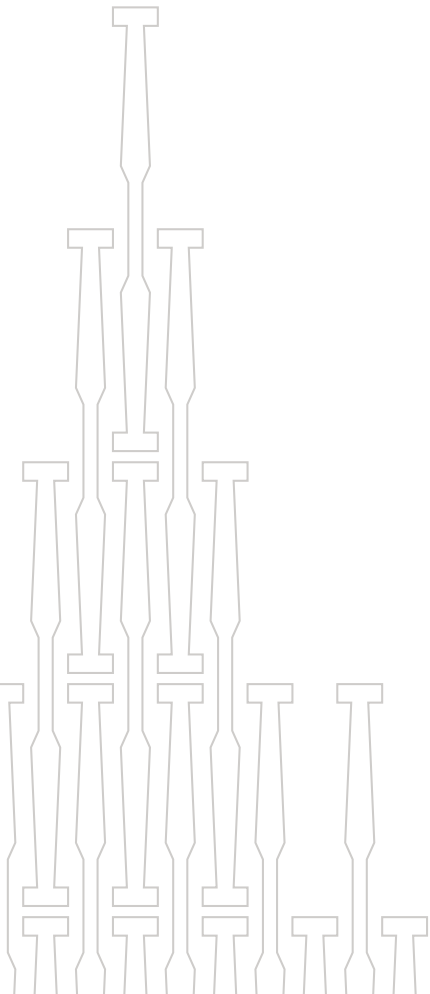


Mobile Wallets - Samsung Pay FAQs



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About Samsung Pay

• What is Samsung Pay?

Samsung Pay lets you use your compatible Samsung device to securely pay with your Gulf Bank card in store and within apps.

Just like you do with your card today, simply tap your phone at a contactless terminal, to complete the payment transaction.

• Why should I use Samsung Pay instead of my physical cards?

Samsung Pay offers a simple, secure, and convenient payment experience that doesn't require your wallet or purse.

• Which cards are eligible for Samsung Pay?

All Gulf Bank Mastercard® and Visa credit/debit/prepaid cards issued by Gulf Bank are eligible to be added on Samsung Pay (excluding corporate debit cards).

Samsung Pay Set Up

• Which devices can I use Samsung Pay with?

You can use Samsung Pay on the following Samsung devices:

Samsung Pay is compatible with Samsung Smart Phones - Galaxy S6 Edge+ & above models, Galaxy Note 5 & above models, Galaxy Z Flip, Galaxy Fold, Galaxy XCover Pro, A90, A80, A70, A71/A71 5G, A51, A31, A30s, A9, A8/A8+(2018), Galaxy A3 (2017), Galaxy A5 (2016/2017), Galaxy A7 (2016/2017), Samsung Gear S3 and Samsung Wearables - Galaxy Watch3, Galaxy Watch Active2, Galaxy Watch Active, Galaxy Watch Gear S3, Gear Sport.

• What do I need to start using Samsung Pay?

- o Ensure your Samsung device has been updated to Marshmallow 6.0 software at least.
 - If you are unsure whether you have this upgrade, go to your device Settings > About Device > Download Updates Manually.
 - Once your Samsung device has been updated to Marshmallow 6.0, you will automatically have the Samsung Pay application loaded to your phone.
- o Ensure your mobile phone number is registered with Gulf Bank.
 - If you are unsure whether your mobile phone number is registered, log in to your online banking, select Services > My Profile > Update Phone Numbers. Check that your primary mobile number is correct and that it is linked to your One Time Password (OTP).
- o Samsung Pay requires you to sign in with a Samsung account. If you don't already have a Samsung account, you can sign up for free during the Samsung Pay setup process at account.samsung.com.

• How do I set up Samsung Pay?

1. Sign into Samsung Pay with your Samsung account
2. Set up your Samsung Pay PIN or fingerprint - this will be used for all your Samsung Pay transactions
3. If you choose to use your fingerprint and have not already registered a fingerprint on your device, you will be asked to register one.
4. Samsung Pay will ask you to verify your fingerprint. You will then be asked to create a Samsung Pay PIN.
5. Your Samsung Pay is now set up and you can add your Gulf Bank cards.

• How do I set up my Gulf Bank card on Samsung Pay?

1. Select 'Add card' in your Samsung Pay application.
2. Put your card on a flat surface. Your device will take a photo of your card in the frame on the screen to read the card number. Alternatively, you can enter in your card number manually.
3. Follow the instructions on the screen to enter in your details.
4. Read, understand, and accept the Gulf Bank Terms & Conditions.
5. Select SMS to verify your identity and enter the Online Activation Code (OAC) you receive via SMS to continue.
6. You will be asked to use your finger to enter your signature (optional).
7. Your card registration is now complete and your card is ready to be used with Samsung Pay.

• How do I check whether my card is enrolled on Samsung Pay using Gulf Bank's Mobile Banking app?

If your card is enrolled to Samsung Pay, when you login to your Mobile Banking, you will see a (✓) sign next to the Samsung Pay icon. In case your card is not enrolled, a (+) sign will be displayed next to the Samsung Pay icon and you can press on the (+) sign to enroll the Card to Samsung Pay.

• Why was the request to add my card to Samsung Pay declined?

Your card may have been declined due to your account being:

- o Closed
- o No longer in good standing
- o Reported as lost or stolen

Please contact us if you require any further information

Using Samsung Pay to make transactions

• Where can I use Samsung Pay?

You can use Samsung Pay almost anywhere that you can currently swipe or tap your card to pay. However, Samsung Pay will not work with card readers where it is necessary to insert your card into the reader. These types of card readers are commonly found at gas pumps, bus/train stations, and vending machines.

• Do I need internet connection to use Samsung Pay?

You will need an active, internet connection when setting up Samsung Pay or registering your card, but you don't need an internet connection to use Samsung Pay in stores. Your device uses Near Field Communications (NFC) to communicate with the terminal. However, it is recommended that you periodically connect to the internet to ensure your Samsung Pay updates.

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

1. Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay application from the home screen.
2. Select the card you want to pay with by swiping left or right.
3. Verify your fingerprint (or enter your Samsung Pay PIN) and touch your phone to either the card reader or contactless reader within approximately 20 seconds to complete the transaction.

Note: For certain merchant terminals, a transaction limit may apply.

• Can I use Samsung Pay overseas?

Samsung Pay can be used almost everywhere around the globe. 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. The same fees and charges that you would normally incur with your card will be applied when using Samsung Pay overseas.

• Can I use Samsung Pay to make online or in-app purchases?

Online and in-app purchases are supported by Samsung Pay at this stage only at participating merchants.

• Is there any daily limit for card transactions via Samsung Pay?

Yes, there is a daily limit after which you have to use your physical card and PIN to complete the transaction.

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

You can register the same card on up to 5 Samsung devices.

• How many cards can I register in Samsung Pay?

You can register up to 10 payment cards in Samsung Pay.

• Do I have to enter the Card PIN when paying via Samsung Pay?

PIN Entry will be required for transactions above KD 25 when paying with Visa Cards Only – for Mastercard Cards PIN entry is not required.

Samsung Pay security

• Is Samsung Pay secure?

Using Gulf Bank cards with Samsung Pay is secure. There are a number of features that enhance its security. Some of these include:

- o Your physical card number is not stored on your phone - instead, a unique Digital Account Number is used.
- o The same protections you receive under the Gulf Bank card terms and conditions will apply for unauthorized transactions with Samsung Pay.
- o You'll create a unique PIN or register your fingerprint to your device, which will be needed and it will be needed each time you make a payment with the app.
- o If your phone is lost or stolen, Samsung's Find My Mobile feature enables users to locate, lock, and even wipe their devices remotely.
- o In case of a lost or stolen device, you can call Gulf Bank and cancel the card and delete the card from the wallet.

• What is a Digital Account Number?

For enhanced security, your actual card number will never be stored on the Samsung device. Following registration with Samsung Pay, your card number will instead be replaced by a unique Digital Account Number each time you add a new card to your device. This Digital Account Number will then be transmitted to merchants in place of your actual card number for in-store purchases.

• What happens if my phone is lost or stolen?

If your phone is lost or stolen, Samsung's Find My Mobile feature enables you to locate, lock and even wipe your device remotely.

Additionally, contact Gulf Bank Customer Care Center on 1805805 for assistance.

• What happens if my physical credit or debit card is lost or stolen?

Please report a lost or stolen card to Gulf Bank Customer Care immediately. The Customer Care Representative will help you by blocking your lost card. Once this is processed, transactions will be declined on Samsung Pay until the replacement card is registered to Samsung Pay.

- **What happens if I get a new Samsung device?**

You have to install the Samsung Pay application and register your cards again. (Make sure you delete the cards from your old device)

Rewards and card benefits with Samsung Pay

- **Will I continue to receive the benefits and rewards from my Gulf Bank credit cards that are used for payment with Samsung Pay?**

Yes, eligible Gulf Bank credit cards added to Samsung Pay will continue to receive all the security, benefits, and rewards that you receive today with your physical card.

- **Are transactions made using Samsung Pay eligible for Gulf Points/ Cashback?**

Yes, any transaction made with Samsung Pay will continue to receive the rewards benefits similarly while using your physical card.

- **Am I still covered for the full suite of insurances attached to my card when I make a transaction using Samsung Pay?**

Yes, all of the insurance benefits that come with your Gulf Bank credit card are still available when you make transactions with Samsung Pay.

- **If I don't have my card, can I show my Samsung Pay application/ card image to receive a discount as part of the Gulf Dining and promotions programs?**

Yes, you can show the restaurant that you are using your Gulf Bank card when you pay with Samsung Pay.

Using Samsung Pay on Samsung Gear

- **How do I set up Samsung Pay on my Samsung Gear device?**

1. Press and hold the back key to launch Samsung Pay.
2. Rotate the bezel to select the 'Add card' option.
3. Follow the prompts that will appear on your paired mobile device to complete the setup of Samsung Pay.

- **How do I use Samsung Pay on my Samsung Gear watch?**

1. Press and hold the back key to launch Samsung Pay.
2. If you added multiple cards to your Samsung Gear device, rotate the bezel to select your card.
3. Hold your Gear over the card reader to pay.

- **How do I remove my card from my Samsung Gear device?**

1. Press and hold the Back key to launch Samsung Pay.
2. Select 'More Options'
3. If you added multiple cards to your Samsung Gear device, rotate the bezel to the card you want to delete.
4. Select 'Delete'.
5. Select the 'tick' to confirm deletion.

Others

- **How do I remove my cards from Samsung Pay?**

You can remove your Gulf Bank card from Samsung Pay by selecting the card and then clicking on 'more' in the upper right-hand corner of the screen. This will bring up an option to 'delete' the payment card which will remove it from Samsung Pay once you authenticate it either with your fingerprint or PIN.

- **What if I upgrade my credit card?**

Samsung Pay will continue to use your old card until your new card is activated. You will have to register your new card with Samsung Pay before you can start spending.

Note: You have to manually delete the old card by selecting the 'delete card' option.

- **What if my credit or debit card expires?**

Your card(s) will still be visible in the wallet; however, your transaction will be declined. Once you have your new card, you need to register it with Samsung Pay before you can start spending.

Note: You have to manually delete your expired card by selecting the 'Delete card' option.

- **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 paid with Samsung Pay, the store may require you to tap, wave, or swipe your phone on the payment terminal to complete the transaction.

- **How do I dispute a purchase made with Samsung Pay?**

Please follow the same process as you would with a purchase on your card.

- **Can I see my Samsung Pay transactions on the application?**

Yes. The latest 10 successful and/or refunded transactions in the wallet will be displayed for each card. Select the card for which you want to see the transaction history and then scroll down to view the transaction history. If you would like to view more of your transaction history, please log in to your Gulf

Bank online account.

- **My card is greyed out in Samsung Pay, what does this mean?**

Any card that is suspended will still appear on the Samsung Pay app but will be greyed out.

- **Can I import my cards if I have changed devices?**

Yes, you will have the option to import both the payment and loyalty cards you have previously added to your Samsung Pay account.

Payment Cards

- o After you have set-up Samsung Pay, select 'payment cards' and you will see a list of payment cards that are available to activate or delete. You may be required to provide your card CVV, expiry date, and/ or billing address to complete the activation.

Loyalty Cards

- o Select 'loyalty cards' > 'import loyalty cards' and here you will see a list of your loyalty cards available to import.