
Frequently Asked Questions

What is Samsung Pay?

Samsung Pay is a secure and easy-to-use mobile payment service. You can add credit and debit cards of participating issuers / banks on your Samsung galaxy smartphones which allows you to make purchases almost everywhere.

How does Samsung Pay work?

Samsung Pay uses patented Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments.

What devices are compatible with Samsung Pay in India?

Samsung Pay supports Galaxy S10+, Galaxy S10, Galaxy S10E, Galaxy Note 9, Galaxy S9, Galaxy S9+, Galaxy Note 8, Galaxy S8+, Galaxy S8, Galaxy S7edge, Galaxy S7, Galaxy S6 edge+, Note5, Galaxy A8+, Galaxy A7(2017 & 2016), Galaxy A5(2017 & 2016), Galaxy A9pro and Galaxy J7 Pro. Other newer models will follow.

Why should I use Samsung Pay instead of my plastic cards?

Samsung Pay offers a simple and convenient payment experience that is quicker than searching through your wallet or purse. Additionally, Samsung Pay adds a level of security to your payment information that physical cards don't have.

Can I use Samsung Pay in foreign countries?

Please check your card issuer's policies for transactions in foreign countries. If you can use your card in the country you are travelling to, you should be able to use Samsung Pay to make your payment

Can Samsung Pay make online purchases?

Not currently. Samsung Pay currently supports in-store payments only.

How it works

How do I make in-store purchases with Samsung Pay?

1. Initiate Samsung Pay by swiping-up from your home screen or opening the Samsung Pay app from the home screen.
2. Select the RBL Bank Credit Card you want to pay with by swiping left or right.

3. Verify your fingerprint and place your phone near to the card reader or NFC reader to complete the transaction. Alternatively, enter your 4-digit Samsung Pay PIN* if you have chosen not to use the fingerprint feature.

In case prompted for a PIN, you may be required to input your 4-digit Card PIN* in retail POS machine

Do I need to have an active internet data connection for Samsung Pay to work?

Samsung Pay requires an active internet connection for card registration and activation. However, an active internet connection is not required to make in-store card purchases. It is recommended the device should be connected to the internet for the best Samsung pay experience.

How can I keep track of purchases I've made with Samsung Pay?

Samsung Pay show last 10 purchases. To see that:

1. Open Samsung Pay
2. Choose the card
3. At the bottom you'll see available transaction history.

The card image I see in Samsung Pay does not match my physical card. Is there an issue with my card?

No. The card image displayed in Samsung Pay may not always exactly match the physical card image.

As long as the following -key information displayed on the card image inside Samsung Pay matches with that of your physical card you should not face any issue while making a transaction

- The Card Issuer Name (RBL Bank)
- The Card Network Name (Mastercard)
- The last four digits of the **physical card**

If you face any issues-, please contact RBL Bank's helpline at 022- 62327777 or write to CardServices@rblbank.com

SuperCard members are requested to call 022-711 90900 or write to SuperCardservice@rblbank.com

What should I do if I lose my original payment card and then receive a replacement card?

The payment cards on Samsung Pay are digital versions of your physical payment cards. If you lose your original payment card and then receive a replacement card, you may need to remove the original payment card from Samsung Pay and register the replacement card.

Can I continue to use my physical payment card if I disable Samsung Pay or remove the digital equivalent on Samsung Pay?

Yes. When you disable Samsung Pay or remove a registered card, you are only suspending the token or digital card number that has been assigned to your device for that card.

How is my default payment card in Samsung Pay determined?

There is not a "default" card in Samsung Pay. When you open the app or activate the favorite cards by swiping up from the Home Key on supported screens, the first card displayed is either the last card you registered or the last card you viewed or used.

What is the "Retry" button I see when I am trying to make a payment?

The "retry" button appears when the countdown timer has reached its end and the device has not detected an NFC payment or has not received a notification of a successful payment.

The "retry" button allows you to begin the payment process, one additional time, without reauthorizing using your fingerprint or PIN. When an NFC transaction is completed, the retry button will not be shown. Additionally, if a payment success notification is received, the retry button will not be shown.

Can I use Samsung Pay at an ATM?

Currently Samsung Pay will not work at ATMs in India.

The cashier is asking me for the last four digits of my card number. What number should I provide?

In rare cases, the merchant may ask you for the last four digits of the card number. You will need to provide the last four digits of the digital card number, instead of the last four digits of the physical card. For ease of use, the last four digits of the digital card number are located just below the selected card image and are always followed by the message "**Last 4 digits for Cashier**".

Getting Started

How can I start using Samsung Pay?

To use Samsung Pay, you need:

- A compatible Samsung device with the latest Android software
- RBL Bank Credit Card
- A Samsung account
- Registered fingerprint or Samsung Pay PIN

How can I register my card?

Cards can be either automatically registered by scanning your card with Samsung Pay or manually inputting the card information.

Then Samsung Pay will prompt you to verify your identity through an OTP sent by RBL Bank on your registered Mobile No. & Email ID followed by which your Card is activated.

How many cards can I register into Samsung Pay?

You can register up to 10 payment cards in Samsung Pay. (Credit Cards, Debit Cards)

How long will it take for my card to activate after registering it on Samsung Pay?

The average amount of time between the request for activation and approval will be within minutes, but can take up to 10 minutes after any additional verification requirements have been met. If this amount of time has been exceeded, remove the card from Samsung Pay and register it again. Contact RBL Bank's helpline for assistance if you continue to encounter delays.

Can I use Wi-Fi connection to register my card in Samsung Pay?

Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.

How can I create Samsung Pay account?

When you open Samsung Pay for the first time, you will be asked to sign in to a Samsung account. If you do not have an account, you can create one at that time.

Can I download Samsung Pay from Play store or Galaxy App?

No, you cannot download Samsung Pay from Play Store or Galaxy App. App will be installed through software update or MR (Maintenance Release) update.

Payments Security

How secure is Samsung Pay?

Samsung Pay uses leading edge tokenization and authentication methods to secure your information. Samsung Pay also uses biometrics as a security measure, enabling users to authenticate Samsung Pay via fingerprint or Secured PIN. In addition to the security measures implemented by Samsung Pay, Samsung's KNOX service constantly monitors suspicious activity within the device to protect from any malicious attacks

What is tokenization?

Tokenization is a method of replacing your sensitive payment card information (Card Number, Expiration Date, Security code, etc.) with a device-specific 'Token' which acts as a surrogate value. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.

Does Samsung Pay store my personal/payment information on a server or my device?

No. Samsung does not store your personal/payment information on a Samsung server or the device. Samsung Pay does not change the way your payment information is stored or handled when you make purchases. Your payment information will continue to be managed by your card network and card issuer. Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.

What should I do if my device is lost or stolen?

If your device is lost or stolen, you can use Samsung's Find My Mobile service to Lock Samsung Pay (remotely disable) or to Wipe Samsung Pay (remove all the payment cards registered onto your device).

To remove your card from your Samsung Pay device, you can also contact **RBL Bank's helpline at 022- 62327777** or write to [**CardServices@rblbank.com**](mailto:CardServices@rblbank.com)

SuperCard members are requested to call **022-711 90900** or write to [**SuperCardservice@rblbank.com**](mailto:SuperCardservice@rblbank.com)

If I would to switch phones, do I need to add the cards all over again?

You would need to register your cards again if you were to change your phone as no data will be stored in the application.

Will my Samsung Pay information still be on my device if it is formatted?

No. Formatting your device will remove all payment cards registered to your device.

How do I use "Find My Mobile" to manage Samsung Pay?

If your device is lost or stolen, your payment information will not be 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.

Please visit <https://findmymobile.samsung.com> for further information.

The Technology

What is MST?

Magnetic Secure Transmission or MST, is a groundbreaking method 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.

What is NFC?

Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Samsung Pay uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.

What is the difference between MST and NFC technology?

For Samsung Pay, either MST or NFC technology can be used to make secure, contactless transactions. The key difference is that almost all merchants can accept MST, which makes Samsung Pay the most accepted mobile payment service on the market.

How close does the device have to be to the card reader for MST to work?

The device must be placed within 5cm of the card reader for MST to work.

What happens if my fingerprint is not recognized?

You can enter the Samsung Pay PIN you created as a backup option.

What should I do if I have an issue adding a payment card to Samsung Pay?

Please contact RBL Bank's helpline to verify you are adding an eligible payment card. Some cards from participating banks may not be supported in Samsung Pay. Samsung Pay also requires an active internet connection when adding a payment card. Verify that you are connected to the internet via a Wi-Fi network or your mobile data connection.

If I reset my device, what happens to my Samsung Pay service?

When performing a factory data reset, all payment information in Samsung Pay will be deleted. You will need to set up and add your payment card information on Samsung Pay again after your device has been reset.

Will I face any charges for using Samsung Pay?

There are no charges to use Samsung Pay.

How do I set my RBL Bank Credit Card as my preferred card in Samsung Pay?

Add the card to your favorite card list at the time of card enrollment

Can I convert my transaction through Samsung Pay to EMI at POS ?

EMI Conversion cannot happen at POS while transacting through Samsung Pay.