FAQs

1. **What is Samsung Pay?**
   Samsung Pay is a convenient and simple way to make mobile payments with select Samsung Galaxy phones, and it works at virtually any retailer where you can tap, swipe or scan your card.

2. **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.

3. **How does Samsung Pay work?**
   Samsung Pay uses Near Field Communication (NFC) to make contactless mobile payments.

4. **What devices are compatible with Samsung Pay?**

   Mobiles
   - Galaxy Z Fold 2
   - Galaxy S20
   - Galaxy S20+
   - Galaxy S20+ 5G
   - Galaxy S20 Ultra
   - Galaxy Z-Flip
   - Galaxy S10+
   - Galaxy S10,
   - Galaxy S10e
   - Galaxy S10 5G
   - Galaxy Fold
   - Galaxy S9
   - Galaxy S9+
   - Galaxy S8+
   - Galaxy S8
   - Galaxy S7 EDGE
   - Galaxy S7
   - Galaxy S6 EDGE+

   - Galaxy Note 20
   - Galaxy 20 Ultra 5G,
   - Galaxy Note 10
   - Galaxy Note 10+
   - Galaxy Note 10+ 5G
   - Galaxy Note 9
   - Galaxy Note 8
   - Galaxy Note 5
   - Galaxy Note 10 Lite
   - Galaxy S10 Lite
   - Galaxy A90
   - Galaxy A80
   - Galaxy A70
   - Galaxy A71
   - Galaxy A71 5G
   - Galaxy A51
   - Galaxy A30s
   - Galaxy A9 (2018)
   - Galaxy A8+ (2018)

   - Galaxy A8 (2018)
   - Galaxy A7 (2017)
   - Galaxy A5 (2017)
   - Galaxy A3 (2017)
   - Galaxy A7 (2016)
   - Galaxy A5 (2016)
   - Galaxy X cover pro

   Watches:
   - Galaxy Watch 3
   - Galaxy Watch Active 2 44mm
   - Galaxy Watch Active 2 40mm
   - Galaxy Watch Active
   - Galaxy Watch 46mm
   - Galaxy Watch 42mm
   - Galaxy S3 Classic
   - Galaxy S3 Frontier
   - Gear Sport

5. **How do I make in-store purchases with Samsung Pay?**
   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 or PIN and touch your phone to either the card reader or NFC reader to complete the transaction."

6. Can Samsung Pay make online purchases?

Yes. Samsung Pay now offers in app or in browser online payment. Once Samsung pay button is found to be available, click on it and follow the steps. Authentication of payment happens in your phone where you authenticate the payment using fingerprint, iris scan, or PIN code.

7. 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 bank's policies and the merchant you made the purchase from.

8. How is my default payment card in Samsung Pay determined?

"There is no ""default"" card 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."

9. The cashier asks the last 4 digits of the card but the transaction still does not pass, what to do?

In case that 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 Simple Pay screen, and in the main app when viewing your registered cards.

10. How can I keep track of purchases I've made with Samsung Pay?

"Samsung Pay show last 10 purchases. To see that:

1. Open Samsung Pay
2. Choose the card
3. At the bottom you may see last purchases.
The latest version of Samsung pay has a pay planner. To access that, just go to home page, tap on the options menu on the upper left side of the screen, and select Pay planner."

11. 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 you physical card, please contact us 1804080 for assistance.

12. What should I do if I lose my original payment card and then receive a replacement card?

If your card is lost or stolen, please **contact Burgan Bank** to report the same so we can block the card and replace it.

- In case you have blocked only the card without replacing it, you will not be able to use your card on Samsung Pay. Since the payment cards on Samsung Pay are digital versions of your physical payment cards, you need to remove the original payment card from Samsung Pay. Please remember that you will remain liable for all transactions on your card until the time of reporting the loss to the bank.
- In case you have replaced your lost / stolen / damaged card and activated it, no need to add the card again on your device, as it will be automatically updated.

13. Can I continue to use Samsung Pay if my physical card is due to expire?
You can continue to use Samsung Pay till your card expiry date. Once you receive and activate your renewed card, it will be automatically updated on Samsung Pay.

14. Can I continue using Samsung Pay if my physical Card has been replaced?
If your old card was replaced, you will need to activate the new card, then it will be automatically updated on Samsung Pay.

15. What happens with Samsung Pay if my physical card is temporarily blocked or suspended?
Your Samsung Pay transaction will be declined if your card is blocked or suspended.

16. Can I use Samsung Pay in foreign countries?
Samsung Pay service is available in Kuwait. If you can use your card in the country you are travelling to, you should be able to use Samsung Pay to make a payment.

17. In which countries will Samsung Pay be available?
Samsung Pay is currently available in South Korea, USA, China, Spain, Australia, Singapore, Puerto Rico, Brazil, Russia, Canada, Thailand, Malaysia, India, Sweden UAE, UK, Switzerland, Taiwan, Hongkong, Belarus, Mexico, Italy, France, and South Africa. Samsung is working to expand Samsung Pay to additional regions.

18. How can I register my card?
Cards can be either automatically registered by scanning your card with Samsung Pay (OCR / NFC) or manually inputting the card information. Then, Samsung Pay will prompt you to verify your identity through an email, SMS.

19. How long will it take for my card to activate after registering it to Samsung Pay?
It will take less than a minute for your card to be activated after registering to Samsung Pay.

20. How many cards can I register into Samsung Pay?
    You can register up to 10 payment cards in Samsung Pay. (Credit Cards, Debit Cards, prepaid Cards).

21. 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.

22. Can I use Wi-Fi for card registration 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.

23. What should I do if I have trouble adding a payment card to Samsung Pay?
    Please check your internet connection first and if it still doesn't work, please contact us on 1804080.

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. How accurate is the fingerprint scan and IRIS scan?
    Fingerprint Scan and Iris scan has a False Acceptance ratio of 0.002% and .00008%. In this case, Fingerprint and IRIS are highly secured in which it is unlikely that a different person can log in the Samsung Pay with Fingerprint or Iris scan.

26. 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, Iris scan or a 4-digit PIN when making purchases.

27. 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.

28. 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.

29. How is Samsung KNOX used with Samsung Pay?

Samsung Knox checks and protects the device for malware. If Samsung Knox detects a malicious software, Samsung Pay will be disabled by Samsung Knox.

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

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

31. 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 the bank.

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

32. 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. You can still restore your cards by logging in to the same Samsung account but you have to activate again the bank cards to work with S-Pay.

33. 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). Please visit https://findmymobile.samsung.com for further information. Or you can call Burgan Bank 1804080 to suspend your token from the lost device.

34. How to install Samsung Pay on my eligible phone? Look for the Samsung Pay icon on your device.

Open Samsung Pay, Sign-in with a Samsung Account & start using the revolutionary way to pay. If you do not find the Samsung Pay icon on your device, follow the below steps:

– Step 1: Ensure that the device software is updated to the latest Android™ software
– Step 2: Install any software updates available
– Step 3: Once all updates are installed, Open Apps & Click on Samsung Pay icon & install the Samsung Pay app
– Step 4: Sign-in with a Samsung Account & start using the revolutionary way to pay

In case of any queries please call us on 1804080.

35. In what situation will the cashier asks me to enter my bank PIN code in the terminal?

The cashier will ask you to enter your PIN code in the terminal only when you make a purchase of more than KD 25 using the NFC.

36. What should I do to import cards in to my new device?

Just sign in to your Samsung Account on the latest Samsung Pay app version and your Burgan Bank Cards will be downloaded for you automatically.

37. Is Samsung storing any additional card information to enable the import feature?

No, Samsung Pay does not store any additional data to enable this feature. Samsung Pay only use Reference ID and meta data to enable this feature, not actual card numbers.

38. What should I do to back up cards?

You don't need to do anything, since Samsung Pay use meta data already available in our server for this feature.

39. I deleted a card previously, will it be imported?

No. If you do not have an active card in any device, it won't be available for import.

40. How can I get the import feature?

This feature is enabled when you use or upgrade to the latest version of Samsung Pay app.

41. I see activate card, what should I do now?

You need to enter your expiry date & CVV number to complete activation of your card for using in Samsung Pay.

42. How can I register a card on Samsung Pay using NFC?

Launch the latest version of Samsung Pay app, select Add Card and just tap your Burgan Bank Card on the back of your mobile device to register it.

43. What type of cards are supported for NFC in your mobile device?

The NFC reader supports all Burgan Bank Cards with the contactless symbol the embedded chip and antenna enables you to simply wave your card over your mobile device to add it to Samsung Pay.

44. What data is read on Samsung Pay when you use NFC?

Your 16-digit card number and card expiry date are the only details that Samsung Pay will capture.