

- **What is Samsung Pay?**

Samsung Pay is a convenient and simple way to make mobile payments with select Samsung Galaxy phones and Galaxy Watches. It works at virtually any retailer where you can tap, swipe or scan your **Finance House Credit Card or CartNet Credit Card**.

- **Why should I use Samsung Pay instead of my physical Finance House Credit Card or CartNet Credit Card?**

Samsung Pay offers a simple and convenient payment experience that is quicker than searching through your wallet or purse. Additionally, Samsung Pay adds a level of security to your payment information that physical cards do not have.

- **How does Samsung Pay work?**

Samsung Pay uses proprietary Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments.

- **What devices are compatible with Samsung Pay?**

The supported devices: Samsung Galaxy Note 9, Galaxy Note 8, Galaxy Note 5, Galaxy S6 edge+, Galaxy S7 edge, Galaxy S7, Galaxy S8, Galaxy S8+, Galaxy S9, Galaxy S9+, Galaxy A8 and A9 2018, Galaxy A7 2016 | 2017, Galaxy A5 2016 | 2017, Galaxy A3 2017, Galaxy Watch, Gear Sport and Gear S3.

- **What should I do if I lose my original Finance House Credit Card or CartNet Credit Card and then receive a replacement card?**

The Finance House Credit Card or CartNet Credit Card registered to Samsung Pay is a digital version of your physical Credit Card. If you lose the original card and then receive a replacement card, you need to remove the original Finance House Credit Card or CartNet Credit Card from Samsung Pay and register the replacement card.

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

- Initiate Samsung Pay by either swiping-up from the home button or opening the Samsung Pay app from the home screen.
- Select your Finance House Credit Card or CartNet Credit Card.
- Verify your Samsung Pay PIN and touch your phone to either the card reader or NFC reader to complete the transaction.

- **How is my default payment card in Samsung Pay determined?**

There is no "default" card in Samsung Pay. When you open the app or activate the Simple Pay feature by swiping up from the Home Key on supported screens, the first card displayed is either the last card you registered or the last card you viewed or used.

- **The cashier asked for the last 4 digits of my Finance House Credit Card or CartNet Credit Card but the transaction was still unsuccessful, what should I do?**

If the merchant asks you to provide the last four digits of your Finance House Credit Card or CartNet Credit Card then you should provide the last four digits of the digital version of your Card, which can be found on the left side of the card in the Simple Pay screen and in the main app when viewing your registered cards.

- **How can I keep track of my purchases through Samsung Pay?**

Samsung Pay will show the last 10 purchases. To view these:

- Open Samsung Pay
 - Choose your Finance House Credit Card or CartNet Credit Card
 - At the bottom you may see last purchases.
- **Can I continue using my Finance House Credit Card or CartNet Credit Card if I disable Samsung Pay or remove the digital equivalent on Samsung Pay?**

Yes you can. Registering your Finance House Credit Card or CartNet Credit Card to Samsung Pay does not restrict your usage, rather, it is meant as an additional facility for your convenience.

- **How can I register my Finance House Credit Card or CartNet Credit Card?**

Before you start, make sure that your device is connected on Wi-Fi or mobile data, then follow these steps:

- Select 'Add card' in the Samsung Pay app.
- By using your device's camera, scan your Finance House Credit Card or CartNet Credit Card information or manually input the card information yourself
- Follow the instructions on screen to complete the payment details.
- Read and Accept the Terms & Conditions.
- Select SMS option to verify your identify. Finance House will send you a One-Time-PIN (OTP) code that you will need to enter to continue.
- You can also choose to add your signature.
- Your registration is now complete and you will see the last 4 digits of your Finance House Credit Card or CartNet Credit Card and Token. Your card is now ready for Samsung Pay.

- **How long will it take for my Finance House Credit Card or CartNet Credit Card to activate after registering it to Samsung Pay?**

It will take approx. 10 minutes for your Finance House Credit Card or CartNet Credit Card to be activated after registering to Samsung Pay.

- **How many cards can I register into Samsung Pay?**

You can register up to 10 cards in Samsung Pay.

- **Can I configure Samsung Pay on multiple devices?**

Yes, you can configure and use Samsung Pay on multiple devices as long as the device is supported. Please refer to the list of supported devices in the previous questions.

- **What should I do if I am unable to add/use my Finance House Credit Card or CartNet Credit Card on Samsung Pay?**

Please use your physical Finance House Credit Card or CartNet Credit Card and contact our Call Center on 60051114 for further assistance.

- **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.

- **What is NFC?**

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.

- **Which is more secure, MST or NFC?**

In the context of Samsung Pay, MST and NFC have the same level of security. The payment information transmitted by both MST and NFC is protected using tokenization.

- **How close does the device have to be to the card reader for MST to work?**

To pay for the phone you need to bring to a distance of no more than 5 cm.

- **How secure is Samsung Pay?**

Using Finance House Credit Card or CartNet Credit Card with Samsung Pay is secure. There are number of security features that Samsung Pay transactions have. Some of which, include:

- Your full Finance House Credit Card or CartNet Credit Card number is not stored on your mobile device - instead a unique Token number is used. The Token number is stored within the secured element of the device 'Samsung Knox'.
- All transactions are monitored by Finance House's risk and fraud detection systems.
- Every transaction is authorized through device Samsung Pay PIN.
- If your phone is lost or stolen, Samsung's Find My Mobile feature enables users to locate, lock and even wipe their devices remotely. Alternatively you can call us and delete the card from your lost/stolen phone.

- **What is Tokenization?**

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.

- **How is Samsung Knox used with Samsung Pay?**

Samsung Knox checks and protects the device for malware. If Samsung Knox detects a malicious software, Samsung Pay will be disabled by Samsung Knox.

- **Does Samsung Pay store my personal/payment information on a server or my device?**

No. Samsung does not store your personal/payment information on a Samsung server or the device. Samsung Pay does not change the way your payment information is stored or handled when you make purchases. Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.

- **Will my Samsung Pay information still be on my device if it is formatted?**

No. Formatting your device will remove all payment cards registered to your device.

- **How to install Samsung Pay on my eligible phone?**

Look for the Samsung Pay icon on your device.

Open Samsung Pay, Sign-in with a Samsung Account & start using the revolutionary way to pay.

If you do not find the Samsung Pay icon on your device, follow the below steps:

- Step 1: Ensure that the device software is updated to the latest Android™ software
- Step 2: Install any software updates available

- Step 3: Once all updates are installed, Open Apps & Click on Samsung Pay icon & install the Samsung Pay app
- Step 4: Sign-in with a Samsung Account & start using the revolutionary way to pay

You can also look in the Google Playstore for the Samsung Pay application if you use Galaxy S8/S8+ and above.

- **Will I still earn benefits on my Finance House Credit Card or CartNet Credit Card when I pay with Samsung Pay?**

You will get all the benefits and protection that your Finance House Credit Card or CartNet Credit Card currently provides when you pay with Samsung Pay.

- **Are there any charges for Samsung Pay?**

Samsung Pay is currently free of charge.

- **How will I know if my transaction was successful?**

After completing a payment using Samsung Pay, a notification will be displayed on your mobile screen confirming your payment. Additionally, you will continue to receive transaction alerts through SMS on your registered mobile number.

- **Can I continue to use Samsung Pay if my Finance House Credit Card or CartNet Credit Card is due to expire?**

You can continue to use Samsung Pay till your card's expiry date. Once you receive and activate your renewed card, you will need to enroll it into Samsung Pay.

- **What happens with Samsung Pay if my Finance House Credit Card or CartNet Credit Card is temporarily blocked or suspended?**

Your Samsung Pay transaction will be declined if your card is blocked or suspended.

- **Can I continue using Samsung Pay if my Finance House Credit Card or CartNet Credit Card has been replaced?**

If your old Finance House Credit Card or CartNet Credit Card was blocked when you placed a request for replacement, you will need to activate and enroll your new card to continue using Samsung Pay.

- **Is there anything I need to do if I sell/give away my device or upgrade to a newer model?**

It is recommended that you delete all your data on your phone before selling/giving away your device. You should also delete all the cards that you have added to Samsung Pay. This is similar to what you would do for any other app which has stored your Finance House Credit Card or CartNet Credit Card details.

- **Can I use Samsung Pay if my physical credit card is lost or stolen?**

If your card is lost or stolen, please call our Call Center immediately on 600511114 to report the same so we can block the card and replace it. This will ensure that there are no unauthorized transactions on your card. After we block your card you will not be able to use Samsung Pay. Please remember that you will remain liable for all transactions on your card until the time of reporting the lost card to Finance House. Please refer to the terms and conditions of card use on our website.

- **My spouse has a supplementary Finance House Credit Card or CartNet Credit Card. Can I enroll her card in Samsung Pay on the smartphone?**

Yes, you can. If your spouse has a compatible device, you can enroll her supplementary Finance House Credit Card or CartNet Credit Card on the device. Please note that OTP will be sent to Primary Cardholder's registered mobile number and you need to enter this code to enroll the Supplementary Card. If you have any issues while enrolling the card, please contact our Call Center on 600511114.

- **How can I remove my Finance House Credit Card or CartNet Credit Card from Samsung Pay?**

You can remove your Finance House Credit Card or CartNet Credit Card from Samsung Pay by selecting the card and then clicking on 'MORE' in the upper right hand corner of the screen. Select 'Delete' to remove your card from Samsung Pay.

- **Whom should I contact if I have any issue with Samsung Pay?**

[Click here](#) to know more about Samsung Pay or you can call Samsung Call Center on **800 7729**.