

## Samsung Pay - Security Tips

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### 1. Are Samsung Pay transactions secure?

When you shop at a merchant, Samsung Pay uses a unique Virtual Account Number to process the transaction instead of your actual credit card number in order to secure card information. On the other hand, authentication either by iris<sup>\*</sup>, fingerprint or Samsung Pay PIN is required before payment to ensure each payment is authorized by you.

### 2. What card data is stored on the device?

The only card data stored in a cardholder's Samsung device is the "token" that Samsung Pay passes to the payment processor. This token represents a cardholder's card and helps to ensure account security. Your credit card information is never stored in your device.

### 3. What is MST?

Magnetic Secure Transmission (MST) is a technology 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 and makes Samsung Pay almost works anywhere. Devices supporting MST include Galaxy Z Flip 5G, Z Flip, Z Fold2 5G, Fold, Note20 Ultra, Note20, Note10+, Note10, Note9, Note8, S20 Ultra, S20+, S20, S10, S10+, S10e, S9, S9+, S8, S8+, A8+, S7 edge, S7, S6 edge+, Note5, Gear S3 Frontier and Gear S3 Classic.

### 4. What is NFC?

Near Field Communication (NFC) is a set of short-range wireless technologies. It allows you to share small payloads of data between an NFC tag and an Android-powered device, or between two Android-powered devices.

### 5. What is the difference between MST and NFC technology? Which one is more secure?

The key difference is that almost all merchants accept MST transaction while merchants with NFC card reader can accept NFC transactions only. The payment information transmitted by both MST and NFC is protected using tokenization. Either MST or NFC

technology can be used to make secure, contactless transactions and have the same level of security.

**6. What should I do if I lose my device and want to suspend or remove my credit card from Samsung Pay?**

- i. Go to Samsung's [Find My Mobile](#) service which will help you lock Samsung Pay (remotely disable) or remove all the payment cards registered in Samsung Pay.
- ii. Call our Lost / Stolen Card Hotline as soon as possible on (852) 2828 8188 to report lost and request suspension or removal of your credit card from Samsung Pay.

**7. What should I do if I lose my card added in Samsung Pay?**

Please call our Lost / Stolen Card Hotline as soon as possible on (852) 2828 8188 to report lost credit card and request deletion of the credit card's token. You will not be able to continue to use Samsung Pay until you receive a new card. After receiving your new card, add it to Samsung Pay again to make payments.

**8. How can I make payments in Samsung Pay more secure?**

- i. Configure a lock screen password on your mobile device. For security reasons, do not choose a password that is easy to guess (such as your personal identification number).
- ii. Ensure that you only download apps from trustworthy sources.
- iii. Do not visit any suspicious websites or links.
- iv. Turn on Verify Apps – block or warn before installing apps that may cause harm.
- v. Use virus-scanning software and update your apps in the Android OS on a regular basis.
- vi. Keep your device in a safe place.
- vii. Do not disclose your device password.
- viii. Do not add fingerprint and / or iris\* of other individuals.
- ix. Turning off NFC when not in use.

**9. Can I still use Samsung Pay after changing, resetting or formatting my device?**

Yes. You will need to add your card again.

**10. What should I do if I have to repair, sell or no longer use my device?**

Before sending your device for repair, selling it or no longer using it, ensure that you delete all of your credit card details from Samsung Pay.

**11. Do I need to update the card information in Samsung Pay if I receive a renewal card?**

No. If your card which is previously added to Samsung Pay has been renewed, you do not need to add card to Samsung Pay again once you activated it.

**12. Do I need to update the card information in Samsung Pay if I receive a replacement card?**

Yes. You need to remove your outdated card information from Samsung Pay and add the replacement card again.

\*Applicable to designated device model