



# 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](https://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

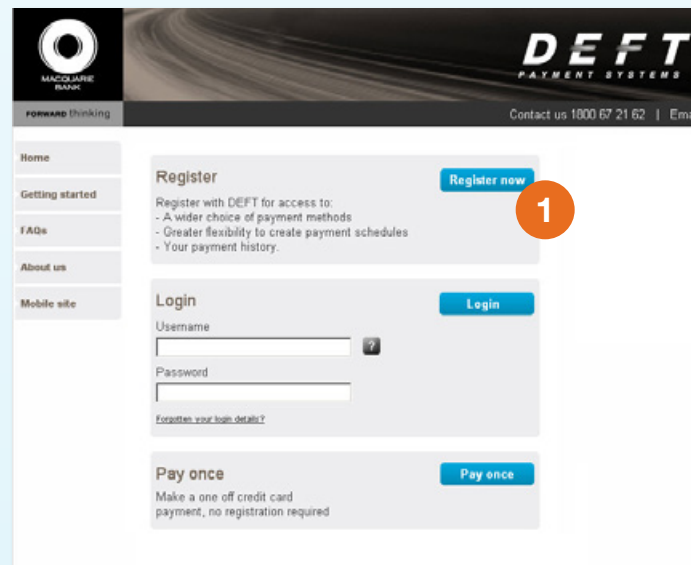
### 2. Make a payment



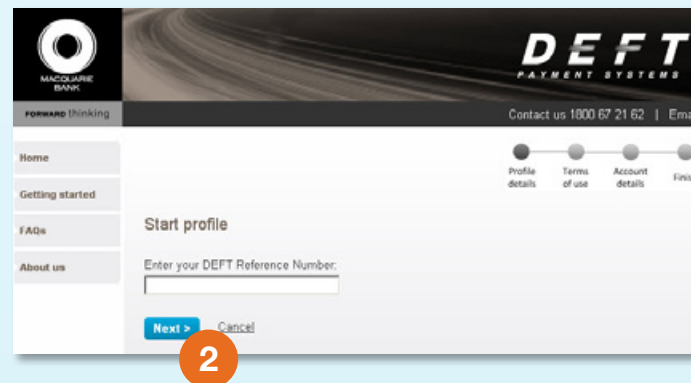
Pay now or set up a future dated or recurring payment

## How to register

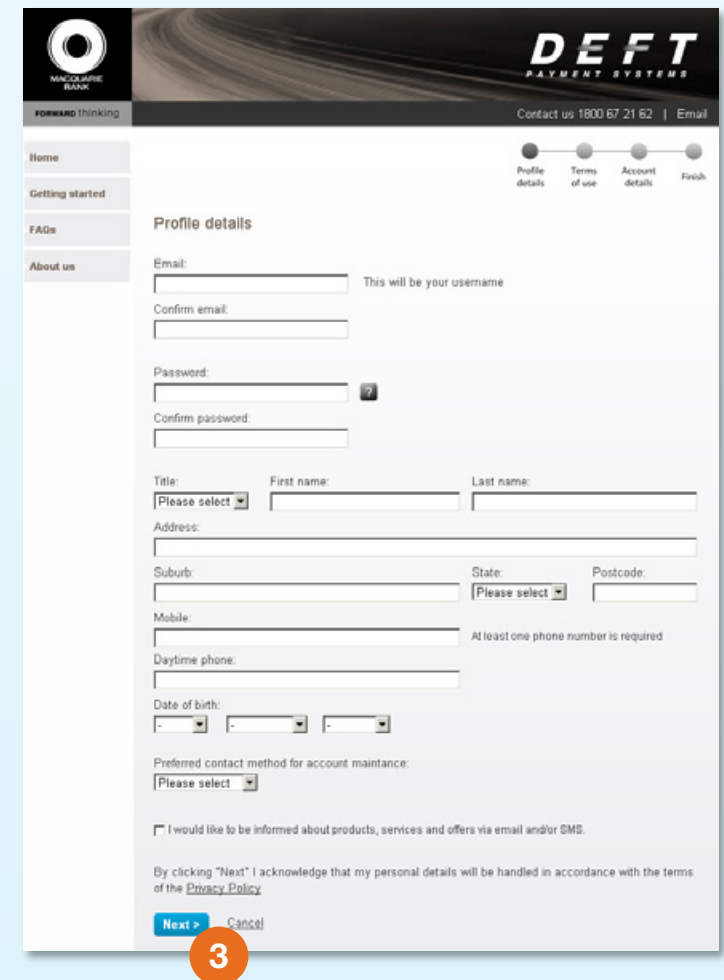
- 1 Go to [deft.com.au](http://deft.com.au) and select 'Register now'.
- 2 Enter your DEFT Reference Number and select 'Next'.
- 3 Enter your details, including your email address (this will be your username) and create a password (it must contain at least eight characters, at least one number and is 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 Macquarie Bank logo and the text 'DEFT PAYMENT SYSTEMS'. A navigation bar contains 'FORWARD thinking', 'Contact us 1800 67 21 62', and 'Email'. A sidebar on the left lists 'Home', 'Getting started', 'FAQs', 'About us', and 'Mobile site'. The main content area has three sections: 'Register' with a 'Register now' button (marked with a red circle 1), 'Login' with fields for 'Username' and 'Password' and a 'Login' button, and 'Pay once' with a 'Pay once' button. The 'Register' section includes text: 'Register with DEFT for access to: - A wider choice of payment methods - Greater flexibility to create payment schedules - Your payment history.'



The image shows the 'Start profile' page of the DEFT Payment Systems website. The header and sidebar are identical to the previous page. The main content area has a 'Start profile' section with the text 'Enter your DEFT Reference Number:' followed by a text input field. Below the input field are 'Next >' and 'Cancel' buttons. A red circle 2 is placed over the 'Next >' button. A progress bar at the top right shows four steps: 'Profile details' (active), 'Terms of use', 'Account details', and 'Finish'.



The image shows the 'Profile details' page of the DEFT Payment Systems website. The header and sidebar are identical to the previous pages. The main content area has a 'Profile details' section with various form fields: 'Email' (with a note 'This will be your username'), 'Confirm email', 'Password' (with a strength indicator), 'Confirm password', 'Title' (dropdown), 'First name', 'Last name', 'Address', 'Suburb', 'State' (dropdown), 'Postcode', 'Mobile' (with a note 'At least one phone number is required'), 'Daytime phone', 'Date of birth' (dropdowns), 'Preferred contact method for account maintenance' (dropdown), and a checkbox for 'I would like to be informed about products, services and offers via email and/or SMS.' At the bottom, there is a disclaimer about the Privacy Policy and 'Next >' and 'Cancel' buttons. A red circle 3 is placed over the 'Next >' button. A progress bar at the top right shows four steps: 'Profile details' (active), 'Terms of use', 'Account details', and 'Finish'.

## How to register

- 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.

MACQUARIE BANK

DEFT PAYMENT SYSTEMS

FORWARD thinking

Contact us 1800 67 21 62 | Email

Home

Getting started

FAQs

About us

Profile details Terms of use Account details Finish

### 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: 17/03/1987

Preferred contact method: Email

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

MACQUARIE BANK

DEFT PAYMENT SYSTEMS

FORWARD thinking

Contact us 1800 67 21 62 | Email

Home

Getting started

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Profile details Terms of use Account details Finish

## DEFT Payment Systems Terms of Use

DEFT Payment Systems (which comprises the [www.deft.com.au](http://www.deft.com.au) website, the DEFT mobile website and DEFT phone payment option) is operated by Macquarie Bank Limited ABN 45 008 563 542, Macquarie Relationship Banking Division ("Macquarie").

Your access to DEFT Payment Systems is subject to these terms and conditions, the Macquarie Privacy Policy, notices, disclaimers 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 these 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, licences, disclaimers and limitation of liability by Macquarie will survive termination.

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

### 14. Definitions

AEDT means Australian Eastern Daylight Time.

Business Day means a day that banks are open for business in Sydney, New South Wales, Australia.

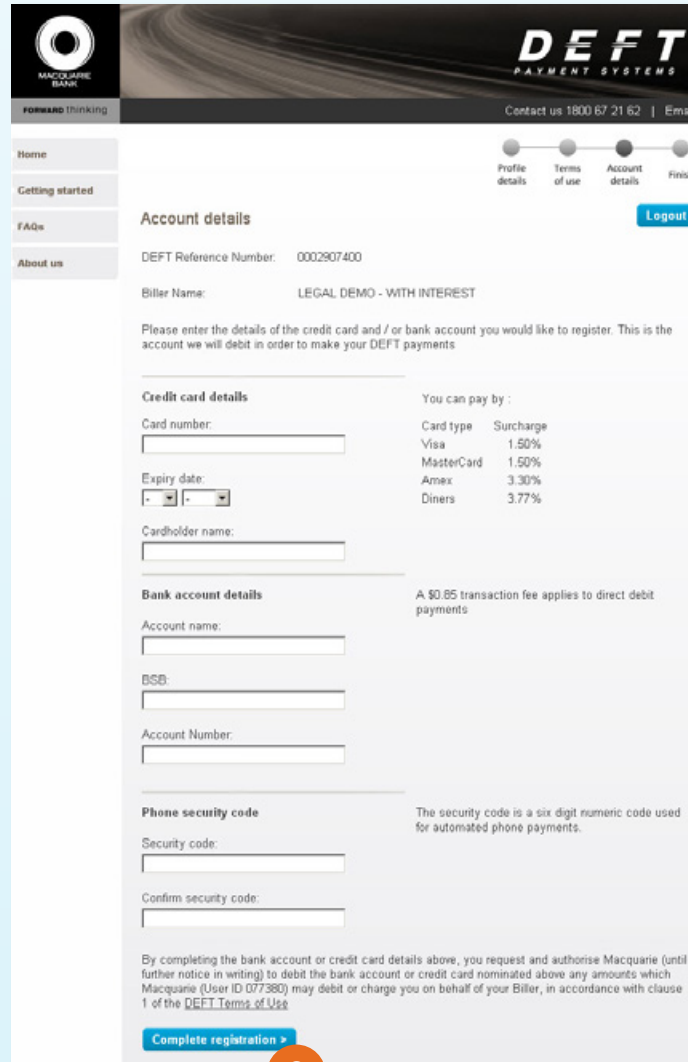
DEFT means DEFT Payment Systems ®.

[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'.

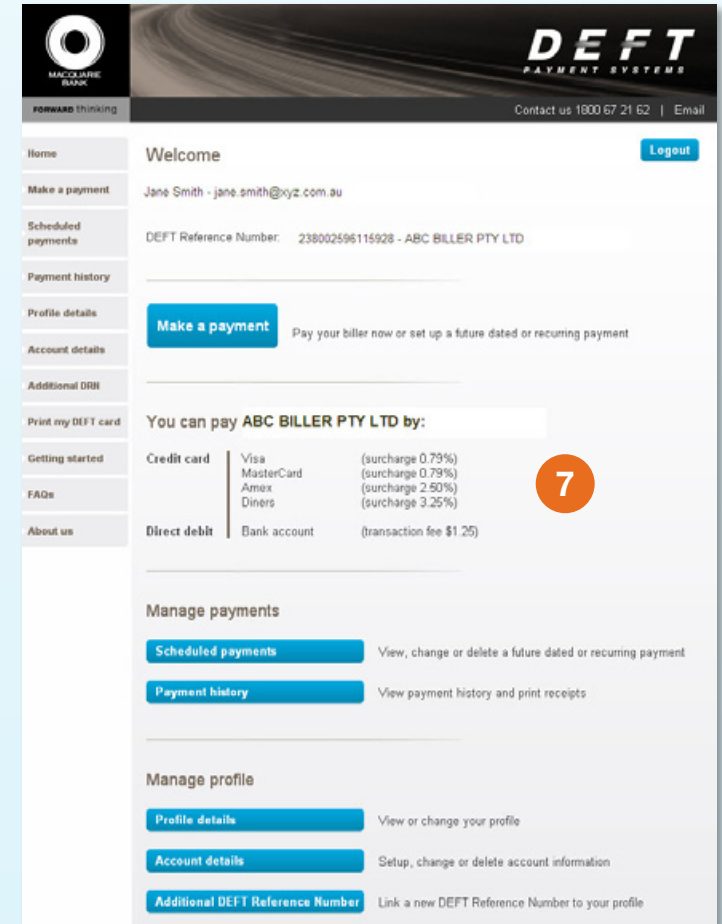
7 The next screen is the Welcome page where you can access the functions of DEFT.



The screenshot shows the 'Account details' registration page for DEFT Payment Systems. The header includes the Macquarie Bank logo, the text 'FORWARD thinking', and contact information 'Contact us 1800 67 21 62 | Email'. A progress bar at the top right shows four steps: Profile details, Terms of use, Account details (current), and Finish. A sidebar on the left contains links: Home, Getting started, FAQs, and About us. The main content area is titled 'Account details' and includes a 'Logout' button. It contains the following sections:

- DEFT Reference Number:** 0002907400
- Billor 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:
- You can pay by:**
  - Card type: Visa (1.50% surcharge), MasterCard (1.50% surcharge), Amex (3.30% surcharge), Diners (3.77% surcharge)
- Bank account details:**
  - Account name:
  - BSB:
  - Account Number:
- Phone security code:**
  - The security code is a six digit numeric code used for automated phone payments.
  - Security code:
  - Confirm security code:

At the bottom, there is a disclaimer: '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 Billor, in accordance with clause 1 of the DEFT Terms of Use'. Below the disclaimer is a blue button labeled 'Complete registration >'. A red circle with the number 6 is overlaid on the bottom right of the form.



The screenshot shows the 'Welcome' page for DEFT Payment Systems. The header includes the Macquarie Bank logo, the text 'FORWARD thinking', and contact information 'Contact us 1800 67 21 62 | Email'. A sidebar on the left contains links: Home, Make a payment, Scheduled payments, Payment history, Profile details, Account details, Additional DRI, Print my DEFT card, Getting started, FAQs, and About us. The main content area is titled 'Welcome' and includes a 'Logout' button. It contains the following sections:

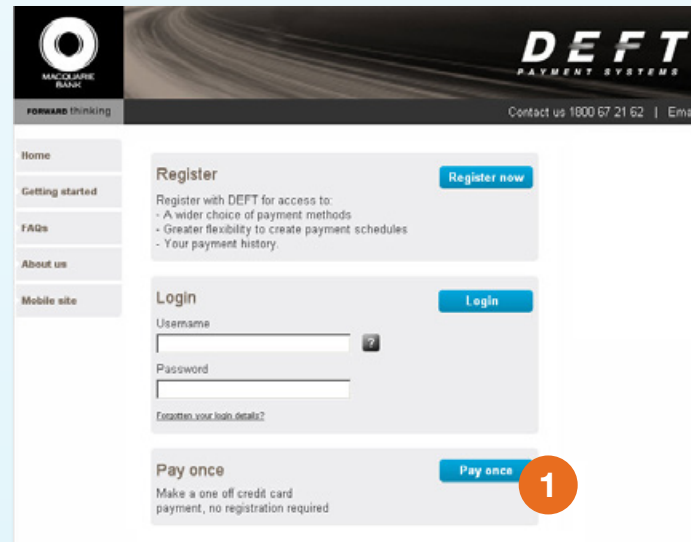
- Make a payment:** Jane Smith - jane.smith@xyz.com.au
- Scheduled payments:** DEFT Reference Number: 238002596115928 - ABC BILLER PTY LTD
- Payment history:**
- Profile details:** [Make a payment](#) Pay your biller now or set up a future dated or recurring payment
- Account details:**
- Additional DRI:**
- Print my DEFT card:**
- You can pay ABC BILLER PTY LTD by:**
  - Credit card:** Visa (surcharge 0.79%), MasterCard (surcharge 0.79%), Amex (surcharge 2.50%), Diners (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
- 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

A red circle with the number 7 is overlaid on the right side of the page.

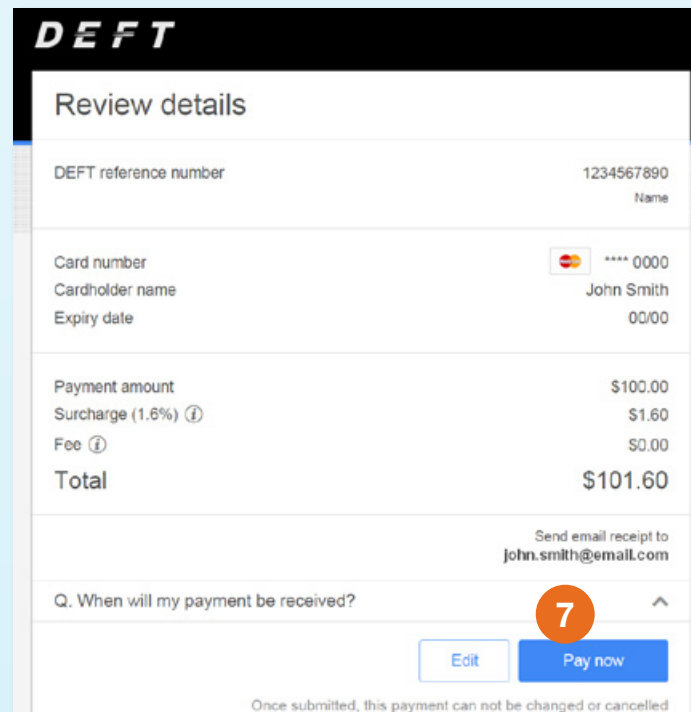
## How to make a one-off payment (no registration required)

- 1 Go to [deft.com.au](http://deft.com.au) and select 'Pay once'.
- 2 Enter your DEFT Reference Number.
- 3 Enter your card details and payment amount.
- 4 If you would like a copy of the receipt sent to you, enter your email address.
- 5 Tick to the box which says 'I'm not a robot'
- 6 Select 'Next'.
- 7 Review the details of your payment and if correct select 'Pay now'.

If required, print your receipt.



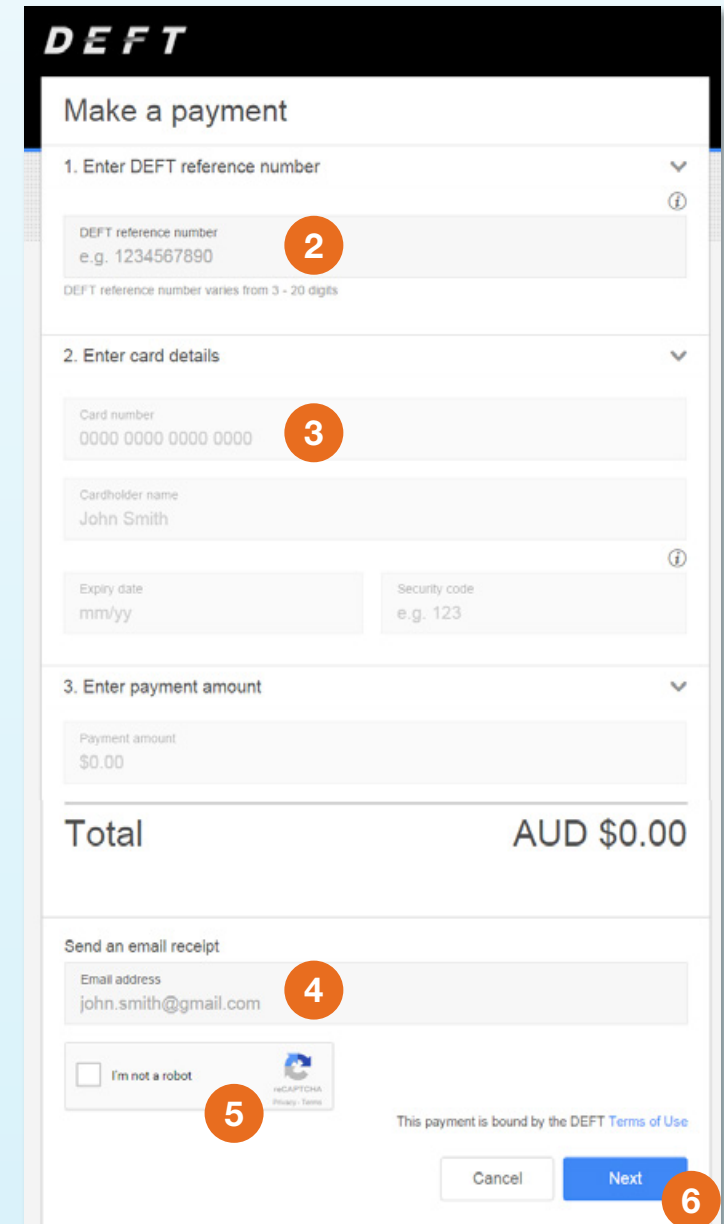
The image shows the DEFT Payment Systems homepage. The header includes the DEFT logo and the tagline 'PAYMENT SYSTEMS'. Below the header, there are navigation links: Home, Getting started, FAQs, About us, and Mobile site. The main content area has two sections: 'Register' and 'Login'. The 'Register' section includes a 'Register now' button and a list of benefits: 'A wider choice of payment methods', 'Greater flexibility to create payment schedules', and 'Your payment history'. The 'Login' section includes fields for 'Username' and 'Password', a 'Login' button, and a link for 'Forgot your login details?'. At the bottom, there is a 'Pay once' section with a 'Pay once' button and the text 'Make a one off credit card payment, no registration required'.



The image shows the 'Review details' screen on the DEFT website. It displays the following information:

DEFT	
DEFT reference number	1234567890
Name	
Card number	**** 0000
Cardholder name	John Smith
Expiry date	00/00
Payment amount	\$100.00
Surcharge (1.6%)	\$1.60
Fee	\$0.00
<b>Total</b>	<b>\$101.60</b>
Send email receipt to <a href="mailto:john.smith@email.com">john.smith@email.com</a>	
Q. When will my payment be received?	
<a href="#">Edit</a>	<a href="#">Pay now</a>

Once submitted, this payment can not be changed or cancelled



The image shows the 'Make a payment' screen on the DEFT website. It displays the following information:

1. Enter DEFT reference number  
DEFT reference number  
e.g. 1234567890  
DEFT reference number varies from 3 - 20 digits
2. Enter card details  
Card number  
0000 0000 0000 0000  
Cardholder name  
John Smith  
Expiry date  
mm/yy  
Security code  
e.g. 123
3. Enter payment amount  
Payment amount  
\$0.00

**Total** **AUD \$0.00**

Send an email receipt  
Email address  
[john.smith@gmail.com](mailto:john.smith@gmail.com)  
☐ I'm not a robot  
This payment is bound by the DEFT [Terms of Use](#)

[Cancel](#) [Next](#)

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

- 1 Go to [deft.com.au](http://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 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 SYSTEMS

FORWARD thinking Contact us 1800 67 21 62 | Email

Home Logout

Make a payment

Scheduled payments

Payment history

Profile details

Account details

Additional DBR

Print my DEFT card

Logout

Getting started

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About us

Make a payment

DEFT Reference Number: 2300025961159

Biller name: ABC BILLER PTY LTD

Payment method: Credit card

Payment amount: \$ 2.00 (May be entered as 325 or 325.00)

Payment schedule:

☒ Once, pay now when will my payment be received?

☐ Once, later

☐ Recurring payment

Card number: 444433\*\*\*\*1111

Expiry date: 02 / 2013

CVV number: What is a CVV number?

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

You can pay by:

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

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1800 67 21 62 | Email

Home Logout

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Additional DBR

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Confirm payment details

DEFT Reference Number: 0002907400

Biller 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: 02/2013

Cardholder name: Jane Smith

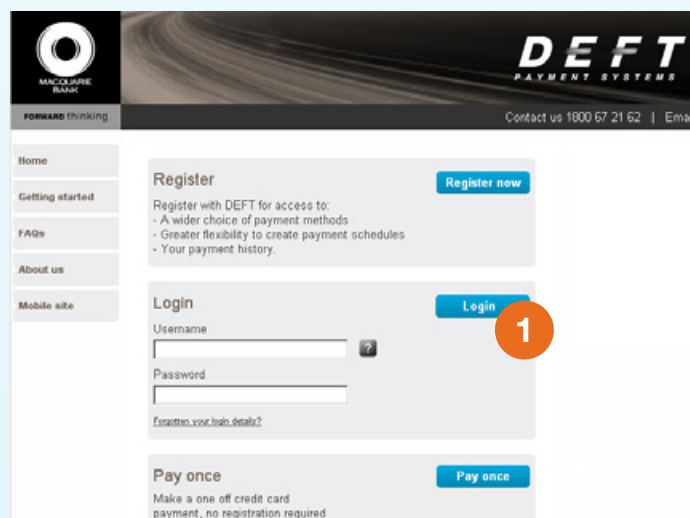
Once submitted, this payment cannot be changed or cancelled.

Submit payment Change Cancel

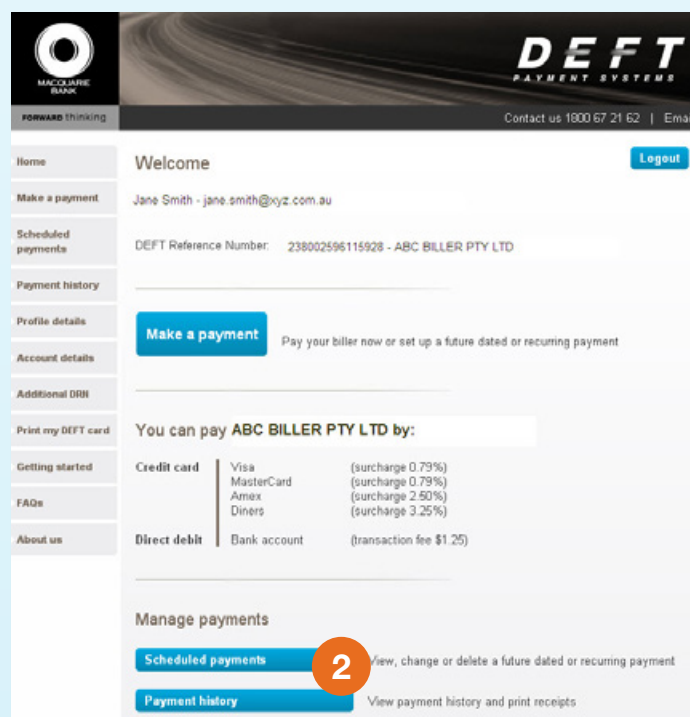
## How to change a future dated or recurring payment

- 1 Go to [deft.com.au](http://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'.

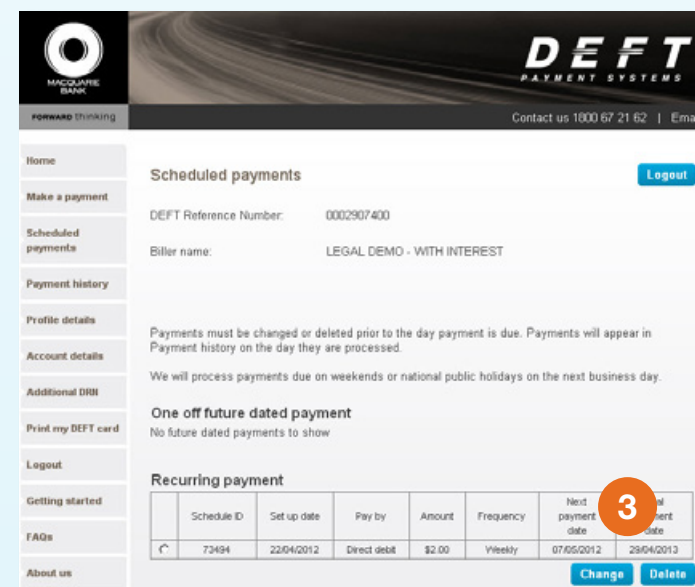
You must make changes to a scheduled payment by 5.00pm (AEST) the last business day before it is due to be processed. You cannot change a payment scheduled for today.



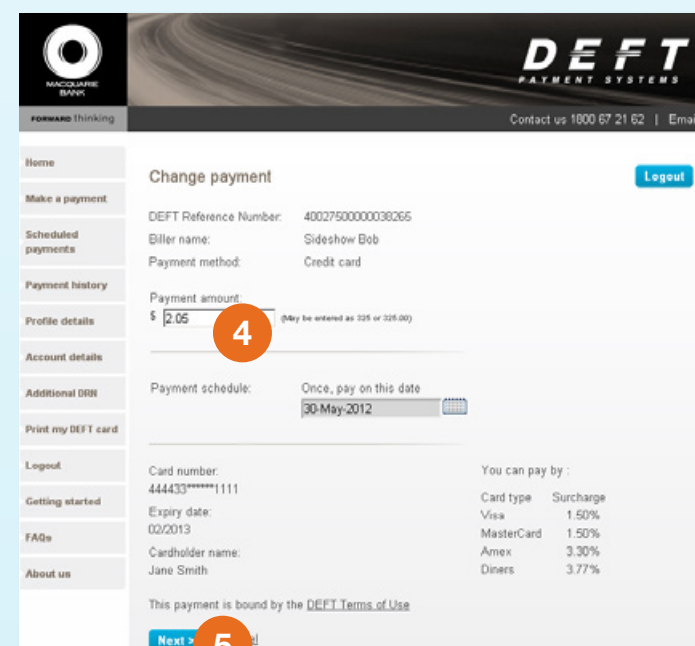
The screenshot shows the DEFT Payment Systems home page. The left sidebar contains links: Home, Getting started, FAQs, About us, and Mobile site. The main content area has three sections: 'Register' with a 'Register now' button, 'Login' with fields for Username and Password and a 'Login' button (marked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



The screenshot shows the DEFT Payment Systems 'Welcome' page for Jane Smith. The left sidebar is the same as the home page. The main content area shows account details and a 'Make a payment' button. Below this, it lists payment methods for ABC BILLY PTY LTD: Credit card (Visa, MasterCard, Amex, Diners) and Direct debit (Bank account). At the bottom, there is a 'Manage payments' section with two buttons: 'Scheduled payments' (marked with a red circle 2) and 'Payment history'.



The screenshot shows the 'Scheduled payments' page. The left sidebar is the same. The main content area shows account details and a table of scheduled payments. The table has columns: Schedule ID, Set up date, Pay by, Amount, Frequency, Next payment date, and End date. The first row shows a scheduled payment with ID 73494, set up on 22/04/2012, for \$2.00 weekly, next payment on 07/05/2012, and ending on 29/04/2013. A red circle 3 is over the 'Change' button at the end of the row.



The screenshot shows the 'Change payment' page. The left sidebar is the same. The main content area shows the details of the selected payment and allows for changes. The 'Payment amount' field is set to \$2.05 (marked with a red circle 4). The 'Payment schedule' is set to 'Once, pay on this date' with a date of 30-May-2012. At the bottom, there is a 'Next' button (marked with a red circle 5) and a 'Confirm' button.

## How to change your credit card or bank account details

- 1 Go to [deft.com.au](http://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'.

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1800 67 21 62 | Email

Home Register Register now

Getting started Login

FAQs

About us

Mobile site

Register with DEFT for access to:

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

Login

Username

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1800 67 21 62 | Email

Home Welcome Logout

Make a payment Jane Smith - jane.smith@xyz.com.au

Scheduled payments DEFT Reference Number: 238002596115926 - 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 DBI

Print my DEFT card

You can pay ABC BILLER PTY LTD by:

Method	Details
Credit card	Visa (surcharge 0.75%) MasterCard (surcharge 0.75%) Amex (surcharge 2.50%) Diners (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

Manage profile

Profile details View or change your profile

Account details Setup, change or delete account information

DEFT PAYMENT SYSTEMS

FORWARD thinking Contact us 1800 67 21 62 | Email

Home Account details Logout

Make a payment

Scheduled payments

Payment history

Profile details

Account details

Additional DBI

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About us

DEFT Reference Number: 0002907400 - LEGAL DEMO - WITH INTEREST

Credit card details

Edit credit card details

Card number:

Expiry date:

Bank account details

Edit bank account details

Clear bank account details

Account name:

Additional signatory name:

BSB:

Account number:

Save Delete

Phone security code

Edit phone security code

Phone security code:

Confirm phone security code:

You can pay by:

Card type	Surcharge
Visa	1.50%
MasterCard	1.50%
Amex	3.30%
Diners	3.77%

A \$0.85 transaction fee applies to payments from your bank account

The security code is a six digit numeric code used for automated phone payments

## 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 >

DEFT

Make a payment

Enter your DEFT Reference Number

< Back Next >

Call us - 1800 67

Switch to full site Email us

Term of Use Privacy Policy

© 2012 Macquarie Group Limited ABN 94 122 169 279

DEFT

Make a payment

DEFT Reference Number:  
2907400

Bill name:  
LEGAL DEMO - WITH INTEREST

Payment amount:  
\$

Credit card type:

Credit card number:

Credit card number:

Expiry date:

CVV number:

Cardholder name:

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

< Back Cancel Next >

DEFT

Payment details

DEFT Reference Number:  
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

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

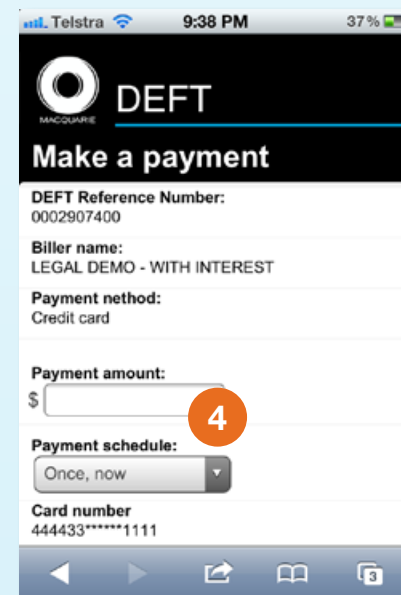
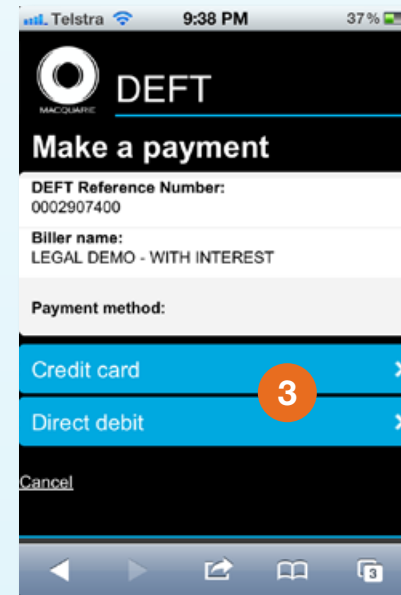
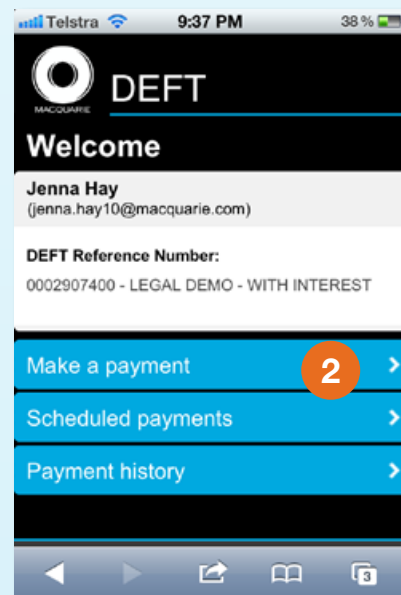
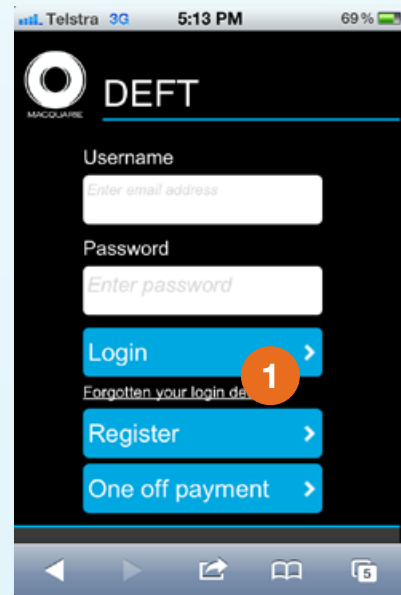
Expiry date:  
01 / 2013

Cardholder name:  
Jh

< Back Cancel Confirm >

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

- 1 Go to [deft.com.au](http://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.

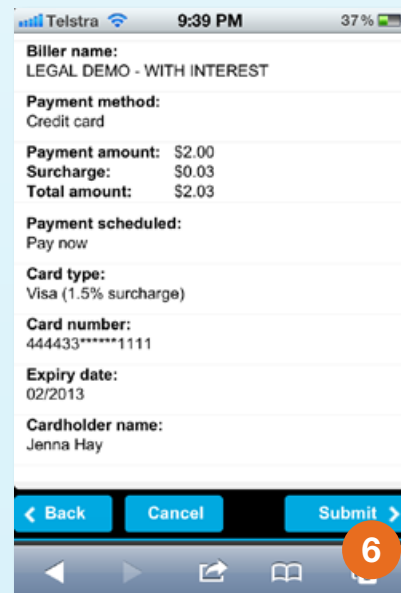
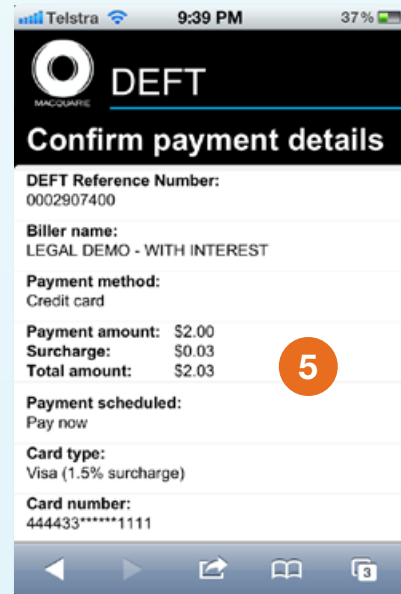


## How to make a mobile payment with options (registration required)

- 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.

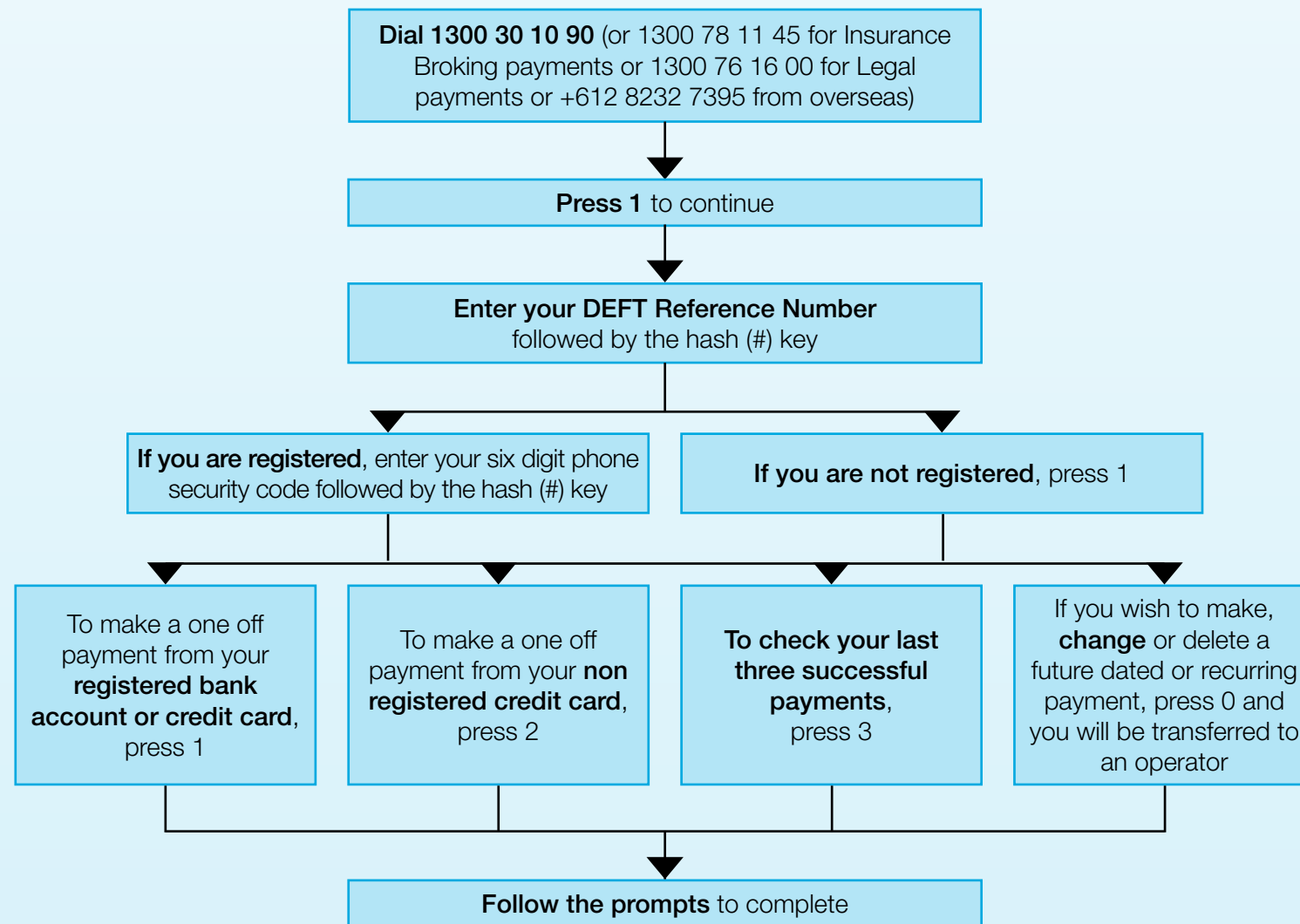
All payments will be processed in Australian dollars.





## 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](http://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](http://deft.com.au)

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