AccessPay
a Smart company

Your guide to Salary Packaging with AccessPay

Salary Packaging with AccessPay

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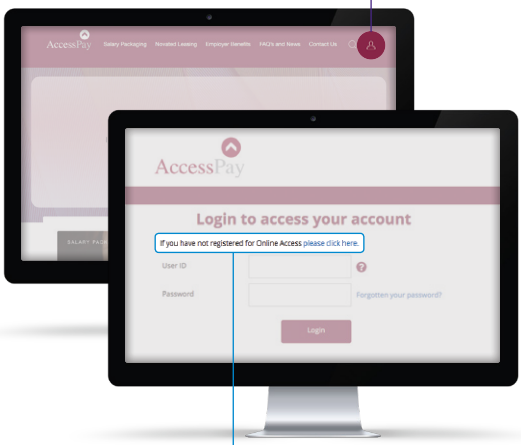
Registering for online access

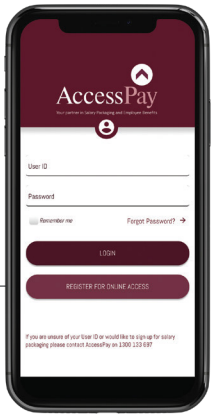
Before you can log in to your online account you need to register for online access.

Either:
On the AccessPay website click on the icon
LOGIN TO YOUR ACCOUNT



Click this link to register

Or:
On the AccessPay mobile app click on the button
REGISTER FOR ONLINE ACCESS



Then follow the prompts:

- You need to provide your email address (this is the same address you used to apply for your account) and your date of birth.
- Then enter your Username (this is the salary packaging account number/subscriber ID shown on your Welcome letter).
- Create a password and a confirmation email will be sent to you.
- Click the **Activate registration** link in the email and your online access will be complete.

You can then log in to your account using your unique ID number and password.

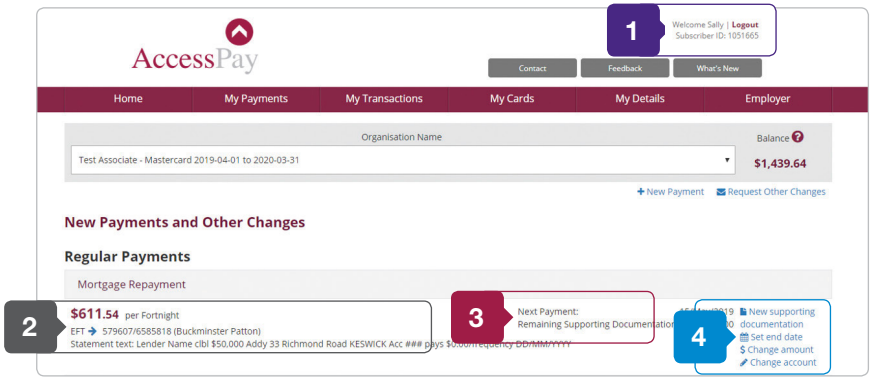
Checking your payments

Your online account

When you first start salary packaging you will receive a welcome letter confirming the instructions you have provided for your salary packaging arrangement. This will include:

- The amount that will be deducted from your salary each pay.
- How we will use this money.

You can also check these details in your online account.



1 Log in details

2 Payment details
(description, amount and bank account where payment is made)

3 Payment dates
(next payment, end date and amount covered by supporting documents)

4 Options to select when making a change to your payment

- **New supporting documentation** – to add supporting documents to the payment (if required)
- **Set end date** – to stop a payment
- **Change amount** – to change the amount of the payment
- **Change account** – to change the account where the payment is made

Supporting documents

Information we need to make payments

To ensure your salary packaging arrangement complies with the Australian Taxation office (ATO) rules, supporting documents must be provided or held. These confirm the details and amount of each payment we make to you or pay on your behalf.

The exception to this is if you choose to salary package to a Salary Packaging and Meal Entertainment card. In this case we can make the payment to the card and then you can choose what to use the money for.

Examples of the supporting documents for each type of payment are:

Expense where documentation needs to be supplied for a payment to be made	Expense where documentation needs to be retained by employee	Documentation required to be retained by employee
General expenses that include GST	**Mortgage repayment** (other than remote area housing)	Mortgage statement showing the payments that are being salary packaged and closing balance
Entertainment expenses	**Rent** (other than remote area housing)	Rental agreement & evidence of payments made (eg. bank statement/statement from real estate agent)
General insurance	**Personal loan repayments** (other than for remote area housing loan)	Loan statement showing the payments that are being salary packaged and closing balance
Utilities that attract GST	**Credit card repayments**	Credit card statement showing the repayments made
Motor vehicles	**School fees** (other than any components attracting GST)	Invoice from school
In-house benefits	**Health insurance** (other than where GST applies)	Statement from health fund showing premium paid/due
Child care where GST applies	**Rates, water charges and taxes**	Invoices
Home maintenance/ improvements	**Life Insurance**	Statement showing premium paid/due
Medical/Dental where GST applies	**HECS-HELP**	ATO statement showing payments made to reduce outstanding balance
Remote area housing expenses	**Medical/dental costs** (other than where GST applies)	Invoices

Please note: Where any required supporting documentation is not provided, payments will not be made.

Your supporting documents can be used for payments to the value of the amount that they cover. For relevant payments, the amount remaining against each payment will show in your online account (see 3 in previous diagram). Once this amount has reduced to zero ($0), we will need updated documents to make further payments.

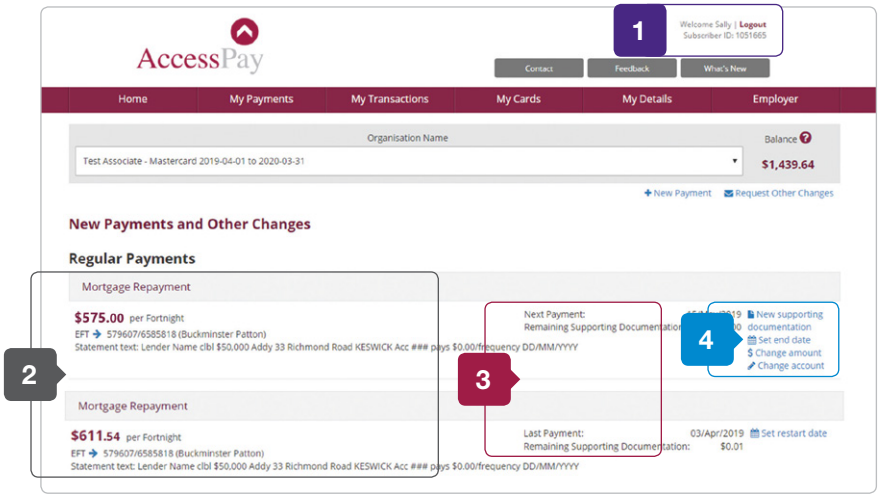
Please note: Information, advice or guidance provided in this factsheet, is general in nature and provided without reference to your organisation's policies or your your personal circumstances. Please contact your accountant, tax agent or legal adviser to determine how the information in this factsheet may apply to you.

Changing a payment

Making a change

If you need to make a change to an existing payment, you can do this via your online account.

Once you have logged in to your account, select the My Payments icon. The options available to change payments are shown as blue links on the right hand side of each payment (4). Simply click on the relevant link and then fill in the information requested.



1 **Log in details**

2 **Payment details** – old payment details are still shown
– new payment shows amount and bank account details

3 **Payment dates** – end date for old payment (when you want the payment to stop)
– start date for new payment, amount covered by supporting documents

4 **Options to select when making a change to your payment**

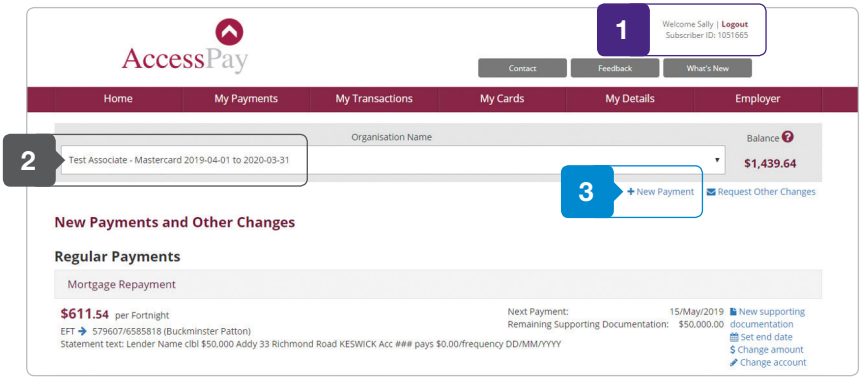
- **New supporting documentation** – to add supporting documents to the payment
- **Set end date** – to stop a payment
- **Change amount** – to change the amount of the payment
- **Change account** – to change the account where the payment is made

Adding a payment

Adding a new payment

If you need to set up a new payment, you can do this via your online account.

Once you have logged in to your account, select the My Payments icon.
The option to add a payment is shown as a blue link under your employer details (3). Simply click on the relevant link and then fill in the information requested.



1 **Log in details**

2 **Employer details**

3 **Add payment link**

You may need to stop or change the amount of an existing payment before you add a new payment to make sure you stay within you annual packaging limit. To do this please refer to page 6, **Changing a payment**.

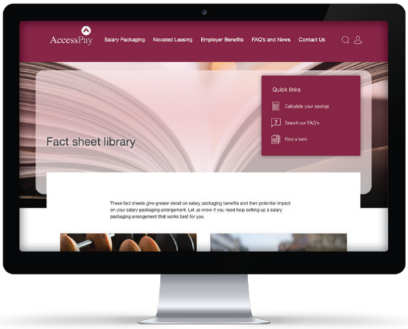
Additional information

Fact sheet library

There are some circumstances that can impact your salary packaging and the benefits you receive or affect the way your salary packaging is reported on your tax return. For example if you:

- pay or receive child support
- pay or receive government benefits
- have an education debt (ie. HELP, HECS)
- do not have private hospital cover
- live and work in a remote area.

The AccessPay website includes a fact sheet library with lots of information on these topics and more.



Find out more

Need help

Easy ways to contact us

You can contact us in any of the following ways:

accesspay.com.au

This is where you can:

- Find answers to the most popular questions in our FAQ section.
- Locate detailed fact sheets helping you understand more about salary packaging and how it relates to your circumstances.
- Fill in our contact form with details of your enquiry and we'll get back to you.

Or you can contact us in one of the following ways:

Call **1300 133 697**

Email **customerservice@accesspay.com.au**

Fax **1300 361 498**

Post **GPO Box 1238, Adelaide, SA 5001**