

Quick Guide

Using Cardinal VISA® with Samsung Pay

The following instructions highlight the basic steps for setting up and using Cardinal Visa with Samsung Pay.

Supported cards

- Cardinal VISA is Samsung-Pay-ready.
- Cardinal Debit MasterCard is **not** supported at this time.

Before you begin

You can start using Samsung Pay as soon as you add your Cardinal VISA card to the Samsung app on your device. Here's what you will need:

- A valid Cardinal VISA Card
- Your last two Cardinal Visa Statements (for activation verification)
- Samsung devices supported: Galaxy S7 and above
- Samsung operating system 5.0 or higher

Setting up Samsung Pay on your device

1. From the Home screen, touch Apps
2. Touch Samsung Pay
3. Touch “Add” then “Add a credit card”.
4. Position your Cardinal credit card in the camera frame to automatically enter your card information. Note: you can enter your card info manually if your device cannot detect the card information.
5. Enter remaining information, then touch “Next”.
6. If requested, enter your card billing address and touch “Save”.
7. Review terms and conditions and then touch “Agree to all”.
8. PSCU will require additional verification by phone. You cannot use Samsung Pay until this step is completed. You will be promoted to dial a number beginning with the area code 855. Note: it may take up to 5 minutes for this request to appear. (You will need your last two Cardinal VISA statements on hand.) Upon connecting with an agent, you must indicate that you are calling for “Samsung Pay verification”. You will then be asked a series of security questions and may need to verify transactions from your last two statements.

Note: If you fail the verification steps, you will be required to call Cardinal Credit Union at 1-877-266-2200. Ask to speak to a representative from the operations or accounting departments.

9. Upon verification, the App will indicate that your card has been successfully entered. Tap “next”. You are now ready to use Samsung Pay.

Paying with Samsung Pay in stores

You can use Samsung Pay with your phone in stores that accept contactless payments. Look for the symbol below at checkout:



To pay with Samsung Pay, hold the top of your phone within an inch of the contactless reader with your finger/thumb held on Touch ID without pressing it.

If you are asked to choose between Credit or Debit on the terminal, be sure to select **Credit**.