SOUTHERN SECURITY

Samsung Pay

FAQ

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FAQ

Samsung Pay—What Is It?

What is Samsung Pay?

Samsung Pay is a safe and simple way to make mobile payments with select Samsung Galaxy phones, and it works at virtually any retailer where your member can swipe or tap the card.

What are Samsung Pay's main features?

Samsung Pay allows your member to use the Galaxy S6, S6 edge, S6 edge+, S7, S7 edge, S7 Active and Note 5 to make in-store mobile payments through the use of proprietary built-in technology. It works at more places than any other mobile payment service because the technology works on new card readers as well as most of those that have been in place for years.

How does Samsung Pay work?

Samsung Pay uses proprietary Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments. MST and NFC enable the Galaxy S6, S6 edge, S6 edge+, S7, S7 edge, S7 Active and Note 5 to make secure transactions at virtually every card reader where your member can swipe or tap the card.

Where can my members use Samsung Pay?

Samsung Pay works virtually anywhere your member can swipe or tap the card. From the grocery store to the coffee shop to the favorite clothing store, Samsung Pay is the only mobile payment service that works at the majority of U.S. retail locations.

Note that it is better to use the physical card in situations where your member has to dip the card or in places where customers don't swipe cards themselves (e.g. sit-down restaurants, hotels, auto shops, etc.). Samsung Pay does not currently work at gas station pumps with dip readers, but it will work at most gas station cashier card readers.

Which phones will support Samsung Pay?

Samsung Pay is supported on the Galaxy S6, S6 edge, S6 edge+, S7, S7 edge, S7 Active and Note 5. For a full list of compatible phones, please visit http://www.samsung.com/pay.

How do my members get Samsung Pay?

For Galaxy S6, S6 edge, S6 edge+, S7, S7 edge, S7 Active and Note 5, Samsung Pay will be automatically installed through a software update. Going forward, compatible phones in supported countries will have Samsung Pay preloaded when purchased.

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Samsung Pay Details

Can Samsung Pay be used to make online or in-app purchases?

Not yet. Samsung Pay is focused on enabling simple and secure in-store payments.

Will my members need to have an active Internet connection for Samsung Pay to work?

An active Internet connection is not required to make in-store purchases, but the phone should connect to the Internet at least once per day to ensure that Samsung Pay stays up to date and remains active. There is a limit of 10 authentications/transactions during a period without Internet access, after which the phone will need an Internet connection before additional authentications will process. Samsung Pay does require an active Internet connection to activate the app or add a new card.

Card Registration-Related Questions

How can my member add our credit union card?

Cards can be easily added to Samsung Pay by using the phone's camera to scan in the card's information, or by manually inputting the card information. Then, depending on the bank or financial institution policies, Samsung Pay will prompt your member to verify the identity through a bank app, a text message, an email, or a phone call.

How many cards can my members add into Samsung Pay?

Your member can add up to 10 cards using Samsung Pay. Both credit cards and debit cards can be added.

How long will it take for my member's card to activate after adding it to Samsung Pay?

The average amount of time it takes before the card is fully active for use after being added and verified will vary slightly between issuers, but should not take more than a few minutes.

What does OTP mean?

Visa is requiring an authentication method in addition to the call center for Samsung Pay. The most common approach to this will be a one-time passcode (OTP) generated by Visa/MasterCard that will be sent to the member via SMS text or email. For CO-OP to support this, we will need to have the member's cell phone and/or email address, the ability to communicate that back and forth to the wallets/Visa/MC and then deliver the Visa/MC one-time passcodes to the cardholder via text or email. Because that process does not exist today, CO-OP has a project in development to do this on behalf of our clients. However that will require that credit union to install APBatch4 in order for us to have the member cell phone and/or email in our database. Neither Samsung or MasterCard have a requirement for OTP, but MasterCard strongly recommends the use of a second means of authentication.

Effective in Q1 2017, Visa will offer an interim step–up authentication method solution. This solution will not require a cell phone number or email address but is not as user friendly as the SMS text or email. That solution will generate a pending micro charge of $0.02 to the cardholder with the one-time passcode in place of the merchant name, e.g., Android Pay code 126457. When the member adds their card in the wallet a message will come up asking them to go to their online or mobile

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Card Registration-Related Questions (continued)

banking to see the one-time passcode in the $0.02 transaction and use that to complete the authentication process. If the credit union has transaction alerts, this could also be seen by the member through your normal alerts process. Please note this $0.02 transaction is sent as a pending micro charge and will never be sent as a completed transaction so the charge will fall off. MasterCard does not have a requirement for OTP with Samsung Pay at this time but per their wallet agreement, they are communicating that "the issuer should use every commercially reasonable means to have a second means of authentication in place." Please note MasterCard does not have a $0.02 online or mobile banking solution.

Can my members add a card when they are outside the United States?

Yes, as long as your member has an active connection to the Internet.

Security-Related Questions

Is Samsung Pay secure?

Samsung Pay uses Tokenization and Samsung KNOX to secure the payment information. Additionally, the member's fingerprint is required to authorize in-store purchases.

How secure are Samsung Pay Transactions?

Host Card Emulation services in the OS unlock the intelligence of the HCE client app to support multi-level security methods called for by the Visa® and MasterCard® HCE specifications. Security against authorized account access in HCE depends on four key concepts: keys, tokenization, device fingerprinting or passcodes, and dynamic risk analysis.

Visa uses limited use keys (LUK), which are derived from a master key. Replenishment of the LUK is driven by thresholds, such as time to live, dollar amount and number of transactions. MasterCard uses single use keys (SUK). The SUK truly is single use and there is one SUK per transaction. Multiple SUKs are stored on the device and as they are used additional SUKs are loaded from the cloud card management vendor onto the device. The single use key is used along with a Mobile PIN to produce a session key used for generating online cryptograms used in the online authorization message.

Tokenization reduces risk for credit unions by replacing the PAN with a tokenized pseudo-PAN used in the payment system without impacting the acquiring side. Device profiles or "fingerprints" are intended to ensure transactions are initiated only by authorized user devices at recognized POS locations. Finally, user/device/account data is used to perform risk assessment for the transaction in real-time through the client app and issuer backend.

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Security-Related Questions (continued)

How is Samsung KNOX used with Samsung Pay?

Samsung KNOX scans to see if the phone is secure, and disables Samsung Pay if the phone is compromised in order to protect the payment information. Samsung Knox also includes a security design whereby highly sensitive operations and information, such as fingerprint and payment information, are kept on a separate computer chip known as a "secure environment" (SE). Normal applications or malware have no access to the information inside it.

What should my member do if their device is lost or stolen?

If their device is lost or stolen, they can use Samsung's Find My Mobile service to find it. The cards and payment information on Samsung Pay will remain safe and secure, but they also have the option of disabling cards remotely.

Technical-Related Questions

What is NFC?

NFC (Near Field Communication) wirelessly transmits data using radio waves. Samsung Pay uses NFC to wirelessly transmit payment information to payment terminals with NFC readers that have been activated for use.

What is MST?

MST (Magnetic Secure Transmission) is a groundbreaking technology for sending data using magnetic waves with the same card readers retailers have been using for years. It replicates a card swipe by wirelessly transmitting magnetic waves to a standard card reader, enabling virtually every card reader to receive mobile payments.

What is the difference between NFC and MST technology?

With Samsung Pay, either NFC or MST technology can be used to make secure, contactless transactions. The key difference is that NFC requires an NFC-enabled card reader (newer technology available at less than 10% of U.S. retailers) whereas MST works with many more types of card readers. Because Samsung Pay incorporates both NFC and MST technologies, it works virtually anywhere your member can swipe or tap the card.

Which is more secure, NFC or MST?

According to Samsung, they both have the same level of security. The payment information transmitted by NFC and MST is protected using the same tokenization process.

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Partners and Merchants

What card networks are supporting Samsung Pay?

Samsung is partnered with MasterCard, Visa, and American Express payment networks. Samsung is expanding partnerships to include many popular banks and financial institutions.

What if we need more information on Samsung Pay?

Please visit http://www.samsung.com/pay

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