Australian Government

Services Australia

Centrelink Confirmation eServices (CCeS) procedural guide for businesses

August 2026

Contents

1. About the Centrelink Confirmation eServices (CCeS) procedural guide

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

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

We've outlined your obligations and Services Australia's (we, us, our) expectations when using CCeS in:

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

2. About CCeS

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

2.1 Confirmation eServices

There are 4 eServices available to businesses.

2.1.1 Customer confirmation

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

2.1.2 Income confirmation

This service provides a customer's income, asset and payment details.

2.1.3 Superannuation confirmation

This service confirms whether a customer has received an eligible Centrelink payment for a specified period. This helps super funds to make decisions about applications for the early release of superannuation due to financial hardship.

2.1.4 Contact and address verification

This service helps approved housing providers to verify or get customer details for the assessment of housing applications for vulnerable customers. It provides the current and historical address details, and current telephone details for a customer.

2.2 Using CCeS

Your business can use CCeS if you provide a concession, rebate or service and meet the following criteria. You:

- 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 you comply with your obligations under relevant secrecy provisions and the Privacy Act 1988, and protect customer information from misuse, interference and loss, unauthorised access, modification or disclosure
- comply with any of our directions for the collection, recording, use, or disclosure of customer information
- comply with all applicable Australian requirements for registration, industry regulation, licensing or accreditation in relation to any of your activities
- agree to comply with the CCeS policy and terms.

2.3 Applying for CCeS

If you'd like to use CCeS, you must complete and submit a CCeS business application.

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

2.4 Complete the business application

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

- 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.

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

If your ABN changes, you may need to submit a new business application.

2.5 Sign the business application

An authorised officer must sign the business application form. Access managers and contact officers can't sign the business application on behalf of the business.

2.6 Authorised officers, access managers and contact officers

It is your responsibility to keep the details of authorised officers, access managers and contact officers for your business up to date. You must make any changes necessary to these roles in Business Hub within 5 business days. Find more information about managing personnel on the Services Australia website.

2.6.1 Authorised officers

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

Functions of an authorised officer include:

- signing the CCeS business application form (SA391)
- 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
- self-managing access to CCeS in Business Hub including appointing other authorised officers, access managers and contact officers, and granting, updating and removing user access
- completing the application form to test batch and system integration enquiries
- authorising and updating secret key conditions
- getting all notices from us regarding your CCeS agreement.

2.6.2 Access Managers

Access Managers can manage the system access for personnel using Business Hub services on behalf of your business, **except for the authorised officer role,** including:

- appointing other access managers
- granting, updating and removing user access.

They can't legally bind a business.

2.6.3 Contact officers

You can nominate a person as a contact officer for specific matters such as system issues or reconciling accounts.

Functions of a contact officer include:

- with authority from the authorised officer, participating in a post approval discussion or compliance review with us
- updating the address, phone number or email address for your business
- updating registration, licencing or accreditation for your business.

They can't legally bind your business.

2.7 Help completing the business application

For help understanding your CCeS obligations or completing the business application, contact the Business Assurance and Compliance Support team by email: bac.support@servicesaustralia.gov.au

2.8 Submitting the business application

Once you complete it, send your application to us by email: ba.processing@servicesaustralia.gov.au

2.9 Outcomes of an application

In response to an application to use CCeS, we may:

- approve your business to use CCeS on the standard CCeS terms
- approve your business to use CCeS on the standard CCeS terms with additional conditions imposed in the approval letter
- approve your business to use CCeS if you agree to any variations to the standard CCeS terms as set out in the approval letter
- not approve your business to use CCeS.

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

We'll notify you in writing of the outcome of the application.

2.10 Additional conditions of approval

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

This includes if you've got a contract with another entity including an overseas recipient and 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.

2.11 Suspend or withdraw your approval for you to use CCeS

We expect you to use CCeS and conduct your activities in a way that's beneficial to customers and not detrimental to us.

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

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

We expect you'll:

- get customer consent and verify their identity before using the service
- ensure the privacy of customer information and secure storage of information
- access the system and manage logon credentials appropriately.

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

2.12 Review of our decision

You can ask us to do a review if we:

- refuse to give your business approval to use CCeS
- impose any additional conditions on your approval to access CCeS
- suspend access to CCeS
- withdraw your 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 notify 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 advise you in writing what the outcome is. The review decision is final and there are no further merit reviews possible.

3. Registrations and accreditations

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

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.

4. External dispute resolution and customer complaints

You're responsible for resolving any disputes or complaints from your customers about how you provide your concessions, rebates or services, including how you use the CCeS service.

You must identify an appropriate external dispute resolution mechanism applicable to your business and include it in your CCeS business application. For example:

- an Ombudsman or other formal complaints body
- the relevant state or territory consumer affairs office.

These mechanisms help protect your customers and provide an avenue for independent resolution of disputes.

4.1 Complaints about your business's use of CCeS

If a customer makes a complaint to us about your business's use of CCeS, including issues related to privacy, consent, or unauthorised access to their information, we may:

- investigate the complaint
- contact your business to seek information
- refer the matter to an appropriate regulatory body
- conduct an audit or review of your CCeS compliance.

You must cooperate with any enquiries we make and provide all reasonable assistance to us.

4.2 Complaints about us

If a customer complaint relates to our handling of customer information through CCeS, we'll manage that complaint through our own internal processes.

In these cases, we may ask your business to provide relevant documentation to support our investigation including:

- a copy of the customer's consent record
- identity verification records
- information about any enquiries you attempted to submit in CCeS.

5. 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 we own the intellectual property rights in that material
- 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 must not:

- 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 can ask you to return, delete, destroy or otherwise stop using any material we provide.

If you no longer use CCeS, you must immediately:

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

6. Writing to customers about CCeS

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

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

7. Business categories and characteristics

7.1 Business categories

We group businesses that provide similar concessions, rebates or services into business categories. We offer consistent customer information to the business based on its business category. Descriptions of each business category is in the CCeS policy.

7.2 Characteristic sets and 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. We call this your characteristic profile.

Refer to the information at section 20 of this procedural guide for a list of some of the available characteristics.

7.3 Changes to characteristic sets and profiles

Generally, we have standard characteristic sets and give your business a standard characteristic profile.

You may ask us to add additional customer information to your characteristic profile if the standard profile doesn't include all the customer information you need to confirm a customer's concessional entitlement.

Any request for additional customer information must:

- be in writing from an authorised officer
- provide a list of the additional information required
- explain why you need the additional information.

If you don't need customer information in your characteristic profile to determine a customer's eligibility for a concession, rebate or service tell us and we'll remove it from your characteristic profile. We'll confirm changes to your characteristic profile in writing.

If you ask for additional customer information that isn't currently available through CCeS, this may incur a fee. You can ask us for details of fees before you progress.

We may amend the standard characteristic sets periodically without notice.

8. How to access CCeS

8.1 Access to CCeS in Business Hub

We provide CCeS in Business Hub to help you conduct your business with your customers and us.

You can access CCeS through Business Hub using your PRODA credentials. Business Hub provides access to approved services and functions for authorised users. Important announcements, service updates and planned maintenance notifications display within Business Hub or our website.

Your access to CCeS depends on the roles and permissions your business assigned to you in Business Hub.

Business Hub 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.

8.2 Managing user access

The authorised officer or access manager for your business controls access to CCeS in Business Hub for your employees, contractors or agents. Before an authorised officer or access manager can assign Business Hub roles staff must authenticate their identity and register for PRODA as an individual.

Users must:

- register for PRODA and complete identity verification requirements
- keep their PRODA account details secure and confidential
- only access customer records required to perform their duties or complete a legitimate business enquiry
- only access customer information they are authorised to view as part of their work responsibilities
- comply with all privacy, security and confidentiality requirements when using CCeS
- not use the service to look up their own record or records of people they know.

The authorised officer or access manager is responsible for the actions taken by anyone they give CCeS access to in Business Hub. Whether that action was taken in the course of their employment or not. The authorised officer or access manager must do all the following:

- ensure staff are aware of and are complying with our requirements
- immediately remove individual users who 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.

If your business wishes to nominate a user who'll access CCeS from a location outside of Australia, we'll need you to provide additional information before we approve access. This is to ensure the business has taken reasonable steps to safeguard customer information and appropriately manage any additional privacy, security and operational risks associated with overseas access.

As part of this process, the business must demonstrate:

- the purpose of the overseas access
- the privacy, security and physical controls in place
- how they're protecting customer information from unauthorised access, use or disclosure
- how they'll comply with its privacy obligations, including any applicable cross-border disclosure obligations
- how they'll respond to any actual or suspected privacy or security incident involving overseas access.

Where customer information may be accessed from outside of Australia, the agency expects you to get customer consent for that overseas use or disclosure as a condition of participating in CCeS. This will make sure customers are appropriately informed about how and where their information may be accessed or handled.

We won't approve overseas-based users unless satisfied that the business has implemented appropriate safeguards to protect customer information and obtained informed customer consent.

8.3 Access customer information

You can use CCeS to get customer information 3 ways:

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:

- sign into Business Hub using your PRODA credentials
- choose the confirmation service you need
- enter the customer's details and confirm you have consent from the customer to make an enquiry
- read or print the immediate confirmation results.

2. **Batch lodgement** lets you submit a query about multiple customers. You can do this by submitting a batch file in eXtensible Markup Language (XML) format. You'll get a response to batch lodgement within 48 business hours of making a query.
3. **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.

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

8.4 Fees

Fees may apply for new and existing approved CCeS businesses in these 2 situations:

- batch enquiry service system testing or system integration testing
- adding new characteristics 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.

8.5 Support available

We provide the following support to users of CCeS:

- information about CCeS for businesses on our website
- a CCeS Helpdesk, available from 8:30 am to 5:00 pm AEST, Monday to Friday excluding public holidays by phone **1800 887 774,** email: helpdesk.ccs@servicesaustralia.gov.au
- specialist staff to help approved users with agreement and compliance support, email: bac.support@servicesaustralia.gov.au
- CCeS user guides, which you can download in Business Hub
- a PRODA Helpdesk, available by phone **1800 700 199**, select **option 1**.

9. Privacy of customer information

9.1 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:

- tells the customer what information it will get from us
- gets 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 happens, 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.

9.2 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 consent to disclose the information to the third party. You must use the additional wording in section 15.4 when getting customer consent to give information to a 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.

9.3 After we give customer information to a business

Once we give you 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 provide.

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

- 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.

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

You must make sure 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.

10.1 Commonwealth laws that apply to customer information after we provide it to a business

Different privacy and secrecy laws may apply depending on the type of business and its legal status.

Customer information exchanged through CCeS is protected by both privacy laws and secrecy provisions under social security legislation. The social security secrecy provisions regulate the collection, use and disclosure of protected information obtained through CCeS and apply regardless of whether a business is directly subject to the Privacy Act 1988.

Some businesses are directly regulated by the Privacy Act 1988, while others may be subject to state or territory privacy legislation or other confidentiality obligations. Regardless of which privacy laws apply directly to your business, participation in CCeS requires you to protect customer information, comply with the CCeS Policy and Terms, and handle customer information in a manner consistent with the Privacy Act 1988 and any other applicable laws.

The following summary outlines some of the Commonwealth secrecy and privacy obligations that may apply to different entity types.

Secrecy provisions in the Admin. Act apply to a customer's protected information and Customer Reference Number for these business entities:

- commonwealth agencies
- organisations - businesses earning more than $3m in a financial year, see s6C Privacy Act
- state and territory agencies
- small businesses – businesses earning less than $3m in a financial year, see 6D Privacy Act.

The Privacy Act applies to a customer's personal information, Customer Reference Number and government related identifier for these business entities:

- commonwealth agencies
- organisations - businesses earning more than $3m in a financial year, see s6C Privacy Act.

11. Special rules for Customer Reference Numbers (CRNs)

CRNs are the unique identifier we assign to each customer. You must not do any of these:

- use the CRN for any purpose other than conducting business with us
- adopt the CRN as your own identifier for the customer
- disclose the CRN to any third party except where permitted by law and authorised by the customer consent
- use the CRN to confirm the customer's identity or authority when obtaining consent
- submit the CRN through CCeS unless the customer's valid consent authorises it.

If a customer consent record contains a CRN, you must securely destroy that record as soon as the mandatory retention period expires. This is usually 2 years from the date the customer stops being your customer, unless otherwise required by law.

You must implement measures to protect the CRN from unauthorised access, disclosure, or misuse. This includes securing both electronic and paper records that contain the CRN.

Failure to comply with these requirements may result in a breach of secrecy or privacy laws and could lead to suspension or withdrawal of your access to CCeS.

12. 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.

Find out more on the Office of the Australian Information Commissioner website.

13. Confirming the customer’s identity

You must take reasonable steps to confirm the identity of the person providing consent for CCeS. This applies whether the person is the customer themselves, or a person acting as the customer’s representative.

This makes sure that consent is only given by someone entitled to do so and protects customer information from unauthorised access or disclosure. Identity verification is a key legal and privacy requirement under the Privacy Act 1988 and the Social Security (Administration) Act 1999.

You must not access or submit any enquiries using CCeS unless the identity of the person providing consent has been properly confirmed.

You must make sure that your employees get training in proper identity verification procedures and understand the critical importance of this step in protecting customer information.

You must not rely on information you get from CCeS to verify a customer’s identity.

13.1 How to confirm identity

Take all reasonable steps to confirm identity using one or more of the following methods.

1. Verify personal details using reliable documentation. Confirm the full name, date of birth and address using original or certified copies of documents like a:
    - driver licence or proof of age card
    - passport or birth certificate
    - immigration visa
    - Medicare or bank card
    - utility or bank account statement.
2. Cross-check internal business records. If your business has already confirmed the person’s identity for other purposes, you may cross-check against your existing records.
3. Use the Document Verification Service (DVS) to confirm government issued ID documents directly with the issuing agency.
4. Use remote verification methods like multi-factor authentication or one-time passwords or security questions.

You must not rely on pre-filled forms or information the person confirms without verification. For example, don’t present the customer with a consent form containing pre-populated information and ask the person to confirm it’s correct.

13.2 Documenting the verification process

You must document how you confirmed the person’s identity. This may include:

- the name and identifying details you confirmed
- the method and documents you used
- the name, logon or other identifier of the staff member who completed the verification
- the date of verification
- any additional documentation relied upon.

You must be able to demonstrate that you took reasonable steps to confirm a person’s identity. If a customer later claims that someone else gave consent in their name, you must be able to show that your business verified the identity.

14. Customer consent

You have a legal obligation to obtain 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 rely on customer consent when we collect, use and disclose information. We must comply with the requirements in the Privacy Act 1988.

It's mandatory to obtain customer consent before accessing any customer information through CCeS.

Customer consent is voluntary and must be obtained without influencing the customer's decision by threat, coercion or advantage. Customers may decline or 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.

14.1 How to obtain consent

You can collect customer consent for CCeS in writing, verbally or online. Your business may use one or more processes to obtain consent. How your business obtains consent determines what evidence you need to collect, store and produce if requested to prove that you had consent before using CCeS.

The customer consent must clearly state what the customer consents to, including authorising all of these:

- you'll contact us to get the information in your business' characteristic set about them
- what personal information you'll collect
- how you'll use it
- that they agree to us providing you that information
- the disclosure to other specified parties and their use of customer information, if applicable.

You can translate consent wording to languages other than English using resources available to you, like interpreters or online translation tools.

14.2 Key responsibilities when getting customer consent

You are responsible for the following:

- ensuring you have customer consent before making an enquiry
- confirming the identity of the person providing consent before using CCeS
- using the consent wording and specified form detailed in this procedural guide
- getting written permission from us before significantly altering the standard wording in any way or developing your own customer consent
- keeping accurate records of the customer's instructions
- 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 online consent
- providing us with a copy of your customer consent before we approve you to use CCeS, or when you want to make changes to it.

14.3 Bundling CCeS consent with other consents

You must obtain customer consent for CCeS separately from any other consents, authority or acknowledgement that you collect from a customer.

You must not bundle CCeS consent together with consent for other purposes, such as marketing communication or acceptance of general terms and conditions.

Customers must have a genuine opportunity to choose whether to provide CCeS consent independently of any other consent. A customer must be able to:

- agree to CCeS consent and decline other consent
- decline CCeS consent and agree to other consent
- clearly understand what they are consenting to in relation to CCeS.

Where you collect multiple consents at the same time, the CCeS consent must be clearly identifiable and presented separately from other consents. This may include using a separate consent form, a separate section of a form, or a separate tick box or acceptance mechanism.

You must not present that CCeS consent is mandatory. Customers must be informed that providing CCeS consent is voluntary and that they may decline or withdraw their consent at any time.

We may determine that a consent is invalid if CCeS consent is bundled with other consents in a way that prevents the customer from making a clear and informed choice about the use of CCeS.

15. Standard customer consent wording

We specify the content for customer consent records.

Consent records must give a customer an option to accept or decline consent for CCeS, distinct from any other consent or declaration. It should also not be included solely in a business's Privacy Policy or on their webpage.

You need to amend the standard consent wording to add or delete any information in between areas marked with **<** and **>** based on the information applicable and your business's characteristic profile

We'll confirm your characteristic profile when we approve your use of CCeS. If you are unsure about your business's characteristic profile, contact the CCeS helpdesk.

15.1 Written consent

Use the standard consent wording to create a consent form for getting the customer's written consent. The customer can complete and sign the form to show they give their consent.

Written consent applies where the customer is presented with a consent document and indicates agreement by signing that document. The document can be paper based or displayed electronically on a device. The customer's signature may be handwritten (wet ink), scanned, digital or electronic. Generally, if the customer is indicating their agreement by signing something, either with a wet ink signature or signing digitally or electronically, then the consent is considered written.

For example:

- a paper consent form signed with a pen
- a PDF document signed using Docusign or Adobe Sign
- a consent form displayed on a tablet and signed by the customer with a finger or stylus
- a scanned consent form containing the customer's signature they return by email.

15.1.1 Written consent for customer confirmation

I <customer name> authorise:

- <business name> 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 name>.

I understand that:

- Services Australia will collect, use and disclose personal information to <business name> 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 name> unless I withdraw it by contacting <business name> or Services Australia.
- I can get proof of my circumstances or details from Services Australia and provide it to <business name> 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 name>.

Do you confirm that you have read and understood the information above, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**, I will verify my details another way.

Signature:

Date:

15.1.2 Written consent for income confirmation

I <customer name> authorise:

- <business name> to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details 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 name>.

I understand that:

- Services Australia will collect, use and disclose personal information to <business name> including my <name/address/regular payments/one off payments/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 name> unless I withdraw it by contacting <business name> or Services Australia.
- I can get proof of my circumstances or details from Services Australia and provide it to <business name> 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 name>.

Do you confirm that you have read and understood the information above, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**, I will verify my details another way.

Signature:

Date:

15.1.3 Written consent for superannuation confirmation

I <customer name> authorise:

- <business name> 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 name>.

I understand that:

- Services Australia will collect, use and disclose information to <business name> 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 <business name> 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 name> unless I withdraw it by contacting <business name> or Services Australia.
- I can get proof of my details from Services Australia and provide it to <business name> so that they can determine my eligibility for early release of superannuation on the grounds of financial hardship.
- if I withdraw my consent, I will need to provide an eligibility letter from Services Australia or other proof to confirm my eligibility for early release of superannuation on the grounds of financial hardship.

Do you confirm that you have read and understood the information above, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**, I will verify my details another way.

Signature:

Date:

15.1.4 Storage requirements for written consent records

15.1.4.1 Standard storage method

You should maintain auditable records of written consent, either by retaining the original physical document or by creating and securely storing a scanned electronic copy that is easily retrievable for compliance and audit purposes.

15.1.4.2 Alternative storage method

Where a business identifies operational barriers to storing physical or scanned copies, we may approve an alternative method allowing the business to create an indelible record of the receipt of written consent, provided that:

- the record is created at the same time and securely stored
- the record contains minimum metadata including the customer's name or identifier, date received, method of consent, staff member recording the entry, and confirmation that the written consent contained the required elements such as version numbers
- the record is auditable and protected against alteration
- the business formally documents and applies internal procedures to support consistency and integrity of these records.

You must apply to us for approval to store written consent in this manner and demonstrate that the proposed arrangement meets these minimum requirements.

15.2 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.

Verbal consent includes interactions conducted by staff, Interactive Voice Response (IVR) or Artificial Intelligence (AI) where the consent script is read to the customer and the customer provides a spoken response. You need to:

- 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.

Verbal consent applies where the consent wording is read to the customer and the customer verbally agrees by speaking a response like **Yes**, **I agree** or **That's correct**.

For example:

- a call centre operator reading the consent script over the phone and the customer saying **Yes**
- a face-to-face interaction where staff read the consent wording aloud and the customer verbally agrees
- a recorded IVR or assisted service interaction where verbal agreement is captured.

15.2.1 Verbal consent for customer confirmation

Do you agree to the following:

- You authorise <business name> to use Centrelink Confirmation eServices to perform a <Centrelink/DVA> enquiry of your <Centrelink or Department of Veterans' Affairs> customer details and concession card status to enable the business to determine if you qualify for a concession, rebate or service.
- Services Australia to provide the results of that enquiry to <business name>.

Do you understand that:

- Services Australia will collect, use and disclose personal information to <business name> including your <name/address/payment type/payment status and concession card type and status> (add and delete characteristics included in your characteristic profile) to confirm your eligibility for <relevant concession/rebate/service>.
- This consent, once accepted, remains valid while you are a customer of <business name> unless you withdraw it by contacting <business name> or Services Australia.
- You can get proof of your circumstances or details from Services Australia and provide it to <business name> so we can determine your eligibility for <relevant concession/rebate/service>.
- If you withdraw your consent or don't alternatively provide proof of your circumstances or details, you may not be eligible for the <concession/rebate/service> provided by <business name>.

Do you confirm that you understood the information I've just provided, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**. I will verify my details another way.

15.2.2 Verbal consent for income confirmation

Do you agree to the following:

- You authorise <business name> to use Centrelink Confirmation eServices to perform a Centrelink enquiry of your customer in order to enable the business to determine if you qualify for a concession, rebate or service.
- Services Australia to provide the results of that enquiry to <business name>.

Do you understand that:

- Services Australia will collect, use and disclose personal information to <business name> including your <name/address/regular payments/one off payments/income/assets/deductions/shared care arrangements/partner status/Youth Allowance Independent Rate> (add and delete characteristics included in your characteristic profile) to confirm your eligibility for <relevant concession/rebate/service>.
- This consent, once accepted, remains valid while you are a customer of <business name> unless you withdraw it by contacting <business name> or Services Australia.
- You can get proof of your circumstances or details from Services Australia and provide it to <business name> so we can determine your eligibility for <relevant concession/rebate/service>.
- If you withdraw your consent or don't alternatively provide proof of your circumstances or details, you may not be eligible for the <concession/rebate/service> provided by <business name>.

Do you confirm that you understood the information I've just provided, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**. I will verify my details another way.

15.2.3 Verbal consent for superannuation confirmation

Do you agree to the following:

- You authorise <business name> to use Centrelink Confirmation eServices to perform a Centrelink enquiry of your customer details.
- Services Australia to provide the results of that enquiry to <business name>.

Do you understand that:

- Services Australia will collect, use and disclose information to <business name> based on whether you have been in receipt of a qualifying Centrelink payment for a specified period to confirm your eligibility for early release of superannuation on the grounds of financial hardship.
- Services Australia will disclose to <business name> your personal information including your name, date of birth and payment status.
- This consent, once accepted, remains valid while you are a customer of <business> unless you withdraw it by contacting <business name> or Services Australia.
- You can get proof of your details from Services Australia and provide it to <business name> so that they can determine your eligibility for early release of superannuation on the grounds of financial hardship.
- If you withdraw your consent you will be required to provide an eligibility letter from Services Australia or other proof to confirm your eligibility for early release of superannuation on the grounds of financial hardship.

Do you confirm that you understood the information I've just provided, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**. I will verify my details another way.

15.2.4 Storage requirements for verbal consent records

The consent record containing the verbal consent must include:

- the date, time and location that you got the consent
- the method of consent, for example over the phone or in person
- the customer's response showing if they agreed to give consent
- the name, logon or other identifier of the staff member of your business getting the consent
- the method you used to confirm the identity of the customer
- the words, or version number of consent, read to the customer to obtain consent.

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.

15.3 Online consent

Use this consent wording for getting the customer's consent online.

Online consent applies where the customer gives consent through an online or system-based workflow or transactional process. The customer indicates agreement by ticking a checkbox; selecting **I agree** or **Yes**; clicking a button or progressing through an online workflow. Generally, if the customer is indicating agreement by clicking, selecting, ticking, responding electronically with typed words like **I agree** or **Yes**, or progressing through a system workflow, rather than signing a document, the consent is considered online consent.

For example:

- an online application form where the customer ticks a consent checkbox
- a portal workflow where selecting **I agree** allows progressing to the next screen
- a mobile app consent process
- a web based onboarding process with consent agreement within a digital workflow
- the customer responding with agreement to consent wording sent to them by email or SMS text message, or via a messaging service or an app
- a live chat session or webchat consent process where the customers agreement or response is captured.

15.3.1 Online consent requires approval

You need to give us screenshots of your online consent record prior to approval to use CCeS to make sure it meets all our requirements. We'll also ask you to give us screenshots during a compliance review to check your online consent record continues to comply with all requirements.

You should always contact us before making any changes to your online consent wording. We will ask you to make updates if we find it doesn't meet our requirements.

15.3.2 Online consent for customer confirmation

I <customer name> authorise:

- <business name> 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 name>.

I understand:

- Services Australia will collect, use and disclose personal information to <business name> 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 given, remains valid while I am a customer of <business name> unless I withdraw it by contacting <business name> or Services Australia.
- I can get proof of my circumstances or details from Services Australia and provide it to <business name> 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 name>.

Do you confirm that you have read and understood the information above, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**, I will verify my details another way.

15.3.3 Online consent for income confirmation

I <customer name> authorise:

- <business name> to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details 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 name>.

I understand that:

- Services Australia will collect, use and disclose personal information to <business name> including my <name/address/regular payments/one off payments/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 given, remains valid while I am a customer of <business name> unless I withdraw it by contacting <business name> or Services Australia.
- I can get proof of my circumstances or details from Services Australia and provide it to <business name> 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 name>.

Do you confirm that you have read and understood the information above, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**, I will verify my details another way.

15.3.4 Online consent for superannuation confirmation

I <customer name> authorise:

- <business name> 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 name>.

I understand that:

- Services Australia will collect, use and disclose information to <business name> 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 <business name> my personal information including my name, date of birth and payment status.
- this consent, once given, remains valid while I am a customer of <business name> unless I withdraw it by contacting <business name> or Services Australia.
- I can get proof of my details from Services Australia and provide it to <business name> so that they can determine my eligibility for early release of superannuation on the grounds of financial hardship.
- if I withdraw my consent I will need to provide an eligibility letter from Services Australia or other proof to confirm my eligibility for early release of superannuation on the grounds of financial hardship.

Do you confirm that you have read and understood the information above, and that you give your consent for <business name> to use Centrelink Confirmation eServices to confirm your details with Services Australia?

☐ **Yes**

☐ **No**, I will verify my details another way.

15.3.5 Storage requirements for online consent records

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 and the customers response showing if they agreed to consent.
- include the customer's email address, phone number, IP address or portal username depending on how you collected the consent
- be able to demonstrate that the customer has satisfied identity checks before using CCeS
- include the message content showing the consent script used, and customer's response, when consent is captured via a live chat session, webchat process, SMS or email
- be able to demonstrate that you have confirmed that the contact details being used are linked to the verified identity for that customer when obtaining consent via SMS, a messaging service or email exchange.

15.4 Additional consent wording

There are_some circumstances where you need to include additional wording_in consent records.

15.4.1 Consent signed with digital and electronic signatures

A **digital signature** is a type of electronic signature that provides encrypted protection and authentication for digital information. This is generally supported by specific software enabling digital signature capability.

An **electronic signature** represents a person's name or mark on a document or communication by electronic means, identifying the person and indicating their intent to sign.

When a customer signs a consent record with a digital or electronic signature, it must have an auditable trail of your receipt of the consent.

Include this additional wording if a customer signs the consent record using a digital or electronic signature:

> 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.

15.4.2 Contact and address verification consent

Include this additional wording when you need the customer's consent to access their contact information through the contact and address verification service.

> I understand that Services Australia will collect, use and disclose to <housing provider business name> my current address and address history up to 2 years and telephone details, which <housing provider business name> may use to support an application for priority housing.

15.4.3 Disclosing customer information to a third party within Australia

If you're disclosing customer information to a third party within Australia, you must also include:

> I understand that <business name> will disclose my personal information to <third party name> for the purposes of <add reason>.

15.4.4 Disclosing customer information to overseas recipients

If you're disclosing customer information to overseas recipients, you must include:

> <Business name> may disclose your personal information to <the name of the entity if it's separate from the business or our team if it's part of the business> located in <specify overseas location> for the purpose of <the purpose of the overseas disclosure>.

15.5 Storage and retrieval of consent forms during audits or reviews

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.

16. Customer representatives

A customer representative is a person authorised by the customer or by law to represent the customer or manage their affairs.

Before you allow any third party to act on the customers behalf, including providing CCeS consent, you must first confirm that the person has the lawful authority to do so.

Acceptable forms of authority include:

- an Enduring Power of Attorney
- a guardianship or financial administration order
- a court order.

You must also confirm the identity of both the customer and the customer representative.

You must document how you confirmed the identity and authority of a customer representative and retain a record of the documents and procedures you used as part of the customer consent record for a minimum of 2 years.

17. Audits and reviews

Audits and reviews are checks conducted by us to ensure you're:

- 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.

17.1 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:

- 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 we reasonably determine to be relevant to the performance of, or compliance with your CCeS obligations.

We'll check all these things when we do an audit or review, or follow-up audit or review:

- 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 confirm the identity of customers, and their customer representative if one exists, before using CCeS
- you immediately removed user access when it was no longer required, or when staff left or changed roles
- users have their own individual access credentials and do not share them with others
- 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.

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

At any time during an audit or review, we may suspend your access to CCeS. We'll tell you in writing if we've suspended access to the service, and 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.

17.2 What you need to provide

We may conduct audits and reviews by:

- visiting your premises
- asking you to send us documents and information.

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

- time you must provide the documents in
- 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:

- material we've provided to your business
- customer consent records
- protected information
- documentation and records, however stored, in your possession or under your control directly relating to CCeS
- other material relevant to CCeS.

17.3 Outcomes of audit or review activities

We'll notify you, in writing, of the outcomes of an audit or review. We'll tell you about any concerns we identified.

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

- are compliant with the CCeS policy, CCeS terms and any additional conditions
- have committed a breach of the CCeS policy, CCeS terms and any additional conditions that you must remedy
- have committed a breach to the CCeS policy, CCeS terms and any additional conditions that you can't remedy.

18. Process for remedial breaches

If we decide you've committed a remedial breach of the CCeS policy, CCeS terms and any additional conditions, we'll issue a remedy notice. The remedy notice will identify the specified period you have to remedy the breach. 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've 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.

18.1 Process for breaches you can't remedy

If we conclude you've committed a breach of the CCeS policy, CCeS 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, isn't 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.

19. Compliance plan

A compliance plan specifies the processes and procedures you'll adopt to ensure you're compliant with your CCeS obligations.

You may need to develop a compliance plan if a remedial breach of the CCeS policy, CCeS terms or any additional conditions occurs. Your compliance plan must incorporate any reasonable requirements we request.

20. Standard characteristic sets

These are the standard characteristic sets for each business category.

20.1 Customer confirmation characteristics for Services Australia customers

You can access the following standard characteristic sets to confirm a customer's information within the business category we approved your business for.

You can find information about what each customer characteristic shows you in section 20.5 of this procedural guide. This isn't a full list and we may amend characteristic sets periodically without notice.

20.1.1 Council

You can confirm the following customer characteristics under the Council business category:

- Name
- PCC
- Address
- Postcode
- State
- Point in time
- Deceased.

20.1.2 Education

You can confirm the following customer characteristics under the Education business category:

- Name
- PCC
- HCC
- Payment Type
- Payment Status
- Point in time
- Deceased.

20.1.3 Financial

You can confirm the following customer characteristics under the Financial business category:

- Name
- Point in time
- Deceased.

20.1.4 Health

You can confirm the following customer characteristics under the Health business category:

- Name
- HCC
- CSHC
- Point in time
- Deceased.

20.1.5 Housing

You can confirm the following customer characteristics under the Housing business category:

- Name
- Point in time
- Deceased.

20.1.6 Legal

You can confirm the following customer characteristics under the Legal business category:

- Name
- PCC
- HCC
- Payment Type
- Payment Status
- Point in time
- Deceased.

20.1.7 Transport

You can confirm the following customer characteristics under the Transport business category:

- Name
- PCC
- Postcode
- State
- Point in time
- Deceased.

20.1.8 Utilities

You can confirm the following customer characteristics under the Utilities business category:

- Name
- PCC
- HCC
- Address
- Postcode
- State
- Point in time
- Deceased.

20.1.9 Welfare

You can confirm the following customer characteristics under the Welfare business category:

- Name
- State
- Point in time
- Deceased.

20.2 Customer confirmation characteristics for Department of Veterans' Affairs (DVA) customers

You can access the following characteristics to confirm a DVA customer's information within the business category we approved your business for.

20.2.1 Council

You can confirm the following customer characteristics under the Council business category:

- File Number
- First Name
- Surname
- PCC
- Veteran Card-All Conditions, previously known as Gold Card
- Postcode
- Address
- Point in time
- Deceased.

20.2.2 Education

You can confirm the following customer characteristics under the Education business category:

- File Number
- First Name
- Surname
- PCC
- Veteran Card-All Conditions, previously known as Gold Card
- Postcode
- Point in time
- Deceased.

20.2.3 Financial

You can confirm the following customer characteristics under the Financial business category:

- File Number
- First Name
- Surname
- Point in time
- Deceased.

20.2.4 Health

You can confirm the following customer characteristics under the Health business category:

- File Number
- First Name
- Surname
- Veteran Card-All Conditions, previously known as Gold Card
- Point in time
- Deceased.

20.2.5 Housing

You can confirm the following customer characteristics under the Housing business category:

- File Number
- First Name
- Surname
- Point in time
- Deceased.

20.2.6 Legal

You can confirm the following customer characteristics under the Legal business category:

- File Number
- First Name
- Surname
- Point in time
- Deceased.

20.2.7 Transport

You can confirm the following customer characteristics under the Transport business category:

- File Number
- First Name
- Surname
- Point in time
- Deceased.

20.2.8 Utilities

You can confirm the following customer characteristics under the Utilities business category:

- File Number
- First Name
- Surname
- PCC
- Veteran Card-All Conditions, previously known as Gold Card
- Postcode
- Address
- Point in time
- Deceased.

20.2.9 Welfare

You can confirm the following customer characteristics under the Welfare business category:

- File Number
- First Name
- Surname
- Point in time
- Deceased.

20.3 Income confirmation characteristics for Services Australia customers

You can access the following standard characteristic sets to confirm a customer's income information within the business category we approved your business for.

20.3.1 Council

You can confirm the following characteristics under the Council business category:

- Regular Payments
- Income.

20.3.2 Education

You can confirm the following characteristics under the Education business category:

- Regular Payments
- Income
- One Off Payments
- Address
- Postcode
- Shared Care
- Partner Status.

20.3.3 Financial

You can confirm the following characteristics under the Financial business category:

- Regular Payments
- Income
- Deductions
- Assets
- One Off Payments
- Shared Care
- Youth Allowance Independent Rate.

20.3.4 Health

You can confirm the Regular Payments characteristic under the Health business category.

20.3.5 Housing

You can confirm the following characteristics under the Housing business category:

- Regular Payments
- Income
- Deductions
- Assets
- One Off Payments
- Shared Care
- Partner Status.

20.3.6 Legal

You can confirm the following characteristics under the Legal business category:

- Regular Payments
- Income
- Deductions
- Assets
- One Off Payments
- Shared Care.

20.3.7 Transport

You can confirm the Regular Payments characteristic under the Transport business category.

20.3.8 Utilities

You can confirm the Regular Payments characteristic under the Utilities business category.

20.3.9 Welfare

You can confirm the following characteristics under the Welfare business category:

- Regular Payments
- Income
- Deductions
- Assets
- One Off Payments
- Shared Care
- Partner Status.

20.4 Superannuation confirmation

A business using the superannuation confirmation service can 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. If a customer's date of birth is:

- before 1 July 1960, their preservation age is 55
- 1 July 1960 to 30 June 1961 their preservation age is 56
- 1 July 1961 to 30 June 1962 their preservation age is 57
- 1 July 1962 to 30 June 1963 their preservation age is 58
- 1 July 1963 to 30 June 1964 their preservation age is 59
- from 1 July 1964 their preservation age is 60.

20.5 CCeS customer characteristic descriptions

Each customer characteristic for CCeS shows you the following information. This is not a full list of all the available characteristics.

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.

Veteran Card-All Conditions, previously known as Gold Card - confirms the Veteran Card-All Conditions entitlement for the customer.

Veteran Card-Specific Conditions, previously known as White Card - confirms the Veteran Card-Special Conditions 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.

21. Provide feedback or submit a complaint

We welcome feedback on the operation of CCeS.

You can submit a complaint, give a compliment or offer a suggestion to help us improve the operation of the CCeS service.

servicesaustralia.gov.au