FREQUENTLY ASKED QUESTIONS

Adding your Card

Which American Express Cards are eligible for Samsung Wallet?

All active Personal and Corporate Cards issued by AMEX (Middle East) B.S.C. (c). Your current Card does not need to be contactless in order to use Samsung Wallet.

> The Platinum Card®
> The American Express® Gold Card
> The American Express® Card
> The Company Card
> The American Express Corporate Card
> The American Express® Platinum Credit Card
> The American Express Credit Card
> The American Express Gold Credit Card
> The Gulf Bank American Express Gold Credit Card
> The Centurion® Card

How can I add my Card to Samsung Wallet to use it for payments?

To obtain the Samsung Wallet app, you first need to ensure you have the latest Android Operating Software - Marshmallow - installed on your compatible device. To add an eligible American Express Card, open the Samsung Wallet 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 and accept the American Express Terms of Use for Samsung Wallet. You are also subject to Samsung's own terms & conditions.

Where is the Security Code? Why is it required?

For security reasons, you will be required to enter your security code when adding your Card to Samsung Wallet. The security code for your American Express Card (Card ID or CID) is the 4 digit, non-embossed number printed above your Card account number on the front of your Card.

I was prompted to receive a one-time Verification Code. What is this and why is it required?

For security purposes, we may ask you to enter a one-time Verification Code to confirm your identity. This code is a unique series of numbers that will be sent to your phone number and email address registered with us. If prompted, please select how you wish to receive the one-time Verification Code and then enter that code into the appropriate field.

Your one-time Verification Code may expire if you aren't able to enter it within 10 minutes. You can request another code by selecting your preferred verification option again. If you are unable to get a one-time Verification Code, please contact American Express Customer Care by calling the number on the back of your Card.

Can I put multiple Cards on my phone?

Yes. Samsung allows you to add up to ten Cards in Samsung Wallet on a phone. Your Card issuer may limit the number of individual Card products which can be loaded at any one time.

Can I put my Card on multiple phones?

Yes, you can add your eligible American Express Card to multiple phones. For each of your phones, you will need to add your Card by visiting the Samsung Wallet app. If you have an issue adding additional Cards, please contact American Express Customer Care at the number on the back of your Card. Only add a Card to a phone that belongs to you to avoid unauthorised purchases.

Once I add my Card, how can I disable the ability to make payments or delete Cards from my phone?

You can remove your Card in the Samsung Wallet app by selecting your Card, tapping "More" in the upper right-hand corner of the screen, and selecting "Delete card".

Making a payment

How can I make a purchase with Samsung Wallet?

To use Samsung Wallet for purchases, you must first add your eligible Card on your compatible Samsung phone using the Samsung Wallet app. Once your Card has been added, swipe-up from the home button or open the Samsung Wallet app from your home screen. Next, select the Card you want to pay with. Then, verify with your biometric identifiers (i.e. fingerprint, iris or face) or PIN and hover your phone over the card reader where you'd usually tap your Card to complete the transaction. The card reader or cashier will tell you once your purchase is complete.

How do I return an item purchased with Samsung Wallet?

If you need to return a purchase made with Samsung Wallet, you may be asked to provide the last four digits of your Digital Card Number (instead of the last few digits of your Card number). The last four digits of your Digital Card Number are listed to the left of the Card in the Samsung Wallet app.

Do I still get the same benefits (for example, Membership Rewards® points) associated with my Card when I use Samsung Wallet?

Yes, you receive all of the same rewards, security and benefits of your eligible American Express Card when you use it with Samsung Wallet.

Managing your account

Where can I view and manage my Card in Samsung Wallet?

You can view and manage your Cards in the Samsung Wallet app. Tap on your Card and scroll down to view your Card details including transactions and your digital Card number. You also have the ability to delete your Card from the phone.

I'm getting transaction notifications for my Card in Samsung Wallet on my phone. What are these notifications and how can I turn them on/off?

You will receive «Card Notifications» (transaction notifications) for purchases you make using your American Express Card in Samsung Wallet. To turn off «Card Notifications» for all Cards, open the Samsung Wallet app, tap «Settings», then «Notifications». Please keep in mind that by turning off your «Card Notifications» you will no longer receive card activation updates and transaction notifications from Samsung Wallet.

Can I use Samsung Wallet as soon as my card is replaced?

Yes, however you have to wait for the physical delivery of your new replacement card. Perform an activation on the replacement card by calling our customer service or you can activate the card from the Mobile App or Online Services. Upon completion of these 2 steps your Samsung Pay will be updated with the replacement card automatically and ready for use.

Secure Payments with American Express and Samsung Wallet

How secure is a Samsung Wallet transaction?

Your Card in Samsung Wallet is protected by your Samsung Wallet PIN or your biometric identifiers (i.e. fingerprint, iris or face). For your security, when you make a purchase using Samsung Wallet, you must verify the Samsung Wallet app with your Biometric identifier (i.e. fingerprint, iris or face) or Samsung PIN. A Digital Card number, separate and unique from your physical Card account number, is used to make a purchase with Samsung Wallet. All of your payment information will be stored securely on your phone using Samsung KNOX. Your physical Card details are never shown in the app or shared with the merchant when you make payments.

How can I ensure the security of my Card in Samsung Wallet?

You must keep your device and security credentials safe and secure at all times - in the same way you would with your actual Card or PIN. Never share your device security credentials or allow another person to register their biometric identifier (i.e. fingerprint, iris or face) to your device, as that person will be able to make payments using your Card. If you do allow someone access, you will be responsible for their use of your Card. We recommend you always use the device lock feature on your Samsung device and only load your Card to your own phone.

Why is my Card number in Samsung Wallet different from my usual Card number?

Instead of using your Card number, Samsung Wallet assigns you an encrypted, unique Digital Card Number. When you make a purchase, this number, along with a transaction-specific code, is used to process your payment. This means that merchants will never see your details.

My phone has been lost or stolen - what should I do?

Contact us immediately using the number on the back of your Card if your Samsung device has been lost, stolen or compromised in any way. We can suspend or remove your Card from Samsung Wallet to prevent further unauthorised use.

You can also go to Samsung's "Find My Mobile" to help you find, lock and erase your phone.

What if I lose my Card?

It's quick and easy to request a replacement – just contact us right away on (+965) 22594455.

You have to wait for the physical delivery of your new replacement card and perform an activation on the replacement card.

Upon completion of these 2 steps your Samsung wallet will be updated with the replacement card automatically and ready for use.

Having trouble?

I'm having a problem with my phone's software or hardware. What should I do?

If you are having difficulty with your software or hardware, please visit the <u>Samsung Help Center.</u>

Terms & Conditions

Samsung, Samsung Pay, Samsung Wallet, Galaxy S (and other device names) and Samsung Knox are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Other company and product names mentioned may be trademarks of their respective owners. Screen images are simulated; actual appearance may vary. Samsung Wallet is available on selected Samsung devices.