

## Frequently Asked Questions: Samsung Pay

### What is Samsung Pay®?

Samsung Pay® is a digital wallet platform that allows you to pay for purchases with select Samsung Galaxy® devices at participating merchants.

### How does Samsung Pay® work?

Samsung Pay® uses proprietary technology that works with both Magnetic Secure Transmission (MST) and Near Field Communications (NFC) to make contactless mobile payments. Due to the use of both MST and NFC technology, Samsung Pay® enables you to make secure transactions at virtually every card reader where you swipe or tap your card. You don't even have to wake up your device to use Samsung Pay®. At any time after you've registered your credit or debit cards, just swipe up from the home button and select a card. Scan your fingerprint or enter your PIN to verify your purchase and then hold your device near the card reader to pay.

### What devices must I have to use Samsung Pay®?

Currently, Samsung Pay® is supported on the Samsung Galaxy Note® 5, S6®, S6 active®, S6 edge®, S6 edge+®, S7®, S7 active® and S7 edge®.

### What Members First Credit Union of Florida cards can I add to Samsung Pay®?

Samsung Pay® will work with your Members First credit cards and debit card.

### Can I use multiple cards with Samsung Pay®?

Yes. A total of 10 payment cards can be added to Samsung Pay®. These include credit cards, debit cards and private-label credit cards (store credit cards). There is no limit to the number of gift cards that can be added to Samsung Pay®.

### Why am I being asked to verify my Members First card?

For security reasons, you may need to provide additional verification to add your Members First card to Samsung Pay®. If necessary, you will be instructed on how to verify your card.

When your information is verified, you should receive a notification that your card is ready for Samsung Pay®. If you have not received a notification after an hour, call 1-844-405-3251 for credit cards or call 1-844-646-5465 for debit cards.

### How do I set a default card for Samsung Pay®?

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.

## What is Simple Pay?

Simple Pay allows you to control where Samsung Pay® will launch on your handset, so that it will be ready to use when you are checking out at stores. With this feature, you can swipe up from your device's fingerprint scanner to activate Samsung Pay® when on the Lock screen, the Home screen or when the screen is off. Fingerprints are required to verify transactions.

## What differentiates Samsung Pay® from Apple Pay® or Android Pay™?

Both Apple Pay® and Android Pay™ rely on Near Field Communication (NFC) technology to make contactless payments. These services are limited to merchants with NFC-enabled payment terminals. Merchants are required to upgrade to a new payment terminal with NFC capabilities in order to accept Apple Pay® or Android Pay™.

Samsung Pay®, on the other hand, uses both NFC and Magnetic Secure Transmission (MST) technology, making it work with nearly all current payment terminals. Some payment terminals may require software updates.

## Does Members First Credit Union of Florida charge for using Samsung Pay®?

No. However, be aware that message and data rates may apply, depending on your data plan.

## Will I be able to use Samsung Pay® at all stores?

In addition to the Near Field Communication (NFC) contactless payment method, Samsung Pay® supports Magnetic Secure Transmission (MST) technology. MST technology is accepted at nearly all payment terminals\* with a card reader.

\*Some payment terminals may require software updates.

## What is a contactless payment?

A contactless payment is a transaction that uses chip-based technology and requires no physical connection between the payment device (a card or mobile device) and the physical merchant terminal.

## How secure is a Samsung Pay® transaction?

Samsung® has partnered with key financial institutions to safeguard your information. Samsung Pay® uses tokenization and authentication methods to secure your information.

In addition to the security measures implemented by Samsung Pay®, Samsung's KNOX service constantly monitors suspicious activity within the device to protect against malicious attacks. And as always, transactions are monitored by Members First Credit Union of Florida's risk and fraud detection systems.

## What if I find unauthorized transactions on the card I use with Samsung Pay®?

Members First Credit Union of Florida works hard to prevent our members from risk or fraud. If you would like to dispute a credit card transaction, you may speak with a Credit Union representative at any of our

branch locations or call 1-800-600-5249. Members who are enrolled at ezcardinio.com may also dispute a charge there. To dispute a debit card transaction, you may speak with a Credit Union representative at any of our branch locations or call 850-434-2211.

What if my actual Members First credit card or debit card is lost or stolen?

Contact Members First Credit Union of Florida at 1-850-434-2211 immediately or call our credit card processor FIS at 1-800-325-3678. For a lost or stolen debit card, please contact the Credit Union at 1-850-434-2211 or call 1-800-472-3272.

What do I do if my Samsung device is stolen?

If your device is ever lost or stolen, Samsung® offers a free service to remotely lock or erase Samsung Pay®. The service also has the ability to locate your device and erase all your stored personal information.

You may also contact our credit card processor FIS Samsung Support at 1-844-405-3251 to suspend your device. For Debit Card Samsung Support, you may call 1-844-646-5465 or Members First at 1-850-434-2211.

Can I continue to use my MFCUFL cards if I remove them in Samsung Pay®?

Deleting a payment card from Samsung Pay® will only remove the payment information, including the token (digital card number), from the device. Your MFCUFL card will remain active unless the card itself is blocked or closed.

I have a Rewards Credit Card with MFCUFL, will I still earn Rewards when using Samsung Pay®?

Yes.