Welcome to Your Digital Wallet

FAQ's Samsung

What is Samsung Pay?

Samsung wants its mobile payment system, Samsung Pay, to replace the plastic cards in your wallet.

It works in almost all stores -- including those that use older magnetic-stripe point-of-sale terminals -- without merchants needing to opt in to any program or update hardware.

How do I add my First Citizens' Visa® CheckCard to Samsung Pay?

Once the Samsung Pay app is installed, register your fingerprint or add a pin on the device if you haven't done so already. The camera will launch so you can scan your First Citizens' Visa® CheckCard. Check that the number, name and expiration date are all correct. Finally, the app will need to verify the card by calling (800) 642-7515 during Contact Center hours; Mon-Weds. 8:00am - 5:00pm / Thurs.-Fri. 8:00am - 7:00pm / Sat. 8:00am - 2:00pm.

How do I use Samsung Pay?

Samsung will work with almost all point-of-sale systems: NFC, magnetic stripe and EMV (Europay, MasterCard and Visa) terminals for chip-based cards.

However, it won't work with readers where you need to physically insert your card into a slot such as those found at gas stations and on ATMs.

From the lock screen, swipe up from the small Samsung Pay bar to get into your app. Make sure that you are connected to WiFi. Select your First Citizens' Visa® CheckCard, then place your finger on the home button to verify your fingerprint or enter your pin. Hold the back of the phone against the payment terminal. You may still need to enter the card PIN or sign on the terminal. Once the payment is made you will get a notification that confirms the merchant name and the amount of your purchase. This information is also documented in the Samsung Pay app.

How secure is Samsung Pay?

Samsung Pay does not store the account, debit card or credit card numbers of cards on the device, instead using tokenization for transactions. Each time a purchase is made, the Samsung Pay handset sends two pieces of data to the payment terminal. The first is a 16-digit token that represents the credit or debit card number, while the second piece is a one-time code or cryptogram generated by the phone's encryption key.

What if my Samsung phone is lost or stolen?

Payments can't be made from your phone without being authorized via fingerprint or the PIN chosen during the setup process. If you register with Samsung's Find My Mobile service you can remotely erase information on the phone, including any cards stored in Samsung Pay.

You can call First Citizens' at 1-800-642-7515 to suspend or remove your cards from digital wallet or if you see a charge on your checking account statement for digital wallet that you did not authorize. Contact Center hours; Mon-Weds. 8:00am - 5:00pm / Thurs.-Fri 8:00am - 7:00pm / Sat. 8:00am - 2:00pm. To learn more about what to do if your phone is lost or stolen click here: firstcitizens.org/tools/resources/security-and-fraud-alerts

How does it differ from Apple Pay or Google Pay?

The main difference is that Samsung Pay works at almost all stores that accept credit or debit cards, not just those with tap-to-pay NFC terminals. Look for the logo below:

SAMSUNG pay

Learn more about Samsung Pay and Qualifying Merchants.