Samsung Pay® Frequently Asked Questions

What is Samsung Pay?

Samsung Pay is a payments feature through the use of proprietary technology built into compatible Samsung devices. You can add your Capital Bank Debit Mastercard to Samsung Pay to make purchases at participating retailers (excluding gas station pumps).

How does Samsung Pay work?

Samsung Pay uses proprietary technology to make contactless mobile payments with compatible Samsung phones and Gear smartwatches. Simply hover your device about one-half inch over the card reader above where you'd usually swipe or tap a physical card. If the transaction doesn't process, move your device slowly across the terminal.

Where can I use Samsung Pay?

You can use Samsung Pay at over one million locations whose payment terminals are NFC* enabled and set up to accept Samsung Pay. Samsung Pay does not currently work at gas station pumps where you have to insert your card, but it will work at most gas station cashier card readers. You can also make in-app purchases in participating apps.

*Near-field communication (NFC) is a short-range wireless connectivity technology that lets NFC-enabled devices communicate with each other.

Which devices can I use with Samsung Pay?

For a list of supported Samsung devices that can support Samsung Pay, please visit **Samsung Pay Support**, and select Devices.

How do I get Samsung Pay?

Samsung Pay is automatically installed through a software update for eligible devices. If Samsung Pay is not on your device, visit this **Samsung Pay support page** for details on how to set up Samsung Pay on your phone.

How do I make in-store purchases with Samsung Pay?

Open the Samsung Pay app either by swiping up from your home screen, or by tapping the icon on your home screen, then select the card you want to pay with. For security, verify your identity by authenticating with your Samsung Pay PIN number. Then hover your device about ½ inch over the card reader where you'd usually swipe or tap your physical card to complete the transaction.

For authentication, instead of the Samsung Pay PIN, you may also use your phone's built-in biometric options. Based on your phone model and how it's set up, those can include either authenticating with the fingerprint reader or the Iris Scanner (eye) on some newer Samsung phones

Do I need to be connected to the internet or a cellular network to make a payment?

No, an active internet connection is not required to make in-store purchases, but your device should connect to the internet at least once per day to ensure that Samsung Pay stays up to date and remains active. Samsung Pay does require an active internet connection to activate the app or add a new card.

How is my default payment card in Samsung Pay determined?

The last card you made a purchase within Samsung Pay will automatically appear as the card that would be used the next time you open the app. However, you can always swipe between all the cards you have added and select a different card before making a purchase.

Does Capital Bank charge anything to use Samsung Pay?

Capital Bank does not charge to use Samsung Pay. However, be aware that charges from your mobile carrier may apply depending on your data plan.

How can I keep track of purchases I've made with Samsung Pay?

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 a card to see the last 10 Samsung Pay transactions made with that card. Additionally, a push notification with transaction details will be sent to your device after each Samsung Pay purchase. Note: Push notifications require an active internet connection.

Where can I learn more about Samsung Pay?

To learn more about Samsung Pay, please visit the **Samsung Pay site**.

How do I add my card?

1. Open the Samsung Pay app.

2. Tap ADD at the bottom of the screen to access options to add your card.

3. Position your Debit Mastercard in the camera frame, or you can choose to manually enter your card details.

4. Enter your card's security code and accept the terms and conditions.

5. Provide requested information to verify and activate your card.

Can I use multiple Capital Bank cards with Samsung Pay?

Yes, you can use up to 10 cards with Samsung Pay. You can easily switch between cards whenever you make a purchase.

Why am I being asked to verify my Capital Bank card?

For security reasons, we may need you to provide additional verification to add your Capital Bank Debit Mastercard to Samsung Pay. If necessary, the Samsung Pay app will tell you how to verify your card.

Once your information is verified, you will see an on-screen message that your card is ready for Samsung Pay.

What if my debit card or device is lost or stolen?

For assistance with a lost or stolen card or device, please call us at 713-675-2341.