



# Westpac User FAQs – Dynamic Virtual Card for Mobile Payments

## 1. How do you get your Dynamic Virtual Card, and what do you need to do?

- A Card Supplier may issue a Dynamic Virtual Card to you.
- In order to do so, they may request certain information from you (including your email address).
- The Card Supplier will send you an invitation email to your nominated email address containing a one-time passcode, you will need this passcode to complete the registration process.
- Use your smartphone to log into your preferred app store, download, and open the Mastercard In Control Pay app to access your Dynamic Virtual Card and complete the registration process by adding your Dynamic Virtual Card to your Apple Pay or Google Pay digital wallet, on your eligible mobile device.

## 2. When can you use your Dynamic Virtual Card?

- Once you complete the registration process, your Dynamic Virtual Card will be ready for use.
- Your Dynamic Virtual Card is only valid until the expiry date shown on the card.
- Please see the Westpac Dynamic Virtual Card Conditions of Use, which sets out further information regarding the use of your Dynamic Virtual Card. You can find a copy of the conditions of use within the Mastercard In Control Pay app that you downloaded, on your smartphone or you can also find on the Westpac website at [westpac.com.au/corporate-banking/dvc-mp/](https://westpac.com.au/corporate-banking/dvc-mp/)

## 3. Do you need a Smartphone to use your Dynamic Virtual Card?

In order to use your Dynamic Virtual Card to make contactless transaction, you must have a compatible Android or iPhone with Near Field Communications (NFC) technology and enrol your Dynamic Virtual Card in an Apple Pay or Google Pay digital wallet.

## 4. Where can you view your Dynamic Virtual Card details and transaction history?

You can view your Dynamic Virtual Card details, card number, card verification value (CVV), expiry date, transaction history and available balance within the Mastercard In Control Pay app that you downloaded, on your smartphone.

## 5. Can you get a plastic version of your Dynamic Virtual Card?

- No, your card is virtual only, a plastic card alternative is not supported.
- If this is not the right product for you, please discuss appropriate alternatives with your Card Supplier.

## 6. Will you get a PIN number with your Dynamic Virtual Card?

No, you will not receive a PIN number, as you do need a PIN number to use your Dynamic Virtual Card.

## 7. Where can you get additional information about your Dynamic Virtual Card?

Additional information can be found within the terms and conditions within the Mastercard In Control Pay app that you downloaded, on your smartphone or you can also find a copy of the Westpac Dynamic Virtual Card Conditions of Use on the Westpac website at [westpac.com.au/corporate-banking/dvc-mp/](https://westpac.com.au/corporate-banking/dvc-mp/)

### **Accessibility support.**

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)

Visit [westpac.com.au/web-accessibility](https://westpac.com.au/web-accessibility) for further information on our accessible products and services for people with disability.

*Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.*