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Ny-yinmiya barra ny-jarlapa payments yuchim nyi-ni gunyuna BPAY, rrupiya miy-jeka nggula yi-gaba, o m-boy yi-gaba mun-jechinawa debit

Mun-guna Enhanced Income Management, nginyipa ny-boy yuchim nyi-nega apps o mun-nginyipa online account yi-gaba BPAY, rrupiya miy-jeka nggula yi-gaba, o m-boy yi-gaba mun-jechinawa debit.

Ny-borruwa barra mun-nginyipa nup mu-yurra nggula rrupiya, mun-nginyipa account gu-guyinda.

Mun-gata nginyipa gala nup mu-yu nggula rrupiya, mun-gata payment jarra gala mun-yinmiya m-barrngumiya.

Mun-guna TCU eIM app o online account jama aburr-jirra gu-ngardapa wugipa wurra marr mu-werrangga account butula.

Gunyuna aburr-ngunyjangunyja barra yanma yuchim nguburr-ni barra SmartCard eIM app.

Nyinmiya barra miy-jeka nggula rrupiya rrapa ny-jarlapa payments yuchim nyi-nega BPAY

Gu-yinpa gunyuna login nyi-nega barra SmartCard eIM app yi-gaba mobile phone ana-guyinda, rrowiya gunyuna 'Transfer & BPAY' gun-mawanga gun-nika.

Yuchim nega 'Transfer' gun-nika option lika miy-jeka nggula rrupiya m-boy yi-gaba gu-werrangga Enhanced Income Management accounts.

Nginyipa ma BSB rrapa account mun-nika details, barra ana-nga nginyipa jal nyi-nirra nyu rrupiya.

Yuchim ni 'Internal option' barra miy-jeka nula, minypa ngatipa wugipa BSB nyirri-dimanga.

Mun-gata n-dimanga mun-nerrangga BSB namba, yuchim nega 'External'.

Nginyipa barra ny-barnja barra an-nerranga an-gugaliya an-nelangga, account namba rrapa mu-yinmiyapa barra nginyipa nyu.

Gun-nardiya gugu nginyipa nyi-na barra nggula details gun-mola. Ny-jata nginyipa ny-jerrma barra rrupiya yi-gaba ana-werrangga mun-nika an-gugaliya, gala barrwa mu-yinmiya muna-jeka nggula.

Jaga ny-jana barra nula an-gugaliya mun-nika account details rrapa burreya yuchim nyi-nega ana-barlpa.

Gun-gata gu-lebiyana nggula, bu 'Enter' rrapa mun-nginyipa payment barra yi-gaba m-boy barra nula an-gugaliya nginyipa ny-jurrmurra details nula.

Mun-gata ny-jerrma barra rrupiya account gu-guyinda gala nipa murda mun-nika Enhanced Income Management account, wurra nginyipa burr-wenggana gunyuna 1800 252 604.

Murda BPAY option marn.gi bi-negarra barra n-dowiya BPAY transactions.

Nginyipa barnja gunyuna biller code gu-guyinda rrapa reference namba barra mu-yinpa rrupiya burr-wu.

Nginyipa barra n-dowiya barra mun-gata payment murda gugu ny-jarlapa gunyuniya, nuwurra o n-dowiya barra 'Recurring' mun-gata mun-guna regular payment mu-jarlapiya barra weekly, fortnightly o monthly.

Mun-gata payment mu-jarlapiya barra burraya, gurrma gurda date nginyipa jal rrupiya barra bubu-wu ny-ma nyorkiya.

Murda payment gun-nika recurring, nginyipa barra ny-jarlapa start rrapa end date nula, rrupiya barra paid mu-nega barra wolawolapa nuwurra jal nyi-nega barra pay nyi-ni.

Gurda nyulebana, click bu 'Enter'.

Mun-guna payments ny-jarlapuna, lika janguny nyi-na barra gu-ngurrja payment mun-mola guga.

Minyja nginyipa ny-jarlapuna payment nula, nuwurra miy-boy barra, gala nyinmiya janguny nyi-na nuwurra waypa payment mu-jarlapiya.

Nyinmiya barra ny-jarlapa direct debit.

Nginyipa burr-wenggana bank o business nginyipa jal nyi-nirra barra pay burr-nega rrapa burr-wu barra mun-nginyipa enhanced Income Management account namba rrapa BSB.

Nginyipa ny-barripa nggula mun-nginyipa Enhanced Income Management account namba rrapa BSB.

- mun-jonama mun-nginyipa SmartCard
- mun-nginyipa account statement
- an-gata mobile app o online account nuwurra waypa nginyipa log in nyi-nega, o
- gunyuna burr-wenggana 1800252604.

Ny-jata n-dimanga TCU SmartCard, burr-wenggana gunyuna 1800 828 232.

Gunyuna direct debit, gipa mu-ngoyurra ny-jarlapuna, yi-gaba ny-jaka barra enhanced Income Management account gurda, burr-wenggana bank o business nginyipa paying burr-negarra, gunyuna barra birripa guga mun-geka mu-nega guny-birripa records gu-guyinda.

Mun-gata muny-birripa records mun-geka mu-ni, mun-guna direct debit mu-yurtcha barra m-bamba, muna-bengga muna-yu mun-nginyipa Enhanced Income Management account gu-guyinda.

Gun-gata nginyipa jal nyi-nirra gun-gugunggaja o barrwa janguny:

- Gunyuna ny-boy **servicesaustralia.gov.au/SmartCard**
- Wenggana gunyuna **1800 252 604**, nginyipa burr-wenggana barra interpreter nula nginyipa jal nyi-nirra an-ngardapa
- Burr-na ny-boy service centre.

Ny-jata nginyipa n-dimanga TCU SmartCard:

- Ny-boy gunyuna **TCU.com.au/SmartCard**
- Wenggana TCU gunyuna **1800 828 232**
- Burr-na ny-boy 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**
- 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.