DEFT

MACQUARIE BANK

Payer's guide
to DEFT

macquarie.com

Contents

What is DEFT?

A system allowing easy, secure payments to your biller using a
DEFT reference number.

You can make one-off payments by card, online or over the phone, without registering.

Alternatively, you can register for DEFT, which allows payments by card or bank account, online or over the phone. You can also make online payments that are one-off, future-dated, or recurring.

Registering for DEFT provides additional benefits such as the ability to keep track of your payment history and easy management of multiple reference numbers. You will also receive email notifications when payments are made and when scheduled payments are unsuccessful.
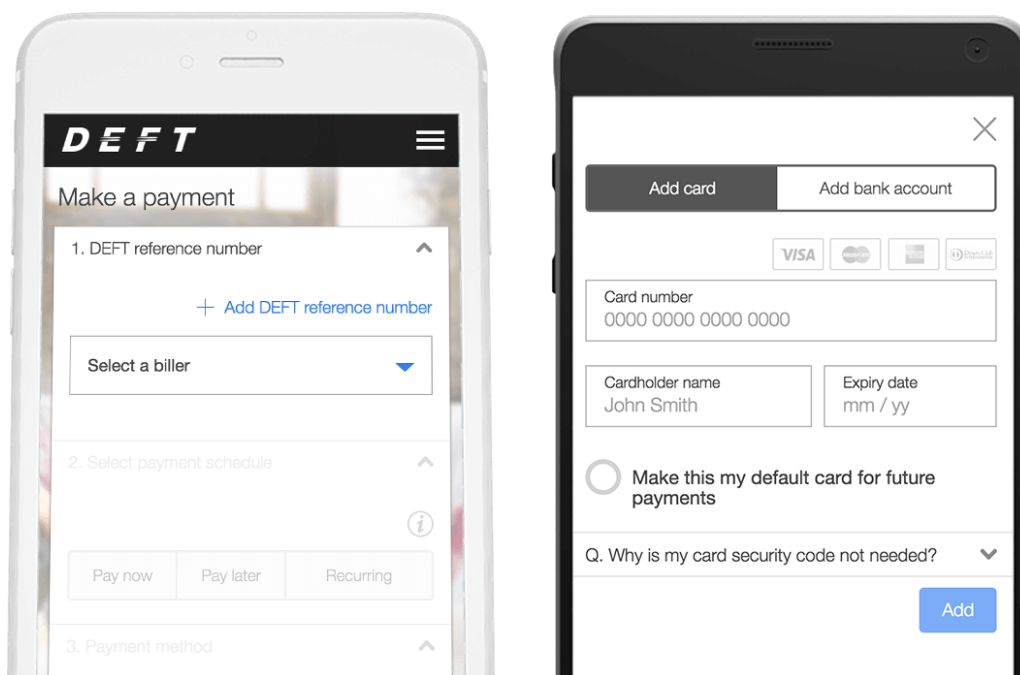
For further information about DEFT please see the Frequently Asked Questions at
deft.com.au/faq, or call us on **1800 672 162** (overseas +61 2 8245 4499)
Monday to Friday, 8.30am - 5.00pm (Sydney time).

Register for DEFT

Registering for DEFT provides additional benefits such as the ability to keep track of your payment history and easy management of multiple reference numbers.

> ✳ **TIP**: If you've logged in to DEFT before, you don't need to register again, simply log in to DEFT. See 'Already have a DEFT login?'

1 Go to **deft.com.au** and select **Register now**.

2 You'll see the 'Register for DEFT' page. Enter your name, email address and contact details.

✳ **TIP**: Your email address will be your username for logging in to DEFT.

3 Select **I'm not a robot** – and follow the prompts (this is a security feature).

4 Select **Create account**.

5 You will see a login page, and your temporary password will be sent to the email address you provided. Open your email, find the temporary password and enter it in the temporary password field on the login page. Select **Confirm**.

6 Enter the temporary password again, and then create your own password. Select **Confirm**.

> ✳ **TIP**: Your password must be between eight and 256 characters long. Try using a phrase that you'll remember. You need to include at least two alphabetic characters and at least one non-alphabetic character such as a space, number or symbol. You can't repeat the same character more than three times in a row.

7 You will see the 'Personal information' page. Enter your details, all details are mandatory and are used to help identify you when you call us. Select **Start using DEFT**.

8 You will see the DEFT homepage, and will receive a welcome email with your username for future reference.

> ✳ **TIP**: See 'Make a payment' for help setting up your first payment, and 'Find your way around DEFT' for more about setting up your DEFT profile.

Already have a DEFT login?
Log in to the new-look DEFT

If you've logged in to the old DEFT site before, you don't need to register again.

1 Go to **deft.com.au** and select **Log in**.

2 Enter the same email address username you used before, and select **Log in**.

3 A temporary password is sent to the email address that's also your username. Select **Continue**.

4 Open your email, find the temporary password and enter it in the temporary password field on the log in page, and select **Log in**.

TIP: Didn't receive your temporary password email? Allow a few more minutes, check your spam or junk mail folder, and then try again.

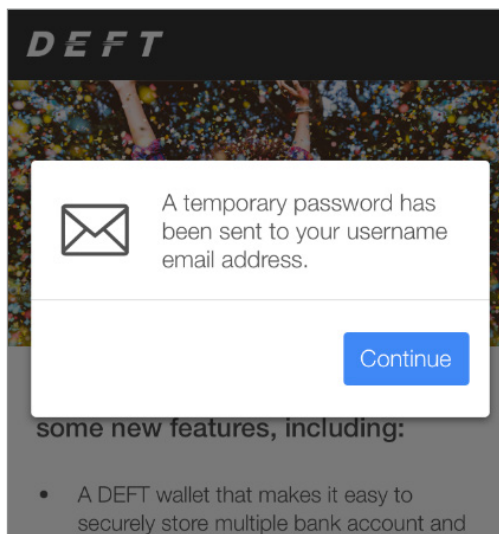If you still haven't received the email, or if the email address you're using as your username is incorrect or has changed, please call us on **1800 672 162** (overseas +61 2 8245 4499) Monday to Friday, 8.30am - 5.00pm (Sydney time).

5 Enter the temporary password again, and then create a new password. Select **Confirm**.

TIP: Your password must be between eight and 256 characters long. Try using a phrase that you'll remember. You need to include at least two alphabetic characters and at least one non-alphabetic character such as a space, number or symbol. You can't repeat the same character more than three times in a row.

6 You will see the 'Personal information' page with your information from the old DEFT site pre-filled. Please review your details and update any outdated information before you continue. Select **Start using DEFT**.

   ✱ **TIP**: The information is mandatory and is used to help us identify you when you call.

7 Success! You're now logged in to the new DEFT. A pop up page will show you the new features. Once you've finished looking at this you'll see the DEFT homepage, with your payment history if you have any.

   ✱ **TIP**: See 'Find your way around DEFT' for more information on how to navigate the site.

Find your way around DEFT

1 Go to **deft.com.au** and select **Log in**.
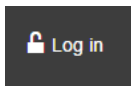
🔓 Log in

2 Enter your username email address and password, and select **Log in**.

3 The DEFT homepage shows you all the menu options as well as your payment history.

✳ **TIP**: You can get back to the homepage at any time by selecting **Home** from the menu on desktop or tablet. On mobile, select the **DEFT** logo in the top left corner to return to the homepage.
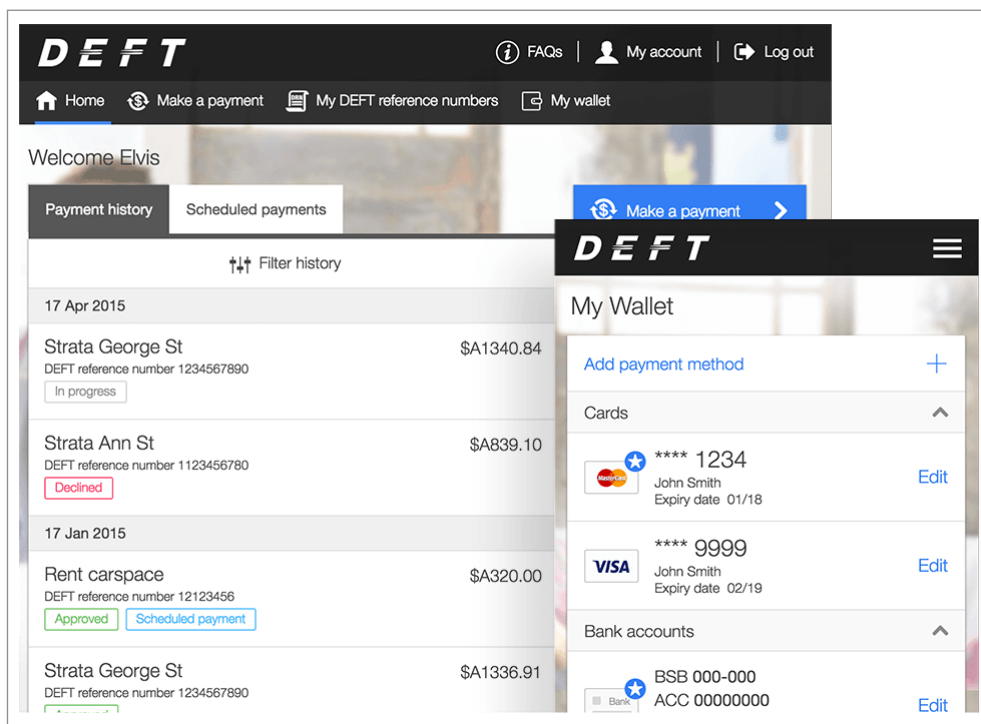
The menu

Desktop and tablet

Along the top of the page is a black menu bar.

Mobile

On the homepage, near the top of the page are three menu buttons.
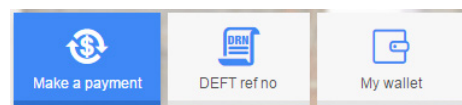
When you are on other pages in the site, in the top right corner there is a menu icon.

Select the icon to open up the menu, and then select an option.
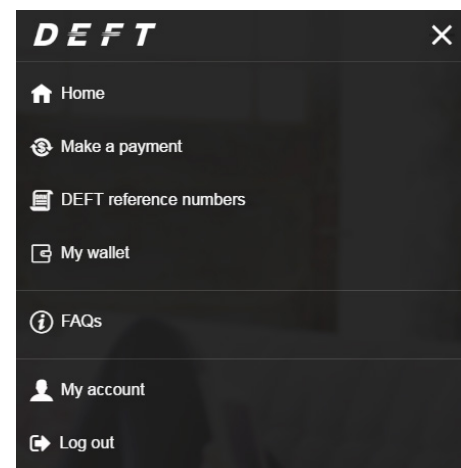
The menu options

- **Make a payment** – this is where you go to make a one off payment, or to schedule a future dated or recurring payment. See the section 'Make a payment'.

- **DEFT reference numbers** – this is a list of all the DEFT reference numbers you've paid when logged-in to your DEFT profile. From this page you can add, change or delete DEFT reference numbers. You can also set or change the phone security code for a DEFT reference number from this page. See the section 'Set your phone security code'.

- **My wallet** – this is a list of all the cards and/or bank accounts you have saved when making payments while logged in to your DEFT profile. From this page you can add, change or delete cards and bank accounts. See the sections 'Add a card or bank account to your wallet' and 'Change or delete your card or bank account details'.

Find 'My account'

Desktop and tablet

Select 'My account' from the top right of the screen next to 'Log out'.
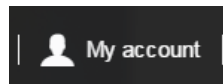
Mobile

Select 'My account' from the menu by first selecting the menu icon in the top right of the screen, and then 'My account'.

Using 'My account'

This section will show your DEFT profile details, including name, address, contact details and other preferences. From this page you can change your details, change your password, or deactivate your DEFT account.
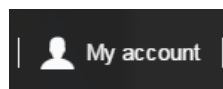
- To edit any of the details, select **Edit** next to the item you want to change. Most of the details are mandatory so you will only be able to change, not delete, the details.

- To change your password, select **Change** next to the password section. For security reasons we will not show your current password.

- **Email subscriptions** shows your email notifications and allows you to change your preferences. Select Edit to view details, and if you change any of your preferences, select Update to save.

  - **Essential email notifications** – part of using DEFT, you'll always receive these.

  - **Optional email notifications** – you can receive an email when a scheduled payment is successful.

  - **Marketing offers and promotions** – you can opt out of receiving product offers.

- **Add additional authoriser(s)** allows you to provide an additional authoriser if you've given details for a joint or two-to-sign bank account in 'My wallet'. It also allows the addition of an additional person authorised to make DEFT enquiries on your behalf when calling us.

- **Deactivate my DEFT account** allows you to close your DEFT payer profile and delete all future scheduled payments associated with this profile. When you deactivate your account, you will lose access to your payment history and saved details, and cannot have it reactivated.

Payment history

A list of up to 10 of your most recent past payments is shown on the homepage you see when you first log in or when you return to **Home**.

Display more

The list is in descending order, from most recent to oldest. You can scroll through the list, and to see more history, select **Display more**.

This will show the next 10 payments. You can continue like this through your payment history.

The list shows all card and bank account DEFT payments submitted either online when logged in or over the phone using your phone security code. It does not show any payments scheduled for the future. These are available at the **Scheduled payments** tab. You will not see any DEFT payments you have made without logging in or without a phone security code, or that you have made through other channels such as BPAY.

Each payment in **Payment history** will show:

- Payment date (grey bar above the payment row)
- Biller name or nickname
- DEFT reference number
- Payment status
- A label if the payment was submitted from a payment schedule
- Total amount of the payment including any fee or surcharge amount.

Finding a payment

To find a specific payment or payments, use the **Filter history** option at the top of the list.

⇅ Filter history

You can filter your payment history by:

- A specific DEFT reference number
- An amount or amount range
- A date range.

Turn on **Past billers** to see payment history for DEFT reference numbers you have deleted from your DEFT reference numbers list.

Select **Filter** to apply the filter selections to the list.

To reset your payment history to the full list, select **Filter history > Clear filters > Filter.**

Clear filters

View payment details or send receipt

When you've found the payment you're looking for, select it, and the 'Payment details' page will appear for that payment.

The payment details page shows:

- Status of the payment
- Receipt number
- Receipt time and date stamp
- Details of the payment
- How the payment was made – whether from a schedule or over the phone for example.

To send a copy of the receipt to an email address, select **Email receipt.** Your username email address is prefilled by default, but you can change this to any email address that you wish to send the receipt to.

Email receipt

To close the 'Payment details' page, select the X in the top right corner.

Help and FAQs

There are a number of ways you can find help when using DEFT online.

- When entering information in any given field, read the helpful information located under the field. Here's the DEFT reference number field for example:

  DEFT reference number
  e.g. 1234567890

  This is a number containing up to 20 digits provided to you by your biller. You can usually find it on the invoice, card or letter from your biller.

- Each of the main pages has a tailored FAQs section – on desktop this will appear on the right side of the page, on mobile scroll down to the bottom of the page. Select the question to expand the answer section. Or select **View all FAQs** to go to the full list on the DEFT website. Here's an example of tailored FAQs:

  FAQs

  Q1. Which payments appear in my payment history?

  Q2. What do I need to do if a payment is dishonoured?

  Q3. How far back does my payment history go?

  View all FAQs

- For a full list of DEFT Frequently Asked Questions, and for a copy of this guide, visit the FAQs section of the website at **deft.com.au/faq** or select the FAQs icon when you're logged in to DEFT.

  (i) FAQs

- At the bottom of the screen, the footer has links to the **DEFT Product Disclosure Statement**, **Privacy policy**, and **Important information**.
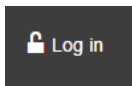
  Product Disclosure Statement | Privacy policy | Important information

- Still stuck? Select the **Contact us** button (on desktop) or menu option (on mobile). You can either submit a query online, or you can call us on the details provided. On a mobile you can select the number to call directly from your phone.

  Contact us   >

Make a payment

1 Go to **deft.com.au** and select **Log in**.

🔒 Log in

2 Enter your username email address and password, and select **Log in**.

3 Select the blue **Make a payment** button.

Make a payment >
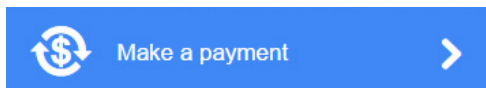
4 Select or enter your DEFT reference number.

1. DEFT reference number   ⌃

                                              + Add DEFT reference number

Select a biller   ▾

> ✱ **TIP**: Your existing DEFT reference numbers will be available for selection from the drop down list. Otherwise, select **Add DEFT reference number** to enter the number for the biller you need to pay.

5 Select your payment schedule.
   - To make a single payment today, select **Pay now**.
   - To make a future dated payment, select **Pay later**.
   - To set up a recurring payment schedule, select **Recurring**.

2. Select payment schedule   ⌃

                                                                            ⓘ

Pay now	Pay later	Recurring

6 **Pay later** – select the payment date and then select **Confirm**. If you select a weekend day or an Australian national public holiday, the payment will be automatically processed on the next business day after the selected date.

7 **Recurring** – select the payment:

1. **Frequency** – choose whether you want the payment to occur every week, fortnight, month, quarter or year.

2. **Schedule** – choose whether you want the payment to continue with no end date (you can cancel it later), to end on a specific date, or to occur for a specific number of payments (we'll automatically work out the end date).

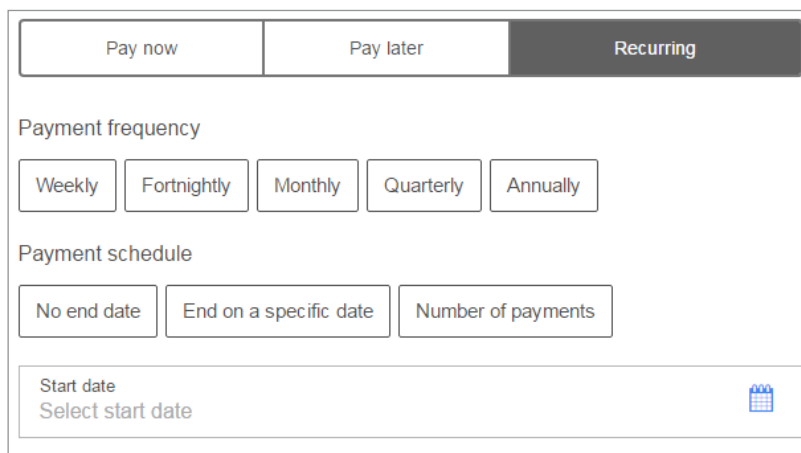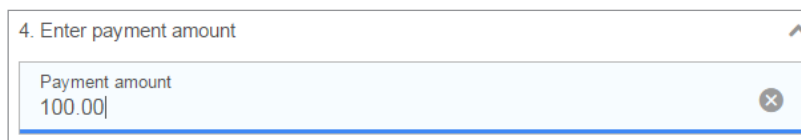3. **Start date** – select the date and then select Confirm. This is the date of the first payment, and all subsequent payments will occur from that date at the frequency you've specified.

Pay now	Pay later	Recurring

Payment frequency

Weekly	Fortnightly	Monthly	Quarterly	Annually

Payment schedule

No end date	End on a specific date	Number of payments

Start date
Select start date

TIP: You can change or cancel the schedule at any time from the 'Scheduled payments' page.

8 Select or enter your payment method.

9 Enter the payment amount.

4. Enter payment amount ^

Payment amount
100.00

TIP: Once you've entered the card details and the amount, the surcharge or transaction fee will be calculated automatically and if any surcharge or fee applies, the amount will be displayed. Also shown is the total amount (including any surcharge or fee) to be deducted from your card or bank account.

10 Check your details, then select **Next**.

TIP: If the **Next** button is disabled, this means you've missed a mandatory field. Check you've provided all the details for the payment schedule including start date, the payment method, and payment amount.

11 Review the details of your payment or payment schedule. Select **Edit** to go back and make any changes, or if all correct, select **Pay now** or **Schedule now**.

> ✱ **TIP**: Please ensure the details are correct, because after this point for pay now payments, you can't cancel or change the payment!

12 Wait for your payment or payment schedule to be processed. Do not click back or interrupt the screen. A confirmation message will appear to advise if the payment or payment schedule was successful. If the payment or payment schedule was unsuccessful you will be shown a message to advise what went wrong. Select **OK**.

> ✱ **TIP**: If you made a pay now payment, you will be taken back to the homepage and you will be able to see your payment in the payment history. If you set up a payment schedule, you will be taken to the 'Scheduled payments' page where you can see the payment schedule you just created.

What happens now?

- **Pay now payments** – your payment has been sent for processing.
    - For card payments you will know right away if the payment was successful.
    - For payments from a bank account, you'll need to wait for the payment to be processed by your bank. You will see the status of the payment in your payment history change from 'Submitted' on the day you made the payment, to either 'Cleared' or 'Dishonoured' a couple of days later. 'Cleared' means the payment was successful, while 'Dishonoured' means your bank declined the debit and you'll need to make another payment to your biller.
- **Scheduled payments** – when a payment is processed according to the schedule, you will receive an email notification to let you know if the payment was successful or not. Once a payment is processed it will also appear in your 'Payment history'.

Delete a scheduled payment

A 'scheduled payment' is any payment scheduled for the future, whether a single or recurring payment.

1 Go to **deft.com.au** and select **Log in**.
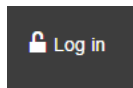
🔒 Log in

2 Enter your username email address and password, and select **Log in**.

3 Select the **Scheduled payments** tab. You will see all your scheduled payments, for all DEFT reference numbers saved to your profile.

Payment history	Scheduled payments

4 Find the scheduled payment you wish to change, and select it. The payment method details and options to **Delete** or **Edit** will appear.

Delete	Edit
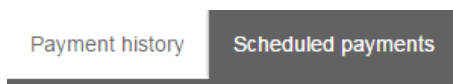
5 To cancel the scheduled payment/s, select **Delete**.

> ✳ **TIP**: You cannot stop a payment on the date a payment is due. Early in the morning of the payment date, the payment is sent for processing and the 'Next payment date' will roll to the next date. You can still delete the scheduled payment, but today's payment has already been processed.
>
> **TIP**: Deleting a recurring scheduled payment will delete all future payments in the schedule.

6 You will be prompted to confirm the deletion. Select **Delete**.

> ✳ **TIP**: Once you select **Delete** on the confirmation message, the scheduled payment/s will be deleted and you will not be able to undo this step.

7 The scheduled payment/s will no longer appear in 'Scheduled payments'.

Change a scheduled payment

1 Go to **deft.com.au** and select **Log in**.
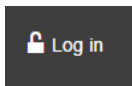
🔒 Log in

2 Enter your username email address and password, and select **Log in**.

3 Select the **Scheduled payments** tab. You will see all your scheduled payments, for all DEFT reference numbers saved to your profile.

Payment history | **Scheduled payments**

4 Find the scheduled payment you wish to change, and select it. The payment method details and options to **Delete** or **Edit** will appear.

Delete | Edit
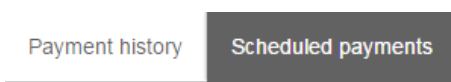
5 To keep the scheduled payment/s but change the payment details, select **Edit**.

6 The details of the schedule will be displayed, including all the options you selected when setting up the schedule.
You can change:
- Whether it's a single payment or recurring
- The payment date for a single payment
- The payment frequency and schedule options for a recurring payment
- The payment card or bank account
- The payment amount.

7 Once you've made your changes, select **Update** to save them.

Update

8 You'll see a confirmation message, and the 'Scheduled payments' list will reflect the changes.

Add a card or bank account to your wallet

> **TIP**: You can also save a card or bank account to your wallet when making a payment. From the 'Make a payment' page, at step 3 select **Add a new payment method**.

1 Go to **deft.com.au** and select **Log in**.
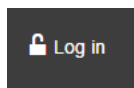
🔓 Log in

2 Enter your username email address and password, and select **Log in.**

3 Select **My wallet** from the menu.

My wallet
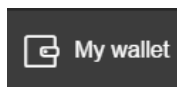
4 Select **Add card or bank account**.

5 Enter the details of the card or bank account you wish to save.

Add card

Add card	Add bank account

VISA

Card number
0000 0000 0000 0000

Cardholder name
John Smith

Expiry date
mm / yy

◯ Make this my default card for future payments
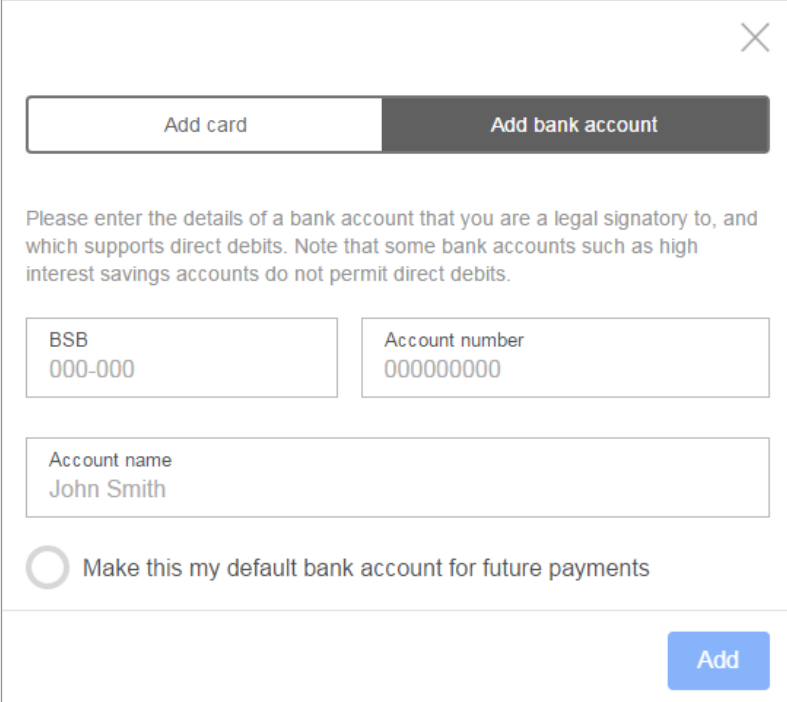
Q. Why is my card security code not needed?   ⌄

Add

1. Enter your card number, cardholder name as it appears on the card, and the expiry date.

2. If you select **Make this my default card for future payments**, this card will be prefilled by default when you make payments in the future either online when logged in, or over the phone when using your phone security code. You will still have the option to change your payment method if you prefer.

5 Add bank account

1. Enter your BSB number, account number, and account name as it appears on your bank statement.

2. If you select **Make this my default bank account for future payments**, this bank account will be prefilled by default when you make payments in the future either online when logged in, or over the phone when using your phone security code. You will still have the option to change your payment method if you prefer.

6 Select **Add** to save the card or bank account to your wallet.

7 The card or bank account will now appear in the 'My wallet' list.

TIP: If you have a phone security code set up for any of the DEFT reference numbers you pay, you'll be able to choose from these saved cards or bank accounts when making payments over the phone. See the section 'Set your phone security code'.

Change or delete your card or bank account details

1 Go to **deft.com.au** and select **Log in**.
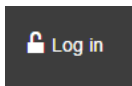
🔒 Log in

2 Enter your username email address and password, and select **Log in.**

3 Select **My wallet** from the menu. All your saved cards and bank accounts are stored and listed here.

🔲 My wallet
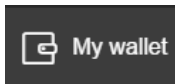
✱ **TIP**: For security reasons, we mask the card number except for the last four digits.

4 Find the card or bank account you want to change and select **Edit**.

| | **** ****
TEST
Expiry date 02/21 | Edit |

5 The details of your saved card or bank account will appear.

To change a saved bank account or card:

- For a bank account, you can change the account name
- For a card, you can change the expiry date.

1 Once you've made your changes, select **Update** to save them.

Update

2 You'll see a confirmation message, and 'My wallet' will reflect the changes.

To delete a saved bank account or card

1 Select **Delete**.
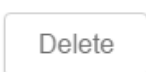
Delete

2 You will be prompted to confirm the deletion. Select **Delete** to continue or **Back** to cancel.
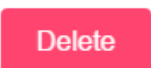
Delete

✱ **TIP**: Once you select **Delete** on the confirmation message, the card or bank account will be deleted and you will not be able to undo this step.

3 The card or bank account will no longer appear in 'My wallet'.

Add a DEFT reference number
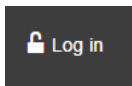
1 Go to **deft.com.au** and select **Log in**.

🔒 Log in

2 Enter your username email address and password, and select **Log in.**

3 Select **DEFT reference numbers** from the menu.

📄 DEFT reference numbers
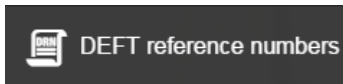
4 This page lists all DEFT reference numbers that you have paid by logging in to DEFT, or that you've added to the list separately.

5 To add a new DEFT reference number that you want to pay now or in the future, select **Add DEFT reference number**.

Add DEFT reference number   +

6 Enter the DEFT reference number you wish to make payments to.

DEFT reference number
e.g. 1234567890

7 Once you've entered the number, select **Validate** to check the number is a valid DEFT reference number. If it is, the biller name will appear below the DEFT reference number field.

Validate ⊗
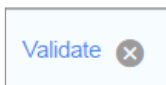
8 OPTIONAL: You can set a **phone security code** – it needs to be six digits long and you can use any combination of numbers.

Phone security code (optional)
e.g. 123456

9 OPTIONAL. You can set a **nickname** for your DEFT reference number. Only you will see the nickname.

Nickname (optional)
e.g. Rent for unit 510

TIP: A nickname is useful if you pay multiple DEFT reference numbers. It will appear in the drop down list on the 'Make a payment' page, and in the 'Payment history' page.

10 Select **Add** to save the DEFT reference number and phone security code to your profile.

Add

11 The new DEFT reference number will appear on the DEFT reference numbers list, and will appear in the drop down list on the 'Make a payment' page.

Delete a DEFT reference number

1 Go to **deft.com.au** and select **Log in**.

🔒 Log in

2 Enter your username email address and password, and select **Log in.**

3 Select **DEFT reference numbers** from the menu.

📃 DEFT reference numbers
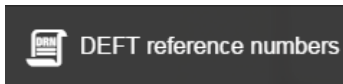
4 This page lists all DEFT reference numbers that you have paid by logging in to DEFT, or that you've added to the list separately.

5 To remove a DEFT reference number that you no longer need to pay, select the DEFT reference number from the list.

6 You will see the DEFT reference number details page. Select **Delete**.
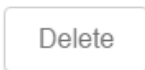
Delete

7 You will be asked to confirm the deletion. Select **Delete** to continue.

✴ **TIP**: If you have scheduled payments set up to this DEFT reference number, deleting the DEFT reference number will also delete the associated scheduled payments.

8 A message will confirm the deletion, and you will no longer see the DEFT reference number in the list, or find it in the drop down list on the 'Make a payment' page.

✴ **TIP**: You can still see past payments to this DEFT reference number in your 'Payment history', by filtering history and selecting **Include past billers**.

Include past billers ⬤

Make a one-off payment without registering

1   Go to **deft.com.au** and select **Pay without a login**.

> Pay without a login

2   Enter the DEFT reference number.

> **1. Enter DEFT reference number**   ^
>
>   (i)
>
> DEFT reference number
> e.g. 1234567890
>
> DEFT reference number varies up to 20 digits

> ✱ **TIP**: This is a number containing up to 20 digits provided to you by your biller. You can usually find it on the invoice, card or letter from your biller.

3   Enter your card details.

> **2. Enter card details**   ^
>
>   VISA   ⬤⬤   ▭   (i) Diners Club
>
> Card number
> 0000 0000 0000 0000
>
> Cardholder name
> John Smith
>
>   (i)
>
> Expiry date   Security code
> mm/yy   e.g. 123

> ✱ **TIP**: The types of cards accepted will depend on what your biller has chosen to accept.

4   Enter the payment amount.

> ✱ **TIP**: Once you've entered the card details and the amount, the surcharge will be calculated and you will see the surcharge amount if applicable, as well as the total amount including surcharge.

5 OPTIONAL: If you would like to send a copy of the payment receipt by email, enter the email address of the recipient.

Send an email receipt

Email address
john.smith@example.com

6 Select **I'm not a robot** – and follow the prompts (this is a security feature).

I'm not a robot

reCAPTCHA
Privacy - Terms

7 Select **Next**.

Next

8 Review the details of your payment. Select **Edit** to make any changes, or if all correct, select **Pay now**.

Edit   Pay now

✳ **TIP**: Please ensure the details are correct, because after this point you cannot cancel or change the payment!

9 Your payment will be processed. Don't click back or interrupt the screen. If the payment was successful you will be presented with a copy of the payment receipt. If the payment was unsuccessful you will be presented with a message.

✓
Payment successful
Reciept number 0000000

Set your phone security code

1 If you're not already registered for DEFT, you'll need to register online – see '**Register for DEFT**'. If you're already registered, **log in** to DEFT.

2 Select **DEFT reference numbers** from the menu.
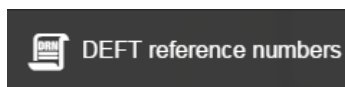
3 This page lists all DEFT reference numbers that you have paid by logging in to DEFT, or that you've added to the list separately.

4 If your DEFT reference number is already in the list, select it and skip to **step 7**. If your DEFT reference number is not in the list, select **Add DEFT reference number**.

5 Enter the DEFT reference number you wish to make payments to.

6 Once you've entered the number, select **Validate** to check the number is correct.

7 Now set your **phone security code** – it needs to be six digits long and you can use any combination of numbers.

8 Select **Add** to save the DEFT reference number and phone security code to your profile. If your DEFT reference number was already in the list, select **Update** to save the phone security code.

9 The new or updated DEFT reference number will appear in the 'DEFT reference numbers' list.

Pay over the phone – no phone security code

Without a phone security code, you can make payments only by card.

1 Call **1800 672 162** (or from overseas, +61 2 8245 4499) at any time.

     ✳ **TIP**: If you're calling after our cut-off times or on the weekend or a national public holiday, the payment will be processed on the next business day.

2 **Select 1** to make a payment over the phone.

3 Enter your DEFT reference number, followed by the **hash key, #**.

4 If the DEFT reference number is valid, you'll be given a list of options. **Select 1** to make a one off card payment.

5 **Follow the prompts** to complete your payment. The details will be read back to you before you confirm the payment.

6 Once you've confirmed the payment, you'll be advised whether the payment was successful.

     ✳ **TIP**: Note down the receipt number for your payment.

📞

Dial **1800 672 162** (or 1300 78 11 45) for Insurance Broking payments or 1300 76 16 00 for Legal payments or +612 8245 4499 from overseas)

⬇

Press 1 to continue

⬇

Enter your DEFT Reference Number followed by the hash (#) key

⬇

To make a one off **card** payment, **Press 1**	To make a one off payment from your saved **DEFT account using a card or bank account saved in your wallet**, **Press 2**	**To check your last three successful payments**, **Press 3**

⬇

Enter your six digit phone security code followed by the hash (#)

⬇

Follow the prompts to complete

Pay over the phone – with phone security code

With a phone security code, you can pay by card or by bank account if your biller supports both options. You can also choose from the saved cards and accounts in 'My wallet' to make a payment, and listen to details of recent transactions.

Set up your **phone security code** by registering for DEFT. See **'Set up your phone security code'**.

1 Call **1800 672 162** (or from overseas, +61 2 8245 4499) at any time.

> ✱ **TIP**: If you're calling after our cut-off times or on the weekend or a national public holiday, the payment will be processed on the next business day.

2 **Select 1** to make a payment over the phone.

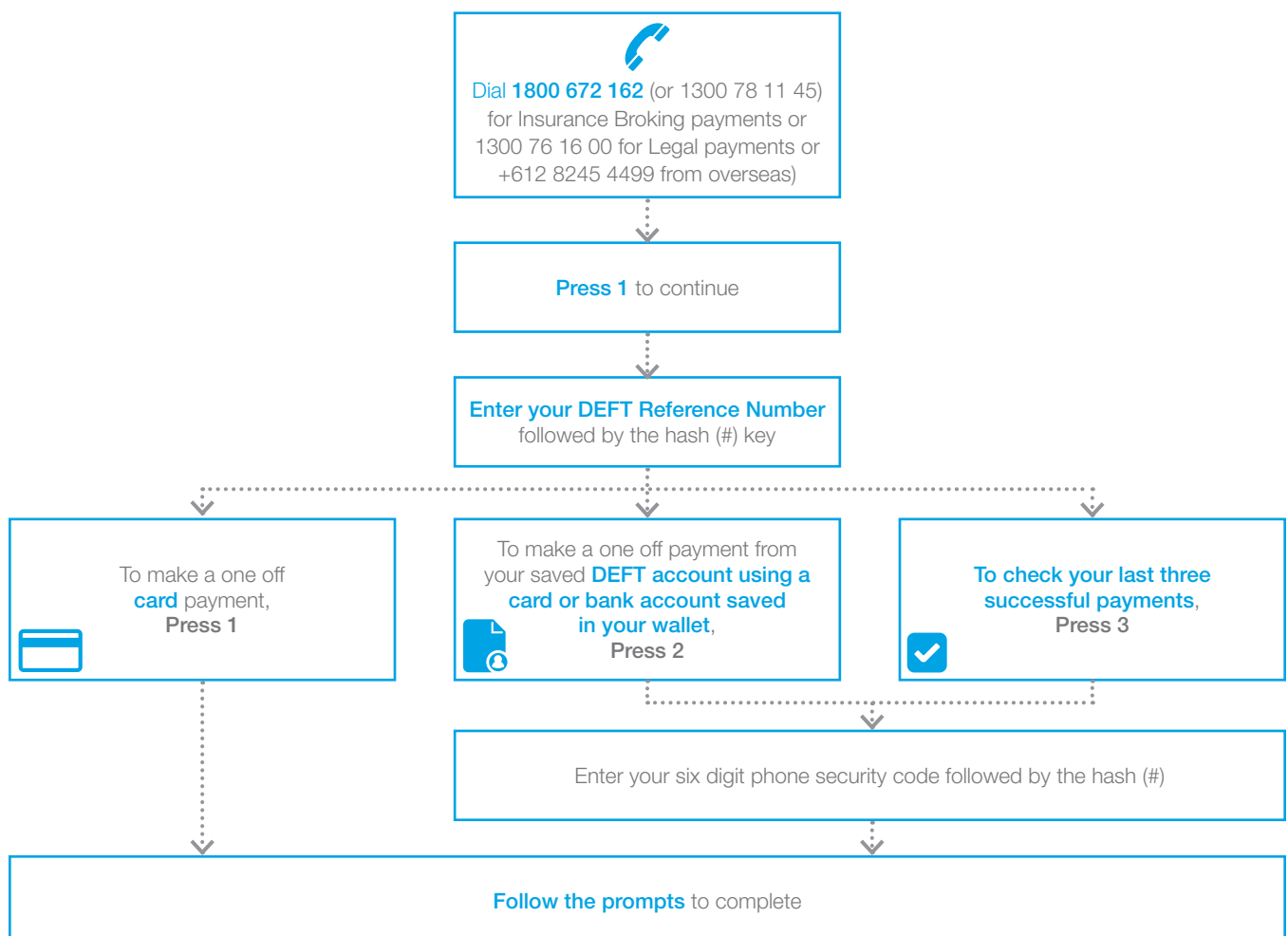**3** Enter your DEFT reference number, followed by the **hash key, #**.

4 If the DEFT reference number is valid, you'll be given a list of options. **Select 2** to make a one off payment from your saved DEFT account using a card or bank account saved in your wallet.

5 Enter your six digit '**phone security code**', followed by the **hash key, #**.

6 The options given will depend on what cards and/or bank accounts you have saved to your DEFT profile online in 'My wallet', and which ones, if any, you've chosen as default.

> ✱ **TIP**: See '**Add a card or bank account to your wallet**' for more information on saving cards and bank accounts to your wallet, including how to set a default card or bank account.

- If you have cards **and** bank accounts saved in your wallet, **select 1** to pay by card or **select 2** to pay by bank account. You will then have the option to **select 1** to pay with your default card or bank account, or **select 2** to pay with another of your saved cards or bank accounts.

- If you have **either** cards **or** bank accounts saved in your wallet, **select 1** to pay with your default card or bank account, or **select 2** to pay with a different card or bank account in your wallet.

- If your wallet is empty and you do not have any cards or bank accounts saved, and the biller you're paying accepts card payments, you'll have the option to **select 1** to enter details of a card to make the payment.
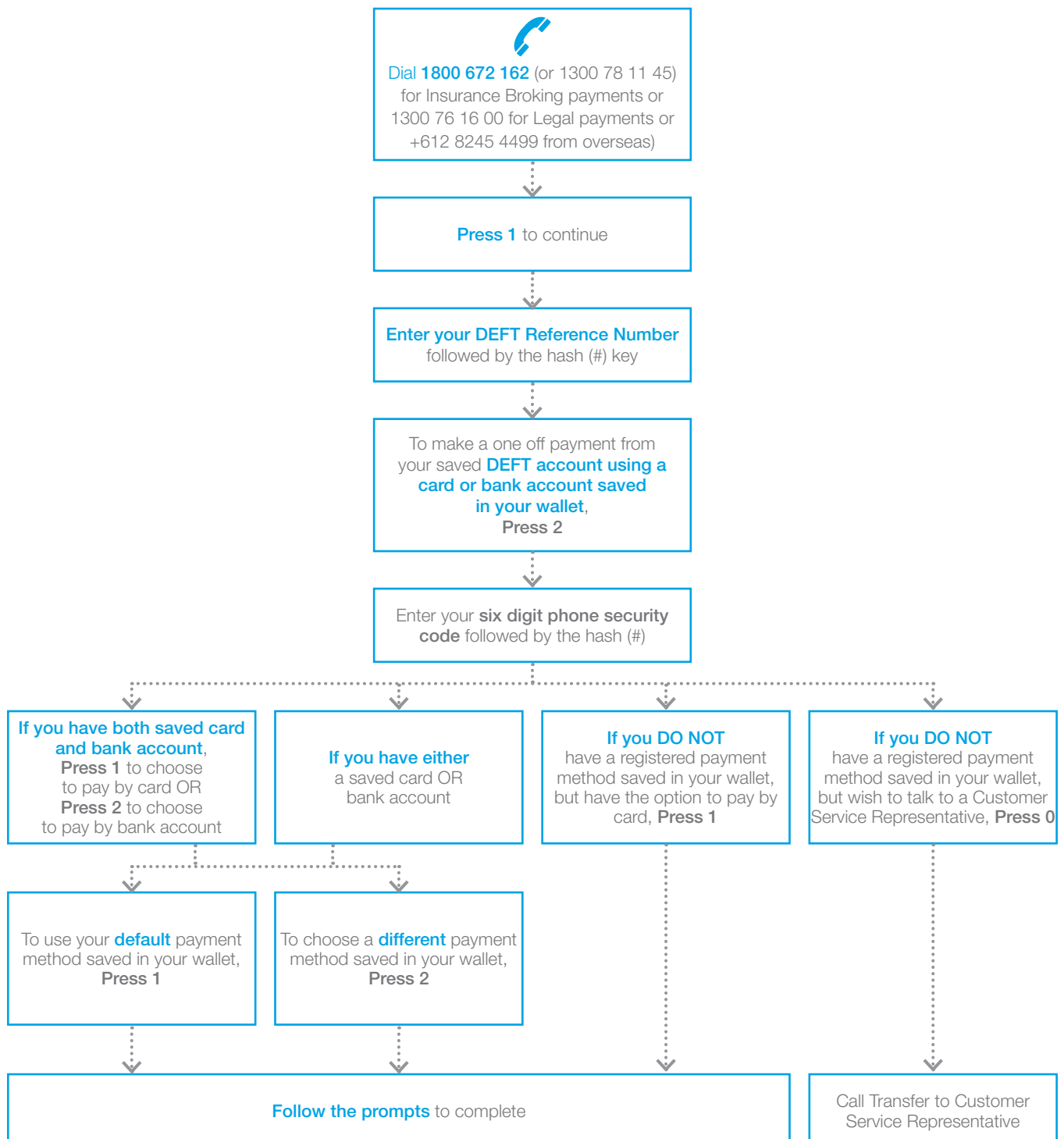
7 **Follow the prompts** to complete your payment. The details will be read back to you before you confirm the payment.

8 Once you've confirmed the payment, you'll be advised whether the payment was successful.

> ✱ **TIP**: Note down the receipt number for your payment.

Dial **1800 672 162** (or 1300 78 11 45) for Insurance Broking payments or 1300 76 16 00 for Legal payments or +612 8245 4499 from overseas)

↓

Press 1 to continue

↓

Enter your DEFT Reference Number followed by the hash (#) key

↓

To make a one off payment from your saved **DEFT account using a card or bank account saved in your wallet**, Press 2

↓

Enter your **six digit phone security code** followed by the hash (#)

↓

If you have both saved card and bank account, **Press 1** to choose to pay by card OR **Press 2** to choose to pay by bank account

If you have either a saved card OR bank account

If you DO NOT have a registered payment method saved in your wallet, but have the option to pay by card, **Press 1**

If you DO NOT have a registered payment method saved in your wallet, but wish to talk to a Customer Service Representative, **Press 0**

↓

To use your **default** payment method saved in your wallet, **Press 1**

To choose a **different** payment method saved in your wallet, **Press 2**

↓

Follow the prompts to complete

Call Transfer to Customer Service Representative

For further information about DEFT please see the
Frequently Asked Questions at **deft.com.au/faq**,
or call us on **1800 672 162** (overseas +61 2 8245 4499)
Monday to Friday, 8.30am - 5.00pm (Sydney time).