# How to make payments using BPAY, transfer funds and direct debit

## Video transcript

On enhanced Income Management, you can use the apps or your online account to BPAY, transfer funds, and set up direct debits. Just make sure that you have enough money in your account. If you do not have enough money, the payment will not go through.

The TCU SmartCard eIM app or online account works the same but looks a little bit different. In this example, we will use the SmartCard eIM app.

### How to transfer funds and make payments using BPAY

When you log into the SmartCard eIM app on a mobile phone, select the ‘Transfer & BPAY’ icon.

Use the ‘Transfer’ option to transfer money to other enhanced Income Management accounts. You need the BSB and account details of who you want to pay.

Use the ‘Internal’ option to transfer to someone with the same BSB number as you. If they have a different BSB number, use ‘External’.

You need to put in the other person’s name, account number and how much you want to pay them. Make sure you check the details are right. If you send money to the wrong person, you might not get it back. You can save people’s account details and use them again later.

When you’re finished, click ‘Enter’ and your payment will go to the person you entered the details for.

To send money to an account that is not an enhanced Income Management account, you will need to call **1800 252 604**.

The BPAY option lets you choose BPAY transactions.

You need to put in the biller code and a reference number and how much you want to pay. You need to select if this payment is to be made now, later or select ‘Recurring’ if this is a regular payment to be made weekly, fortnightly or monthly.

If the payment is to be made later, enter the date you want the money to be paid. If the payment is recurring, you need to set the start and end date for the money to be paid or the number of times you want to pay.

When you’re finished, click ‘Enter’.

For payments made now, you will get a message that the payment was successful. If you schedule your payment for later, you won’t get a message until the payment has been made.

### How to set up a direct debit

You can contact the bank or business you need to pay and give them your enhanced Income Management account number and BSB.

You can find your enhanced Income Management account number and BSB on the back of your SmartCard, on your account statement, on the mobile app or online account after you log in, or by calling **1800 252 604**. If you have a TCU SmartCard, call **1800 828 232**.

To move an existing direct debit to your enhanced Income Management account, contact the bank or business you’re paying to update your direct debit details so they can update their records. When their records are updated, the direct debit will start coming out of your enhanced Income Management account.

If you need help or more information, go to **servicesaustralia.gov.au/smartcard**, call **1800 252 604** (you can ask for an interpreter if you need one), or visit a service centre.

If you have a TCU SmartCard, go to **tcu.com.au/smartcard**, call TCU on **1800 828 232**, or visit a TCU branch.