

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: <https://play.google.com/store/apps/details?id=com.emlpayments.benefits>

Apple: <https://apps.apple.com/au/app/eml-benefits/id1478681565>

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:

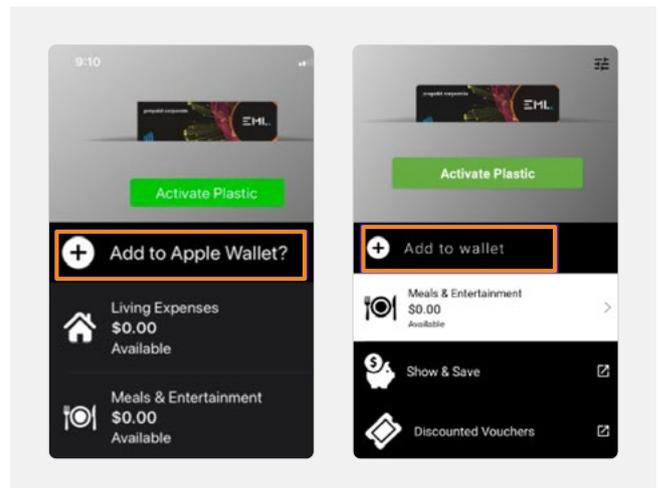
- Add your card to your Digital Wallet
- View your transactions
- Change your card PIN
- Report your card as lost or stolen (including replacing your damaged card)
- Activate you card

> 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.

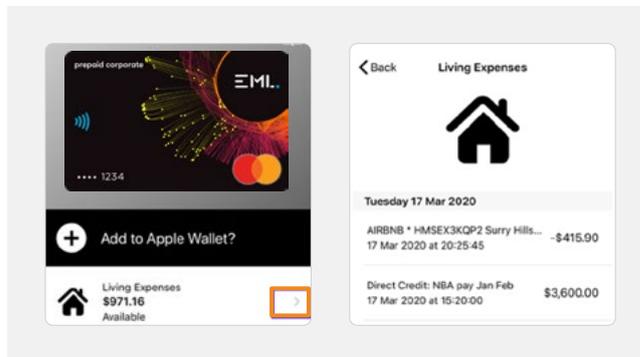


*The EML Salary Packaging Mastercard is also known as the PBI Benefit Solutions Salary Packaging and Meal Entertainment Mastercard as referred to in the PDS. See the PDS document for full Terms and Conditions. The EML Salary Packaging Mastercard is a prepaid, reloadable Mastercard issued by EML Payment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

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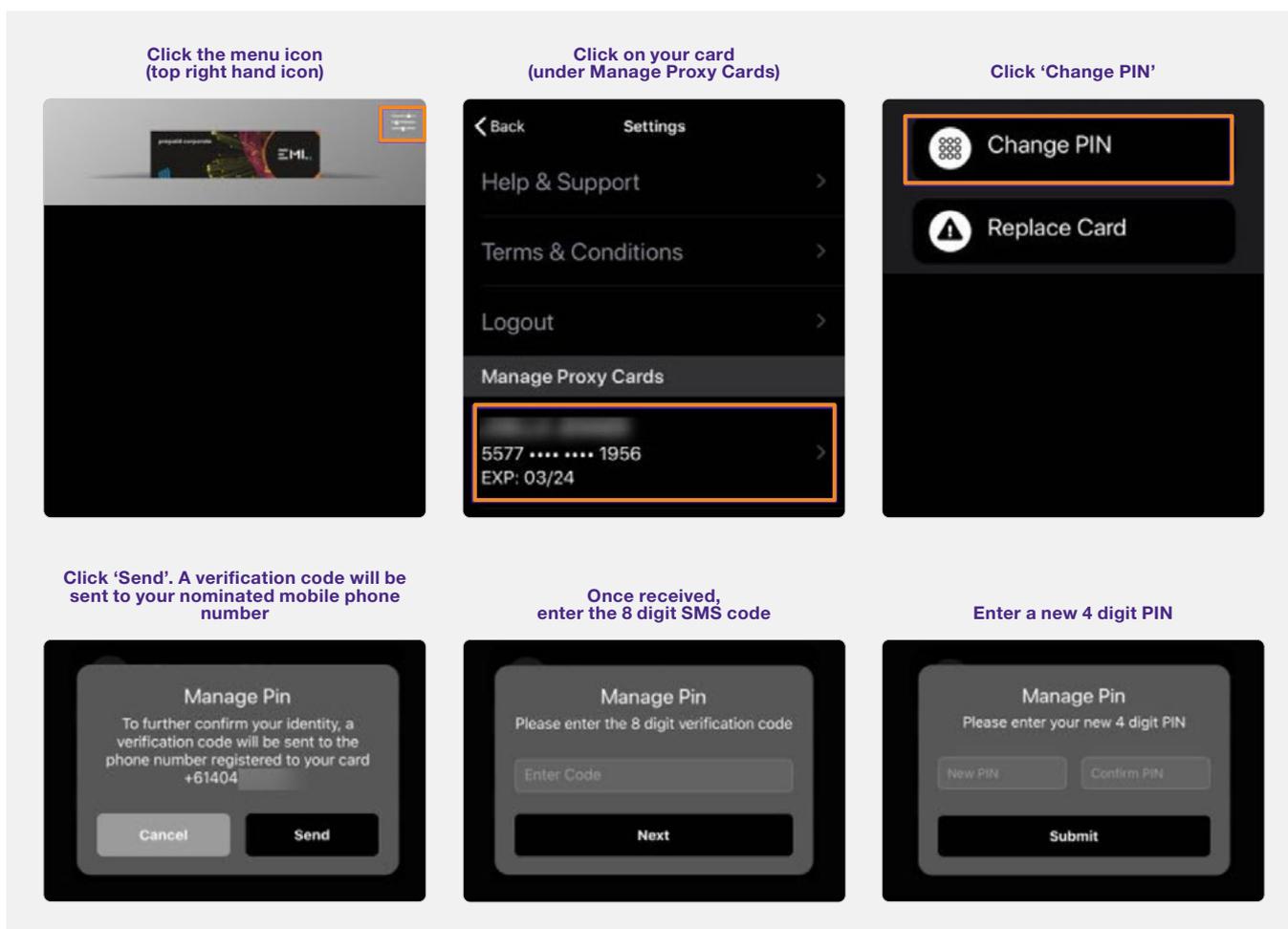
> View your transactions

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



> 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.



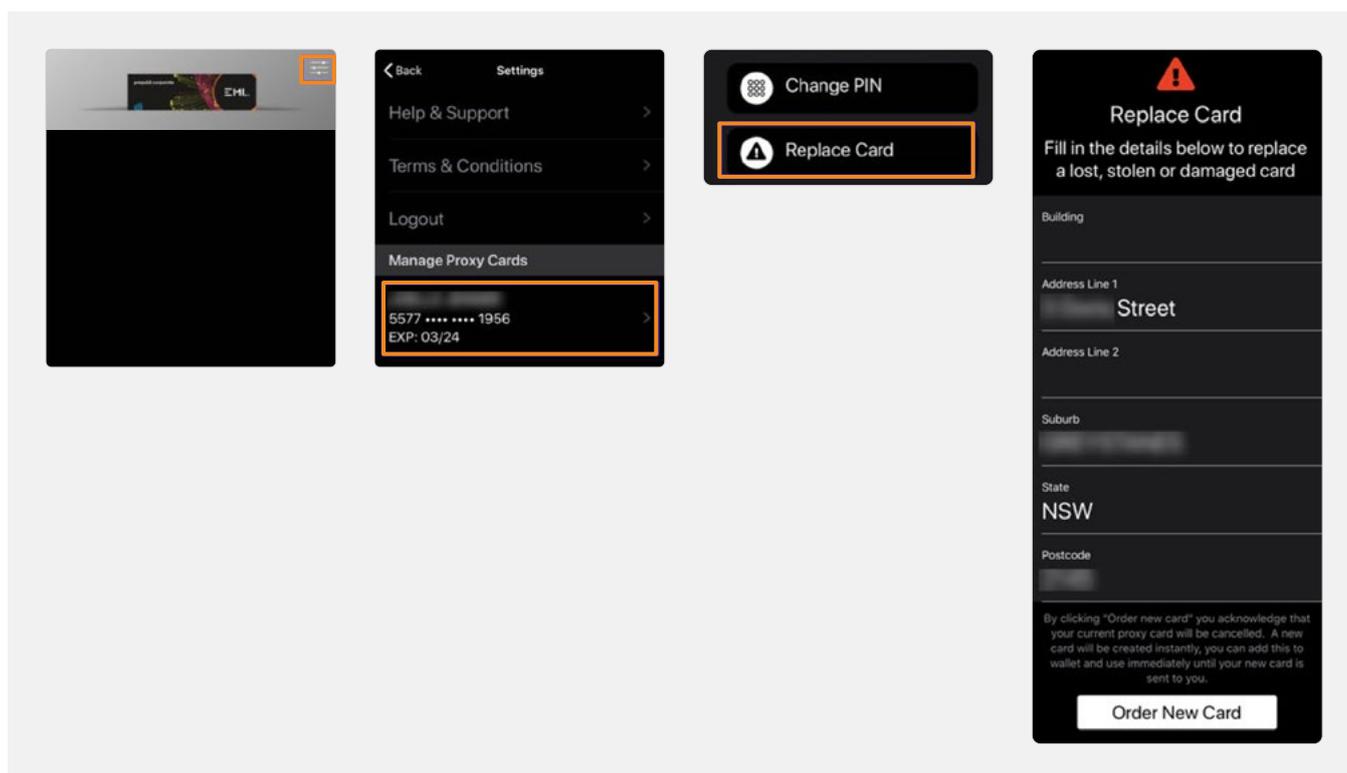
Note: you can also change your PIN in the EML Online Card Management Portal.

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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'.

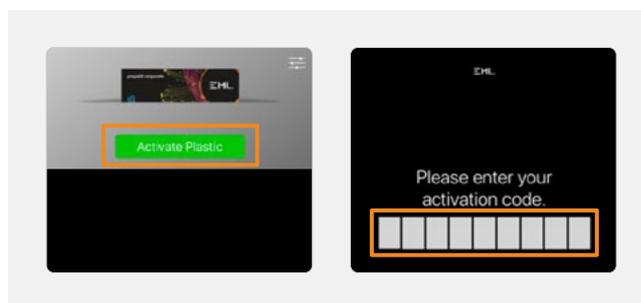


➤ Activate your card

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).