

# Cashless payment options

## A comparison of cashless payment options

Many stores have opted for cashless payment during the COVID-19 pandemic, to minimise the risk of spreading infection. In addition, many stores have opted for online shopping to prevent, particularly those at risk, from needing to go in store. This can be difficult for those who have not previously owned a debit or credit card. This resource provides information on pre- paid cards and online payment methods that can be used as alternatives to cash or to purchase things online for delivery. There are two sections in this document:

### Section 1: Comparison of pre-paid cards

- 1.1. Australia Post Everyday Mastercard
- 1.2. Australia Post gift card by Mastercard & Store vouchers

### Section 2: PayPal online shopping service and steps on how to set up a PayPal account

## Section 1: Comparison of pre-paid cards

These options are simple and easy to set up instore or online. They are not linked to your bank account and instead, are loaded to a certain value with cash or by bank transfer. All cards can be bought in store and some can be bought online. Ask a friend or relative to arrange one for you if you need help.


Please note:

- **Important:** pre-paid cards are like cash, if you happen to lose them you cannot reclaim the money that was lost.
- If you intend to use a pre-paid card for online payments, only the Australia Post Mastercard's and Woolworths WISH gift card can be used online.
- Australia Post Everyday Mastercard and Australia Post gift card by Mastercard are the only options that involve fees.

This document has been prepared by the Community Partnerships Unit, South Eastern Sydney Local Health District (SESLHD) to support consumers in the COVID-19 setting. Please note, we do not endorse any particular brand or service and the options listed are suggestions that may be useful in this circumstance.



### 1.1. Australia Post Everyday Mastercard




- This pre-paid card provides additional security, as it includes Mastercard’s Zero Liability protection against fraud and other unauthorised transactions. If you happen to lose this card or if it gets stolen, you may be eligible for emergency cash assistance.
- This pre-paid card is the closest option to a debit card, without having your bank account linked. You can use it anywhere that accepts Mastercard’s, and for ATM or cash withdrawals.
- This option involves a start-up fee **and** a card closure/ cash out fee
- Below is a table of features of the Australia Post Everyday Mastercard:

Provider and card	Type	Can the card be topped up?	Min/max load (AUD)	Issue fee	Where to get it	Where can it be used?	Other Features
Australia Post Everyday Mastercard  <p>For more information, Call <b>1800 549 718</b> Or visit: <a href="https://auspost.com.au/money-insurance/prepaid-cards/everyday-mastercard">https://auspost.com.au/money-insurance/prepaid-cards/everyday-mastercard</a></p>	Master card	Yes-  Free in store and online	\$20 - \$25,000	<b>\$7.95</b>	Online or in store (Auspost)  <a href="https://everyday.card.auspost/get-card/step-1/">https://everyday.card.auspost/get-card/step-1/</a>	<b>In store/online</b> and over the phone: (Anywhere that accepts Mastercard’s)  ATM or cash withdrawals	Mastercard Zero Liability protection ‘Tap and Go’ 24/7 phone assistance Card replacement-Free  <b>Card closure/ cash out fee \$10</b>

### 1.2. Australia Post gift card by Mastercard & Store vouchers

- The table on pages 3-4 provides a comparison of pre-paid cards and important features to help you decide which to choose from.
- Please note: Australia Post gift card by Mastercard involves a one-off issue fee. Store vouchers have no additional fees involved.

Provider and card	Type	Can the card be topped up?	Min/max load (AUD)	Issue fee	Where to get it	Where can it be used?	Other Features
<p>Australia Post gift card by Mastercard</p>  <p>For more information, Call <b>1800 549 718</b> Or visit: <a href="https://auspost.com.au/money-insurance/buy-gift-cards/auspost-gift-card">https://auspost.com.au/money-insurance/buy-gift-cards/auspost-gift-card</a></p>	Master card	No	\$20 - \$500	<b>\$5.95</b>	In store (Auspost)	<p><b>In store and online:</b> (Anywhere that accepts Mastercard's)</p> <p><b>Not</b> for ATM or cash withdrawals</p>	<p>Balance and transaction history by phone- free</p> <p>Support calls-free</p>
<p>Woolworths WISH gift card</p> 	Voucher	No	\$5 - \$500	<b>\$0</b>	<p>Online or in store</p> <p><a href="https://giftcards.woolworths.com.au/">https://giftcards.woolworths.com.au/</a></p>	<p><b>In store and online</b> (at participating Woolworths group stores e.g. including Big W, Caltex)</p>	No expiry date

Provider and card	Type	Can the card be topped up?	Min/max load (AUD)	Issue fee	Where to get it	Where can it be used?	Other Features
 <p>Coles group &amp; Myer gift card</p>	Voucher	No	\$10 - \$500	\$0	Online or in store  <a href="https://www.giftcards.com.au/ShoppingCart/ProductDetail/CG_card_coles?filters=5,6,7,18">https://www.giftcards.com.au/ShoppingCart/ProductDetail/CG_card_coles?filters=5,6,7,18</a>	In store only (at any participating Coles group stores)	
 <p>ALDI Available in \$20, \$50 and \$100</p> <p>Aldi gift card</p>	Voucher	No	In \$20, \$50 or \$100	\$0	In store	In store only (ALDI)	
 <p>IGA Supermarkets Gift Card</p> <p>IGA gift card</p>	Voucher	Yes- Free in store	\$30-\$400	\$0	Online or in store  <a href="https://metcashgiftcards.com.au/collections/food-grocery/products/iga-supermarkets-gift-card">https://metcashgiftcards.com.au/collections/food-grocery/products/iga-supermarkets-gift-card</a>	In store only (IGA)	Not all IGA stores sell or redeem IGA gift cards

## Section 2: PayPal online shopping service and steps on how to set up a PayPal account

- PayPal is a free service that lets you pay for everyday purchases online from one secure account.
- It is linked to either your bank account, debit or credit card, and facilitates payments between parties through online fund transfers.
- PayPal keeps your financial information so that you do not have to share it with other parties when making purchases.
- PayPal has a 'Buyer protection' policy which means that you can be refunded for costs or return shipping if anything goes wrong (for all eligible transactions).
- You will need access to the internet in order to set up a PayPal account and make transactions using PayPal.

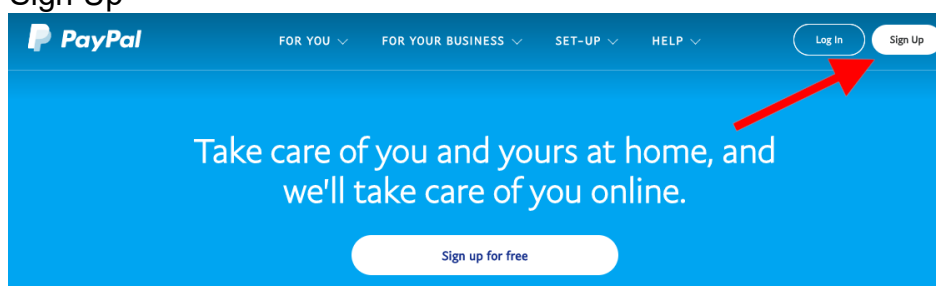
Please note, certain stores may not accept PayPal payments. For example, Woolworths supermarket accepts PayPal, but Coles does not. Follow this link to see the full range of stores: <https://www.paypal.com/au/webapps/mpp/where-to-shop-with-paypal>

For more information about how PayPal works, including safety and security,

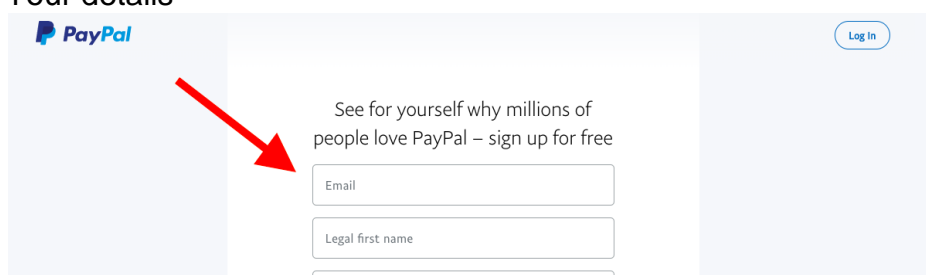
- Call **1300 101 234**
- Or follow this link:  
<https://www.paypal.com/au/webapps/mpp/paypal-safety-and-security>

### How to set up a PayPal Account

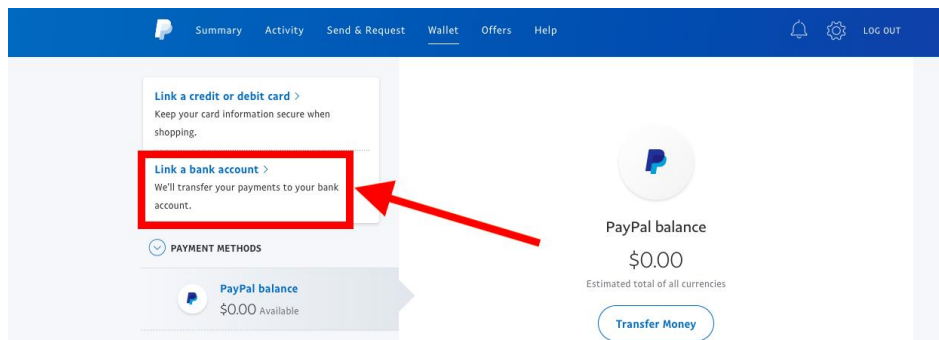
1. Go to <https://www.paypal.com/au/home>
2. Click 'Sign Up'



3. Enter Your details



#### 4. Link your bank account securely



#### 5. Make online payments with PayPal wherever you see a PayPal payment button:



#### 6. PayPal receipts will be emailed to you

Last updated 26/05/2020