

Samsung Pay Frequently Asked Questions

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A. 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 with almost every retailer in Malaysia. It enables the use of both RHB credit and debit cards by leveraging on 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's main features are its proprietary MST technology and its NFC payments capability which makes it the most accepted mobile payment solution.

3. Which devices will support Samsung Pay?

At the moment, the Samsung devices that supporting Samsung Pay are 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) and Galaxy A9 Pro. For complete listing, please refer to [Samsung Pay Malaysia website](#).

Please ensure your device software is updated to the latest Android OS, minimum 6.0.1 and above.

4. Which RHB cards can I register to Samsung Pay?

The current list of Samsung Pay supported RHB cards includes:

		Credit	Debit
RHB Bank Berhad	Visa	✓	✓
	MasterCard	✓	✓
RHB Islamic Bank Berhad	Visa	✓	✓
	MasterCard	✓	✓

This includes both principal and supplementary cards. At the moment RHB prepaid card and corporate cards are not eligible for use on Samsung Pay.

5. 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. However, if you wish to use your debit card in Samsung Pay while travelling oversea, you will need to enable foreign transactions before travelling by contacting RHB Call Center.

**For safety reason, Samsung Pay will not work at the Petrol Self Service Kiosks.*

6. 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.

B. Registration

7. What do I need to start using Samsung Pay?

To use Samsung Pay, you need:

- A compatible Samsung device with minimum Android version 6.0.1 and above*
- A supported payment card from RHB (refer [question #4](#))
- A Samsung account
- Registered Fingerprint or Iris Image or Samsung Pay Pin
- Ensure your RHB credit/ debit card is activated for transaction
- You will be receiving OTP to the mobile number that registered with RHB, please inform RHB if you have changed mobile number.
- For debit card, you need to enable contactless transaction.

8. How can I register my card?

Cards can be either automatically registered by scanning your physical card with Samsung Pay or manually inputting the card information. For security reason, you may receive a One-Time PIN via SMS sent to your mobile number registered with RHB, for verification. Once approved, an image of your card will be visible in Samsung Pay and it will be available for payment via the device.

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

You can register up to 10 payment cards (credit or debit) in Samsung Pay.

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

Each RHB card can only be registered one time irrespective of how many Samsung devices you have.

11. Can I register supplementary credit card to Samsung Pay?

Yes. A supplementary credit card can be used. The activation OTP will be sent to the mobile number registered with RHB and transactions performed are based on the registered supplementary credit cards.

12. 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 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.

13. 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.

The key points to look for are:

- RHB Logo
- The Card Network (Visa or MasterCard)
- The last four digits of the physical card.

14. 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 favorite 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.

15. 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?

This could be due to any of the below reasons:

- Your card is not activated yet, please activate your card
- Your card was blocked due to lost or stolen
- Your card already set up for Samsung Pay*
- Your card is not eligible for use on Samsung Pay**

Please contact RHB Call Centre if you require any further information.

**Each RHB card can only be registered one time irrespective of how many Samsung devices you have.*

***RHB prepaid card and corporate cards are not eligible for use on Samsung Pay.*

16. 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.

17. 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 may require you to have the ability to receive your One Time Password (OTP) via SMS to the registered mobile number with the Bank. Data/call roaming charges may apply for any overseas SMS or calls.

18. Why I could not find the "Samsung Pay" icon in my device?

- a. Check if your device is compatible with Samsung Pay. Samsung Pay works with Samsung 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) and Galaxy A9 Pro. Other newer flagship models will follow.
- b. Ensure your device software is updated to the latest Android OS, minimum 6.0.1 and above.

19. Why do I need a Samsung account?

Your Samsung account enables you to locate your phone and to remotely suspend your token cards if your phone is lost. Removing Samsung account will remove Samsung Pay functionality.

20. 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.

21. I have forgotten my Samsung account password.

Click [here](#) to restore using your Samsung ID or you may call Samsung Call Centre at 1 800 88 9999 or +603 7713 7477 (call from Overseas) for further assistance.

C. How it works

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

- a. Launch Samsung Pay by either swiping up from the home button or launching 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 place your phone to against the card reader or the NFC reader to complete the transaction. Alternatively, enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint feature.

23. 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.

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

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

25. 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 MST card reader or the NFC reader to complete the return.

26. Do I need to have an active internet data connection for Samsung Pay 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 up to date. You may make up to 10 transactions before you will need to connect to the internet and refresh the Samsung Pay information.

27. 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. 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.

**Internet connection is required to update the latest Samsung Pay transactions.*

***Real-time push notifications require an active internet connection.*

28. 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 new replacement card.

29. What if my physical payment card is up for renewal?

You will need to register your payment card again into Samsung Pay once you have received and activated the physical renewed card.

30. 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. It will not affect usage of your physical card.

31. 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 a 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 (1) additional time, without reauthorizing using your fingerprint or PIN. If you fail during the second time, you will need to authenticate with your fingerprint or PIN again.

Note: When a MST or NFC transaction has been completed, the retry button will not be shown. Additionally, if a payment success notification is received, the retry button will not be shown.

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 on the Samsung Pay screen, and in the main app when viewing your registered cards.



33. Can I use Samsung Pay at an ATM?

Currently Samsung Pay will not work at ATMs. But ATM will be considered for future releases of Samsung Pay.

34. Is there any transaction limit when using Samsung Pay?

- a. NFC Transaction
 - No PIN verification required if the transaction amount is RM250 and below.
- b. MST Transaction
 - Amount Per Transaction – below RM250.

- c. If the transaction amount above RM250, it will be rejected and you will need to use your physical card for payment.
- d. Cumulative Samsung Pay Transaction Limit
 - The maximum Samsung Pay transaction(s) for both MST and NFC is cumulatively up to 30 times or a maximum of RM1,000 whichever comes first.
 - When it reach the maximum limit, please make the payment with your physical card and with PIN.
 - You may choose to lower the cumulative transaction limit by contacting RHB Call Centre.

35. Why is my transaction shown as successful but it is declined by the merchant terminal?

The merchant terminal's response is the most accurate response. Your phone may need some time to refresh the status of the transaction. With data connection, a successful or declined transaction will be shown in the transaction history.

36. My transaction was not successful and I was given an error message advising me that my battery was low.

Yes. You will need to have at least 5% battery life to ensure that in-store transactions on Samsung Pay are successful.

37. Why is my transaction declined?

There could be various reasons:

- a. We have noticed that some of the merchants' terminals do not support Samsung Pay. This could be due to outdated software at the merchant terminal. Please use your physical credit card.
- b. If you have locked your mobile (using Samsung's Find My Mobile feature), you cannot use your Samsung Pay.
- c. If your physical credit card is blocked from transaction by the Bank, you will not be able to spend using Samsung Pay.

38. The payment terminal does not respond to Samsung Pay but paying with a physical credit card is accepted.

Please contact Samsung Customer Service Rep at 1 800 88 9999 or +603 7713 7477 (call from Overseas).
**For safety reason, Samsung Pay will not work at the Petrol Self Service Kiosks.*

D. Payment Security

39. How secure is Samsung Pay?

Samsung Pay uses tokenization, a Secure Environment, and Samsung KNOX to secure your payment information. Additionally, you will need to verify either your fingerprint or a 4-digit PIN to authenticate the card to making purchases.

40. 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.

41. What is a Secure Environment, or Trusted Execution Environment?

A Secure Environment is a physically 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.

42. 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.

43. 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.

44. What should I do if my device is lost or stolen?

If your device is lost or stolen, you can use Samsung 'Find My Mobile' service to lock Samsung Pay (remotely disable) or to wipe out Samsung Pay (remove all the payment cards registered on your device).

45. 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.

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

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

47. Will my Samsung Pay information still be on my device if it is formatted?

No. Formatting your device will remove all payment cards registered on your device.

48. 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 delete your payment cards on Samsung Pay.

49. How do I remove a card from the Samsung Pay app?

Launch Samsung Pay, select the payment card you want to remove, click "3 Dots" icon at the top right corner, and select "Delete Card". Do note that your card will still be valid for use via other channels, including the physical plastic card.

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

Currently only Galaxy S8 & Galaxy S8+ can download Samsung Pay from Google Play Store. For other eligible devices, Samsung Pay will be pre-loaded into compatible devices. A firmware update will be sent to the device to ensure it is up-to-date to enable the latest Samsung Pay app installation.

51. Are there any safety tips I should note to minimize the risk of using mobile wallet?

- a. Be alert - Keep a vigilant eye on your mobile device.
- b. 3rd party use - Discourage the use of your mobile device by third parties.
- c. Security – Use a different Samsung Pay PIN from the device screen-lock 4-digit PIN. DO NOT share your Samsung Pay PIN with anyone.
- d. Lock your phone - Protect your phone by enabling the inactivity lock feature, which requires a PIN/FINGERPRINT or any other verification method to gain access to your device.
- e. Check your statements - Reconcile your credit card account statement on a regular basis.
- f. Turn off your NFC (Near Field Communications) - When not in use, turn off your device’s NFC connection under phone “settings”.
- g. Password storage - Do not store passwords or account numbers on your mobile device.
- h. Update your software - Be sure to keep your phone software updated. It is recommended that the setting for “Download updates automatically” is always “checked/enabled”.
- i. Rooting - Never root or crack your Samsung device.
- j. In case of lost/stolen device, use Samsung’s Find My Mobile to protect your data stored in the device or contact Samsung Call Centre at 1 800 88 9999 or +603 7713 7477 (call from Overseas) for further assistance.
- k. Contact RHB Call Centre immediately when you suspect or come to realize that
 - Your payment card has been lost, stolen or tampered with.
 - There has been unauthorized access to your credit card, security code or Samsung Pay.

E. The Technology

52. What is MST?

Magnetic Secure Transmission™ (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.

53. What is NFC?

Near Field Communication (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.

54. 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.

**For safety reason, Samsung Pay will not work at the Petrol Self Service Kiosks.*

55. 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.

56. How close does the device have to be to the card reader for MST or NFC to work?

The device must be placed within 5cm of the card reader in order for MST or NFC to work.

57. How accurate is the fingerprint scanner?

The fingerprint scanner is very accurate. It has a "False-Acceptance Rate" less than 0.00002%.

58. 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.

Please contact Samsung Call Centre at 1 800 88 9999 or +603 7713 7477 (call from Overseas) for further assistance.

59. How many of my fingerprints can I add for Samsung Pay?

You can register up to 4 fingerprints.

60. Can I install Samsung Pay if my phone is rooted?

You can never use Samsung Pay on rooted Galaxy phones which is a process of tampering and modifying the software code on the device. This helps ensure a more secure user experience.

61. If I send in 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.

62. 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 on Samsung Pay again after your device has been reset. For better experience, it would be good that you

63. Samsung Pay application was crashing several times, even after clearing the data under Application Manager setting.

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.

F. Samsung Pay Marketing Offers

64. How will I be able to enjoy the Samsung Pay offers?

Where applicable, you will be eligible for the Samsung Pay offers that are communicated by RHB when you make payment using your eligible RHB cards on Samsung Pay at participating merchant outlets.

65. I have already provisioned my RHB card on Samsung Pay. If I make payment using my actual (plastic) card at participating merchant outlets, can I still enjoy the Samsung Pay offers?

No. Offers are only valid for Samsung Pay transactions.

For issues relating to your Samsung device, Samsung Pay account or other technical queries, please call Samsung at 1800 88 9999 or +603 7713 7477 (call from Overseas) or via other support channels available at <http://www.samsung.com/my/support/>