SAMSUNG PAY® – FREQUENTLY ASKED QUESTIONS (FAQS)

General

What is Samsung Pay?
Samsung Pay is a payment app available on Google Play™ as a free download that allows you to add your credit and debit cards to your device, which you can use to make purchases virtually anywhere without having to present a physical card or enter a card number.

Which devices are compatible with Samsung Pay?
Devices running Android OS 4.4 (KitKat) or higher with Near Field Communication (NFC) and Host Card Emulation (HCE).

How does Samsung Pay work?
When you make a purchase, you present your virtual card loaded on your device as opposed to your physical card. Your card number is not shared with merchants during purchase or stored on your device. Instead, a unique number is assigned to your card. Your device exchanges payment information wirelessly to the payment terminal. Your device must be unlocked to make a purchase.

Where can I use Samsung Pay?
You can use Samsung Pay almost anywhere you can swipe or tap your credit card; however you should continue to carry your physical cards to use at retailers that have their card machine behind the counter, or at restaurants where staff take your card to process payment.

Are there fees associated with loading my debit card or using Samsung Pay?
Farmington Bank does not charge fees to load your debit card or to use Samsung Pay. You do need to have an active data plan for your device, and message and data charges may apply. Farmington Bank account and debit card terms, conditions, and agreements also apply.

Setup

How do I add my debit card to Samsung Pay?
To add your Farmington Bank debit card on your eligible Samsung Galaxy device, you may need to download and install Samsung Pay. Then, launch the Samsung Pay app and follow the prompts. You can use your camera or type the card information manually. If you use your camera to load your card, be sure the card information is read correctly.

When I add my debit card to Samsung Pay, why am I being asked to contact Farmington Bank to verify my card?
As an extra security step when you add your Farmington Bank debit card to Samsung Pay, you may be prompted to call us at 877-376-2265. A Bank representative will confirm you and your account which will allow you to finish adding your card to your device.

Can I load multiple cards to Samsung Pay on my device?
Yes, you can load up to 10 payment to Samsung Pay.

Can I load my debit card to Samsung Pay on multiple devices?
Yes, you can add your debit card to multiple devices. Each must be added individually.

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Using Samsung Pay

How do I make a purchase using Samsung Pay?
To make an in-store purchase using your device, launch the Samsung Pay app or swipe upwards on your screen. Choose your card, use your fingerprint or enter your Samsung Pay PIN to authenticate, and hold the device within a couple inches of the contactless reader.

Where can I view and manage my debit card in Samsung Pay?
View and manage your debit card on your device by launching the Samsung Pay app. Tap a card to view transactions and manage its settings.

How will a Samsung Pay transaction appear on my account statement?
Your Samsung Pay transactions will appear as normal debit card transactions and may include "Digital Account Number" in the description.

How do I get a refund for something I purchased with Samsung Pay?
You can receive refunds to your account as you normally do when returning a purchase. You may be asked to provide the last four digits of your Device Account Number, which can be found in your device within the Samsung Pay app, next to your card's photo.

My debit card image looks different than my physical card, is that okay?
Yes, your debit card image may look different in Samsung Pay.

How do I make sure Samsung Pay is turned off/locked when not in use?
Samsung Pay is locked when your device is locked and your fingerprint or PIN is required to use it.

I'm having trouble with my device's software/hardware. What should I do?
Please contact Samsung directly at samsung.com/us/support/contact.

What are the notifications I receive from Samsung Pay and how do I turn them off?
You may receive notifications such as completed and declined transactions. You can turn off these notifications on your device within the Samsung Pay app, select More, then Settings, and then Notifications to turn card notifications on/off.

What transactions are listed in Samsung Pay and why are they different from my bank account statement?
Samsung Pay only lists transactions made with your virtual card(s). To view your entire list of transactions on your account, you should refer to your monthly bank statement or your account history within Online Banking or the Farmington Bank Mobile App.

If I receive a replacement debit card, can I continue to use Samsung Pay?
If your replacement card has the same number you can simply update the expiration date on your device. If your replacement card has a new number, you may need to delete the existing card from Samsung Pay and add the replacement card the same way you did the first time.

FARMINGTON BANK® is now **People's United Bank**®

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Security	**Is my account/card number or other information shared with Samsung or a merchant?** No. Samsung Pay uses tokenization which means your device is given a specific number and each payment transaction is given a secure code which is valid only for that purchase. Your actual card number is not stored on your device and is not shared with merchants or with Samsung. **Does Farmington Bank protect my virtual debit card?** The same protection that applies to your physical Farmington Bank debit card applies to your virtual debit card. You should refer to the [Terms and Conditions of Your Account](#) for a full description. **My device is lost or was stolen. What should I do?** Although your fingerprint or Samsung Pay PIN are needed to make a payment, if you loose your device or it is stolen you should lock or erase your payment cards in Samsung Pay through Samsung Find My Mobile. If you can't lock or erase your payment cards, call Farmington Bank at 877-376-2265 immediately to report your debit card lost or stolen. Outside our regular business hours, call 800-264-5578. In addition, you should contact your service provider so they can suspend your service. You should review your banking transactions frequently, and if you ever notice suspicious activity you should call us immediately. **If I erase my device or my debit card on my device, can I continue to use my physical card?** Yes. You can continue to use your physical card after you erase your device or debit card on your device. You can reload your cards to Samsung Pay at any time.
International Travel	**Can I use my debit card with Samsung Pay internationally?** Samsung Pay is available in certain countries. Visit [Samsung.com](#) to learn more. This is also based on your wireless plan and mobile carrier. Message data charges and foreign transaction fees may apply.
Samsung Pay Support Links	[Samsung Pay](#) [Samsung Support](#) [Samsung Pay Smart Simulator](#)

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