

Salary Packaging and Employee Benefits Card

USER GUIDE

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1.0 Getting started

1.1 What are the benefits of the Salary Packaging and Employee Benefits Card?

The Salary Packaging and Employee Benefits 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 Visa 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 Employee Benefits Card allows you to access both General Living Expenses and Entertainment Benefits on one convenient card.

Easy; tap your Card to make contactless payments for transactions under \$100 with payWave 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 Employee Benefits Card. These can be through point of sale discounts and eVouchers and can only be purchased using salary packaging funds. This savings program is still under development. More details coming soon!

1.2 How do I apply for a Salary Packaging and Employee Benefits Card?

Adding a Salary Packaging and Employee Benefits 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.

2.0 PIN

2.1 How do I find out my PIN?

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

This PIN cannot be changed.

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?

No. PINs cannot be changed, however, if you forget your PIN you do have the ability to retrieve it.

2.3 I've forgotten my PIN. How can I retrieve it?

PIN reveal requirements:

The cardholder must have their personal details registered in their AccessPay account. Minimum requirements for applying for a Salary Packaging and Employee Benefits card include name, date of birth, and an email address. If the details are not registered or are not correctly updated, the cardholder will not be able to verify their identity and/or receive the security code required for the process.

If you have not registered an email address to your AccessPay account, you will not be able to retrieve 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.

PIN reveal procedure

Cardholders can retrieve their PIN by visiting <https://pin.emerchants.com.au>.

You will be prompted to enter your 16 digit Personal Account Number (PAN) along with personal details to verify your identity.

Following verification of your identity, a security number will be sent to your email address as registered with the card. The security number will be required to allow the cardholder to access their PIN.

2.4 What happens if I enter the wrong PIN?

Should an incorrect PIN be entered three times when a transaction is attempted, the Card will be temporarily blocked. You will need to contact AccessPay to have your card unblocked.

The card will remain locked indefinitely unless you notify AccessPay. 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 Employee Benefits Card?

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

Some restrictions apply, please see below.

3.2 What are the restrictions of use for the Salary Packaging and Employee Benefits Card?

There are a number of important conditions of use that apply to the Salary Packaging and Employee Benefits 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:

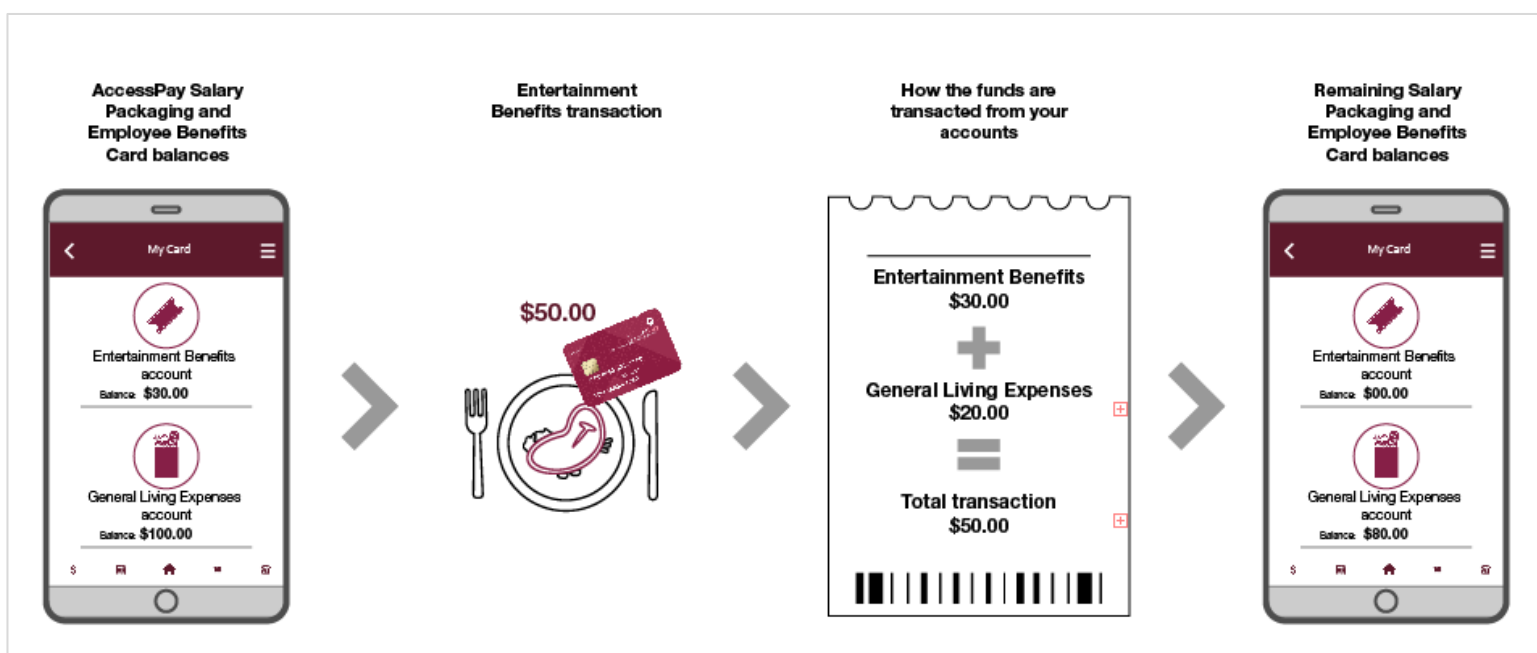
- Deposits to your card may only be made by AccessPay as part of your salary packaging administration
- Card can only be retained and used while you are employed by the employer who has authorised the issue of the card
- Card cannot be used to withdraw cash
- Card cannot be used at ATMs
- Card cannot 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 an Entertainment Benefits account are restricted by relevant merchant codes. For further information, please refer to Entertainment Benefits 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 Employee Benefits 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, please visit www.accesspay.com.au/pds

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 Entertainment Benefits accounts).

Funding Hierarchy

The transaction will confirm whether funds can be taken from your 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 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 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

3.7 Can I use the card at ATMs?

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

3.8 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.

3.9 Can my card be used overseas?

Yes, your Salary Packaging and Employee Benefits 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 Entertainment Benefits account on your card, it is unlikely that this account will work on every occasion. 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, VISA'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.

3.10 Does the card have payWave?

Yes. Visa payWave 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.

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

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

Alternatively, please contact the AccessPay National Advisory Centre at customerservice@accesspay.com.au or on 1300 133 697.

3.12 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/id1444444444)
- 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.

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.

3.13 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](https://play.google.com/store/apps/details?id=com.accesspay) and the [Apple App Store](https://apps.apple.com/au/app/accesspay/id1444444444)
- 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
- Visiting www.accesspay.com.au/mycard

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 Entertainment Benefits

Card funds within an 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 Entertainment Benefits accounts on your card when a transaction does not comply with 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 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 contact AccessPay to discuss.

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

Yes. In most cases, you can use the 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?

You can use the 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 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 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.

The availability of partner cards is subject to your employer's Salary Packaging and Employee Benefits Policy, and will incur a \$1.00 per account, per fortnight fee (to be charged on your usual pay cycle).

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 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 my balance exceeds \$5,000 on my card?

You may have already provided documents numbers (Drivers Licence number, Passport number or Proof of Age card number) confirming your identity. If your balance reaches \$5,000 (combined balance for both Entertainment Benefits and General Living Expenses), an automatic eKYC check is performed on your behalf. If your balance reaches \$5,000 and you have not provided document numbers confirming your identity, you will be required to provide these or your card will be temporarily suspended.

6.3 How do I dispute a transaction on my card?

If on your transaction listing you notice a purchase that you don't think you made or you doubt is correct, 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 \$25.00 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.

6.4 How do I report fraudulent activity on my card?

Should you suspect fraudulent activity on your card, you may wish to report your card as lost or stolen to have your card cancelled.

If you wish to report your card lost or stolen, you can do so 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.

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 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 \$25.00 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.

7.0 Transition from NAB and Westpac

7.1 What happens to the balance on my NAB or Westpac Salary Packaging Card?

We recommend spending the balance on your NAB or Westpac Salary Packaging Card/s prior to its closure on 30 June 2017.

Any funds remaining on either your NAB or Westpac Salary Packaging and/or Meal Entertainment Cards will be transferred to your new Salary Packaging and Employee Benefits Card. This process will take approximately 15 business days and you will receive a payment notification from AccessPay to your preferred email address when the funds have been transferred.

7.2 How are my fees charged and when?

Your fees will be deducted from your pay with your usual salary packaging deductions. The fee will be paid before tax and in addition to your annual cap.

Once the accounts on your card have been funded, you will be charged the applicable cardholder fee.

In most cases, if you order your card in time and are paid fortnightly, your new Salary Packaging and Employee Benefits Card will have funds transferred into your chosen accounts from your first payday after 19 June 2017.

If you are paid weekly and have applied for your card in time, your card will be funded in the last week of June.

8.0 Quick links

- Product Disclosure Statement - <http://www.accesspay.com.au/pds>
- Terms and conditions - <http://www.accesspay.com.au/terms>
- Financial Services Guide - <http://www.accesspay.com.au/fsg>
- AccessPay My Card Page - <http://www.accesspay.com.au/mycard>