

Card Management Portal (CMP)

Cardholder User Guide

The EML logo is centered within a large black circle. The letters 'E', 'M', and 'L' are white, with the 'E' having three horizontal bars. A small blue dot is positioned to the right of the 'L'. The background of the entire page is a dark field filled with a dense, colorful pattern of small dots in shades of blue, purple, orange, and pink, creating a starry or digital effect.

EML.

Money in Motion

Card Management Portal (CMP)

Cardholder User Guide

This guide covers:

1. Your Cards

2. Getting Started

- Welcome Email
- Agreement to Terms of Service
 - Card Search
 - Maintain Cards
 - Step 2: Verify Mobile Number
 - Step 3: Confirm Legal Name
 - Step 4: Confirm Address
 - Step 5: Terms & Conditions
 - Step 6: Identity Verification
 - Step 7: Security Code
 - Step 8: Confirm and Login

3. Cardholders

- Home
 - Dashboard
- Manage Cards
 - Activate your Card
 - Edit Cardholder Details

- Help
 - Lost or Stolen Card
 - Dispute a Transaction
 - Card Declined

Your Cards

Salary packaging powered by EML's technology means that you won't need to carry multiple cards in your handbag or wallet.

Upon successful completion of your application, you will be issued a single card for yourself. This card is your proxy card and is all you'll need to transact with the merchants of your choosing. The proxy card is your physical plastic card.

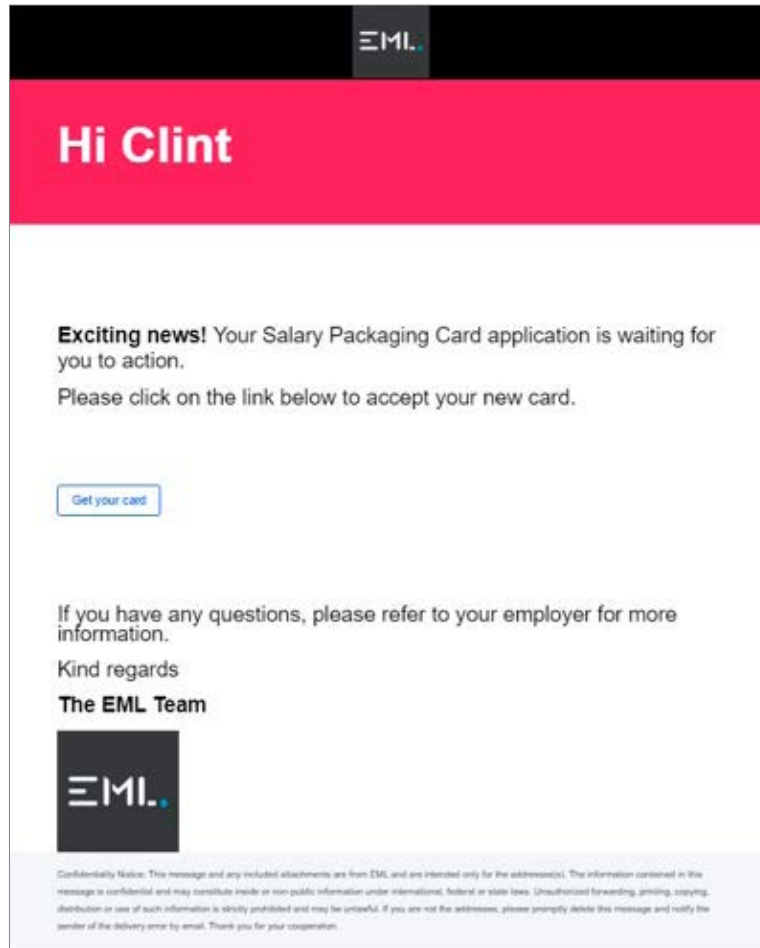
Your proxy card is backed by one or more benefit. Benefits are virtual cards and each one will represent either a Meal Entertainment Benefit (ME) or a Living Expenses Benefit (LE).

Each benefit maintains its own balance and restrictions. For example, an ME benefit's balance may only be used for meal entertainment expenses. However, you do not need to worry about that when transacting with your proxy card. Your proxy card represents the combined balance of all benefits and is smart enough to know which benefit balance to pull funds from. As a matter of fact, if your ME balance is low, your proxy card will augment with additional funds from your LE balance to ensure your transaction is successful.

Using CMP and your mobile benefit app, you'll be able to manage your proxy card and each benefit individually, giving you the control you need to maximize your earnings.

Getting Started

To begin the process, you will receive an email invitation and then follow the provided link to access the portal. Once there, enter the necessary information and click on the approvals to gain access.



Upon initial login, you will be prompted to create a new password that must conform to strict security guidelines as shown below. Your password must be 8-16 characters, containing 3 out of 4 of the following: lowercase characters, uppercase characters, digits (0-9), and one or more of the following symbols: @ # \$ % ^ & * - _ + = [] { } | \ : ' , ? / ~ - " () ; .



Confirmation and Acceptance of Terms of Service

Once you've logged in for the first time, it will be necessary for you to complete the application process which involves 8 steps to confirm and agree to the terms of service. After these steps have been completed successfully, you will be logged into the application and you will receive an SMS with a link to download and install your EML Benefits mobile app. The screenshots below will walk you through the wizard and answer any questions you may have along the way.

Confirmation & Acceptance

PBI Solutions

Hi Clint,

Your employer has approved your application for a Company 1 Card!

The Company 1 Card is an innovative product provided by EML Payment Solutions Ltd.

This card allows you to access your Salary Packaging benefits from one convenient card.

When you complete a transaction the Company 1 Card will debit the correct benefit for that transaction. E.g. a transaction performed at a restaurant will be automatically debited from your meals and entertainment benefit. A transaction at a service station will debit your living expenses benefit.

If you don't have enough funds in your meals and entertainment benefit, the spend card will debit the maximum possible from your meals and entertainment benefit and debit the remainder from your living expenses benefit (Cost hub).

Want to know more? Refer to the [Frequently Asked Questions](#) section.

We need to collect the following to continue processing your Company 1 Card:

1. Acceptance of EML Payment Solutions Ltd Privacy Statement
2. Confirm your legal name
3. Confirm your address
4. Your identity. If we are unable to electronically identify you, you may need to upload a photo
5. Acceptance of the Company 1 Card Product Disclosure Statement

Confirmation and Acceptance of Terms of Service

Step 1: Accept the Privacy Policy

Simply follow the link to read the privacy policy, then click **Next** to accept.

Agreement to terms of service

1 Accept the Privacy Policy

I have read, understood and accept the [EMI Payment Solutions Ltd Privacy Policy](#)

2 Verify Mobile Number

3 Please Confirm your Legal Name

4 Please Confirm your Addresses

5 Accept the Terms & Conditions of your Company 1 Card

6 Identification

7 Security Code

8 Complete

Confirmation and Acceptance of Terms of Service

Step 2: Verify Mobile Number

Click the button to have a 6-digit verification code sent to your mobile number. Once you receive it, enter the verification code onto the screen as shown below and click **Verify Code** to proceed to the next step.

If you do not receive a code or the mobile number on file is incorrect or has changed, you will need to contact the card provider (your employer).

The screenshot shows a mobile application interface for 'Agreement to terms of service'. At the top, the title 'Agreement to terms of service' is displayed in red. Below the title is a vertical progress indicator with eight steps. The first step, 'Accept the Privacy Policy', is marked with a checkmark. The second step, 'Verify Mobile Number', is highlighted with an orange circle and contains the following text: 'A code has just been sent to the following Mobile Number: **** * 643'. Below this, there is a text input field with the placeholder 'Enter a 6-digit verification code' and the value '**** *'. A green 'Verify Code' button is positioned below the input field. The remaining steps in the progress indicator are: 'Please Confirm your Legal Name', 'Please Confirm your Addresses', 'Accept the Terms & Conditions of your Company 1 Card', 'Identification', 'Security Code', and 'Complete'.

Confirmation and Acceptance of Terms of Service

Step 3: Confirm your Legal Name

Next you'll review your personal details displayed and confirm they are correct by clicking the green button. If they are incorrect or need to be changed, please contact your card provider (employer).

Agreement to terms of service

- ✓ Accept the Privacy Policy
- ✓ Verify Mobile Number
- 3** Please Confirm your Legal Name
- 4 Please Confirm your Addresses
- 5 Accept the Terms & Conditions of your Company T Card
- 6 Identification
- 7 Security Code
- 8 Complete

We need to confirm your identification details, please confirm that the name as recorded below is your true legal name as recorded on your identification such as Drivers Licence or Passport.

Personal Details

Title	First Name	Middle Name(s)	Last Name	Date of Birth
Mr	Chris		Eastwood	May 1, 1988

Confirmation and Acceptance of Terms of Service

Step 4: Confirm your Address

You'll also need to review your residential and postal address to confirm they are correct. Click the **Next** button to proceed. After logging in you will have the opportunity to update your addresses if they need to be changed.

The screenshot shows a web form titled "Agreement to terms of service" with a progress indicator on the left. The current step is "Please Confirm your Addresses", which is highlighted with a red circle and a red dot. The form contains two sections: "Residential Address" and "Postal Address". Each section has a "Building" field, "Address Line 1" and "Address Line 2" fields, "State" (with "Victoria" selected), "City" field, "Postal Code" field, and "Country" (with "Australia" selected). A "Next" button is located at the bottom of the form.

Agreement to terms of service

- Accept the Privacy Policy
- Verify Mobile Number
- Please Confirm your Legal Name
- Please Confirm your Addresses**

Residential Address

Building _____

Address Line 1: **222 Ave St** _____ Address Line 2: _____

State: **Victoria** _____ City: _____

Postal Code: **3121** _____ Country: **Australia** _____

Postcode: **4000** _____

Postal Address

Building _____

Address Line 1: **222 Ave St** _____ Address Line 2: _____

State: **Victoria** _____ City: _____

Postal Code: **3121** _____ Country: **Australia** _____

Postcode: **4000** _____

Next

Confirmation and Acceptance of Terms of Service

Step 5: Accept Terms and Conditions of the Card

Simply follow the link to read the product disclosure statement, then click **I Accept** to proceed with the Acceptance process.

Product Disclosure Statement'. Below this, it says 'By clicking 'I Accept' below the following facilities will be created for you:' followed by a bullet point: 'Product Name'. At the bottom of the main content area, there are two buttons: 'I Do Not Accept' (red) and 'I Accept' (green). At the bottom of the page, there is a vertical progress bar with four steps: 1. Identification, 2. Security Code, 3. Complete, and 4. Complete."/>

Agreement to terms of service

✓ Accept the Privacy Policy

✓ Verify Mobile Number

✓ Please Confirm your Legal Name

✓ Please Confirm your Addresses

5 Accept the Terms & Conditions of your Company 1 Card

I have read, understood and accept the Product Name [Product Disclosure Statement](#)

By clicking "I Accept" below the following facilities will be created for you:

- Product Name

1 Identification

2 Security Code

3 Complete

4 Complete

Confirmation and Acceptance of Terms of Service

Step 6: Identity Verification

Your personal identification has already been verified with your Employer, thank you for providing the necessary details. Click **Next** to proceed.

Agreement to terms of service

- ✓ Accept the Privacy Policy
- ✓ Verify Mobile Number
- ✓ Please Confirm your Legal Name
- ✓ Please Confirm your Addresses
- ✓ Accept the Terms & Conditions of your Company 1 Card
- 6** Identification
Thank you for confirming your personal details, based on the information that has already been provided we were able to confirm your identity.
- 7 Security Code
- 8 Complete

Confirmation and Acceptance of Terms of Service

Step 7: Security Code

In this step you'll enter a personal 5-digit security code. It is important to remember this code as it will be required when you contact customer support to verify your identity and will be requested when activating your card through the automated voice telephony system. This code is not your PIN and will not be used for financial transactions.

Agreement to terms of service

- ✓ Accept the Privacy Policy
- ✓ Verify Mobile Number
- ✓ Please Confirm your Legal Name
- ✓ Please Confirm your Addresses
- ✓ Accept the Terms & Conditions of your Company 1 Card
- ✓ Identification
- 7** **Security Code**
Please enter a 5 digit security code
Security Code
12345
This code will be required when you contact support.
- 1 Complete

Confirmation and Acceptance of Terms of Service

Step 8: Complete and Login

That's it! All steps have been completed. Click **Login** and you will be directed to the cardholder dashboard.

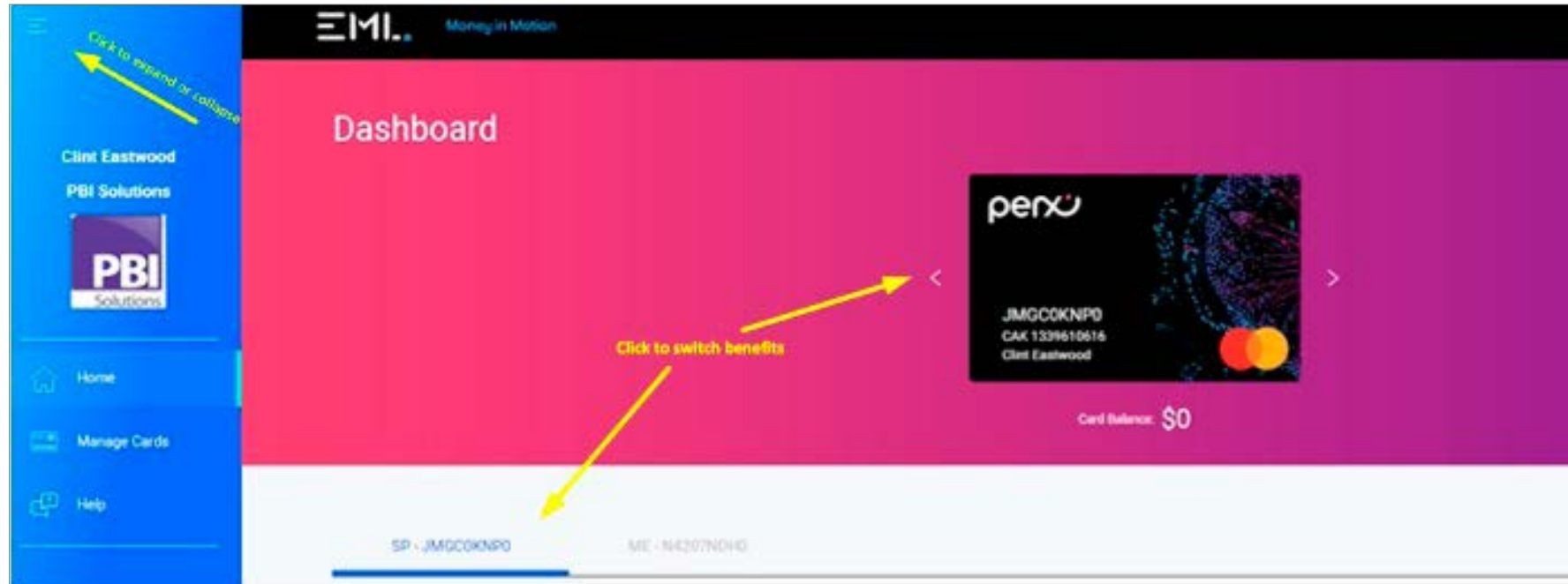
Agreement to terms of service

- ✓ Accept the Privacy Policy
- ✓ Verify Mobile Number
- ✓ Please Confirm your Legal Name
- ✓ Please Confirm your Addresses
- ✓ Accept the Terms & Conditions of your Company 1 Card
- ✓ Identification
- ✓ Security Code
- 1** **Complete**
Great, you're all set!

[Log In](#)

Dashboard

Your personal dashboard displays card information for each of your accounts and all related transaction details for those cards. The side navigation menu is expandable and collapsible by clicking the “hamburger” icon in the top left corner of the site as indicated by the yellow arrow below.



If you have multiple benefits, use the arrows in the banner next to the picture of your card to move between accounts or select the benefit from the tabs below the banner as indicated by the yellow arrows in the picture above. If for some reason you do not see all of your proxy or benefit accounts, you should contact your card provider (your employer).

When you select a specific card, the grid will update to display the transactions from that card only, allowing you to filter the results.

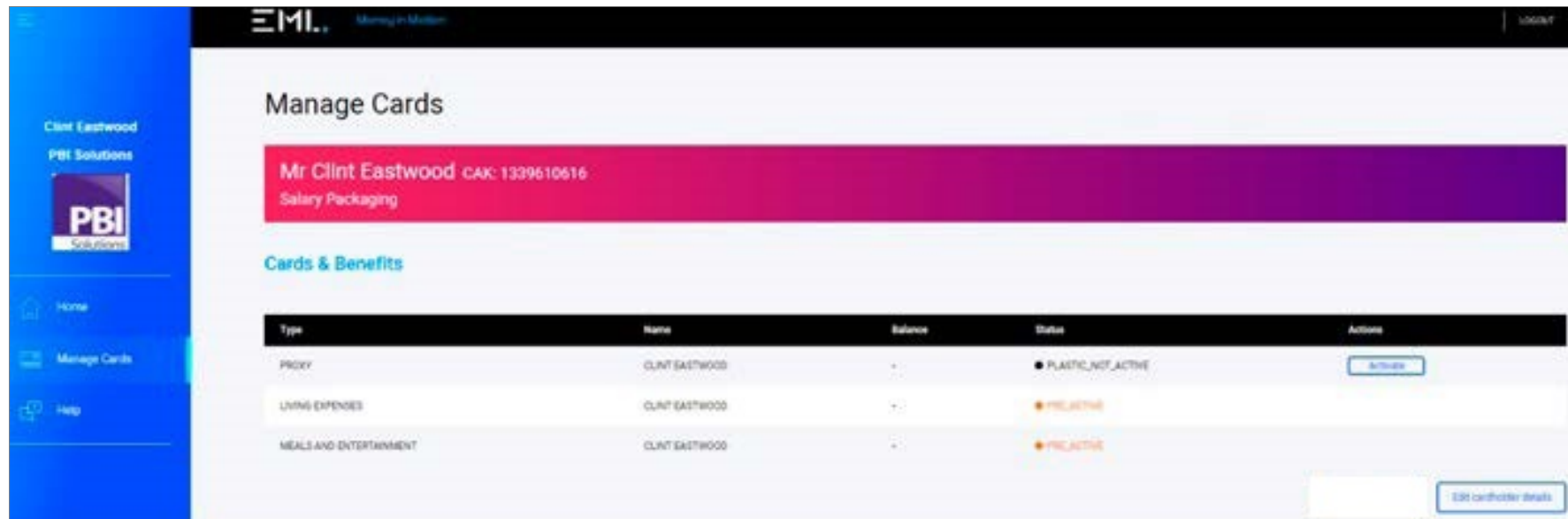
Card types include

- **ME:** Meal Entertainment Benefit Card (virtual)
- **LE:** Living Expenses Benefit Card (virtual)
- **Proxy:** Plastic Card (physical) which pulls funds from your benefit cards

Manage Cards

The Manage Cards screen displays a list of all your cards and their current statuses. It provides functionality to allow you to:

- Activate your cards
- Edit your cardholder details



Card statuses include:

- **Plastic Not Active:** This is the initial status of your proxy card when you first log into your account. Although your account may be active, your plastic card cannot be used to transact in this status. Once you receive the physical card and activate it through the portal, it will show Active and can be used to transact.
- **Pre Active:** This is the initial status of your benefit accounts. Once funds have been loaded onto your card, it will automatically change to Active.
- **Active:** This indicates your accounts are ready to be used. Your plastic proxy card has been received and activated through the portal. Your virtual benefit cards have been funded.
- **Inactive:** This status is used when your card is lost or stolen or otherwise temporarily disabled. Cards can be reactivated from this status.
- **Closed:** This status indicates your account is no longer in use and cannot be reactivated. Cards which contain funds cannot be Closed.

Manage Cards

Activate your Card

Your card will initially be in a status of **Plastic Not Active** which will prevent you from transacting with the card. Once you have received the physical card, you will navigate to this screen and simply click **Activate** and enter the last 4 digits of your card to begin using your card. Contact your card provider (your employer) if you encounter any issues activating your card.

The screenshot displays the 'Manage Cards' interface. At the top, a header identifies the user as 'Mr Clint Eastwood CAK 1339610616' with 'Salary Packaging'. Below this, a section titled 'Cards & Benefits' contains a table with the following data:

Type	Name	Balance	Status	Actions
PROXY	CLINT EASTWOOD	-	■ PLASTIC_NOT_ACTIVE	<button>Activate</button>
LIVING EXPENSES	CLINT EASTWOOD	-	● PRE_ACTIVE	
MEALS AND ENTERTAINMENT	CLINT EASTWOOD	-	● PRE_ACTIVE	

An 'Edit cardholder details' button is located to the right of the table. Below the table, a modal window titled 'Activate Card - LXXH1XB00' is open. It contains the instruction: 'Please enter the last 4 digits of the card to start the activation process.' Below this instruction is a text input field with the value '1234'. At the bottom of the modal are two buttons: 'Cancel' and 'Activate Plastic'.

Manage Cards

Edit Cardholder Details

Clicking **Edit Cardholder Details** will open a panel below the transaction grid which allows you to edit your personal information, including address information. Modify one or more fields and click **Update** at the bottom of the screen to save your changes. All required fields must be completed prior to saving, if they are not filled in you will be directed to do so before allowing the update.

Manage Cards

Mr Clint Eastwood CAK: 1339610616
Salary Packaging

Cards & Benefits

Type	Name	Balance	Status	Actions
PROXY	CLINT EASTWOOD	>	● PLASTIC_NOT_ACTIVE	Activate
LIVING EXPENSES	CLINT EASTWOOD		● PRE_ACTIVE	
MEALS AND ENTERTAINMENT	CLINT EASTWOOD	>	● PRE_ACTIVE	

[Edit cardholder details](#)

Cardholder Personal Details

Select Title
SA

First Name
Clint

Middle Name

Last Name
Eastwood

Date of Birth
1/5/1988

Cardholder Contact Details

Email Address
ceastwood0101@yahoo.com

Home Phone
0448113643

Manage Cards

Edit Cardholder Details (Continued)

Residential Address

Building

Address Line 1
333 Ann St

Address Line 2

Suburb
Brisbane

Postcode
4000

Select State
QLD

Select Country
Australia

Postal Address

Same as residential

Building

Address Line 1
333 Ann St

Address Line 2

Suburb
Brisbane

Postcode
4000

Select State
QLD

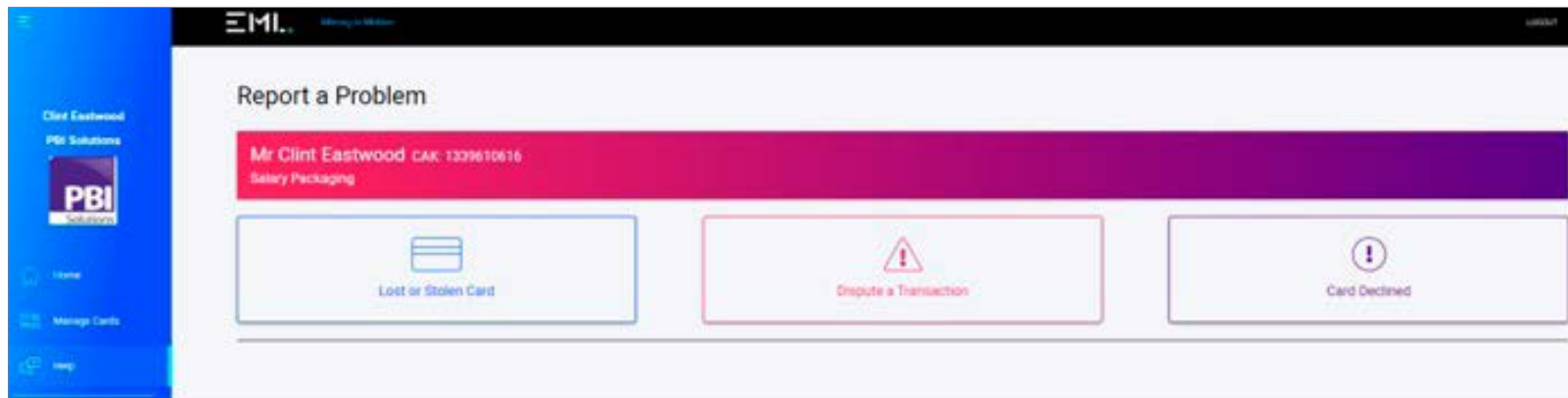
Select Country
Australia

[Update Cardholder](#)

Help

If you experience any issues with your card, use the Help section of the portal to resolve them. Functionality includes:

- Reporting a lost or stolen card
- Disputing a transaction
- Reporting an incorrect card decline



Help

Lost or Stolen

To report a lost or stolen card, simply click the button and fill in the details related to the incident. Ensure you select the correct card from the dropdown list. All fields on the form must be completed to confirm and submit your request.

The screenshot shows a web interface titled "Report a Problem". At the top, a purple header bar displays the user's name "Mr Clint Eastwood CAK 1339610616" and "Salary Packaging". Below this, there are three main buttons: "Lost or Stolen Card" (highlighted in blue), "Dispute a Transaction" (with a warning icon), and "Card Declined" (with an exclamation mark icon). The "Lost or Stolen Card" button is selected, leading to a form titled "Lost or stolen card".

The form contains the following fields and options:

- Card Selection:** "Please select your card:" with a dropdown menu showing "Clint Eastwood - LBSHL".
- Reason:** "I suspect that my card is:" with a dropdown menu showing "Stolen".
- Date:** "Approximate date my card was lost/stolen:" with a date picker set to "6/15/2019".
- Address:** "Please confirm your postal address below" with fields for "Building", "Address Line 1", "Suburb", "Postcode", "Address Line 2", and "State/Province" (set to "Australia").
- Confirmation:** "By clicking the 'Confirm' button, I accept that [unclear] card will be sent to me within the next 10 days." with "Cancel" and "Confirm" buttons.

A calendar pop-up is visible over the date field, showing the month of May 2019 with the 15th selected.

Help

Dispute a Transaction

To dispute an incorrect transaction on your card, simply click the button and fill in the details related to the incident. Ensure you select the correct card from the dropdown list. You must select the disputed transition from the grid of available transactions. All fields on the form must be completed to confirm and submit your request. Upon confirmation of the request a form will be generated, you will then print and mail the form to the address indicated on the form.

Report a Problem

Mr Clint Eastwood CAK: 1339610616
Salary Packaging

[Lost or Stolen Card](#) [Dispute a Transaction](#) [Card Declined](#)

Disputed Transaction

Refer to the Frequently Asked Questions for information on how we process disputed transactions

Please select your account associated with the dispute:

Please select the reason for this dispute:
The funds were taken out of the incorrect account

I did not receive any of the withdrawal
 I received part of the withdrawal

Withdrawal Amount: Amount Received:

Do you have a copy of the receipt? Yes No

Select the relevant transaction(s) below that you wish to report

Date	Description	Debit	Credit	Balance	Dispute
NOV 21, 2019	STATUS CHANGED FROM FN TO AC	-	-	-	<input type="checkbox"/>

Please provide any additional information that may help us in assisting with your dispute:

I declare and understand that:

- The information that I have provided is true and correct to the best of my knowledge
- I may be asked to sign a Statutory Declaration confirming the information supplied above
- If this request is found to be my error, I will be charged a \$25 processing fee

Help

Card Declined

To report an incident where your card was incorrectly declined, simply click the button and fill in the details related to the incident. Ensure you select the correct card from the dropdown list. You must select the disputed transaction from the grid of available transactions. All fields on the form must be completed to confirm and submit your request.

Report a Problem

Mr Clint Eastwood CAX: 1330610616
Salary Packaging

Lost or Stolen Card Dispute a Transaction Card Declined

My Transaction Declined When It Shouldnt

This request will report a transaction to us when you have:

- Attempted to use your card at an acceptable location and
- There are sufficient funds for the transaction.

Please select your account associated with the dispute: Select Card
group - LEXINTKBDG

Select the relevant transaction(s) below that you wish to report

Date	Description	Debit	Credit	Balance	Dispute
NOV 21, 2019	STATUS CHANGED FROM PA TO AC				*

Do you have a copy of the ATM receipt? Yes No

Please provide any additional information that may help us in assisting with your dispute:

Provide detail here

Cancel Submit