

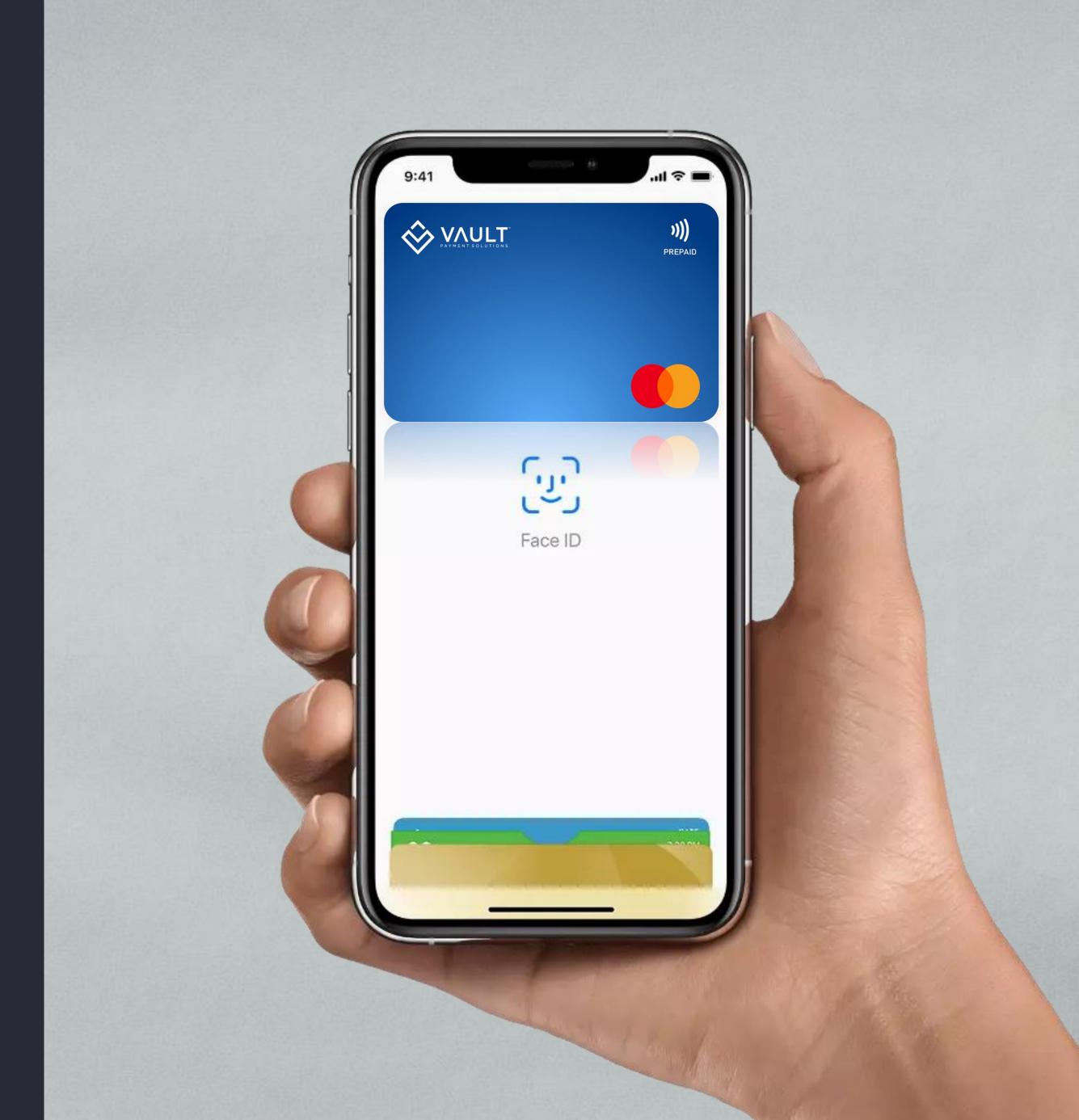
# Vault CS DMC Guide











## Handy links

The Vault Help Centre has the answer to 99% of customer enquiries, it can be reached here: www.vaultps.com.au/help-centre

It contains helpful articles organised under 6 categories:

- Activating your card
- Checking the cards balance and transaction history
- Using your card
- Card Expiry
- Lost Cards
- Further troubleshooting



## Digital card activation journey

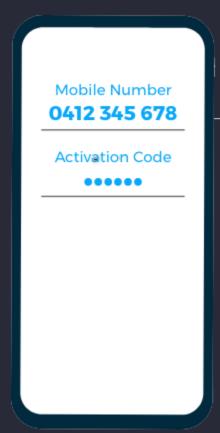
1. SMS Received



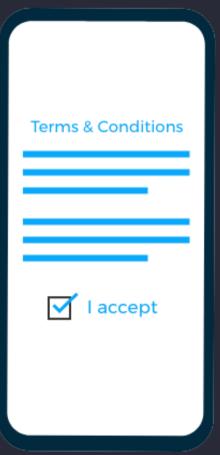
2. Download the Vault app



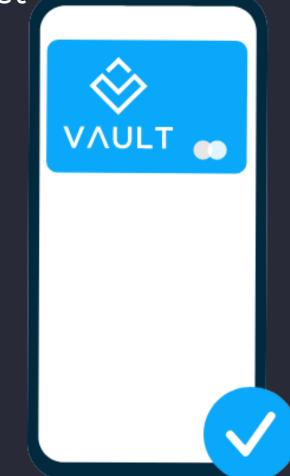
3. Enter your activation code from the SMS



4. Accept the Terms & Conditions



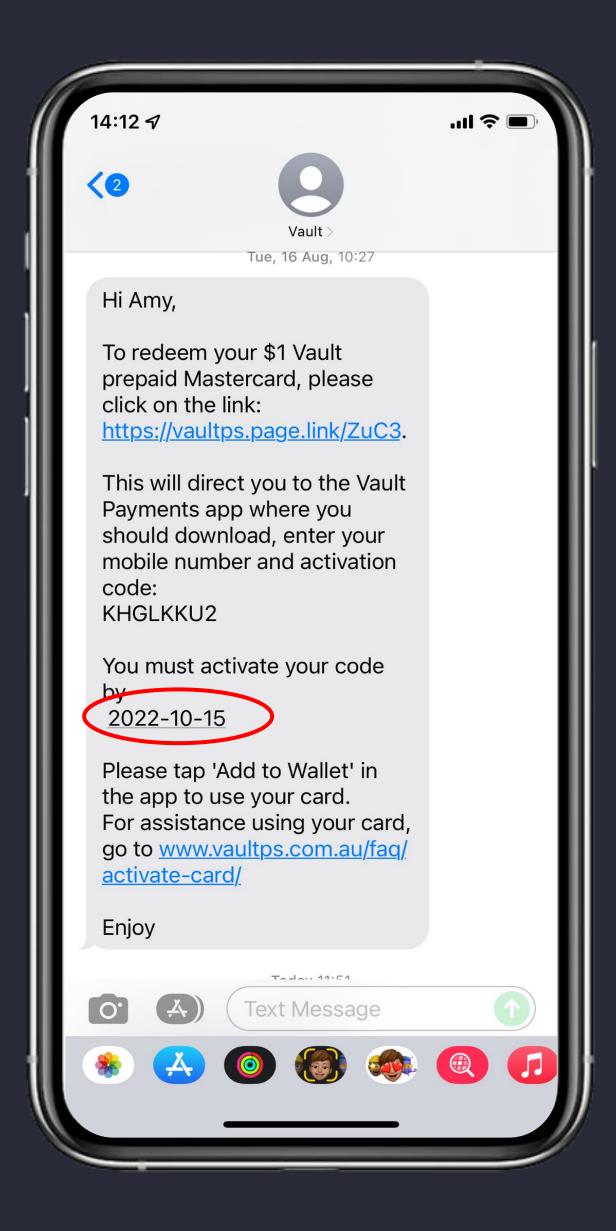
5. The card is ready to be added to your phone wallet



# Activation expiry

The user must activate their card within 2 months of receiving their SMS.

The activation expiry date is written in the SMS copy, in the example the activation expiry date is the 15<sup>th</sup> of October 2022.



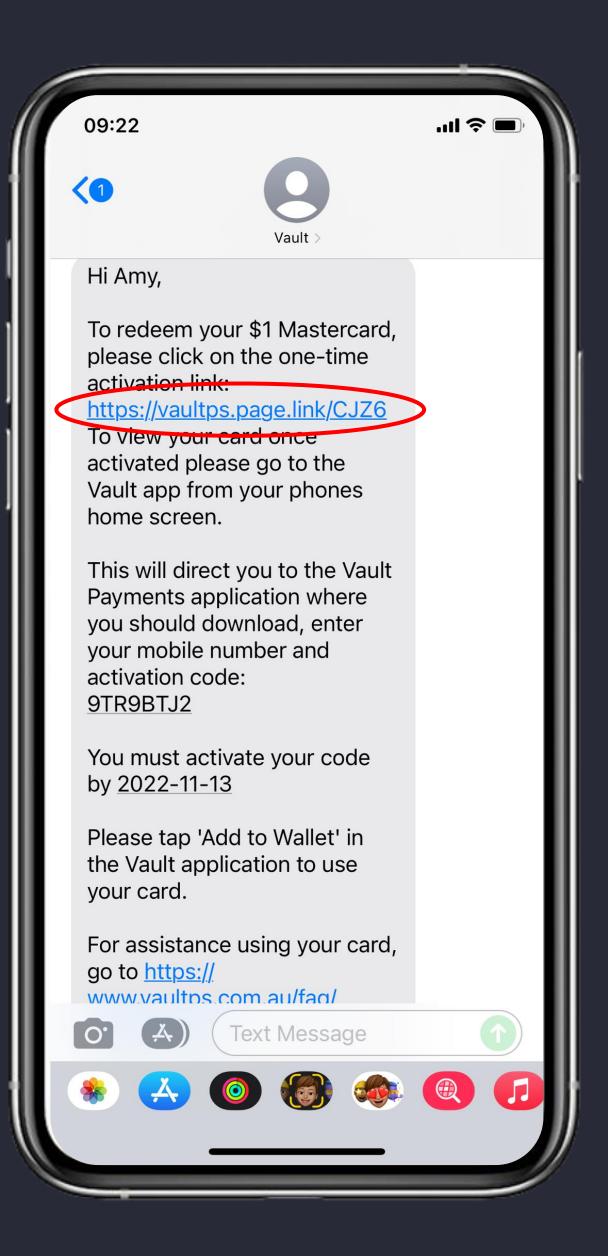


### Common activation issue

Once the card has been activated it cannot be activated again. The link in the SMS (shown in the example) is a one-time link that takes the user straight to the "redeem a card" page.

Often after they have already activated their card, a user will go to re-visit their card by clicking on the link in the SMS and receive a "this activation code does not exist" error message. This is because their card is already active and cannot be redeemed again.

To view their card the user needs to go to the Vault app from their home screen not via the link in the SMS. This is explained in the SMS.





### Using a digital card in store

For use in store the digital card must be added to the phone's native wallet. This could be the Apple Wallet, Google Wallet or Samsung Pay, and NFC for android phones must be turned on.

#### Adding to wallet:

To add the card to the phone wallet the user needs to click the "Add card to Wallet" button and follow the prompts.

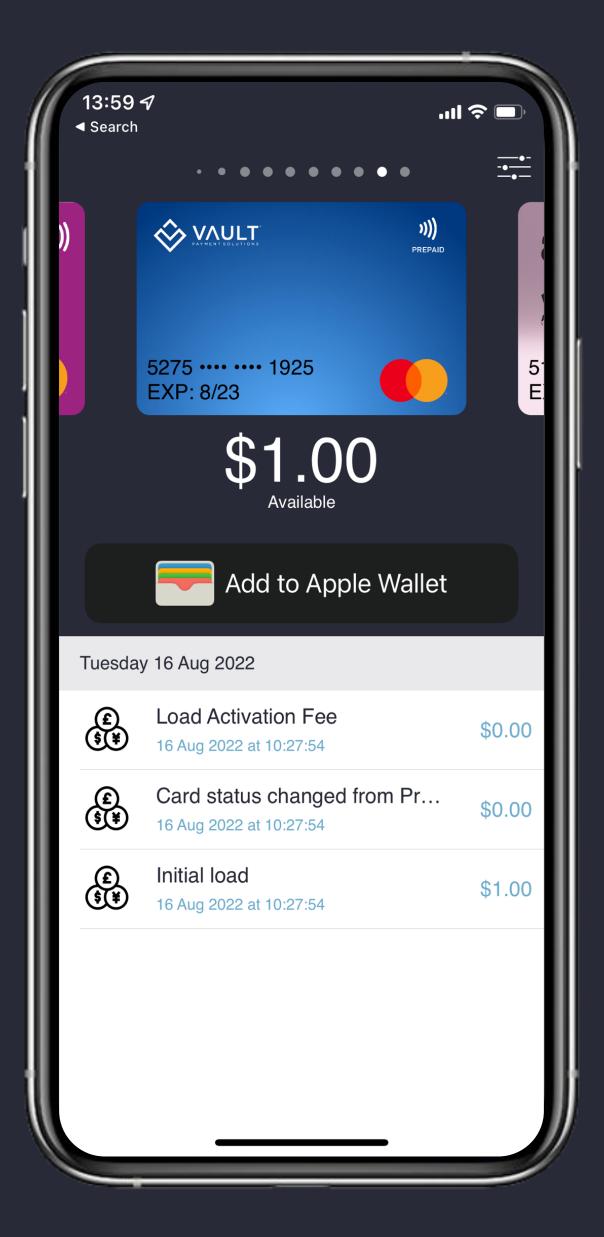
Once the card has been successfully added, the user should navigate to the phone wallet when making payments in store and hold the phone over the eftpos terminal.

#### Checking NFC:

NFC is what allows the phone to connect with the eftpos terminal. On android phones this can be turned off and on for specific wallets.

If the card is not "tapping/beeping" in the phone wallet when presented to the eftpos terminal this is the first thing that should be checked.

How to check NFC is explained best on the help centre article: What is NFC and how do I turn it on?





### PIN numbers

When making instore purchases over \$100 a PIN may be required.

To set a PIN for the digital card, the user can follow these steps:

#### Step 01

**Open** the Vault Payments app, input **your mobile number** (if it doesn't automatically) and **app password**.

#### Step 02

Click the **settings icon** in the top right corner

#### Step 03

Click on 'manage pin'.

#### Step 04

You will get a **notification pop up** advising that we need to send a **verification code**. Click **'send'** and wait up to 5 minutes.

#### Step 05

An **SMS** will be sent to **your mobile number** with an **8 digit verification code**, please wait a few minutes for the SMS to come through

#### Step 06

**Input the code** immediately (as it will expire within 15 minutes).

#### Step 07

Create a 4 digit pin (one that you'll remember!) and click 'Submit'.

#### Step 08

Click 'Finish' and now your pin is set and ready for use in store for transactions over \$100.

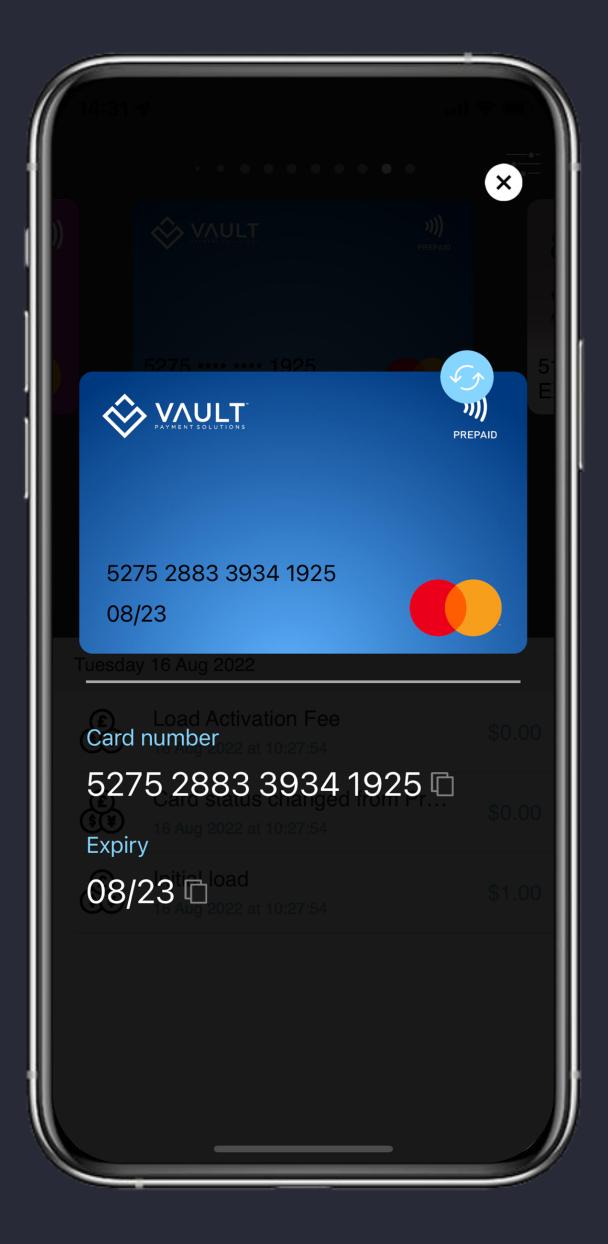


### Using a digital card online

To use their card online, users can enter their details including their own first and last name, card number, expiry date and CVV.

To view the full card number the user needs to go into the Vault app and tap once on the card to bring up the full card number and expiry and tap the card again to 'spin' the card around to view the CVV.

Note: the Prepaid Mastercard cannot be used with PayPal or AfterPay.



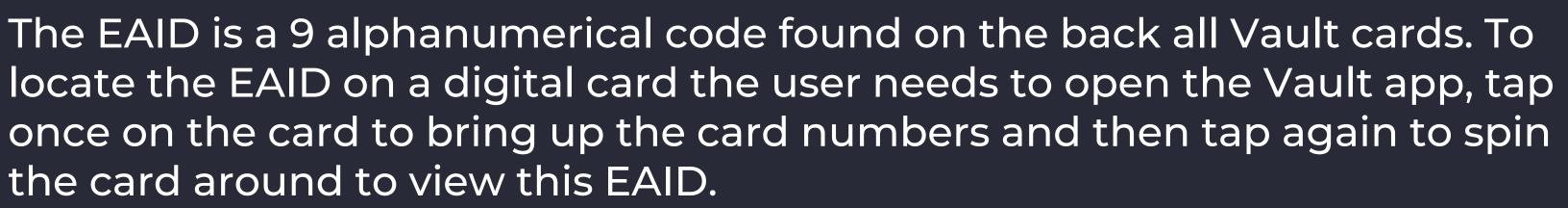


### Checking the card balance

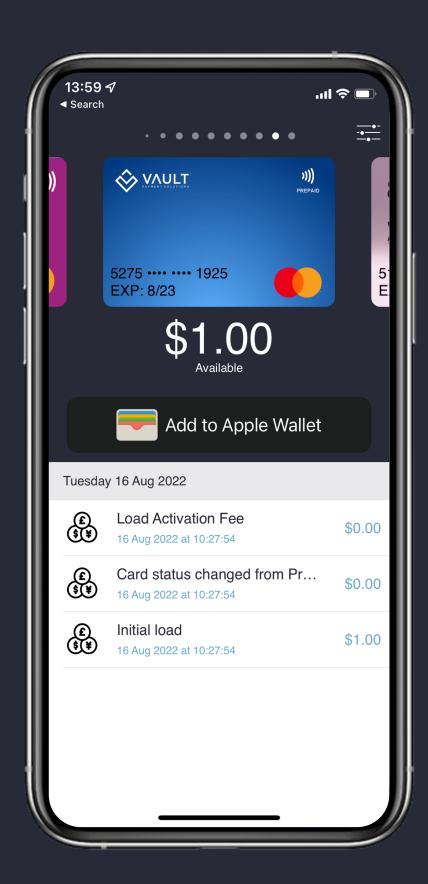
To check the card balance the user can go to the Vault app, here they can view their balance and transaction history from the past 30 days.



If a user requires a full transaction history they can go to vaultactivation.com.au/#/balance and enter their EAID.



You can see in the example the EAID is: YAZDWR0ZG

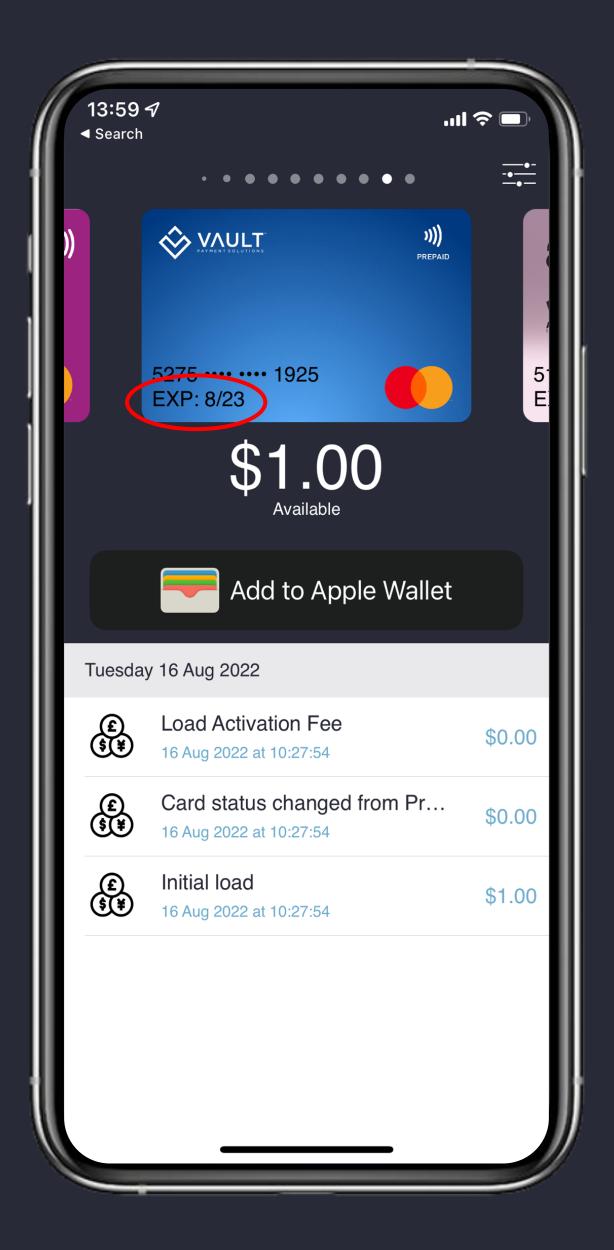




### Card expiry

The users card will expire 12 months after activation, after this date the card will automatically close. Once a card has expired it cannot be re-opened or extended.

This expiry date is displayed on the front of the card in the Vault app (as shown).





## Changing mobile devices/mobile numbers

#### Changed device:

If the user has updated their phone but kept the same mobile number, they can download the Vault app on the new phone and log in by entering their mobile number and clicking next (not redeem a card) to log in.

There they will be able to see all Vault cards linked to the mobile number. They can then click "add card to wallet" to add the card to the new phone's wallet.

#### Changed mobile number:

If the user has changed their mobile number, please obtain their new number and contact your Account Manager.



### **FAQs**

#### Can I use my card at an ATM?

No, prepaid cards cannot be used to withdraw cash.

#### Can I transfer funds from my Vault card to my bank account/another card?

No, prepaid cards cannot make or receive transfers.

#### I want to make a purchase that is greater than the value on my card, can I do this?

If in store you can ask the cashier to 'split' payment between the value of your Vault card followed by a second payment method.

#### I have been logged out of the Vault Payments app.

If you have already activated your card, you can log into the app by entering your mobile number and selecting "next" not "redeem a card", you will then be sent a verification code to allow you to log in.

#### I am not receiving an SMS code when I am trying to log into the Vault app.

Please ensure you have already activated your card using the SMS instructions first before trying to log in. If you have already activated your card and are still not receiving an SMS, check that you are using the mobile number you first entered when you redeemed your card. If you still have issues please contact the Vault Customer Service team.





# Let's work together.

The future of payment is mobile.

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