

# Samsung Pay

## Q. What is Samsung Pay?

A. Samsung Pay is a digital wallet payment solution that allows cardholders to make payments with their Northern Visa Debit Card at participating retail checkouts using Samsung devices. Samsung Pay is the most accepted mobile payment system.

## Q. Where can I use Samsung Pay?

A. Samsung Pay is accepted at almost all in-store merchants. Samsung Pay is also accepted at participating online and in-apps merchants.

For a complete list of merchants who accept Samsung Pay, please visit the Samsung website <http://www.samsung.com/us/samsung-pay/?cid=ppc->.

## Q. What devices can I use with Samsung Pay?

A. The following devices are currently compatible with Samsung Pay. Please visit Samsung.com for a full list of compatible devices.

- Galaxy S7 edge
- Galaxy S7 active
- Galaxy S7
- Galaxy S6 Edge
- Galaxy S6 edge +
- Galaxy S6 active
- Galaxy S6
- Galaxy Note5

## Q. How do I add my card?

1. Navigate to and touch Apps > Samsung Pay.
2. Navigate to and touch ADD > Add a credit card or debit card.
3. Align your card inside the frame to automatically detect the card number and expiration date.  
**Note:** Touch Enter card manually if your device cannot detect the card information.
4. Enter any remaining required information. Then, touch NEXT.
5. Review the Terms of Service. Then, touch AGREE TO ALL.
6. To authenticate your identity, touch CALL BANK.

For more information, see Samsung's website at <http://www.samsung.com/us/samsung-pay/?cid=ppc-> for step-by-step instructions on setting up cards with Samsung Pay.

## Q. Does Northern Credit Union charge anything to use Samsung Pay?

A. No, Northern Credit Union does not charge a fee for members to use Samsung Pay.

## Q. Can more than one card be stored in Samsung Pay?

A. Yes, multiple cards can be added to Samsung Pay. There is no limit to the number of gift cards that can be added to Samsung Pay.

## Q. How do I set my Northern Visa Debit Card as my default card in Samsung Pay?

A. Samsung Pay does not have the option to set a default card. When you open Samsung Pay or use Simple Pay, the most recently used, viewed or added card will display. However, you do have the option to swipe between all the cards you have added and select a different card before making a purchase.

### Q. What is Simple Pay?

A. Simple Pay is a quick and easy way to access your payment cards without opening up the Samsung Pay application. You can open Simple Pay from the Home screen, Apps menu, or lock screen, even if the display is dark or off. You can also choose which cards are displayed in Simple Pay.

### Q. How do I make a payment with Simple Pay?

1. From the Home screen, Apps menu, or lock screen, swipe up from the bottom of the screen.
2. The last card used will be displayed. Swipe to the left or right to select a different payment card.
3. Place your finger on the Home key or enter your Samsung Pay PIN to authorize the transaction.
4. Hold your device near the card or NFC reader on the payment terminal.
5. If necessary, complete the transaction on the terminal.

### Q. How do I make a purchase with Samsung Pay?

A. Start by either swiping-up from the home button or opening the Samsung Pay app from your home screen. Next, select the card you want to pay with. Then, verify using your fingerprint and hover your device about ½ inch over the card reader where you'd usually swipe or tap your physical card to complete the transaction. If you prefer, you can set up Samsung Pay to use a Personal Identification Number (PIN) instead of your fingerprint for verification. If necessary, complete the transaction on the payment terminal. For example, you may still need to enter your PIN or select credit and sign.

### Q. Is Samsung Pay safe?

A. Yes, when adding a card to Samsung Pay, a unique device account number, or token, is assigned, encrypted and securely stored in your Samsung Pay compatible device instead of your actual card number. When you make a purchase, the device account number, along with a transaction-specific dynamic security code is used to process your payment. Your actual debit card number is never shared with merchants or transmitted with payment.

Additionally, all transactions are monitored by Northern Credit Union's fraud detection system. Purchases made using Android Pay are protected by Zero Liability, so you won't be held responsible for promptly reported unauthorized transactions.

### Q. What do I do if I lose my phone?

A. Your payment information is not 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. Alternatively, you can choose to erase your entire device and/or removable storage.

When you lock Samsung Pay using Find My Mobile, all payments will be disabled on the device. For additional security, Samsung Pay will request the card issuer to suspend any transactions made from the device. If you locate your device, you can quickly unlock your cards by authenticating your identity by scanning your fingerprint or entering your Samsung Pay PIN.

You can also contact us to suspend or delete the token associated with your card. If you are calling between 5PM and 8AM, please contact our 24/7/365 Debit Card Call Center at **1.800.472.3272**.

### Q. What if I get a new phone?

A. If you get a new Samsung device, you will need to add your Northern Visa debit card to the new device.

### Q. What do I do if I get a new card?

A. If you receive a new card you will need to remove the old card number in Samsung Pay and add the new card number.

If you receive a reissue of your existing card number, you will still need to remove the old card and add the new card information with the updated expiration date and security code.

