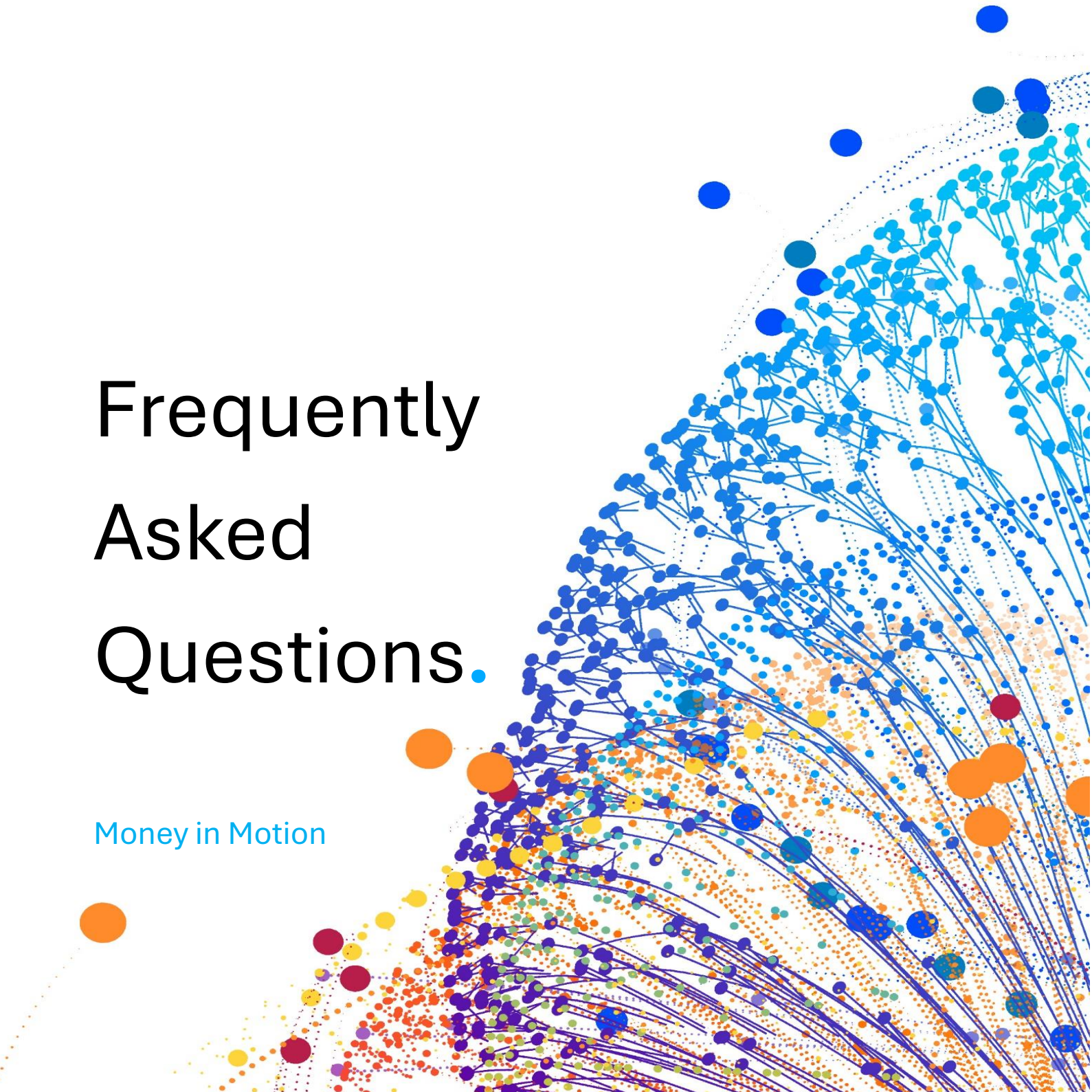




Frequently Asked Questions.

Money in Motion



Your Microsoft Prepaid Card

Why did I receive this prepaid card?

We previously emailed you to explain that, starting July 13, 2026, Microsoft 365 and Office apps would require a newer version of iOS or macOS and that one of the devices linked to your account could not support the required update. You received a prepaid card because, as an eligible customer in Australia or New Zealand, you canceled your Microsoft 365 subscription before July 13, 2026 and are receiving a prorated refund for the unused period after that date. Refunds for subscriptions purchased through Optus, Google Play, the Apple App Store, or another third party are issued as prepaid cards. Direct Microsoft purchases are refunded to the original payment method unless that is not possible. Prepaid cards are issued by EML in AUD and can be used in New Zealand without bank or merchant conversion fees.

Who are EML Payments?

As part of your refund process, Microsoft has partnered with EML Payments to issue your gift card via the Get my eCard mobile application. EML Payments is a global leader in payment solutions, providing secure and innovative technology that powers gift cards and other payment products. EML's role is limited to issuing and managing the Gift Card on Microsoft's behalf, giving you a safe and reliable way to access your refund.

What if I did not receive the email with the prepaid card?

If you were advised that a prepaid card will be sent to you and you did not receive the email within 30 days of taking action to switch to a Microsoft 365 Classic subscription, follow these steps to access the card:

1. Go to the app store on a compatible iOS or Android device.
2. Download the **Get My eCard** app.
3. Open the **Get My eCard** app and select 'Create Account', then choose 'Email'.
4. Enter your email address that your Microsoft subscription is under and follow the prompts to activate the card. A one-time password will be sent to your email address. Copy the password out of the email and enter it when requested.
5. Once the card is activated, it will automatically appear in the **Get My eCard** app.
6. Use the "Add to Wallet" button to add the card to your digital wallet.
7. Select the **email** option to get the one-time verification code. Use of the phone number option is not configured.
8. Enter the one-time verification code into your Apple or Google wallet.

If you already have the app installed on your device, just log in with the email from your Microsoft subscription. The card will automatically show in the app. If there is more than one card, you can swipe to the right (and back to the left) to access other cards.

IMPORTANT If you are still unable to access your card and you have not received the email with the details to access your card (including checking your spam inbox) it may mean your card has not yet been issued to you. If you have not received your email within 30 days of taking action to cancel your subscription, then please email the Customer Support team at support@emlpayments.com.au

How can I use the card to make online payments?

You can use the card to make payments online.

For an online payment you will need the card number, card expiry and card security code. You can look up those details in the Get my eCard app.

- Open the app and (if required) log in.
- Tap the image of the card.
- The Card Reveal screen is displayed, showing the full card number and card expiry.
- Click the icon at the top right corner of the page and the back of the card will be displayed, showing the card security code (3 digits).

Enter these details when making the online purchase.

Where can I find the EAID of the card?

The EAID (External Account ID) is a unique identifier for your card.

Use this identifier when you refer to the card when talking to Customer Support.

IMPORTANT For security reasons you should never read out loud the card number which is your 16-digit PAN, even when talking to Customer Support.

You can find the EAID in the **Get my eCard** app.

Follow these steps:

- Open the app and (if required) log in.
- Click on the icon in the top right hand side corner.
- This opens a page with a menu.
- Tap the **Help & Support** menu entry. This opens the Help & Support page.
- Scroll to the bottom of the page. Above the contact numbers you find the EAID. It consists of 9 characters, a mix of numbers and uppercase letters.

What if I cannot add my card to the digital wallet?

If you are having issues adding the card to your mobile device's digital wallet, try the following first:

- Check that your device supports digital wallets.
- Check that you have updated your device with the latest software updates.
- 'Hard-restart' your device. Device-specific documentation will exist online.

Then try again.

Apple Pay

In addition to the above, follow the instructions provided by Apple [here](#).

Contact Customer Support

If this fails to resolve the issue, contact Customer Support requesting to 'Reset Mobile Wallet Tokens' and provide:

- Your full name
- Your email address
- Your mobile phone number

The Customer Support team will use these details to verify you in the EML System and delete any existing tokens for the card. Then you can try again.

Manually Add Card

You can also, at any time, try to manually provision the card. Go to the digital wallet app on your mobile device and select the button to add a new card. You will be asked to provide the card number, card expiry and card security code. You can look up those details in the **Get my eCard** app.

Apple Pay – How do I add a card to Apple Pay?

Use [this link](#) to go to the Apple website for detailed instructions.

Apple Pay – How do I delete a card?

Use [this link](#) to go to the Apple website for detailed instructions.

Apple Pay – How do I manage my cards?

Use [this link](#) to go to the Apple website for detailed instructions.

Apple Pay – How do I pay with Apple Pay?

Use [this link](#) to go to the Apple website for detailed instructions.

Video: How to use Apple Pay

With Apple Pay, you can easily and securely pay for items using your iPhone, iPad, Apple Watch, or Mac. Learn more about how it works and where you can use it. Use [this link](#).

Video: How to use Apple Pay on your Apple Watch

Set up Apple Pay on your Apple Watch to make purchases in stores, restaurants, taxis, and more. Use [this link](#).

Video: How to use Apple Pay in Safari on your Mac

For an easy, secure way to shop online, you can use Apple Pay in Safari on your Mac. Use [this link](#).

Can I use my card overseas?

Yes.

I'm in New Zealand, why was my card issued in AUD?

You will be given a refund in AUD that is equal to the amount due in NZD. The card can be used to purchase in New Zealand without additional fees.

Is there a PIN with my card?

Yes. Your card has a PIN that you can use **if** required when processing a payment at Point of Sale. To change your PIN:

1. Log into the **Get My eCard** app
2. Click on the icon in the top right hand side corner.
3. This opens a page with a menu.
4. Tap the **Manage PIN** menu entry. You will be required to enter an OTP password which will be sent to your email.
5. You can then enter your new PIN.

I cannot find my question here

If you have a question not listed here, you can reach out to Customer Support:

Email: support@emlpayments.com.au

Phone: 1300 973 080

Website: <https://www.emlpayments.com/customer-support/>

If your enquiry relates to Microsoft products or services, or to your entitlement to a refund, please contact Microsoft directly through <https://support.microsoft.com/>