



BPAY, nyarrpangku use-i-maninjaku, nyampuku transfer funds manu direct debit-iki

Nyampu-rla enhanced Income Management-rla, kaji kanpa use-i mani apps manu nyuntu-nyangu online account BPAY-kirra transfer maninjaku funds, manu set up direct debits.

Account-rla kujakuju palka ngunami tala.

Lawa kula tala, payment kula yukami.

TCU SmartCard elM app ngulaju warrki-jarrimi ka nyampu piya.

Ngayi karnalu-nyarra milki yirrarninjaku SmartCard elM app.

Nyarrpangku transfer maninjaku funds manu payments use-imanta-jana BPAY

Kijinpa log in-jarrimi SmartCard elM app kirra mobile phone-rla, select-i-manta 'Transfer & BPAY' icon.

Use-i-manta 'Transfer' option transfer maninjaku tala jinta-kari nyampu enhanced Income Management accounts-kirra.

Palka mardaka BSB manu account details ngana yungunpa payi-mani.

Use-i-manta 'Internal' option transfer maninjaku BSB number nyuntu-nyangu-piya-kurra.

Kajili jinta-kari mardarni BSB number, use-i-mantarlu 'External'.

Yirdi yapa karlangu yirraka, account manu nyajangu payi-maninjaku.

Check-i-manta details right japa. Kajinpa-jana yilyami jinta-kari-kirra, kulanpa pina-mani.

Save manta account details nyanungurra-nyangu ngakaku.

Kajinpa finish-jarrimi, click-i-manta 'Enter' kapurla payment yilyami.

Enhanced Income Management account-kari-nyanu mipa-kurra kaji kanpa yilyami talaju, jinta-kari kiji ringi-i-manta nyampu 1800 252 604.

BPAY-kurlu BPAY transactions kangku rardalya-mani.

Biller code yirrarninjaku manu reference number nyajanguku payi-maninjaku.

Kuja select-i-manta payment jalanguku marda select-i-manta ngakaku select-i-manta warrara maninjaku weekly-ki fortnightly-ki manu marda month-kari month-kari.

Payment nganta ngakaku, date yirraka nyangurla-ku payi-maninjaku.

Payment warrara maninjaku ngarnti, nyangurlaku yirraka date manu date nyangurla-kurra talaju payi-maninjaku.

'Enter' click-i-manta kajinpa finish-jarrimi.

Nyampu payments jalangu-warnu, kapunpa-mani message nyurru ngurrju.

Kajinpa payment wangkaja ngakaku, kapunpa mani message ngaka kajirli payment mani.

Set up-maninjaku direct debit

Wangkayarlu-jana bank-iki manu business-iki payi-maninjaku ngarnti yungkarlu-jana enhanced Income Management account number manu BSB.

Nyangkarlu enhanced Income Management account number manu BSB:

- nyuntu-nyangurla purdangirli SmartCard-rla
- · account statement-rla
- mobile app manu online account-rla kajinpa log in-jarrimi, manu
- ring-i-manta-jana 1800 252 604.

Kajinpa TCU SmartCard-kirli, ringi-mantarlu 1800 828 232.

Nyampu direct debit yirrarninjaku enhanced Income Management account-kirra warnkiri mantarlu-jana bank manu business kujarluju kanpa-jana bank manu business payi-mani update maninjaku direct debit details yungurlu update-mani records nyanungurra-nyangu.

Kajirli update-mani, enhanced Income Management account-jangka kapulu maninjarni direct debit.

Help-i-ki manu information-i-ki:

- nyangkarlu servicesaustralia.gov.au/smartcard
- wangkayarlu-jana 1800 252 604, interpreter-kurl-jana wangkaya, lawa-ngkaju
- yantarlu service centre kurra.

Kajinpa madarni TCU SmartCard:

- nyangka TCU.com.au/SmartCard
- wangkayarlu-jana TCU nyampu-rla 1800 828 232
- yantarlu TCU branch-kirra.

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.