EML Mobile App user guide

EML Payment Solutions Limited is now the provider of the combined EML Salary Packaging Mastercard[®]* (for both General Living expenses and Meal Entertainment benefits). These benefit cards were previously managed by Westpac. EML offers access your salary packaging benefits instantly, easily and securely through their mobile app, **EML Benefits**.



Download the app:

Android: <u>https://play.google.com/store/apps/details?id=com.emlpayments.benefits</u> Apple: <u>https://apps.apple.com/au/app/eml-benefits/id1478681565</u>

Once you have downloaded the app, you can also add your benefit card to your digital wallet; Apple Pay, Google Pay or Samsung Pay to access your funds and pay digitally.

What's covered in this user guide:

- Add your card to your Digital Wallet
- View your transactions
- Change your card PIN

> Add your card to your Digital Wallet

You can add your EML Salary Packaging Mastercard to your digital wallet, prior to receiving your plastic/proxy card.

Log in to your EML App using your email address and password (created during your card verification).

Click 'Add to Apple Wallet' or 'Add to Wallet' and follow your device prompts.

- Report your card as lost or stolen (including replacing your damaged card)
- Activate you card



*The EML Salary Packaging Mastercard is also known as the PBI Benefit Solutions Salary Packaging and Meal Entertainment Mastercard as referred to in the PDS. See the PDS document for full Terms and Conditions.

The EML Salary Packaging Mastercard is a prepaid, reloadable Mastercard issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131 pursuant to license by Mastercard Asia/Pacific Pte. Ltd. Consider if the card is right for you. Read the PDS for more information. Mastercard and the Mastercard brand mark are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.



For more information visit **pbisolutions.com.au**



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> View your transactions

To view your benefit transactions, simply click on the benefit from the home screen.



Eack Living Expenses

Direct Credit: NBA pay Jan Feb 17 Mar 2020 at 15:20:00 \$3,600.00

> Change your card PIN

If you have forgotten your plastic/proxy card PIN, or if you would like to change it, here is step by step guide.

Click the menu icon (top right hand icon)	Click on your card (under Manage Proxy Cards)	Click 'Change PIN'
	Back Settings	Change PIN
	Terms & Conditions	Replace Card
	Logout >	
	Manage Proxy Cards	
	5577 •••••• 1956 > EXP: 03/24	
Click 'Send'. A verification code will be sent to your nominated mobile phone	Once received,	
number	enter the 8 digit SMS code	Enter a new 4 digit PIN
Manage Pin	Manage Pin	Manage Pin
To further confirm your identity, a verification code will be sent to the	Please enter the 8 digit verification code	Please enter your new 4 digit PIN
phone number registered to your card +61404	Enter Code	New PIN Confirm PIN
Cancel Send	Next	Submit

Note: you can also change your PIN in the EML Online Card Management Portal.



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> Report your card as lost or stolen

If you have lost your card, it is damaged or was stolen, you can organise the replacement card by clicking 'Relace Card' in your mobile app. On the next screen, check your postal details and update if required. Then click 'Order New Card'.

C Back Settings Help & Support > Terms & Conditions >	Change PIN Change Card	Replace Card Fill in the details below to replace a lost, stolen or damaged card
Logout > Manage Proxy Cards 5577 1956 EXP: 03/24		Building Address Line 1 Street Address Line 2
		Suburb State NSW Postcode
		By clicking "Order new card" you acknowledge that your current proxy card will be cancelled. A new card will be created instruty, you can add this to wallet and use immediately until your new card is sent to you. Order New Card

> Activate you card

When you receive your plastic/physical card you will also receive an activation code noted as the 'unique EAID' (a combination of 9 letters and numbers).

In your mobile App, click 'Activate Plastic'.

Enter the EAID and click 'next'.



Note: your card can also be activated through the EML Online Card Management Portal or by calling 1300 139 224 (select option 2 and follow the prompts using your 5 digit security code created during your verification).



