Centrelink Confirmation eServices Policy

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1. Definition of Terms used in this Policy

1.1

**Approval letter:** a letter Services Australia (the agency) sends to a Business notifying that it has been, or continues to be, approved to use Centrelink Confirmation eServices (CCeS).

**Authorised Deposit-taking Institutions:** has the same meaning as that term in the *Banking Act 1959.*

**Business:** an individual or organisation that provides a Concession, Rebate or Service to Customers.

**Centrelink Business Online Services (CBOS):** the secure internet service a Business uses to access CCeS related online services.

**Concession:** a reduction in the usual price of a good or service provided to Customers because of their status as Customers.

**Customer:** a person who receives a Centrelink or Department of Veterans’ Affairs income support payment.

**Customer Confirmation WebServices (CCwS):** a system to system interface that a Business may set up for customer confirmation enquiries only.

**Customer consent record:** the record of the consent given by the Customer to the Business to authorise the disclosure of the Customer’s information by the agency.

**Customer Reference Number** **(CRN):** a unique reference number assigned by the agency to each Customer, and includes any such number assigned by any other Commonwealth department or agency.

**Customer representative:** a person who is authorised by the Customer, or by law, to represent the Customer or manage the Customer’s affairs.

**Legal entity:** an individual or companywith the legal capacity to enter into a contract with the agency.

**Rebate:** a partial refund of the total price paid for goods or services granted to Customers because of their status as Customers.

**Regulatory bodies:** anybody involved in the regulation of a Business.

**Service:** a service provided to Customers, to assist or contribute to the social inclusion and welfare of those Customers.

1.2 In this document, any action that may be performed by a Customer may be performed by a Customer representative.

1.3 In this document the term “use CCeS”, in relation to a Business, means a Business is approved by the agency to access the CCeS related online services available through CBOS or CCwS to obtain information from the agency to confirm a Customer’s eligibility for a Concession, Rebate or Service.

**2. The purpose of this Policy**

2.1 The purpose of this CCeS Policy is to give the agency’s staff and stakeholders clear information about the CCeS framework. The Policy sets out:

1. what a Business should consider before applying to use CCeS
2. an outline of the process for applying to use CCeS
3. what the agency expects any Business to do, or not do, to be approved or continue to use CCeS
4. actions the agency may take in respect of a Business’s use of CCeS
5. circumstances when the agency may suspend or withdraw its approval for a Business to use CCeS, and
6. how decisions made by the agency can be reviewed.

2.2 CCeS stakeholders include:

1. Customers and Customer representatives
2. Businesses who wish to participate in CCeS
3. Commonwealth, State and Territory governments (as Businesses), and
4. Regulatory bodies.

**3. Information to support this Policy**

3.1 The CCeS framework consists of:

1. this Policy
2. the CCeS Business Application
3. the CCeS Terms
4. the CCeS Procedural Guide, and
5. an Approval letter that may contain conditions of approval, or additional Terms that a Business must agree to before being approved to use CCeS.

3.2 These documents, excluding the Approval letter, and additional information about the [CCeS](http://www.humanservices.gov.au/business/services/centrelink/confirmation-eservices/) framework, are available on the Services Australia website.

3.3 The agency may change this Policy, and the supporting documentation, at any time by publishing an updated version to the Services Australia website.

3.4 This Policy is supported by the social security, veterans’ affairs and privacy laws that regulate the agency’s handling of Customer information. Under those laws, the agency is permitted to disclose Customer information to third parties when the Customer has provided consent for it to do so.

What a Business should consider before applying to use CCeS

**4. About CCeS**

4.1 CCeS is a secure online service that provides an efficient and effective method for Businesses to confirm a Customer’s entitlement to a Concession, Rebate or Service it provides.

4.2 Currently, there are three confirmation eServices available:

1. **the Customer Confirmation eService** confirms a Customer’s details such as their name, address and payment type, and concession card status
2. **the Income Confirmation** **eService** confirms a Customer’s income, asset and payment details
3. **the Superannuation Confirmation** **eService** confirms if a Customer has been in receipt of a Centrelink payment for a specified period in order to assist with early release of superannuation in the event of financial hardship.

**5. The objective of Centrelink Confirmation eServices**

5.1 The objective of CCeS is to provide an electronic channel to allow real time requests for, and provision of, Customer information. In achieving this objective, CCeS:

1. enables Businesses to validate Customer circumstances directly with the agency, removing the need for the Customer to approach the agency for the required information
2. protects the Customer’s personal and protected information by delivering, through a secure online system, only the minimum amount of Customer information required for confirmation of eligibility for a Concession, Rebate or Service
3. protects Customer information from loss or misuse.

**6. Information available through Centrelink Confirmation eServices**

6.1 Customer information that is available through CCeS is determined by business categories. Business categories group together Businesses providing similar Concessions, Rebates or Services. The agency has standard sets of Customer information for each business category known as characteristic sets. Characteristic sets are standard selections of Customer information that Businesses will usually need to confirm a Customer’s eligibility for a Concession, Rebate or Service.

6.2 The agency uses reasonable endeavours to ensure the Customer information provided in an enquiry confirmation result is up-to-date at the time the enquiry is made. However, Customer information may change after the confirmation result has been provided. The agency is not required to inform the Business if the information has changed.

6.3 Confirmation results can only be disclosed through CBOS or CCwS. Confirmation results cannot be disclosed via phone, fax or email unless expressly approved by the agency.

**7. Business categories**

7.1 Business categories group together Businesses providing similar Concessions, Rebates or Services. The agency offers standard Customer information to the Business based on the business category to which it belongs.

7.2 The agency may amend the business categories from time to time.

7.3 Business categories for the purposes of 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, licenses |
| 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 |

Applying to use CCeS

1. **Characteristic sets and profiles**
	1. Characteristic sets are standard selections of Customer information that Businesses will usually need to confirm a Customer’s eligibility for a Concession, Rebate or Service.

8.2 Characteristic sets are generally fixed. Limited changes can sometimes be made to suit the circumstances of a Business.

8.3 A Business will be allocated characteristic sets based on the business category(s) it operates in. This will be the Business’s characteristic profile.

8.4 A Business may make a request for additional Customer information to be added to its characteristic profile if the current characteristic profile does not include all the Customer information necessary to assess eligibility. Any request for additional Customer information must:

1. be made in writing
2. provide a list of the additional information required, and
3. explain why the additional information is required.

8.5 Businesses must inform the agency if any of the Customer information included in the characteristic profile is no longer required by the Business to determine a Customer’s eligibility for the particular Concession, Rebate or Service. The agency will remove unnecessary Customer information from the Business’s characteristic profile.

8.6 The agency will confirm any changes to the Business’s characteristic profile in writing.

8.7 The agency may amend any or all of the standard characteristic sets from time to time.

**9. Cost to use eServices**

9.1 There are no ongoing costs for Businesses to use CCeS.

9.2 There may be fees for setup, testing or other assistance in connection with CCeS for an existing or new Business if it chooses to use the system to system interface or the batch enquiry service through the CBOS internet interface. Details of any fees payable are available on request.

9.3 If a Business requests additional Customer information that is not currently available through CCeS, this may incur a fee to cover the agency’s costs in making that information available to the Business through CCeS. Details of any fees payable are available on request.

**10. Access to eServices**

10.1 A Business must make an application for access and be approved by the agency to be able to use CCeS.

10.2 The Business must indicate how it wishes to access CCeS, being either:

1. single enquiry via CBOS
2. batch enquiry via CBOS, or
3. system to system access for Customer Confirmation only (CCwS).

Read more about accessing [CCeS](http://www.humanservices.gov.au/business/services/centrelink/confirmation-eservices/) on the Services Australia website.

10.3 Businesses wishing to access CCeS using:

1. the batch enquiry system or CCwS must also complete an application for testing and use of the batch enquiry service or CCwS and pay the required fee, or
2. CBOS are required to complete a Business Online Services User Details form. The individual user’s declaration must be completed by each person the Business authorises to use CCeS.

10.4 By completing and submitting the CCeS Business Application and the Business Online User Details form (if applicable) the Business agrees to the agency’s Terms for using CCeS and CBOS.

Access the [CCeS Business Application form](http://www.humanservices.gov.au/business/forms/sa391) or the [Business Online Services User Details form](http://www.humanservices.gov.au/business/forms/sa445) on the Services Australia website.

**11. Criteria for approval to use eServices**

11.1 For a Business to be approved to access CCeS, the agency will require:

1. that a Legal entity has made the CCeS Business Application
2. the Business operates in one of the business categories, and
3. the Concession, Rebate or Service offered to Customers by the Business is in relation to goods and services that fall within the business categories.

11.2 The Business must also:

1. have an Australian Business Number (ABN) or Australian Company Number (ACN)
2. provide goods and services to Customers from a place of business in Australia
3. have a contact person in Australia
4. have processes and procedures in place to ensure compliance with its obligations under relevant secrecy provisions and the *Privacy Act 1988,* and in particular to protect Customer information from misuse, interference and loss, as well as unauthorised access, modification or disclosure
5. agree to comply with any directions of the agency related to the collection, use or disclosure of Customer information
6. comply with all applicable Australian requirements for registration, industry regulation, licensing or accreditation in relation to any of its activities, and
7. agree to comply with:
	* 1. this Policy, and
		2. the CCeS Terms.

11.3 As well as meeting the criteria in 11.2, the agency will not approve a Business to access CCeS if any of the following applies at any time:

1. the Business may have in the past conducted its activities in a unlawful or unethical manner
2. the Business is unlikely to fully comply with the CCeS Terms, any conditions on its approval to use CCeS or the expectations of Businesses in this Policy, or
3. the Business’s participation in CCeS would adversely affect the reputation of the Australian Government in any way.

11.4 In considering these matters, the agency may consider the past behaviour of the Business, any related organisations and any officer, staff or business associates.

11.5 The agency may consider information from:

1. the Business
2. regulatory bodies
3. consumers and consumer groups
4. the agency’s previous dealings including any non-compliance and rejected applications, with the Business or its officers, employees or business associates, and
5. the agency’s own enquiries.

11.6 The agency may take into account whether the Business is a member of an external dispute resolution scheme, if participation in such a scheme is required or common for the type of activities the Business engages in.

11.7 The agency may take into account complaints made against the Business, even if the behaviour complained about has not been found to be in breach of any law by a court.

11.8 No Business has a right to be approved to use CCeS. The agency may protect the integrity of the CCeS framework by refusing to grant its approval for a Business to use CCeS.

This may occur in situations where uncertainty about a factual matter relevant to any approval cannot be resolved to the agency’s satisfaction.

11.9 The agency may request further information about the CCeS Business Application from the Business or from other sources before completing its assessment. If the agency requires further information from the Business, this information must be provided within 28 days or the application may be rejected.

11.10 The agency may approve a Business with additional conditions set out in the Approval letter.

**12. Outcomes of an application**

12.1 The agency may:

1. approve the Business to use CCeS on the standard CCeS Terms
2. approve the Business to use CCeS on the standard CCeS Terms and with additional conditions imposed in an Approval letter
3. approve the Business to use CCeS if the Business agrees to any variation to the standard CCeS terms notified in an Approval letter, or
4. refuse to grant approval for the Business to use CCeS.

12.2 If the agency proposes to refuse approval to use CCeS, or vary the CCeS Terms before approving the Business to use CCeS, the agency will permit the Business a reasonable opportunity to make submissions before making a final decision.

12.3 Businesses will be provided with instructions about how to access and use CCeS, as well as important information about the Business’s privacy and confidentiality obligations and requirements for obtaining a Customer’s informed consent.

Read more in the [CCeS](http://www.humanservices.gov.au/business/services/centrelink/confirmation-eservices/) Procedural Guide on the Services Australia website.

12.4 If applicable, the agency will arrange for Businesses with an annual turnover of more than $3 million to be prescribed under the *Privacy Act 1988* and associated regulations.

The agency’s expectations of your Business

**13. Expectations of your Business**

13.1 The agency expects that Businesses approved to use CCeS will conduct their activities in a way that is beneficial to Customers and not detrimental to the agency or the agency’s reputation.

13.2 The agency may withdraw a Business’s approval to access CCeS if the Business does not meet any of the following expectations. The Business must:

1. read and understand this Policy, the CCeS Terms and the CCeS Procedural Guide and act consistently with those documents in relation to CCeS
2. comply with the CCeS Terms including any additional terms or conditions in an Approval letter
3. at all times while approved to access CCeS, continue to meet the criteria for approval as set out in clause 11
4. notify the agency of any changes to its business arrangements, especially changes in relation to the criteria for approval as set out in clause 11
5. comply with all laws that regulate their activities including, without limitation, consumer protection, registration, financial and privacy laws and confidentiality provisions in relevant acts
6. behave ethically, lawfully and fairly in its dealings with Customers, and
7. not charge a fee to Customers for using CCeS.

When accessing and using Customer information a Business must:

1. only access and use CCeS for the purposes described in their application
2. not make an enquiry about a Customer without first obtaining the informed consent of the Customer
3. confirm the identity of the Customer prior to obtaining consent
4. when obtaining Customer consent, use wording substantially in a form as notified by the agency, or otherwise contained in the CCeS Procedural Guide
5. confirm the authority of any person claiming to be a Customer representative before allowing that person to take any action on behalf of the Customer
6. not use Customer information for any purpose other than those purposes to which the Customer has consented
7. not disclose Customer information to third parties without the prior informed consent of the Customer
8. not provide Customer information to other parties for a fee with or without Customer consent
9. not use the CRN for any purpose other than to make a CCeS enquiry
10. adopt appropriate measures to safeguard the CRN against loss, unauthorised use or disclosure
11. take reasonable steps to ensure that all data, personal, confidential and protected information is protected and secure at all times
12. immediately notify the agency of any security incidents or breaches of these expectations in respect of Customer information
13. immediately notify the agency if the Customer information contained in the characteristic profile is no longer required by the Business to determine a Customer’s eligibility for the particular Concession, Rebate or Service, and
14. immediately notify the agency if any of its specified personnel are no longer authorised to use CCeS on behalf of the Business.

During audits and reviews Businesses must:

1. fully participate, at their own cost, in any audits or reviews of their access to and use of CCeS, including their use of Customer information provided by the agency
2. maintain a secure filing system that enables efficient retrieval of individual Customer consent records, and make available Customer consent records for inspection by the agency at any reasonable time, and
3. retain Customer consent records for a minimum of 2 years from the date the Customer ceases to be a Customer of the Business, in a form that can be audited by
the agency.

Change in Business ownership

**14. Customer consent transfer from one Business to another**

14.1 Businesses may apply to the agency to enable the transfer of Customer consent from one organisation to a new organisation.

14.2 Where a Business notifies the agency that its operations are being transferred to a new organisation and that new organisation wishes to continue to provide Customers with the Concession, Rebate or Service provided by the Business, the agency may:

1. allow Customer consent to be transferred as provided in clauses 14.3 and 14.4 of this Policy, or
2. decide that Customer consent must not be transferred and the new organisation will be required to obtain fresh consent from the Customer.

14.3 If the agency allows Customer consent to transfer to the new organisation, either the Business or the new organisation must notify Customers, in writing and at least 14 days before the transfer of the operations, that:

1. the new organisation will be providing the Concession, Rebate or Service to Customers from a specific date
2. the new organisation will continue to use (subject to (c) below) the Customer’s consent, previously obtained by the Business, to use CCeS to obtain information from the agency to confirm Customer eligibility for the Concession, Rebate or Service, and
3. if the Customer does not consent to the new organisation obtaining information from the agency, they may tell the Business that their consent is withdrawn.

14.4 If the Business informs Customers of the new arrangements and a Customer withdraws consent in accordance with clause 14.3(c), the Business must notify the new organisation that the Customer’s consent is withdrawn.

Audits, reviews and ceasing to use CCeS

**15. Stop using eServices**

15.1 If a Business decides it no longer wishes to use CCeS, it must advise the agency at least 28 days before the date the Business stops using CCeS. The agency will remove the Business’s access to CCeS.

15.2 A Business will still have continuing contractual obligations to the agency under the CCeS Terms after it ceases using CCeS.

**16. Actions if you are not meeting expectations**

16.1 The agency has a range of options available when managing Business’s compliance with the CCeS Terms and this Policy. These fall into the following 3 categories:

1. imposing new terms or conditions upon a Business’s approval to use CCeS
2. suspending access to CCeS, and
3. withdrawing the approval for a Business to use CCeS.

**17. New terms or conditions for continued use of eServices**

17.1 The agency may impose new terms or conditions at any time. This would normally occur where the Terms are breached or the agency’s expectations of a Business are not being met, but the agency does not consider suspension of access or withdrawal of approval is necessary.

17.2 Some examples of additional terms or conditions are:

1. requiring an assurance plan
2. requiring the Business to do or not do certain things, and
3. requiring the Business to follow strict procedures in relation to certain Customers or transactions.

**18. Suspended access or withdraw of approval to use eServices**

18.1 The agency may suspend access or withdraw its approval to use CCeS at any time to ensure compliance or if, in the agency’s opinion, the Business may be or is no longer suitable for approval to use CCeS, including:

1. the agency is unable to contact the Business
2. the agency has requested information from the Business and the information has not been provided
3. the agency is considering withdrawing the Business’s approval to access CCeS but a final decision has not yet been made
4. the Business’s connection to, or use of, the agency’s IT system has, does or may compromise the security, integrity or performance of that system
5. the agency is investigating a matter relating to the Business which, if confirmed, would constitute a serious breach of this Policy, a condition of approval or the CCeS Terms by the Business
6. the Business no longer meets the criteria for approval, either because of a change in the circumstances of the Business or a change of this Policy
7. the Business does not fully participate in a review or audit when requested by the agency to do so
8. any information provided to the agency by the Business about the Business or its activities is untrue, or is no longer true
9. the Business, in the agency’s view, fails or is likely to fail to meet any or all of the agency’s expectations, and
10. the Business breaches any of the CCeS Terms or any of the conditions attached to the Business’s approval to access CCeS, and allowing the Business to remedy the breach is not appropriate or possible in the circumstances.

18.2 The Business will be given reasonable opportunity to make written submissions to
the agency before the agency makes a decision to suspend or withdraw its approval or impose additional conditions.

18.3 the agency will notify the Business, in writing, of any decision to withdraw its approval to use CCeS. No further access will be made available after approval is withdrawn.

**19. Compliance with this policy and eServices terms**

19.1 Audits or reviews are conducted by the agency from time to time to ensure that Businesses continue to satisfy the criteria for approval, comply with this Policy, the CCeS Terms and any additional conditions to remain suitable to access CCeS.

19.2 Such audits or reviews may be initiated by the agency or be in response to Customer complaints or information received from regulatory bodies or other sources that indicate an audit or review may be necessary.

19.3 A Business must ensure documents or records are made available to the agency upon request. If documents or records are not made available, the agency may suspend CCeS access until the information is made available or alternatively withdraw the Business’s approval to use CCeS.

19.4 The agency may share its audit or review findings, including information about the officers of a Business, with appropriate regulatory and government bodies.

Review of the agency’s decisions

**20. If you disagree with a decision**

20.1 A Business may ask the agency to conduct a review of a decision to:

1. refuse to give its approval to the Business to use CCeS
2. impose an additional condition on approval to access CCeS
3. suspend access to CCeS, or
4. withdraw the Business’s approval to access CCeS.

20.2 A request to review a decision must be made in writing and be lodged within 14 days of being notified of the decision. The request must include the reasons for seeking the review together with any information and evidence to support the request for review.

20.3 The review will be conducted by an officer not involved in the decision under review and the Business will be notified of the review decision within 28 days of the agency receiving the request for review. The review decision is final and there are no further merit reviews possible.

20.4 The Business initiating the review will be given reasonable opportunity to make any additional written submissions to the officer reviewing the decision before the final decision is made.

**21. Provide feedback or lodge a complaint**

21.1 The agency welcomes feedback on the operation of CCeS.

21.2 Where a Customer has complaints about the action of a Business, the agency may refer the details to relevant regulatory bodies for investigation and/or undertake an audit or review.

21.3 If the complaint relates to the Business’s use of CCeS or Customer information, the agency will investigate the matter and take necessary action.

21.4 If a Business has a complaint about the agency’s actions in regards to CCeS or the operation of CCeS, for example availability of the service, the complaint can be made to the agency.

21.5 For more information go to **servicesaustralia.gov.au/feedback**