

A guide to mobile e-wallets



Add your card

- To set up, download and then click on the wallet app in the device, then select "add a card".

- Position the credit card in the picture frame on screen. The 16-digit card number will be automatically captured to generate a unique digital identifier, which is saved on the phone.



- Android Pay will work on all Android smartphones as long as they have Near Field Communication (NFC) wireless technology and run on Android 4.4 mobile operating system or later.

SAMSUNG pay

- Samsung Pay can work only on four of its latest smartphones, such as Galaxy S7 and Note 5.



- Apple Pay requires at least an iPhone 6 and later models like iPhone SE.



Check on supporting banks

- Apple Pay and Android Pay support Visa and MasterCard credit or debit cards issued by five major banks here – POSB, DBS Bank, OCBC Bank, United Overseas Bank (UOB) and Standard Chartered Bank – which represent more than 80 per cent of the Visa and MasterCard credit and debit cards issued

in Singapore.

- Amex-issued cards can be added to Apple Pay only. But Amex cards issued by the banks are not supported.

- Samsung Pay works with a different set of five major banks – POSB, DBS Bank, OCBC Bank, Citibank and Standard Chartered Bank.



Tap your phone to pay

- Hold the phone close to a contactless reader. Place your finger on the Apple or Samsung device's fingerprint sensor to authenticate every transaction.
- On Android devices, the phone will prompt the user for fingerprint or passcode only after every third consecutive transaction.
- Samsung devices can also be tapped on traditional magnetic-stripe payment terminals – which are more widespread than contactless readers – for payments.



Use it at 30,000 retail points

- They include FairPrice and Cold Storage supermarkets, as well as Guardian, Starbucks and Uniqlo outlets. Together these 30,000 contactless payment points – including the contactless terminals in 16,000 ComfortDelgro taxis – account for about one-third of all point-of-sale terminals in Singapore.



Transaction cap

- There is a \$100 cap on most transactions. UOB has lifted the \$100 cap for some merchants, such as Singapore Petroleum Company, Caltex, Metro and The Coffee Bean&Tea Leaf.
- There is no transaction cap when Samsung devices are tapped on magnetic-stripe payment terminals.

Lose your phone?

- The security of the plastic cards is not compromised. This is because the 16-digit number on the card is not saved on the phone. What is stored instead is the encrypted version of a unique digital identifier, created based on the actual credit card number.
- There is no need to call a bank to deactivate a card

when a phone is lost. The user just needs to go to his respective online accounts:

Apple Pay: iCloud's Find My iPhone;

Samsung Pay: Find My Mobile;
Android Pay: Google's Android Device Manager; to deactivate the e-wallet service or perform a remote data wipe.

