

SAMSUNG PAY FAQs

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. It enables the use of credit and debit cards, including private label credit cards by leveraging 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 S6 edge+, Galaxy S7, Galaxy S7 edge, Galaxy Note5, Galaxy A7 (2016), Galaxy A5 (2016), Galaxy A7(2017) and Galaxy A5 (2017). Samsung Pay's main features are its proprietary MST technology and its NFC payments capability which makes it the most accepted mobile payment solution.

3. 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.

4. 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 S6 edge+, Galaxy S7, Galaxy S7 edge, Galaxy Note5, Galaxy A7 (2016), Galaxy A5(2016), Galaxy A7(2017) and Galaxy A5 (2017) to make secure transactions with nearly every payment terminal in the world.

5. How can I register my card?

Cards can be either automatically registered by scanning your card with Samsung Pay or manually inputting the card information. Then Samsung Pay will prompt you to verify your identity through an OTP followed by which your Card is activated.

6. How will I receive an OTP for the activation of card?

For activation of the Card while registering it the OTP can be generated through an SMS or Phone Banking.

7. For what duration is this OTP Valid?

This OTP is valid for 30 minutes and in case a new OTP is needed the registration can be re done and same process has to be carried out.

8. How many cards can I register into Samsung Pay?

You can register up to 10 payment cards in Samsung Pay. (Credit Cards, Debit Cards).

9. Can I register the same card with more than one device using Samsung Pay?

Yes. The total number of devices you can register a card to may vary.

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

No, there is no issue. The card displayed in Samsung Pay may differ slightly with the physical card. The key points to look for are The Card Issuer (e.g. Axis in this case), The Card Network (Visa, Master Card etc.) and the last four digits of the physical card.

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

The average amount of time between the request for activation and approval will be within minutes, but can take up to 10 minutes after any additional verification requirements have been met. If this amount of time has been exceeded, remove the card from Samsung Pay and register it again.

12. 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.

13. 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?

Not all card types are eligible to use with Samsung Pay. If your card is not International Chip and PIN enabled it will not work with Samsung Pay. Additionally, there may be other items required prior registering a card with the Samsung Pay service. Also you need to first do a transaction and only then can you attempt to register the Card on Samsung Pay.

14. My Card is not International Transaction enabled. Can I use it on Samsung Pay?

Transactions on Samsung Pay will occur only if the card is International Chip and PIN enabled.

15. Will I face any charges for using Samsung Pay?

There are no charges to use Samsung Pay.

16. Can I use the same payment card on more than one device using Samsung Pay?

There are no restrictions on adding the same payment card to multiple devices. The total number of devices you can add the same card may vary.

17. How can I create my own 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.

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

Please follow the given steps:

a) Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay app from the home screen.

b) Select the card you want to pay with by swiping left or right.

c) Verify your fingerprint and touch your phone to either the card reader or NFC reader (POS Machine) to complete the transaction. Alternatively, enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint feature.

d) After the transaction, you are required to input 4-digit Card PIN* in retail POS machine.

*Your Card PIN is the PIN shared with you by the Axis at the time of issuing the card.

19. Can I use Samsung Pay to 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.

20. How can I cancel a payment made using Samsung Pay?

Canceling a payment made with Samsung Pay is the same as a physical card. The exact process will depend on the policies of the merchant you made the purchase from.

21. 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.

22. After I register a card on Samsung Pay in India, can I also use it to make payments abroad?

Samsung pay that was used to pay in India can use it to make payment abroad but only in countries, where Samsung Pay is launched like USA, Korea and Singapore.

23. After I register a card on Samsung Pay, can I continue using my physical card to make payments?

Samsung Pay and physical card can be used in parallel.

24. 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 time of purchase. Simply tap on a registered card in the app to see all the Samsung Pay transactions made with that card. (Some Cards will not display the transactions.)

25. Will the card transaction history on Samsung Pay app also show the transactions made using the physical card?

Transaction history will appear only for transactions made using Samsung Pay. Transactions made using physical card will not show in Samsung Pay app.

26. For some cards, Samsung Pay is not keeping track of purchases I have made using the app. Is there an issue with the app or my card?

No. Displaying transaction history is not available for all card types or card issuers. Samsung Pay may not show your transaction history depending on certain policies. In these cases, you can open Axis Bank's app if you have the app installed on your device; or visit your Axis Bank's website to view transaction information.

27. 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 may need to remove the original payment card from Samsung Pay and register the replacement card.

28. 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. If you wish to suspend your physical card, please contact your card issuer for assistance.

29. 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.

30. 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 but 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.

31. Can I use Samsung Pay at an ATM?

Currently Samsung Pay will not work at ATMs.

32. 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.

33. If I already have a fingerprint registered on my device, will it be automatically linked to Samsung Pay?

Samsung Pay uses the fingerprint registered in the device.

34. What happens if my fingerprint is not recognized?

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.

35. If I need to suspend my card on one device, do I need to reregister my card on all other devices?

No. Each card is provisioned as a separate token with a separate digital identity. User can safely suspend the card on one device without impacting the digitized card on another.

36. How secure is Samsung Pay?

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.

37. 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.

38. 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 your card network and card issuer. Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.

39. 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). Alternatively you can call Axis Bank and request them to delete the tokens associated with your Card.

40. Does Samsung Pay have access to my bank accounts?

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

41. If I would 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.

42. 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.

43. 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 or Samsung Pay PIN. For added security, the Samsung Find My Mobile service can remotely lock or erase your payment cards in Samsung Pay.

44. 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.

45. 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.

46. 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.

47. 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.

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

The device must be placed within 3 cm of the card reader in order for MST to work.