

Samsung Pay Version 3.7.05

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Samsung Research America
Samsung Electronics Co., Ltd.



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Acronyms

API	Application Programming Interface
APK	Android Application Package
ATC	Application Transaction Counter
COF	card on file
CRU	Card Registered User
CTR	Click-through Rate
DPAN	Digital Personal Account Number / Digital Primary Account Number
DRK	Device Root Key
DSK	Default Signing Key
E2E	End to end
EMV	Europay, MasterCard, MasterCard
FCO	Fast Checkout
FPAN	Funding Primary Account Number
ID&V	Identity & Verification
MAU	Monthly Active User
MST	Magnetic Secure Transmission
NFC	Near Field Communication
OS	Operating System
OTP	One-time Password
PAN	Primary Account Number / Personal Account Number
POI	Point of Intere
PF	Samsung Payment Framework
PG	Payment Gateway
PKI	Public Key Infrastructure
POS	Point-of-Sale
RU	Registered User
SDK	Software Development Kit
SE	Secure Element
TA	Trusted Application
TEE	Trusted Execution Environment
TPP	Trusted PIN Pad
TSP	Token Service Provider
TUI	Trusted User Interface
VAS	Value-Added Services

Samsung Pay Version 3.7.05

Location-based Rewards Hunt, single tap launches Simple Pay for NFC, In-App Payments support for Canada, in-display fingerprint scanning on new flagship devices, COF support for multiple address collection and selection, and more!

The following new features and improvements are introduced in Samsung Pay 3.7.05:

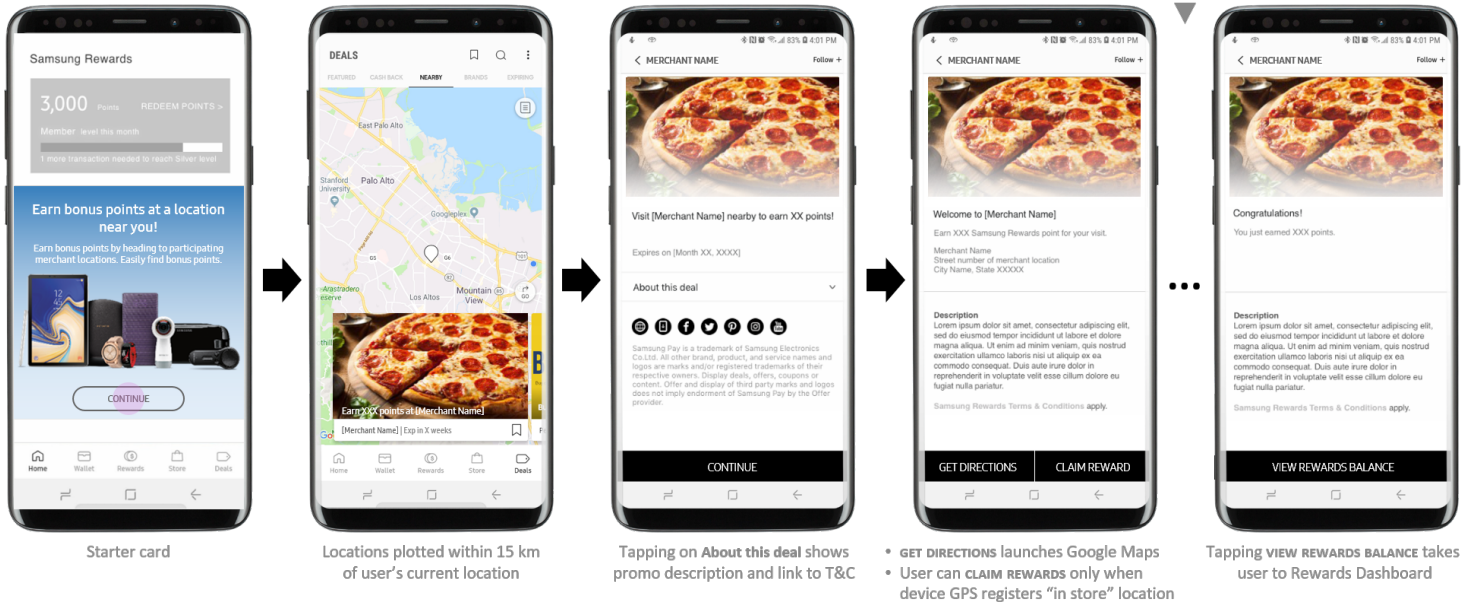
- ➔ **Rewards Hunt** – a fun, exciting way for users to earn Samsung Rewards Points simply by visiting specific locations (POI) under a concept similar to the popular mobile game Pokemon Go.
- ➔ **Auto-launch Simple Pay near NFC terminals** to conveniently pay when the device is awake and close to an in-store NFC point of sale terminal.
- ➔ **In-App Payments support for Canada** – lets merchant apps present Canadian users with the option of selecting Samsung Pay as the online payment method.
- ➔ **UX enhancements for address entry and selection** when saving a card to Samsung Pay from another app like Bixby, Samsung Internet, and Samsung Billing.



Let's take a closer look at each of these new features and improvements and the benefits of each.

Rewards Hunt: Earn Samsung Rewards points just for visiting

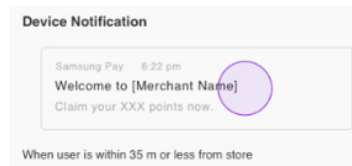
Samsung Pay 3.7.05 introduces “Rewards Hunt,” a new user engagement lure that awards valuable rewards points just for visiting a participating merchant’s location — no purchase necessary. Certain rules apply, of course, most importantly that the device’s GPS must be turned on. When it indicates a proximity of at least 35 meters from the merchant location (also called a “point of interest” or POI), a push message is sent to the device alerting the user that he/she has arrived at a hunt-eligible location. When the message is tapped, Samsung Pay opens the appropriate **DEALS** page so users can claim their rightful reward for making the trip; again, no purchase necessary.



Users can also “discover” hunt-worthy promotions at their leisure in **NEARBY** deals. Each Rewards Hunt promotion has a fixed eligibility period, the expiration of which is indicated on the deal card and in the merchant’s microsite within Samsung Pay. The user may also receive push notifications when under 500m from a hunt-eligible location, depending on the configuration.

Preconditions:

- Turn device location ON
- Grant location permission to Samsung Pay
- Rewards Hunt deals available nearby
- Enable device-level notifications
- Enable Samsung Pay “Promotions” notifications



Push notifications are triggered within 8 minutes of the device coming into the required range.

Auto-open Simple Pay in proximity of NFC payment terminal

By popular demand, a new configurable feature in Samsung Pay 3.7.05 conveniently launches Simple Pay (aka Favorite Cards) when the user’s device is close to an in-store NFC point of sale terminal. A number of preconditions must be met; for instance:

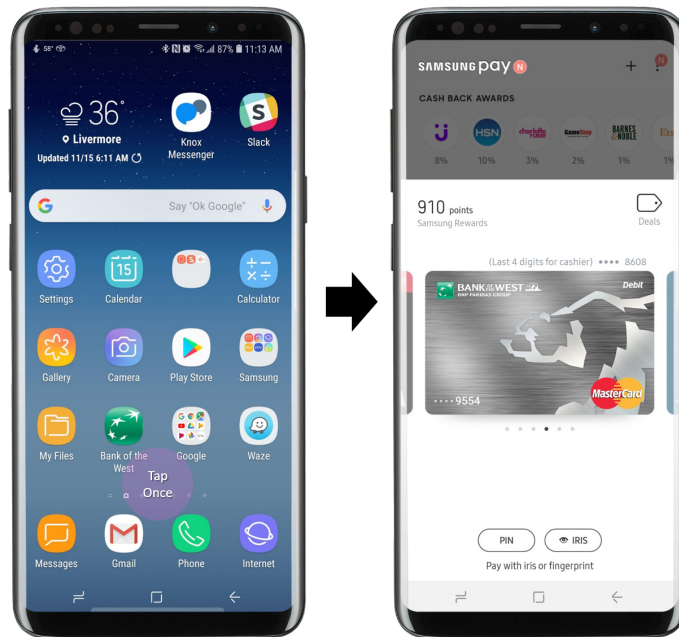
- Samsung Pay must be the default wallet app on the device
- At least one payment card must be already provisioned and activated in Samsung Pay
- Samsung Pay must be set up for biometric authentication (iris or fingerprint scan)
- Device must be awake (power ON)
- The store’s POS terminal must support NFC.

If these conditions are met and the user is ready to make an in-store payment, all the user needs to do is hold the device close to the POS terminal to open Simple Pay. The last-viewed card is displayed for transaction authentication.

Additional requirements and considerations include:

1. Works with all eligible phones updated to Samsung Pay 3.7.05
2. NFC must be turned on (swipe down from top of screen, then tap NFC option to enable/disable)
3. Works on all NFC-enabled POS terminal types
4. Does not work if Samsung Pay is not the default wallet app.

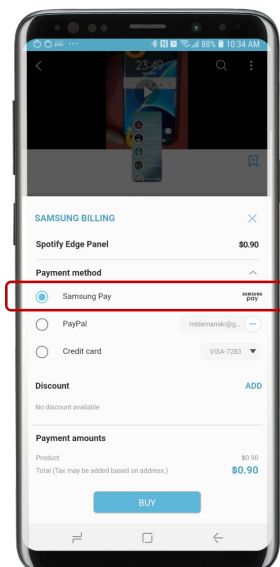
NOTE: Normal payment and Simple Pay workflows are not affected by this feature.



In-App Payments support for Canada

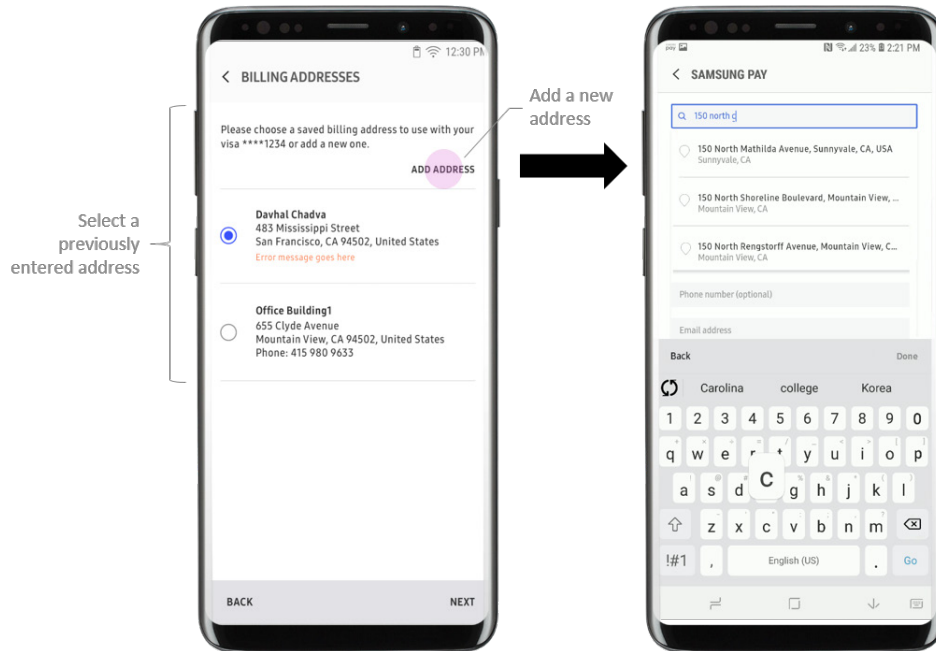
Samsung Pay 3.7.05 is now available as an in-app payment method in Canada for purchases from the Galaxy Apps store and Samsung Themes.

Only Mastercard and Visa brands are currently supported in Canada. The supported card last viewed in Samsung Pay is used to process the transaction.



UX enhancements for address entry and selection

Samsung Pay 3.7.05 updates its user interface for saving cards from other supported apps like Bixby and Samsung Internet to let users select or add billing addresses. As with regular (tokenized) provisioning, address search and validation based on partial string input is supported for adding/saving cards-on-file.



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For more information about Samsung Pay, visit <http://www.samsung.com/us/samsung-pay/>.

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