



AccessPay
a Smart™ company



Salary Packaging and Meal Entertainment Card **User Guide**



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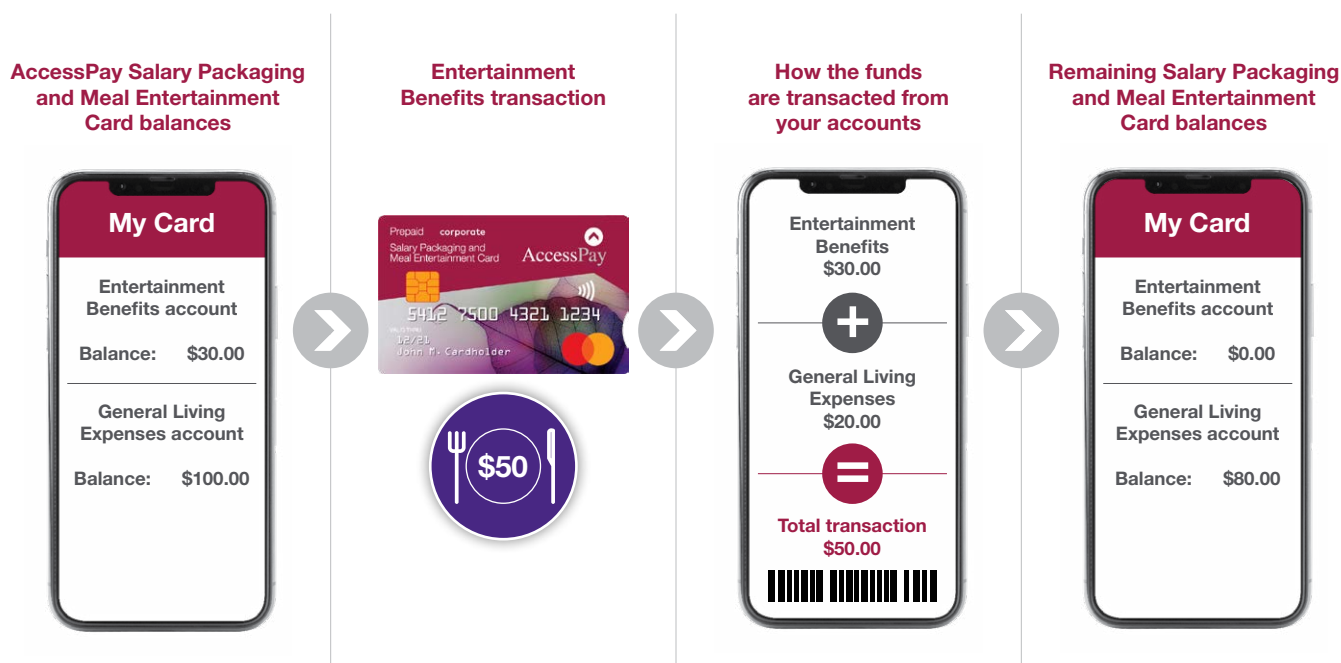


Using your Salary Packaging and Meal Entertainment Card



With the AccessPay Salary Packaging and Meal Entertainment Card, even though both living expenses and entertainment benefits are available on the same card, these funds are kept separate.

The type of merchant you use and the details of the transaction, automatically triggers the account the funds are taken from (either General Living or Entertainment Benefits).



Your Card can be used anywhere Mastercard® prepaid Cards are accepted to pay for goods and services, including online purchase transactions.

Some restrictions and conditions apply to what industries and businesses the Card can be used, and what type of payments can be made with the Card. Please see the [PDS](#) at accesspay.com.au for a full list of restrictions.

The AccessPay Salary Packaging and Meal Entertainment Card is a prepaid, reloadable Mastercard issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131.



Activating your card

Your Card needs to be activated before it can be used. Along with your new Card, you will receive instructions on how to activate it.

There are a few different ways you can activate your Card:

> Plastic Card

You can activate your Card via your **AccessPay online account** or the **AccessPay app**. If you haven't yet used your online account or the app, you will first need to select 'register for online access' (and provide your registered email address and date of birth to set up your online access) by **calling 1300 146 371**.

This is an automated line and you simply follow the prompts. You'll need your AccessPay salary packaging account number (your subscriber number) and your date of birth handy.





Digital card

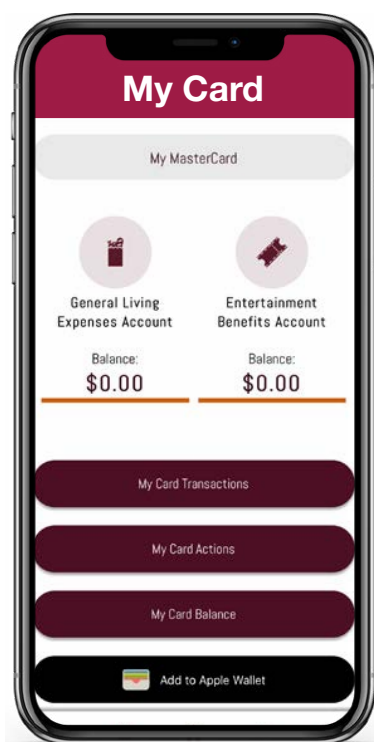
With the digital version of the card you can now enjoy all the benefits of your AccessPay Card with Apple Pay and Google Pay.

It's simple and works with the devices you use every day. Your card information is secure because it isn't stored on your device or shared when you pay. Paying in stores, in selected apps and on participating websites has never been easier, safer or more private.

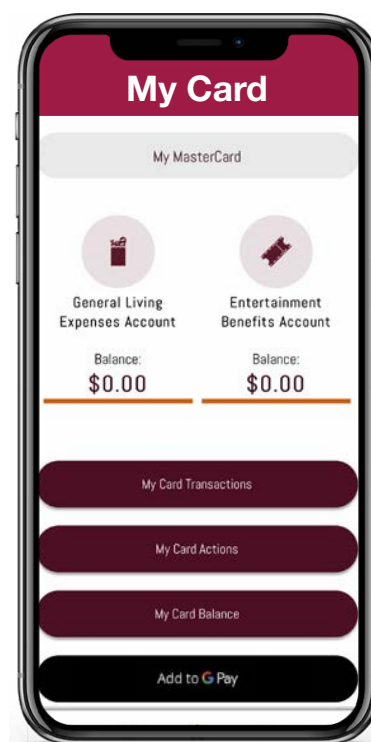
You will have access to the digital version of your card immediately, even before you receive your physical card. To activate the digital version you add the card to your e-wallet on your phone via the **AccessPay app**. Simply enter the 'My cards' section on the App dashboard, select your card and a message stating 'add card to wallet' will appear at the bottom of your screen. Press this message to then add your card to your digital mobile phone wallet.



For more information on Apple Pay and how to use it visit the Apple Pay page on the AccessPay website.



For more information on Google Pay and how to use it visit the Google Pay page on the AccessPay website.



*For a list of compatible Apple Pay devices, see <https://support.apple.com/en-au/HT208531>

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Your PIN

When you receive your new AccessPay Salary Packaging and Meal Entertainment Card you will also receive a 'PIN Mailer' which will reveal your PIN.

If you decide to keep your PIN Mailer, store it somewhere secure. Do not store it with the card.



Changing your PIN:

- 1 Go to **pin.emerchants.com.au**
- 2 Enter the 16 digit card number (PAN Number), your last name and date of birth, then press 'continue'.
- 3 The details entered will be validated – if the details are incorrect, you will be advised and can try again. If the details are not registered correctly please contact AccessPay on 1300 133 697.
- 4 Upon successful validation, a temporary security code will be sent to the email address registered against your card – the code will only be valid for 15 minutes. Click on 'continue' – do not close the webpage otherwise you will need to start the process again.
- 5 Check your email for the security code. The email should be received almost immediately – if you do not receive it in your inbox, check your junk/spam folder. Once you have located the security code, enter it and click 'continue'.
- 6 If the security code is still valid, you will be presented with the 'PIN Change' area. The PIN needs to be entered twice to ensure the same PIN is entered. Once the new PIN is entered, select 'Change PIN'.



Please note:

Should an incorrect PIN be entered three times when a transaction is attempted, the Card will be temporarily blocked for 24 hours. Your Card will remain automatically locked until the next day, even if you notify AccessPay.







Balances and transactions

Checking your balance and transactions

If you ever want to check your balance or view your transactions, the main cardholder can do this through:

The **AccessPay app**, the **AccessPay online account** or by **calling 1300 146 371**. When calling, please have your 'date of birth' and the main cardholder's 'subscriber number' ready.

Please note: You can't make a withdrawal or check your balance at an ATM.

Transaction limits

The maximum for an individual transaction, as well as a daily limit is \$5000. If your balance reaches \$5,000, or if you make a transaction of \$5,000, an automatic electronic identity check (eKYC) is performed on your behalf.

You may be required to provide photo identification to confirm your identity. Failure to provide any requested identification documentation within a reasonable period of time may result in use of the Card being suspended until the requested identification documentation has been provided.

Overseas transactions

Your Card can be used overseas for purchases in any currency other than Australian dollars or purchases with any merchant located outside Australia, but it will be subject to a Foreign Exchange Fee of 2.99%.

Additionally, certain merchants may charge an additional fee if the card is used to purchase goods and/or services. This fee is determined and charged by the merchant.

Please note: Due to the restrictions of merchant codes, your Card may not work at all places.

Disputed transactions or fraudulent activity

If on your transaction listing you notice an unauthorised purchase, you can request the transaction be investigated. To dispute a transaction, you will need to complete the Disputed Transaction Form [here](#) and return to EML via the contact information provided on page 3 of the document.

Transaction disputes should be submitted to EML within 60 days of the transaction date. Unsuccessful disputes will result in a \$27.50 (inc GST) fee.

If there has been fraudulent activity on your card it will need to be cancelled and replaced to prevent further fraudulent activity.

You can report your card lost or stolen, and can organise a replacement at anytime (24/7) via:

- “ the **AccessPay app**, or your **AccessPay online account**.
- “ the dedicated 24/7 phone line **1300 146 371**, when calling, please have your date of birth, the Primary Cardholder's subscriber number and the last four digits on your card on hand.
- “ the EML support line on **1300 739 889**.

When you report your card as lost or stolen, a replacement card will be ordered on your behalf. A Replacement Card Fee of \$6.70 will be deducted from your AccessPay account. Should there be insufficient funds available in your account, the fee will be drawn from your card.



Refunds

If you do more than one refund on the same day, they will be credited to your account in a single amount. Example. If you do a return of \$10 at KMART and \$15 at Coles on the same day, you will get a refund of \$25.00.

Generally the funds will be returned with 24 business hours – however depending on when the funds are returned it would be a maximum of 48 business hours.

BPay payments

Transactions made via BPAY are not permitted, however you can pay your bills online or over the phone as you would with a credit card using your General Living Expenses account. This is subject to the individual billing organisation.

Additionally, if you have a General Living Expenses account on your card, you may be able to pay your bills via the Australia Post Billpay website – postbillpay.com.au. To use this functionality you will need the 'Post Billpay code' which can be found on most utility/services accounts.

Cash withdrawals

Cash withdrawals are not available. Please note balance enquiries at an ATM are not available.

Cancel your Card

If you no longer need your Card, you can cancel it via the AccessPay app or your online account.

If you are canceling due to leaving your employer, please contact AccessPay by:

- " emailing customerservice@accesspay.com.au.
- " calling **1300 133 697**.





Additional Cards

> A card for my partner or family member

A partner card can be ordered by calling AccessPay customer service on **1300 133 697** or by completing the Salary Packaging and Meal Entertainment Card form found on the AccessPay website.

Please note:

- Partner cardholders must be 16 years or older.
- The Partner Card will be delivered to the primary cardholder's postal address.
- There is a fee associated with partner cards, please check with your provider for fee details.
- Partner cards have access to all Card account balances, however the partner cardholder will not have access to the mobile app or online account.

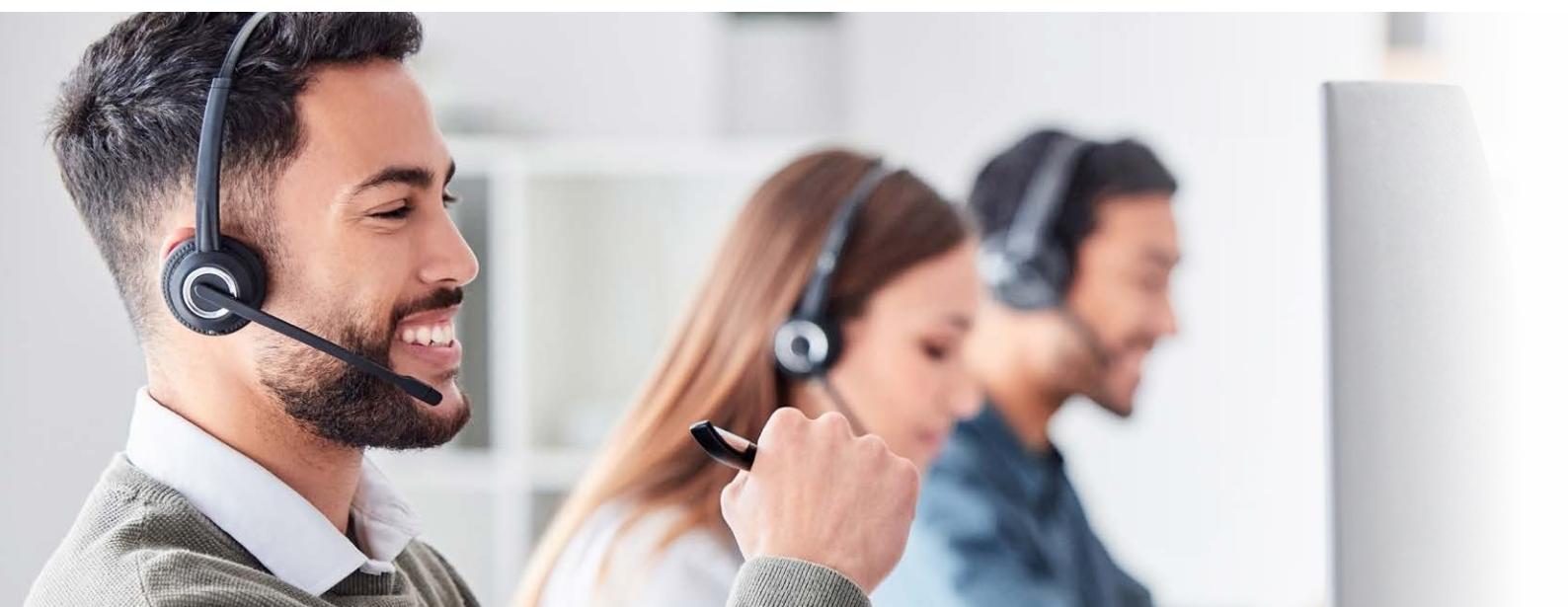
> If your card is damaged, lost, or stolen

If you need to report your Card lost or stolen, you can do so 24/7 by:

- “ Using the **AccessPay app** or logging into your **AccessPay online account**.
- “ Calling the dedicated 24/7 phone line **1300 146 371**. When calling, please have your date of birth, the Primary Cardholder's subscriber number and the last four digits on your Card on hand.

When you report your Card as lost or stolen, a replacement Card will be ordered on your behalf.

A Replacement Card Fee of \$6.70 will be deducted from your AccessPay account. Should there be insufficient funds available in your account, the fee will be drawn from your Card.

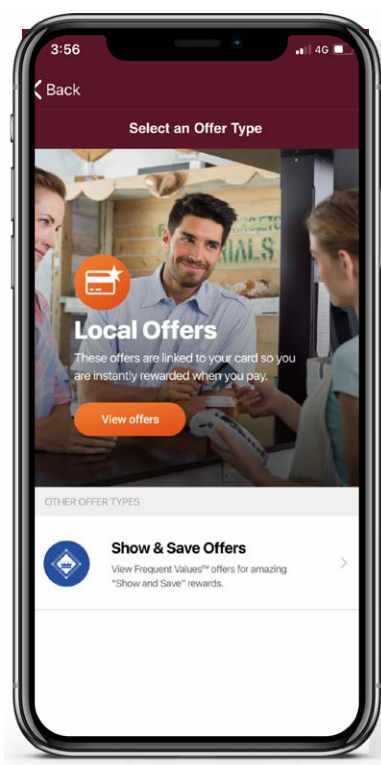


> More ways to save with the Everyday Deals Program

The Everyday Deals program is included as part of your Salary Packaging and Meal Entertainment Card, and you can access the program via the 'my benefits program' section on the dashboard of the AccessPay app.

As part of the program you will have access to hundreds of offers nationwide, with incredible discounts both online and in-store across a wide array of categories such as food, fashion and entertainment.

For more information on the Everyday Deals program [click here](#).



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Need support?

For urgent support call EML Support on **1300 739 889**.



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accesspay.com.au
1300 133 697