

Samsung Pay FAQs

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 Citi credit cards using your Samsung phone, by leveraging new technologies called Magnetic Secure Transmission (MST) and Near Field Communication (NFC).

2. Which devices will support Samsung Pay?

Compatible Devices: Galaxy S10e/S10/S10+, Galaxy Note9, Galaxy S9/S9+, Galaxy S8/S8+, Galaxy S7/S7 edge, Galaxy S6 edge+, Galaxy Note8, Galaxy Note5, Galaxy J7 Pro, Galaxy A8/A8+, Galaxy A9 Pro, Galaxy A7/A5

3. Why should I use Samsung Pay instead of my plastic credit card?

Paying in stores has never been easier. Gone are the days of searching for your wallet and the wasted moments finding the right card. Samsung Pay makes checkout fast and easy by allowing you to make purchases with a single touch using your eligible device. You will continue to enjoy the same Citi credit card rewards and benefits. Additionally, Samsung Pay adds a level of security to your payment information.

4. What Citi cards are eligible for Samsung Pay?

All Citi Mastercard® and Visa credit cards issued by Citi Malaysia are eligible for use on Samsung Pay. Citi debit cards and Ready Credit are not eligible at this time.

5. How can I start using Samsung Pay?

This feature is available on all eligible Samsung devices, preinstalled or as an update. Please ensure you have your Samsung account and Citi credit card details available for enrolment.

Registration

6. How can I create my Samsung Pay account?

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

7. How do I add Citi credit cards to use Samsung Pay?

Simply scan your Citi credit card with Samsung Pay, or manually enter your card details (card number, expiry date, CVV code etc.) to enroll. To ensure safety for your account, Citi will review the request to ensure it is valid. You may receive a One-Time PIN for verification, via SMS on the registered mobile number.

Once approved, an image of your card will be visible in Samsung Pay and will be available for payment via the phone. Enrolment will be subject to Citi's approval criteria.

8. How do I add a newly issued card to existing Samsung Pay?

The process for enrolling a new card is the same as above.

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

Activation can take up to 10 minutes after the request for enrollment, depending on any additional verification requirements. If this amount of time has been exceeded, remove the card from Samsung Pay and register it again. Contact our hotline at 032383 0000 if you continue to encounter delays.

10. 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. However, if your supplementary card has not registered the mobile number with Citi before, the One-Time PIN will be sent to your principal account holder instead.

11. How do I set up a Citi credit card as my default card?

There is no "default" card setting 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.

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

Samsung Pay requires an active internet connection when adding a payment card. Verify that you are connected to the internet via a Wi-Fi network or your mobile data connection. For the best experience, the device should have a SIM card installed. For Citi credit card related issues, please contact our hotline at 032383 0000 for further clarification.

13. How many Citi credit cards can I enroll?

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

14. Can I enroll the same Citi credit card on more than one device using Samsung Pay?

Yes, you may enroll your Citi card up to 4 devices.

15. 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. Your enrolment is successful if the following are displayed on the card image:

- Citibank logo
- The Card Network (Mastercard or Visa)
- The last four digits of the physical card

16. How do I remove my Citi credit card from Samsung Pay?

You can remove your Citi credit card from Samsung Pay, using the app options. You could also call our hotline at 032383 0000 to disable your Citi credit card for use on a specific device. Our officer may require relevant details, such as device name, last 4 digits of Device Card Number (available for easy viewing in the app, or on your statement) etc.

Do note that your card will still be valid for use via other channels, including the physical plastic card.

Security

17. Is Samsung Pay secure?

Yes, Samsung Pay uses a Secure Environment and Samsung KNOX to secure your payment.

- *Tokenization* technology ensures your physical card details are not stored on your phone or given to merchants. Your physical card number is replaced by a Device Card Number (displayed on your phone).
- Normal applications and malware have no access to the information in a *Secure Environment*.
- All transactions need to be authorized by you (via fingerprint/PIN). If your phone is lost/stolen, it cannot be used without fingerprint/PIN verification.
- *Samsung KNOX* runs scans to see if 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 (remotely disable) or to Wipe Samsung Pay (remove all the payment cards registered onto your device), while still being able to use your Citi cards via other channels.
- All your transactions will be as secure as using your physical card at the location.

18. What is a Device Card Number?

For enhanced security, your actual credit card number will never be stored on the phone or exposed to the merchant. Your card number will instead be replaced by a unique digital number (i.e. Device Card Number, visible on the left side of the card in the Simple Pay screen, and in the main app when viewing your registered Citi cards) each time you add a new card to your device. This Device Card Number will then be transmitted to merchants in place of your actual card number for purchases.

19. How accurate is the fingerprint scanner?

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

20. Will Samsung Pay have access to my Citi accounts?

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

21. Can I call Citiphone to enroll my card on Samsung Pay, deactivate my card on a particular device, or reactivate a card?

You cannot enroll your Citi credit card on Samsung Pay via Citiphone. However, our officer will be able to assist you with deactivation/reactivation of your Citi credit card on a particular device. Please call our hotline at 032383 0000 for further assistance.

22. What if my device is lost or stolen?

Please contact our hotline at 032383 0000. The Device Card Number(s) of your Citi credit cards enrolled on Samsung Pay on the device will be blocked. You can continue to use your cards via other channels. If you have located your device, please reactivate your Citi credit cards for use on Samsung Pay.

You can also 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), while still being able to use your Citi cards via other channels.

Technology

23. 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.*

24. 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.

25. 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.

26. I want to recycle/give away my phone but my credit cards are still on the phone. What should I do?

Prior to recycling your phone, please delete all your Citi credit cards from your Samsung Pay account. You can delete the cards one at a time in Samsung Pay.

27. What happens when 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 with using the device or app, or any further clarifications on software issues.

28. What happens if I get a new device or format/reset my current device?

You would need to register your Citi credit cards again if you were to format, reset or change your phone.

Payment

29. How do I make in-store purchases with Samsung Pay?

1. Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay app from the home screen.
2. Select the Citi credit card you want to pay with by swiping left or right.
3. Verify your fingerprint to authorize the transaction. Alternatively, enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint feature.
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.

NFC Terminals



Non-NFC Terminals



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

30. How can I find out which merchants will accept Samsung Pay?

90% of all merchants can accept Samsung Pay through NFC or MST terminals, which makes Samsung Pay the most accepted mobile payment service on the market. This includes local and overseas merchants.

31. 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 does require internet connection periodically (at least once a day) 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.

32. What happens if my fingerprint is not recognized?

You can enter the Samsung Pay PIN you created as a backup option. 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 Pay PIN has not been entered.

33. 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.

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

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 **Device Card Number**, instead of the last four digits of the physical 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.

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

Not currently. Samsung Pay is focused on enabling simple and secure in-store payments.

36. 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.

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

Canceling 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/service in question, or if you wish to request for a refund. If you would like to dispute a transaction, please contact our hotline at 6225 5225 for further assistance.

38. Can I use Samsung Pay at an ATM?

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

39. Is there a transaction limit when I pay using Samsung Pay?

If you're tapping via NFC terminals, it will follow the current contactless transaction limit of RM250 & below without Signature or Pin required to authorize the transaction. Any amount more than RM250 will require a Signature or Pin for authorization. The maximum cumulative daily limit for NFC transaction is RM750 per customer. If you're paying via MST on a swipe terminal, all transactions will need to be

authorized via Signature or Pin regardless of any amount. The maximum cumulative daily limit for MST is also RM750 per customer.

Account

40. 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. However, the daily limits for NFC & MST transaction still apply.

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

Transactions above RM250 using contactless NFC payment method may require cardholder Signature or Pin, or may be declined. Both NFC & MST transaction will have a daily cumulative limit of RM750.

42. 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).

43. 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 (instead of your physical card number), if the transaction has been made using Samsung Pay.

44. 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.

45. What if my Citi credit card is upgraded, or reissued upon card expiry/damage/loss?

You will need to enroll your newly issued Citi credit card again on Samsung Pay, and remove your old credit card. In the case of loss/theft of your card, do remember to deactivate your card by calling our hotline at 032383 0000.

46. 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/theft etc.), you can no longer use it to make payments in Samsung Pay.

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