



GENERAL QUESTIONS

Am I eligible for Samsung Pay?

If you have a Vermilion Credit Union MemberCard® debit card and an eligible Samsung device, then you can get Samsung Pay! Samsung Pay is available to consumers and small businesses.

Which Samsung devices support *Interac*® Debit on Samsung Pay?

Samsung Pay is supported on all Samsung smartphones since the release of Samsung Galaxy S6 and Note A5.

Are there reasons why my Samsung device would be excluded from Samsung Pay?

Samsung devices that have been jailbroken or otherwise tampered with are not eligible for use with Samsung Pay. The device's operating system must also be kept up to date.

Will Samsung Pay work on any Android/Windows/Blackberry/iOS device?

Samsung Pay is currently only available on eligible Samsung devices.

Can I use my Samsung Watch with Samsung Pay?

If you have a compatible Galaxy Wearable device, you can add Samsung Pay for secure payments on the go. However, it is essential to understand that wearable devices only support NFC.

Can I use my Vermilion Credit Card Mastercard® with Samsung Pay?

Samsung Pay is being launched first with the Vermilion Credit Card MemberCard® debit card, allowing you to make everyday purchases directly from your Vermilion Credit Union account. We know that some Vermilion Credit Union members prefer to pay with their Vermilion Credit Union Mastercard, and we are working towards supporting this option soon!

Does my Vermilion Credit Union Member Card debit card need to be *Interac*® Flash enabled to use it on Samsung Pay?

No. You do not need an Interac® flash enabled Vermilion Credit Union Member Card debit card to use Samsung Pay.

How many cards can I add to the Samsung Wallet?

You can add up to 10 payment cards to Samsung Pay. There is no limit to the number of gift cards that can be added to Samsung Pay.

SETTING UP SAMSUNG PAY

How do I set up Samsung Pay?

Samsung Pay comes pre-installed on most recent Samsung phones. If you don't have the app, you can download it from the Google Play store. You'll need to be signed in to your Samsung account to use Samsung Pay.

- Open Samsung Pay and register your Samsung Pay PIN.
- Follow on screen instructions to add your Vermilion Credit Union MemberCard® debit card and then select your preferred method to verify the card.
- Select your desired security or authentication options. You're all set to start using Samsung Pay!

Which account should I use for Samsung Pay?

If you are activating a Vermilion Credit Union Member Card debit card that you use today to make purchases using *Interac*® Debit, Samsung Pay will use the same account (chequing or savings). You may change the default account by contacting us at **1-888-277-1043**.

Can I add a second account or card to Samsung Pay?

Yes. You can add up to 10 payment cards to Samsung Pay. You can also add an unlimited number of loyalty cards.

How many devices can I add my card to?

There is no maximum number of devices to which you can add your Vermilion Credit Union MemberCard® debit card for Samsung Pay. However, you are responsible for verifying the validity of the Vermilion Credit Union MemberCard® debit card on each device, and for any charges made with the card to your account.

What are the Terms & Conditions of using my Vermilion Credit Union MemberCard® debit card in Samsung Pay?

Samsung Pay is governed in accordance with the Terms and Conditions that you accepted when adding your card to Samsung Pay, and the Vermilion Credit Union MemberCard® debit card Agreement that you signed when receiving your card.

Is additional information being captured about me when I use Samsung Pay?

Samsung does not collect and store details on Samsung Pay financial transactions. To learn how Samsung protects your personal information, transaction data, and payment information when you use Samsung Pay, visit their website:

<https://www.samsung.com/us/support/answer/ANS00045961/>

PAYING WITH SAMSUNG PAY

How do I make an in-store purchase with Samsung Pay?

To make a payment with your Samsung smartphone:

- From the lock screen, swipe up from the home button or open the Samsung Pay app.
- Select your Cornerstone Member Card debit card and authorize the payment using your PIN, fingerprint, or iris scan.
- Hold your phone over the payment terminal to complete your transaction.

How do I pay with a card that isn't my default card?

Open Samsung Pay on your phone and touch Wallet, touch the CREDIT/DEBIT tab, and then select your Vermilion Credit Union MemberCard® debit card.

How do I make my Vermilion Credit Union MemberCard® debit card my default card?

You do not have the ability to set a default card in Samsung Pay. The last card used or viewed would be the card defaulted for payment. You can swipe left and right to scroll through your payment cards and select the one you want to use for payment.

Is there a maximum dollar amount for a purchase?

No, there is no maximum value for Samsung Pay transactions, since each purchase is verified within Samsung Pay using PIN, fingerprint or iris scan. Please contact us at **1-888-277-1043** if you experience a situation where a retailer has imposed a limit on Samsung Pay transactions.

Am I subject to a daily spending limit?

Yes. Vermilion Credit Union will continue to monitor your total spending across the payment services that access your account, including your Vermilion Credit Union MemberCard® debit card at retail locations via Samsung Pay. Samsung Pay purchases are included in your existing total limit.

Is there a cost to using Samsung Pay?

No. Samsung Pay is included as part of your Vermilion Credit Union account. Each Samsung Pay payment will count as an additional debit transaction, if you pay transaction fees for your account. Please contact Vermilion Credit Union any time to discuss the right account package for you.

How do I know when a purchase is complete?

Samsung Pay transactions will show a checkmark with a Payment Completed message when the transaction is processed.

Where can I pay with Samsung Pay?

Samsung Pay using your Vermilion Credit Union MemberCard® debit card works wherever *Interac*® Flash is accepted. Just look for the *Interac*® Flash logo or contactless symbol at the checkout. Some stores will also display the Samsung Pay logo. You cannot use Samsung Pay for International purchases.



Will I have to sign a receipt or enter a PIN at the POS terminal when paying with Samsung Pay?

No. Samsung Pay purchases are authenticated using fingerprint, iris scan or PIN code on your device.

How do I view recent Samsung Pay transactions?

To view your most recent Samsung Pay transactions, open Samsung Pay and select your Vermilion Credit Union MemberCard® debit card. The transaction panel will display your most recent transactions first. To view more transactions, swipe up from the bottom of the screen.

Will I receive a notification on my phone for a declined transaction?

Yes, you will receive notifications for both declined and approved transactions.

Why does the transaction history on my Samsung phone not include all Samsung Pay transactions?

Each device is assigned a device account number and shows only transactions completed with its device account number. The device account number is different from your physical card number. This security feature helps us to manage situations when a device is lost, stolen or upgraded. For a full transaction history, please review your account history in online or mobile banking or on your account statement.

DEACTIVATING / CARD REMOVAL

How do I remove a card from Samsung Pay?

To remove a card from Samsung Pay on your Samsung phone:

- Open the Samsung Pay app.
- Touch Wallet, and then touch CREDIT/DEBIT.
- Select the card you want to remove, and then touch “...” (the three dots at the top of the screen) for More Options.

- Touch Delete Card and then choose a reason for removing the card.
- Touch DELETE and then authenticate using your PIN, fingerprint or iris scan.

Will removing my Vermilion MemberCard® debit card from Samsung Pay deactivate my plastic card?

No. Removing your Vermilion Credit Union MemberCard® debit card from Samsung Pay will not affect your plastic card.

My device was lost or was stolen, and I want to delete my card. What do I do?

If your device has been lost or stolen, call us immediately at 1-888-277-1043 to remove your card from Samsung Pay. You can also log in to Find My Mobile and select Erase Data to permanently remove all data, including any payment cards enabled in Samsung Pay.

TROUBLESHOOTING SAMSUNG PAY

Will the case on my phone interfere with making purchases?

Samsung Pay transactions use NFC contactless payment method to communicate with the POS terminal to complete the purchase. A very thick case or cover can block the signal between the phone and the payment terminal. If you are having trouble making payment with Samsung Pay, you may need to remove the phone's case to complete a purchase.

What should I do if Samsung Pay is not working with the POS terminal?

Samsung Pay should work at all terminals that accept *Interac*® Flash. Depending on the location of the signal from the phone and the case that you are using, you may need to either remove your case or re-position your phone near the POS terminal. Because POS terminals may be slightly different, you may find that this experience varies from terminal to terminal. If you are having difficulties, ask the retailer if they accept *Interac*® Debit on Samsung Pay.

Do I need network access to make a purchase?

No. Your Samsung device (powered and unlocked) has everything you need to complete a purchase at a retailer, even without network access. As with card purchases, you may not complete a purchase if the POS terminal is off-line or unavailable. You will need network access to receive transaction notifications from Samsung.

How do I do a Refund?

Refunds are initiated by the Merchant at the POS terminal following the same process as a purchase within Samsung Pay. The key difference is that you may be asked to provide to the cashier the last four digits of your Device Account Number instead of the last few digits of your card number. Successful refunds will be processed immediately to your account. I'm having trouble with Samsung Pay. Who do I contact? If you are having difficulties with Samsung Pay, please call us at 1-888-277-1043 and we will be happy to answer your

questions. If you are having issues with your Samsung device, please contact Samsung directly at 1-844-SAM-PAYS (1-844-726-7297).

MANAGING CHANGE – WHAT IF I...

...Upgrade the operating system on my device?

Samsung Pay should not be affected by updating the operating system.

...Reset my device?

All payment information in Samsung Pay will be deleted. You will need to set up and add your payment card information into Samsung Pay again after your device has been reset.

...Change my SIM card?

Samsung Pay should not be affected when you change your SIM card.

...Change my lock screen password? Samsung Pay should not be affected when you change your lock screen password.

...Lose my device? If your device is lost or stolen, you can use Samsung's Find My Mobile service to remotely lock or wipe your device. This will lock or wipe Samsung Pay as well as your registered cards. You can also contact Vermilion Credit Union immediately if you lose your mobile phone. We will de-activate your Vermilion Credit Union MemberCard® debit card within Samsung Pay.

...Lose my device, and then find it?

Suspended cards can be resumed, but deleted cards cannot. If your Vermilion Credit Union MemberCard® debit card has been deleted from Samsung Pay, you will be required to add it again.

...Delete my card and then want to reactivate it?

You can add any cards you previously deleted as normal.

...Sell or upgrade my device?

Before you sell your device, you must delete your card from Samsung Pay. You may optionally contact Vermilion Credit Union to ensure that your card has been removed from Samsung Pay.

...Lend my device to someone?

We recommend you remove your card from Samsung Pay before lending your device. Avoid lending your phone to anyone with whom you do not have a trusted relationship.

...Get a new debit card?

If you get a new debit card, remove the previous card from Samsung Pay and add the new card.

...Change the accounts linked to my card (chequing or savings)?

Changing the accounts linked to your Vermilion Credit Union MemberCard® debit card will have no impact on Samsung Pay.

...Change my default account for *Interac*® Flash purchases?

If you change your default account for *Interac*® Flash purchases, it will also become your default account for Samsung Pay.

...Receive an error, “Card Not Added – Contact your issuer”, message while adding a card?

Your Vermilion Credit Union MemberCard® debit card is closed and therefore cannot be used.

SECURITY & TECHNOLOGY

What is NFC?

NFC stands for Near Field Communication, which is a contactless proximity technology – the same technology that powers *Interac*® Flash cards. It is known for short range, secure transmission, with a maximum distance of less than 5-10 cm. In practice, phones need to be held very near to device readers for a few seconds to complete a transaction.

How do I know if a terminal accepts NFC?

Just look for the *Interac*® Flash logo or the contactless symbol at checkout to know if a terminal is capable of NFC technology.



How does the technology work?

When you register a card with Samsung Pay, the card is assigned a device account number. The device account number is different from your physical card number and is unique to your device. Your device account number is used to make purchases with Samsung Pay.

Are Samsung Pay transactions secure?

Yes. Each Samsung Pay transaction is protected by, and requires, your authorization using PIN, fingerprint or iris scan. Samsung Pay uses tokenization, a secure environment, and Samsung KNOX to secure your payment information. Card information is encrypted and securely sent to the appropriate card network. Upon determining their card validity, account information, and device integrity, *Interac*® sends a token to the device. The token is

stored in the Trusted Execution Environment on the device, leveraging Samsung KNOX's Architecture. No debit card information is stored on Samsung's devices or servers.



1-888-277-1043

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