

# EML Online Portal 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. Here is your guide to using the EML online portal <https://cmp.emlpayments.com/>

## What's covered in this user guide

- Activate your card
- View your transactions
- Update your cardholder details
- Change your card PIN
- Report your card as lost or stolen (including replacing a damaged card)
- Account query
- Dispute a transaction
- Change your online portal password
- Statement download

## ➤ Activate your card

Once you receive your plastic/physical card, you will also receive an activation code called the 'unique EAID' (found in a blue box on the letter). This code is used on the EML Mobile App.

Visit the online portal <https://cmp.emlpayments.com/>

Select 'Manage Cards' from the left menu. Click 'Activate' and enter the last 4 digits of the plastic card.

Or call 1300 139 224, select option '2' and follow the prompts using your 5-digit security code (created during your verification).

Type	Name	Balance	Status	Actions
PROXY		-	● PLASTIC_NOT_ACTIVE	<a href="#">Activate</a>
MEALS AND ENTERTAINMENT		-	● ACTIVE	

[Add a proxy card](#) [Edit cardholder details](#) [Change PIN](#)

\* 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](https://pbisolutions.com.au)

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## > View your transactions

Your personal dashboard displays card information for each of your accounts and all related transaction details for those cards.

If you have multiple benefits, click the arrows in the banner next to the picture of your card to move

between accounts, or select the benefit from the tabs below the banner.

When you select a specific card, the grid will update to display the transactions from that card only.

Category	Description	Date	Amount	Balance
JIT TRANSACTION	SMIGGLE PTY LTD SHOP L00 63 MID CITY SYDNEY 2000 AUS (FORCED POST 14/01 13:09:5	JAN 15, 2020	\$12.95	\$24.19
CHARGE MAINTENANCE FEE (MONTHLY)	MAINTENANCE FEE CHARGED ON 15/01/2020	JAN 15, 2020	\$0.00	\$11.24
JIT TRANSACTION	WOOLWORTHS 1248 SYDNEY AUS	JAN 14, 2020	-\$1.80	\$11.24

## > Update your cardholder details

Select 'Manage Cards' from the left menu, then select 'Edit cardholder details'.

This will open a panel below the transaction grid, which allows you to edit your personal information including your address. (Please note: name and

date of birth changes must be made directly with Smartsalary.)

Modify one or more fields and click 'Update' at the bottom of the screen to save your changes.

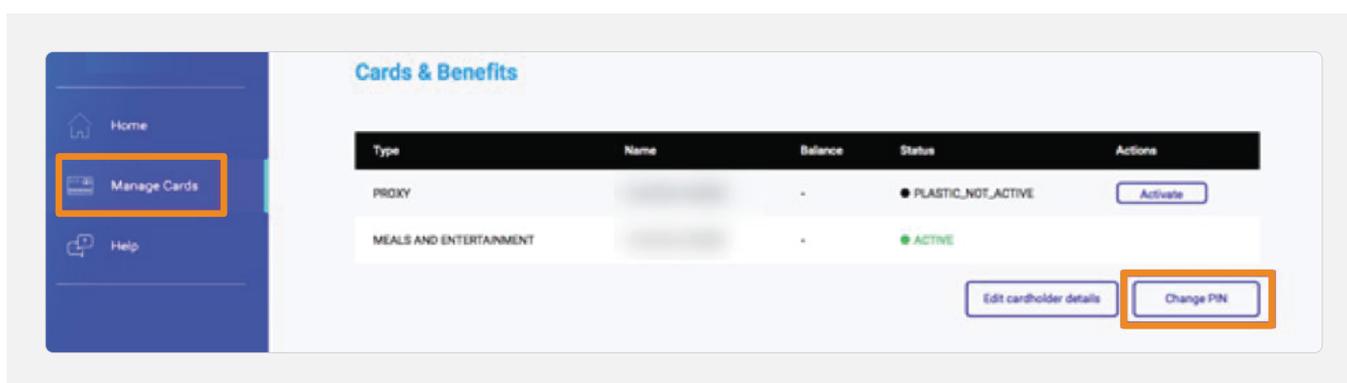
Type	Name	Balance	Status	Actions
PROXY		-	● PLASTIC_NOT_ACTIVE	<a href="#">Activate</a>
MEALS AND ENTERTAINMENT		-	● ACTIVE	<a href="#">Edit cardholder details</a> <a href="#">Change PIN</a>

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## > Change your card PIN

Select 'Manage Cards' from the left menu, then select 'Change PIN'.

This will open a new window.



Enter your full card number without spaces (16 digits), your surname and your date of birth.

A validation code will be emailed to you. Enter the validation code into the online portal. Once it has been accepted you can enter a new PIN of your choosing.

You must verify your identity in order to manage your PIN. Please fill out the form below with your details, then click continue.

Card Number

Last Name

Date of Birth

[CONTINUE](#)

Ready for PIN change:

**Important**  
To protect our cardholders from unwanted card fraud, **weak PIN combinations are not permitted.**

A weak PIN is where:

- The same digit is used for the whole PIN eg. 0000, 1111, etc; or
- All consecutive digits in the PIN are in ascending order eg. 1234, 4567, etc; or
- All consecutive digits in the PIN are in descending order eg. 4321, 6543, etc.

Please enter a new PIN:

Please re-enter the new PIN to confirm:

[CHANGE PIN](#)

EML Payments Limited

Please note: your PIN can also be processed through the EML Mobile App.

> For more information visit [pbisolutions.com.au](http://pbisolutions.com.au)

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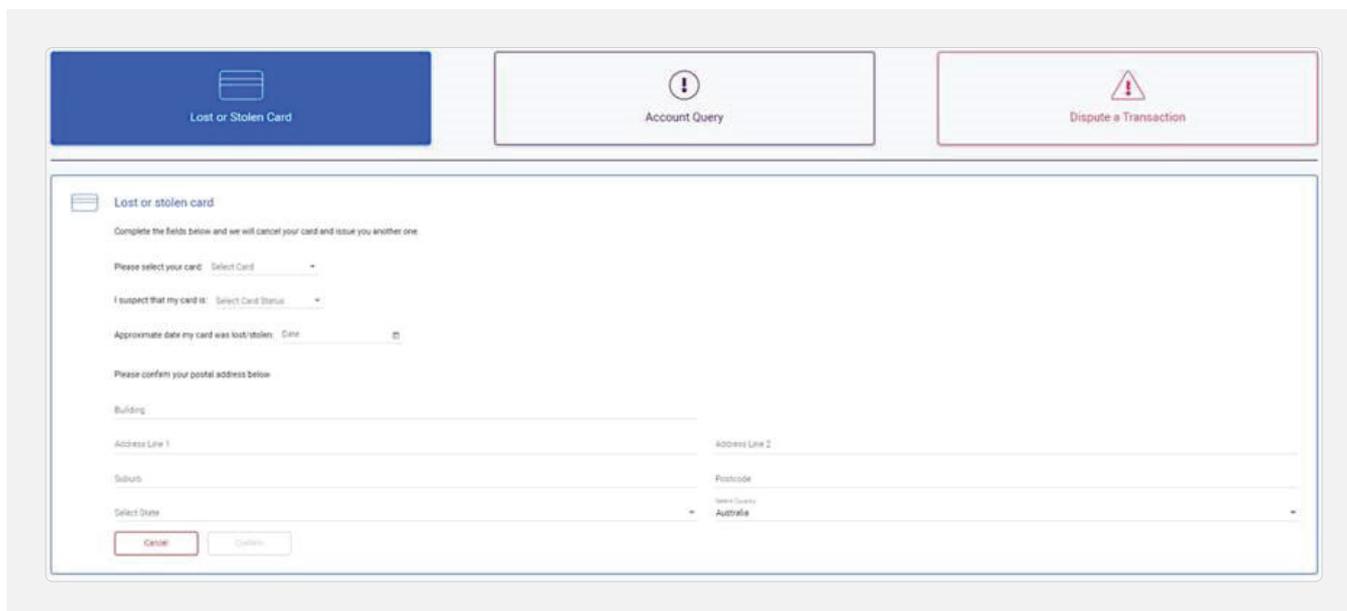
## > Report your card as lost or stolen

If you have lost your card, it is damaged or was stolen, you can organise the replacement card directly through the online portal.

Select 'Help' from the left menu.

Select 'Lost or Stolen Card' and complete the details of your card.

Ensure you select the correct card from the dropdown list and confirm your postal address.



The screenshot shows the 'Lost or Stolen Card' form in the EML Online Portal. At the top, there are three navigation buttons: 'Lost or Stolen Card' (highlighted in blue), 'Account Query', and 'Dispute a Transaction'. The main form area is titled 'Lost or stolen card' and contains the following fields and instructions:

- Instruction: "Complete the fields below and we will cancel your card and issue you another one."
- Field: "Please select your card:" with a dropdown menu labeled "Select Card".
- Field: "I suspect that my card is:" with a dropdown menu labeled "Select Card Status".
- Field: "Approximate date my card was lost/stolen:" with a date picker.
- Section: "Please confirm your postal address below"
- Fields: "Building:", "Address Line 1:", "Address Line 2:", "Suburb:", "Postcode:", "Select State:" (with a dropdown menu showing "Australia").
- Buttons: "Cancel" and "Confirm".

You can also report your card as lost or stolen via the EML Mobile App.

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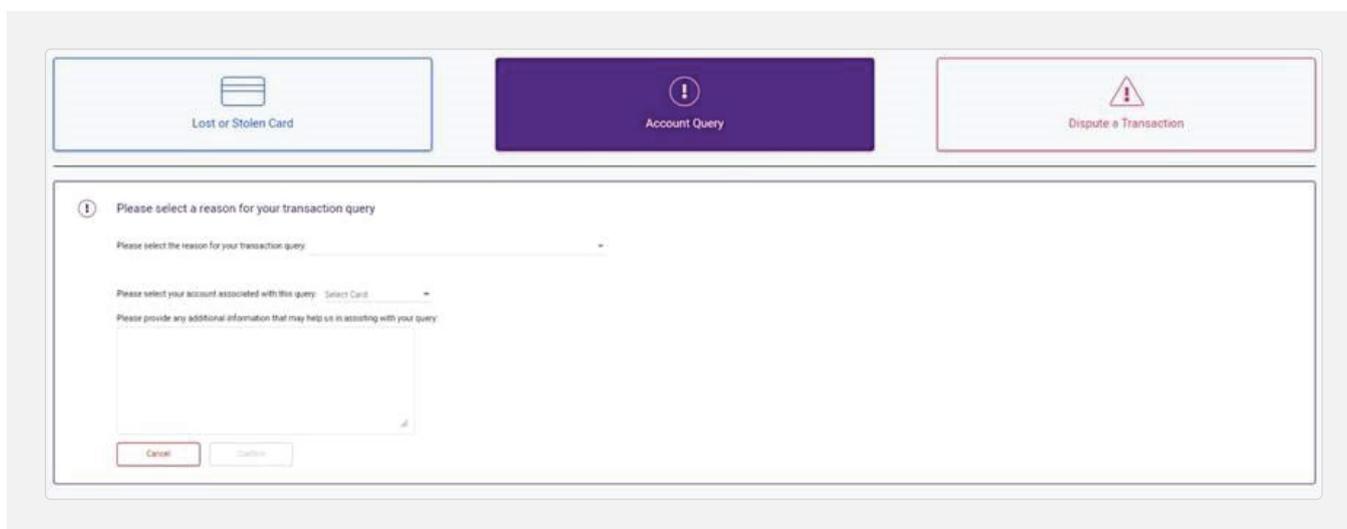
## > Account query

Select 'Help' from the left menu.

Then select 'Account Query' and fill in the details related to your query.

Ensure you select the correct query reason and card from the dropdown lists and select the applicable transaction from the grid of available transactions.

All fields on the form must be completed in order to submit your request. Upon completion of the request, customer support will receive your query and action accordingly.



The screenshot shows the 'Account Query' section of the EML Online Portal. At the top, there are three buttons: 'Lost or Stolen Card' (light blue), 'Account Query' (purple, currently selected), and 'Dispute a Transaction' (light red). Below these buttons is a form titled 'Please select a reason for your transaction query'. The form contains three fields: a dropdown menu for 'Please select the reason for your transaction query', a dropdown menu for 'Please select your account associated with this query' (currently showing 'Select Card'), and a text area for 'Please provide any additional information that may help us in assisting with your query'. At the bottom of the form are 'Cancel' and 'Continue' buttons.

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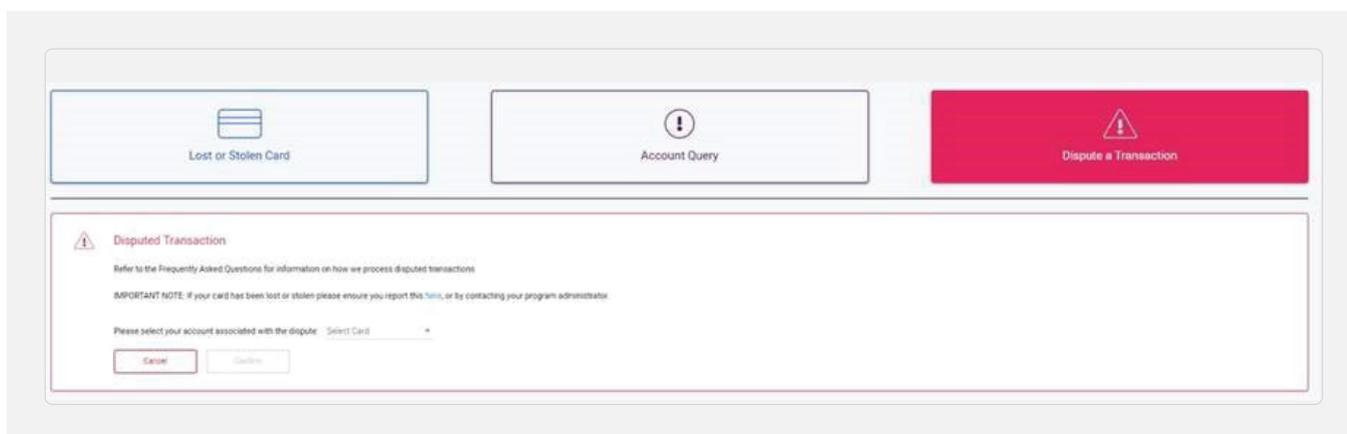
## > Dispute a transaction

Select 'Help' from the left menu.

Then select 'Dispute a Transaction' and select the card, transaction and reason for the dispute. Then complete the remaining details related to the disputed transaction.

Ensure you select the correct card from the dropdown list and select the disputed transaction from the grid of available transactions.

All fields on the form must be completed in order to submit your request. Upon confirmation of the request, the form will be submitted to EML for review and actioning.

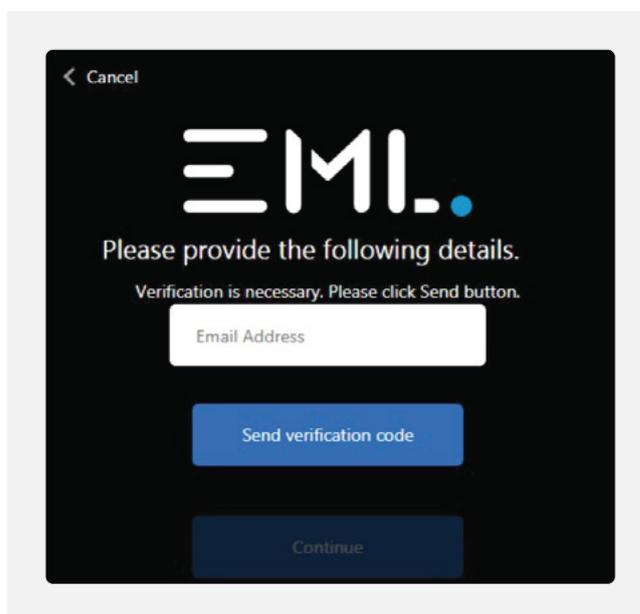


The screenshot shows the 'Dispute a Transaction' interface. At the top, there are three buttons: 'Lost or Stolen Card' (light blue), 'Account Query' (light grey), and 'Dispute a Transaction' (red). Below these buttons is a form titled 'Disputed Transaction'. The form contains a warning icon and text: 'Refer to the Frequently Asked Questions for information on how we process disputed transactions' and 'IMPORTANT NOTE: If your card has been lost or stolen please ensure you report this [here](#), or by contacting your program administrator'. There is a dropdown menu labeled 'Please select your account associated with the dispute: Select Card' and two buttons: 'Cancel' and 'Continue'.

## > Change your online portal password

If you have forgotten your online portal password, click the 'Forgot your password?' link from the login screen or click here.

1. Enter your email address.
2. Click 'Send verification code' button.
3. Open your email and enter the code.
4. Click the 'Verify code'.
5. On the next step, click 'Continue' button. (Do not click 'Change my email'.)
6. Enter your new password and confirm.

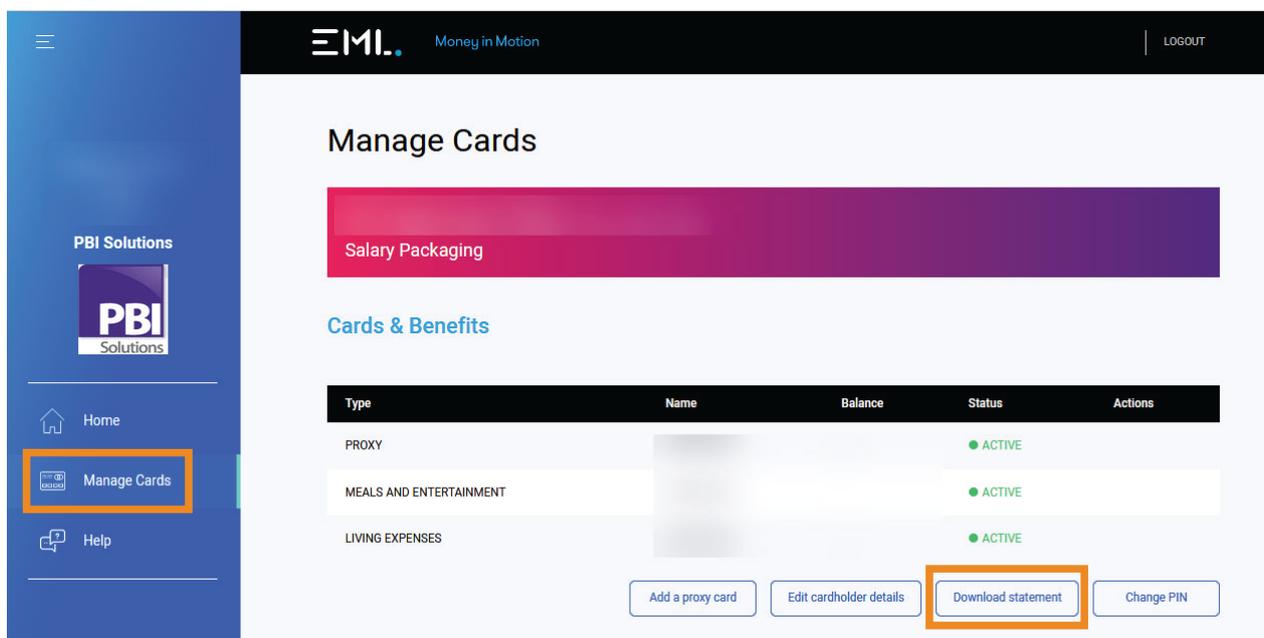


The screenshot shows a mobile-style interface for password reset. It features the EML logo at the top. Below the logo, it says 'Please provide the following details.' and 'Verification is necessary. Please click Send button.' There is a text input field for 'Email Address', a blue button labeled 'Send verification code', and a dark blue button labeled 'Continue'. A 'Cancel' link is visible in the top left corner.

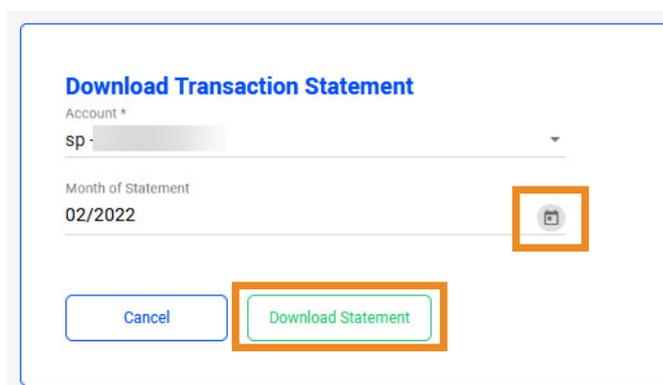
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## > Steps to download your card statement

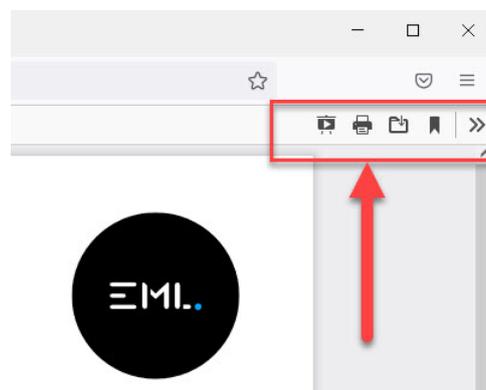
1. Log in at <https://cmp.emlpayments.com>
2. Select 'Manage Cards' from the left menu
3. Click 'Download Statement'
4. Select 'Account/Benefit'



5. Select 'Month'
6. Click 'Download Statement'



7. Statement opens in a new browser window with options to download or print



8. Return to the portal if additional months are required (repeat steps 5-6)