

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

### **2. What are Samsung Pay's main features?**

Samsung Pay works with most Samsung devices. Please visit Samsung Pay website for a comprehensive list of eligible devices: <https://www.samsung.com/sg/samsung-pay/>

Samsung Pay's main features are its proprietary MST technology and NFC payments capability which makes it the most accepted mobile payment solution.

### **3. Why should I use Samsung Pay instead of my plastic 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 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 Credit Cards (except Citi Commercial Cards and Citi PremierMiles American Express®), Citi Ready Credit Card and Citi Mastercard Debit Cards issued by Citi Singapore are eligible for use on Samsung Pay.

## **Getting Started**

### **5. 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.

### **6. How do I add Citi cards to use Samsung Pay?**

Simply scan your Citi card with the phone's camera, NFC or enter your card details (number, expiry, CVV code etc.) to enroll. To ensure safety for your account, Citi will review the request to ensure it is valid.

You may refer to the steps below:

1. Create or log in using your Samsung account.
2. Open Samsung Wallet app
3. Tap "Payment Cards"
4. Scan your card or enter the card information manually
5. Select a verification method display on the screen. For verifying via Citi Mobile Banking App, please ensure you are having the latest Citi Mobile® App version in the same device and

registered with Enhanced Security Function: <https://www.citibank.com.sg/digital-banking/secured-banking/enhanced-security>

6. Once it is verified, your Citi Credit Card is ready to use with Samsung Pay. You can set it as default card.

**7. How do I set up a Citi 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.

**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. 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.

**10. Can I add the same card to more than one device using Samsung Pay?**

Yes, you may enroll your Citi card on more than one device, up to a limit of 4 devices per card.

**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. Your enrolment is 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. 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 6225 5225 if you continue to encounter delays.

**13. Can I use Wi-Fi to add 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 adding the card over Wi-Fi, we suggest switching to a mobile data connection.

**14. How do I remove my Citi card from Samsung Pay?**

You can remove your Citi card from Samsung Pay, using the app options. You could also call our hotline at 6225 5225 to disable your Citi 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.

If you manually delete your card from Samsung Pay, you will not be able to initiate any transactions via Samsung Pay using the aforementioned card.

However, if the deleted card is a Mastercard logo, merchant-initiated transactions (e.g., recurring transactions) can still go through for 999 days. If you do not wish for your card to be charged by the merchant as set out above, please contact the relevant merchant/digital checkout solution provider directly to remove your card details.

#### **15. Why can't I add my card to Samsung Pay?**

Your card might be inactive/blocked or not eligible for Wallet enrollment. Please contact our Citiphone hotline at 6225 5225 for further assistance and clarification.

#### **16. I have an issue adding my Citi 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 card related issues, please contact our at 6225 5225 for further clarification.

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

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

**20. 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 card on Samsung Pay via Citiphone. However, our officer will be able to assist you with deactivation/reactivation of your Citi card on a particular device. Please call our hotline at 6225-5225 for further assistance.

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

Please contact our hotline at 6225 5225. The Device Card Number(s) of your Citi 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 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**

**22. 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.***

**23. 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.

**24. 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.

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

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

**26. 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.

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

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

## Payment

### **28. 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 card you want to pay with by swiping left or right.
3. Authorize payment via biometric methods or 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.

**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.

### **29. 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.

### **30. 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.

**31. What happens if my fingerprint/biometrics 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/biometrics is not recognized **after 20 consecutive attempts** and the Samsung Pay PIN has not been entered.

**32. 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.

**33. 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.

**34. 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.

**35. 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.

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

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

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

If you're tapping via NFC terminals, there is typically a limit of S\$100-S\$200 limit, unless otherwise indicated by the bank providing the Terminal services. If you're paying via MST on a swipe terminal, there is a transaction limit of S\$3,000.

## **Account**

### **38. 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.

### **39. 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.

Transactions above the contactless NFC payment method limit may require cardholder signature, or may be declined. There is limit of S\$3,000 per transaction made on non-NFC terminals using MST method.

### **40. 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 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).

### **41. 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.

### **42. 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.

### **43. What if my Citi Credit Card is renewed close to expiration, or reissued due to reported damage?**

If your physical Card is renewed or replaced close to expiration date or where you have reported it as damaged, your Device Card in Samsung Pay will be automatically updated with the new Card information. You do not need to add the new Card on to Samsung Pay when you receive it.

Kindly note that this updating will not apply when your physical Card is replaced due to a reported loss, theft or unauthorized use.

### **44. How do I know if my Device Card in Samsung Pay has been updated?**

An alert will be sent to you to notify you of the update.



**45. Will I be able to make transactions with the updated Device Card?**

You can continue to make transactions through Samsung Pay even without activating your renewed/replaced physical card. Please activate your renewed/ replaced physical card when you receive it.

**46. Will my Citi 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. If you require any additional assistance with your Citi cards or the details of your transaction, please contact our CitiPhone hotline at 6225 5225.

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