MASTERCARD®
WITH SAMSUNG PAY

ISSUER FAQ

1. **What has been announced?**

   Samsung announced the official launch of its mobile payment service, Samsung Pay, initially on the Samsung Galaxy S6 and Samsung S6 edge, S6 edge+ and Galaxy Note5. Samsung Pay will broaden the reach for mobile payments at the POS and enable MasterCard® cardholders to use compatible Samsung devices for everyday purchases, at both contactless (NFC) and magnetic stripe POS terminals in the U.S.

2. **When will Samsung Pay be available for consumers?**

   The service is slated to be available in the U.S. on September 28, 2015, with a limited invitation-only Beta program prior. Samsung Pay is compatible with select cards and Samsung devices; see www.samsung.com/pay for details.

3. **What is MasterCard's relationship with Samsung?**

   MasterCard is working with Samsung to deliver a seamless and secure mobile payment experience at both contactless-enabled POS terminals, and the more traditional magnetic-stripe-enabled point of sale terminals, using MasterCard's end-to-end tokenization service MasterCard Digital Enablement Service (MDES).

4. **Is Samsung Pay built into the new phones? Is it an app?**

   Samsung Pay will be made available as an app to download for U.S. consumers on Galaxy S6 and Galaxy S6 edge devices. New compatible devices will come with the Samsung Pay app pre-installed.

5. **What is the purchase experience for cardholders?**

   At a store, consumers pay by swiping up from the bottom of their screen to launch Samsung Pay, then securing the transaction with fingerprint authentication, and then holding their device close to the POS terminal. The device screen will indicate that signal is being transmitted and will instruct the consumer to hold the device near the terminal. The app will automatically recognize if the payment terminal is NFC contactless enabled or magnetic stripe. A gentle vibration will confirm the payment has been made.

6. **How do consumers set up their MasterCard to make payments with Samsung Pay?**

   Consumers will create a Samsung account and add a fingerprint and backup PIN to the device Settings. They can use the phone's camera to scan the card information and then the account is secured with a fingerprint and backup PIN. Cardholders can load eligible Credit, Debit, Prepaid, and Small Business cards that have been enabled on MDES by participating Issuers for Samsung Pay.

7. **How does Samsung Pay address safety?**

   Safety features include tokenization and cryptogram validation via MDES and cardholder validation via fingerprint authentication or backup PIN. Samsung does not store or share any payment information

8. **Where can consumers use Samsung Pay?**

   Consumers can use Samsung Pay at merchants accepting contactless payments as well as mag-stripe only terminals commonly deployed in-stores where a plastic card can be swiped.

9. **What are the liability implications around Dynamic Magnetic Stripe data?**

   Samsung Pay transactions will follow the existing chargeback rules for other transactions that are tokenized by MDES, whether it is made through contactless or Dynamic Magnetic Stripe data. The liability for these transactions remains with the Issuers.

10. **Can all Issuers participate?**

    Yes. All MasterCard Issuers in the U.S. will be eligible to participate subject to their enrollment in both MDES and Samsung Pay. While Samsung Pay is launching with select Issuers, any Issuer can participate later this fall.

11. **What is the process if an Issuer is already enrolled in MDES?**

    Issuers who already participate in other MDES wallet programs will not need to do additional technical development. They will need to coordinate with their MasterCard support team to submit enrollment documents and provide configuration details specific to their Samsung Pay launch.

To participate in this exciting new initiative, please visit MasterCard Connect to begin the MDES onboarding process, or contact your MasterCard representative.