

DEFT

Payer's guide to DEFT

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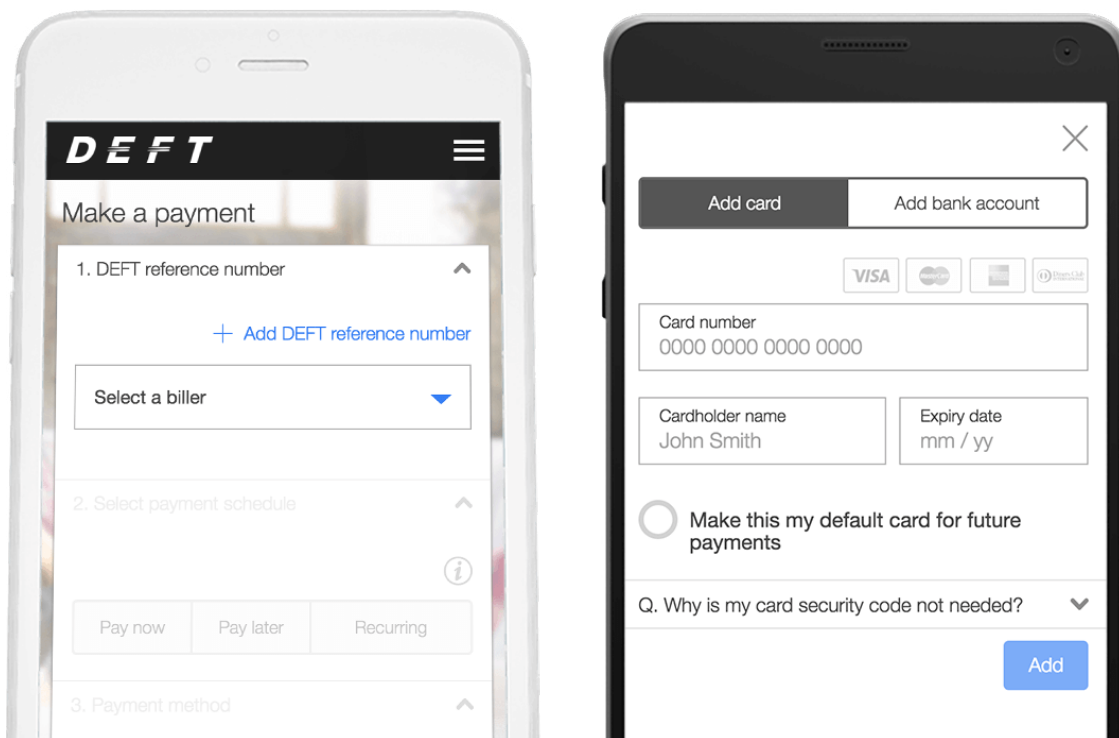
What is DEFT?

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

DEFT allows you to easily make payments online. You can do this without registering or register for more payment options.

- If you don't register, you can simply make one-off payments with your card.
- If you register, you can make payments with your card or bank account. These can be one-off, future-date 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 more information about DEFT please visit 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 makes it easy to keep track of your payment history and manage 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.

Register now

2. 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'll see a login page, and your temporary password will be sent to the email address you provided. Enter the temporary password from your email into the field on the login page. Select Confirm.
6. Enter the temporary password again, and then create your own password. Select Confirm.

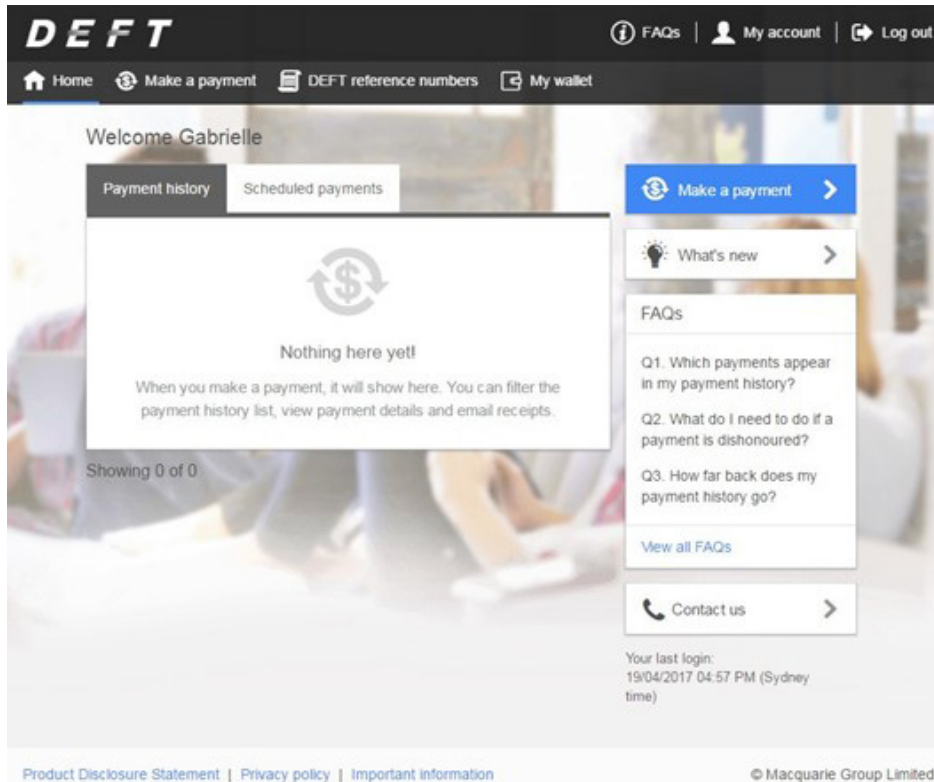


TIP: Your password must be minimum eight characters long. Try using a phrase that you'll remember. You need to include at least two alphabetic characters and at least one special character such as a space, number or symbol. You can't repeat the same character more than three times in a row.

7. Then enter your details on the 'Personal information' page. All details are mandatory and are used to help identify you when you call us. Select Start using DEFT.
8. You'll receive a welcome email with your username for future reference.



TIP: See 'Find your way around DEFT' for more information about setting up your DEFT profile.



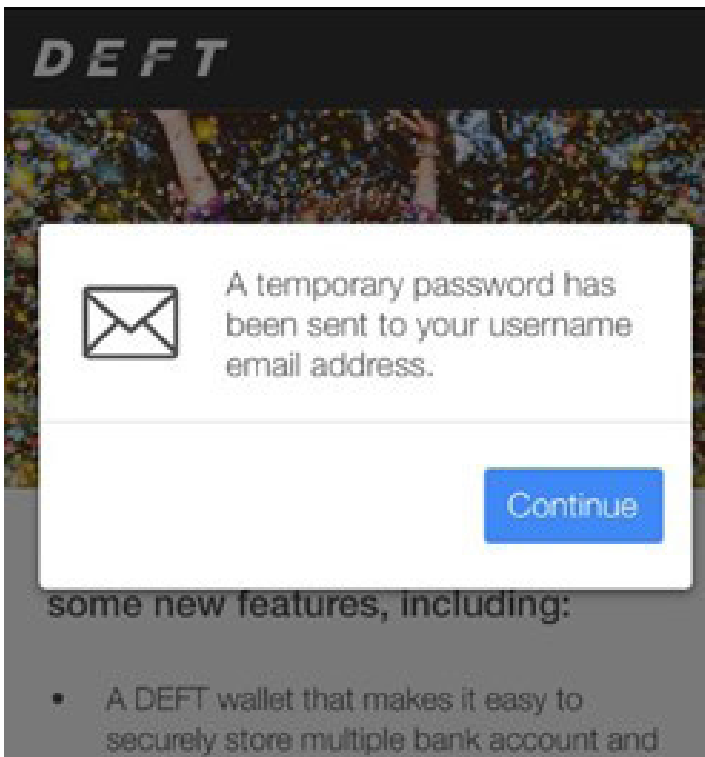
Already have a DEFT login? Log into DEFT!

If you've logged in to DEFT 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. Enter the temporary password sent to your email into the field on the log in page, and select Log in.



TIP: Didn't receive your temporary password email? Wait a few 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 minimum eight characters long. Try using a phrase that you'll remember. You need to include at least two alphabetic characters and at least one special character such as a space, number or symbol. You can't repeat the same character more than three times in a row.

6. You'll 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 if you call us.

7. Success! You're now logged in to the DEFT. You'll see the DEFT homepage, with your payment history if you have any.



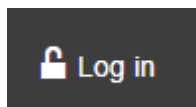
TIP: See 'Find your way around DEFT' for more information on how to navigate the site.

The image displays two screenshots of the DEFT website. The top screenshot shows the homepage with a navigation bar containing links for Home, Make a payment, My DEFT reference numbers, and My wallet. Below the navigation bar, there is a 'Welcome Elvis' message and a 'Payment history' section. The 'Payment history' section lists several transactions, including 'Strata George St' and 'Strata Ann St', with their respective amounts and DEFT reference numbers. The bottom screenshot shows the 'My Wallet' section, which includes a 'Make a payment' button, a list of cards (Mastercard and Visa), and a list of bank accounts (BSB 000-000 and ACC 00000000).

Date	Description	Amount	Status
17 Apr 2015	Strata George St	\$A1340.84	In progress
	DEFT reference number 1234567890		
	Strata Ann St	\$A839.10	Declined
	DEFT reference number 1123456780		
17 Jan 2015	Rent carspace	\$A320.00	Approved, Scheduled payment
	DEFT reference number 12123456		
	Strata George St	\$A1336.91	
	DEFT reference number 1234567890		

Find your way around DEFT

1. Go to deft.com.au and select 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 return 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 image shows the DEFT homepage on a desktop and a mobile app interface. The desktop page has a dark header with the DEFT logo, navigation links (Home, Make a payment, My DEFT reference numbers, My wallet), and user links (FAQs, My account, Log out). Below the header, it says "Welcome Elvis" and shows tabs for "Payment history" and "Scheduled payments". The "Payment history" tab is active, displaying a table of transactions. The mobile app interface shows the DEFT logo, a "Make a payment" button, and a "My Wallet" section with options to add payment methods, view cards, and bank accounts.

Filter history	
17 Apr 2015	
Strata George St DEFT reference number 1234567890 In progress	\$A1340.84
Strata Ann St DEFT reference number 1123456780 Declined	\$A839.10
17 Jan 2015	
Rent carspace DEFT reference number 12123456 Approved Scheduled payment	\$A320.00
Strata George St	\$A1336.91

The menu

Desktop and tablet

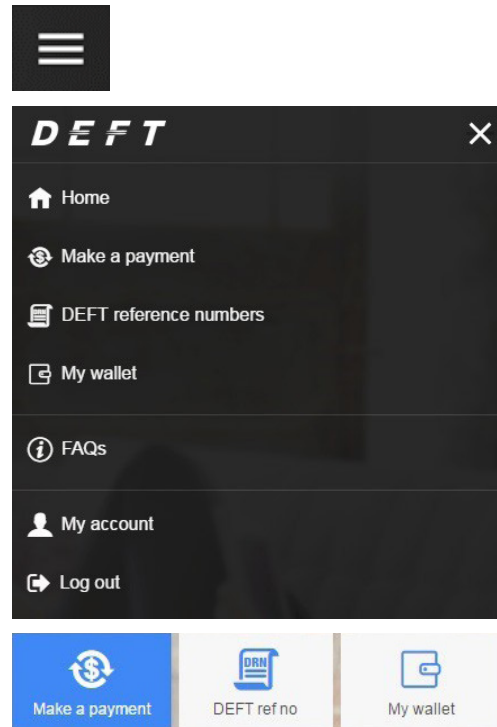
Along the top of the page is a black menu bar.



Mobile

In the top right corner there is a menu icon.

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



On the homepage, there are three menu buttons

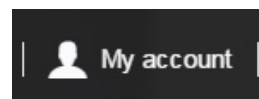
The menu options

- 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.
- 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'.



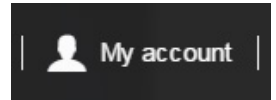
Mobile

Select the menu icon in the top right of the screen, and then 'My account'



Using 'My account'

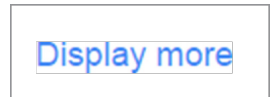
This section will show your DEFT profile details, including name, address, contact details and other preferences. From this page you can change your details, change your password, or deactivate your DEFT account.



- To edit any of the details, select Edit next to the item you want to change. Most of the details are mandatory so you'll 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. 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.
- You can add additional authoriser(s) if you've given details for a joint or two-to-sign bank account in 'My wallet'. This allows another person 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'll 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 when you first log in or when you return to Home.



The list is in descending order, from most recent to oldest. To see more older payments, you can scroll through and select Display more.

This will show the next 10 payments.

The list shows all card and bank account DEFT payments submitted online when logged in. It does not show any payments scheduled for the future. You'll not see any DEFT payments you have made without logging in 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
- the total amount of the payment including any fee or surcharge amount.



TIP: For details on payments scheduled for the future, see 'Scheduled payments'.

Finding a payment

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



You can filter your payment history by:

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

To see full payment history for DEFT reference numbers including numbers you have deleted from your DEFT reference numbers list, turn on Past billers.

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.



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View payment details or send receipt

Select the particular payment you want to look at, 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 for example.

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

Email receipt

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:
- 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:
- 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.
- At the bottom of the screen, the footer has links to the DEFT Product Disclosure Statement, Privacy policy, and Important information.
- Still need help? 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 your mobile you can select the number to call directly from your phone.

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.


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](#)

 FAQs

[Product Disclosure Statement](#) | [Privacy policy](#) | [Important information](#)

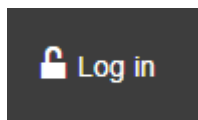


Contact us

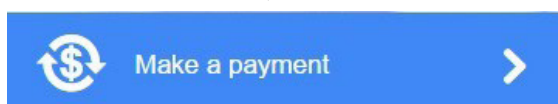


Make a payment

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



2. Enter your username email address and password, and select Log in.
3. Select the blue Make a payment button.



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.

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
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Payment frequency

Weekly	Fortnightly	Monthly	Quarterly	Annually
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Payment schedule

No end date	End on a specific date	Number of payments
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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	
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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 greyed out, 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 (if you're paying now) or payment schedule (if you're paying later) . Select Edit to go back and make any changes. Once you've confirmed all the details are 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. If you're making a payment by card, you may be prompted to complete a verification to authenticate the validity of the transaction with your bank.



TIP: You may be redirected to your bank's app or website to complete the authentication. If you need help completing the verification, we recommend you contact your bank for assistance.

13. Wait for your payment or payment schedule to be processed. Do not click back or navigate away from this screen. A confirmation message will appear if the payment or payment schedule was successful. If the payment or payment schedule was unsuccessful you will be guided as to next steps you can take. Select OK.



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

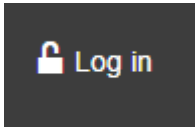
What happens now?

- For pay now payments – your payment has been sent for processing.
 - For card payments you'll 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'll 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.
- For scheduled payments – once the payment is processed according to the schedule, you'll 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'.

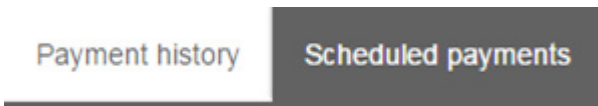
Delete a scheduled payment

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

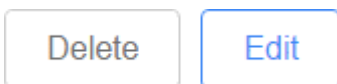
1. Go to deft.com.au and select Log in.



2. Enter your username email address and password, and select Log in.
3. Select the **Scheduled payments** tab. You'll see all your scheduled payments, for all DEFT reference numbers saved to your profile.



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



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 payment for that day will have already been processed.

TIP: Deleting a recurring scheduled payment will delete all future payments in the schedule.

6. You'll be prompted to confirm the deletion. Select Delete.

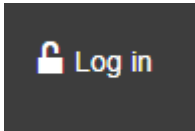


TIP: Once you select Delete on the confirmation message, the scheduled payment(s) will be deleted and you'll not be able to undo this step.

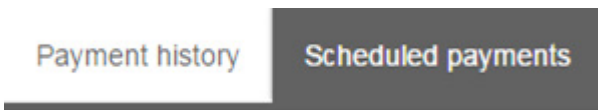
7. The scheduled payment/s will no longer appear in 'Scheduled payments'.

Change a scheduled payment

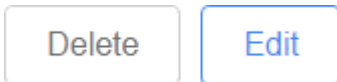
1. Go to deft.com.au and select Log in.



2. Enter your username email address and password, and select Log in.
3. Select the Scheduled payments tab. You'll see all your scheduled payments, for all DEFT reference numbers saved to your profile.



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



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.



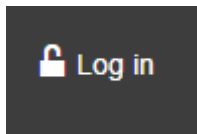
8. A confirmation message will appear, and the 'Scheduled payments' list will update to reflect the changes.

Add a card or bank account to your wallet

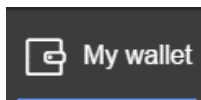


TIP: You can also save a card or bank account to your wallet when making a payment.

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



2. Enter your username email address and password, and select Log in.
3. Select My wallet from the menu.



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

MasterCard

Amex

Discover

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

- I. Enter your card number, cardholder name as it appears on the card, and the expiry date.
- II. 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 when logged in. You'll still have the option to change your payment method if you prefer.
- III. You may be prompted to complete a verification to authenticate the validity of the transaction with your bank. If you need help completing the verification, we recommend you contact your bank for assistance.

Add bank account

Add card

Add bank account

Please enter the details of a bank account that you are a legal signatory to, and which supports direct debits. Note that some bank accounts such as high interest savings accounts do not permit direct debits.

BSB

000-000

Account number

000000000

Account name

John Smith

☐

Make this my default bank account for future payments

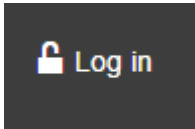
Add

- I. Enter your BSB number, account number, and account name as it appears on your bank statement.
- II. 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 when logged in,. You'll still have the option to change your payment method if you prefer.

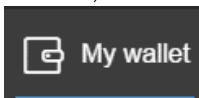
- 6. Select Add to save the card or bank account to your wallet.
- 7. The card or bank account will now appear in the 'My wallet' list.

Change or delete your card or bank account details

1. Go to deft.com.au and select 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.



TIP: For security reasons, we mask the card number except for the last four digits.

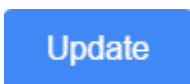
4. Find the card or bank account you want to change and select Edit.



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

To change a saved bank account or card:

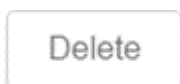
- For a bank account, you can change the account name
 - For a card, you can change the expiry date.
1. Once you've made your changes, select Update to save them.



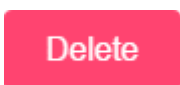
2. You'll see a confirmation message, and 'My wallet' will reflect the changes.

To delete a saved bank account or card

1. Select Delete.



2. You'll be prompted to confirm you wish to delete. Select Delete to continue or Back to cancel.



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

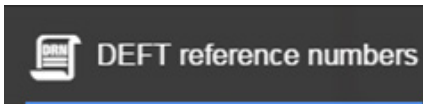
3. The card or bank account will no longer appear in 'My wallet'.

Add a DEFT reference number

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



2. Enter your username email address and password, and select Log in.
3. Select DEFT reference numbers from the menu.



4. This page lists all DEFT reference numbers that you've 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.



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.



8. OPTIONAL. You can set a nickname for your DEFT reference number. Only you can 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.

9. Select Add to save the DEFT reference number to your profile.



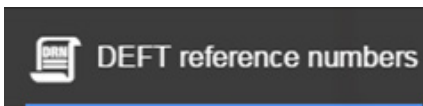
10. The new DEFT reference number will appear on the DEFT reference numbers list and will appear in the drop down list on the 'Make a payment' page.

Delete a DEFT reference number

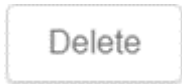
1. Go to deft.com.au and select Log in.



2. Enter your username email address and password, and select Log in.
3. Select DEFT reference numbers from the menu.



4. This page lists all DEFT reference numbers that you've 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'll see the DEFT reference number details page. Select Delete.



7. You'll be asked to confirm if you wish to delete. Select Delete to continue.

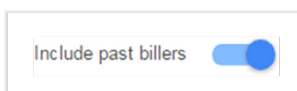


TIP: If you have scheduled payments set up to this DEFT reference number, deleting the DEFT reference number will also delete the associated scheduled payments.

8. A message will confirm the deletion, and you'll 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.



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

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

MasterCard

Amex

Discover

Card number

0000 0000 0000 0000

Cardholder name

John Smith

Expiry date

mm/yy

Security code

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'll see the surcharge amount if applicable, as well as the total amount including surcharge.

5. OPTIONAL: If you'd 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. Once you've confirmed all the details are correct, select Pay now

Edit

Pay now

9. You may be prompted to complete a verification to authenticate the validity of the transaction with your card issuing bank. Don't click back or navigate away from this screen.
10. Your payment will be processed. Don't click back or navigate away from this screen. If the payment was successful, you'll be presented with a copy of the payment receipt. If the payment was unsuccessful, you'll be guided as to next steps you can take.



Payment successful
Receipt number 0000000

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