

## **Frequently Asked Questions (FAQ) for Samsung Pay**

### **Overview**

1. What is Samsung Pay and how does it work?

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make secure purchases almost anywhere in Malaysia. Samsung Pay uses 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. Is Samsung Pay free to use?

Yes.

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

To use Samsung Pay, you need:

- A compatible Samsung device (pls refer to FAQ #4)
- HSBC / HSBC Amanah Credit Card/-i
- A Samsung account
- Registered fingerprint, iris image or Samsung Pay PIN

4. Which Samsung devices will support Samsung Pay?

- Galaxy Note 9
- Galaxy Note 8
- Galaxy Note Fan Edition
- Galaxy Note 5
- Galaxy S9 | S9+
- Galaxy S8 | S8+
- Galaxy S7 edge | S7
- Galaxy S6 edge<sup>+</sup>
- Galaxy A9 (2018)\*
- Galaxy A9 Pro
- Galaxy A8 Star\*
- Galaxy A8 | A8+
- Galaxy A7 (2018)
- Galaxy A7 (2016 & 2017)
- Galaxy A5 (2016 & 2017)
- Gear Sport\*
- Gear S3
- Galaxy Watch \*

\*Only Near Field Communication (NFC) payment supported. For more information on NFC, please refer to FAQ #20.

## Registration

5. How do I add HSBC/HSBC Amanah Credit Cards/-i to use Samsung Pay?

- Scan your HSBC/HSBC Amanah Credit Card/-i with Samsung Pay app or manually enter your card details (card number, cardholder name, expiry date, CVV code).
- Your request to add and register your HSBC Credit Card to Samsung Pay is subject to approval from HSBC Bank Malaysia and/or HSBC Amanah Malaysia.
- For security reasons, you will be required to verify your identity via entering an OTP received by SMS, or by calling HSBC Bank / HSBC Amanah Malaysia at one of the numbers below.

Card Type	Contact Number
HSBC Premier Credit Cards & Amanah Premier Credit Cards-i	+603-8321 5222
HSBC Platinum & Signature Credit Cards	+603-8321 5400
HSBC Amanah Credit Card-i(s)	+603-8321 5200

- Once approved, an image of your card will be visible in Samsung Pay and it will be made available for payment via your Samsung device.

6. When I register my card on Samsung Pay, does it include both primary and supplementary card on the account?

No, supplementary cards need to be registered separately.

7. I have an issue adding my HSBC/HSBC Amanah Credit Card/-i to Samsung Pay. What should I do?

Samsung Pay requires an active internet connection to add your HSBC/HSBC Amanah Credit Card/-i to it. Do check that you are connected to the internet via a Wi-Fi network or your mobile data connection and your credit card is in good standing.

If you are still unable to add your HSBC / HSBC Amanah Credit Card/-i after completing the above check, please call HSBC / HSBC Amanah Malaysia at one of the numbers below.

Card Type	Contact Number
HSBC Premier Credit Cards & Amanah Premier Credit Card-i(s)	+603-8321 5222
HSBC Platinum & Signature Credit Cards	+603-8321 5400
HSBC Amanah Credit Card-i(s)	+603-8321 5200

8. What happens if I lose my phone?

Please contact HSBC Bank / HSBC Amanah Malaysia (provided in table below) to request a removal of your HSBC/HSBC Amanah Credit Card(s)/-i(s) registered to your Samsung device. Removal of your HSBC/HSBC Amanah Credit Card/-i from your Samsung device will not affect usage of your physical HSBC/HSBC Amanah credit card/-i.

<b>Card Type</b>	<b>Contact Number</b>
HSBC Premier Credit Cards & Amanah Premier Credit Card-i(s)	+603-8321 5222
HSBC Platinum & Signature Credit Cards	+603-8321 5400
HSBC Amanah Credit Card-i(s)	+603-8321 5200

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).

9. What should I do if I found my lost phone?

If you have contacted us previously to remove your HSBC/HSBC Amanah Credit Card/-i from Samsung Pay, you will then need to add your card to Samsung Pay again as stated in FAQ #5.

10. What should I do if my physical credit card is damaged and is replaced with a new physical credit card?

You may still use your credit card on Samsung Pay to make purchases while waiting for the new physical credit card to arrive and also after your new physical credit card is activated. There is no need to add your credit card to Samsung Pay again.

11. What should I do if my physical credit card is lost or stolen?

You will need to remove your credit card from Samsung Pay immediately. Once you receive your new physical credit card, you will need to add your new card to Samsung Pay.

12. I want to recycle / give away my device but my credit cards are still on the device. What should I do?

Prior to recycling or giving away your device, please delete all your HSBC/HSBC Amanah credit cards/-i from your Samsung Pay account by tapping "delete card" in the menu at the top right hand corner.

13. What happens if I get a new device or reformat / reset / service my current device?

**New Device**

Please delete all your HSBC/HSBC Amanah credit cards/-i(s) from your Samsung Pay account from your old device. Upon using your new device, you will need to set up Samsung Pay and add your payment card information again.

**Reformat / Reset / Service**

All payment information in Samsung Pay will be deleted. You will need to set up Samsung Pay and add your payment card information again.

14. Can I add my HSBC/HSBC Amanah credit card/-i to more than 1 device on Samsung Pay?

No. You can only add your card to one (1) device on Samsung Pay only.

15. How many cards (including other bank cards and loyalty cards) can I add to Samsung Pay?

Up to 10 cards.

16. Can I add my card to Samsung Pay when I am out of Malaysia?

Yes you can.

**Security**

17. How secure is Samsung Pay?

Samsung Pay uses tokenization, a Secure Environment, and Samsung KNOX to secure your payment information. In addition, you can verify either with your fingerprint, iris or a 4-digit Samsung Pay PIN when making purchases.

- 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.
- 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.
- 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.

18. Does Samsung Pay have access to my credit card account?

No. Samsung Pay only has access to your usage on the Samsung Pay app.

19. 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.

20. What is NFC?

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. All mobile wallets use NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

## Purchases

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

- i. Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay app from the home screen.
- ii. Select the HSBC/HSBC Amanah Credit Card/-i you want to pay with by swiping left or right.
- iii. Verify your fingerprint/iris to authorize the transaction. Alternatively, enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint/iris feature.

22. Will I earn reward points / cash back for Samsung Pay transactions made on my HSBC/HSBC Amanah Credit Card(s)/-i(s)?

Yes. Performing transaction with Samsung Pay is the same as a physical HSBC credit card. All reward points / cash back on your HSBC credit card will be earned for successful Samsung Pay transactions.

23. Do I need to have an active internet connection for Samsung Pay to work?

Active internet connection is not required **for** in-store purchase. However, the app requires 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.

For best experience, we recommend using Samsung Pay with an internet connection (whether mobile data or Wi-Fi).

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

25. 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 NFC or MST 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.

26. What is the maximum transaction limit for Samsung Pay?

RM250 per transaction. Same as contactless card payment.

27. What should I do if my Samsung Pay transaction exceeds RM250?

You should enter your credit card PIN when prompted by the credit card terminal.

28. 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 device on the payment terminal to reverse the transaction.

29. How do I dispute a transaction if I used Samsung Pay to make the purchase?

Disputing a payment made with Samsung Pay is the same as your physical card. Please contact the 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 HSBC Bank / HSBC Amanah Malaysia at the numbers stated in the table below.

Card Type	Contact Number
HSBC Premier Credit Cards & Amanah Premier Credit Card-i(s)	+603-8321 5222
HSBC Platinum & Signature Credit Cards	+603-8321 5400
HSBC Amanah Credit Card-i(s)	+603-8321 5200

30. How much of my available credit limit can I access when using Samsung Pay?

The same available limit as your physical credit card applies.

31. Can I see the Samsung Pay purchases made with my device?

You can view the last 10 transactions made with Samsung Pay on your HSBC/HSBC Amanah Credit Cards/-i(s), for one month from time of purchase. Simply tap on a HSBC/HSBC Amanah Credit Card/-i in the Samsung Pay 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).

32. How can I identify Samsung Pay transactions on my credit card monthly statement?

Your transaction history on your monthly statement or HSBC Bank / HSBC Amanah Online Banking account will display 'MW' which stands for Mobile Wallet, if the transaction has been made using Samsung Pay.

Your transaction history will display 'IAP' for In-App Purchases made using Samsung Pay.

### **Credit Card Account**

33. What if I forget my HSBC Bank / HSBC Amanah Online banking login details and have to change them, does this affect Samsung Pay?

Your HSBC Bank / HSBC Amanah Online banking platforms are separate from Samsung Pay, with different login details. Any changes will not affect your Samsung Pay setup.

34. Can I use the same password for both my Samsung account (used to login to Samsung Pay) and also my HSBC Bank / HSBC Amanah Online banking account?

We strongly recommend for you to differentiate both accounts' passwords to prevent fraud and increase the security on both your accounts.

35. What if my HSBC /HSBC Amanah Credit Card/-i is upgraded or reissued upon card expiry?

You will need to register your newly issued HSBC/HSBC Amanah Credit Card/-i again on Samsung Pay, and remove your old HSBC/HSBC Amanah Credit Card/-i.

36. Will my HSBC/HSBC Amanah Credit Card/-i work on Samsung Pay if my HSBC/HSBC Amanah Credit Card/-i account is not in good standing?

No, if your HSBC/HSBC Amanah Credit Card/-i account is not in good standing, you can no longer use it to make payments in Samsung Pay.

### **Others**

37. Are HSBC/HSBC Amanah Debit Cards/-i(s) and HSBC/HSBC Amanah Corporate Credit Cards/-i(s) able to use Samsung Pay?

No.