



## What is Samsung Pay?

Samsung Pay is Samsung's Mobile Wallet service that broadens the reach of mobile payments, by allowing HLEFCU MasterCard cardholders that enroll in the service to use compatible Samsung devices for everyday purchases at both contactless (NFC) and traditional magnetic stripe POS terminals.

## What devices are compatible with Samsung Pay?

Samsung Pay is available to U.S. consumer on the Galaxy S6, Galaxy S6 edge, Galaxy S6 edge+, Galaxy S6 active, Galaxy Note5, and later devices. Galaxy S6, S6 edge, S6 edge+ and Note5 devices require the user to download an app to use Samsung Pay, while later devices will come preloaded with the required app. To download the app, visit the Google Play™ store.

## Is there a fee to use Samsung Pay?

No, Samsung Pay is free; however, third party charges such as wireless carrier message and data rates may apply.

## Which HLEFCU cards will I be able to use with Samsung Pay?

All HLEFCU Platinum MasterCard credit cards and MasterCard debit cards are available for use with Samsung Pay.

## How do I add my card to Samsung Pay?

- Open the Samsung Pay app and, if you haven't already done so, login to your Samsung account.
- Touch Start to continue.
- Then touch Use Fingerprint to assign your fingerprint as the verification method. If you do not already have your fingerprint on your device, you will be given a chance to add one at this time.
- Create a Samsung Pay PIN and re-enter PIN to confirm.
- You may now add cards by touching "Add Card" and following the on-screen instructions
- After you add your HLEFCU Card, a notification will appear. You will need to call the number in the notification to complete the setup prior to using Samsung Pay.

## Why do I need to call to verify my card?

We require a call to verify your card prior to authorizing it for use in Samsung Pay as an extra layer of security. This is to help protect your card from fraudulently being added to someone else's Samsung Pay account in the event your card is lost/stolen, and/or your personal card information is compromised.

## How do I change my default card to my HLEFCU card?

You may not select a default card in Samsung Pay. The card you last used or viewed will be defaulted for payment. To select a different card for payment, simply swipe left or right.

## Will the card art in Samsung Pay match my physical card?

It depends. Because Samsung Pay allows only one design per card, we used our Logo Card artwork for our digital wallet solutions. So if you have any one of our badge cards or DYOC, it will not match the card artwork in Samsung Pay.

## Is Samsung Pay safe?

Yes! Your personal information, such as account number, CCV, name, etc. are never stored on the device, nor are they ever seen by merchants. When you make a purchase, you authenticate your purchase with your fingerprint or device PIN, and the token and a single-use cryptogram (like a CVV) are sent to the processor. Either of these elements are useless on their own, and even if compromised, they cannot be decoded (there's nothing to decode) is useless and the cryptogram can only be used once.

## Where can I use Samsung Pay?

Samsung Pay can be used at merchants whose credit card terminals accept contactless (NFC) payments. Samsung Pay may also be used at merchants with older terminals that only support card swipes thanks to Samsung's Magnetic Secure Transmission (MST) technology. Simply hold your device over the magnetic-stripe reader to use Samsung Pay.

## How do I pay using Samsung Pay?

- Swipe up from the bottom of the screen
- Authorize payment with your fingerprint
- Hold your device over the card reader where you usually swipe or tap your card

## Will I still earn rewards when I pay using Samsung Pay?

Of course! When using Samsung Pay, you will continue to enjoy the same benefits and rewards you always have when using your HLEFCU cards.

## Can I opt out of Samsung Pay at any time?

Yes, you may add and remove cards at any time. To remove your card, simply open the Samsung Pay app, select the card you'd like to remove to view the card details, then select the delete option.

## What if my card is lost or stolen?

Please call us immediately and mention that you are enrolled in Samsung Pay. We'll cancel your card, however, you'll need to remove the lost/stolen card from Samsung Pay by selecting the card in the app and touching the delete option. When your new card arrives, you'll need to add the card to Samsung Pay before making any Samsung Pay purchases.

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

Just like any other purchase, you'll be able to return a purchase made with Samsung Pay. During the return process you may be required to hold your device over either the magnetic-stripe reader or the NFC reader on the credit card terminal to complete the transaction.

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

If you're experiencing difficulties with your device and/or it's software, please contact Samsung for hardware issues and Google or Samsung for software issues.

## What will happen to the information on my device if I sell or give it away?

If you plan on selling or giving away your device, be sure to delete all accounts in Samsung Pay. You'll also want to do a system restore to return your device to factory settings. If you've forgotten to delete your HLEFCU account(s) prior to selling or giving away your device, please contact us and we will assist you in removing your information.

## Where can I find more information on Samsung Pay?

For more information, visit [www.samsung.com/pay](http://www.samsung.com/pay).