Samsung Wallet FAQ

Query	Response
What is Samsung Wallet?	Samsung Wallet is a convenient and simple way to make mobile payments with selected Samsung Galaxy phones. It works at virtually any retailer where you can tap, swipe or scan your card.
Why should I use Samsung Wallet instead of my plastic cards?	Samsung Wallet offers a simple and convenient payment experience that is quicker than searching through your wallet or purse. Additionally, Samsung Wallet adds higher level of security to your payment information that physical cards don't have.
How does Samsung Wallet work?	Samsung Wallet uses proprietary Magnetic Secure Transmission (MST) and Near Field Communication (NFC) to make contactless mobile payments.
What devices are compatible with Samsung Wallet?	Samsung Wallet is compatible with the following Galaxy devices S Series: S22, S22+, S22 Ultra, S21 5G, S21+ 5G, S21 Ultra 5G, S21 Fan Edition 5G, S20, S20+, S20 Ultra, S20 Fan Edition 5G, S10, S10+, S10e, S10 5G, S9, S9+, S8, S8+ - Note and Z: Note20 5G, Note20 Ultra, Note10, Note10+, Note10+ 5G, Note9, Note8,, Galaxy Z Flip3 5G, Z Flip 5G, Z Fold3 5G, Z Fold2 5G, Fold, - A Series: A32 5G, A42 5G, A52 5G, A50, A51, A51 5G, A53 5G, A70, A71 5G Gear S3, Gear Sport, Galaxy Watch. * Samsung Wallet is available only on devices running Android 9 or above. Available features and content may vary by country/region, device model, carrier and firmware version.
Which payment cards can I register to Samsung Wallet?	You can register all types of Visa credit, debit and prepaid cards issued by NBQ.
Can Samsung Wallet make online purchases?	Yes. Samsung Wallet UAE now offers in app or in browser online payment. Once Samsung Wallet button is found to be available, click on it and follow the steps. Authentication of payment happens in your phone where you authenticate the payment using fingerprint, iris scan, or PIN code.
What should I do if I lose my original payment card and then receive a replacement card?	The payment cards on Samsung Wallet are digital versions of your physical payment cards. If you lose your original payment card and then receive a replacement card, you need to remove the original payment card from Samsung Wallet and register the replacement card.
Can I use Samsung Wallet in foreign countries?	Samsung Wallet service will be available in UAE and other foreign countries where wallet services are offered. If you can use your card in the country you are travelling to, you should be able to use Samsung Wallet to make a payment.
In which countries will Samsung Wallet be available?	Samsung Wallet is currently available in South Korea, USA, China, Spain, Australia, Singapore, Puerto Rico, Brazil, Russia, Canada, Thailand, Malaysia, India, Sweden UAE, UK, Switzerland, Taiwan, Hong Kong, Belarus, Mexico, Italy, France, and South Africa. Samsung is working to expand Samsung Wallet to additional regions.
How do I make in- store purchases with Samsung Wallet?	Initiate Samsung Wallet by either swiping-up from the home button or opening the Samsung Wallet app from the home screen.
	Select the card you want to pay with by swiping left or right.
	Verify your fingerprint or PIN and touch your phone to either the card reader or NFC reader to complete the transaction.

How can I cancel a payment made using Samsung Wallet?	Canceling a payment made with Samsung Wallet is the same as a physical card. The exact process will depend on the policies of NBQ and the merchant you made the purchase from.
How is my default payment card in Samsung Wallet determined?	There is no "default" card in Samsung Wallet
Samsung wallet determined:	When you open the app or activate the Simple Wallet feature by swiping up from the Home Key on supported screens, the first card displayed is either the last card you registered or the last card you viewed or used.
The cashier asks the last 4 digits of the card but the transaction still does not pass, what should I do?	In case that merchant may ask you for the last four digits of the card number, you will need to provide the last four digits of the digital card number, instead of the last four digits of the physical card. For ease of use, it is located on the left side of the card in the Simple Pay screen, and in the main app when viewing your registered cards.
How can I keep track of purchases I've	Samsung Wallet shows the last 10 purchases.
made with Samsung Wallet?	To view them: Open Samsung Wallet
	Choose the card At the bottom you will see your last purchase
Can I continue to use my physical	Yes. When you disable Samsung Wallet or remove a registered card, you
payment card if I disable Samsung Wallet or remove the digital equivalent on Samsung Wallet?	are only suspending the token, or digital card number that has been assigned to your device for that card. If you wish to suspend you physical card, please contact NBQ Call Centre on 600 56 56.
How can I register my card?	Cards can be either automatically registered by scanning your card with Samsung Wallet (OCR / NFC) or manually inputting the card information.
	Upon successful verification of the card details, Samsung Wallet will prompt you to verify your identity through an email, SMS or a phone call.
How long will it take for my card to activate after registering it to Samsung Wallet?	It will take 10 minutes for your card to be activated after registering to Samsung Wallet.
How many cards can I register into Samsung Wallet?	You can register all your NBQ cards in Samsung Wallet including Visa credit, debit and prepaid cards.
Can I register the same card with more than one	
device using Samsung Wallet?	Yes. There is no restriction on the total number of devices you can register a card.
Can I use Wi-Fi for card registration in Samsung Wallet?	Yes. However, for the best experience, the device should have a SIM card installed. If you encounter any issues when registering the card over Wi-Fi, we suggest switching to a cellular data connection.
What should I do if I have trouble adding a payment card to Samsung Wallet?	Please check your internet connection first and if it still doesn't work, please contact NBQ Call Centre 600 56 56 56 for more information.

What is MST?	Magnetic Secure Transmission or MST, is a groundbreaking method of sending data using magnetic waves. MST replicates a card swipe by wirelessly transmitting magnetic waves from the supported Samsung device to a standard card reader. MST turns every card reader into a contactless payment receiver.
What is NFC?	Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves. Samsung Wallet uses NFC to wirelessly transmit payment data to payment terminals with NFC readers that have been activated for use.
What is the difference between MST and NFC technology?	For the average user there is no the differences between using NFC or MST. The technology, called MST is able to simulate the magnetic field, which is similar to a conventional credit card signal. The terminal thinks that you have held the card, rather than put the phone. The radius of action is similar to NFC - up to seven centimetres.
	For Samsung Wallet, either MST or NFC technology can be used to make secure, contactless transactions. The key difference is that approximately 90% of all merchants can accept MST, which makes Samsung Wallet one of the most accepted mobile payment service on the market.
Which is more secure, MST or NFC?	In the context of Samsung Wallet, MST and NFC have the same level of security. The payment information transmitted by both MST and NFC is protected using tokenization.
How accurate is the fingerprint scanner?	Fingerprint Scan has a false acceptance ratio of 0.002%. In this case, Fingerprint is highly secured in which it is unlikely that a different person can log in the Samsung Wallet with Fingerprint security.
How close does the device have to be to the card reader for MST to work?	To pay for the phone you need to bring to a distance of no more than 5 cm.
How secure is Samsung Wallet?	Samsung Wallet uses Tokenization, a Secure Environment, and Samsung KNOX to secure your payment information. Additionally, you verify either your fingerprint or a 4-digit PIN when making purchases.
	If your phone is lost or stolen, Samsung's Find My Mobile feature enables users to locate, lock and even wipe their devices remotely. Alternatively, you can contact NBQ Call Centre on 600 56 56 36 and delete the card from your lost/stolen phone. Your physical card can still be used.
What is Tokenization?	Tokenization is a method of replacing your sensitive payment card information (card number, expiration date, security code, etc.), with a device-specific 'Token' which acts as a surrogate value. In mobile payments, Tokens are used to protect your payment information and to reduce the security risks inherent to plastic cards.
What is a Secure Environment, or Trusted Execution Environment?	A Secure Environment is a physically segregated chip in the phone which only allows access to highly sensitive operations/information such as fingerprint and payment information. Normal applications and malware have no access to the information in a Secure Environment.

How is Samsung KNOX used with Samsung Wallet?	Samsung Knox checks and protects the device for malware. If Samsung Knox detects malicious software, Samsung Knox will disable Samsung Wallet.
Does Samsung Wallet have access to my bank accounts?	No. Samsung Wallet does not have access to your bank accounts.
Does Samsung Wallet store my personal/payment information on a server or my device?	No. Samsung does not store your personal/payment information on a Samsung server or the device. Samsung Wallet does not change the way your payment information is stored or handled when you make purchases. Your payment information will continue to be managed by your card network and card issuer. Only a device-specific Token, which is used to replace your sensitive payment information, is stored on the device.
Will my Samsung Wallet information still be on my device if it is formatted?	No. Formatting your device will remove all payment cards registered to your device.
What should I do if my device is lost or stolen? - about Find My Mobile	If your device is lost or stolen, you can use Samsung's Find My Mobile service to Lock Samsung Wallet (remotely disable) or to Wipe Samsung Wallet (remove all the payment cards registered onto your device). Please visit findmymobile.samsung for further information.
	Alternatively, you can contact NBQ Call Centre on 600 56 56 56 and delete the card from your lost/stolen phone. Your physical card can still be used.
	Option A: If you do not find the Samsung Wallet icon on your device, follow the below steps:
How do I install Samsung Wallet on my phone?	Step 1: Ensure that the device software is updated to the latest Android™ software (Settings > About device > Software info > Android version) Step 2: Add the Samsung Account ID, provided at the time of registration onto the device (Settings > Accounts > Add Samsung Account) Step 3: Click on Samsung Wallet icon, download and install the Samsung Wallet app. Step 4: Please continue with the steps as given below under
	Option B: If you have the Samsung Wallet icon on your device, follow the below steps:
	Step 1: Add the Samsung Account ID, provided at the time of registration onto the device (Settings > Accounts > Add Samsung Account) Step 2: Click on Samsung Wallet icon, download and install the Samsung Wallet app Step 3: Setup Samsung Wallet & start using the revolutionary way to pay