

Salary Packaging and Meal Entertainment Cards Frequently Asked Questions

1. *I received a PIN in the mail, but I do not have the card. Is it lost in the mail?*

Answer:

Cardholders will receive their PIN first. For security reasons, the card will be received a few days later. You will be able to use your card once you have activated your card.

2. *How do I activate my card?*

Answer:

You can activate your card in the following ways:

- Via Internet Banking – Log on then select Services > Activate Card
- Via Beyond Bank mobile app – Log on > select Card Management > Activate Card
- At a Beyond Bank branch
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85

3. *I do not like the card's PIN – can I change it?*

Answer:

Yes. Only the cardholder can change the PIN. You require the actual card to change the PIN to a new one.

Here are ways you can change the PIN:

- Via Internet Banking – Log on then select Services > Card Management (The card must be activated before the PIN can be changed).
- Via Beyond Bank mobile app – Log on > select Card Management
- Take the card to a Beyond Bank branch – you will require Photo ID.
- Use a CUSCAL owned rediATM. You will be required to enter the card's existing PIN in order to change the PIN.

4. *I have forgotten my card's PIN – how do I get a new one?*

Answer:

Only the cardholder can request a new PIN.

Here are the options to gain a new PIN:

- Via Internet Banking – Log on then select Services > Card Management (The card must be activated before the PIN can be changed).
- Via Beyond Bank mobile app – Log on > select Card Management
- Take the card to a Beyond Bank branch – you will require Photo ID.
- You can telephone Beyond Bank Customer Relationship Centre on 13 25 85 and request a new PIN to be posted to you. Telephone Banking Passcode required.

5. *Can I change my PIN at a rediATM?*

Answer:

Yes. Cardholders are able to change their PIN at selected rediATMs. You will be required to enter the card's existing PIN in order to change the PIN. You'll know if you are able to change your PIN at a rediATM if you see the 'change PIN' option or you are provided with that option in the 'Other Services' selection on the screen after you've entered your PIN.

6. *What happens when my card expires?*

Answer:

You will receive a replacement card in the month before the card's expiry date. The card will have the same PIN and card number and will be active for immediate use.

If you have recurring Visa debits to your card you should provide the merchant with the new expiry date of your card to ensure your payments continue. Your card number will remain the same.

Always ensure that you update your details with Beyond Bank if you change addresses or contact details so that the replacement can be delivered to the correct address.

7. *How do I update my details with Beyond Bank?*

Answer:

You can update your personal details with Beyond Bank in the following ways:

- Via Internet Banking – Log on then select Settings > select the details that you want to update
- Via Internet Banking – Log on then select Secure Mailbox > send us a secure email with your request to update your details
- Via Beyond Bank mobile app – Log on > Select Contact Us > Secure Mailbox > send us a secure email with your request to update your details
- At a Beyond Bank branch
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85

8. *My card has been lost or stolen, what should I do?*

Answer:

You must notify us immediately if you notice your card is missing.

You can do this in the following ways:

- Via Internet Banking – Log on then select Services > Card Management > update card status
- Telephone the Visa Card 24 hour toll free hotline on 1800 648 027 (within Australia), or +61 2 8299 9101 (overseas), or
- Telephone Beyond Bank Customer Relationship Centre on 13 25 85 (within Australia), or +61 8 8205 8888 (overseas)

You can order a replacement card the following ways:

- Telephone Beyond Bank Customer Relationship Centre on 13 25 85 (within Australia), or +61 8 8205 8888 (overseas)
- At a Beyond Bank branch

If you have recurring Visa debits to your card you should provide the merchant with the new expiry date and card number to ensure your payments continue.

Beyond Bank

A U S T R A L I A

9. *I no longer wish a nominated additional cardholder to access my funds – what do I need to do?*

Answer:

You can withdraw the authority of an additional cardholder to operate the account in the following ways:

- By notifying your Salary Packaging provider who will notify Beyond Bank
- By going to a Beyond Bank branch and making this request
- By telephoning Beyond Bank Customer Relationship Centre on 13 25 85 – Telephone Banking Passcode required.

Where possible, we request the additional card being returned to Beyond Bank, or destroyed.

10. *Can I make payments using BPAY?*

Answer:

No, the Australia Taxation Office legislation does not permit BPAY transactions performed online or at the Post Office. The card can be used to pay bills using the credit card number online, over the phone or at any other service/ payment place provided by the biller.

11. *How can I check my balance or recent transactions?*

Answer:

You can check your balance and transaction history using the following methods:

- Phone our Account Information Line – 13 14 02 (available 24 hours per day, 7 days per week)
- Logon to Internet Banking (available 24 hours per day, 7 days per week)
- Logon to Beyond Bank's Mobile Banking App (available 24 hours per day, 7 days per week)
- Visit a Beyond Bank branch
- Phone our Customer Relationship Centre – 13 25 85 (available Mon-Fri 8am – 8pm and Sat 9am – 3pm CST)

12. *Can I withdraw money from a Beyond Bank branch?*

Answer:

No, the Australia Taxation Office legislation does not permit cash withdrawals. However, you can call our experienced staff for balance and card enquiries.

13. *Can I make a cash deposit into my card?*

Answer:

No, only your Salary Packaging provider/Employer is approved to credit funds into your account.

14. I would like to close my Salary Packaging and/or Meal Entertainment card. What should I do?

Answer:

Any requests to close a Salary Packaging or Meal Entertainment card need to be directed to your Salary Packaging provider.

15. Why is my transaction being declined?

Answer:

There are a number of reasons your transaction may be declined, it could be a result of:

- Insufficient funds in the card to process the transaction
- Your card has not been activated
- The merchant channel has been blocked as it is not approved by your salary packaging provider
- The merchant has not been categorised correctly by their bank
- You are selecting the 'SAV' or 'CHQ' option rather than the 'CR' option

Here are some of the declined codes that may occur:

Response Codes		
System Error	03	Merchant is invalid
System Error	05	Do not honour
Account Type Error	39	Account Type doesn't exist
Account Type Error	52	Account Type doesn't exist
Account Type Error	53	Account Type doesn't exist