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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)



DRN

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

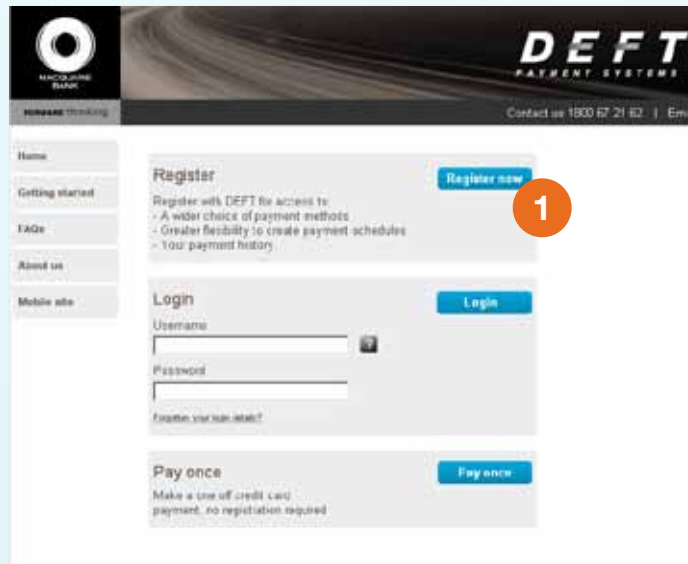
2. Make a payment



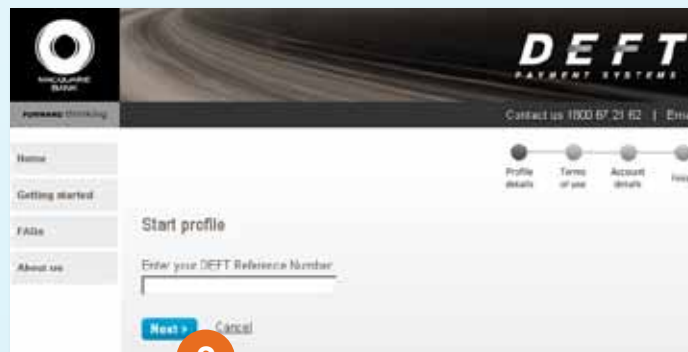
Pay now or set up a future dated or recurring payment

How to register

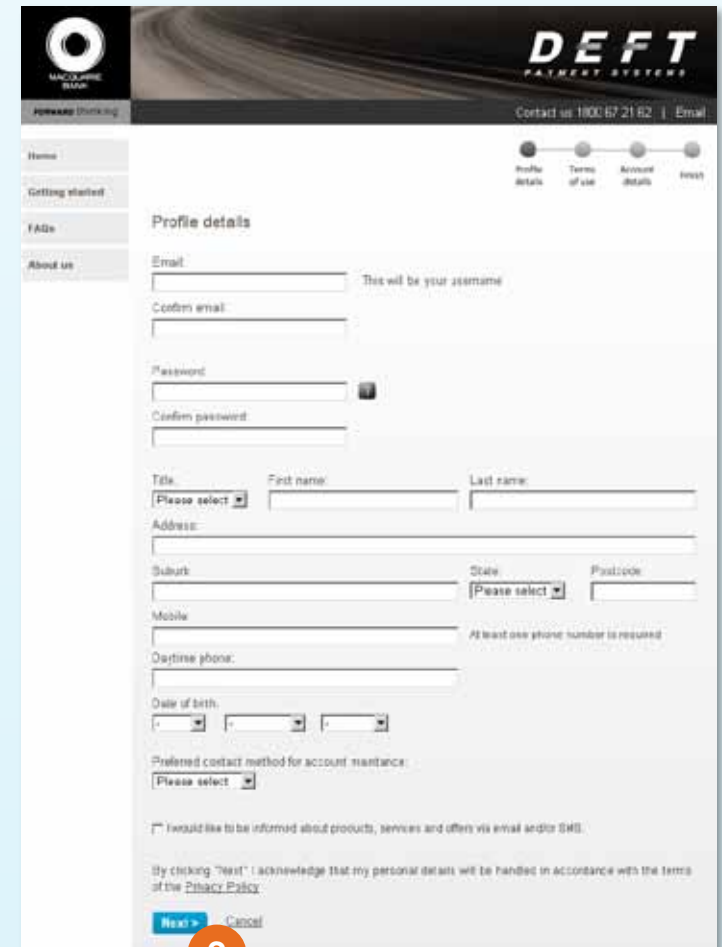
- 1 Go to deft.com.au and select 'Register now'
- 2 Enter your DEFT Reference Number and select 'Next'
- 3 Enter your details, including your email address (this will be your username) and create a password (it must contain at least eight characters, at least one number and is case sensitive) – next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



The image shows the 'Register' page of the DEFT Payment Systems website. The header includes the DEFT logo and navigation links. The main content area has three sections: 'Register' with a 'Register now' button (labeled 1), 'Login' with fields for Username and Password, and 'Pay once' with a 'Pay once' button. A sidebar on the left contains links: Home, Getting started, FAQs, About us, and Mobile site.



The image shows the 'Start profile' page of the DEFT Payment Systems website. The header includes the DEFT logo and navigation links. The main content area has a 'Start profile' section with a field for 'Enter your DEFT Reference Number' and 'Next' and 'Cancel' buttons (labeled 2). A sidebar on the left contains links: Home, Getting started, FAQs, About us, and Mobile site.



The image shows the 'Profile details' page of the DEFT Payment Systems website. The header includes the DEFT logo and navigation links. The main content area has a 'Profile details' section with fields for Email, Confirm email, Password, Confirm password, Title, First name, Last name, Address, Suburb, State, Postcode, Mobile, Daytime phone, Date of birth, Preferred contact method, and a checkbox for email and SMS notifications. There are 'Next' and 'Cancel' buttons (labeled 3) at the bottom. A sidebar on the left contains links: Home, Getting started, FAQs, About us, and Mobile site.

How to register

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

Macquarie Bank

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1300 67 21 62 | Email

Profile details Terms of use Account details Email

Home Getting started FAQ About us

Confirm profile details

Confirm the details entered are correct

Email: jk10@deft.com
Title: Miss
First name: Jane
Last name: Smith
Address: 1 Any St
Suburb, State, Postcode: Sydney NSW 2000
Mobile: 041526354
Daytime phone: 1760m997
Date of birth: 17/03/1997
Preferred contact method: Email

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

Macquarie Bank

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1300 67 21 62 | Email

Profile details Terms of use Account details Email

Home Getting started FAQ About us

DEFT Payment Systems Terms of Use

DEFT Payment Systems (which comprises the DEFT mobile app, the DEFT mobile website and DEFT phone payment options) is operated by Macquarie Bank Limited ABN 40 000 503 547, 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 for 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, disclosures and limitation of liability by Macquarie will survive termination.

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

14. Definitions

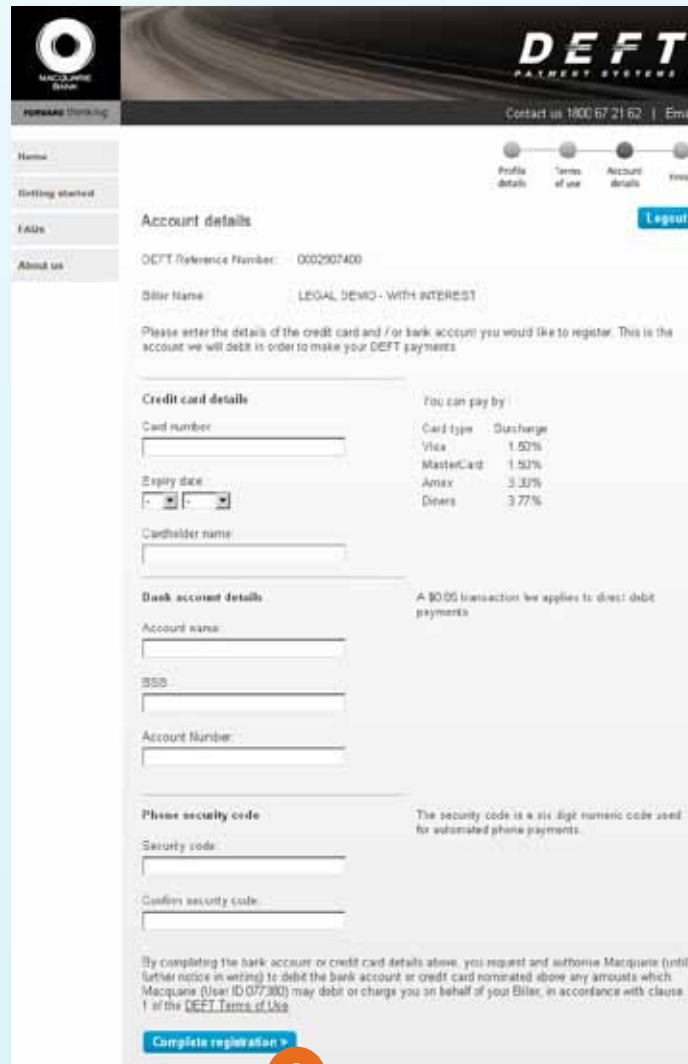
DEFT means Australian Eastern Daylight Time.
Business Day means a day that banks are open for business in Sydney, New South Wales, Australia.
DEFT means DEFT Payment Systems ®.

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

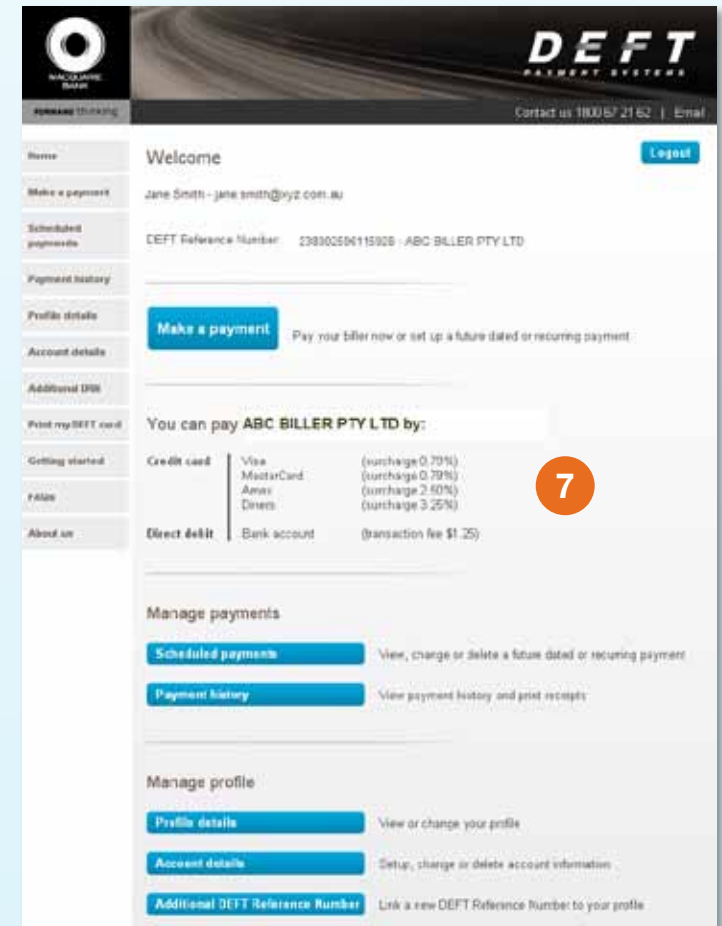
How to register

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



The screenshot shows the 'Account details' registration page for DEFT. The header includes the Macquarie Bank logo, the text 'FORWARD thinking', and the DEFT Payment System logo. A navigation bar at the top right contains links for 'Profile details', 'Terms of use', 'Account details', and 'Forgot'. The main content area is titled 'Account details' and includes a 'Logout' button. It contains several form fields: 'DEFT Reference Number' (0002907400), 'Biller Name' (LEGAL DEMO - WITH INTEREST), 'Credit card details' (Card number, Expiry date, Cardholder name), 'Bank account details' (Account name, BSB, Account Number), and 'Phone security code' (Security code, Confirm security code). A 'Complete registration' button is at the bottom. A disclaimer at the bottom states: 'By completing the bank account or credit card details above, you request and authorise Macquarie (until further notice in writing) to debit the bank account or credit card nominated above any amounts which Macquarie (User ID 077380) may debit or charge you on behalf of your Biller, in accordance with clause 1 of the DEFT Terms of Use'.



The screenshot shows the 'Welcome' page for DEFT. The header is identical to the registration page. The main content area is titled 'Welcome' and includes a 'Logout' button. It displays the user's name 'Jane Smith - jane.smith@xyz.com.au' and the 'DEFT Reference Number' (238302504115928 - ABC BILLER PTY LTD). A 'Make a payment' button is prominent, with a subtext 'Pay your biller now or set up a future dated or recurring payment'. Below this, a section titled 'You can pay ABC BILLER PTY LTD by:' lists payment methods: 'Credit card' (Visa, MasterCard, Amex, Diners) with surcharge percentages, and 'Direct debit' (Bank account) with a transaction fee of \$1.25. The 'Manage payments' section includes links for 'Scheduled payments' and 'Payment history'. The 'Manage profile' section includes links for 'Profile details', 'Account details', and 'Additional DEFT Reference Number'.

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 image shows the DEFT Payment Systems homepage. The header includes the DEFT logo and navigation links: Home, Getting started, FAQs, About us, and Mobile site. 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 highlighted by a red circle with the number 1. The footer contains contact information: 'Contact us 1800 67 21 62 | Email'.

The image shows the 'Make a payment' form. It includes the following fields and sections:

- DEFT Reference Number: 2907400
- Bill name: LEGAL DEMO - WITH INTEREST
- Payment method: Credit card
- Payment amount: \$ (with a red circle 3 highlighting the input field)
- Card number: (with a red circle 3 highlighting the input field)
- Expiry date: (with a red circle 4 highlighting the input field)
- CVV number: (with a red circle 4 highlighting the input field)
- Cardholder name: (with a red circle 4 highlighting the input field)
- Enter your email to have a copy of your receipt sent to you: (with a red circle 4 highlighting the input field)
- Buttons: 'Next' (with a red circle 5) and 'Cancel'.

The footer contains the text: 'This payment is bound by the DEFT Terms of Use'.

The image shows the 'Make a payment' form. It includes the following fields and sections:

- DEFT Reference Number: (with a red circle 2 highlighting the input field)
- Buttons: 'Next >' (with a red circle 2) and 'Cancel'.

The image shows the 'Confirm payment details' form. It includes the following fields and sections:

- DEFT Reference Number: 000907400
- Bill name: LEGAL DEMO - WITH INTEREST
- Payment method: Credit card
- Payment amount: \$2.00
- Surcharge: \$0.03
- Total amount: \$2.03
- Payment scheduled: Pay now
- Card type: Visa
- Card number: 444433*****1111
- Expiry date: 02/2014
- Cardholder name: JH
- Buttons: 'Submit payment' (with a red circle 6), 'Change', and 'Cancel'.

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

The screenshot shows the DEFT Payment Systems home page. On the left is a navigation menu with links: Home, Getting started, FAQs, About us, and Mobile site. The main content area has three sections: 'Register' with a 'Register new' button, 'Login' with fields for Username and Password and a 'Login' button (highlighted with a red circle and the number 1), and 'Pay once' with a 'Pay once' button.

The screenshot shows the 'Welcome' page for a user named Jane Smith. It displays account details like the DEFT Reference Number and a 'Make a payment' button (highlighted with a red circle and the number 2). Below this, it shows payment options for ABC BILLY PTY LTD, including Credit card and Direct debit. At the bottom, there are links for 'Manage payments' with sub-links for 'Scheduled payments' and 'Payment history'.

The screenshot shows the 'Make a payment' page. It displays the DEFT Reference Number and Biller name. Under 'Payment method', the 'Credit card' button is highlighted with a red circle and the number 3. Other options include 'Direct debit' and 'Cancel'.

The screenshot shows the 'Make a payment' page with the 'Payment amount' set to \$200. Under 'Payment schedule', the 'Recurring payment' radio button is highlighted with a red circle and the number 4. The page also shows a table of card types and surcharges, and a 'Next >' button at the bottom.

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.

DEFT PAYMENT SYSTEM

Home | Make a payment | Scheduled payments | Payment history | Profile details | Account details | Additional ID# | Print my DEFT card | Logout | Getting started | FAQs | About us

Make a payment

DEFT Reference Number: 2380025961158

Biller name: ABC SELLER PTY LTD

Payment method: Credit card

Payment amount: \$2.00 (May be entered as 2.00 or 22.00)

Payment schedule: ☒ Once, pay now ☐ Once, later ☐ Recurring payment

Card number: 444433****1111

Expiry date: 02 / 2013

CVV number: (Use a 3 digit code)

Cardholder name: Jh

You can pay by:

Card type	Surcharge
Visa	0.79%
MasterCard	0.79%
Amex	2.50%
Diners	3.75%

☐ 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](#)

DEFT PAYMENT SYSTEM

Home | Make a payment | Scheduled payments | Payment history | Profile details | Account details | Additional ID# | Print my DEFT card | Logout | Getting started | FAQs | About us

Confirm payment details

DEFT Reference Number: 0000907400

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

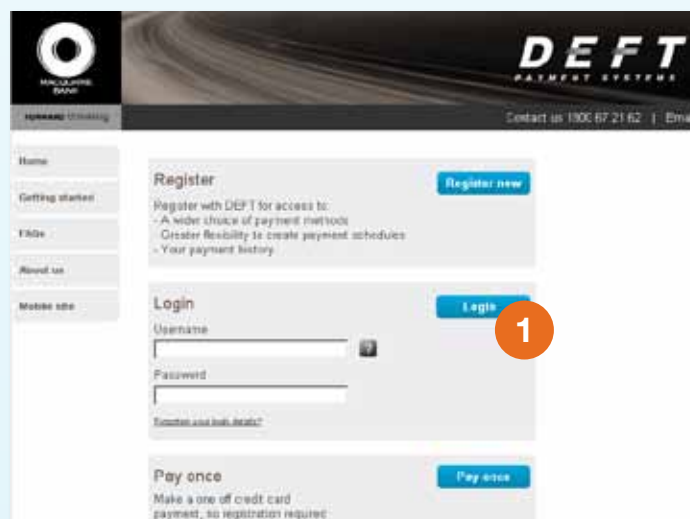
Once submitted, this payment cannot be changed or cancelled.

[Submit payment](#) [Change](#) [Cancel](#)

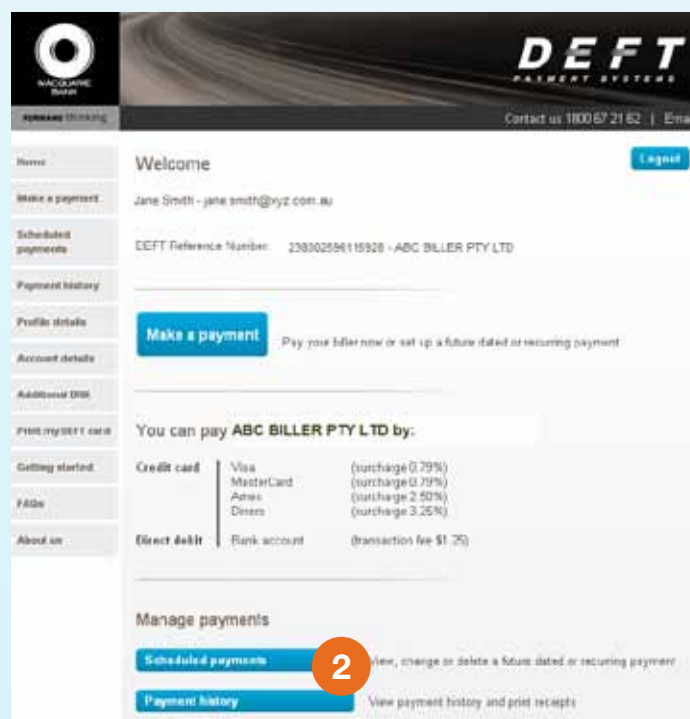
How to change a future dated or recurring payment

- 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'

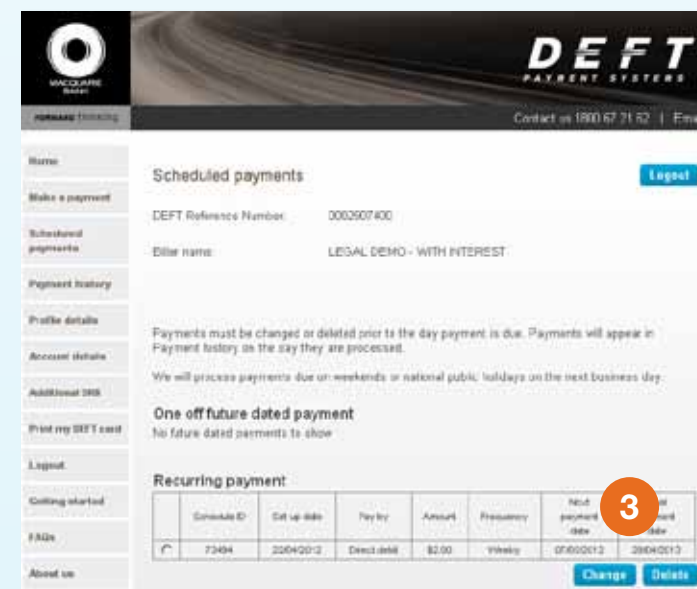
You must make changes to a scheduled payment by 5.00pm (AEST) the last business day before it is due to be processed. You cannot change a payment scheduled for today.



The home page of DEFT Payment Systems. It features a navigation menu on the left with links: Home, Getting started, FAQs, About us, and Mobile site. The main content area has two sections: 'Register' and 'Login'. The 'Register' section includes a 'Register new' button and text about payment methods and history. The 'Login' section has fields for Username and Password, a 'Login' button (marked with a red circle 1), and a 'Pay once' section for credit card payments.

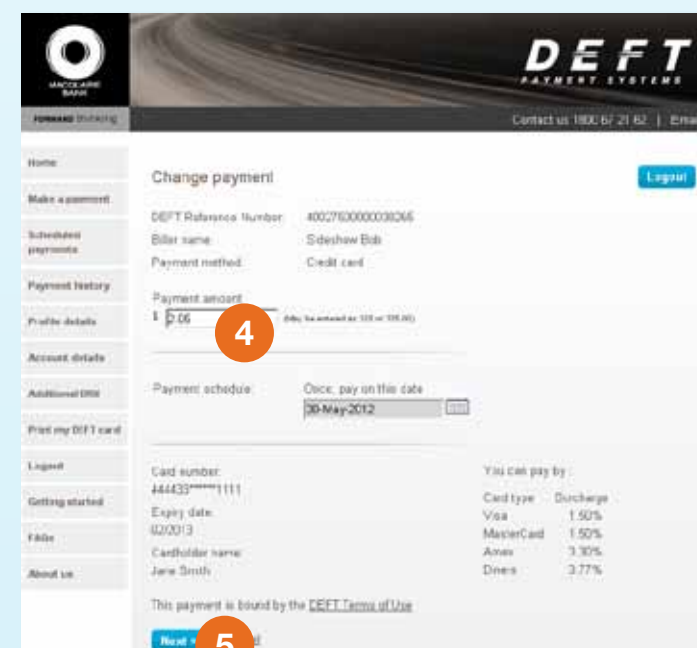


The 'Welcome' page for Jane Smith. It displays account details like the DEFT Reference Number (238302556115926) and the biller name (ABC BILLER PTY LTD). A 'Make a payment' button is prominent. Below, it lists payment methods: Credit card (Visa, MasterCard, Amex, Diners), Direct debit, and Bank account. At the bottom, the 'Manage payments' section includes a 'Scheduled payments' link (marked with a red circle 2) and a 'Payment history' link.



The 'Scheduled payments' page. It shows account details and a table of scheduled payments. The table has columns for Schedule ID, Set up date, Pay by, Amount, Frequency, Next payment date, and End date. One payment is listed with a 'Change' button (marked with a red circle 3) and a 'Delete' button.

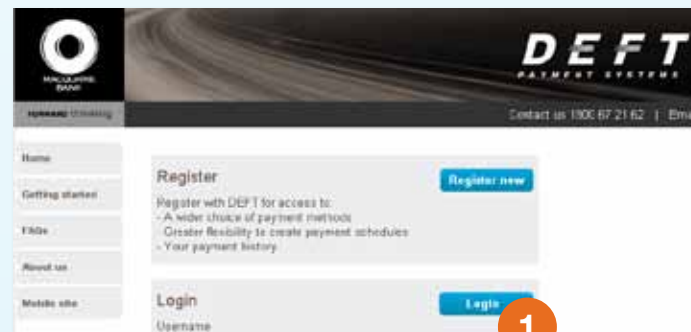
Schedule ID	Set up date	Pay by	Amount	Frequency	Next payment date	End date
73494	2004-20-2	Direct debit	\$2.00	Weekly	07/05/2012	28/04/2012



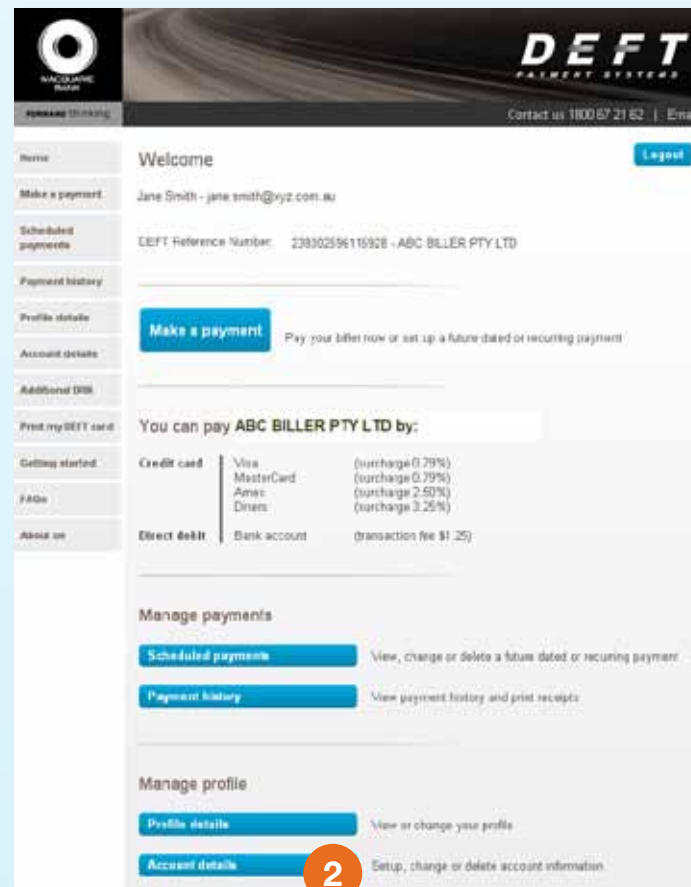
The 'Change payment' page. It displays details for a specific payment, including the DEFT Reference Number (4002760000038266), Biller name (Sideshow Bob), and Payment method (Credit card). The 'Payment amount' field is set to 10.06 (marked with a red circle 4). The 'Payment schedule' shows 'Occ. pay on this date' with a date picker set to 30-May-2012. At the bottom, there's a 'Card number' field and a 'You can pay by' section listing card types and their surcharge rates. A 'Next' button (marked with a red circle 5) is at the bottom.

How to change your credit card or bank account details

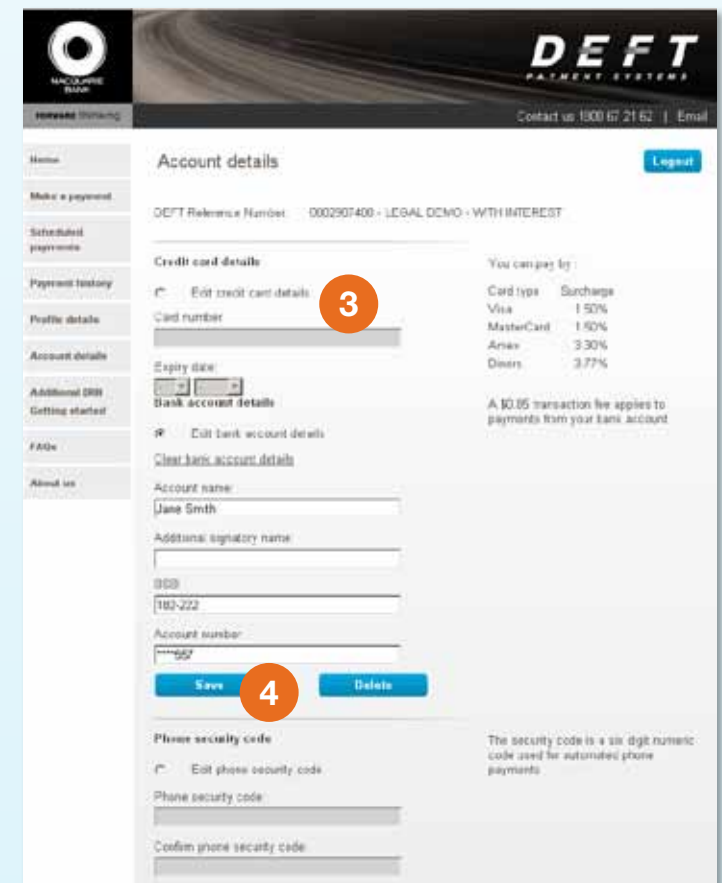
- 1 Go to deft.com.au and enter your username and password on the home page and select 'Login'
- 2 On the Welcome page, select 'Account details'
- 3 Select the button at the top of the account details to edit
- 4 Update your details as required and select 'Save'



The image shows the DEFT Payment Systems home page. The header includes the DEFT logo and navigation links: Home, Getting started, FAQs, About us, and Make a payment. The main content area has a 'Register' section with a 'Register now' button and a 'Login' section with a 'Login' button. A red circle with the number '1' is placed over the 'Login' button.



The image shows the DEFT Payment Systems welcome page for Jane Smith. The header includes the DEFT logo and navigation links: Home, Make a payment, Scheduled payments, Payment history, Profile details, Account details, Additional DBB, Print my DEFT card, Getting started, FAQs, and About us. The main content area shows the user's name, email, and DEFT Reference Number. Below this is a 'Make a payment' button and a table of payment methods: Credit card (Visa, MasterCard, Amex, Diners), Direct debit (Bank account), and a transaction fee of \$1.25. The 'Account details' section is highlighted with a red circle and the number '2'.



The image shows the DEFT Payment Systems account details page. The header includes the DEFT logo and navigation links: Home, Make a payment, Scheduled payments, Payment history, Profile details, Account details, Additional DBB, Getting started, FAQs, and About us. The main content area shows the user's name, email, and DEFT Reference Number. Below this is a 'Credit card details' section with a 'Edit credit card details' button (highlighted with a red circle and the number '3') and a 'Bank account details' section with a 'Edit bank account details' button. The 'Credit card details' section includes fields for Card number, Expiry date, and Card type. The 'Bank account details' section includes fields for Account name, Additional signatory name, BSB, and Account number. A 'Save' button (highlighted with a red circle and the number '4') and a 'Delete' button are at the bottom.

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'

DEFT

Username
Enter email address

Password
Enter password

Login >

Forgotten your login details?

Register >

One off payment > **1**

DEFT

Make a payment

Enter your DEFT Reference Number

< Back Next > **2**

Call us - 1800 67...

Switch to full site Email us

Term of Use Privacy Policy

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DEFT

Make a payment

DEFT Reference Number:
2907400

Bill name:
LEGAL DEMO - WITH INTEREST

Payment amount:
\$ **3**

Credit card type:

Credit card number:

Credit card number:

Expiry date:

CVV number:

Cardholder name:

Email to receive a copy of the receipt (optional): **4**

< Back Cancel Next > **5**

DEFT

Payment details

DEFT Reference Number:
2907400

Bill name:
LEGAL DEMO - WITH INTEREST

Payment amount: \$2.00
Surcharge: \$0.03
Total amount: \$2.03 **6**

Payment scheduled:
Now

Card type:
Visa (1.5% surcharge)

Card number:
4444*****111

Expiry date:
01 / 2013

2907400

Bill name:
LEGAL DEMO - WITH INTEREST

Payment amount: \$2.00
Surcharge: \$0.03
Total amount: \$2.03

Payment scheduled:
Now

Card type:
Visa (1.5% surcharge)

Card number:
4444*****111

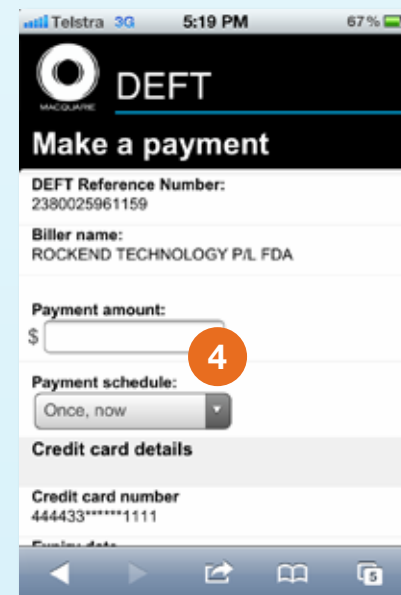
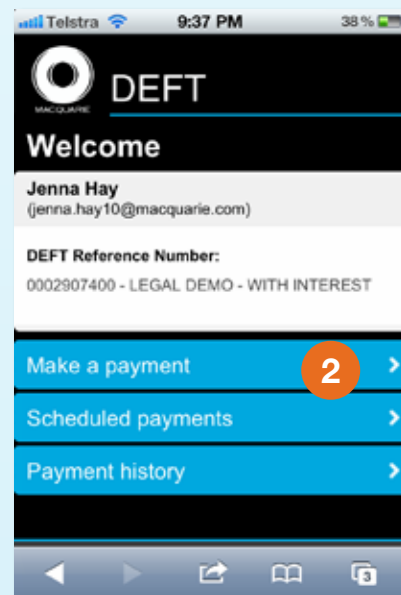
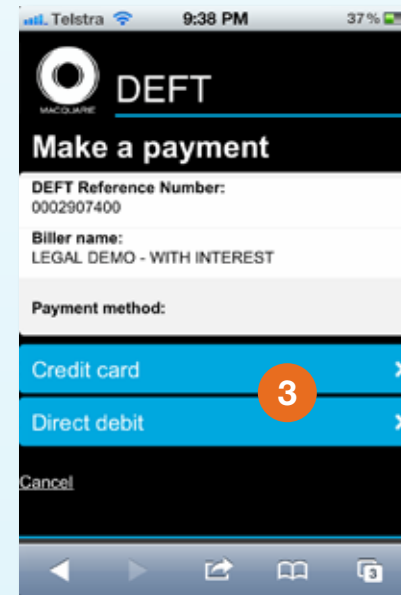
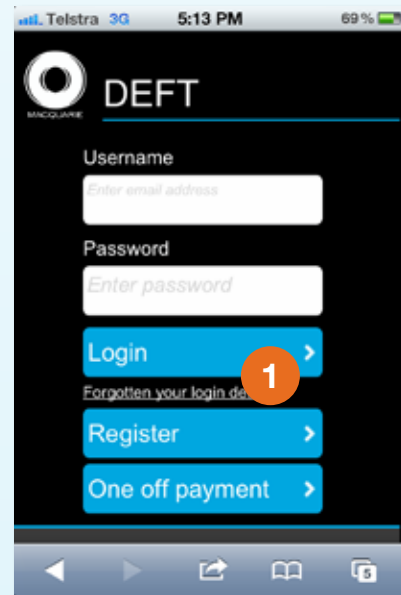
Expiry date:
01 / 2013

Cardholder name:
Jh

< Back Cancel Confirm > **7**

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

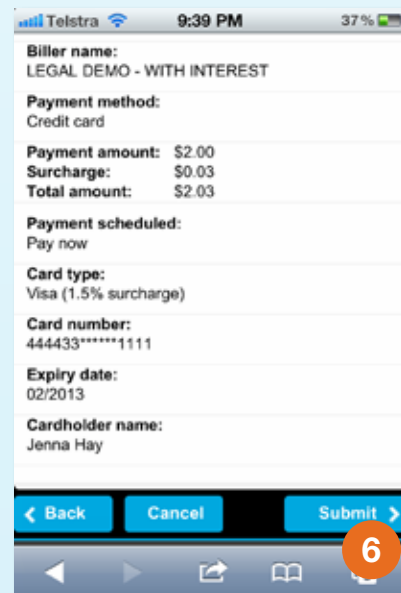
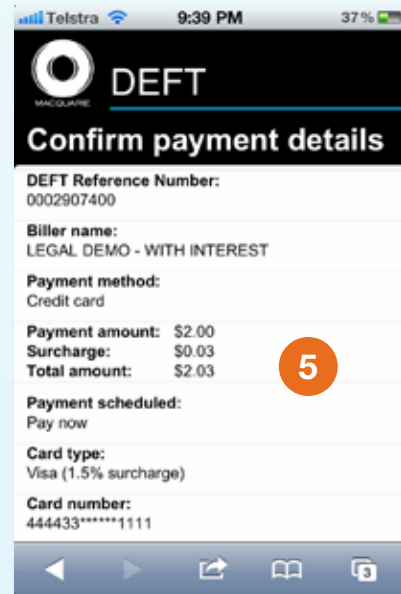


How to make a mobile payment with options (registration required)

- 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

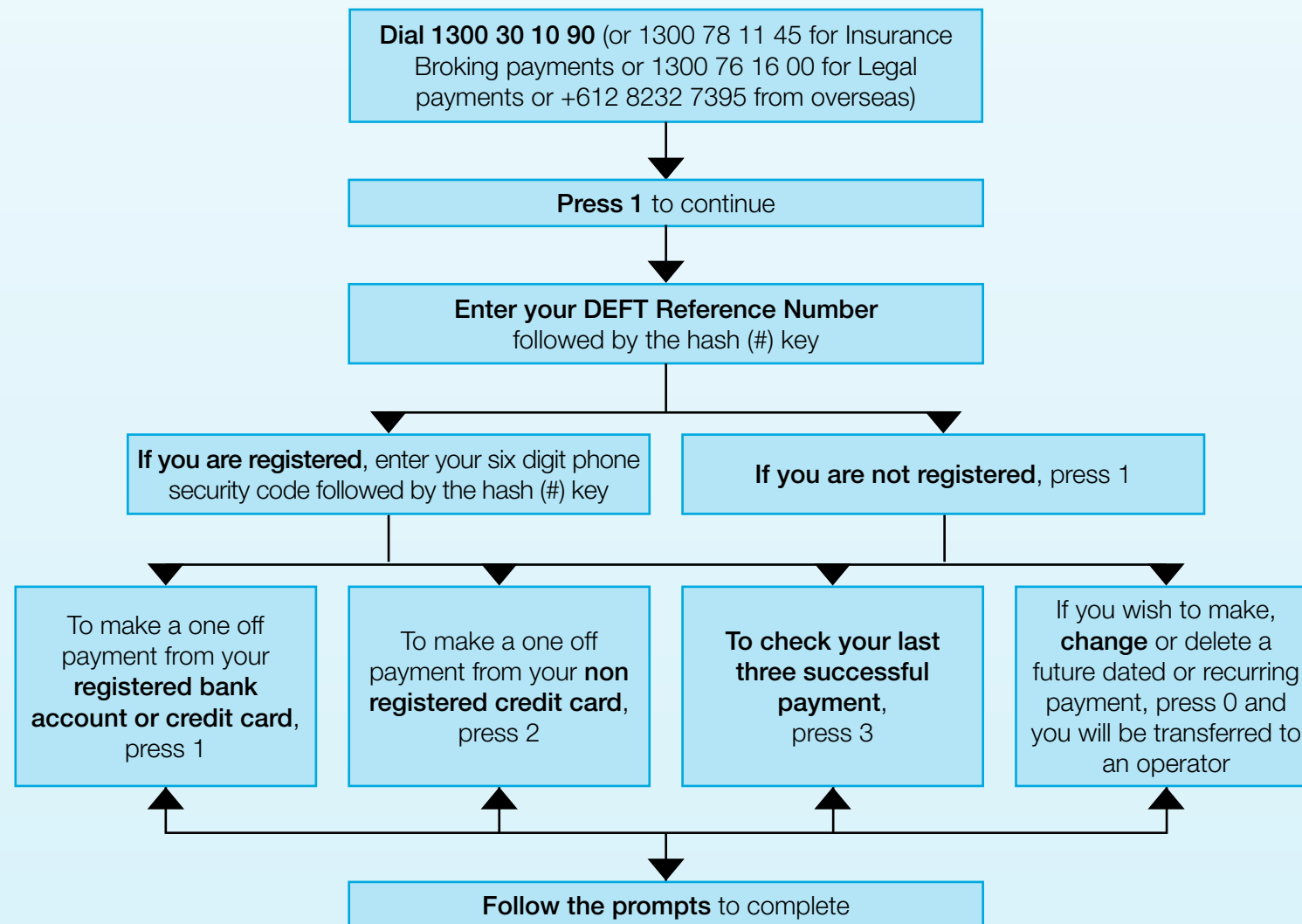
When your payment has been submitted for processing you will receive a receipt number. If you have set up a future dated or recurring payment, you will receive a schedule ID. DEFT will generate a payment receipt number on the date your payment is processed.

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