Centrelink Confirmation eServices (CCeS) procedural guide for businesses

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# About the Centrelink Confirmation eServices (CCeS) procedural guide

This CCeS procedural guide provides guidance on the service delivery and program compliance arrangements for CCeS. It is for individuals, businesses and organisations that we approve to use CCeS. This includes all of these:

* applying for CCeS
* business categories and characteristic sets
* access to CCeS
* customer consent
* privacy of customer information
* audits and reviews.

We have outlined your obligations and Services Australia’s (we, us, our) expectations when using CCeS in the following:

* the CCeS policy
* the CCeS terms
* the business application
* your approval letter
* this procedural guide.

# About CCeS

CCeS is a secure online service. Approved businesses use it to confirm a customer’s entitlement to a concession, rebate or service it provides. Businesses can use it for Services Australia or the Department of Veterans’ Affairs (DVA) customers.

## Confirmation eServices

There are 3 confirmation eServices available to businesses.

### Customer confirmation

This service confirms a customer’s details such as their name, address, payment type and concession card status.

### Income confirmation

Thisservice provides a customer’s income, asset and payment details.

### Superannuation confirmation

This service confirms if a customer has been in receipt of an eligible Centrelink payment for a specified period. This is to assist with early release of superannuation in the event of financial hardship.

## Using CCeS

Businesses and organisations providing a concession, rebate or service can use CCeS if they meet the following criteria. They:

* are a legal entity or a legal entity represents them
* have an Australian Business Number (ABN) or Australian Company Number (ACN)
* provide goods and services to customers from a place of business in Australia
* have a contact person in Australia
* have processes and procedures in place to make sure they protect customer information from loss or misuse
* comply with all applicable requirements for registration, industry regulation, licensing or accreditation in relation to any of its activities
* agree to comply with the CCeS policy and terms.

## Applying for CCeS

If you would like to use CCeS, you need to complete and submit a CCeS business application.

The CCeS policy outlines the criteria we use to determine your approval to use CCeS.

## Complete the business application

A legal entity must complete the business application to be eligible to use CCeS. A legal entity that has legal standing in the eyes of the law and can be:

* a partnership
* a trustee of a trust
* a company
* an individual sole trader
* a local, state or territory, or Australian Commonwealth government organisation
* an incorporated association.

A legal entity has the legal capacity to:

* enter into agreements or contracts
* assume obligations
* incur and pay debts
* sue and be sued in its own right
* be held responsible for its actions.

You need to complete all questions and an authorised officer of your business must sign the application.

## Sign the business application

An authorised officer must sign the business application form. Contact officers cannot sign the business application on behalf of the business.

Business applications don’t accept digital or electronic signatures. You must sign it in writing.

We cannot provide legal advice on your application and suggest you seek independent legal advice, if you consider it necessary.

## Authorised officer and contact officer details

You must notify us of changes to your contact details within 5 business days. This includes changes to authorised and contact officers.

#### Authorised officers

Authorised officers must have the legal authority to act on behalf of your business and enter into a contract with us.

Functions of an authorised officer include:

* signing the [CCeS business application form (SA391)](https://www.servicesaustralia.gov.au/sa391)
* signing the [Business Online Services - User details form (SA445)](http://www.servicesaustralia.gov.au/sa445) to authorise updates or additional Centrelink Business Online Services (CBOS) User access
* authorising all updates and changes for the business
* requesting voluntary withdrawals
* advising of administration, insolvency or bankruptcy
* requesting updates to characteristic profiles
* requests to transfer customer consent
* completing the application form to test batch and web service enquiries
* authorising and updating secret key conditions
* appointing contact officers
* appointing other authorised officers
* getting all notices from us regarding your CCeS agreement.

#### Contact officers

Contact officers cannot legally bind your business or enter into a contract with us. But you can nominate a person as a contact for specific matters such as system issues or reconciling accounts.

Functions of a contact officer include:

* removing CBOS users
* with authority from the authorised officer, participating in a post approval discussion or compliance review with us
* advising of a change to a business trading name, ABN or ACN, new director or senior operating officers
* updating the address, phone number or email address for your business
* updating registration, licencing or accreditation for your business
* adding additional contact officers.

Some changes may mean you need to submit a new business application.

## Help completing the business application

For help completing the business application contact the CCeS helpdesk by either:

* phone: 1800 887 774
* email: helpdesk.ccs@servicesaustralia.gov.au

## Submitting the business application

Once you complete it, send your application to us by either:

* email: ba.processing@servicesaustralia.gov.au
* fax: 1300 727 760

If you are unable to email or fax the business application, contact the CCeS helpdesk to organise alternative lodgement arrangements.

## Outcomes of an application

In response to an application to use CCeS, the business may be:

* approved to use CCeS on the standard CCeS terms
* approved to use CCeS on the standard CCeS terms with additional conditions imposed in the approval letter
* approved to use CCeS if the business agrees to any variations to the standard CCeS terms. The approval letter will set out the varied terms applicable to you
* not approved to use CCeS.

We may request more information about the CCeS business application from you or other sources before completing our assessment. If we need more information from you, provide this information within 20 business days or we may reject the application.

We’ll advise you in writing of the outcome of the application.

## Additional conditions of approval

We may approve a business with additional conditions set out in the approval letter.

This includes if you have a contract with another entity and will need to disclose customer information. Your contract must include a provision stating the other entity must not engage in, or authorise, any act or practice that would breach *Privacy Act 1988*. This includes the Australian Privacy Principles within the Act.

## Suspend or withdraw your approval for you to use CCeS

We expect you to use CCeS and conduct your activities in a way that is:

* beneficial to customers
* not detrimental to us.

We may suspend or withdraw your approval if you don’t meet the expectations in all of these:

* the policy
* the terms
* any additional conditions as advised in your approval letter.

We expect you to do all of these:

* get customer consent before using the service
* ensure privacy of customer information and secure storage of information
* access the system and manage logons and passwords appropriately.

If we suspend or withdraw your approval to use CCeS, we’ll advise you in writing.

## Review of our decision

You may ask us to conduct a review of a decision to:

* refuse to give your business approval to use CCeS
* impose any additional conditions on your approval to access CCeS
* suspend access to CCeS
* withdraw the business’s approval to access CCeS.

You must make a request to review a decision in writing. You must submit it within 10 business days from when we notified you of the decision. The request must include the reasons for seeking the review and any information and evidence to support the review.

An officer not involved in the original decision will conduct the review. We’ll notify you of the review decision within 20 business days of us getting the review request.

The reviewing officer may undertake one or more of the following actions as appropriate:

* review relevant applications, records and documents used to make the decision
* consider the information contained in the request to review the decision
* contact the business to discuss the matter further
* review the original decision maker’s notes
* make corrections where appropriate.

We’ll give you an opportunity to make additional written submissions to the reviewing officer, before making a final decision.

We’ll send you a letter advising the outcome. The review decision is final and there are no further merit reviews possible.

# Registrations and accreditations

You must have all of the registrations, licences and accreditations for the business that any Commonwealth, state, territory or local government require.

We suggest you independently consult any relevant government agencies to ensure you have the appropriate registrations or accreditations.

You must tell us of any withdrawal of registrations, licences and accreditations.

# External dispute resolution mechanisms

You can use these mechanisms to protect customers and resolve matters about concessions, rebates or services you provide.

You should identify the external dispute resolution mechanism applicable to your business and include it in the business application. For example, the Ombudsman or the Residential Tenancy Tribunal. The relevant state or territory consumer affairs office may also be able to assist you if required.

# Use of our material - intellectual property

We may provide you with materials to access and use CCeS, including the following:

* software
* technical specification documents including private algorithms
* access credentials or secret keys
* equipment
* goods
* information or data stored by any means.

If we make any material available to you, you must:

* understand ownership of intellectual property rights in that material remains with us at all times
* use that material solely for the purpose of accessing and using CCeS
* treat all material as confidential and not make the material available to any other person or party
* comply with any directions given by us in relation to any material we provide.

You mustn’t do any of these:

* modify, decompile, exploit for commercial use or customise the material
* sub-licence any of the material
* represent in any way that we endorse any aspect of your business.

At any time, we may need you to return, delete, destroy or otherwise stop using any material we provide.

If you no longer use CCeS, you must immediately both:

* return to us any CCeS material we provided
* securely delete CCeS material from any system or documentation.

# Businesses writing to customers about CCeS

You must get permission from us in writing, before you reference CCeS or Services Australia in:

* any large-scale mail out
* electronic messaging to customers regarding CCeS.

# Business categories and characteristic sets

## Business categories

We group businesses that provide similar concessions, rebates or services in to business categories. We offer consistent customer information to the business based on its’ business category.

Refer to the information at [section 21](#_List_of_Centrelink) of this procedural guide for a full list of the available business categories.

## Characteristic sets and characteristic profiles

Characteristic sets are standard sets of customer information. A characteristic set contains customer information you typically need to confirm a customer’s eligibility for a concession, rebate or service.

We’ll allocate you a characteristic set based on the business category within which you operate. This will be your characteristic profile.

Refer to the information at [section 22](#_Toc120029121) of this procedural guide for a full list of the available characteristic sets.

## Changes to characteristic sets and profiles

Generally, we have standard characteristic sets. We can sometimes make limited changes to suit your circumstances.

You may ask us to add additional customer information to your characteristic profile. You can do this if the standard profile does not include all of the customer information you require. If you ask for additional customer information that is not currently available through CCeS, this may incur a fee. You can ask us for details of fees.

Any request for additional customer information must:

* be in writing
* provide a list of the additional information required
* explain why you need the additional information.

You must tell us if you don’t need customer information in your characteristic profile to determine a customer’s eligibility for a:

* concession
* rebate
* service.

We’ll remove unnecessary customer information from your characteristic profile.

We’ll confirm changes to your characteristic profile in writing.

We may amend any or all of the standard characteristic sets periodically.

# How to access CCeS

## Centrelink Business Online Services (CBOS) help and assistance

We provide CBOS to help you conduct your business with your customers and us.

You can access CBOS from 7:00 am to 8:45 pm Monday to Friday, Australian Eastern Standard Time (AEST). Helpdesk support is available from 8:30 am to 5:00 pm Monday to Friday, AEST.

Subject to system availability, you can access the services outside of these times. We don’t monitor CBOS on national public holidays or outside of the above times.

CBOS displays important news and alerts regarding system interruptions, for example, scheduled maintenance. These announcements advise of the following:

* information about new services
* advance notice of any changes to CCeS
* any problems that CCeS is experiencing.

To log on to CBOS either**:**

* select **Centrelink Business Online** from the online account drop down menu on the [Services Australia](http://www.servicesaustralia.gov.au) website
* select **Log in to CBOS** under the **What you can do in CBOS** heading on [Centrelink Business Online Services](https://www.servicesaustralia.gov.au/centrelink-business-online-services).

## User access to CBOS

We control access to CBOS by you, your employees, contractors or agents. We provide access to CBOS users through a unique logon and password that a user must keep strictly confidential.

Users must:

* complete a [Business Online Services - User details form (SA445)](http://www.servicesaustralia.gov.au/sa445)
* adhere to the requirements on the use and management of passwords in the Business Online Services - User details form
* maintain the security of individual logons and passwords
* not share logons or passwords
* not access or browse customer records that are not relevant to their enquiry
* not use the service to look up their own record or records of people they know.

Businesses must do all of the following:

* ensure their staff are aware of and are complying with our requirements
* notify us immediately when individual users no longer need access to CCeS. For example, when their employment ends, or they’re no longer authorised to use CCeS on behalf of the business
* notify us of any changes to your business arrangements.

## Access customer information

CCeS has 3 different methods for you to get customer information through CBOS:

1. **Single enquiry service** lets you submit a query for one Services Australia or Department of Veterans’ Affairs customer. You’ll get the results immediately and can print them for your records.

To use CCeS single enquiry service, you must do all of these:

* log on to our secure site
* choose the confirmation service you need
* enter the customer’s details
* read or print the immediate confirmation results.
1. **Batch lodgement** lets you submit a query about multiple customers. You can do this by submitting a batch file in eXtensible Markup Language (XML) form. You’ll get a response to batch lodgement within 72 business hours of making a query.
2. **System integration** lets you get a direct connection between your host ICT system and our mainframe. You’ll need to set up an interface, which will incur some costs and take extra time.

XML used for batch and system integration, is a simple but flexible text format standard. It’s for the exchange of a wide variety of data on the internet. We’ll provide you with an XML specification document to help you format the file correctly. Read more about accessing CCeS from the following user guides in CBOS or from the CCeS helpdesk:

* CCeS – for information on income confirmation and customer confirmation
* CCeS superannuation – for information on superannuation confirmation.

You can get more information on batch lodgement and system integration processes by contacting the CCeS helpdesk.

# Business Online Services

## User details form

To use CBOS and choose your access type you need to complete a [Business Online Services – User details form (SA445)](http://www.servicesaustralia.gov.au/sa445). Complete this form in addition to the CCeS business application.

You need to complete and submit an SA445 form for each individual staff member requiring CBOS access. An authorised officer of your business and the individual staff member must sign the form.

You should also use this form to update and remove users’ access to CCeS.

Read more about accessing CCeS from the CCeS user guides in CBOS or contact the CCeS helpdesk.

## Submitting the User details form

Send us your completed user details form by either:

* email: national.business.gateway@servicesaustralia.gov.au
* fax: 1300 727 760

## Fees to use CCeS

Fees may apply in these 2 situations:

* testing fees for either batch enquiry service system testing or system-to-system integration testing. This applies to new and existing CCeS businesses.
* adding new characteristic sets that are not currently available.

You can ask the CCeS helpdesk for a quote which we give on a case-by-case basis.

There are no ongoing fees to use CCeS.

## Support available

We provide the following support to approved users of CCeS.

| **Support** | **Description** |
| --- | --- |
| Website | Find more information about [CCeS for businesses](http://www.servicesaustralia.gov.au/ccesbusiness) |
| CCeS helpdesk | The CCeS helpdesk is available for support from 8:30 am to 5:00 pm AEST, Monday to Friday excluding public holidays.Phone: **1800 887 774**Email: helpdesk.ccs@servicesaustralia.gov.auFax: **1300 727 760** |
| Programme support managers | They provide contract, relationship management and compliance support. |
| User guides | Find the following user guides in CBOS or ask the CCeS helpdesk:* CCeS – information on income confirmation and customer confirmation
* CCeS Superannuation – information on superannuation confirmation.
 |

# Privacy of customer information

## We only provide information to a business with the customer’s consent

When we get information about a customer, we must keep that information safe from disclosure to anyone other than:

* the customer
* where the law allows us to provide that information to a third party.

The law gives permission to provide customer information to third parties where the customer authorises us to do so.

For CCeS, we won’t release customer information to a business unless the business does both of these:

* has told the customer what information it will get from us
* has obtained the customer’s consent for us to provide it with that information.

After getting the customer’s consent, you may use CCeS to confirm that customer’s information.

The customer can withdraw their consent for us to provide you with their information at any time. If this occurs, you must immediately stop using CCeS for that customer. Failure to do so may result in a breach of the law, which is punishable by imprisonment.

## Where a business needs to give customer information to a third party

There may be situations where you need to provide customer information to a third party. For example, where you provide a concession on behalf of a second business. We only permit the second disclosure if your customer gives you either:

* consent to disclose the information to the third party
* acknowledgement that you’ll give the information to that third party.

Where you know that you need to provide information to a third party, you must get the customer’s consent first.

The customer can withdraw their consent at any time. In this case the business is no longer permitted to disclose that customer’s information to a third party.

## When we give customer information to a business

Once we provide customer information, you become responsible for protecting it from loss or misuse. It is important to know that we aren’t responsible for what you do with the information that we provided.

You must comply with privacy, secrecy and confidentiality laws that apply to the customer information you get from us. This includes the following:

* protecting customer information from unauthorised use and disclosure
* not disclosing customer information to any third party without customer consent
* not selling customer information
* storing customer information securely, for example, in a password protected electronic storage system or lockable filing cabinet.

If you fail to comply with the above relevant laws, we may withdraw your access to CCeS. Failure to comply with relevant laws may be punishable by imprisonment.

# Application of the law

Services Australia and employees of businesses are subject to the Social Security (Administration) Act 1999 (Admin Act). The Admin Act prohibits the unauthorised disclosure of information protected under it.

This means we won’t release customer information to you without the consent of the customer.

Unauthorised disclosure or access of information protected under the Admin Act is a punishable offence. Punishment can be imprisonment for a term not exceeding 2 years.

Your employees should be aware of their obligations under the Admin Act when dealing with customer information. They should also be aware of the potential consequences of failing to comply with the Act.

Similarly, most businesses will be subject to the Privacy Act 1988. It restricts the collection, use and disclosure of customers’ personal information. If the Commonwealth law doesn’t apply, a state or territory privacy law may apply to your business.

It is important that your business identifies which laws apply to you. You can only collect, use, disclose and store customer information or protected information in accordance with those laws.

You must ensure your employees and any contractors are aware of all legal obligations. They must not engage in, or authorise any act or practice that would breach any of those laws.

Your business is responsible for understanding and complying with the laws that regulate it.

The following table shows what Commonwealth laws apply to customer information after we provide it to a business.

| **Business entity** | **Secrecy provisions in the Admin. Act apply to a customer’s protected information and Customer Reference Number** | **Privacy Act applies to a customer’s personal information, Customer Reference Number and government related identifier** |
| --- | --- | --- |
| Commonwealth agencies. | Yes | Yes |
| Organisations – businesses earning in excess of $3m in a financial year, see s6C Privacy Act | Yes | Yes |
| State and territory agencies. | Yes | No |
| Small businesses – businesses earning less than $3m in a financial year, see 6D Privacy Act. | Yes | No |

# Special rules for Customer Reference Numbers (CRNs)

CRNs are the unique identifier assigned by us to each customer. You mustn’t do any of these:

* use the CRN for any purpose other than conducting business with us
* adopt the CRN as an identifier for the customer
* disclose the CRN to any third party except where permitted by law.

# Organisations with an annual turnover of more than $3 million

We approve your CCeS application under the Privacy Act and associated regulations if all of these apply to your business. It:

* has an annual turnover of more than $3 million
* is an organisation for the purposes of the Privacy Act
* is subject to the Australian Privacy Principles contained in that Act.

This process satisfies the Privacy Act requirements where we intend to use a CRN to disclose information to approved businesses. This can be details of an individual’s entitlement, or income and asset details.

If applicable, we’ll arrange for businesses with an annual turnover of more than $3 million to be prescribed under the Privacy Act and associated regulations.

Read more on the [Office of the Australian Information Commissioner](http://www.oaic.gov.au) website.

# Customer consent

You have a legal obligation to get customer consent before you use CCeS. Customer consent allows for:

* you to contact us through CCeS
* us to give information about the customer to you.

We use customer consent in situations where we collect, use and disclose information. We must comply with the requirements in the Privacy Act 1988.

Customer consent is voluntary. Customers may withdraw their consent at any time without having to give any reason to you or us. You must keep accurate records of the customer’s instructions.

It is mandatory to obtain customer consent before accessing any customer information via CCeS. Failure to get customer consent may result in us withdrawing your approval for you to use CCeS.

You can collect customer consent for CCeS any of these ways:

* in writing
* verbally
* electronically.

You’ll need to provide us with a copy of your customer consent before we approve you to use CCeS. The customer consent must clearly state what the customer consents to, including authorising all of these:

* you to contact us to get the information in the character set you’ll seek from us
* what personal information you’ll collect
* how you’ll use it
* us providing that information to you
* the disclosure to and use of customer information by other specified parties, if applicable.

You are responsible for all of the following:

* ensuring you have customer consent before making an enquiry
* confirming the identity of the customer before getting consent as per CCeS policy
* getting written permission from us before significantly altering in any way or developing your own customer consent
* securely storing consent records for at least 2 years from the date the customer stops being your customer, in a form that we can audit
* creating a customer consent record for verbal and electronic consent.

#### Confirming the identity of the customer

The identification process must use information provided by the customer. You cannot simply ask a customer to verify information. For example, you mustn’t give a customer pre-populated consent records to sign.

## Standard customer consent wording

We specify the minimum content for customer consent records below in sections [14.2](#_Standard_consent_words), [14.3](#_Standard_consent_words_1), [14.4](#_Standard_consent_words_2), [14.5](#_Additional_wording_if) and [14.6](#_Toc111122083). You need to amend the standard consent wording to add or delete any information in between areas marked with < and > based on your business’s characteristic profile. This includes information on all of these:

* + customer name
	+ business or subcontractor name
	+ what concession, rebate or service you provide
	+ the characteristics that are in your characteristic profile.

If you are unsure about your business’s characteristic profile contact the CCeS helpdesk.

#### Written consent

Use the standard consent wording to create a consent form for getting the customer’s written consent. You should amend the consent wording to be relevant to the situation. The customer can complete and sign the form to show they give their consent.

#### Verbal consent

Use the standard consent wording for getting the customer’s verbal consent. You should amend the consent wording to be relevant to the situation. You need to do all of these:

* + read the script to the customer and get the customer’s verbal agreement
	+ create the consent record at the same time you get consent from the customer. This must include the words used to get consent.

The consent record containing the verbal consent must include all of these:

* + the date, time and location that you got the consent
	+ the method of consent, for example over the phone or in person
	+ the name of the staff member of your business getting the consent
	+ the method you used to confirm the identity of the customer.

If a customer gives the consent verbally, the consent record may be:

* a written record setting out the details of the consent given
* an audio recording
* a mix of audio and written records.

#### Electronic consent

Use the standard consent wording below for getting the customer’s consent electronically. This includes customer consent you get in online applications and workflows, or processes using digital and electronic signatures.

You need to:

* + be able to easily extract a consent record from your system, or store it in the customer’s file
	+ include a date stamp or date of online completion for the consent record. You may also need to include the customer’s email address, IP address or portal user name depending on how you collected the consent
	+ be able to verify that the customer has satisfied identity checks prior to obtaining consent for that customer
	+ give us screenshots of your electronic consent record. We’ll need these prior to approval to use CCeS to ensure it meets all our requirements
	+ include the wording set out at section [14.5](#_Toc111122081) if a customer signs the consent record using a digital or electronic signature.

## Standard consent words for customer confirmation only

I <customer name> authorise:

* + the <business and/or subcontractor> to use Centrelink Confirmation eServices to perform a <Centrelink/DVA> enquiry of my <Centrelink or Department of Veterans’ Affairs> customer details and concession card status to enable the business to determine if I qualify for a concession, rebate or service.
	+ Services Australia to provide the results of that enquiry to <business and/or subcontractor>.

I understand that:

* + Services Australia will disclose personal information to <business and/or subcontractor> including my <name/address/payment type/payment status and concession card type and status> (add and delete characteristics included in your characteristic profile) to confirm my eligibility for <relevant concession/rebate/service>.
	+ this consent, once signed, remains valid while I am a customer of <business> unless I withdraw it by contacting the <business> or Services Australia. I can get proof of my circumstances or details from Services Australia and provide it to <business> so they can determine my eligibility for <relevant concession/rebate/service>.
	+ if I withdraw my consent or don’t alternatively provide proof of my circumstances or details, I may not be eligible for the <concession/rebate/service> provided by <business>.

Signed:

Date:

## Standard consent words for income confirmation with or without customer confirmation

I <customer name> authorise:

* + the <business and/or subcontractor> to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details and concession card status in order to enable the business to determine if I qualify for a concession, rebate or service.
	+ Services Australia to provide the results of that enquiry to <business and/or subcontractor>.

I understand that:

* + Services Australia will disclose personal information to <business and/or subcontractor> including my <name/address/concession card status/payment type/payment status/one off payment/income/assets/deductions/shared care arrangements/partner status/Youth Allowance Independent Rate> (add and delete characteristics included in your characteristic profile) to confirm my eligibility for <relevant concession/rebate/service>.
	+ this consent, once signed, remains valid while I am a customer of <business> unless I withdraw it by contacting the <business> or Services Australia.
	+ I can get proof of my circumstances/details from Services Australia and provide it to <business> so they can determine my eligibility for <relevant concession/rebate/service>.
	+ if I withdraw my consent or don’t alternatively provide proof of my circumstances or details, I may not be eligible for the <concession/rebate/service> provided by <business>.

Signed:

Date:

## Standard consent words for superannuation confirmation

I <customer name> authorise:

* the <business and/or subcontractor> to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
* Services Australia to provide the results of that enquiry to <business and/or subcontractor>.

I understand that:

* Services Australia will disclose information to <business and/or subcontractor> based on whether I have been in receipt of a qualifying Centrelink payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship.
* Services Australia will disclose to the <business and/or subcontractor> my personal information including my name, date of birth and payment status.
* this consent, once I sign it, remains valid while I am a customer of <business> unless I withdraw it by contacting the <business> or Services Australia.
* I can get proof of my details from Services Australia and provide it to <business> so that they can determine my eligibility for early release of superannuation on the grounds of financial hardship.
* if I withdraw my consent or don’t alternatively provide proof of my details, I may not be eligible for the <concession/rebate/service> provided by <business>.

Signed:

Date:

## Additional wording if a customer signs a consent record electronically

If a customer signs a consent record electronically, you must also include this wording:

* I confirm that the electronic signature in this consent represents my signature.
* I consent to signing the form electronically and I confirm that my signature is legally binding.

## Additional wording if disclosing customer information to a third party

If you are disclosing customer information to a third party, you must also include this wording:

* I understand that <business and/or subcontractor> will disclose personal information from the results of the <Centrelink/DVA> enquiry to <third party name> for the purposes of <add reason>.

## Storage and retrieval of consent forms

During audits or reviews, you must retrieve any consent records we ask for and provide them to us for checking. You must store customer consent records in the following way:

* + securely, to prevent loss or unauthorised access or use
	+ for a minimum of 2 years from the date the customer ceases to be your customer
	+ in a manner that is readily retrievable
	+ in a form that we can audit or review.

When a customer signs a consent record electronically, it must have an auditable trail of your receipt of the consent. This applies to submissions made by email or electronically.

# Customer representative

A customer representative is a person who the customer or the law authorise to represent the customer or manage their affairs. Customer representatives can include Centrelink nominees, authorised representatives and powers of attorney.

You must confirm the legal authority of any person claiming to be a customer representative. Make sure you have confirmation before that person takes any action on behalf of the customer. You must also be able to prove the person’s authority if requested by the customer or us.

# Audits and reviews

Audits and reviews are checks conducted by us to ensure you are doing all of these:

* continuing to satisfy the criteria for approval
* complying with the CCeS policy, the CCeS terms and any conditions of approval
* maintaining suitability to access CCeS.

We may initiate audits and reviews as a response to:

* customer complaints
* information we get from regulatory bodies
* other sources that indicate an audit or review may be necessary.

We may share our findings, including information about the officers of a business, with appropriate regulatory and government bodies.

## Audit and review process

We’ll advise you in writing of:

* the audit or review
* the documents you need to provide access to.

An audit or review may check a range of items and issues relating to your compliance with your obligations under:

* the CCeS policy
* the CCeS terms
* any additional conditions.

This includes all of the following:

* your operational processes, practices and procedures
* the completeness or accuracy of your records
* your compliance with confidentiality, privacy, intellectual property and security obligations
* your compliance with any compliance plan
* any other matters reasonably determined by us to be relevant to the performance of, or compliance with your CCeS obligations.

We’ll check all of the following:

* systems, training and procedures you stated in the business application when applying for CCeS are in place
* you have customer consent in an approved format before making an enquiry
* you notified us immediately when user access was no longer required when staff left or changed roles
* users have unique logons and passwords and are not sharing them
* you retain customer consent for 2 years from the date the customer stops being a customer of your business
* you retain customer consent in a form that we can audit
* you maintain customer consent records in an efficient, secure filing system and easily retrievable on request.

All of the above applies to both:

* audits and reviews
* follow up audits and reviews.

You must cooperate fully and at your own cost with any auditor review.

At any time during an audit or review, we may suspend your access to CCeS. We’ll advise you in writing of the following:

* we have suspended access to the service
* the date the suspension takes effect.

At the end of the audit or review, we’ll advise you in writing if we remove the suspension.

## What you need to provide

We may conduct audits and reviews by the following:

* visiting your premises
* requiring you to send us documents and information
* applying a mixture of both.

For the audit or review, we’ll advise you of the:

* time you have to provide the documents
* place where you must deliver the documents
* format you need to provide the documents in.

The type of information we may need for an audit or review relating to CCeS includes all of these:

* material we have provided to your business
* customer consent records
* protected information
* documentation and records, however stored, in your custody or under your control directly relating to CCeS
* other material relevant to CCeS.

## Outcomes of audit or review activities

We’ll notify you, in writing, of the outcomes of an audit or review and any concerns we identified.

There are 3 possible outcomes from an audit or review process. You:

* are compliant with the policy, terms and any additional conditions
* have committed a breach of the policy, terms and any additional conditions that you must remedy
* have committed a breach to the policy, terms and any additional conditions that you cannot remedy.

# Process for compliant outcomes

We’ll notify you in writing that we didn’t identify any breaches of the policy, terms or additional conditions.

# Process for remedial breaches

If we decide you have committed a remedial breach of the policy, terms and any additional conditions, we’ll issue a remedy notice. The remedy notice will need you to remedy the breach within a specified period. At the end of the specified period, we may conduct a follow up audit or review. We may attach conditions to your approval to use CCeS.

Where we identify you committed a remedial breach and you have already remedied it, we may attach conditions to your approval to use CCeS.

If you disagree with the findings of an audit or review, you may ask us to reconsider the findings. You must provide more information that supports your request for reconsideration. A review officer will consider your request.

## Process for breaches you are not able to remedy

If we conclude you have committed a breach of the policy, terms and any additional conditions, we may withdraw your approval to use CCeS. This is where the breach is either not appropriate or, in our opinion, is not possible to remedy.

If we withdraw your approval to use CCeS, you may ask us to review the decision. You must make a request to review a decision in writing.

You must submit the request within 10 business days of when we notified you of the decision. The request must include the reasons for seeking the review and any information and evidence to support the review.

# Compliance plan

A compliance plan specifies the processes and procedures you’ll adopt to ensure you are compliant with CCeS.

You may need to develop a compliance plan if a remedial breach of the policy, terms or any additional conditions occurs.

Your compliance plan must incorporate any reasonable requirements we ask for.

# Provide feedback or submit a complaint

We welcome feedback on the operation of CCeS.

Where a customer has complaints about the action of a business in relation to CCeS, we’ll investigate. We may undertake a review or refer the details to relevant regulatory bodies.

If the complaint relates to breaches of the CCeS policy or terms, we’ll investigate the matter and take necessary action.

If you have a complaint about our actions or the operation of the CCeS service, [make the complaint](https://www.servicesaustralia.gov.au/complaints-and-feedback?context=26266) to us.

# List of Centrelink Confirmation eServices business categories

This section shows indicators of the types of providers, and the business category they belong to, for CCeS.

| **Business Category** | **Description** |
| --- | --- |
| Health | Medical, dental, ambulance, optical, hearing, hospitals, flying doctor service |
| Financial | Financial planners and counsellors, No Interest Loans Scheme (NILS), insurance, State Trustee, Authorised Deposit-taking Institutions |
| Council | Local or State government council services for example rates, licences |
| Education | TAFEs, education administration centres, schools, universities |
| Utilities | Electricity, gas, water |
| Legal | Legal aid, lawyers and solicitors for legal aid, court administration |
| Superannuation | Superannuation fund administrators that assist with early release of superannuation in the event of financial hardship |
| Transport | Road traffic authorities, licensing and registration, State transport |
| Welfare | Not for profit, government or community welfare Businesses, advocacy |
| Housing | Government or community housing Businesses |

# Standard characteristic sets

We only give your business access to the customer information you need to confirm a customer’s entitlement to a:

* concession
* rebate
* service.

The business category we approve you to use CCeS for, determines the customer information you can confirm with us. We also call these characteristics.

More information about what each customer characteristic gives you is in [section 22.5](#_Toc120029130) of this procedural guide.

## Customer confirmation characteristics - Services Australia customers

| **Business Category** | **Characteristic** |
| --- | --- |
| Health | You can confirm the following characteristics:* Name
* HCC
* CSHC
* Point in time
* Deceased.
 |
| Financial | You can confirm the following characteristics:* Name
* Point in time
* Deceased.
 |
| Council | You can confirm the following characteristics:* Name
* PCC
* Address
* Postcode
* State
* Point in time
* Deceased.
 |
| Education | You can confirm the following characteristics:* Name
* PCC
* HCC
* Payment Type
* Payment Status
* Point in time
* Deceased.
 |
| Utilities | You can confirm the following characteristics:* Name
* PCC
* HCC
* Address
* Postcode
* State
* Point in time
* Deceased.
 |
| Legal | You can confirm the following characteristics:* Name
* PCC
* HCC
* Payment Type
* Payment Status
* Point in time
* Deceased.
 |
| Welfare | You can confirm the following characteristics:* Name
* State
* Point in time
* Deceased.
 |
| Transport | You can confirm the following characteristics:* Name
* PCC
* Postcode
* State
* Point in time
* Deceased.
 |
| Housing | You can confirm the following characteristics:* Name
* Point in time
* Deceased.
 |

## Customer confirmation characteristics - Department of Veterans’ Affairs customers

| **Business Category** | **Characteristic** |
| --- | --- |
| Health | You can confirm the following characteristics:* File Number
* First Name
* Surname
* Gold Card
* Point in time
* Deceased.
 |
| Financial | You can confirm the following characteristics:* File Number
* First Name
* Surname
* Point in time
* Deceased.
 |
| Council | You can confirm the following characteristics:* File Number
* First Name
* Surname
* PCC
* Gold Card
* Postcode
* Address
* Point in time
* Deceased.
 |
| Education | You can confirm the following characteristics:* File Number
* First Name
* Surname
* PCC
* Gold Card
* Postcode
* Point in time
* Deceased.
 |
| Utilities | You can confirm the following characteristics:* File Number
* First Name
* Surname
* PCC
* Gold Card
* Postcode
* Address
* Point in time
* Deceased.
 |
| Legal | You can confirm the following characteristics:* File Number
* First Name
* Surname
* Point in time
* Deceased.
 |
| Welfare | You can confirm the following characteristics:* File Number
* First Name
* Surname
* Point in time
* Deceased.
 |
| Transport | You can confirm the following characteristics:* File Number
* First Name
* Surname
* Point in time
* Deceased.
 |
| Housing | You can confirm the following characteristics:* File Number
* First Name
* Surname
* Point in time
* Deceased.
 |

## Income confirmation characteristics - Services Australia customers

| **Business Category** | **Characteristic** |
| --- | --- |
| Health | You can confirm the Payments characteristics. |
| Financial | You can confirm the following characteristics:* Payments
* Income
* Deductions
* Assets
* One Off Payment
* Shared Care
* Youth Allowance Independent Rate.
 |
| Council | You can confirm the following characteristics:* Payments
* Income.
 |
| Education | You can confirm the following characteristics:* Payments
* Income
* One Off Payment
* Address
* Postcode
* Shared Care
* Partner Status.
 |
| Utilities | You can confirm the Payments characteristic. |
| Legal | You can confirm the following characteristics:* Payments
* Income
* Deductions
* Assets
* One Off Payment
* Shared Care.
 |
| Welfare | You can confirm the following characteristics:* Payments
* Income
* Deductions
* Assets
* One Off Payment
* Shared Care
* Partner Status.
 |
| Transport | You can confirm the Payments characteristic. |
| Housing | You can confirm the following characteristics:* Payments
* Income
* Deductions
* Assets
* One Off Payment
* Shared Care
* Partner Status.
 |

## Superannuation confirmation - Services Australia

A business using CCeS will conduct an enquiry seeking confirmation that a customer is either:

* below preservation age plus 39 weeks, and had a continuous payment period of 26 weeks immediately before the application
* preservation age plus 39 weeks or more, and has a cumulative payment period total of 39 weeks after reaching their preservation age.

We base the preservation age for Superannuation Confirmation on the customer’s date of birth.

| **Date of birth** | **Preservation age** |
| --- | --- |
| Before 1 July 1960 | 55 |
| 1 July 1960 to 30 June 1961 | 56 |
| 1 July 1961 to 30 June 1962 | 57 |
| 1 July 1962 to 30 June 1963 | 58 |
| 1 July 1963 to 30 June 1964 | 59 |
| From 1 July 1964 | 60 |

## List of CCeS customer characteristics - data items

This list describes what details the customer characteristic provides for CCeS.

**Address** - confirms residential address details of a customer.

**Age Pension** - confirms whether the customer currently gets an Age Pension.

**Assets** - lists the assets a customer has declared to Services Australia.

**Benefit status –** confirms the status of the relevant payment type the concession provider is enquiring about. If selected, you must also select a payment type characteristic.

**Blind** - confirms whether Services Australia record a customer as being blind.

**Child Customer Reference Number (CRN)** - allows the entry of a child CRN. It returns a response relating to the parent’s HCC or PCC concession relationship with that child.

**Commonwealth Seniors Health Card (CSHC)** - confirms CSHC entitlement for the customer.

**Date of birth -** confirms details of a customer’s date of birth.

**Date paid to** - confirms the most recent date Services Australia paid a customer benefit. This is relevant to the applicable payment type characteristic you selected. If you use this characteristic, you must also select a payment type characteristic.

**Deceased** - confirms whether a customer is deceased. It doesn’t provide the date the customer became deceased.

**Deductions** - lists the authorised deductions from a customer’s payment.

**Department of Veteran Affairs (DVA) file number** - confirms a DVA customer file number.

**DVA Gold Card -** confirms DVA Gold Card entitlement for the customer.

**DVA White Card** - confirms DVA White Card (Military Rehabilitation Compensation Act) entitlement for the customer.

**Health Care Card (HCC)** - confirms Health Care Card entitlement for the customer.

**Income** - lists the customer’s income type and amounts.

**Institution** - confirms whether a customer resides in a particular type of institution.

**Maximum rate -** confirms whether a customer is getting the maximum rate of a pension type payment.

**Name** - provides combined confirmation against a customer’s first name, middle name and surname.

**Number of dependent children** - confirms the number of dependent children a customer has in their care.

**Over 70** - confirms whether a customer is older 70.

**Partner status** - confirms if a customer has a partner.

**Payment end date** - confirms the cease date of the relevant payment type characteristic the concession provider is enquiring about. If you use this characteristic, you must also select a payment type characteristic.

**Payment grant date** - confirms the date Services Australia granted a customer their most recent benefit. This is relevant to the applicable payment type characteristic you selected. If you use this characteristic, you must also select a payment type characteristic.

**Payment status** - confirms the status of the relevant payment type the concession provider is enquiring about. For example active, suspended, or cancelled. If you use this characteristic, you must also select a payment type characteristic.

**Payment type** - confirms if a customer is on one of the selected Services Australia benefit types.

**Pension Concession Card (PCC)** - confirms PCC entitlement for the customer.

**Point in time** – allows the concession provider to enquire for a date up to 2 years in the past. It confirms customer information as it was at the confirmation date entered. This includes concession card status, payment type and status, and address details.

**Postcode** - confirms the postcode of a customer.

**Rate ratio** - confirms whether the customer is getting at least 80% of the maximum rate of a pension type benefit. This characteristic is currently only relevant to customers who get a pension type benefit.

**Rate threshold** - confirms whether the customer is getting at least $100 of pension payment. This characteristic is currently only relevant to customers who get a pension type benefit.

**Secondary CRN (CRN of dependant) -** confirms the customer’s secondary CRN concession relationship. The concession provider can enter a secondary CRN to confirm whether there’s a child or partner link to their card.

**Separate name match** - provides separate confirmation against a customer’s first name, middle name and surname.

**Shared care** - states whether a shared care arrangement is in place for a child or children.

**State** - confirms the residential state of the customer.

**War widow** - confirms whether the customer is currently in receipt of a War Widow’s Pension.

**Youth Allowance Independent Rate -** confirms if the Youth Allowance customer is getting the independent rate of payment.