

## USER GUIDE FOR SAMSUNG PAY

### Overview on Samsung Pay

#### 1. What is Samsung Pay?

It's payment app developed and provided by Samsung, which is available on Samsung device, allowing customer use registered card to pay for goods/services at merchant without using physical card.

#### 2. Why should cardholder use Samsung Pay instead of physical card?

Cardholder doesn't have to bring physical card, all they need is Samsung mobile devices supported Samsung Pay. Samsung Pay bring in simple payment experience when customer does not need to search for card in his/her wallet.

Beside, Samsung do not save customer personal information/payment information/card information on Samsung device.

#### 3. Which VCB card can be used to pay with Samsung Pay?

Currently, VCB allow cardholder to use all domestic debit card to register and pay with Samsung Pay, including:

- VCB Connect 24 domestic debit card;
- Coop.mart – VCB cobranded domestic debit card;
- VCB Aeon cobranded domestic debit card;
- Student debit card;

#### 4. Conditions to use Samsung Pay

VCB domestic debit cardholders (list of card product above). Card used to register/payment on Samsung Pay must be valid, not be locked or terminated.

Using Samsung mobile devices supported Samsung Pay;

Registered and activated VCB SMS B@nking and Internet B@nking services (to receive SMS OTP).

### Set up guide

#### 1. On which device can I set up Samsung Pay?

According to Samsung guide, customer can use Samsung Pay on following devices:

- + Note 10 & Note 10+
- + Note 9
- + Note 8/ Note FE
- + Galaxy S10/S10+/S10e
- + Galaxy S9/S9+
- + Galaxy S8/S8+
- + Galaxy S7, Galaxy S7 edge
- + Galaxy S6 edge+

- + Galaxy Note5
- + Galaxy A9 Pro (2016)/ A8/ A8+ (2018)/ A7 (2016/2017)/ A5 (2016/2017)
- + Gear S3 Classic/ Gear S3 Frontier

*(List of supported devices will be updated following Samsung information)*

**2. Do I have to pay fee for using Samsung Pay?**

- ✓ Download/ Set up the app: currently, customer can download and set up Samsung Pay app free of charge;
- ✓ Register & Payment using VCB domestic debit card in app: VCB do not charge extra fee when customer register and use VCB debit card in Samsung Pay.
- ✓ Other fees: customer shall responsible for any fee incurred due to third party's service to support Samsung Pay (included but not limited to the carrier charge).

**3. What do I need to do to use SamsungPay?**

- ✓ Ensure customer's mobile number registered to receive VCB SMS OTP (customer registered for 02 services including SMS B@nking and Internet B@nking).

If customer is not sure about whether his/her number registered for SMS OTP, he/she can log into VCB Internet B@nking to check (in tab My VCB-IB@nking).

To set up receiving method – select “SMS” or contact VCB Contact Center via Hotline 1900 5454 13.

- ✓ Samsung Pay requests customer to use his/her Samsung Account to log in.
  - If customer doesn't have Samsung Account, he/she can register when setting up Samsung Pay or visit <https://account.samsung.com/account/signUp.do> and follow setup guide.
  - For issues related to Samsung Account, please contact Samsung Customer service number 1800 588 855.

**4. Step by step instruction?**

- + **Step 1:** Log into Samsung Pay using customer's Samsung Account



- + **Step 2:** Setup Samsung Pay PIN or Fingerprint/ Iris image (*depends on mobile phone function support*) – these setup information will be use for all transactions via Samsung Pay



- + **Step 3:** In case customer choose to use Fingerprint/ Iris image but has not set up on device, it's required to register Fingerprint/ Iris image.



- + **Step 4:** Samsung Pay will request customer to verify the Fingerprint/ Iris image. After that, customer needs to create Samsung Pay PIN (including 4 digit number and the PIN cannot contain numbers in a row – For ex: PIN number of 1234 would not be accepted).



- + **Step 5:** Follow above steps, customer successfully installed Samsung Pay and can start adding card.

## 5. To add VCB card in Samsung Pay app, what should I do?

- + **Step 1:** Select “Add card” on Samsung Pay app

### *Notes:*

- ✓ *For first time user, customer need to log into Samsung account and follow steps on screen to Add card;*
- ✓ *01 Samsung Account can be used to register Samsung Pay on different Samsung devices, however, **Samsung Pay data was not synced with different devices** → card information, transaction history...in different devices would be different though it's the same account.*
- + **Step 2:** Fill in card information as request on screen or using scan function to add card information.



- + **Step 3:** Follow on-screen instructions to complete filling in necessary information
- + **Step 4:** Accept “Terms and conditions of using Vietcombank card on Samsung Pay”
- + **Step 5:** Request to enter OTP sent via SMS

*Note: OTP valids for 03 minutes and the number of wrong enter could not exceed 05 times. In case customer did not enter OTP within 03 minutes or enter incorrect number more than 05 times within 03 minutes, customer has to register again following all the steps above (OTP cannot be resent).*



- + **Step 6:** Customer need to verify Fingerprint/ Iris image to add the Signature (*use the attached pen to sign on touch screen – if it’s available*). This is similar to the sign on the back of physical card, however the signature is not compulsory.



- + **Step 7:** Customer completed adding card and it's ready to use on Samsung Pay. The app will show the card image with card number showing only 4 last digit of card number which has been tokenized.
6. **With, how many devices I can register using 01 VCB domestic debit card to use Samsung Pay?**  
Customer can use 01 VCB domestic debit card to register for use on maximum 3 Samsung mobile devices, using same Samsung account or different Samsung Pay account.
  7. **In case I already register same domestic debit card on 3 different mobile devices (03 different Samsung Pay account), I want to add this card on another device, what should I do?**  
Customer needs to remove the card from 01 in 03 setup devices, then customer can add that card on another device.
  8. **If my debit card registered for Samsung Pay was lost and VCB reissued new one for replacement, do I have to register the new card on Samsung Pay?**  
When customer lost the card and requested VCB to issue a new one, VCB will lock the lost card to issue a new one to avoid risk. Therefore, the lost card which was tokenized on Samsung Pay can no longer be used. Customer need to remove the old card and add the new one to continue to use.
  9. **Why was my card rejected on Samsung Pay?**  
Customer's VCB domestic debit card could be reject because:
    - + Card was locked or terminated (card or account linked with card was locked);
    - + Card was lost;
    - + Card was used to register for on 03 Samsung devices;
    - + Customer has not register for VCB SMS OTP services (SMS Banking and Internet Banking).

Customer can contact VCC Hotline 24/7 at 1900 5454 13 for more information.

## **Payment with Samsung Pay**

### **1. Where can I use Samsung Pay for payment?**

- + Samsung Pay is developed to make payment at POS with magnetic stripe card reader or NFC connected.
- + In Vietnam, Samsung Pay can be used at POS with magnetic stripe card reader, therefore, customers can make payment with Samsung Pay at almost all VCB and other banks' merchants using POS by tapping the card at POS (at the card reader side).

### **2. Do I need Internet connection to use Samsung Pay?**

- + Customer needs to connect Internet when installing Samsung Pay/ adding card but no Internet connection required when using Samsung Pay to make payment at POS.
- + However, it is recommended that the device was connected with Internet at least once a day to ensure that the app updated. Usually, Samsung allow customer to make maximum 10 payment transactions before connecting to Internet and updating information.

### **3. Can I use Samsung Pay at ATM?**

Samsung Pay is not available at ATM. Customer has to use physical card to perform transactions at ATM.

### **4. How can I use Samsung Pay to make payment at merchant?**

To make payment at merchant with Samsung Pay, customer need to follow these steps:

- + **Step 1:** Open Samsung Pay app.
- + **Step 2:** Select the card that customer want to use to make payment.
- + **Step 3:** Verify fingerprint or enter Samsung Pay PIN, tap the device by the side of POS.
- + **Step 4:** After the merchant (or customer) enter the payment amount in POS, customer enter card PIN (set by customer after VCB issued the card).
- + **Step 5:** Customer sign the sales slip.

### **5. Can I make several payments after selecting the card?**

No, each time customer selects the card, Samsung only allow customer to make 1 transaction and the app can transmit payment signal once within 20 seconds after customer verified the card.

After 20 seconds, if the payment signal cannot be transmitted to merchant's POS, customer will have to verify the card again to activate the transmission.

### **6. Can I use Samsung Pay overseas?**

Customer can use Samsung Pay to make payment at POS overseas (except for

cases in Question 1) in case customer add the international debit card on the app.

Currently, VCB only support for VCB domestic debit card to make payment with Samsung Pay, therefore, customer cannot use it overseas.

**7. Can I use Samsung Pay to make online payment or in-app payment?**

Online and in-app payment currently is not supported.

**8. Payment limit of VCB card when using Samsung Pay?**

The VCB domestic debit card that customer registered with Samsung Pay has the same usage limit with the physical card.

**9. Can I register same card on different device to use Samsung Pay?**

Customer can register the same card on **maximum 03 Samsung devices**.

*Note: If customer register the same card in different devices, SMS notification related to the setup/ using Samsung Pay will be sent only to the mobile number customer registered to receive SMS OTP at VCB.*

**10. How many cards that I can use to register in Samsung Pay app?**

Maximum 10 domestic debit cards.

**Security when using Samsung Pay**

**1. Is it safe to use Samsung Pay?**

Using Samsung Pay is safe with advanced security features, such as:

- + Card number shown on physical card was replaced with tokenized card number.
- + Customer creates Samsung Pay PIN or register fingerprint on device to verify each transaction;
- + In case customer lost his/her mobile phone, Samsung's Find My Mobile function allows customer to navigate and lock the device. Customer can contact VCB to remove card information from the lost mobile while keep using physical card.

**2. What is tokenized card number?**

- + For security reason, real card number will not be saved into the Samsung device.
- + The card number registered in Samsung Pay will be tokenized and replaced with other number each time customer register new card in the device, called token.
- + Token will be transmitted to payment device of merchant instead of real card number when customer making payment at merchant.

**3. What should I do if I lost my phone?**

- + In this case, customer can use **Find My Mobile** function to navigate and lock the device, remove Samsung Pay data (remove card information registered in the device).



Please go to <https://findmymobile.samsung.com> for more info.

- + Contact VCB Contact Center via hotline 24/7: 1900 5454 13 to remove VCB card from Samsung Pay. When the card was removed from Samsung Pay, customer cannot use the removed card to make payment unless it's registered again.
- + Customer can use physical card to make payment instead.
- + *Note: the navigation, locking the device or removing Samsung Pay data can be done only if the device was connected to Internet.*

#### **4. What should I do if I lost my card?**

- + Inform VCB via Contact Center's hotline 24/: 1900 5454 13 so that VCB can help to lock the card...
- + After the card was locked, customer cannot use this card to make payment with Samsung Pay until a replaced card was registered.
- + Customer take full responsibility in case customer did not inform VCB to lock the lost card ...

#### **5. What if I have new Samsung device?**

In case customer already registered card(s) to use Samsung Pay on 03 devices:

- + **On old device:** customer needs to remove card(s) registered from at least 01 old device/using device before register the new card on new device.
- + **On new device:** khách hàng cài đặt lại ứng dụng Samsung Pay và đăng ký lại thông tin thẻ trên ứng dụng.

In case customer registered cards on less than 03 devices:

- + Depending on customer's need, he/she can remove the registered card from old device or not.
- + VCB recommend customer to remove registered card from old device before using new device.

### **Benefits using Samsung Pay**

#### **1. Was customer entitled to benefits for VCB domestic debit card when making payment with Samsung Pay at VCB partner merchants having promotion?**

Yes, valid card registered in Samsung Pay will be entitled to all promotion applicable for VCB domestic debit cards.

### **Others**

#### **1. The card image displayed in Samsung Pay is different from the physical card?**

Although VCB allow customer to use different domestic debit card in app but according to Samsung recommendation, VCB only assign 1 same card image for all domestic debit card to avoid interruption of interaction when using the app. Therefore, card image displayed in Samsung Pay may be different from

physical card.

**2. VCB registered cards images displayed in Samsung Pay are similar, how can I differentiate?**

Samsung Pay allow customers to set name for each registered card to help differentiate.

**3. How can I remove registered card on Samsung Pay?**

Select card → Choose “More options” /”MORE” → “Delete” → confirm to remove card using Fingerprint/ Samsung Pay PIN → Card was removed successfully.

**4. Can I use physical card to make payment if I stop using Samsung Pay or remove card from Samsung Pay?**

Customer can use physical card as normal. In case customer want to terminate the card, customer contact VCB branch/transaction office or Contact Center hotline 24/7 1900 5454 13 for support.

**5. How can I return the goods if I make payment with Samsung Pay?**

This depends on merchant’s policies.

**6. Can I make claim for transactions using Samsung Pay?**

Yes, this is similar to claim process for transaction using physical card.

**7. How can I know which transaction paid with Samsung Pay on card statement?**

Since the domestic debit card linked with payment account, card statement only shows card number, transaction amount, no card number was shown as in credit card statement, therefore, customer cannot know which transaction paid with Samsung Pay.

**8. Can I check list of transactions on Samsung Pay?**

Yes, customer can check transaction history for most recent 10 transactions (in 1 month) using Samsung Pay for each registered card. Customer select the card to view transaction history.

If customer want to check more transactions, please log into VCB Internet B@nking for checking.