Fairfield County Bank
Member FDIC

Samsung Pay - Frequently Asked Questions

Understanding Samsung Pay

What is Samsung Pay?

Samsung™ Pay is Samsung's digital payments service located in the Samsung Pay App on your mobile device. It allows users to make contactless point of sale payments or in app purchases after adding your debit card.

What is needed to use Samsung Pay?

Compatible Samsung Devices	In Store
Galaxy S7 Edge, Galaxy S7, Galaxy S7 Active, Galaxy S6 Edge+, Galaxy S6 Edge, Galaxy S6 Active, Galaxy S6, Galaxy Note5, Galaxy Note7	*

Where is Samsung Pay accepted?

Samsung Pay is accepted at almost every retailer. In stores, look for the contactless reader symbol at checkout or the magnetic swipe card reader (where you would normally swipe your debit or credit card).

How does Samsung Pay work?

When you are ready to make a purchase, hold your phone near the contactless reader or the swipe card reader and your purchase information will transmit wirelessly through Near Field Communication (NFC) or Magnetic Secure Transmission (MST).

With every purchase, you are required to use your fingerprint or your Samsung Pay PIN to authorize your card. The merchant will never receive any personal identifying information including your card number since a device specific number is assigned to your card. When you authenticate to make the purchase, a one-time security code is created for that specific purchase.

What is a Device Specific Number?

When adding a card to your digital wallet, Samsung creates a device specific number that is unique to your phone. This number is stored on your device instead of your debit card number.

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Getting Started

How do I add my Fairfield County Bank VISA® debit card to Samsung Pay?
If your device does not already come with the app, download the Samsung Pay App from the Google Play™ Store. Tap the "Add Credit or Debit Card" plus sign and then follow the prompts.

You may also view our set up steps located at [NEED FCB URL] or visit Samsung's website at http://www.samsung.com/us/support/answer/ANS00045081/

When adding my debit card to Samsung Pay, why was I asked to contact Fairfield County Bank to verify my card?
For your security, you may be prompted to call the Bank at 1-877-431-7431 and request extension 7437 to verify your card for Samsung Pay. One of our eBanking Specialists will then identify you and your card so that you can finish enrolling your debit card in Samsung Pay.

One of our representatives may contact you to further authenticate the enrollment of your Fairfield County Bank Visa Debit Card in Samsung Pay.

Why am I being blocked from enrolling my debit card in Samsung Pay?
Check to make sure you did not deactivate your card either through *Connect24*[SM] Online Banking or Mobile Banking. You will not be able to add a deactivated card.

Does Samsung Pay allow you to set-up a default card?
Samsung Pay does not allow you to have a default card at this time. The last card you used will be the first card that appears the next time you open the app

Usage

How do I make a purchase with Samsung Pay?
In stores, you must verify your identity first. Place your finger on the home button for fingerprint identification or touch "PIN" and enter your four-digit code. Then place your Samsung device near the contactless reader or card swipe reader. To pay with a different card, swipe through your cards and then select the one you wish to use. For debit cards, you are required to enter your PIN number.

How do I know a payment has been made?
The payment terminal screen will let you know when the purchase is complete.

When making an in store purchase, what do I choose on the terminal if it asks me to select Credit or Debit?
Choose Credit.

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Usage (contin.)

What do I do if the terminal asks me for the last four digits of my card?
Use the last four digits of the **Device Specific Number** assigned by Samsung. To find this number, go to the Samsung Pay app and select the card you are using. From there, the digital card number will appear under the card. That is the last four digits of the device specific number. You can also view it on the card itself when you select it for payment.

Security

How is my card information secured within Samsung Pay?
Once your card is entered, a Device Specific Number is created, assigned, encrypted, and stored in your Samsung device. Your debit card number is then never seen by a merchant as it is when swiping your card. Consumer device verification is performed on your Samsung phone with either your fingerprint or four-digit PIN code. Payment is made through contactless NFC transaction making payments. To keep transactions secure, Samsung uses a method known as "tokenization," which a unique one-time code for each purchase.

What should I do if my device is lost or stolen?
If your device is lost, stolen or misplaced, you can use Samsung's Find My Mobile service to lock or erase all card information remotely. Temporarily, you can deactivate your debit card through *Connect24* Online or Mobile Banking. Please call our eBanking Specialists immediately if you cannot do any of the above at 877-431-7431, ext. 7437 to report your lost or stolen debit card. If it is after hours, please call 800-264-5578.

For additional instructions and information on Samsung Pay, please reference the links below:
Learn more about Samsung Pay – http://www.samsung.com/us/samsung-pay/
Set up Samsung Pay – http://www.samsung.com/us/support/answer/ANS00045081/
Where is Samsung Pay accepted – http://www.samsung.com/us/support/answer/ANS00043838/
Using Samsung Pay in stores – http://www.samsung.com/us/support/answer/ANS00045102/