Western Sydney University has partnered with DiviPay to provide greater choice for students.

DiviPay is a digital Mastercard and expense management platform that allows Western Sydney University to issue funds to students, and allows students to make payments (including online payments) through their smart device with Apple Pay or Google Pay.

This document outlines all steps required for students to set up their DiviPay account and make purchases.

For all questions and enquiries relating to setting up and using DiviPay, please contact the DiviPay Support team at support@divipay.com

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Get Started Guide for Students

How to create my DiviPay account

To create your DiviPay account:

1. Open the email sent to you by DiviPay - the subject line is **You have been invited to DiviPay**
2. Click **Create account** - this will take you to a page where you will be asked to enter your account information
3. Enter your First Name and Last Name
4. Enter Mobile Number - only Australian numbers are selected.
5. Enter your Date of birth - users joining DiviPay will need to be 18 years old or older
6. Enter a Password - the password that you create is case sensitive and is the same password you will use to log in to the DiviPay mobile app
7. Accept the Terms and Conditions
8. Click **Create Account** to finish

Your experience with DiviPay will center around the mobile app. Please download the app from the Apple App Store or the Google Play Store to access your card.

How to download the DiviPay App from the Apple App Store

To download the DiviPay mobile app:

1. Open the Apple App Store
2. Tap the Search tab
3. Search for DiviPay and select the option called DiviPay: Expense Management
4. Tap the Download button
5. Authenticate the download with your passcode, thumb print or face ID
6. The DiviPay app will download
7. Tap the Open button

How to download the DiviPay App from the Google Play Store

To download the DiviPay mobile app:

1. Open the Google Play Store
2. Tap the Search tab
3. Search for DiviPay and select the option called DiviPay: Expense Management
4. Tap the Install button
5. Authenticate the download with your passcode, thumb print or face ID
6. The DiviPay app will download
7. Tap the Open button

How to download Google Pay

To download Google Pay:

1. Open the Google Play Store
2. Tap the Search tab
3. Search for Google Pay and select the option called Google Pay
4. Tap the Install button
5. Authenticate the download with your passcode, thumb print or face ID
6. The Google Pay app will download
7. Tap the Open button

To setup Google Pay:

1. Choose English as your language
2. Tap the Arrow in the top-right corner to continue
3. Enter in your Mobile Number (this can be an international phone number)
4. Choose your Google Account and tap Continue (if you have a Google account for work choose that)
5. Enter the 6-digit SMS code sent to you to verify your phone number
6. Select your preferred payment step from either Screen Lock or Google PIN
7. Tap Continue

8. To ensure NFC is switched on open your phone's Settings
9. Tap Connections and press On

How to login into the DiviPay mobile app

To login to the DiviPay mobile app:

1. Open the DiviPay app
2. Enter your Email Address and Password (use the password you created when you first setup your DiviPay account)
3. Tap Login
4. Enter the 4-digit SMS code sent to your phone to secure your login
5. You are now successfully logged in.

If you do not see your DiviPay card on the app, please contact your admin to make sure that you have been added to a budget.

How to add your card to Apple Wallet

To add your DiviPay card to Apple Wallet:

1. Open the DiviPay mobile app
2. Open the **Card** tab
3. Tap the **Settings** button in the top right-hand corner
4. Tap **Add card to Apple Wallet**
5. Tap **Add to Apple Wallet**
6. The Apple Wallet add card flow will open up
7. Tap **Next** on Add to Apple Wallet screen
8. **Agree** to the terms and conditions
9. On the screen that says card verification select **Text Message** and tap **Next** in the right-hand corner
10. Apple Wallet will send a verification code via SMS - **enter the verification code**
11. Tap **Done**

You will only need to add your DiviPay card to your Apple Wallet once. When you're ready to make an in-store payment open the Apple Wallet app and select your DiviPay card.

How to add your card to Google Pay

To add your DiviPay card to Google Pay:

1. Open the DiviPay mobile app
2. Open the **Card** tab
3. Tap the **Settings** button in the top right-hand corner
4. Tap **Add card to Google Pay**
5. Tap **Add to Google Pay**
6. The Google Pay add card flow will open up
7. Tap Continue
8. Enter your personal info and tap Continue (use your business address as the address)
9. Tap More and Accept & Continue on the issuer terms screen
10. Select Text Message to verify payment method
11. Enter verification code and tap Submit
12. Tap Got it on the ready to pay screen

You will only need to add your DiviPay card to Google Pay once. When you're ready to make an in-store payment open the Google Pay app and select your DiviPay card.

How to create a PIN for in-store payments

To set a PIN number:

1. Open the DiviPay mobile app
2. Open the **Card** tab
3. Tap the **Settings** button in the top right-hand corner
4. Tap **Set Card PIN**
5. Tap **Send** on the manage pin pop-up

6. Enter the **8-digit verification code** sent to your phone via SMS (the SMS will be sent to the phone number you initially set-up with DiviPay)
7. Enter a 4-digit PIN and then confirm it by entering again (this is the PIN you will use at the POS terminal when prompted)
8. Tap **Submit**

If the phone number you are trying to receive the verification code on is out-of-date you will need to update it. To update your phone number:

1. Tap the **Menu** in the top-left corner
2. Tap **Profile**
3. Tap **Edit** in the top-right corner
4. Enter your new mobile phone number
5. Tap **Save**
6. Enter the 4-digit SMS code to verify your new phone number

How to pay in-store with your DiviPay card

To pay in-store with your DiviPay card:

1. Open the DiviPay mobile app
2. Open the **Card** tab
3. Tap the **Budget** drop-down to select the budget you would like to pay from
4. Tap **Use budget in Apple Pay** to use the selected budget to pay in-store
5. Tap **Apple Pay** to open the Apple Wallet app
6. Tap your DiviPay card to select it
7. Hold your phone over the terminal to pay (you may be prompted to authenticate the payment with your thumbprint, passcode or face ID)
8. You will hear a beep and your payment will be complete

Before making a payment please check your **Available** limit to ensure that you have enough funds available to make the payment.

How to pay online with your DiviPay card

To pay online with your DiviPay card:

1. Open the DiviPay mobile app
2. Open the **Card** tab
3. Tap the **Budget** drop-down to select the budget you would like to pay from
4. Tap **Show Card Numbers**
5. Tap the Copy button next to the Card Number and Expiry and paste them
6. into the merchant checkout
7. Tap the card to flip it over and display the CVC
8. Tap the Copy button next to the CVC and paste it into the merchant checkout
9. If prompted, use your own name as the cardholder name and your business address as the address

Before making a payment please check your **Available** limit to ensure that you have enough funds available to make the payment.