



Australian Government



Services  
Australia

Eastside Kriol  
ind028-2510

# Hau bla meigim beiyman yujim BPAY, transfer mani en direk debit

La enhanced Income Management, yu gin yujim app or yu anlain account bla BPAY, transfer mani en setap direk debit.

Yu labta meigim sho yu garra nuf mani la yu account.

Ip yu noma garra nuf mani, yu payment noma gu thru.

The TCU SmartCard eIM app or anlain account wek seim bat luk lil bit diffrin kain.

Iya andanith, mela garra yujim SmartCard eIM app bla joim yu.

## Hau bla transfer mani en meigim beiyman yujim BPAY

Wen yu log in la yu SmartCard eIM app garra mobile fone, select 'Transfer & BPAY' icon.

Yujim 'Transfer' opshin bla transfer mani na najawan enhanced Income Management accounts.

Yu nid the BSB en account details blong hu yu wandim pei.

Yujim 'Internal' opshin bla transfer to sambadi garra seim BSB leigy.

Ip dey garra diffrin BSB numba, yujim 'External'.

Yu garra burremin najawan persan neim, account numba en hau mach yu wandim peiyim.

Meigi sho yu tjeck detail im rait wan. Ip yu sendim mani na wrong persan, yu maiti kaan gajim bek.

Yu gin seib pipul account detail en yujim lada du.

Wen yu binijap, click 'Enter' en yu beiyman wil gu na jat persan yu bin burremin dat detail blanga.

To sendim mani na account wen im not enhanced Income Management account yu will nid to kollim 1800 252 604.

Dat BPAY opshin leda yu tjujim BPAY transactions.

Yu nid du burremin dat biller code and a reference numba en hau mach yu wandim beiyim.

Yu nid ba select if this beiyman garra bi now, lada, or select 'Recurring' ip dijan beiyman garra be angoing leigi wikli, ebdri du wik or manthli.

Ip dijan beiyman garra bi lada, burremin dat deiti u wanim beiyman ba go aut.

Ip dijan payment im mo den wan taim, yu nid to burremin stat en end deit bla yu meigim payment or hau mani taim yu wandim beiyim.

Wen yu binijap, click 'Enter'.

Bla wen yu meigim payment now, yu gajim mesaj ba della yu im rait jat payment bin gu thru.

Ip yu meigim payment lada, yu will gajim mesaj lada wen jat mani guthru.

## Hau bla meigim direk debit

Yu gin kontak benk or business yu nid bla peiyim en gibit them yu enhanced Income Management account number and BSB.

Yu gin faindim yu enhanced Income Management account number and BSB:



- langa bek bla yu SmartCard
- la yu account statement
- la yu mobile app or anlain account afta yu log in
- kollim 1800 252 604.

Ip yu garrim TCU SmartCard, kollim 1800 828 232.

Bla mobing direk debit yu alredi garrim na yu enhanced Income Management account, kontak dat benk or bisnis yu peiyim bla jeinjim yu direk debit detail so datlot gin jeinjim miselp du.

Wen datlot jeinjim en meigim rait, jat direk deibit garra stat gaminat bram yu enhanced Income Management account.

**Ip yu nidim mo infomashin or sambadi bla album yu:**

- gu na [servicesaustralia.gov.au/smartcard](https://servicesaustralia.gov.au/smartcard)
- kollim **1800 252 604**, yu gin asgim ba terpreda if you wandim
- bisid nanga service centre.

**Ip yu garrim TCU SmartCard:**

- gu na [tcu.com.au/smartcard](https://tcu.com.au/smartcard)
- kollim TCU la **1800 828 232**
- bisid nanga TCU branch.



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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](https://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](https://tcu.com.au/smartcard)**
- call TCU on **1800 828 232**
- visit a TCU branch.