

**Q: What is Samsung Pay?**

A: Samsung Pay is a digital wallet platform used to make mobile payments with select Samsung Galaxy devices, and it works at almost any retailer where you can swipe or tap your card.

**Q: Which Android devices are capable of using Samsung Pay?**

A: Samsung Pay is supported on the Galaxy S6®, S6 edge®, S6 edge+® and Note 5®. Please visit [www.samsung.com/pay](http://www.samsung.com/pay) for a full list of compatible devices.

**Q: Is Samsung Pay free?**

A: Yes, there is no charge to use Samsung Pay, however, depending on your data plan; message and data rates may apply. First Florida Credit Union credit card Terms & Conditions and your debit card Deposit Account Agreement will apply for all purchases.

**Q: How does Samsung Pay work?**

A: Samsung Pay uses technologies built into your device that create an electronic version of your debit and credit cards. You are then able to use the Samsung Pay app to pay for purchases at almost anywhere you can swipe or tap your card.

**Q: Which First Florida cards will I be able to use with Samsung Pay?**

A: Currently, you are able to use your FFCU debit card and/or your FFCU credit card.

**Q. Will the card image in Samsung Pay match my physical card?**

A: In most cases, yes. However in some cases the card in Samsung Pay will not match your physical card. In these cases, you will see an image of a card with the First Florida logo on it as a symbol of your card.

**Q. Are my payments safe with Samsung Pay?**

A: Yes, when using Samsung Pay, your First Florida card number is not stored on your phone or given to the merchant. A virtual account number is created specifically for that device, and used to represent your account info, so that your card details stay safe and secure. Additionally, you will be required to authenticate by your fingerprint, pin number or iris scan to complete a purchase.

**Q. Is my privacy and personal information protected?**

A: Yes. Samsung Pay does not store your credit or debit card number on your device; you never reveal your name, card number (only the last four digits will appear) or security code to merchants.

**Q. Where can I use Samsung Pay?**

A: Samsung Pay works in-store, in-app and online. Samsung Pay is accepted at more places than any other mobile payment service out there, from the grocery store to the coffee shop to your favorite department store.

**Q. What if my First Florida card is lost or stolen?**

A: Please contact us at (800) 766-4328 Ext. 3 immediately and mention that you're a Samsung Pay customer. We'll cancel your card so that no more purchases can be made. You should also remove the lost or stolen card from your digital Wallet. When you receive your replacement card, you will need to add the new card to Samsung Pay before making any new Samsung Pay purchases.

**Q. What if I lose my phone?**

A: If your phone is ever lost or stolen; you can remotely lock or erase your Samsung Pay account with Find My Mobile. Please note that it is necessary to activate Find My Mobile in advance in order to use this feature. We also recommend you contact FFCU to have the card disabled for Samsung Pay on that missing device.

**Q. How do I add my FFCU card to Samsung Pay?**

A: Find the app pre-installed on your phone or download it off Google Play, then sign in to your Samsung account. You will be required to scan your fingerprint or iris and enter a pin, to authenticate purchases. To add a new card, you

simply snap a photo of your card, and follow the on-screen instructions to complete the process. In most cases, you will be requested to call the credit union to complete the setup.

**Q. Can I opt out of Samsung Pay at any time?**

A. Yes, adding your credit or debit cards to Samsung Pay is your choice; you can quickly delete a payment card from Samsung Pay. Deleting a card will only remove the payment information, including the digital card number (token) from the device. Your physical card will remain active. To remove the card, go to Samsung Pay, touch credit/debit, touch the card you want to remove, touch view more, then touch Delete Card.

**Q: How do I get a refund for something I purchased with Samsung Pay?**

A. Returns made through Samsung Pay are handled the same way as with your physical card – according to the store’s policies. The store may require you to hold your device over the card reader or the Near Field Communication reader to complete the return.

**Q: How can I view transactions with Samsung Pay?**

A. Most transactions made through Samsung Pay are viewable shortly after processing, for one month from the time of purchase. Simply open the app and tap on the card to see all the Samsung Pay transactions.

More information is available at [www.samsung.com/pay](http://www.samsung.com/pay). See also [Terms and Conditions](#).

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