

Salary Packaging and Meal Entertainment Card



USER GUIDE

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1.0 Getting started

1.1 What are the benefits of the Salary Packaging and Meal Entertainment Card?

The Salary Packaging and Meal Entertainment Card offers you a convenient way to spend your salary packaging funds and comes with the security and simplicity of being able to be utilised wherever prepaid Mastercard is accepted (subject to the restrictions listed).

The card offers you:

Convenience; once you have instructed AccessPay on your preferred nominated amounts for each of the accounts on your card, no further paperwork is required until you wish to make a change. (It is recommended you retain all of your receipts for purchases made with your card/s and check your transaction listings.)

Simplicity; the new Salary Packaging and Meal Entertainment Benefits Card allows you to access both General Living Expenses and Meal and Entertainment Benefits on one convenient card.

Ease; tap your Card to make contactless payments for transactions under \$100 with PayPass technology. For cardholders paying at a point of sale terminal (eftpos), simply select “credit” for all purchases.

Benefits; everyday savings and offers can be accessed simply by using your Salary Packaging and Meal Entertainment Card. These can be through point of sale discounts, show and save offers and eVouchers and can only be purchased using salary packaging funds. This savings program is evolving so check the AccessPay App regularly.

1.2 How do I apply for a Salary Packaging and Meal Entertainment Card?

Adding a Salary Packaging and Meal Entertainment Card as part of your existing salary packaging arrangements is easy. Simply complete the change form found [here](#) and return it to AccessPay by email to customerservice@accesspay.com.au or fax to 1300 361 498.

Should you require assistance with your application, please contact the AccessPay National Advisory Centre on 1300 133 697 or at customerservice@accesspay.com.au.

1.3 After I have submitted my application, how long does it take to get the card?

In peak periods, your card may take up to 21 business days to be delivered. It will be delivered by Australia Post and is subject to their delivery times. Your card will be sent to the postal address on your AccessPay account.

1.4 What will my card look like?

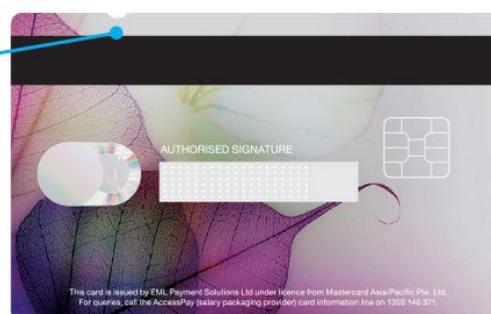
Front of your card



“Notch”
A small notch on the top of your card to help you identify your card by touch

PAN
16 digit Personal Account Number

Back of your card



1.5 How do I activate my card?

Activation is easy and can be done by:

- Logging in to your AccessPay online account at <http://www.accesspay.com.au/login> or on the free AccessPay mobile app, available to download on [GooglePlay](#) and the [Apple App Store](#). You will need your subscriber number and password to login.
- The dedicated Card Phone Line, available 24/7 on 1300 146 371. When calling, please have your date of birth and the Primary Cardholder's subscriber number on hand.

Only primary cardholders (the AccessPay account holder) can activate their card via the mobile app or online account.

1.6 How do I obtain information about transactions and balances on my card?

You can obtain balances and view transaction listings for your card by:

- Using the AccessPay Mobile App*, available to download on [GooglePlay](#) and the [Apple App Store](#)
- Logging in to your online AccessPay* account [here](#)
- Calling the dedicated 24/7 phone line 1300 146 371. When calling, please have your date of birth and the Primary Cardholder's subscriber number on hand.

*Before you can access your account and balances online or via the app, you must be registered for online access. This can be done through the app or by visiting www.accesspay.com.au and clicking [“Register for online access”](#).

Balances cannot be checked at ATMs.

Please note, the mobile app and online account access will only be available to the AccessPay subscriber and not to partner cardholders.

1.7 Who do I contact if I need help?

Contact the AccessPay National Advisory Centre at customerservice@accesspay.com.au or on 1300 133 697.

2.0 PIN

2.1 How do I find out my 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.**

2.2 Can I change my PIN?

Yes, you must have your name, date of birth, and an email address registered in your AccessPay account to change your PIN.

If you have not registered an email address to your AccessPay account, you will not be able to change your PIN. You can update your email address via logging into your AccessPay account online, via the app or by emailing customerservice@accesspay.com.au.

2.3 How do I Change my PIN?

1. Go to: <https://pin.emerchants.com.au>
2. Enter the 16 digit Card Number, your last name and date of birth, 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 PIN is entered, select **Change PIN**.

2.4 What happens if I enter the wrong PIN when making a transaction?

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.

3.0 Using your card

3.1 Where can I use my Salary Packaging and Meal Entertainment Card?

The card can be used anywhere Mastercard prepaid cards are accepted to pay for goods and services, including online purchase transactions. Some merchants may choose not to accept prepaid Mastercard cards.

Some restrictions apply, please see below.

3.2 What are the restrictions of use for the Salary Packaging and Meal Entertainment Card?

There are a number of important conditions of use that apply to the Salary Packaging and Meal Entertainment Card. In entering into a card arrangement, you are obligated to comply with the rules that govern the use of the card and in accordance with the conditions of your employer's Salary Packaging and Employee Benefits Policy.

Conditions of your card include:

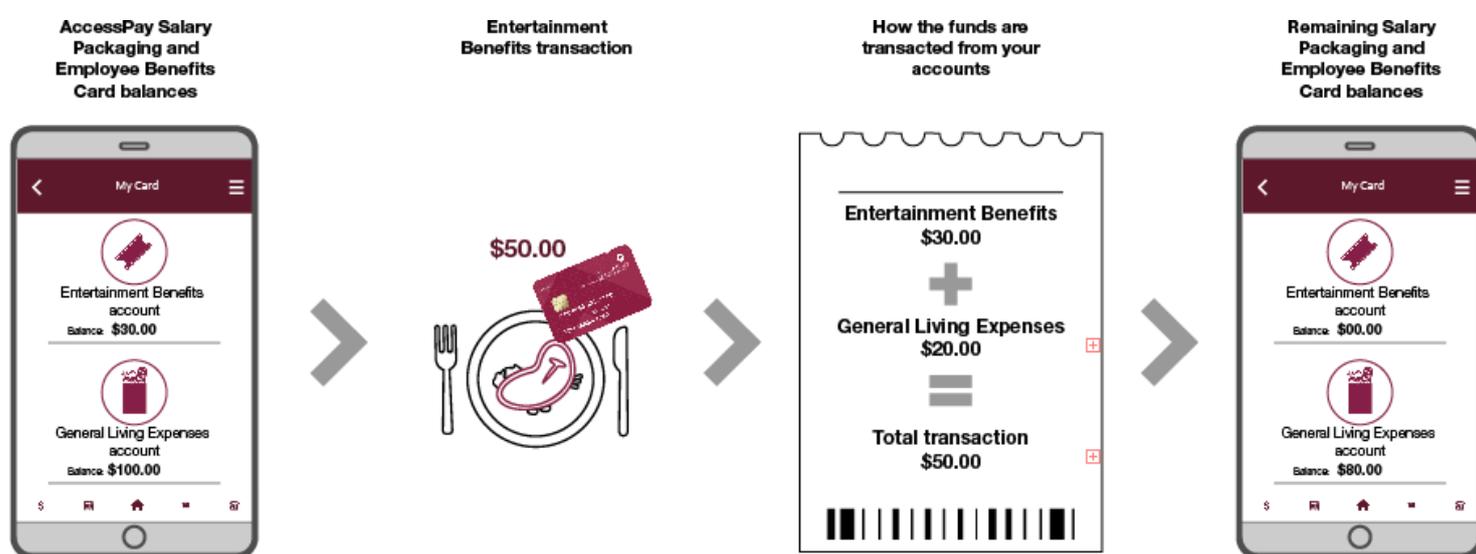
- Deposits to your card may only be made by AccessPay as part of your salary packaging administration
- Card can only be retained and used while you are employed by the employer who has authorised the issue of the card
- Card cannot be used to withdraw cash
- Card cannot be used at ATMs
- Card cannot be used for establishing direct debit or regular payments
- Card cannot be used for BPAY payments
- Card cannot be used to obtain credit
- Card cannot be used for, and authorisation will be declined for transactions relating to any form of gambling or gambling services, and the purchase of money orders and traveller's cheques
- Purchases through a Meal and Entertainment account are restricted by relevant merchant codes. For further information, please refer to Meal and Entertainment section on page 9.
- If you access more than the available credit, your employer is responsible for any such amount, and you will be required by your employer to reimburse them for any such amounts. This obligation will be attached to the conditions upon which your employer authorises you to be issued with a Salary Packaging and Meal Entertainment Card, and will extend to situations where you are no longer employed by the employer who has authorised the issue of the card
- For full conditions of use click [here](#)

3.3 How does the Card know which account to draw funds from?

The funding hierarchy is the sequence in which purchases using your card will be processed to your funding sources (i.e. General Living Expenses and Meal and Entertainment Benefits accounts).

Funding Hierarchy

The transaction will confirm whether funds can be taken from your Meal and Entertainment Benefits account based on the type of merchant that you are transacting at. If the merchant type is not suitable to be charged to, or zero/insufficient funds are available in your Meal and Entertainment Benefits account, your General Living Expenses account will be used. In the event that neither accounts have sufficient funds available to complete the transaction, the transaction will be declined.



Example 1:

Ann is paying for a **meal** that she and her husband enjoyed at their local **restaurant**. The total of the bill is \$125.00.

The current balances of each of Ann's benefit accounts are:

- Entertainment Benefits account balance: \$55.00
- General Living Expenses account balance: \$2,000.00

Dine in **restaurants** satisfy the Entertainment Benefits test as specified by the Australian Tax Office. The transaction will be funded as follows:

- Entertainment Benefits: (\$55.00) leaving a remaining balance of \$0
- General Living Expenses: (\$70.00) leaving a remaining balance of \$1,930.00

Example 2:

Bill is paying for **fuel** at his local service station. The total bill is \$95.00. The current balances of each of Bill's benefit accounts are:

- Entertainment Benefits account balance: \$420.00
- General Living Expenses account balance: \$1,785.00

Fuel purchases do not satisfy the Entertainment Benefits test as specified by the Australian Tax Office. The transaction will be funded as follows:

- Entertainment Benefits account: (\$0) leaving a remaining balance of \$420.00
- General Living Expenses account: (\$95.00) leaving a remaining balance of \$1,690.00

3.4 What do I do if a transaction comes out of the wrong account?

If you notice a transaction has come out of the wrong account on your card, please contact AccessPay. You will be asked to provide proof of purchase (i.e. receipt or invoice). Where the transaction adheres to the criteria set by the benefit type, AccessPay will manually adjust this transaction.

3.5 Can I choose which benefit account my funds are taken from?

No. Which account a transaction will draw from will be dependent on the merchant code applied to the eftpos machine the transaction is processed through. Please see page 6 for information on the Funding Hierarchy.

3.6 What happens if I put a refund on my card?

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 and 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.

3.7 Is there a transaction limit on the card?

Yes. There limit on the maximum for an individual transaction, as well as a daily limit. The transactions limits below cannot be changed.

	Amount (AUD)
Daily Transaction Limit	\$5,000.00
Maximum Point of Sale limit per transaction	\$5,000.00

It is a requirement under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 that our card provider, EML, confirms your identity once your salary packaging card balance reaches \$5,000.

You may be asked to provide a copy of one of the following documents to validate your identity:

- Australian Drivers Licence
- Passport (if you are providing a passport, the full passport number must be included)
- Australian Medicare Card

If, after supplying your document, your identity still can't be verified, you will be asked to provide a certified copy of the document.

3.8 Can I use the card at ATMs?

No, cash withdrawals are not available. Please note balance enquiries at an ATM are not available.

3.9 Can I use my card to make ongoing regular payments?

As your salary packaging card is a pre-paid Matsercard card it cannot be used to set up future payments such as direct debits or ongoing regular payments. This is due to the terms and conditions of salary packaging cards, which require the card to be funded before a payment can be made.

3.10 Can I use my card to make 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 – www.postbillpay.com.au. To use this functionality,

you will need the "Post Billpay code" which can be found on most utility/services accounts.

3.11 Can my card be used overseas?

Yes, your Salary Packaging and Meal Entertainment Card can be used overseas.

For purchases in any currency other than Australian dollars or purchases with any merchant located outside Australia, the transaction will be subject to a Foreign Exchange Fee of 2.99%.

Due to the restrictions of merchant codes attributable to the Meal and Entertainment Benefits account on your card, it may not work at all places. When outside of Australia, balances can be viewed online and via the mobile app.

Example of Foreign Exchange Fee

- You make a purchase from a merchant located outside Australia (in the USA);
- At the time, Mastercard's prevailing exchange rate is \$1.00 US = \$0.95 Australian; and you spend \$200.00 US.

The Australian dollar amount is USD \$200.00 x \$0.95 = \$190.00.

The foreign exchange fee is therefore 2.99% x \$190.00 = \$5.68.

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 and is not retained by us.

3.12 Do I need to let AccessPay know I am going overseas?

No.

3.13 Does the card have PayPass?

Yes. Mastercard PayPass gives the cardholder the ability to use the card to make a contactless transaction for purchases up to \$100 at eligible terminals without having to sign or enter a PIN. For transactions over \$100, additional authorisation is required via the use of a PIN. This function is set in place for security reasons.

3.14 I no longer want my card. How can I cancel it?

If you no longer wish to utilise a Salary Packaging and Meal Entertainment Card, you can cancel your card by logging into your online account via the mobile app or at www.accesspay.com.au.

If you are cancelling due to leaving your employer, please contact AccessPay at customerservice@accesspay.com.au or on 1300 133 697.

3.15 How do I report my card lost or stolen?

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

- Using the AccessPay mobile app, available to download on [GooglePlay](https://play.google.com/store/apps/details?id=com.accesspay) and the [Apple App Store](https://apps.apple.com/au/app/accesspay/id1441111111)
- Logging into your online AccessPay account at www.accesspay.com.au
- 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 you 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.

3.16 My card is damaged. How do I replace it?

If your card becomes damaged and needs replacement, you can order a new one by:

- The AccessPay Mobile App, available to download on [GooglePlay](#) and the [Apple App Store](#)
- Logging into your online AccessPay account at www.accesspay.com.au
- Contacting the AccessPay National Advisory Centre at customerservice@accesspay.com.au or on 1300 133 697

A replacement card fee of \$6.70 applies and will be deducted from your AccessPay account. Should there be insufficient funds available in your account, the fee will be drawn from your card.

If your card arrives damaged, please contact AccessPay.

4.0 Meal and Entertainment Benefits

Card funds within a Meal and Entertainment Benefits account will only be accepted by eligible dining establishment merchants, hotel accommodation providers, taxis and car hire. If you have both General Living Expenses and Meal and Entertainment Benefits accounts on your card when a transaction does not comply with Meal and Entertainment Benefits or your balance is not sufficient to complete the transaction, it may draw from your General Living Expenses account balance instead. You can view your transaction listings via the app or logging in at www.accesspay.com.au.

Dine-in meals - businesses that do not have a dining function or where the merchant is not registered for a dining function may decline payment from the Meal and Entertainment Benefits account on your card.

Subject to your employer's Salary Packaging and Employee Benefits Policy, this expense may still be reimbursed through your AccessPay account. Please keep your receipt and contact AccessPay to discuss.

4.1 Can I use my card's Meal and Entertainment Benefits account to pay for accommodation and car hire?

Yes. In most cases, you can use the Meal and Entertainment Benefits account on your card to pay for accommodation and car hire if you book with the provider. This means, booking directly through the hotel or car hire company.

4.2 Can I use my card to pay for Uber?

No. You can use the Meal and Entertainment Benefits account on your card to pay for taxis, however it cannot be used for Uber or other rideshare services.

4.3 Can I use my card's Entertainment Benefits account at a travel agent or for a packaged holiday?

No. Accommodation and car hire can only be booked using your Meal and Entertainment Benefits account when the transaction is completed directly through the provider.

If you have booked accommodation and/or car hire through a travel agent and wish to use your available Meal and Entertainment Benefits funds, you may still be able to claim by reimbursement. Please contact AccessPay to discuss.

5.0 Partner Cards

5.1 How do I arrange a card for my partner or family member?

If you would like to organise a Partner Card, please contact the AccessPay National Advisory Centre on 1300 133 697, customerservice@accesspay.com.au or can be ordered using the form found [here](#).

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.

5.2 Which funds will a Partner Card be able to access?

Partner cards can access all account balances available to the primary cardholder, however the partner cardholder will not have access to the mobile app or online account.

6.0 Additional information

6.1 When do I need to spend my card balance by?

All salary packaging funds in the General Living Expenses and/or Meal and Entertainment Benefits accounts must be cleared each year prior to the end of the Fringe Benefits (FBT) year on 31 March. Balances cannot be carried forward into a new FBT year.

6.2 What happens if I haven't cleared my balance by 31 March?

Funds that remain on your Salary Packaging and Meal Entertainment card after 31 March will reduce your salary packaging cap for the next fringe benefits tax (FBT) year and mean you miss out on valuable savings.

6.3 What happens if my balance exceeds \$5,000 on my card?

If your balance reaches \$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.

6.4 What do I do if I detect fraudulent activity on my card?

If that 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) by:

- Using the AccessPay mobile app, available to download on [GooglePlay](#) and the [Apple App Store](#)
- Logging into your online AccessPay account at www.accesspay.com.au
- Visiting www.accesspay.com.au/mycard
- 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.
- Calling AccessPay on 1300 133 697 (Mon – Fri between 8:30am – 6:30pm AEST)
- Calling the EML support line on 1300 739

When you report you 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.

If you're not sure that there has been fraudulent activity but would like to check please call AccessPay on 1300 133 697 (Mon – Fri between 8:30am – 6:30pm AEST) or EML on 1300 739 889 after hours

6.5 How do I dispute a fraudulent or incorrect transaction?

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 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.

EML have 60 days to resolve/close a dispute. This time frame may be extended upon request of an Acquirer, or if they haven't received all the required information initially.

6.6 What if I need after hours support for my card?

For urgent after hours support call EML Support on 1300 739 889.

7.0 Quick links

[Product Disclosure Statement](#)

[Terms and conditions](#)

[Financial Services Guide](#)

[AccessPay Salary Packaging Card](#)

[Everyday Savings Program](#)