

# FREQUENTLY ASKED QUESTIONS



## **GETTING STARTED**

### **What is the Lucky Pay eftpos prepaid card?**

The Lucky Pay eftpos prepaid card is exclusive to the Merrylands RSL Club Group and allows members to enjoy funds anywhere in Australia from merchants that accepts eftpos. Members can load funds onto the card in a variety of ways. The Club will load promotional prizes directly to the Lucky Pay card.

### **Do I have to be a Merrylands RSL Club Group member to receive a Lucky Pay card?**

Yes, you must be a current financial member of Merrylands RSL Club Group at the time of application.

### **Do I need to apply to receive a Lucky Pay card?**

Yes, you will need to apply for a Lucky Pay eftpos prepaid card in the Club. The cards are not automatically issued.

### **Do I need to have a Lucky Pay card?**

No. Members are not required to have a Lucky Pay card, however all gaming related promotional prizes and other Club promotional prizes will be loaded directly onto the Lucky Pay card. Therefore you may forfeit such prizes if you choose not to have a Lucky Pay card.

### **Do I need to be concerned about privacy or security?**

Your Lucky Pay card is a prepaid eftpos card that allows the Club to load promotional prizes as funds and the member to load funds in a number of ways. It has been introduced by the Club to give members flexibility and allow them to spend their prizes and points anywhere in the country that accepts eftpos. It is linked to your membership details to allow for the transfer of your membership points. Members have the options to load funds via a linked bank account or Bpay, but this is not a requirement. Further information is available on the FAQ under "Privacy and Security".

### **How much does the Lucky Pay card cost?**

Members who meet a qualifying criteria will be issued their first Lucky Pay prepaid card FREE of charge. All other members may purchase a Lucky Pay prepaid card for \$5.

### **How do I qualify for a FREE Lucky Pay card?**

To qualify for a FREE Lucky Pay card, you must be a current financial member of the club and have earned points over the last 12 months.

### **How long will it take to receive my Lucky Pay card?**

Your card will be issued directly to you at the time you applied for it along with a DL folder containing relevant information.

### **How many Lucky Pay cards can I get?**

Members are only entitled to one Lucky Pay card. Any subsequent cards issued will negate the cardholder's previous card.

### **Where do I get my pin number?**

When we issue your card is when you will create a 4-digit numeric card pin.

### **Where do I setup my User ID and User Password?**

This is required to access the [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) website only. This is done when you first access the site.

### **What do I do when I receive my Lucky Pay card?**

Spend rewards your way! If you win eligible prizes at Merrylands RSL or Club Umina, they will be loaded as funds directly to your card. You may also convert points or load funds onto your Lucky Pay eftpos prepaid card, so you always have funds available.

## LOADING YOUR CARD

### What options are available to load funds onto my Lucky Pay card?

You can load funds onto your card via Pay with Points, Bank Transfer or BPAY.

You can convert your membership points to your Lucky Pay card. Go to the Club Kiosk or [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) and from the **Load Funds** menu, select **Pay with Points** to view your current point balance and transfer to your eftpos prepaid account.

For Bank Transfer, go to [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) and from the **Load Funds** menu, you can link a bank account and then set up one time or recurring transfers.

For BPAY go to your financial institution internet banking and enter Biller Code 304881 and your unique customer reference number (CRN). Your CRN can be located at [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) under **Load Funds** and select **BPAY**.

### How do I use the Club Kiosk?

Simply swipe your membership card and enter your Membership Club PIN. Select the Lucky Pay tile and re-enter your Membership Club PIN and away you go.

### Which points can I transfer to my Lucky Pay account?

Loyalty and gaming points at the Club Kiosk or via the website. Your available points balance to transfer will always be displayed when doing points transfers.

### Can I link more than one bank account to my Lucky Pay card?

Yes you can link multiple accounts.

### How long does it take for my funds to become available on my Lucky Pay card?

Points transferred via Pay with Points will be available straight away. Money transferred via Bank Transfer will be available after two working days. For BPAY your funds should be available within three working days.

### What are the load limits on my Card?

- Minimum points transfer is 1000 points (\$10)
- Minimum Bank Transfer or BPAY \$20
- Maximum transfer per day is \$4,999

You can view the full list of load limits in the Lucky Pay eftpos prepaid card **Important Documents**

### Do I have to link my bank account or use Bpay?

No you do not. These are fund loading options that allows you to top up your card funds.

## ACCESSING YOUR MONEY

### Where can I use my Lucky Pay card?

You Lucky Pay eftpos prepaid card can be used at any merchant accepting eftpos cards in Australia. Look for the eftpos logo to confirm they accept eftpos.

### Can I use my Lucky Pay card outside of Australia?

No, your card can only be used at any participating eftpos locations within Australia.

### What option do I select when making a purchase?

Select 'eftpos Savings' and then enter your 4-digit pin.

### Can I use my Lucky Pay card to complete a contactless transaction?

Yes, your Lucky Pay eftpos prepaid card is Tap and Pay enabled and you can complete contactless transactions without a PIN.

### Can I use my Lucky Pay card to do online shopping?

No, eCommerce is not currently supported on our Lucky Pay eftpos prepaid card.

## **Will my Lucky Pay card work at ATMs?**

No. You cannot draw funds from the Lucky Pay eftpos prepaid card.

## **Will my Lucky Pay card work in any of the transit environments?**

Unfortunately, the transit operators do not allow prepaid cards to be used for travel.

## **What are the transaction limits on my Card?**

You can view the transaction limits for your card in the Lucky Pay eftpos prepaid card **Important Documents**.

## **FEES AND CHARGES**

### **What are the general fees and charges associated with using my Lucky Pay card?**

The fees are generally around administrative and/or replacement card services. You can view all fees and charges in the Lucky Pay eftpos prepaid card **Important Documents**. A \$5 fee is charged for replacement cards.

## **MANAGING YOUR CARD**

### **What channels are available to me to manage my Lucky Pay card?**

You can manage your card by using the Club kiosk, Lucky Pay website **mrsi.gslsolutions.com.au** or by calling 1800 270 646.

The Club Kiosk allows you to check your available balance and transfer membership points to the card.

At **mrsi.gslsolutions.com.au** you can do the above PLUS so much more including; confirming your recent transactions, manage your PIN, view and download your past statements and manage your funds transfers.

By calling 1800 270 646 you can receive assistance with all of the above.

### **How do I change my personal details?**

You can only update your personal details via Reception at the Club as your member details are linked to the Lucky Pay card. You should then check and update your details at the customer website, **User -> My Profiles -> Manage My Profiles**. This is advised as updating your details via the Club will not always update your Lucky Pay account details, depending on whether you are registered online at the time.

### **Can I temporarily block my Lucky Pay card?**

Yes, you can place a temporary hold on your prepaid card via **mrsi.gslsolutions.com.au**. The Club can also put a block on your Lucky Pay card in venue.

### **What should I do if my card is lost or stolen?**

You should first block the card via the Lucky Pay website **mrsi.gslsolutions.com.au**, by calling 1800 270 646 or by calling Merrylands RSL or Club Umina. You will then be required to attend the Club and advise the staff that you require a replacement card.

### **How can I replace my damaged card?**

You can replace your damaged card by visiting your Club and advising staff that your card has been damaged and that payment capabilities are not working.

### **How can I close / cancel my Lucky Pay card?**

You are required to attend your Club and advise the staff that you wish to cancel your eftpos prepaid card. You will need to complete a form and any money remaining on your card will be returned to your relevant account.

### **What are transaction alerts?**

Transaction alerts allow you to receive an email alert based on certain activity that occurs on your card account e.g. if there are insufficient funds at the time of a transaction, or a credit posts to your card. Refer to **mrsi.gslsolutions.com.au** to view and manage all available options.

## **When will I receive a statement?**

A statement will be provided every 6 months if there has been activity during the period or there is a balance on your card. You will receive an email to advise the statement is available to view or download via [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au)

## **PIN MANAGEMENT**

### **How to change my PIN?**

Your PIN can be changed via [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) or by calling the call centre. The option to change your PIN is located at [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) under **Security menu** -> **Change Pin**. Or See staff in the venue to assist.

### **Why would my PIN get locked?**

Your PIN will get locked if consecutively entered incorrectly three (3) times or more.

### **How can my PIN be unlocked?**

The option to unlock your PIN is located at [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) under **Security menu** -> **Unlock Pin**. This will require you to enter your User ID and User password.

### **How can I check my PIN?**

Your PIN can be revealed via [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au). The option is located under **Security menu** -> **Reveal Pin**.

## **MEMBERSHIP POINTS**

### **How can I check my points balance in my loyalty wallet?**

You can check your available balance via the **Pay with Points** feature available at [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au). Alternatively, you can check at a Club Kiosk in venue.

### **How do I convert my membership points to dollar value?**

You can convert your points via [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) or at the Club Kiosk. The option to convert points is located under **Load Funds menu** -> **Pay with Points**.

## **GENERAL**

### **Can I still have a card without having an email address, smart phone and or internet access?**

It is strongly encouraged that a mobile phone number and email address is provided, this will improve accessibility to your account. However, if you have no access to these you can still enjoy your Lucky Pay card. You will be limited to points transfers only via the Club Kiosk and staff will need to assist you to manage your account, which we are more than happy to do! Having access to the internet will provide access to all the card management options and is required to transfer funds via a bank account or Bpay.

### **How do I access the Lucky Pay website?**

You can locate the Lucky Pay website by selecting the Lucky Pay link on the Clubs website or by accessing [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au)

### **Who is the Issuer of my card?**

This card is issued by Cuscal ABN 95 087 822 455, Australian Financial Services Licence no. 244116.

### **How do I know when my Lucky Pay card will expire?**

Card expiry will be 5 years from date of issue to the Club. The card expiry date is shown at the back of your card.

### **What will happen at the expiry of my Lucky Pay card?**

You will be contacted before your Lucky Pay card expires to organise a replacement card. Your Lucky Pay card is linked to your membership card automatically, and you will continue to be able to transfer your points from your membership card.

## What will happen if my Club membership expires?

In the event your club membership expires, your Lucky Pay card, if valid, can still be used for purchases as long as it has a funds balance. If you do not renew your membership at the Club you will not be able to earn or transfer points onto your card. If your membership lapses, the Lucky Pay card will still operate as above.

## How do I dispute a transaction?

Please complete the dispute form available from [mrsi.gslsolutions.com.au](https://mrsi.gslsolutions.com.au) and follow the directions provided on the form.

## Are there any restrictions on the card?

Your card may not be used for gambling transactions, nor for completing a money transfer. Some merchants may choose not to accept eftpos prepaid cards.

## Can I use my Lucky Pay card to pay bills at the Club?

Yes you can, however funds on your Lucky Pay card do not attract a 30% discount.

## What happens if my purchase is not approved?

There could be insufficient funds to cover the purchase amount, you will need to check the balance on your card. Ensure you are selecting 'Savings' as your payment method as well as confirm that the correct PIN was used for the transaction.

## What happens if there are still funds on the Lucky Pay card and it expires?

Where the value remaining on the card is from membership points transferred onto the card, these will be returned to your membership point's account and will be exposed to the terms and conditions of the Club's Lucky Rewards Program. Prize funds issued by the Club will be returned to your membership account as Merry \$. Where funds are from a deposit via BPAY or Bank Transfer these will be returned to your bank account. If you are an un-financial member at the time the Club will attempt to contact you to reimburse your funds. Unclaimed funds will be forfeited in line with the Club's policy.

## Who should I call if I need assistance with my Lucky Pay card over the phone?

You can dial **1800 270 646** and follow the voice prompts to change your PIN, receive your card balance or last card transaction details. Where requested to enter your PIN, use the same 4 digit PIN used to complete a purchase transaction. Alternately press 0 to speak to an operator.

## PRIVACY AND SECURITY

### How is my privacy and data protected?

Next Payments is a secure and trusted technology provider. As an operator of payments solutions, it is required to have considerable procedures, policies and corporate governance surrounding:

- Data system security both logical and physical access
- System availability and stability
- Processing integrity
- Confidentiality
- Privacy

Next security levels are managed across a range of certified systems and cloud services that must maintain the integrity to a payments grade level. This means that all systems are provisioned to a level that personal banking information such as accounts, names and personal identification numbers (Card PINs) are stored securely.

Next Payments provisions its technology platforms with the following levels of certified security depending on the particular application:

- Payments Card Industry Data Security Standards (PCI DSS)
- System and Organisation Control 2 (SOC2)
- ISO 27001
- Information Security Manual (ISM - Australian Cyber Security Centre (ACSC) issued)

In addition to the above, all applications delivered by Next Payments are penetration tested annually by certified third party Tesserent (ASX:TNT). This includes all payments integrated channels including but not limited to:

- Bpay
- Direct Entry (BSB and Account Number)
- Debit and credit card payment details
- PayID
- PayTo
- Prepaid card and digital wallet delivery
- ATM processing
- EFTPOS processing

Next Payments' technology procurement processes ensure that the correct certifications, background checks and monitoring are applied to any third party acquisition of technology. This includes the afore mentioned certifications as well as background checks and due diligence on individuals up to Infosec Registered Assessor Program (IRAP) by Australian Signals Directorate certified assessors.

Next Payments is also a trusted third party for some of Australia's largest financial institutions operating as an Austrac formatted reporting agent for AML / CTF mandatory reporting such as:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Transactions of \$10,000 or more (TTRs)
- Suspicious matter reporting (SMR)
- Value, velocity and risk management processing

Next Payments is audited financially annually under its equity partnership with Macquarie Bank (who owns 47.3% of Next Payments). In addition, Next Payments holds considerable funds under management from Westpac as a bailment facility for its cash services business (ATM bailment and Cash Recycler banking facility) this facility requires annual physical and logical systems access integrity audits by Ernst and Young.

All data held by Next Payments is housed on-shore in its designated secured environments with active / active system redundancy. Next Payments manages its own risk management framework including full disaster recovery and business continuity procedures and processes to maintain its availability and system integrity Service Level Agreements.

In addition to the above, Next Payments is an ASIC regulated entity under its Australian Financial Services License 474743.

### **What happens if I lose my card and my funds are stolen or used?**

You must report the card lost / stolen and raise a dispute with the venue. This should be done as soon as you become aware. An investigation is then completed, generally resulting in a reimbursement of funds to the card.

### **How are my funds secured and guaranteed?**

All funds deposited onto the Lucky Pay card are held in a trust account with an ADI (financial institution).

### **How do I opt out of communications related to the Lucky Pay card?**

The only default communications you will receive will be emails to advise your account statement is available to view or download. These are sent every 6 months. If you do not wish to receive these notifications please call **1800 270 646** or log onto **[mrsl.gslsolutions.com.au](http://mrsl.gslsolutions.com.au)**. Please note that opting out of communications from Merrylands RSL will not automatically opt you out from Lucky Pay communications.



p. 1800 270 646  
w. [nextpayments.com.au](http://nextpayments.com.au)  
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