Samsung Pay – Frequently Asked Questions

Question   **What is Samsung Pay?**

Answer   Samsung Pay provides owners of select Samsung Galaxy devices the ability to use their Galaxy phone to make payments almost anywhere you can swipe or tap your Notre Dame FCU debit or credit cards.

Question   **How do I get Samsung Pay?**

Answer   Samsung Pay is available with the S7, S7 active, S7 edge, S6, S6 active, S6 edge, S6 edge+ and Note5 through an app update. The availability will vary by mobile network operator. The app will appear when the customers install the operating system update. Samsung Pay will be a preloaded app on upcoming Samsung Iconic devices. The app is not available for download on unsupported devices.

Question   **How is my information protected when using Samsung Pay?**

Answer   Tokenization creates a unique randomized set of numbers to be used at each new transaction, so your real card number is never used from your phone.

Question   **Is Samsung Pay free to use?**

Answer   There is no cost for Samsung Pay from Notre Dame FCU.

Question   **How do I add my physical Notre Dame FCU card to Samsung Pay?**

Answer   Choose the Samsung Pay icon, and log in using your Samsung account information. If you do not already have a Samsung account, you can create one. Once logged in you can, touch ADD CARD in Samsung Pay app to begin the process of adding your card.

Question   **Will my Notre Dame FCU card image look the same?**

Answer   Your card image is a digital representation of your physical Notre Dame FCU credit or debit card. The image you see may not be an exact copy of your card.

Question   **How do I make a purchase?**

Answer   Once your eligible Notre Dame FCU card is registered to Samsung Pay, you may activate the Simple Pay feature of Samsung Pay by swiping your screen from the bottom, just above the Home key, towards the top of the screen. The most recently added or used card is displayed. Swipe left or right to scroll through your registered payment cards. When you have the desired card selected, place your finger on the Home key to verify your fingerprint or touch ENTER PIN to enter your Samsung Pay PIN. Samsung Pay will indicate that you are ready to make a payment.

For NFC Payments
1. Hold the phone above the NFC reader on the payment terminal
2. Align the camera with the NFC logo
3. The two devices should be almost touching

For MST Payments
1. Hold the phone closely to the terminal
2. Align the camera to face the magnetic stripe card reader
3. The two devices should be almost touching

Using Samsung Pay on the Gear S3

1. Simply press and hold the back key to launch Samsung Pay on your Gear S3
2. Rotate the bezel to select a card
3. Tap to pay at any NFC or MST terminal

Question | **What will a Samsung Pay transaction look like on my statement?**
Answer | Samsung Pay transactions will appear the same as any other debit card transactions.

Question | **If I have a card with a Smart (EMV) Chip, will it work with Samsung Pay?**
Answer | Samsung Pay works with Smart Chip cards.

Question | **How do I know which card is my default card?**
Answer | You do not have the ability to set a default card in Samsung Pay. The last card used or viewed would be the card defaulted for payment. You can swipe left and right to scroll through your payment cards and select the one you want to use for payment.

Question | **How can I remove a card from Samsung Pay?**
Answer | When in the Samsung Pay app, you can touch your card to view the Card details, and also select the delete option.

Question | **If I receive a replacement card, do I need to update my information?**
Answer | Whether your card is replaced because it is lost or stolen, or if the card has expired, in most cases your new card will be automatically associated to the existing Digital Account Number (Token) in your device, and continue to be used for payments in Samsung Pay. If, for some reason, Notre Dame FCU could not re-add your new card to the existing Digital Account Number (Token), you will see a notation in the Samsung Pay App that the card is not active for use. You can then re-add your card, as you did initially to make it active again.

Question | **What happens if I replace or update my Samsung Pay device?**
Answer | If you replace or update your device, deactivating your old device will delete the Digital Account Number (Token) associated with the old device. You will then have to register your cards to your new device to use Samsung Pay.

Question | **What if my card is lost or stolen?**
Answer | If your card has been lost or stolen, call us immediately at 1-800-522-6611.

Question | **What if my device is lost or stolen?**
Answer | If your phone is lost or stolen, you can suspend Samsung Pay by using the "Find My Mobile (FMM)" through Samsung or contacting Samsung directly. You can also call Notre Dame FCU, and we'll assist you with suspending the cards in Samsung Pay, allowing you to continue to use your plastic cards. If you find your phone, you can unsuspend Samsung Pay by following the prompts on your phone or via "FMM".

Question | **Can I lock Samsung Pay?**
Answer | Samsung Pay is locked when the device is locked. A PIN or Fingerprint is required per transaction to use Samsung Pay.