time before putting the Gear or Galaxy Watch into payment mode.

**17. How do I use "Find My Mobile" to manage Samsung Pay Watch?**

If your Gear or Galaxy Watch is lost or stolen, your payment information will not be accessible without your secure PIN. For added security, the Samsung 'Find My Mobile' service can remotely lock or delete your payment cards on Samsung Pay.

**18. How close do I have to place my Gear or Galaxy Watch to the payment terminal in order for the payment to work?**

All Gear or Galaxy Watch have the NFC transponder located near the top of the watch. However, only Gear S3 has the magnetic coil in the back for supporting MST Payment. Device should be placed approximately an inch over the NFC or MST area of the payment terminal in order for the payment to work.

**19. What is the maximum number of times the PIN can be entered on the Gear or Galaxy Watch before cards are deleted?**

After 10 wrong tries, Samsung Pay Watch will reset. All information and cards registered on the Gear or Galaxy Watch will be deleted.