Report Title:	Knowledge Details
Run Date and Time:	08/01/2026 16:10:42 Australian Eastern Daylight Time (Victoria)
Run by:	Henry Pit
Table name:	kb_knowledge

Knowledge

Number:	KB0028736	Workflow:	Published
Version:	12.0	Source Task:	
Knowledge base:	Finance & Procurement Knowledge - End User	Knowledge Content Owner:	FS - Purchasing
		Author:	Celeste Ibale
Knowledge Category:	Prepaid/Gift Cards	Flagged:	false
Published:	13/08/2025		
Revised By:	Darren Lee		
Valid to:	14/02/2026		
Delayed Review Date:	14/02/2023		

Comments (this will send a notification to the Knowledge Content Owner Group):

Work Notes:

13/08/2025 11:51:52 - Darren Lee (Work Notes)
Updated the content to encourage de-identified information for first name and last name of participants

Group (Show All):

Announcement Configuration

Display on CMS:	Display until:

Contents

Short description:

Procurement - How do I purchase Zenith prepaid cards?

Content:

Question
How do I purchase Zenith prepaid cards?

Answer
For first time users, you will be required to create a business account as per step 1 below, otherwise existing business account holders can skip to step 2.
The payment methods are standard purchase order (PO) or a University credit card. If paying with a PO, ensure your requisition is raised for the correct amount prior to placing the order.

Cards for International Recipients
Whilst Zenith Digital, Virtual and e-Gift prepaid cards can be used internationally, they are not intended for distribution to recipients residing overseas.
The cards have an activation component for AML, KYC and CTF regulations that only allow activation by an Australian mobile number, whilst the individual is present within Australia.
Once activation has been completed by the cardholder, they are able to use their card at international merchants, in person and online should they wish.
Cards are loaded in AUD and will incur a foreign transaction fee of 3% on purchases in other currencies which is set by the scheme provider (Mastercard/Visa).
If there is a need for cards for visiting individuals without an Australian mobile number, please reach out to our Zenith account managers to explore options

(refer details in Step 1).

The products available are:
Digital Prepaid Mastercards - Delivered to an Australian mobile phone via SMS and can be added to a phone wallet. They can be used anywhere online and instore at participating merchants that accept Mastercard payments. Activation window of 6 months and card expiry of 12 months.
Virtual Prepaid Mastercards - Delivered via email only and can be used anywhere online at participating merchants that accept Mastercard payments. Activation window of 3 months and card expiry of 6 months.
e-Gift Prepaid Mastercards - Delivered via email only and can be added to a phone wallet. They can be used anywhere online and instore at participating merchants that accept Mastercard payments. Activation window of 6 months and card expiry of 12 months.
IMPORTANT NOTE: Cards should not be ordered through 'Card Gallery' as these options are not intended for purchase by University of Melbourne staff.

ZENITH PRODUCT
DIGITAL PREPAID MASTERCARD
VIRTUAL PREPAID MASTERCARD
E-GIFT PREPAID MASTERCARD

Instore Purchases
Y
N
Y

Online Purchases
Y
Y
Y

Maximum Card Value
$4,999
$50
$1,000

SMS Delivery
Y
N
N

Email Delivery
N
Y
Y

Card Expiry
12 months
6 months
12 months

Card Activation
6 months
3 months
6 months

Can be added in Phone Wallet
Y
N
Y

Fees (per card)
$5.50 plus GST
$1.95 plus GST
$4.00 plus GST

Fees:
Digital Prepaid Mastercard - Nominate a card value up to $4,999 with an issuance fee of $5.50 plus GST per card
Virtual Prepaid Mastercard - Nominate a card value up to $50 with an issuance fee of $1.95 plus GST per card
e-Gift Prepaid Mastercard - Nominate a card a value up to $1,000 with an issuance fee of $4.00 plus GST per card
Bank Processing fee for payments made via PO: 0.2%
Credit card surcharge: 2.5%
Foreign transaction fee: 3%
Other fees may apply if you require a card cancellation, replacement or if there has been an email bounce back

Step 1. Register a business account with ZENITH (Zenith supplier number and legal name: 419110 CORPORATE PREPAID CARDS PTY LTD)
Please email all three of our dedicated Zenith account managers from Corporate Prepaid Cards to ensure your email is actioned in a timely manner - Michelle Kerr (michelle.kerr@cpcard.com.au), Natasha Perre (natasha@cpcard.com.au) and Alex Holroyd (alex@cpcard.com.au) to provide the following details:

First Name -
Last Name -
Email address - (this must be your UoM email address)
Contact number -

Role – (your position title)
User type – Client User

You will be registered with an account within 24-48 business hours.
Our Zenith account managers also offer a 15-minute Portal Training session, which will take you through everything you need to know about their easy, self-serve portal and answer any questions you may have before you place your first order. The link to book your Portal Training session is provided in your welcome email.

Step 2. Log into the business portal: https://portal.universalgiftcard.com.au/

Step 3. There are 2 ways to order cards. 'My Packages', refer step 3a or 'Add Order', refer step 3b.

Step 3a) Click on My Packages > then click on Order against your selected package

Enter details as per the below > Next > Move on to step 4

Purchase Order Number - If paying for this order using a standard purchase order (PO), please enter it in this field.
Default Dept. Code - Please enter your cost center in this field
Default Cost Code - Enter "Gift Cards and Vouchers"

Please note that the field names are system defaults and cannot be changed. Kindly follow the above instructions when completing these fields.

Step 3b) Click on Add Order > enter details as per the below > Next > Move on to step 4

Purchase Order Number - If paying for this order using a standard purchase order (PO), please enter it in this field.
Select Package - Digital, Virtual or e-Gift card
Default Dept. Code - Please enter your cost center
Default Cost Code - Enter "Gift Cards and Vouchers"

Please note that the field names are system defaults and cannot be changed. Kindly follow the above instructions when completing these fields.

Step 4. There are two methods to add a card(s) to the order; Method 1 is ideal for small orders (refer step 4a) and Method 2 is recommended for more than a few recipients (refer step 4b).
IMPORTANT NOTE: Both methods fulfill mandatory audit requirements

Step 4a) Click on + New Card > enter card recipient details as per the below > Add Card

First Name & Last Name - Staff are encouraged to use de-identified information, such as default terms like "Participant," "Research," or relevant project names, to ensure personal data confidentiality
Email (for Virtual and e-Gift cards only) - Please check the email address thoroughly as this is where the prepaid card details will be sent (refer to important note below)
Mobile (for Digital cards only) - Please check the number thoroughly as this is where the prepaid card details will be sent (a redirection fee applies if you have entered the incorrect mobile number)
Load Value - This is the amount you wish to gift to the recipient
Message - This field is optional, however is limited to 50 characters which will be included in the message sent to the recipient
From - This is the project or department name
Award Reason - You must select an award reason or provide one if a suitable option is not available
Client Reference - This field is not required

Repeat this process for each card you require.
IMPORTANT NOTE: In the case of an email bounce back, the fee to cancel the card is $6.50 plus GST. The remaining card balance is issued as a credit note which can be used to purchase a new card to the correct email address.

Step 4b) Click on the Use Spreadsheet button > follow the instructions to download (refer Screenshot 1), complete (refer Screenshot 2) and upload (refer Screenshot 1) your spreadsheet > Upload
Screenshot 1

Screenshot 2
Enter card recipient details as per the below:

First Name & Last Name - Staff are encouraged to use de-identified information, such as default terms like "Participant," "Research," or relevant project names, to ensure personal data confidentiality

Mobile phone - Please check the number thoroughly as this is where the prepaid card details will be sent (a redirection fee applies if you have entered the incorrect mobile number)
Load Value - This is the amount you wish to gift to the recipient ($0-$4999)
Default Dept. Code - Please enter your cost center
Default Cost Code - Enter "Gift Cards and Vouchers"
Award Reason - You must select an award reason or provide one if a suitable option is not available
Other Field 2- This field is the message that will be included in the SMS sent to the recipient, and is limited to 50 characters
Other Field 3- This is the project or department name

Save this spreadsheet to your files. You can re-name the file if required, then close it to avoid issues when uploading. Refer screenshot 2a for Digital cards and refer screenshot 2b for Virtual and e-Gift cards.
Screenshot 2a

Screenshot 2b

Step 5. Review all details and delete or make changes using the relevant Actions icons, then click on Next

Step 6. There are 2 payment options available; University credit card (refer step 6a) or standard PO (refer step 6b).

Step 6a) If payment method is by University credit card: Select Credit Card > Next

Review each section (Order Details, Tax Invoice Email, Payment Details, Billing Address Details) and use the pencil icon to make changes if required, then tick the checkboxes as per the below screenshot > Submit and Pay

You will be taken to the payment processor B2B pay to complete the following fields as per the below screenshot > Proceed

Download a copy of your invoice as you are required to attach this to your expense report when coding this credit card transaction.
Refer to this knowledge base article for more information: KB0020320 How do I create an expense report for credit card transactions?

Step 6b) If payment is by standard PO: Select EFT / Direct Credit > Next

Review each section (Order Details, Tax Invoice Email, Payment Details, Billing Address Details) and use the pencil icon to make changes if required, then tick the checkboxes as per the below screenshot > Submit Order

Click on the Invoice icon to download your invoice

IMPORTANT NOTES:

Your Digital, Virtual or e-Gift gift card(s) will only be issued upon receipt of your payment
If paying by University credit card, the prepaid card(s) will be issued within a day
If paying by standard PO, invoices will be submitted by Zenith, for payment in the next available payment run

If you have any questions, please contact Service Centre Finance via phone 8344 0888 (option 4, option 2), chat or by submitting this online form (select: Prepaid & Gift Cards > Purchasing).

Additional Information

KB0028940 Prepaid/Gift Card Policy Framework

KB0028845 Questions & Answers (explanatory notes to Prepaid/Gift Card Policy Framework)

KB0031158 How do I raise a standard purchase order for prepaid cards or gift cards?

KB0022075 How do I purchase a Coles digital gift card?

KB0029492 How do I purchase a gift card for an international recipient?

Click here for information on Gift Giving

Please refer to the Finance knowledge base for related articles

KB0031154 How do I create an expense report for credit card transactions?

Wiki:

Meta (keywords):

coles, giftcard, gift_card, gift_voucher, giftvoucher, voucher, gift, colesmyer, coles_myer, coles_group, coles_giftcards, supermarket, coles_supermarket, card, prepaid, pre-paid, prepaid_card, pre-paid_card, zenith, corporate_cards, corporate_prepaid_cards, egift_card, egift

Activity Log

Related List Title:	Knowledge Feedback List
Table name:	kb_feedback

Related List Title:	Approval List
Table name:	sysapproval_approver

1 Approvals

State	Approving	Approver	Created	Comments
Approved	Knowledge: KB0028736 v12.0	Nic Myers	13/08/2025 11:51:52	

Related List Title:	Knowledge Version List
Table name:	kb_version

39 Knowledge Versions

Version	Modified By	Modified On
12.0	Nic Myers	13/08/2025 11:59:41
11.0	Nic Myers	06/06/2025 12:57:12
10.0	Pooja Gupta	18/02/2025 12:25:24
9.0	Maria Purnomo	24/09/2024 12:11:50
8.0	Nic Myers	19/06/2024 15:29:38
7.0	Pooja Gupta	03/01/2024 15:33:01
6.0	Pooja Gupta	03/11/2023 14:01:22
5.0	Pooja Gupta	04/10/2023 15:00:36
4.0	Pooja Gupta	19/09/2023 08:04:40
3.0	Pooja Gupta	08/09/2023 13:18:43
2.0	Pooja Gupta	23/05/2023 12:04:29

Version	Modified By	Modified On
1.0	Sim Bartlem	31/03/2023 12:32:24

List truncated, 27 rows removed due to security constraints

Related List Title:	Relevant Knowledge - Task List
Table name:	cxs_relevant_doc_task