<u>Overview</u>

1. What is Samsung Pay?

Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make purchases almost anywhere. Leveraging a proprietary technology called Magnetic Secure Transmission (MST) and Near Field Communication (NFC), Samsung Pay makes mobile payment more accessible to both merchants and customers.

2. What are Samsung Pay's main features?

Samsung Pay works with most Samsung devices. Please visit Samsung Pay website for the eligible device list.

Samsung Pay's main features are its proprietary MST technology and NFC payments capability which makes it the most accepted mobile payment solution.

3. Why should I use Samsung Pay instead of my physical cards?

Samsung Pay makes checkout fast and easy by allowing you to make purchases with a single touch/glance using your eligible device. You will continue to enjoy the same Citi Card rewards and benefits. Additionally, Samsung Pay adds a level of security to your payment information.

4. Which Citi cards are eligible for Samsung Pay?

All Citi MasterCard and VISA credit cards issued by Citibank (Hong Kong) Limited are eligible at this time.

<u>Getting Started</u>

5. How to install and activate my Samsung Pay?

Follow these steps to install and activate your Samsung Pay:

  i.   Ensure your device is supported and updated with the latest software.
 ii.   Launch the Samsung Pay app and download the software components required.
iii.   Sign in Samsung Pay with your Samsung Account. You can create a Samsung Account at the same time if you don't have one yet.

6. How can I add my Citi Cards card to use Samsung Pay?

  1) Create or log in using your Samsung account. Select Fingerprint or PIN to register.
  2) Open Samsung Pay app.
  3) Tap "+" & tap "Credit/debit cards". Click "Add credit/debit card".
  4) Scan your card or enter the card information manually.
  5) Select a verification method display on the screen. For verifying via Citi Mobile Banking App, please ensure you are having the latest Citi Mobile® App version in the same device and registered with Enhanced Security Function. For details on Enhanced Security Function: https://www.citibank.com.hk/english/ways-to-bank/enhanced-security/ .

6) Once it is verified, your Citi Credit Card is ready to use with Samsung Pay. You can set it as default card.

7. How to set my Citi Card as the default card in Samsung Pay?

You can go to Samsung Pay wallet app, select the card and tap "Details" > "Set as default payment card".

8. When I add my card on Samsung Pay, does it include both primary and supplementary card on the account?

No, both primary and supplementary cards need to be added separately.

9. How many cards can I add into Samsung Pay?

You can add up to 10 bank cards in Samsung Pay.

10. Can I add the same card to more than one device using Samsung Pay?

Yes, you may enroll your Citi card on more than one device, up to a limit of 4 devices per card.

11. The card image on my phone 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. Your enrollment is successful if the following are displayed on the card image:

- Citibank logo
- The Card Network (MasterCard or Visa)
- The last four digits of the physical card

12. How long will it take for my card to activate after adding it to Samsung Pay?

The average time between the request for activation and approval should be within minutes but can take up to 10 minutes if any additional verification requirements are needed. If this amount of time has been exceeded, remove the card from Samsung Pay and add it again. Contact our CitiPhone Banking Hotline at 2860 0333 for assistance if you continue to encounter delays.

13. Can I use Wi-Fi to add 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 adding the card over Wi-Fi, we suggest switching to a mobile data connection.

14. How do I remove my card from Samsung Pay?

You can remove your card by selecting the card in the Samsung Pay app, tap the menu icon at the top right-hand corner, then tap "Delete card". You can also call our CitiPhone Banking Hotline at 2860 0333 to disable your Citi Card for use on a specific device. Our CitiPhone Officer may require relevant details, such as device name, last 4 digits of Device Card Number.

Do note that your card will still be valid for use via other channels, including the physical plastic card.

If you manually delete your card from Samsung Pay, you will not be able to initiate any transactions via Samsung Pay using the aforementioned card.

However, if the deleted card is a Mastercard logo, merchant-initiated transactions (e.g., recurring transactions) can still go through for 999 days. If you do not wish for your card to be charged by the merchant as set out above, please contact the relevant merchant/digital checkout solution provider directly to remove your card details.

15. Why can't I add my card to Samsung Pay?

Your card might be inactive/blocked or not eligible for Wallet enrollment. Please contact our Citiphone hotline at 2860 0333 for further assistance and clarification.

Payment

16. Where can I use Samsung Pay?

Samsung Pay can be used at almost anywhere. With Samsung's property Magnetic Secure Transmission (MST) technology, merchant that does not equipped with contactless card terminal can still accept Samsung Pay.

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

   i. Initiate Samsung Pay by either swiping-up on the screen or opening the Samsung Pay app
   ii. Select the card you want to pay with by swiping left or right
   iii. Authenticate using your fingerprint or with the Samsung Pay PIN. Place your phone to near the card reader or NFC reader to complete the transaction

18. Can Samsung Pay make online or in-app purchases?

Not currently. Samsung Pay is focused on enabling simple and secure in-store payments. Online and in-app purchases will be considered for future releases of Samsung Pay.

19. How can I cancel a payment made using Samsung Pay?

Cancelling a payment made with Samsung Pay is the same as a physical card. Please contact your merchant if you wish to cancel a payment, request for a refund, or if you have specific feedback about the product/service in question.

20. How do I return a purchase if I used Samsung Pay to make the payment?

All purchases made with Samsung Pay can be returned according to the store's policies. If you return an item paid for with Samsung Pay, the store may require you to tap your phone onto either the card reader or the NFC reader to complete the return.

21. Do I need to have an active internet 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 purchases.

22. Is there a transaction limit when I pay using Samsung Pay?

If you're tapping via NFC terminals, there is typically a limit imposed by the terminal service provider, kindly reach out to the terminal service provider for more details on the limits.

There is no transaction limit for online payments, subjected to the credit limit of the card.

23. How much of my available credit limit can I access when using Samsung Pay?

Your entire available credit limit is ready for you to use after the credit card has been added to the Samsung Pay.

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

You can view the recent transactions made with Samsung Pay on your Citi Cards in the Samsung Pay Wallet App. Simply tap on a Citi Card in the app to see the Samsung Pay transactions made with that card. Additionally, a real-time push notification with transaction details will be sent after each Samsung Pay purchase (this requires an active internet connection). Citi Cards transactions made via Samsung Pay can also be viewed in Citi Mobile® App under "LAST TRANSACTIONS".

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

The cards in Samsung Pay are digital versions of your physical cards. If you lose your original card and receives a replacement, you need to remove the respective card from Samsung Pay and register the replacement card again.

26. What if my Citi Card is renewed close to expiration, or reissued due to reported damage?

If your physical Card is renewed or replaced close to expiration date or where you have reported it as damaged, your Device Card in Samsung Pay will be automatically updated with the new Card information. You do not need to add the new Card on to Samsung Pay when you receive it. This is applicable to Citi VISA Credit Card.

Kindly note that this updating will not apply when your physical Card is replaced due to a reported loss, theft or unauthorized use.

If you receive a renewal Citi Mastercard Credit Card to replace your expired Mastercard Credit Card, you need to remove the respective card from Samsung Pay and register the replacement card again.

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

Yes. please refer to point 14.

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

The "Retry" button appears when the countdown timer is coming to 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 extend the transaction time for once, without reauthorizing using your fingerprint or PIN. The retry button will not be shown when an NFC transaction is completed, or if a payment success notification is received.

29. The cashier is asking me for the last four digits of my card number. I provided them the number, but the transaction failed. What went wrong?

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, it is located on the left side of the card in the favorite cards screen, and in the Samsung Pay app when viewing your registered cards.

30. How can I identify Samsung Pay transactions on my account?

Your transaction history on your monthly statement or Citibank Online account will display the last 4-digits of the Device Card, if the transaction has been made using Samsung Pay.

31. How do I know if my Device Card in Samsung Pay has been updated?

An alert will be sent to you to notify you of the update.

32. Will I be able to make transactions with the updated Device Card?

You can continue to make transactions through Samsung Pay even without activating your renewed/replaced physical card. Please activate your renewed/ replaced physical card when you receive it.

33. Will my Citi Card work on Samsung Pay if my physical card is closed or blocked?

No, if your physical card is closed or blocked (in the event of loss/theft etc.) you can no longer use it to make payments in Samsung Pay.

If you require any additional assistance with your Citi Cards or the details of your transaction, please contact our CitiPhone Banking Hotline at 2860 0333.

Security

34. How secure is Samsung Pay?

When you add a card to Samsung Pay, a Device Card Number is allocated by Samsung Pay and Card Network through tokenization represents your physical card. The digital card is stored in Secure Environment using Samsung KNOX technology to protect your payment information. Your physical card details are not stored by Samsung Pay except the last 4 digit of your card number for easy identification. During payment, Samsung Pay app verifies your identity with your Fingerprint or a Samsung Pay specific PIN, to ensure each payment is authorized by you.

35. 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 digital card, or '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.

36. Can I call CitiPhone Officer to add my card on Apple Pay, deactivate my card on a particular device, or reactivate a card?

Our CitiPhone Officer will be able to assist you with enrollment/deactivation/reactivation of your Citi Card on a particular device. Please call our CitiPhone Banking Hotline at 2860 0333 for further assistance.

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

Please contact our CitiPhone Banking Hotline at 2860 0333 to suspend or remove your cards from Samsung Pay. The Device Card Number(s) of your Citi Cards enrolled on Samsung Pay on the device will be blocked. You can continue to use your cards via other channels.

38. Does Samsung Pay have access to my bank accounts?

No. Samsung Pay does not have access to your bank accounts.

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

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

40. If I want to switch phones, do I need to add the cards all over again?

Yes. You would need to register your cards again if you were to change your device.

Technical

41. 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.

42. 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.

43. 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.

44. Which is more secure, MST or NFC?

In the context of Samsung Pay, MST and NFC have the same level of security. The payment information transmitted by both MST and NFC is protected using tokenization.

45. 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 in order for MST to work.

46. What happens if my fingerprint is not recognized?

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

47. If I send in my phone for repair, do I have to reset Samsung Pay?

We strongly recommend reset the Samsung Pay App and/or reset your mobile device through "Factory Data Reset" before visiting Samsung service center for repair. All payment information in Samsung Pay will be deleted. You will need to set up Samsung Pay and add your bank card again.

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

When performing a factory data reset, all bank cards in Samsung Pay will be deleted. You will need to set up and add your bank card into Samsung Pay again.