Samsung Pay™

Frequently Asked Questions

What is Samsung Pay and how does it work?

Samsung Pay allows you to add your Pathfinder Bank debit or credit card(s) to the Samsung Pay app on your compatible device. To use Samsung Pay, you must first add your Pathfinder Bank debit or credit card(s) on your compatible Samsung phone using the Samsung Pay app. Once your card has been added, swipe-up from the home button or open the Samsung Pay app from your home screen. Next, select the card you want to pay with. After selecting the card, verify with your fingerprint, iris or Samsung Pay PIN, and hover your phone over the card reader to complete the transaction. You will be notified once the transaction is complete.

To use Samsung Pay for purchases within participating merchant apps (or in-app), you must first add your card in "Settings" on your compatible device. Once your card has been added, simply tap the "Samsung Pay" button. Samsung Pay is launched automatically and displays an interactive Payment Sheet. In the Payment Sheet, you'll make your card selection, verify your billing address, verify/change your shipping address, and authorize payment with a fingerprint/Iris scan or by entering your Samsung Pay PIN.

How can I add my card to Samsung Pay?

To add an eligible Pathfinder Bank debit or credit card on a compatible Samsung phone, open the Samsung Pay app and then tap "Add."

When adding your card, you can choose to take a picture of your physical card or manually enter your card information. For each card you add, you will need to enter your security code (the 3 digit number on the back of your card), billing address and accept the Terms of Use for Samsung Pay. You must associate the card you want to add to your Samsung Pay account with the same billing address you provided to Pathfinder Bank for the same eligible card.

Which devices are eligible for Samsung Pay?

In order to use Samsung Pay you must have one of the following devices: Galaxy S4/Active, Galaxy S5/Active/Mini/Sport, Galaxy S6/Active/Edge/Edge+, Galaxy S7/Active/Edge, Galaxy Note 3, Galaxy Note 4, Galaxy Note Edge Galaxy Note 5, Galaxy J3, Galaxy J7, Galaxy E5, Galaxy Grand Prime. You may also use Gear S2 Sport - SM-R720 or the Gear S2 Classic - SM-R732.

Where can I use Samsung Pay?

You can use Samsung Pay wherever contactless payments are accepted. Look for the contactless symbol at checkout. You can also use Samsung Pay in participating merchant apps. Look for the "Buy with Samsung Pay" or "Samsung Pay" button at checkout within the apps.

What is Token and how is it different from my card number?

Rather than storing your card information, the payment network creates a digital card number, or token. The token substitutes the payment card's number with a unique alphanumeric identifier, generated using proprietary algorithms. Tokenized data is not mathematically reversible and is useless unless you have the original key used to create the token, making this more secure than sending your actual card number.

How many cards can I put on my device?

At this time, Samsung allows a total of ten cards on a device.

Can I put my debit or credit card(s) on multiple devices?

Yes. Currently, there are no restrictions on adding the same payment card to multiple devices.

Can I remove my card from my devices?

Yes, you can remove your card from the Samsung Pay application by following these simple instructions:

1. Open Samsung Pay on your phone.
2. Touch Wallet, and then touch Payment cards.
3. Touch the card you want to remove, and then touch More Options > Delete card.
4. Select the reason why you want to remove the card, and then touch DELETE.
5. Verify with your PIN or biometrics.

How are refunds handled with Samsung Payments?

You can return items purchased using your card in Samsung Pay by providing the merchant with the last four digits of your Virtual Account Number, instead of your physical card number. Most retailers require you to have the original receipt along with the payment card used for that transaction.

How can I delete my card if my device is lost or stolen?

Your payment information is not accessible without your fingerprint or Samsung Pay PIN. For added security, the Samsung Find My Mobile service can remotely lock or erase your payment cards in Samsung Pay.

Alternatively, you can choose to erase your entire device and/or removable storage. When you lock Samsung Pay using Find My Mobile, all payments will be disabled on the device. For additional security, Samsung Pay will request the card issuer to suspend any transactions made from the device. If you locate your device, you can quickly unlock your cards by authenticating your identity by scanning your fingerprint or entering your Samsung Pay PIN.

Contact Us

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