

Nhaltjan dhu namanamayun payments bäkiw BPAY-gu, transfer funds mala ga direct debit

Enhanced Income Management-nurdja, dhe balan bäki apps wo nhuju online account BPAY-gu, transfer funds-ku, ga set up direct debits-ku mala.

Yän make sure gana dhuka norra rupiya nhokal account-nur.

Nunhiyi nhuju yaka gana rupiya, payment-tja dhu bäynun go through.

Nunhiyi TCU SmartCard eIM app wo online account bitjan bili lika same djäma yurr dhorrnha ga wiripuyirrdja.

Dhiyalaja example-nur, limurr dhu bäki SmartCard eIM app.

Nhaltjan dhu transfer funds mala ga djäma payments bäkiw BPAY-yu

Balanyamirriy dhe dhu log in SmartCard eIM app-lil mobile phone-nur, djarr'yurr 'Transfer & BPAY' icon.

Bäki 'Transfer'-puy option transfer-w rupiyaw wiripulil mala enhanced Income Management accounts-lil.

Need dhe BSB ga account details-ku yolnha dhe dhu pay.

Bäki 'Internal'-puy option transfer-w wiripuwal Yoljuwal nunhiyi nhanju balanya bili BSB number nhakun nhuju.

Nunhiyi nhanju wiripu BSB number, bäki 'External'.

Need-tja nhuju dhe dhu nhirran wiripuny Yolguny yäku, account number ga nhämunha' dhe dhu pay njanya.

Make sure dhe dhu check nunhiyi details nunhiyi right yan. Nunhiyi dhe dhu djuy'yun wrong-galdja Yoljuwal, mak dhu dhe bäynun nunhiyi rojyinjimaram.

Nhe balan save bawalamirriw account details ga bäki bulu yalala.

Dhawar'yundja dhe dhu, click 'Enter' ga nunhu payments-tja dhu marrtji nurukali Yoljuwal nunhiyi dhe entered details.

Djuy'unaraw rupiyaw wiripuwal account-lil nunhiyi yaka enhanced Income Management account, need-tja nhuju dhe dhu rinjimap 1800 252 604-lil.

BPAY option-dhuny nhunany dhu let djarr'yunaraw BPAY transactions-ku.

Need-tja nhuju dhe dhu nhirran biller code ga reference number ga nhämunha' dhe dhu pay.

Need-tja dhe dhu djarr'yun select nunhiyi dhu dhuwandja payment dhiyan bala bitjan, yalala wo djarr'yurr 'Recurring' nunhiyi njayi regular payment weekly-w, fortnightly-w wo monthly-w.

Nunhiyi dhu payment yalalaw bitjan, enter date nhäthaw dhe djäl njayi dhu rupiya nunhiyi paid.

Nunhiyi dhu nunhiyi payment-tja regular-ny, need-tja nhuju dhe dhu set nurruyirryunamirriy ga dhawar'yunamirriy date rupiyaw paid-ku ga nhämunha'mirr dhe djäl pay-guny.

Dhawar'yundja dhe dhu, click 'Enter'-n.

Payments dhiyan balaw, nheny dhu märram message nunhiyi dhu payment-tja successful.

Nunhiyi dhe dhu schedule nhuju payments yalalanumirriw, yaka dhe dhu message-tja märram bäy dhu payment nunhiyi djäman.

Nhaltjan dhu set up direct debit

Nhe balan contact nrukiki bank-ku wo business-ku nunhiyi dhe ga need pay-gu ga gurupanaraw walalany nuhu enhanced Income Management account number ga BSB.

Nhe balan malng'maran nuhu enhanced Income Management account number ga BSB:

- narakanur nhokal SmartCard-nur
- nhokal account statement-nur
- mobile app wo online account-nur dhanura dhe dhu log in-nha.
- rinjimap dhu dhipal 1800 252 604.

Nunhiyi dhe ga nayatham TCU SmartCard, rinjimap 1800 828 232-lil.

Gitmaranharaw existing direct debit-kuny bala nhokal enhanced Income Management account-lildja, contact bank-ku wo business-ku nunhiyi dhe ga paying marrka dhu update nuhu direct debit details mala marrka walal dhu update nuhu records.

Balanmirriy walalan dhu records-tja updated-nha, direct debit-tja dhu nurruiyryuna dhawatthuna nhokal enhanced Income Management account-nura.

Nunhiyi dhe need gunga'yunaraw wo bulu information-gu:

- marrtji servicesaustralia.gov.au/smartcard-lil
- rinjimap **1800 252 604**-lil, manyak dhe balan ng'thur interpreter-w nunhiyi dhe need
- visit service centre-ny.

Nunhiyi dhe ga nayatham TCU SmartCard:

- marrtji tcu.com.au/smartcard-lil
- rinjimap TCU-w dhipal **1800 828 232**-lil
- visit TCU-w branch.



Australian Government



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How to make payments using BPAY, transfer funds and direct debit on enhanced Income Management

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

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

How to transfer funds and make payments using BPAY

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

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

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

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

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

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

The BPAY option lets you choose BPAY transactions.

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

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

When you're finished, click 'Enter'.

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

How to set up a direct debit

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

You can find your enhanced Income Management account number and BSB:

- on the back of your SmartCard
- on your account statement
- on the mobile app or online account after you log in

- by calling **1800 252 604**.

If you have a TCU SmartCard, call **1800 828 232**.

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

If you need help or more information:

- go to **servicesaustralia.gov.au/smartcard**
- call **1800 252 604**, you can ask for an interpreter if you need one
- visit a service centre.

If you have a TCU SmartCard:

- go to **tcu.com.au/smartcard**
- call TCU on **1800 828 232**
- visit a TCU branch.