BANK MUAMALAT SAMSUNG PAY (FAQ)

1. **What is Samsung Pay?**
   Samsung Pay is a secure and easy-to-use mobile payment service which can be used to make transaction at any contactless payment terminals and selected online merchants. Samsung Pay offer an easy way to make in-store and online purchases with your Samsung device. To use Samsung Pay in stores, just swipe up to launch the app, verify it's you making the purchase and hold your device over the card reader.

2. **How secure is Samsung Pay?**
   Samsung Pay is a secure way to make payments. Samsung employs various security measures to protect users' payment information, including encryption, tokenization, and multi-factor authentication.

3. **What are Samsung Pay's main features?**
   Samsung Pay enables users to make in-store contactless payments and payment for online purchase with supported Samsung devices. Samsung Pay's main features NFC payments capability which makes it the most accepted mobile payment solution.

4. **What type of card are eligible for Samsung Pay?**
   - BMMB Visa Platinum-i
   - BMMB Visa Infinite-i
   - Pos Malaysia Visa Platinum-i
   - Pos Malaysia Visa Infinite-i
   - BMMB Aisya Debit Card
   - BMMB Platinum Debit Card

5. **When I am adding my card, I have been prompted for a verification code via SMS. Why is this required?**
   For security reasons, you may be required to input a verification code to verify your identity. If prompted, please follow the on-screen instructions to receive and input the verification code. If you're unable to enter the verification code or if it has expired, you can request a new one via SMS or contact our Customer Service team at 03-2600 5500.

6. **Is Samsung Pay free to use?**
   There will be no charges for using Samsung Wallet.

7. **Which devices will support Samsung Pay?**
   The initial devices launched with Samsung Pay are listed on the supported devices page.
   https://www.samsung.com/my/samsung-pay/supported-devices/

8. **Do I need to connect to the internet when using Samsung Pay?**
   Internet access is not required to make purchases on Samsung Pay while using your device for in store purchases. However, internet access is required if you are making a purchase in-app and online; during setup or to refresh the information of your past transactions

9. **How long will it take for my card to be activated after I have added it to Samsung Pay?**
   The activation process is instantaneous or may take a few minutes. However, in some cases, it may take up to 24 hours for the card to be fully activated and ready for use with Samsung Pay. If you encounter any issues or delays, you may contact our Customer Service team at 03-2600 5500.

10. **When I add my Credit Card-i to Samsung Pay, does it include both primary and Supplementary Credit Cards-i on the account?**
    No. You need to add both cards separately.

11. **How do I make payment with Samsung Pay?**
    To make payment with Samsung Pay for in-store payments, simply wake your device and tap it on the contactless terminal. For online payments, select Samsung Pay as your payment method. For transaction above RM250, you will be prompted to key-in the card PIN on the payment terminal.

12. **Can I use Samsung Pay at oversea?**
    Yes, you can use Samsung Pay overseas in the stores with Visa payWave or MasterCard contactless payment terminals. However, it's recommended that you carry your physical cards during travel in case contactless payment is not accepted.

13. **Where I can check my transaction?**
    You can review recent transactions made using Samsung Pay with your card within the Samsung Wallet App. Just select a card within the app to access its associated Samsung Pay transactions. Other than that, you can check all your transactions made via Samsung Pay in i-Muamalat Internet Banking/Mobile Banking App or the card statement.

14. **Can I still enjoy the cashback programme for my card.**
    Yes, because the transactions are treated the same as the normal card transactions

15. **What should I do if I am unable to add my card into Samsung Wallet.**
    If you have received an error message and unable to complete your card provisioning onto Samsung Pay, please contact our 24/7 Customer Service team at 03-2600 5500 for further assistance