

## Ngirramini ngini ngapakirimi payments ngini BPAY, transfer funds amintiya direct debit

Kangi enhanced Income Management, nginja nuwuni apps kangi online account ngini BPAY, transfer funds, amintiya set up nimi direct debits.

Api ngini waya nginja awunganji yimpangini kunawuni kangi nginjila account.

Yini karluwu yimpangini kunawuni, awarra payments waya karluwu yinipangiji.

Awuta TCU SmartCard elM app arrami online account yirraparri api kiyijanarra nyoni.

Kangi nginanki ngirramini (example), ngawa nuwunga nanki SmartCard elM app.

### Ngirramini ngini transfer funds amintiya ngikirimi payments ngini nuwuni BPAY

Api nginja log kangi awarra SmartCard elM app kapi nginjila mobile phone, kiyi select awarra 'Transfer amintiya BPAY' yimanka (icon).

Nuwunga awarra 'Transfer' option karri transfer kunawuni kapi nyoni enhanced Income Management accounts.

Nginja awunganji nuwunga BSB amintiya account ngirramini (details) kapi awuta nginja nimpirtimarti payi.

Awunganji 'Internal' option ngini transfer kapi awuta nuwuyati BSB number nanji nginja.

Api ngini nuwuni nyoni BSB number awunganji 'External'.

Nginja nimpakirimi anguwunta yintanga, account number amintiya anguwunarri nimpirtimarti payi awuta.

Ngini arrana amintiya nimpakuluwunyi ngirramini (details) pakinya ngini pupuni. Pili karri nginja nimpakirayi kunawuni kapi jajuruwi arrukutununuwi, nginja karluwu nuwunga awarra.

Nginja nimpamangi anguwuta arrukutununuwi account ngirramini (details) amintiya wayarri use nimi tuwanga.

Api karri nginja nimpaparri, click 'Enter' amintiya nginjila payment awuriyi kapi awuta ngini nginja nimpalamiya anguwunta ngirramini (details).

Ngini awuriyi kunawuni kapi awarra account ngini karluwu enhanced Income Management account, nginja wiyi nimarra nimi kangi nginanki 1800 252 604.

Nginanki BPAY option nginja wutakirayi ami ngini BPAY transactions.

Nginja nimpakirimi awarra biller code amintiya reference number, amintiya anguwunarri nimpirtimarti payi.

Nginja select ngini ninganarra nimpirtimarti aningani, yintayi arrami select 'Recurring' yini yimpaja payment jikirimi nangunji, nangunji narra, nyoni japarra (month).

Ngini payment jikirimi yintayi, nimpalamiya awarra date karri nginja jirtimarti kunawuni kangija.

Ngini payment waya recurring, nginja nimpakirimi start amintiya end date karri kunawuni nuwunga arrami yingapini nginja nintimarti payi.

Karri nimpaparri, click 'Enter'.

Ngini payment ngapakirimi aningani, nginja awunganji nuwunga message ngini payment waya pupuni.

Ngini jinipangiji nginjila payment yintayi, nginja karluwu nuwunga message karri payment pirikirimi.

### Ngirramini ngini set up direct debit

Nimarra kapi awuta bank arrami business ngini jirtimarti payi amintiya tangayi nginjila enhanced Income Management account number amintiya BSB.

Nginja awunganji nginjila enhanced Income Management account amintiya BSB:

- kangi nyirra tukatanga SmartCard
- kangi nginjila account statement
- · kangi awarra mobile app arrami online account karri log in, arrami
- nimarra nimpami kapi 1800 252 604.

Ngini nuwuni TCU SmartCard, nimarra kangi 1800 828 232.

Ngini nimpirtimarti existing direct debit kangi nginjila enhanced Income Management account, nimarra kapi awuta bank arrami business ngini nginja payi nimpami ngini update nginjila direct debit ngirramini (details) pili awarra wuta update anguwunta records.

Api karri anguwunta records waya updated, awarra direct debit awunuwuriyi kanga nginjila enhanced Income Management account.

### Ngini nimpirtimarti wuntawani nginja arrami nyoni ngirramini (information):

- nuwuriyi kapi servicesaustralia.gov.au/smartcard
- nimarra nimpami kangi 1800 252 604, nginja nanginta nimi interpreter ngini nimpirtimarti nantinga
- nuwuriyi kapi service centre.

#### Ngini nuwuni TCU SmartCard:

- nuwuriyi kapi tcu.com.au/smartcard
- nimarra kapi TCU kangi 1800 828 232
- nuwuriyi kapi TCU branch.

# 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.