

THE UTILITY OF SAMSUNG PAY



Samsung Pay is a payment application developed by Samsung, which is integrated on some models of Samsung mobile devices, allowing customers being both cardholders and users of Samsung mobile devices can perform payment for goods and services at the merchant without the use of physical card issued by banks.

1. Customers

- IVB's domestic debit cardholder has registered to use Samsung Pay (SSP) service.



2. Utilities

- Cardholders do not need to carry physical cards to make payment at merchants, just swipe up with Samsung mobile device having installed the Samsung Pay application.
- All the payment are secured, simple and convenient.
- Cardholder's information and payment details are not encrypted and archived on the device and Samsung server.



3. Limits and fees

The limit for cardholders to use SSP services is stipulated as the purchase limit and payment of goods.

	ATM cards	Type of limits		Maximum number of transactions per day
		Limit of one transaction	Limit of the day	
1	Premium	50.000.000 VND	50.000.000 VND	Unlimited

Currently, IVB does not charge fee for this utility to encourage the use of this utility.

4. Devices are used to pay for goods through the Samsung pay app according to Samsung regulations.

Samsung Galaxy A9 Pro
Samsung Galaxy A7 2016
Samsung Galaxy A5 2016
Samsung Galaxy A7 2016
Samsung Galaxy A5 2017
Samsung Galaxy A3 2017
Samsung Galaxy A8 2017
Samsung Galaxy A8+ 2017
Gear S3 Classic
Gear S3 Frontier

Samsung Galaxy Note 8
Samsung Galaxy Note FE
Samsung Galaxy Note5
Samsung Galaxy Note9
Samsung Galaxy S9/S9+
Samsung Galaxy S10/S10+
Samsung Galaxy S8/S8+
Samsung Galaxy S7
Samsung Galaxy S7 edge
Samsung Galaxy S6 edge +

The list of Samsung Pay product lines and devices will be updated according to Samsung information.

5. Guidance:

➔ Sign up for an SSP account

Step ❶: Log in SSP with the customer's Samsung account information.

Step ❷: Install Samsung Pay PIN or fingerprint / iris if customers choose to install fingerprint / iris but have not registered to use fingerprint / iris on the device, the customer will be required to register.

Step ❸: Samsung will ask customers to verify fingerprint / iris.

Following the above steps, the customer will pass the registration and can go on to register card on the application.

➔ Register the IVB card on the SSP application.

Step ❶: Choose more cards

Step ❷: Customers scan card by capturing information in front of card or entering card information.

Step ❸: Complete the remaining information displayed on the application screen.

Step ❹: Read and accept terms and conditions of using IVB domestic card on Samsung Pay application.

Step ❺: Customers enter OTP verification code to be sent to the phone number registered with the bank.

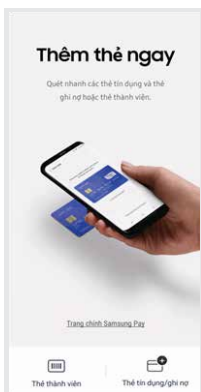
Note:

OTP is valid for 3 minutes and no more than 3 incorrect entries can be entered. If within 3 minutes, the customer has entered wrong OTP more than 3 times or did not enter the OTP, customer must go through the card registration process again from the beginning.

Step ❻: Customers are required to authenticate fingerprints / iris to add a signature (additional signature is not required).

The customer card registration process is completed and ready to use Samsung pay.

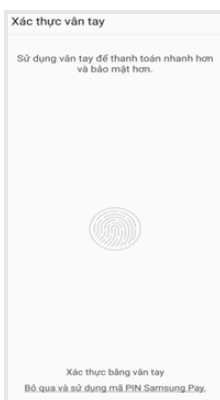
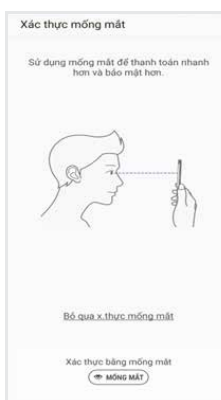
Step 1 2 3



Step 4



Step 5



Step 6: Complete the card registration process

➔ Pay with Samsung Pay application at POS device:

Step 1: Customers only need to open the SSP application, then select the card to be paid by swiping right or left

Step 2: Authenticate by fingerprint / iris or PIN previously registered. Perform a phone tap to the POS device to pay. Customers enter PIN on POS and sign on the invoice as paying by physical card.



Note:

When paying, customers should place the phone near the POS device (about 1 cm) and hold the device at that location to transmit card information.

When the customer loses the phone and has registered the card information on the phone application, he / she needs to notify the call center of the bank to lock the card or delete the card information out of the application, then customer can still use physical card as usual.