

MACQUARIE RELATIONSHIP BANKING
DEFT PAYMENT SYSTEMS
PAYERS' GUIDE TO DEFT

DEFT
PAYMENT SYSTEMS



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Introduction

The payers' guide to DEFT provides step-by-step instructions on how to use some common DEFT functions.

For further assistance or information on DEFT, please contact DEFT support on 1800 67 21 62 or email us via our website.

deft.com.au

Getting started

You can make your payment in a few simple steps.

You can also make one off payments over the phone by calling 1300 30 10 90 (or 1300 78 11 45 if you are making an Insurance payment) and following the prompts.

1. Register (once off)

The icon consists of the letters 'DRN' in a bold, black, sans-serif font, centered within a light blue rounded square with a white shadow effect.

Login using your DEFT Reference Number



Enter your details and create a new username and password



Add a credit card or bank account to your profile

2. Make a payment



Pay now or set up a future dated or recurring payment

How to register

- 1 Go to deft.com.au and select 'Register now'.
- 2 Enter your DEFT Reference Number and select 'Next'.
- 3 Enter your details, including your email address (this will be your username) and create a password (it must contain at least eight characters, at least one number and is case sensitive) – next time you will login to DEFT with your username and password. Once your details are complete select 'Next'.

The screenshot shows the DEFT Payment Systems registration page. The header includes the DEFT logo and navigation links. The main content area has three sections: 'Register' with a 'Register now' button, 'Login' with fields for 'Username' and 'Password', and 'Pay once' with a 'Pay once' button. A red circle with the number '1' is placed over the 'Register now' button.

The screenshot shows the 'Start profile' section of the registration process. It features a text input field labeled 'Enter your DEFT Reference Number' and two buttons: 'Next >' and 'Cancel'. A red circle with the number '2' is placed over the 'Next >' button.

The screenshot shows the 'Profile details' form. It includes fields for 'Email', 'Confirm email', 'Password', and 'Confirm password'. Below these are fields for 'Title', 'First name', 'Last name', 'Address', 'Suburb', 'State', 'Postcode', 'Mobile', and 'Daytime phone'. There is also a 'Date of birth' field and a 'Preferred contact method' dropdown. A checkbox for 'I would like to be informed about products, services and offers via email and/or SMS' is present. At the bottom, there is a disclaimer and a 'Next >' button. A red circle with the number '3' is placed over the 'Next >' button.

- 4 Review your details and if correct select 'Confirm'.
- 5 Read the DEFT Terms of Use and if you agree to them select 'Accept'. You can print a copy of the DEFT Terms of Use for your record.

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1300 67 21 62 | Email

Profile details Terms of use Account details Back

Name

Getting started

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About us

Confirm profile details

Confirm the details entered are correct

Email:	jh10@deft.com
Title:	Miss
First name:	Jane
Last name:	Smith
Address:	1 Any St
Suburb, State, Postcode:	Sydney NSW 2000
Mobile:	0415236954
Daytime phone:	
Date of birth:	17/03/1997
Preferred contact method:	Email

[Confirm](#) [Cancel](#)

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About us

DEFT Payment Systems Terms of Use

DEFT Payment Systems (which comprises the [www.deft.com.au](#) website, the DEFT mobile website and DEFT phone payment options) is operated by Macquarie Bank Limited ABN 48 000 503 542, Macquarie Relationship Banking Division ("Macquarie").

Your access to DEFT Payment Systems is subject to these terms and conditions, the Macquarie Privacy Policy, notices, disclosures and any other terms and conditions. If you use any of the services contained within DEFT Payment Systems to which additional or alternative terms and conditions are referred, then you are also subject to those additional or alternative terms, all of which are collectively the DEFT Payment Systems Terms of Use ("Terms of Use"). By accessing, viewing or otherwise using DEFT Payment Systems, you agree to be subject to these Terms of Use.

Macquarie may, in its reasonable discretion and from time to time, vary or modify the Terms of Use without notice. Any subsequent access, viewing or otherwise using DEFT Payment Systems will constitute an acceptance of the variations or modifications. These Terms of Use and your access to DEFT Payment Systems may be terminated at any time without notice by Macquarie, acting reasonably. All restrictions, warranties, disclaimers and limitation of liability by Macquarie will survive termination.

1. Customer-Initiated Direct Debit Service Agreement ("DDSA")

14. Definitions

DEFT means Australian Eastern Daylight Time.
Business Day means a day that banks are open for business in Sydney, New South Wales, Australia.
DEFT means DEFT Payment Systems ©

[Accept](#) [Print](#) [Decline](#)

6 Enter the credit card and bank account details you would like to make your DEFT payments from and select 'Complete registration'.

7 The next screen is the Welcome page where you can access the functions of DEFT.

Account details

DEFT Reference Number: 0002907400

Biller Name: LEGAL DEMO - WITH INTEREST

Please enter the details of the credit card and / or bank account you would like to register. This is the account we will debit in order to make your DEFT payments

Credit card details

Card number:

Expiry date: -

Cardholder name:

Bank account details

Account name:

BSB:

Account Number:

Phone security code

Security code:

Confirms security code:

[Complete registration](#)

Welcome

DEFT Reference Number: 238302506115928 - ABC BILLER PTY LTD

[Make a payment](#) Pay your biller now or set up a future dated or recurring payment

You can pay ABC BILLER PTY LTD by:

Credit card	Bank account
<ul style="list-style-type: none"> Visa (surcharge 0.79%) MasterCard (surcharge 0.79%) Amex (surcharge 2.60%) Diners (surcharge 3.25%) 	<ul style="list-style-type: none"> Bank account (transaction fee \$1.25)

Manage payments

- [Scheduled payments](#) View, change or delete a future dated or recurring payment
- [Payment history](#) View payment history and print receipts

Manage profile

- [Profile details](#) View or change your profile
- [Account details](#) Setup, change or delete account information
- [Additional DEFT Reference Number](#) Link a new DEFT Reference Number to your profile

6

7

How to make a one-off payment (no registration required)

- 1 Go to deft.com.au and select 'Pay once'.
- 2 Enter your DEFT Reference Number and select 'Next'.
- 3 Enter your payment amount and credit card details.
- 4 If you would like a copy of the receipt sent to you, enter your email address.
- 5 Select 'Next'.
- 6 Review the details of your payment and if correct select 'Submit payment'.

If required, print your receipt.

The screenshot shows the DEFT Payment System homepage. The header includes the logo and navigation links. The main content area has sections for 'Register', 'Login', and 'Pay once'. The 'Pay once' button is highlighted with a red circle containing the number 1.

The screenshot shows the 'Make a payment' page. It has a form to enter the DEFT Reference Number. The 'Next' button is highlighted with a red circle containing the number 2.

The screenshot shows the 'Make a payment' page with the payment amount and card details form. The 'Next' button is highlighted with a red circle containing the number 3.

The screenshot shows the 'Confirm payment details' page. It displays the payment details, including the DEFT Reference Number, Biller name, Payment method, Payment amount, and Card type. The 'Submit payment' button is highlighted with a red circle containing the number 6.

How to make a payment with options (registration required)

- 1 Go to deft.com.au and enter your username and password on the home page and select 'Login'.
- 2 Select 'Make a payment' (you may be taken to step 4).
- 3 Select payment method and then select 'Next'.
- 4 Enter your payment details
 - a. Amount
 - b. Timing of your payment: pay once now, pay once later or set up a recurring payment. For recurring payments you will be asked to select:
 - i. a start date for the first payment
 - ii. the frequency of your payment (weekly, fortnightly, monthly, quarterly)
 - iii. an end date for the payment (a specific date, after a certain number of payments or until further notice)
 - c. Select the check box to have a copy of your payment receipt emailed to your registered email address.

DEFT PAYMENT SYSTEMS

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Home

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FADS

About us

Make a payment

Register

Register new

Register with DEFT for access to:

- A wider choice of payment methods
- Greater flexibility to create payment schedules
- Your payment history

Login

Username

Password

Forgot your login details?

Pay once

Pay once

Make a one off credit card payment, no registration required

DEFT PAYMENT SYSTEMS

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Welcome

Logout

Make a payment

Jane Smith - jane.smith@xyz.com.au

Scheduled payments

DEFT Reference Number: 238002596115928 - ABC BILLER PTY LTD

Payment history

Profile details

Make a payment

Pay your biller now or set up a future dated or recurring payment.

Account details

Additional DIB

Print my DEFT card

You can pay ABC BILLER PTY LTD by:

Credit card	Visa (surcharge 0.79%)	(surcharge 0.79%)
	MasterCard (surcharge 0.79%)	(surcharge 0.79%)
	Amex (surcharge 2.50%)	(surcharge 2.50%)
	Diners (surcharge 3.25%)	(surcharge 3.25%)
Direct debit	Bank account (transaction fee \$1.25)	

Manage payments

Scheduled payments View, change or delete a future dated or recurring payment

Payment history View payment history and print receipts

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Home

Make a payment

Logout

DEFT Reference Number: 2380025961159

Biller name: ABC BILLER PTY LTD

Payment method:

Credit card

Direct debit

Cancel

DEFT PAYMENT SYSTEMS

FORWARD THINKING Contact us 1800 67 21 62 | Email

Home

Make a payment

Logout

DEFT Reference Number: 2380025961159

Biller name: ABC BILLER PTY LTD

Payment method: Credit card

Payment amount: \$ 200 My biller is a B2B or B2C?

Account details

Additional DIB

Payment schedule

Once, pay now (selected)

Once, later

Recurring payment

Logout

Getting started

Card number: 44433****1111

You can pay by:

Card type	Surcharge
Visa	0.79%
MasterCard	0.79%
Amex	2.50%
Diners	3.25%

FADS

Expiry date: 02 / 2013

CVV number: [redacted] [Make a CVV card]

Cardholder name: Jh

Tick to have a copy of the payment receipt sent to your registered email address

This payment is bound by the DEFT Terms of Use

Next > Cancel

How to make a payment with options (registration required)

- 5 Once your payment details are complete select 'Next' to review and confirm your payment details.
- 6 If your payment details are correct, select 'Submit payment'. You may have to wait for up to a minute for a response. Do not press the back button on your browser whilst waiting for a response.

When your payment has been submitted for processing you will receive a receipt number. If you have set up a future dated or recurring payment, you will receive a schedule ID. DEFT will generate a payment receipt number on the date your payment is processed.

All payments will be processed in Australian dollars.

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Additional ID#

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DEFT Reference Number: 2380025961158

Biller name: ABC SELLER PTY LTD

Payment method: Credit card

Payment amount: \$ 2.00 (My balance is \$2.00)

Payment schedule

Once, pay now (02/02/2013)

Once, later

Recurring payment

Card number: 444433****1111

Expiry date: 02 / 2013

CVV number: [Redacted]

Cardholder name: J. Smith

Tick to have a copy of the payment receipt sent to your registered email address

This payment is bound by the [DEFT Terms of Use](#)

Next > Cancel

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Additional ID#

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DEFT Reference Number: 0000007400

Biller name: LEGAL DEMO - WITH INTEREST

Payment method: Credit card

Payment amount: \$2.00

Surcharge: \$0.00

Total amount: \$2.00

Payment scheduled: Pay now

Card type: Visa

Card number: 444433****1111

Expiry date: 02/2013

Cardholder name: Jane Smith

Once submitted, this payment cannot be changed or cancelled.

Submit payment > Change Cancel

How to change a future dated or recurring payment

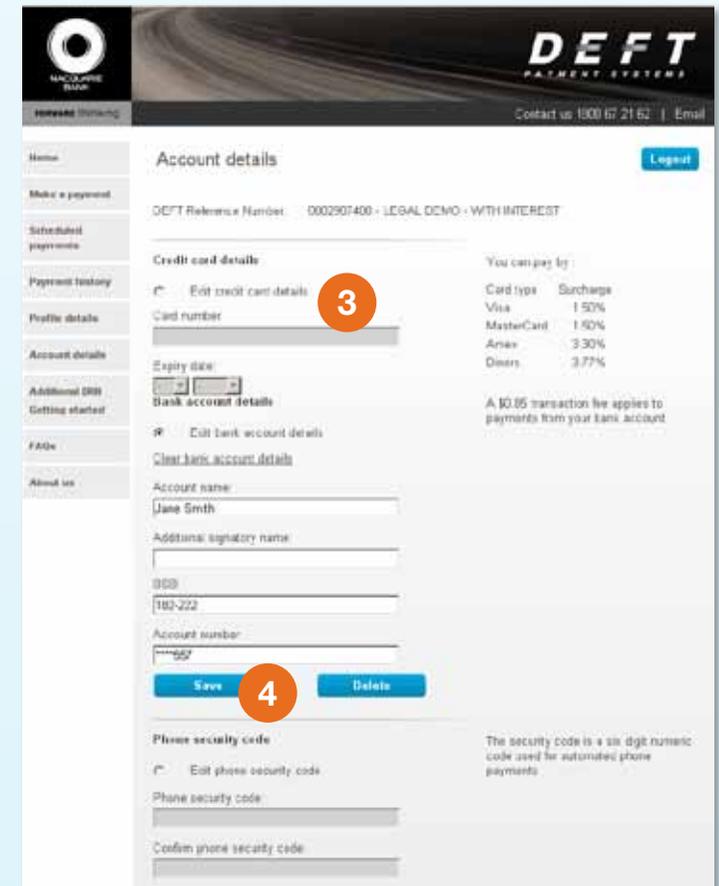
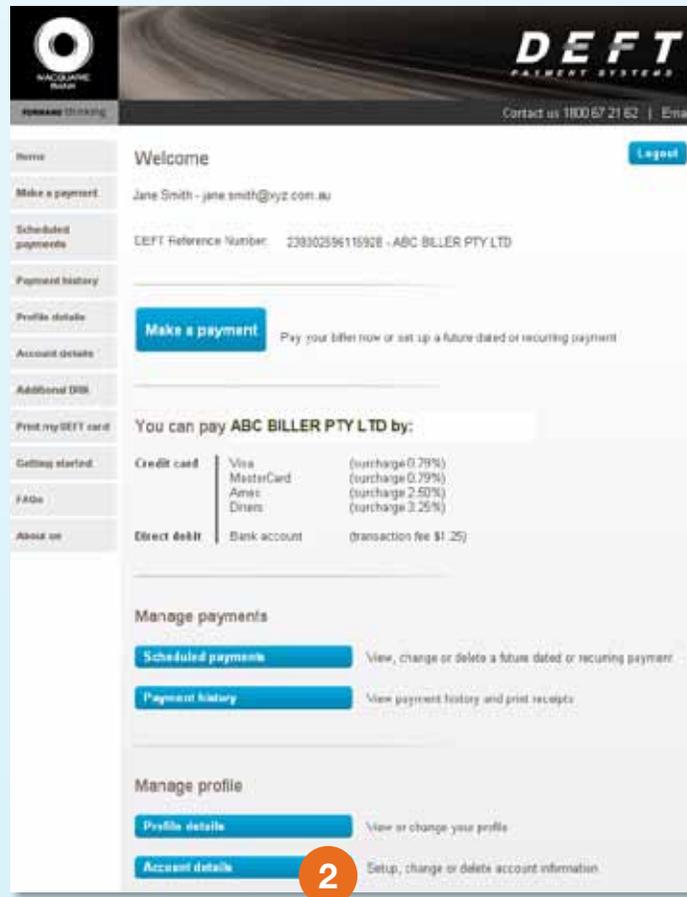
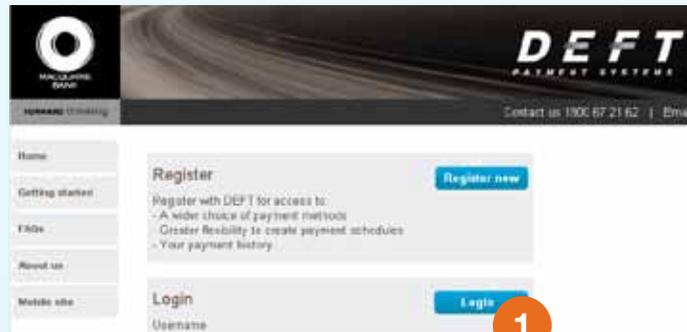
- 1 Go to deft.com.au and enter your username and password on the home page and select 'Login'.
- 2 On the Welcome page, select 'Scheduled payments'.
- 3 Select the payment you want to change and then select 'Change'.
- 4 Change the payment amount, next payment date, frequency or duration as required.
- 5 Review the payment details and if correct, select 'Confirm'.

You must make changes to a scheduled payment by 5.00pm (AEST) the last business day before it is due to be processed. You cannot change a payment scheduled for today.

Schedule ID	Set up date	Pay by	Amount	Frequency	Next payment date	End date
7344	20042012	Direct debit	\$2.00	Weekly	07/05/2012	28/04/2012

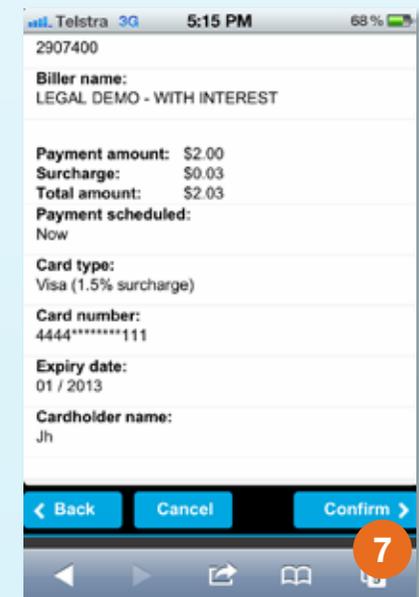
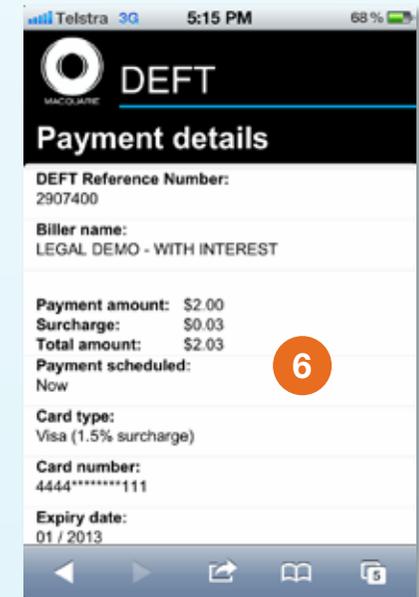
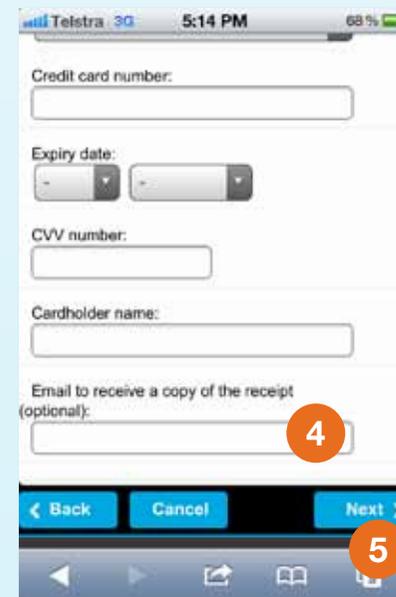
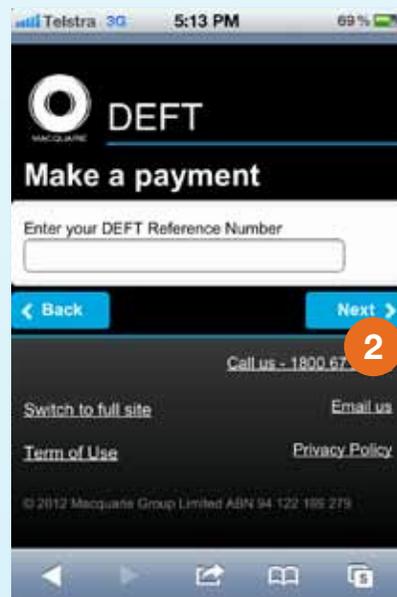
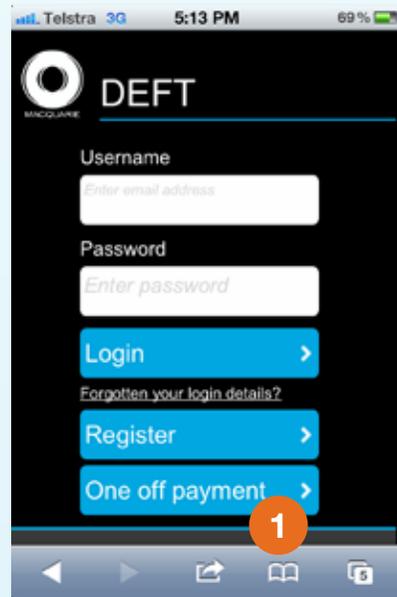
How to change your credit card or bank account details

- 1 Go to deft.com.au and enter your username and password on the home page and select 'Login'.
- 2 On the Welcome page, select 'Account details'.
- 3 Select the button at the top of the account details to edit.
- 4 Update your details as required and select 'Save'.



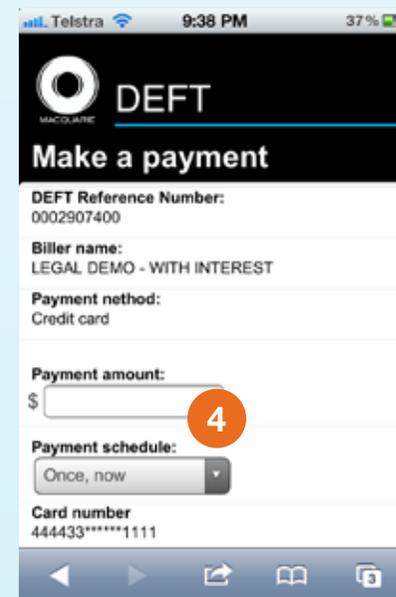
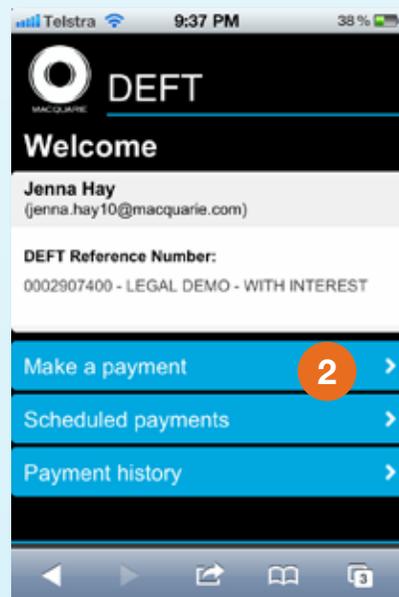
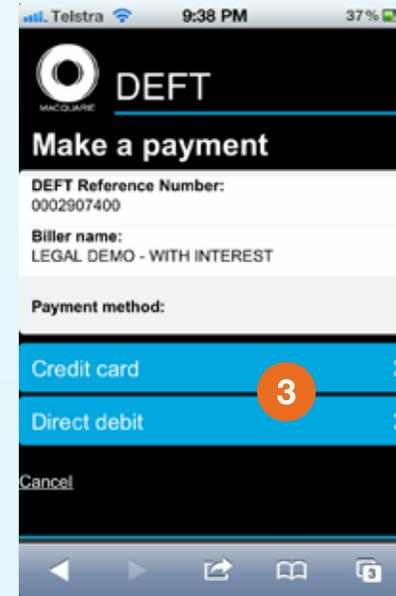
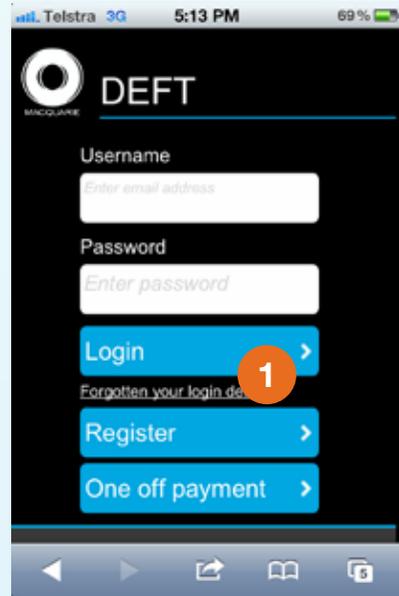
How to make a one-off mobile payment (no registration required)

- 1 Go to deft.com.au and select 'One off payment'.
- 2 Enter your DEFT Reference Number and select 'Next'.
- 3 Enter your payment amount and credit card details.
- 4 If you would like a copy of the receipt sent to you, enter your email address.
- 5 Select 'Next'.
- 6 Review the details of your payment.
- 7 If your payment details are correct select 'Submit'.



How to make a mobile payment with options (registration required)

- 1 Go to deft.com.au and enter your username and password on the home page and select 'Login'.
- 2 Select 'Make a payment' (you may be taken to step 4).
- 3 Select payment method and then select 'Next'.
- 4 Enter your payment details
 - a. Amount
 - b. Timing of your payment: pay once now, pay once later or set up a recurring payment. For recurring payments you will be asked to select:
 - i. a start date for the first payment
 - ii. the frequency of your payment (weekly, fortnightly, monthly, quarterly)
 - iii. an end date for the payment (a specific date, after a certain number of payments or until further notice)
 - c. Select the check box to have a copy of your payment receipt emailed to your registered email address.

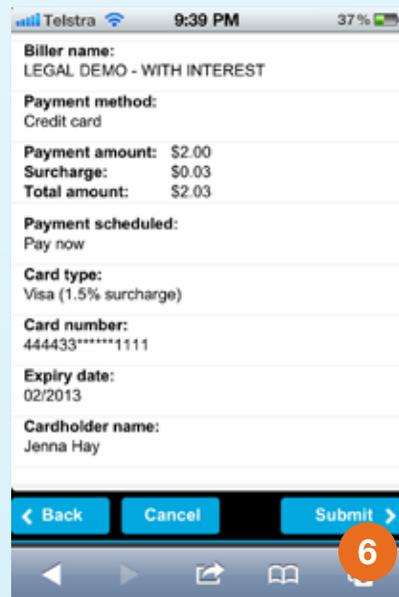
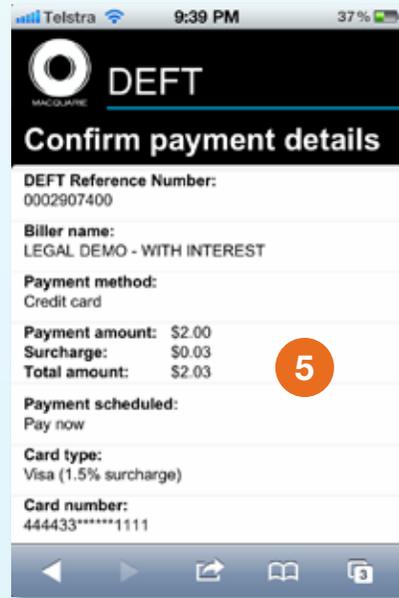


How to make a mobile payment with options (registration required)

- 5 Once your payment details are complete select 'Next' to review and confirm your payment details.
- 6 If your payment details are correct, select 'Submit'. You may have to wait for up to a minute for a response. Do not press the back button on your browser whilst waiting for a response.

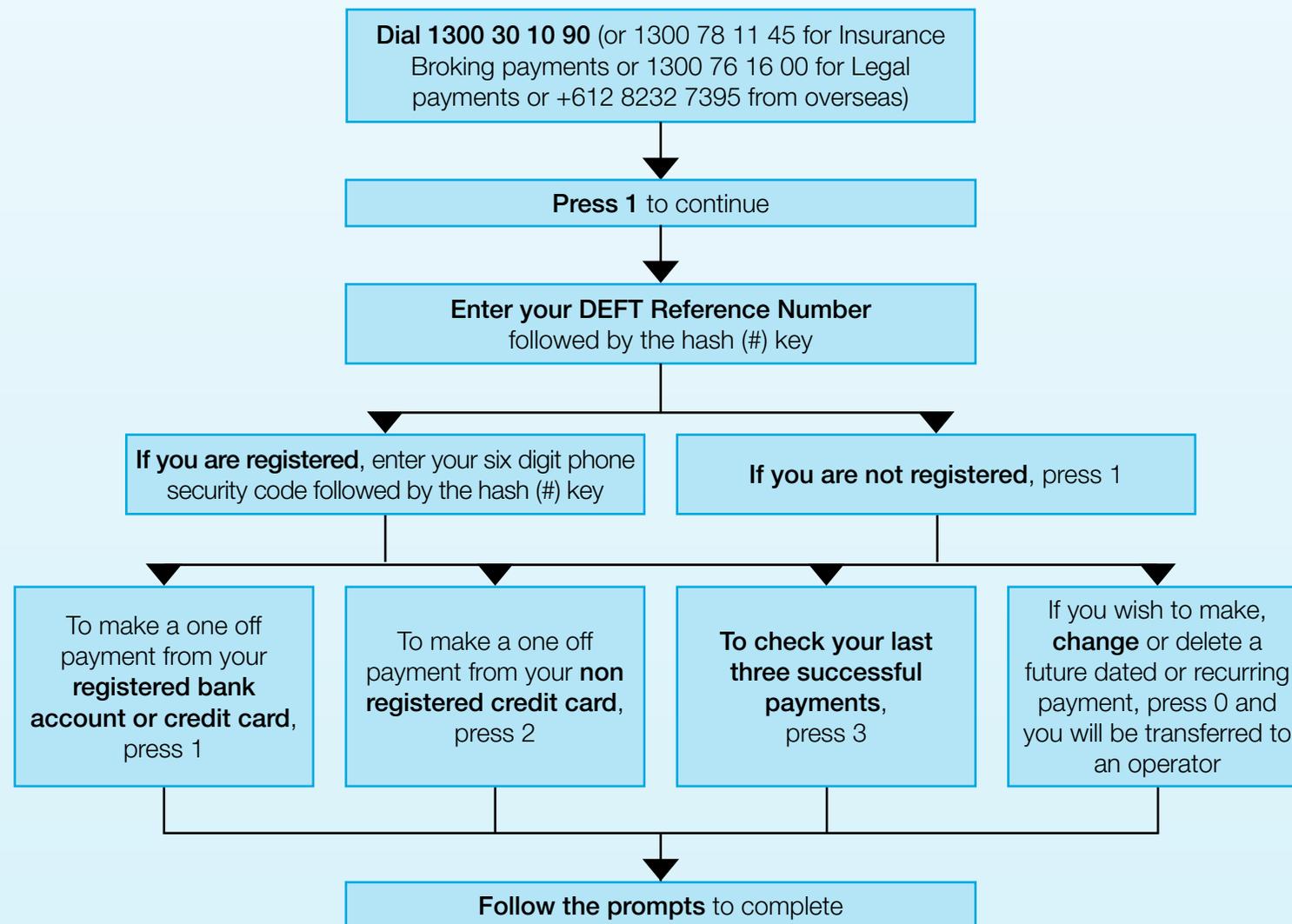
When your payment has been submitted for processing you will receive a receipt number. If you have set up a future dated or recurring payment, you will receive a schedule ID. DEFT will generate a payment receipt number on the date your payment is processed.

All payments will be processed in Australian dollars.



DEFT phone payment instructions

To register to pay from your bank account or to set up, change or delete a future dated or recurring payment you will need to visit deft.com.au or call DEFT support on 1800 67 21 62.



For further assistance or information on DEFT, please contact the DEFT support 1800 67 21 62 or email us via our website.

deft.com.au

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