

Centrepay Procedural Guide for Businesses

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1 What Centrepay is

Centrepay is a voluntary bill-paying service that is free for Centrelink customers.

Through Centrepay, a customer can authorise us to deduct regular amounts from their welfare payments to pay their bills and expenses to a registered business.

We consider the needs of customers when determining how to administer and operate Centrepay.

1.1 Purpose of this document

This procedural guide is part of the Centrepay framework which outlines your obligations to be a registered business for Centrepay. The guide gives practical information about the use of Centrepay for businesses.

You should read this guide with the Centrepay Policy and Terms that details the rules and conditions for Centrepay. Words and terms used in this procedural guide have the same meaning as defined in the Centrepay Policy and Terms.

In this document, unless otherwise stated:

- **you** and **your** refer to a **registered business**, previously known as **approved business**
- **we, us** and **our** refer to **Services Australia**.

All documents are available on our website at servicessaustralia.gov.au/centrepaybusiness

1.2 Changes to this document

We may, from time to time, make changes to this guide and publish advice of these updates on our website: servicessaustralia.gov.au/centrepaybusiness

You are responsible for accessing and understanding the latest Centrepay framework before you apply to use Centrepay and as an ongoing registered Centrepay business.

2. Before you apply

2.1 Understanding the Centrepay framework

You need to ensure that all employees, agents or contractors involved with Centrepay read and understand the Centrepay Policy and Terms and this procedural guide. By signing the Business Application, you accept and agree to act consistently with the Centrepay Policy and Terms and this procedural guide.

We cannot give legal advice on the Centrepay Policy and Terms or this procedural guide. You should seek independent legal advice if you have any legal queries relating to Centrepay.

2.2 Changes to your details

To comply with section 9.1 of the Centrepay policy you must tell us about any changes to the information you gave us within 5 business days of becoming aware of the change. This includes changes to:

- your business name, legal and trading
- your physical address and postal address
- contact details for both authorised and contact officers- email and phone number. See [section 2.5 Change to authorised officer and contact officer details](#).
- your business bank details
- your business structure or practices, including any Change in Control. See [section 2.3 Changes to your business structure](#).
- your businesses Australian Business Number (ABN) or your Australian Company Number (ACN). If your ABN or ACN changes, you must submit a new Business Application form.

- goods and services you provide. See [section 2.4 Change to goods and services, payment arrangements or products](#).
- staff that can access Centrelink Business Online Service (CBOS) for Centrepay, for example, if they leave, or change roles.
- your operations, for example, start of voluntary administration arrangements, insolvency or bankruptcy proceedings.
- existing or new regulatory body involvement of any nature, including any investigation, adverse finding, suspension, termination or revocation of a right to operate by a Regulatory Body.
- your businesses licences, registrations or accreditations.

2.3 Changes to your business structure

You must tell us of any change to your business structure within 5 business days of becoming aware of this change. This includes any Change in Control. This is to minimise impacts to existing Centrepay customers.

You must give all relevant details under section 15 of the Centrepay policy.

Examples of changes in control for the purposes of Centrepay include:

- business restructure
- sale, transfer or closing of your business
- mergers, acquisitions or amalgamations
- franchisor or franchisee arrangement changes
- appointment of new directors or senior operating officers, trustees or partners in a partnership
- the disposal of any assets you use to provide Centrepay approved goods or services.

If you have any doubt about whether changes to your business constitute a change in control, contact us.

Depending on the change, you or any new owners may need to submit a new Centrepay Business Application form. You may also need to get new customer consent for your current Centrepay deductions. You should contact the Centrepay Helpdesk to discuss the correct process.

If you stop trading or sell your business, see [section 10 Withdrawal from Centrepay](#) for more information.

2.4 Change to goods and services, payment arrangements or products

We approve you to use Centrepay for specific goods and services that are in the approval letter.

You must seek a new approval from us in writing and give us supporting documentation to do any of the following:

- change these goods or services
- use Centrepay for additional goods or services, payment arrangements or products.

If approved, we will issue you with an updated approval letter. You **must not** use Centrepay for new goods or services, payment arrangements or products, until you get your new approval letter.

2.5 Changes to authorised officer and contact officer details

You must ensure that the contact details you give us are always up to date.

Authorised officers must have the legal authority to act on behalf of your business and enter into a contract with us.

Contact officers cannot legally bind the business or enter into a contract with us but you can nominate them as a contact for specific matters, such as system issues or reconciling accounts.

An **authorised officer** can:

- sign the Centrepay Business Application form
- authorise all updates and changes for the business
- nominate other contact officers
- nominate other authorised officers
- request and authorise CBOS access for staff
- receive all notices from us regarding your Centrepay contract
- request to update bank details.

A **contact officer** can:

- remove CBOS users
- with authority from the authorised officer, participate in a post approval discussion with us
- advise of a change to your trading name, ABN or ACN, new director or senior operating officers
- update the address, phone number or email address for your business
- update registration, licensing, or accreditation for your business
- add additional contact officers
- manage customer deductions with customer consent.

Some changes may require you to submit a new Business Application form.

2.6 Subcontracting

At all times you are responsible for your compliance with the Centrepay framework. You cannot subcontract or outsource this responsibility.

If you subcontract your supply of goods and services, whether in full or in part, you acknowledge all of the following, that you:

- are responsible for compliance with the Centrepay framework
- are not relieved from any obligations or liabilities under this document because of any subcontract
- are responsible for the acts or omissions of any subcontractor.

You must ensure that any subcontractor:

- does not conduct itself in any way that would place you in breach of the Centrepay framework
- understands the requirements of the Centrepay framework and has in place adequate arrangements to ensure compliance.

You must also ensure that any subcontractor is supplying goods or services under a subcontract that is consistent with the Centrepay framework. This includes, where appropriate, conferring on you and us the right to do all of the following:

- give directions to the subcontractor
- refer the subcontractor to regulatory authorities
- conduct compliance audits.

2.7 Additional requirements for credit activities in relation to household goods and services

If you provide consumer lease arrangements for household goods and do not hold an Australian Credit Licence (ACL) but are a Credit Representative (CR), you must give the following evidence to us to confirm the arrangement.

A **copy of the written CR authorisation** from the ACL holder to the CR, giving them:

- authority to act as a CR
- information about the respective roles of the ACL holder and the CR.

The **authorised CR registration number** to show the appointment is registered with ASIC on their public register.

A **copy of the consumer lease contracts and the associated terms and conditions** showing that:

- the CR is acting as a representative of the ACL holder
- all appropriate details of the ACL holder and the CR are clearly displayed
- the leases are regulated.

2.8 Centrepay service categories and service reasons

Customers can make deductions for a good or service that is:

- consistent with Centrepay's objective as described in section 2.1 of the Centrepay policy
- a category of goods and services included in [section 2.9 Included service reasons](#)
- not an excluded expense or payment arrangement included in [section 2.10 Excluded expenses and payment arrangements](#)

For the purposes of this section of the procedural guide and Centrepay in general:

- **Service categories** describe categories of goods and services that customers can pay for using Centrepay.
- **Service reasons** describe specific goods and services within each service category that we may register you to receive Centrepay deductions for.

You will see service reasons in the Centrelink deduction reports you get via CBOS. See [section 7 Centrelink Business Online Services \(CBOS\)](#) for more information.

If your goods and services do not fall into the established categories described in [section 2.9 Included service reasons](#) your business is not eligible to use Centrepay. In these circumstances you can contact us to discuss your product or service before making an application for Centrepay. We may, at our discretion approve deductions for goods and services that fall outside of these categories.

If you are uncertain of your suitability for Centrepay you should contact the Centrepay Helpdesk on 1800 044 063

Approval for one service reason does not imply approval for additional service reasons.

2.9 Included service reasons

Customers can make Centrepay deductions for the range of goods and services that fall within one of the following service categories. Your business can only receive deductions for service reasons detailed in your approval letter.

2.9.1 Service category – Accommodation including rent, bond and arrears

You can only collect arrears payments through Centrepay while the customer is an ongoing customer of your business.

Service reason	Service reason code	Description
Boarding House Accommodation	BDH	Payment for board and lodgings in either a private home or other shared accommodation.
Caravan Park Fees	CPF	Rental and site costs in a caravan park.
General Community Housing	GCH	Accommodation provided by community organisations.
Indigenous Community Housing	DIH	Accommodation provided by Indigenous community organisations.
Short-Term Accommodation	STA	Short-term accommodation not specifically for Indigenous Australians, including: <ul style="list-style-type: none"> • emergency accommodation • sheltered and other crisis accommodation • rehabilitation and hostels • motel or hotel accommodation for the purposes of residential non-recreational use • lease or hire of caravans and other mobile-style accommodation for the purposes of residential non-recreational use.
Indigenous Short-Term Accommodation	ISH	Short-term accommodation for Indigenous Australians, including sheltered accommodation, disability, rehabilitation and hostels.
Private Landlords	PRD	Rent charged by landlords for private accommodation.
Real Estate Agents	EAG	Rent paid to an appointed real estate agent.
Property Management	PMG	Rent paid to an appointed property manager.
Supported Accommodation	RVF	Fees and charges for retirement, nursing, lifestyle or hospice style housing.

2.9.2 Service category – Education and employment

Service reason	Service reason code	Description
Child Care Services	CHC	Ongoing, after school, occasional and holiday child care services by registered carers and child care providers the Department of Social Services approve.
Education Expenses	EDF	Fees and charges for education services to any registered educational provider, and any related educational expenses including uniforms, equipment, workshops and excursions.
Employment Expenses	TOT	Employment-related expenses, including tools of trade, work uniforms, protective clothing, training and footwear.

2.9.3 Service category – Financial products

Under Centrepay, you can only use loans we list in this section.

Service reason	Service reason code	Description
Community Group Loans	CGR	Repayment of loans to approved community organisations. Includes Family Income Management Scheme no interest loans.
No Interest Loans	FIL	Repayments of Department of Social Services (DSS) approved No Interest Loans (NILS) issued by Good Shepherd Microfinance.
General Community Housing Loans	GCL	Repayments of low interest housing loans approved community organisations provide.
Indigenous Community Housing Loans	IHL	Repayments of low interest housing loans approved Indigenous community organisations provide.
Special Interest Loans	SIL	Repayments of Centrepay approved appropriate loans including special and low interest loans.
Insurance Services	ISR	House, home contents, vehicle, boat, caravan, pet, private health insurance cover through approved and regulated insurance providers.

Service reason	Service reason code	Description
Savings	SAV	Deposits paid to microfinance savings plans provided by a partnership between not-for-profit organisations and financial institutions, to promote customer savings. The financial institution must be regulated and authorised under the <i>Banking Act 1959</i> and hold an Australian Financial Services Licence. Only includes accounts, schemes or programs that do not charge fees for savings or put the customer at a disadvantage.

2.9.4 Service category – Health

Service reason	Service reason code	Description
Funeral Expenses	FBF	Funeral plans and bonds, prepaid funerals and actual costs of a funeral to funeral homes, funeral directors or other providers that hold appropriate accreditations and registrations where required by state or territory laws.
Ambulance	AMB	Provision of ambulance or associated services such as payments for services provided by the Royal Flying Doctor Service, emergency helicopter transfer service and other similar services.
Medical Services and Equipment	MEX	Medical services such as consultations, medication, hospital costs, patient transport and rehabilitation. Equipment such as wheelchairs, crutches, mobility aids and oxygen tanks. The service reason also includes veterinarian expenses for domestic pets.
Disability and Community Services	DCS	Provision of a suite of goods and services related to disability and community services, which may include accommodation costs, respite for carers, travel and transport, education and training programs, meal preparation, home-care services, personal allowance items, therapy services, child and family contact services and support and assistive equipment.

2.9.5 Service category – Household

Service reason	Service reason code	Description
Basic Household Items	CFW	Purchase of basic items for use by household members, such as clothing and footwear, small appliances, whitegoods and furniture. Also includes repair services for appliances and whitegoods.
Household Goods Lease and Rental	WGS	Rental of household goods including whitegoods, electrical and furniture – only through leases regulated under the <i>National Consumer Credit Protection Act 2009</i> , and where the lessor holds an Australian Credit Licence. Authorised credit representative arrangements may be eligible. See section 14.2 of the Centrepay policy.
Food Provision	FPR	Food and personal items related costs, including grocery and community store purchases, and meals on wheels.
Home-care and Trade Services	HCS	Home-care services including domiciliary care, household maintenance, pest control, home security, technical aids, and home modifications to assist mobility. Trade services, such as those provided by electricians, technicians, plumbers and gardeners.
School Nutrition Programme	SNP	Community and school-based nutritional programs for students.

2.9.6 Service category – Legal and professional services

Service reason	Service reason code	Description
Court Fines	CRT	Court-imposed fines and expiation notices including payment of compensation to victims of crime.
Court Infringements	CTI	Infringements, such as speeding or parking fines.
Professional Services	LAF	Professional services and related expenses including legal, accounting, financial planning services, and costs associated with births, deaths and marriages reports.

2.9.7 Service category – Social and recreational

Service reason	Service reason code	Description
Social and Recreational Commitments	SOR	Fees or donations, including sporting and musical activities and equipment, church donations and sponsorships.

2.9.8 Service category – Travel and transport

Service reason	Service reason code	Description
Motor Vehicle Registration	MVR	Registration of vehicles including cars, motorbikes, caravans, boats and trailers, and payment for compulsory third party insurance.
Travel and Transport	TVL	Travel and transport costs and expenses, such as Return to country, general transportation costs, furniture removal and storage, vehicle repairs, specific vehicle modifications and fuel.

2.9.9 Service category – Utilities

Service reason	Service reason code	Description
Council Services	LRD	Land, water, sewerage, rates and other services provided by local councils, shires or authorities.
Local Council Community Services	LCS	Community service costs provided by local council or shires or authorities.
Electricity	ELE	Provision of electricity by commercial providers.
Gas	GAS	Provision of mains and/or bottled gas by commercial providers.
Telecommunications	TEL	Telecommunication services including fixed telephone line rental and use, mobile, internet and data services.
Water	WAT	Connection and provision of water services by commercial providers.

2.10 Excluded expenses and payment arrangements

Customers cannot make Centrepay deductions for the range of goods and services that fall within the descriptions in the following list.

Service category	Description
Accommodation	Any expense relating to recreational use of accommodation.
Brokers	Payments to a broker or intermediary who both: <ul style="list-style-type: none"> • does not provide approved goods or services to customers • receives commissions, volume-based remuneration or any other financial benefit.
Excluded products	Excluded products are: <ul style="list-style-type: none"> • alcohol • tobacco products • pornographic material • gambling products or services • gift cards and vouchers • homebrew products • firearms, accessories and ammunition • photographic services.
Financial products	Financial products are: <ul style="list-style-type: none"> • short-term loan repayments to cash lenders, payday lenders, pawnbrokers, or buy now pay later providers • credit card payments and fees • debt collection agencies, debt collection negotiators and any other arrangement that charges a fee for debt collection services.
Hampers	Lay-by or instalments through payment plan arrangements, where you primarily trades in hamper style goods and services.
Household Goods Rental or Consumer Leases	Rental, hire or lease payments for goods, where there's no regulation on the consumer lease under the <i>National Consumer Credit Protection Act 2009</i> (Cth).
Insurance	Insurance products include: <ul style="list-style-type: none"> • income protection insurance • funeral insurance plans • life insurance • any other product where the customer must continue making payments until the death of a nominated person to receive benefits.
Travel and Transport	Vehicle leasing payments and expenses, and payments for taxi services or hire cars.
Other	Any goods, services or payment arrangements that, in our view: <ul style="list-style-type: none"> • have significant potential for high cost but low value goods or services

Service category	Description
	<ul style="list-style-type: none"> • are unsolicited goods or services within the meaning of the Australian Consumer Law • contain unfair contract terms within the meaning of the Australian Consumer Law • expose customers to unacceptable risks of financial stress or exploitation • are for goods or services that are no longer received by the customer • are for goods or services a customer is unlikely to receive within a reasonable period of time after payment under the terms applicable to the relevant goods or services.

3 Fees associated with Centrepay

We charge you a transaction fee for each full or partial deduction made from a customer's payment.

You cannot charge customers any fees or costs associated with the use of Centrepay. You cannot pass the transaction fee on to customers.

3.1 Fee structure

Each Centrepay transaction incurs a \$0.99 fee. This is the \$0.90 transaction fee plus \$0.09 GST.

We charge this fee for each successful deduction we pay to you, including where we may only pay part of the agreed deduction amount.

Where we cannot make any deduction from a customer's payment, we will not charge a transaction fee.

We may review and change our fee structure from time to time. We'll tell you before any change comes into effect.

Selected service reasons may incur a varied fee. We'll tell you and implement it at the time we register your business for Centrepay.

3.2 Options for payment of fees

Billing at source: We automatically withhold fees from deductions before we pay you the deduction amount. You must allocate the full deduction amount to the customer account, including the fee amount we deducted.

Billing in arrears: In exceptional circumstances, we may authorise you to pay our transaction fees in arrears. This allows you to receive the customer's full payment amount and get an invoice for the fees at the end of the billing period, usually monthly.

We bill most businesses at source, with only limited businesses billed in arrears. You must send a billing in arrears request to us in writing.

3.3 Fee reporting

We will give you transaction fee information via your Centrelink deduction reports within CBOS. See [section 7 Centrelink Business Online Services \(CBOS\)](#) for more information.

4 Applying for Centrepay

To register to use Centrepay you must submit an application to us.

Completion of an application does not guarantee we will register you to use Centrepay. We will only consider your application if you complete all applicable questions and you attach all required documents.

To assess the application, we may contact you to request further information. We will give written notification of the outcome of the application.

4.1 Once registered

4.1.1 Approval Letter

Once registered for Centrepay, you will receive a letter and we will contact you for a post approval discussion by telephone to:

- confirm your status as a registered Centrepay business
- give you additional information in relation to the administration of Centrepay
- seek your acknowledgement of and agreement to comply with the Centrepay framework
- give all relevant contact information for us.

The approval letter includes details relating to:

- service reasons under which we register you for Centrepay
- your Business's Customer Reference Number
- the bank account to which we will make deduction payments to you
- Centrelink Business Online Service (CBOS) information
- frequency for your Centrelink deduction reports
- transaction fees payable
- additional conditions, if any, applicable to you.

4.1.2 Customer Reference Number

The Customer Reference Number (CRN) is the unique identifier given to all customers and businesses who interact with us. CRNs comprise of 9 numbers and 1 letter.

This unique CRN appears on all correspondence from us. You must state your CRN when contacting us.

You must give customers your CRN to ensure deductions are correct, where customers choose to set up deductions online or through us.

4.1.3 Additional conditions

We may apply additional conditions to your use of Centrepay. This may be the case where we would deem you ineligible for the Centrepay service without the imposition of these conditions. We will include details of any additional conditions in the approval letter and we may also apply them at any time subsequent to approval.

If you do not accept these conditions, we will not approve your use of Centrepay.

5 Using Centrepay

5.1 Deduction Authority

A Deduction Authority is the consent and instruction from a customer or their customer representative to make a deduction to you for the supply of a good or service that is an approved service reason. See [section 2.9 Included service reasons](#).

You must get a Deduction Authority from a customer or their customer representative before a Centrepay deduction can start, increase or restart. You can get a Deduction Authority in writing as a hard copy, electronically via a secure online channel or verbally. All Deduction Authorities must contain the information set out in [section 5.1.1 Information needed to set up deductions](#) and comply with section 10 of the Centrepay policy.

For the purposes of this section of the procedural guide and collecting consent via a Deduction Authority:

Electronic signature is a broad term for an electronic process that collects customer consent on a Deduction Authority.

Digital signature refers to a specific type of electronic signature that generates using a digital certificate and cryptographically bound to the document using public key infrastructure (PKI).

When getting a Deduction Authority, you must:

- confirm the identity of the customer or their customer representative
- give relevant information to ensure the customer is giving informed consent
- ensure the customer is giving genuine and voluntary consent – it must not be because of threat, coercion or inducement
- retain a copy of the Deduction Authority for a period of 2 years after the deduction has stopped
- securely store the Deduction Authority in a way that we can audit, if required.

Failure to get a valid Deduction Authority and store it in a way that we can audit may result in us suspending or withdrawing you as a registered Centrepay business. If we cannot identify a valid Deduction Authority for payments received, we may class it as an overpayment.

5.1.1 Information needed to set up deductions

A Deduction Authority has no prescribed form. At a minimum, a Deduction Authority must involve the collection of the following information:

- the name and CRN of the customer
- the date of birth of the customer
- the name and CRN of the business the customer wishes to pay
- the Centrelink payment from which the deduction will come from
- the amount of the fortnightly deduction
- the reason for the deduction, such as the good or service you are providing
- the date the deduction will start
- the target amount for the deduction if applicable
- the end date of the deduction if applicable
- consent to the disclosure of information between the participating business and us, including for the purposes of the *Privacy Act 1988*
- a notice informing the customer of their right to change or cancel their deduction at any time
- a notice informing the customer that they can find more information about Centrepay on our website at servicesaustralia.gov.au/centrepaybusiness
- an indication that the customer has given the information and that it is correct
- where the Deduction Authority is executed electronically, include a notice to make it clear that the customer has consented to the use of electronic execution. See [section 5.2.3 Deduction Authority examples](#) for more information.

Customers can nominate either a target amount or an end date, but not both. You are also responsible for advising customers that where they have a set target amount, the final deduction may increase by up to \$2 to cover any remaining amounts of less than \$2.

We will accept a Deduction Authority you develop which includes the above minimum requirements and in these 3 formats:

1. **Hard copy** with the customer's wet ink signature, see [Example written Deduction Authority in section 5.2.3](#). You can store this as a hard copy or an electronic scanned copy.
2. **Electronic record** demonstrating a customer has given informed consent, generated by a system having the following features:
 - authenticated access with the use of appropriate credentials, such as a unique customer identifier and password
 - access controls to ensure customers have access only to their own information
 - a means for recording a customer's genuine acknowledgement and consent
 - a means for recording and securely storing the date and time, you collected the acknowledgement and consent

You can only use a digital signature as defined under [section 5.1 Deduction Authority](#) outside of the above authenticated requirements where an Authorised Certificate Authority issued a Public and Private key. We will only accept customer self-authenticated digital signatures under the above multi-factor authenticated requirements.

3. **Verbal** by an audio recording of the full verbal Deduction Authority script that captures the customer's consent, see [Example verbal Deduction Authority in section 5.2.3](#). Alternatively, an online or system generated date and time stamped electronic consent record that confirms the customer read and agreed to the verbal script.

If you fail to get any of the information set out above in a Deduction Authority, the Deduction Authority is invalid and may result in us suspending or withdrawing your approval to use Centrepay. We may class payments you receive where the Deduction Authority is invalid as an overpayment. See [section 5.2.9 Overpayments](#).

5.2 Setting up deductions

A customer can set up a deduction any of these ways:

- through myGov by selecting Centrelink
- using the Express Plus Centrelink mobile app
- by contacting us
- by providing a Deduction Authority to a Centrepay registered business to manage their deductions via CBOS.

The minimum deduction amount for Centrepay is \$10.

5.2.1 Deductions through us

Customers can call us on their regular payment line or visit a service centre directly to set up a deduction. They need to give us the following information:

- your business name
- your CRN if known
- the account, billing or reference number you assign, if any
- the amount they want deducted each fortnight and which welfare payment to deduct it from
- the date they want the deduction to start
- any date the deduction should stop or total amount target they want to reach.

5.2.2 Deductions through businesses

You can set up Centrepay deductions on a customer's behalf by getting a Deduction Authority from the customer and submitting the request to us via CBOS. You must submit it within 3 business days from when you get it from the customer. See [section 7 Centrelink Business Online Services \(CBOS\)](#) for more information.

Important information about setting up, varying or cancelling deductions:

- you can decrease the amount of a deduction or cancel an existing deduction without the customer's consent. However, you should attempt to advise the customer before doing so
- you must get a new Deduction Authority from the customer if recommencing a previously cancelled deduction or where a customer withdrew a Deduction Authority
- you must get a new Deduction Authority before increasing a deduction amount. This also applies for arrears payments where you are increasing the regular deduction to catch up amounts where an ongoing customer has fallen behind in their payments
- you can specify an end date or target amount for deductions. Once the customer reaches the end date or target amount, we will automatically cancel the deduction
- if a customer no longer gets the goods or services, you must cancel the deduction if the customer has not already done so.

You are responsible for both:

- ensuring each customer gives a Deduction Authority with informed consent
- the accuracy of information you submit to us via CBOS.

5.2.3 Deduction Authority examples

The example Deduction Authorities are a guide for you. They outline the minimum content for a Deduction Authority from a customer to set up, increase or restart a previously cancelled deduction.

These examples are not an actual Centrepay form. You must not give these examples to customers to submit to us.

If a customer signs a Deduction Authority electronically, you must also include this wording:

- I confirm that the electronic signature in this consent represents my signature.
- I consent to signing the form electronically and I confirm that my signature is legally binding.

Example written Deduction Authority

I <Customer's full name> <Customer's CRN> authorise Services Australia to make a deduction of \$<amount> each fortnight from my <name of Centrelink payment> and pay this amount to <your Business name> <your Business CRN> for <reason for deduction> commencing from <insert start date>.

Option 1 – Setting up a target amount

I request that this deduction of \$<amount> continue until I reach the target amount of <Insert target amount>.

If a deduction has a target amount set, the final deduction will increase by up to \$2 to cover any remaining amounts of less than \$2.

Option 2 – Setting up an end date

I request that this deduction of \$<amount> continue until <insert end date>.

Option 3 – No target amount or end date

I confirm that this deduction has no target amount and no end date.

Australian Privacy legislation protects your personal information. I give permission for <your Business name> to disclose my information to Services Australia for the purposes of checking my account number, billing number and amount I want to pay, and reconciling my payment deduction details.

I understand that I can change or cancel my deduction at any time, and I can find more information about Centrepay online at servicessaustralia.gov.au/centrepay

Customer signature:

Date of Birth:

Date:

Example verbal Deduction Authority

If your business gets a Deduction Authority verbally, you must audio record it or capture it via an online or system generated record. Before you start a verbal consent you must:

- confirm the customer's identity
- get consent to make a recording.

"Do you <Customer's full name> < Customer's CRN> authorise Services Australia to deduct <agreed fortnightly payment amount (\$)> per fortnight to pay <your Business name> <your Business CRN> for <goods or service provided to you>?"

To proceed, the customer must answer "Yes".

"Which Centrelink payment do you want the deduction taken from?"

To proceed, the customer must give their Centrelink payment.

"On which date would you like the deduction to start?"

To proceed, the customer must give a start date for the deduction.

"Would you like to set up a target amount or end date for your deduction?"

If the customer answers "No", proceed to next question.

If the customer answers "Yes"

"If you set a 'target amount' and the final deduction will be less than \$2, we'll increase the second last deduction to <include the final amount>. Do you agree with this happening?"

To proceed, the customer must answer "Yes".

Customers can set up a target amount or an end date but not both.

Capture target amount or end date information, if applicable.

"Australian Privacy legislation protects your personal information. Do you give permission for <your Business name> to disclose your information to Services Australia for the purposes of:

- checking your account number, billing number and the amount you want to pay, and
- reconciling your payment deduction details.

To proceed, the customer must answer "Yes".

"Can you please confirm that you understand that:

- you can change or cancel your Centrepay deductions at any time
- you can find more information online at servicesaustralia.gov.au/centrepay".

To proceed, the customer must answer "Yes".

For telephone consent recorded via an online or system generated record you must include:

Consent script read and agreed to? <Yes/No>

Consent Date: <XX/XX/XX> Consent Time: <00.00.00 am/pm>

5.2.4 Proof of customer authorisation

You must securely store an auditable record of the customer's Deduction Authority for a period of 2 years after you receive the final deduction. This applies whether it is in writing, audio recording or stored electronically.

5.2.5 Start of deductions

On receipt of a Deduction Authority from a customer, or upon notice from the business under the outlined process, we will process the deduction to take place on the customer's next available payment date, or as instructed by the customer.

If we get a Deduction Authority within 5 business days of the customer's next payment date, a deduction may not start until the following payment date.

You can check the start date of customer deductions via the Deduction and Payment Application (DAPA) through CBOS. See [section 7 Centrelink Business Online Services \(CBOS\)](#) for more information.

5.2.6 Types of deductions

Centrepay enables customers to make different types of deductions. The customer can stop or vary any of these deduction types at any time.

You may benefit from encouraging the use of target amounts or end dates. These features may help in avoiding overpayments.

The following types of deductions are available:

Ongoing deductions

These deductions continue until you or the customer requests the deductions stop, or the customer's payment stops.

Target amounts

A customer may authorise the payment of a deduction until they reach a specific target amount. When they reach it, the deduction will automatically stop. This can be a single deduction.

End dates

A customer may authorise the payment of a deduction until they reach a specified end date. When they reach this date, the deduction will automatically stop. You can only have an end date up to 12 months after the date of consent.

Suspended deductions

A customer may authorise the suspension of a deduction for up to 13 weeks. Suspending a deduction that is temporarily not required can reduce the likelihood of an overpayment occurring. The deduction will automatically restart immediately after the suspension end date. You should ask your customers to set up a suspension online or you can suspend a deduction by contacting the Centrepay helpdesk.

Changing deduction amounts permanently

You may at any time reduce the value of a deduction.

You may only increase a deduction by getting and submitting a new Deduction Authority to us via CBOS.

A customer may authorise a change to a deduction amount permanently from their next payment date.

We make changes to deductions under our processing timeframes. Typically we need 24 hours notice to process such changes. Although our capacity varies with demand. We are not responsible if you make a request and there's not adequate time to process the change to the deduction.

Setting up future changes

You can temporarily decrease a deduction for a specified period up to 13 weeks. You can do this by contacting the Centrepay helpdesk.

5.2.7 Payment of deductions to you

We pay customer deductions by electronic funds transfer direct to your business bank account.

It is essential that you:

- maintain correct bank account details with us at all times while you are a registered Centrepay business
- give us written notification, by an authorised officer, of any changes to your bank account, including BSB, account number and account name. You should allow at least 5 business days for the change to take effect.

We will not be liable to make any additional payments where:

- you incorrectly advise your bank account details
- an authorised officer doesn't advise the details of your bank account in writing
- you don't advise a change in your bank account details without 5 business days' notice.

You must not impose any penalty upon customers because you have not received any deduction due to these circumstances.

We will not be liable or responsible for any fees or other charges you incur because a deduction payment does or does not go into your bank account.

Where we sent a deduction to your nominated bank account, but for whatever reason you didn't get it, we will trace that deduction. If we have confirmation that we have the amount back, we will redirect the deduction to you promptly.

5.2.8 Reasons why a full deduction might not happen

At times, we may not be able to deliver the amount expected from a customer's welfare payment. We include this information in your Centrelink deduction reports.

Should this occur, you should discuss this directly with the customer. We encourage customers to contact you to make alternative payment arrangements if they are aware that the full deduction amount won't happen.

Due to privacy protections, we are unable to give details when payments are insufficient to cover the expected deduction amount.

5.2.9 Overpayments

You are responsible for ensuring that deduction amounts are appropriate. We consider the following deductions an overpayment:

- a deduction paid that the customer didn't authorise
- a deduction paid that exceeds the amount authorised by a customer
- a deduction that results in the customer having an excess credit where the amount is not reasonably required to pay a future bill
- the amount is more than you should have received for payment of goods and services
- where your business doesn't know the customer or your business has been unable to reconcile a deduction against a customer account
- where you get a payment after goods and services are no longer provided.

Where there is an overpayment, you must tell the customer. The customer may elect to suspend or reduce the deduction amount for a period. If the customer requests a refund of the amount you must return it to the customer.

If you are unable to contact the customer, you must tell us within 5 business days of identifying the overpayment. We will advise you of the appropriate action to take or the process for returning the overpayment to the customer or us.

If you are unable to return the overpayment to the customer, you must immediately tell us by contacting the Centrepay helpdesk on 1800 044 063.

If the overpayment is a large amount or affects multiple customers, you must tell us within 5 business days regardless of whether you contact the customer or not.

5.2.10 Cancellation of deductions

Once you cancel a deduction, you may need to contact the customer to make other payment arrangements for the goods or services. If the customer wants to continue to use Centrepay, you must get a new Deduction Authority before recommencing a deduction, even if there's no change to the details, such as the amount. See [section 5.1 Deduction Authority](#) and [section 5.1.1 Information needed to set up deductions](#).

Where you become aware a customer is no longer receiving any goods or services you provide, you must cancel the Deduction Authority within 3 business days.

5.3 Referencing Centrepay

Once registered for Centrepay, we will list you on our [Find a business or organisation](#) search tool. It's available on our website at servicesaustralia.gov.au/centrepaybusiness so customers can identify registered Centrepay businesses. We don't include private landlords in the search tool.

You can ask us to remove your details from the search tool by calling the Centrepay helpdesk on 1800 044 063.

You can list Centrepay as an available method of payment on promotional materials and bill notices. You must not represent your approval to use Centrepay in a way that represents endorsement of you or your goods or services by us, or the Australian government.

Contact us if you need more information on the approved ways to reference Centrepay.

5.3.1 Criteria for referencing Centrepay

You may only associate Centrepay with your goods and services in line with the Centrepay framework.

You must comply with the following rules:

- only use the approved text in [section 5.3.3 Summary of standard conventions](#) and only in the categories described in that section
- where possible, include reference to our website in your text, for example, go to servicesaustralia.gov.au/centrepay for more information
- when referring to Centrepay as a payment option on your bill notice, list it alongside and with equal emphasis to other payment methods
- never use our logo, brand or trademark within any advertising material, see [section 5.3.2 Materials not permitted](#).

You can send us a request to:

- get a copy of the logo to use under [Category 2](#)
- get a copy of the favicon to use under [Category 3](#)
- use Centrepay references not authorised by this procedural guide for our consideration.

5.3.2 Materials not permitted

You **must never** use our logo, brand or trademark at any time on your website or in any promotional material. This includes the following examples:

- web content
- flyers, brochures, posters, and vouchers
- print media such as newspapers, catalogues and magazines
- internet advertising, including Yellow Pages, YouTube, online catalogues, and classified ads

- social media advertising such as Facebook
- television and radio advertising.



You can reference **Centrepay** and **Centrelink payments** in content on your website. If you do, it must be text only and not include any of our logos, brands or trademarks or the term **Centrelink benefit**.



You **cannot** use the Centrelink logo or Unity star symbol below at any time:

5.3.3 Summary of standard conventions

Category	Approved text to reference Centrepay
<p>Category 1</p> <p>For you to identify Centrepay in promotional material</p>	<p>You may only refer to Centrepay in promotional material using the following text. Our logo cannot accompany this text:</p> <p>Centrepay is a voluntary bill-paying service which is free for Centrelink customers. Use Centrepay to arrange regular deductions from your Centrelink payment.</p> <p>You can start or change a deduction at any time. The easiest way to do it is through your Centrelink account online in myGov.</p> <p>Optional additional wording:</p> <p>You can use Centrepay to pay bills and ongoing expenses like accommodation, education and employment, health, financial products, legal and professional services, utilities, travel and transport, as well as other household costs.</p> <p>Optional additional wording:</p> <p>Use Centrepay to manage expenses such as:</p> <ul style="list-style-type: none"> • accommodation – residential accommodation including rent, board and bond • education and employment – education and childcare provided by registered providers and employment related expenses • financial products – low or special interest loans, insurance premiums, deposits paid to savings programs • health – costs and expenses associated with medical equipment and services • household – purchase of basic household items and food. Lease, hire, or rent-to-buy of household goods regulated under the <i>National Consumer Credit Protection Act 2009</i> (Cth) • legal and professional services – expenses associated with legal and other professional matters • social and recreational – expenses related to community, social and recreational participation • travel and transport – road vehicle expenses, general transportation and furniture removal and storage • utilities – private, state and territory government utilities and local council services. <p>Use the following phrase where a word limit applies – max 160 characters including spaces. Our logo cannot accompany this text:</p> <p>Centrepay is a bill paying service, free for Centrelink customers, to have deductions made from a customer’s payment directly to your business.</p>

Category	Approved text to reference Centrepay
<p>Category 2</p> <p>For use on customer bill notices</p>	<p>You may only use the following text and logo on a bill notice:</p>  <p>Centrepay Go to servicesaustralia.gov.au/centrepay for more information.</p> <p>The following conditions apply to the use of this logo:</p> <ul style="list-style-type: none"> do not change or distort this logo in any way when scaling this logo, do so proportionately this logo must remain legible at 100% true size of the actual text of the approved wording it accompanies this logo must be black text, as shown only use this logo with approved Centrepay wording it accompanies in the How to Pay section of a bill notice. You cannot use it elsewhere without our written permission legislation protects this logo and Centrepay name. You must only use it in line with this procedural guide do not merge or turn the Centrepay name into a logo.
<p>Category 3</p> <p>For use on digital payment platforms to show a payment made via Centrepay</p>	<p>You can use this logo favicon on your digital payment platforms and payment apps to show a customer payment using Centrepay.</p>  <p>The following conditions apply to use this favicon:</p> <ul style="list-style-type: none"> do not change or distort this favicon in any way when scaling this favicon, do so proportionately this favicon must remain legible at 100% true size of the actual text of the approved wording it accompanies this favicon must be black text, as shown only use this favicon with the word Centrepay in digital systems to show a customer payment using Centrepay. You cannot use it elsewhere without our written permission legislation protects this favicon and Centrepay name. You must only use it in line with this procedural guide do not turn the Centrepay name into a logo.

6 Feedback and complaints

Customers or you can make complaints or provide feedback about our actions or the operation of Centrepay under section 22 of the Centrepay policy. To do this call the Centrelink feedback and complaints line on 1800 132 468.

We respond to complaints we get as soon as possible. You can find more information, including relevant Helpdesk contact details, on our website at servicesaustralia.gov.au/feedback

If you or a customer don't like the way we handled a complaint, you can refer it for further investigation to other regulatory and oversight bodies, including the Office of the Commonwealth Ombudsman.

7 Centrelink Business Online Services (CBOS)

CBOS enables you to manage Centrepay deductions and payments using a secure online portal.

You can find user guides on the CBOS landing page under the help menu.

You can find important notification or messages under the News or Alerts on the CBOS landing page.

For the purposes of Centrepay, you can access:

Centrelink deduction reports

Centrelink deduction reports provide you with deduction instruction and payment reconciliation information for deductions made by Centrepay customers. We can tailor the report frequency and format to your requirements.

Deduction and Payments Application (DAPA)

With customer consent via a Deduction Authority DAPA allows you to add, vary or cancel single Centrepay deductions, including adding or varying target amounts or deduction end dates.

DAPA also allows you to view:

- your customers' current and future Centrepay deductions
- a recent history of payments made on behalf of customers to your nominated bank account.

Deduction Bulk Upload Service (DBUS)

With customer consent via a Deduction Authority DBUS allows you to submit a bulk file of multiple customer requests to add, vary or cancel Centrepay deductions, including adding or varying target amounts or deduction end dates.

7.1 Access CBOS

To register individual staff for CBOS, you need to complete and submit a **SA445 Business Online Services – User Details form**. You must include details of each individual staff member who requires CBOS access and they must sign the form.

An authorised officer has the authority to advise us of any changes to your details and request access for new users.

7.2 Your responsibilities

You are responsible for all the following:

- the actions of your staff (users) in respect of access and use of CBOS, including their compliance with the Centrepay framework
- telling us immediately of any changes to user access by completing and submitting to us, a SA445 Business Online Services – User Details form. For example, if any staff member is no longer authorised to represent you, or if there are new staff members who require access to CBOS
- telling us immediately, if any staff member breaches our requirements on use and management of passwords or fails to comply with their undertaking as detailed on the SA445 Business Online Services – User Details form.

7.3 Individual staff (user) responsibility

Users are responsible for all the following:

- complying with the individual acknowledgement and undertaking given to us
- only accessing CBOS as required, when performing work duties as an employee of the business
- ensuring you don't give access to information provided through CBOS to any unauthorised person

- complying with the requirements on use and management of passwords as detailed on the SA445 Business Online Services – User Details form including:
 - not sharing passwords with any other person
 - not allowing any other persons to access CBOS using their unique logon details
 - logging off as soon as practical after each use of CBOS
 - not leaving computer terminals unattended while logged in to CBOS.
- ensuring that when entering or making changes to a customer's deduction information via CBOS, that the customer has given appropriate consent via a Deduction Authority.

7.4 Service availability

You may experience occasional, unforeseen disruptions to online services, which may impact your access to CBOS. We also conduct scheduled maintenance to continually improve and enhance functionality.

Up-to-date information about unexpected service issues or scheduled maintenance dates and times is on our website at servicesaustralia.gov.au/centrelinkbusinessonline

If you need urgent support when service is unavailable during business hours, contact the Centrepay helpdesk on 1800 044 063.

8 Varying deductions

With a Deduction Authority CBOS users can do all of these:

- start new deductions - **Add a deduction**
- stop deductions - **Cancel a deduction**
- increase the amount of a deduction - **Vary up**
- reduce the amount of a deduction - **Vary down**
- enter or vary a target amount for a deduction
- enter or vary an end date for a deduction.

9 Your responsibilities

9.1 Meet requirements

The Centrepay framework outlines how you should conduct your activities with Centrepay customers. To remain eligible, we expect you will conduct yourself in a lawful and ethical way, and in a way that is beneficial to customers and not detrimental to us.

Lawful conduct includes complying with all laws that regulate you, including:

- consumer protection
- registration
- licensing and accreditation
- financial and privacy laws
- the provision of layby
- anti-hawking
- cooling off periods
- the provision of consumer credit.

Ethical behaviour includes, dealing with customers in a fair, honest and equitable way which does not take unfair advantage of customers. Some examples of unethical behaviour include:

- unsolicited meetings such as door knocking with a potential customer which occurs because of you approaching that person without a direct invitation from that person
- activities which target or are predatory towards the disadvantaged or vulnerable.

To remain eligible for Centrepay you must comply and act in line with the Centrepay framework, including continuing to meet the approval criteria and complying with any reasonable requests we make for information.

Your business is responsible for ensuring that it remains aware of and complies with obligations set out by regulatory authorities relevant to your business. This includes complying with any rules and guidelines they introduce, or have changes made to, after we register your business to use Centrepay.

9.2 Failure to meet obligations

We will address your failure to comply with your obligations under the Centrepay framework with compliance action. See sections 18 and 19 of the Centrepay policy for details.

9.3 Management of customer information

Once you collect customer information, you are responsible for protecting that information from loss or misuse. You must not adopt, use or disclose a customer's CRN for any purpose other than Centrepay.

You must comply with all privacy, secrecy and confidentiality laws that apply to the customer information you get from us. This includes:

- protecting customer information from misuse, interference and loss, and from unauthorised access or modification
- not disclosing customer information to any third party without customer consent
- not selling customer information
- securely storing customer information
- securely destroying customer information when appropriate. See section 10.7 of the Centrepay policy.

Examples of secure storage include:

- a secure locked cabinet that only authorised individuals can access
- a secure locked office that only authorised individuals can access
- a password protected computer that only authorised individuals can access, or, if on a computer without password protection, confidential electronically stored documents and files must be password protected
- an area that is secure and does not allow customer access. For example, in an open plan office an area that is not a designated public contact area.

Secure storage would not include:

- having documents or files in view, in a non-secure public area
- having documents or files in a location that non-authorised staff can view
- locating documents or files in an area that is accessible to the public. For example, a bookshelf, on an office desk in a public area, on or under a counter
- having electronic documents or files accessible on a public computer that non-authorised individuals can access.

10 Withdrawal from Centrepay

If you no longer want to use Centrepay, you must give us at least 20 business days notice in writing.

Where you voluntarily withdraw or we withdraw your approval to use Centrepay, you must continue to comply with the requirements of the Centrepay Policy and Terms that survive withdrawal. See section 1.4 of the Centrepay policy.

You should also:

- make reasonable endeavours to ensure you tell customers to allow time to make alternative payment arrangements
- before ceasing the use of Centrepay ensure that you reconcile deductions appropriately to customers' accounts
- finalise your account with us if any transaction fees are outstanding
- immediately remove any Centrepay promotional material and references from your website, advertising or correspondence.

11 Contact us

11.1 Centrepay Business Helpdesk

The Centrelink Business Support Helpdesk sits within the National Business Gateway. You can use it to get support with Centrepay. This can include using online services, advice of changes to your business details or advice of overpayments.

Email: centrelink.business.support@servicesaustralia.gov.au

Phone **1800 044 063** during business hours

When calling the Centrelink Business Support Helpdesk, you will need the following information:

- your business name
- your CRN - usually begins with 555
- description of the problem or error.

If customers need help with Centrepay, they can access their Centrelink online account via myGov, use their Express Plus mobile app, visit a service centre or call their regular Centrelink payment line.