

Samsung Pay® Frequently Asked Questions

1. What is Samsung Pay?

Samsung Pay is a mobile payment and digital wallet service by Samsung Electronics that lets users make payments using compatible phones and other Samsung-produced devices.

2. How does Samsung Pay work?

Tokenization is used in the process and card payments are made secure by creating a number/ token that replaces the card details. This token is stored within a secure element chip on your device, and when a payment is initiated, the token is passed to the retailer or merchant. The retailer therefore never has direct access to your card details.

3. Is Samsung Pay secure?

Yes. Details are protected by Samsung's Knox real-time hacking surveillance and rooting prevention, but no card details are stored on either a Samsung server or the device itself.

4. Is there a cost associated with Samsung Pay?

There is no cost associated with use; However, wireless carrier data fees may apply. Central Bank debit card Terms & Conditions and your Debit Card Deposit Account Agreement

5. What do I need to use Samsung Pay?

Compatible Samsung phones include Samsung Note 5®, Galaxy S6®, S6 edge®, S6 edge+®, Samsung Galaxy S7®, S7 edge®, and above with Near Field Communication (NFC) technology. For ineligible or incompatible phones, check the [Samsung Pay Support](#).

6. Which Central Bank card can I use with Samsung Pay?

You can use Central Bank consumer or business debit cards with EMV chip.