



Frequently Asked Questions (FAQs)

About Samsung Pay

Tell me about Samsung Pay and how I can use it as an American Express Cardmember

- Samsung Pay is a safe and simple way to make payments through mobile device.
- Using Samsung Pay, you can add your American Express Card on the compatible/eligible Samsung Device and use the card available on device to make payments for your purchases using Tap & Pay.
- As an American Express Cardmember, you can also get these features in Samsung Pay:
 - Real-time notifications and details about your purchases with your Card in Samsung Pay
 - Seamless connection with the Amex app for enhanced account monitoring, servicing on the go and access to rewards and offers

Which American Express Cards are eligible for Samsung Pay?

- You may add or use with Samsung Pay any American Express credit or charge Card that is not cancelled and that is issued to you by American Express Banking Corp or its subsidiaries , as well as any of the following American Express Corporate Cards issued by American Express Banking Corp. to you as an employee of a commercial card customer working in India : The American Express Platinum Corporate Card; The American Express® Corporate Gold Card; The Jet Airways American Express® Corporate Card; The American Express® Corporate Green Card are eligible for Samsung Pay.
- Your current Card does not need to be contactless in order to use Samsung Pay
- American Express Pre-Paid Cards are not eligible

Which devices are eligible for Samsung Pay?

- Please visit Samsung.com for a full list of compatible devices. To check if your device is compatible with Samsung Pay, visit <http://www.samsung.com/in/samsung-pay/>
- In order to use Samsung Pay, you must agree to Samsung's terms of use and privacy policy. American Express has no control over Samsung's decisions to change Samsung Pay or any of its services, products or software.



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Do you share my Card Account number or other information with Samsung?

- We will never share your Card Account information with Samsung
- To deliver the best Samsung Pay experience to you, we will display some Account information on your device (for each American Express Card you have selected to use.)
- This information will include recent purchases on each Card you are using. We always use your information in accordance with the [American Express Online Privacy Statement](#)
- To understand which personal information Samsung will have access to once you register your Card you can find out more by reading [Samsung's Privacy Policy](#).

How secure is a Samsung Pay transaction?

- Your Card in Samsung Pay is protected by your secure Samsung Pay PIN or fingerprint. For your security, when you make a purchase using Samsung Pay, you must authenticate with Samsung Pay PIN or Fingerprint
- A digital card number, separate and unique from your physical Card account number, is used to make a purchase with Samsung Pay.
- Your plastic Card details are never shown in the app or shared with the merchant when you make payments in store.
- Your device must come within a few centimeters of a reader to confirm a transaction, so there is no risk of making a payment without realizing it.
- Even if a device touches the reader more than once, only one payment per transaction will be taken.

Can anyone other than me pay for goods and services using my device?

- Any Misuse can happen only if the user has shared his/her details with the other person. We would strongly recommend keeping your financial information/Information related to password or PIN private as is to be followed with any credit/debit card.
- You must keep your device safe and secure, and your Samsung Pay PIN or fingerprint secret. Do not let anyone else, including family members, have their fingerprint registered to your device while your Card is registered with it
- Refer to the security settings on your device for further information.

What are the Terms and Conditions to use Samsung Pay?

- Your American Express Cardmember Agreement governs the use of your American Express Card in Samsung Pay. However, you are required to accept the “important information” displayed when you set up your American Express Card into Samsung Pay. Please [click here](#) for full Terms and conditions.



How to set up

How do I add my Card to Samsung Pay to use it for payments?

- It's simple to add your Card to your compatible Samsung device
- Open the Samsung Pay app on your device and tap "Add" sign.
- Add your Card manually by entering your Card information or scan a picture of your Card.
- Enter and verify the billing address as on your American Express Card Account.
- Add a signature (Optional)
- For security purposes, we may require you to enter a one-time Verification Code to confirm your identity
- Accept the American Express Terms of Use for Samsung Pay.

How do I set American Express as my default Card?

- The first Card you add to your compatible Samsung device is automatically set as the default/favorite card.

What is a Security Code and why is it required?

- The Security Code for your American Express Card is the 4 digit, non-embossed number printed above your Card Account number on the front of your physical Card
- For security reasons, you will be required to enter your Security Code when adding your Card to Samsung Pay.

I was sent a one-time Verification Code. What is this and why is it required?

- For security purposes, when adding your Card to Samsung Pay 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 can choose to receive by email or text during the set-up process
- Please note that you will need a working network service provider connection to receive a one-time Verification Code. To complete the registration process you will need a working internet and/or data connection.
- Your one-time Verification Code may expire if you aren't able to enter it within 10 minutes. You can request another code by selecting your preferred verification option again.
- If you opted to receive your one-time Verification Code by email but can't find it in your inbox, please check your 'Junk' folder before requesting a new one
- If you are unable to get a one-time Verification Code, please contact American Express Customer Care.



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Can I load more than one Card or use my Card on more than one Samsung device?

- Samsung Pay allows a maximum of 10 payment Cards on one device
- You can also add your Card to a maximum of 3 eligible Samsung devices – you will need to set it up on each device.

Can I use my Card with multiple Samsung accounts?

- Yes. American Express allows you to add your eligible American Express Card to 2 unique Samsung accounts.

Using Samsung Pay

Where can I use Samsung Pay?

- American Express is available on Samsung Pay at select merchant partners. To view the current list of participating merchant locations, please [click here](#)

How does Samsung Pay work?

- Samsung Pay uses patented Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments.
- 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.
- 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.
- All terminals in the market support MST transactions. To identify terminals that support NFC transactions, check the American Express logo and Contactless logo on the terminal display.
- For NFC transactions, the merchant needs to enter the sales amount into their Electronic Funds Transfer at Point of Sale (EFTPOS) reader before they can process your payment, so there is no risk of accidental charges.
- For MST transactions, you necessarily need to enter your card PIN

How to use Samsung Pay?

- Swipe up from the bottom of the screen to launch “Samsung Pay”
- Authorize the transaction with your Fingerprint/PIN
- “Tap on the FACE” on an NFC Terminal or “Place your Samsung device on the Side” on MST Terminal
- Any NFC transaction above INR 2000, will be declined as per RBI regulations.



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- Enter Card Pin on Terminal except for a transaction of INR <=2000 attempted on NFC Terminal
- When the transaction is successful, you will see a tick mark on your screen
- You will feel a brief vibration or hear a beep from the device before your purchase is completed.

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

- There is a limited number of transactions permitted during a period without internet access, after which your device will need an internet connection to make additional authorizations
- You will also need an active internet connection to initially setup your credentials on the application or add a new Card.

Do I still get the rewards I get with my Card when I use Samsung Pay?

- Yes, you receive all of the same rewards, security and benefits of your American Express Card when you use it with Samsung Pay.
- However, in some instances, purchases made with an eligible American Express Card with Samsung Pay may not receive all of the benefits, loyalty points, rewards or offers of the Card if the purchase is not processed directly by the merchant. For example, you may not receive all of the benefits, loyalty points, rewards or offers if the merchant uses a third party to facilitate in-store or in-app payments on its behalf.
- Please visit your [Card Account](#) or the Amex app to see your individual Card benefits.

Can I take advantage of Amex Offers using Samsung Pay?

- Yes, for specific offers at merchants that accept American Express payments, you can make qualifying purchases using Samsung Pay that will be eligible for the offers
- To learn more about eligible offers, please visit www.americanexpress.co.in/connect

What is a Digital card number and how is it different from my Card Account number?

- We will never share your Card Account information with Samsung
- When you add your American Express Card to Samsung Pay a Digital card number is created which is different to your Card number and unique to your device
- Your Digital card number is used to make purchases with your Card using Samsung Pay
- You can find the last 4 digits of your Digital card number by tapping on your Card in the Samsung Pay app and scrolling down to your Card details.

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

- If you have returned an item purchased via Samsung Pay the retailer may ask you to provide the last four digits of your Digital Card Number
- The last four digits of your digital card number for your Card are listed to the left of the Card in the Samsung Pay app.
- Please remember to keep the original receipt you received from the merchant at the time of purchase as the transaction details listed in Samsung Pay are not an official receipt.

I'm having a problem with my device's software or hardware. What should I do?

- If you are having difficulty with your software or hardware, please visit <http://www.samsung.com/in/samsung-pay/> for information. Alternatively, you can call the Samsung Pay Toll free number on – 1800 123 7729
- American Express has no control over Samsung's decisions to change Samsung Pay or any of its services, products or software.

Are there any costs associated with using Samsung Pay?

American Express will not charge you for using Samsung Pay. Using Samsung Pay might require an internet connection so you should check with your mobile phone provider directly to determine if there is a cost associated with your internet service.

Managing your Card**How do I view and manage my Card in Samsung Pay?**

- You can view and manage your Cards under 'Settings' within the Samsung Pay app.

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

- No, your Digital card number is connected to your new Card number automatically
- You can use your Card in Samsung Pay to make transactions before receiving your new physical Card

Once I add my Card, how can I remove Cards from my device?

- To remove your Card from a Samsung Pay application, Select the card, tap the 3 vertical dots menu icon in the upper right-hand corner of the screen and select "Delete Card."



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My device has been lost or stolen and I want to delete or suspend 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 us immediately.

Managing your transactions

What transactions will appear in Samsung Pay and how are they different to my statement?

- Samsung Pay provides you with information about the recent purchases you've made with your phone and physical Card. From time to time, the merchant name listed with your purchases in Samsung Pay may be displayed differently than the information on your American Express statement.
- You will receive transaction notifications for purchases you make using your American Express Card in Samsung Pay and your physical Card.
- To turn off "Transaction Notifications" for all Cards, open the Samsung Pay app, tap "More," and tap "Settings."
- Please keep in mind that by turning off your "Transaction Notifications" you will no longer receive transaction notifications from Samsung Pay.
- For all official statement information, please refer to your online [Card Account](#) or the Amex app.

How will a Samsung Pay transaction appear on my American Express statement?

- Samsung Pay transactions will appear on online statements as Samsung Pay transactions and on paper statements as standard transactions
- On the Amex app, you will be able to expand the selected transaction and see that it was made via Samsung Pay
- We are always looking at ways to improve our online service and the detail we make available to you.

What if I don't recognize a charge?

- Occasionally, something might appear on your statement that you disagree with or want to query. Just contact us and we'll get on the case to help resolve the charge in question

www.americanexpress.co.in

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