

Samsung Pay - Privacy Notice

Samsung Pay is an easy and safe way to make debit and credit card payments using your compatible Samsung mobile device (“**Mobile Device**”). This Privacy Notice is important as it outlines how your information will be used to provide that service to you. Samsung Electronics (UK) Limited (“**Samsung**”, “**we**”, “**us**”, “**our**”) will be act as data controller and will be responsible for the information you provide and for using it in accordance with the Privacy Notice.

Further information on how you can contact us with any questions on the Privacy Notice or our practices is set out below.

Requirement to hold a Samsung Account to use Samsung Pay

To use Samsung Pay, you must first have a Samsung Account. Our Privacy Policy at <https://account.samsung.com/membership/pp> (“**Samsung Privacy Policy**”) will apply to your use of your Samsung Account and the Samsung Pay service. This Samsung Pay - Privacy Notice provides further information about how your personal data is used in connection with Samsung Pay, and should be read in conjunction with the Samsung Privacy Policy.

What data is processed when I enroll a card?

Adding a debit or credit card (“**card**”) to Samsung Pay is known as enrollment. This process is typically managed by a payment network, sometimes known as a “payment scheme”, on behalf of your card issuer; that is, your bank. Every part will act as data controller of your personal data.

This section explains what data is collected by Samsung and shared with your card issuer and payment network via the Samsung Pay app.

To start the enrollment process, you must enter certain card details by following the instructions on the screen of your Mobile Device. In doing so your personal data will be processed as follows:

- a. Your card details are encrypted and stored on your Mobile Device and are sent in encrypted form to your card issuer, via the payment network associated with your card.
- b. Other identification and verification information will then be collected by Samsung and sent to your card issuer. This is sent so that your card issuer can (a) conduct its checks to help detect and prevent possible fraud, and (b) send to you the correct terms of service that you need to agree with your card issuer. The information collected and sent is as follows:
 - i. Elements of your Samsung Account information as the date that your Samsung Account was created, whether the Samsung Account is tied to your Mobile Device, and information relating to your usage of Samsung Pay (for example, how many times you have attempted to enroll a card on Samsung Pay).
 - ii. Device information about your Mobile Device, i.e. its model number, OS version, Usim information, IP address and certain other device identifiers including IMEI, Mac address, serial number.

- iii. Location information (i.e. where you are when you register your card) but only if location detection is enabled on your Mobile Device at the time you enroll your card. You can choose not to send location information by disabling location detection on your Mobile Device prior to enrolling a card.

If your attempt to add your card is successful, your card issuer/bank will assign a unique device number to your Mobile Device and create a security key enabling your Mobile Device to generate transaction security codes, which allows you to make payments using your Mobile Device. To increase security, this security key is stored in the secure area of your Mobile Device designed to keep the security key segregated away from other apps that you may use on your Mobile Device.

Please refer to the privacy policy or notice of your card issuer for information about how your personal data is retained and used by your card issuer and the relevant payment network as separate data controllers.

What data is processed when I participate in third party Offers or Loyalty Programs?

You will be able to participate in offers and promotions, involving third party coupons, tickets, deals, discounts and/or vouchers (“Offers”) and register and utilise third party loyalty or membership cards and similar programs (each, a “Loyalty Program”) via Samsung Pay.

This section explains what data is collected by Samsung and shared with third party providers of Offers and Loyalty Programs via Samsung Pay.

Where you participate in any Offer, and/or register and utilise any Loyalty Program, the data you submit in respect of such Offer or Loyalty Program (as the case may be) including, without limitation, your personal information, card artwork and card number, will be stored on your Mobile Device and with Samsung and will be shared with the relevant third party provider, along with certain Samsung Account information(i.e. hashed user ID), in order for the relevant third party provider to verify your identity and allow you to participate in the relevant Offer and/or Loyalty Program.

Please refer to the privacy policy or notice of the third party provider of any Offer or Loyalty Program for information about how your personal data is retained and used by such third party provider.

What data is processed when I pay with Samsung Pay?

When you attempt a payment, your Mobile Device sends your unique device number and a transaction security code to the merchant’s sales terminal or (in the case of in-app payments) in-app payment service, in lieu of your physical card number.

The rest of the payment process, including routing of payment info to your card issuer/bank and the enabling of your card issuer/bank to approve or decline the payment, takes place using the merchant’s connection to its bank or payment processor, not via Samsung Pay.

When you make payment using Samsung Pay within a participating merchant app, you will be asked to input a delivery address. The delivery address will be stored on your Mobile Device to allow for accessibility on other Samsung devices which you use to log into your Samsung Account, and may be shared with the relevant participating merchant in order to complete your purchase.

What other information does Samsung Pay process?

Samsung Pay will also allow you to see your recent transaction history on your Mobile Device. This information will not be used for the any purpose other than the above and statistical purposes.

As described in the Samsung Privacy Policy in addition to your Samsung Account information, we also collect information regarding your use of Samsung Pay app. This information includes the number and status of enrolled cards, the type of payment technology used to initiate a payment transaction, and whether and what time a payment transaction was attempted.

Why does Samsung Pay process your personal data?

We use the information we collect

- a. To allow you to use our Samsung Pay app
- b. to understand the way people use Samsung Pay so that we can improve it by making it more convenient and useful, including in particular:
- c. to identify usage trends, problems, failures and issues with Samsung Pay to better support our customers and other users of Samsung Pay (such as card issuers/banks and payment networks); and
- d. to assess how people view and use Samsung Pay to allow to improve and better develop our offering and service
- e. to conduct, and share with third parties, data analysis and insights such as demographic information
- f. and, with your prior consent, to send you promotional communications, incentives and benefits

Samsung processes personal data for the purposes described above. Samsung's legal basis to process personal data includes processing that is: necessary for the performance of the contract between you and Samsung (for example, to provide you with the service and to identify and authenticate you so you may use certain services); necessary to comply with legal requirements (for example, to comply with applicable accounting rules and to make mandatory disclosures to law enforcement); necessary for Samsung's legitimate interests (for example, to manage our relationship with you and to improve the Services); and based on obtaining your separate consent (for example, to communicate with you about our products and services and provide you with marketing information), which may subsequently be withdrawn at any time by visiting app **Settings > Notification**, or by contacting us as specified in the below section **How to contact us** section.

To whom does Samsung Pay disclose my information?

In addition to the parties set out in the relevant section of the Samsung Privacy Policy we will disclose your personal information to:

- a. your card issuer/bank and payment scheme in connection with the operation of Samsung Pay, which will act as data controllers;

- b. third parties to provide a service you request in connection with Samsung Pay including, without limitation, third party providers of Offers and Loyalty Programs; and
- c. third parties involved in the process of providing the Samsung Pay on behalf of Samsung.

Your information will be also shared among Samsung subsidiaries and affiliates for the purposes described in this Privacy Notice.

How does Samsung Pay keep my data secure?

We have put in place reasonable physical and technical measures to safeguard the information we collect in connection with Samsung Pay. However, please note that although we take reasonable steps to protect your information, no Internet transmission, computer system or wireless connection is completely secure.

You can also use a number of the security features available through Find My Mobile to secure your Mobile Device, including locating a lost device, deleting enrolled cards from a device and deleting all data from a device. The use of Find My Mobile is subject to the Samsung Account Terms and Conditions at <https://account.samsung.com/account/signUp.do>.

Where does Samsung Pay process my data?

For the purposes noted in this Privacy Notice, the data that we collect from you may be transferred to, stored at, or otherwise processed at a destination outside the UK, including in particular South Korea and the United States of America. We will take appropriate measures, in compliance with applicable law, to ensure that your personal information remains protected. Such measures include the use of Standard Contractual Clauses to safeguard the transfer of data outside of the EEA. For more information, or to obtain a copy of the contractual agreements in place, please contact us at dataprotection@samsung.com

Updates to Our Privacy Notice

This Privacy Notice may be updated periodically to reflect changes in our personal information practices with respect to the Services, or changes in the applicable law. We will post a notice on our website and/or your device to notify you in advance of material changes to our Privacy Notice and indicate at the top of the notice when it was most recently updated.

How to contact us

Data Protection Officer
Samsung Electronics (UK) Limited
Samsung House, 1000 Hillswood Drive, Chertsey, Surrey KT16 0PS
United Kingdom

If you have any questions about Samsung Pay, please contact us through our customer support channels by following the instructions within the Samsung Pay app.

Or if you have any questions or requests specific to your data, please contact us at dataprotection@samsung.com.

You may lodge a complaint with a supervisory authority if you consider that our processing of your personal data infringes applicable law.

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