

All you need to know about OCBC Samsung Pay

About Samsung Pay

1. What is Samsung Pay and can I participate as an OCBC Credit or Debit Card Member?

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make purchases nearly everywhere.

It enables the use of both OCBC Credit and Debit cards by leveraging 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. Which OCBC Cards and Samsung devices are eligible for Samsung Pay?

Eligible OCBC Credit and Debit Cards that can be used with Samsung Pay include Consumer Credit or Debit Cards that are not cancelled and are issued by OCBC. Corporate Credit and Debit cards are currently not supported.

To use Samsung Pay in-store, you must use Galaxy S 6 edge+, Galaxy Note 5, Galaxy S7 and Galaxy S7 Edge, New Flagship models (TBA)

Should you have further queries on Samsung Pay, please visit

<http://www.samsung.com/sg/support/>

3. Where can I use Samsung Pay?

Anywhere and everywhere by leveraging 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.

4. How do I use 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 card you want to pay with by swiping left or right.
3. Verify your fingerprint and touch your phone to either the card reader or NFC reader to complete the transaction. Alternatively, enter your 4-digit Samsung Pay PIN if you have chosen not to use the fingerprint feature.

5. Is my Card account number or other information being shared with Samsung?

To deliver the best Samsung Pay experience, we will display certain account information on your device, such as data for your recent purchases, for each Card you selected to use with Samsung Pay, but not your full account information.

6. How secure is a Samsung Pay transaction?

Samsung Pay uses **Tokenization***, **a Secure Environment^**, and **Samsung KNOX+** to secure your payment information. Additionally, you verify either your fingerprint or a 4-digit 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.

Let's get started

7. What is a Security Code? Why is it required?

For security reasons, you will be required to enter your Security Code when adding your Card to Samsung Pay. The Security Code for your OCBC Card (Card ID or CVV) is the 3 digit, non-embossed number printed above your Card account number on the back of your physical Card.

8. I was prompted to receive a one-time Verification Code. What is this and why is it required?

For security purposes, we may ask you to enter a one-time Verification Code to confirm your identity. This code is a unique series of numbers and/or letters that you will receive via text. If prompted, please select how you wish to receive the one-time Verification Code and then enter that code into the appropriate field. Please note that the SMS-OTP will be sent to the mobile number you have registered with OCBC.

Your one-time Verification Code may expire if you aren't able to enter it within 3 minutes. If you are unable to get a one-time Verification Code, please contact OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

9. Can I activate my Card on my mobile phone before activating my physical card?

Yes.

10. How long does it take to activate my OCBC Credit or Debit Card?

After your card is added to your mobile phone, it will be activated by the payment card network (e.g. VISA, MasterCard), and OCBC. On average, activation should take place no more than 5-10 minutes after any additional verification requirements have been met such as entering your one-time password (OTP). During that time, you will be unable to use your card for Mobile Payments.

Please note that you will need a working Internet or data connection to activate your card.

11. How to set my OCBC Card as the Default Card? And how do I change to Default Card?

The first card loaded to Samsung Pay will automatically become your Default Card. If you wish to change your default card, simply open Samsung Pay then tap and hold the Card you wish to set as the default. Drag the Card to the front of the stack and release.

12. Can I put multiple Cards on my device?

Yes. At this time, Samsung allows up to 10 Cards on a device.

13. Can I put my Card on multiple devices?

Yes.

14. Once I add my Card, how can I suspend the ability to make payments or remove Cards from my device?

To remove your Card:

- Launch the Samsung Pay app.
- Select the card you wish to remove.
- Go to "More" and select "Delete".

15. Why is the card image in Samsung Pay different than my physical card?

The payment card displayed in Samsung Pay is at the sole discretion of OCBC and may not necessarily match that of your physical card.

16. How many times can I "retry" after the countdown timer has reached its end?

You have 1 time to retry after the first timer has reached its end and the device has not detected an NFC payment or has not received a notification of a successful payment.

If you fail on the second time, you will need to authenticate with your fingerprint or pin again.

17. 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 30% battery life to ensure that in-store transactions on Samsung pay is successful.

18. How many times can I scan my fingerprint before I am prompted for my PIN?

You can try to scan your fingerprint up to 20 times before your PIN is prompted.

Using Samsung Pay

19. I forgot my Samsung Account.

You can restore by your ID (email address) Go to account.samsung.com to find the password.

20. I keep getting signed out when Samsung Pay is idle for a while.

For security purposes, you are signed out of the service when there is no communication between the Samsung Pay app and the Samsung Pay server. You must sign in to your Samsung account again to use the service. This is a security feature to ensure card info is up to date.

21. What is a Device Account Number and how is it different from my Card account number?

For your security, when you add your OCBC Credit or Debit Card to Samsung Pay, a Device Account Number is created for that Card on that device. It is separate and unique to your device and is different from your plastic Card number. Your Device Account Number is used to make purchases with your Card using Samsung Pay.

22. How will a Samsung Pay transaction appear on my OCBC statement?

Transactions done on Samsung Pay will be prefixed with the Device Account number found on Samsung pay. E.g. -1234 Merchant xxx \$10.00

23. How do I get a refund for something I purchased with Samsung Pay?

We do not process refunds. Please consult your merchant post sales for physical refund.

24. What if I don't recognize the transaction that has been made?

A charge might appear on your statement that you wish to query. Just contact us and we will aim to help resolve the charge in question. For more information about the security of your OCBC Card account, visit <https://www.ocbc.com/personalbanking/policies.html>

25. Do I still get rewards (for example, OCBC\$ and Robs\$) when I use Samsung Pay? Will I also get to redeem my points?

Yes, you receive all of the same rewards, security and benefits of your OCBC Credit or Debit Card when you use it with Samsung Pay. Please visit your Card account on ocbc.com or in the OCBC Mobile app to see your individual Card benefits.

However, instant redemption of OCBC\$ and/or Robs\$ is not available.

26. What about LinkPoints? Will I get to earn LinkPoints and redeem it when I use Samsung Pay?

This feature is currently not available via Samsung Pay. Kindly use your physical card to earn and redeem LinkPoints.

27. I'm facing issues with my device's software or hardware. What should I do?

If you are having difficulty with your software or hardware, please visit Samsung at <http://www.samsung.com/sg/support/>

Managing Your OCBC Card in Samsung Pay

28. I'm getting notifications for my Card in Samsung Pay on my device. What are these notifications and how can I turn them on/off?

You will receive "Card Notifications" for your OCBC Credit and Debit Card in Samsung Pay on your device, letting you know about purchases made via

Samsung Pay. You can turn your notifications on or off by adjusting the “Card Notifications” setting for each Card within the Samsung App “More” at the top right. Click through “Settings’ and alter from there.

29. What are the transactions listed with my Card in Samsung Pay?

OCBC has enabled Card Members to see their last 10 purchases in the “Transaction Display” of their Card within Samsung Pay on device. The “Transaction Display” will show the last 10 purchases you’ve made with your OCBC Credit or Debit Card via Samsung Pay.

30. Why is the information shown in Samsung Pay different from my OCBC Online Statement?

Samsung Pay will only include your last 10 purchases. Please note that some of the listed transactions may be pending charges, which are temporary and are subject to change (for instance, pre-authorizations at restaurants and hotels). For all official statement information, please refer to your Card account information either on ocbc.com or in the OCBC Mobile app. If you suspect that there has been fraudulent activity on your account, please call OCBC Contact Centre: 1800 363 3333 (24-hour) and (65) 6363 3333 if you are calling from overseas.

31. Can I use my supplementary card on Samsung Pay?

Yes. See eligible cards section.

32. If I receive a replacement Card, do I need to update my Card information with Samsung Pay?

No. Your Device Account Number will be connected to your new Card number automatically. You can use your Card in Samsung Pay to make transactions before receiving your new plastic Card.

33. How do I remove my Card?

You can remove your Card from Samsung Pay by selecting: Samsung Pay > Select Card > More > Delete Card

34. My device is lost or was stolen and I want to delete my Card. What should I do?

If you believe your device or Samsung Pay Card information has been lost, stolen or compromised in any way, call OCBC Contact Centre immediately at 1800 363 3333 (24-hour) or (65) 6363 3333 if you are calling from overseas.

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 erase your payment cards in Samsung Pay.