

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 uses a new proprietary technology called Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make mobile payments more accessible to both merchants and consumers.

2. What are Samsung Pay's main features?

Samsung Pay enables users to make in-store contactless payments using Galaxy Note8, Galaxy Note Fan Edition, Galaxy S8, Galaxy S8+, Galaxy S7 Edge, Galaxy S7, Galaxy Note5, Galaxy S6 Edge+, Galaxy A7(2017), Galaxy A5(2017), Galaxy A7(2016), Galaxy A5(2016), Galaxy A9 Pro, Gear S3 and Gear Sport. Samsung Pay's main features are its proprietary MST technology and its NFC payments capability which makes it the most accepted mobile payment solution.

*Gear Sport only supports NFC payment.

3. How does Samsung Pay work?

Samsung Pay uses proprietary Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments. MST and NFC enables the Galaxy Note8, Galaxy Note Fan Edition, Galaxy S8, Galaxy S8+, Galaxy S7 Edge, Galaxy S7, Galaxy Note5, Galaxy S6 Edge+, Galaxy A7(2017), Galaxy A5(2017), Galaxy A7(2016), Galaxy A5(2016), Galaxy A9 Pro, Gear S3 and Gear Sport to make secure transactions with nearly every payment terminal in the world.

4. Which devices will support Samsung Pay?

The initial devices launched with Samsung Pay are Galaxy Note8, Galaxy Note Fan Edition, Galaxy S8, Galaxy S8+, Galaxy S7 Edge, Galaxy S7, Galaxy Note5, Galaxy S6 Edge+, Galaxy A8(2018), Galaxy A8+(2018), Galaxy A7(2017), Galaxy A5(2017), Galaxy A7(2016), Galaxy A5(2016), Galaxy A9 Pro, Gear S3 and Gear Sport..

5. 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
- Mutual Gold-PB Visa Platinum Credit Card
- PB Quantum Credit Cards
- PB Visa Gold Credit Card
- PB Gold Mastercard Credit Card

- PB-AIA Visa Gold Credit Card
- PB-Petron Visa Gold Credit Card
- PB Visa Classic Credit
- PB Standard Mastercard Credit Card
- PB-Petron Visa Debit Card
- PB UTAR Mastercard Debit Card
- PB TARC Mastercard Debit Card

6. 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, Thailand, Malaysia, India, Sweden, United Arab Emirates, Switzerland, Taiwan, Hong Kong and Vietnam. Samsung is working to expand Samsung Pay to additional regions.

7. 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.

8. 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 that physical cards don't have.

9. 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.

10. 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.

11. Can I download Samsung Pay from Google Play Store?

Currently only Galaxy Note8, Galaxy Note Fan Edition, Galaxy S8|S8+ and Galaxy A8|A8+(2018) can download Samsung Pay from Google Pay Store.

However, for others eligible device, app will be pre-loaded on your device.

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 03-2176 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.

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.

*Iris image feature only apply for Galaxy Note8, Galaxy Note Fan Edition and Galaxy S8/S8+

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

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

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

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

*Compatible devices: Galaxy Note8, Galaxy Note Fan Edition, Galaxy S8/S8+, Galaxy S7/S7 Edge, Galaxy Note5, Galaxy S6 Edge+, Galaxy A5/A7(2017), Galaxy A5/A7(2016), Galaxy A9 Pro, Gear S3 and Gear Sport.

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 will support iris image authentication for Samsung Pay?

Only 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. How do I register my iris image in my device?

- On the Samsung Pay app Settings screen, tap on Lock screen and security.
- Tap Irises
- To use your irises image to unlock your device, you must set a pattern ,PIN, or password. Remember it, as you will need to use it when the device has been restarted or device has not been used for more than 24 hours.
- Before using the iris image recognition camera and LED, read disclaimer and keep the precautions in mind. Then, tap OK
- Read the on-screen instructions and tap CONTINUE. To register only one iris of your eyes, tap
You can choose to register only 1 iris image.
- Now, hold your device about 25~35cm away from your face with the screen facing towards you and position your eyes in the circles shown on the screen. And, remove your glasses or contact lenses because wearing glasses or contacts when unlocking your device or verifying your identify may cause the device to have difficulty recognizing your irises image. Keep your eyes open and look at the top of the screen. Iris image recognition may not work properly in direct sunlight.
For best results, avoid direct sunlight and perform this process indoors.
And, keep the camera clean as dirt and smudges on the iris image camera, LED sensor, or proximity sensor may cause the device to have difficulty recognizing your irises image.
Position your eyes inside the circles on the screen and open your eyes wide. The iris image recognition camera will scan your irises.

- When an iris image lock pop-up window appears, tap ENABLE to use your irises image to unlock the screen.
- When you swipe in any direction on the locked screen, the iris image recognition screen will appear.

Look at the screen to scan your irises. If your iris image is not recognized within 10 seconds or you are close to it, the device will automatically stop iris recognition to protect your eyes

4. Iris image recognition does not seem to work properly at times. What could be the cause?

Screen accessories such as screen protectors (privacy protection films, tempered glass protectors) & stickers might obstruct the proximity/light sensor area of the iris image scanner.

If you are using any of the above accessories, please check if they blocking the proximity/light sensor area.

Dirt and debris on the iris image camera, LED sensor, proximity sensor may cause the device to have difficulty recognising your irises image.

5. Is it possible to register the iris image pattern using one eye only?

Yes, It is possible to register iris image pattern using one eye.

6. Is it possible to register and use iris image from multiple people in just one device?

No, you are limited to have 1 iris image registered at any point in time to be used for authentication purposes per device

7. Is it possible to use both iris image scan and fingerprint authentication together?

Yes, It is possible to use both iris image scan and fingerprint authentication together. Simply select your preferred method during authentication.

8. Will iris image scan work with glasses, sunglasses or contact lens?

Wearing glasses with a strong prescription, sunglasses or color contact lenses may cause the device to have difficulty recognising your irises image. If you are wearing such lenses, remove them before registering your irises image.

And, when wearing glasses, the light reflected from glass surface can interfere the sensor, leading to failure in iris image recognition in some cases. If it is the case, please try taking your glasses off or adjust the angle of sight.

9. Is there any possibility of the personal iris image information stored in the device being hacked?

Iris image information is digitized and saved in trust zone as an encryption code.

10. What is MST?

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.

11. 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.

12. 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.

13. 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.

14. 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.

15. How accurate is the fingerprint scanner?

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

16. 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.

17. 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.

18. 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.

19. 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.

Gear Pay

1. How does Samsung Pay work on Gear?

To download the latest version of Samsung Pay, Samsung Pay works on Gear by using Near Field Communication (NFC) technology and Magnetic Secure Transmission (MST) technologies, allowing users to make payments almost anywhere.

*Gear Sport only support NFC payment Once you have enabled Samsung Pay on your Gear, you can pay by launching the app, selecting desired card, and holding your Gear near the payment terminal.

Samsung Pay on your Gear works even if you don't have your phone with you. Payments are safe as all payments will have to be authenticated by your secure PIN which you can set on your Gear during setup.

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

2. What are the device/OS requirements for Samsung Pay on Gear?

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

3. How do I install Samsung Pay for Gear?

If you are using a non-Samsung mobile device:

- 1) Please install Samsung Gear from Google Play Store.
- 2) Launch Samsung Gear
- 3) Under "Info" tab, tap on OPEN SAMSUNG PAY / Under "Settings" tab, tap on Samsung Pay

If you are using a Samsung mobile device:

- 1) Launch Samsung Gear
- 2) Under "Info" tab, tap on OPEN SAMSUNG PAY / Under "Settings" tab, tap on Samsung Pay
- 3) If you can't locate Samsung Gear in your device, please install Samsung Gear from Google Play Store or Samsung Galaxy Apps

4. How many cards can I register into Samsung Pay on Gear?

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

5. How can I register my card in Samsung Pay on Gear?

You can register your cards through Samsung Gear App.

- Launch Samsung Gear App on your phone.
- Connect your phone to Gear via Bluetooth if it is not already connected.
- Under "Info" tab, tap on OPEN SAMSUNG PAY / Under "Settings" tab, 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 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 03-2176 8000.

6. Do cards already registered in Samsung Pay app on my phone automatically imported to my Gear?

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

7. How do I use Samsung Pay on Gear?

Once you have activated Samsung Pay on your Gear 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 and place your Gear over the payment terminal to pay.

8. How do I make in-store purchases with Samsung Pay on Gear?

- After putting on your Gear, enter PIN once to authenticate the device.
- Press and hold the Back button to launch Samsung Pay
- 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)
- Tap on the "Pay" button to make payment.
- Place your Gear over the MST or NFC area of the payment terminal to pay.

*Gear Sport only supports NFC payment.

9. Do I need to have an active internet data connection for Samsung Pay on Gear 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 on Gear?

The transaction history is shown in the Samsung Pay app in Samsung Gear.

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 on Gear without connecting to my phone?

Yes, you can still use Samsung Pay on Gear 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 on Gear, it says "Registration failed".

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

14. How secure is Samsung Pay on the Gear? 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 on Gear 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 from your mobile device via a secured Bluetooth channel.

Once Samsung Pay is activated on your Gear, your smartwatch will enable the PIN protection. You must enter your PIN each time you put on the Gear, and you won't need to enter your PIN again until you take your Gear off.

15. Is the PIN of Samsung Pay on Gear the same as the Gear device PIN?

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

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

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

18. How do I use "Find My Mobile" to manage Samsung Pay for Gear?

If your Gear 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.

19. How close do I have to place my Gear to the payment terminal in order for the payment to work?

Both Gear Sport and Gear S3 Gear 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.

20. What is the maximum number of times the PIN can be entered on the Gear before cards are deleted?

After 10 unsuccessful tries, Samsung Pay for Gear will reset. All information and cards registered on the Gear will be deleted.