

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

Prefer not to say

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes, Centrepay works well for safeguarding payees with safe and reliable products and services able to be accessed.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes, the authorised goods and services available are enough to help most low income payees make regular payments for most required items.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

ABN registered businesses based in Australia only should be included with no markups or fees for Centrepay payments.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes. Being able to select the amount payable and the frequency works well for most payees. Being able to edit or pause payments is also handy although this might cause some issues with people who have poor budgeting skills.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Perhaps a limitation on the total amount available to be payable for physical items and perhaps limitations on the total amount payable each fortnight/month specific to the payee's DSS income.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

For physical items there should be some sort of limit. For bills and utilities there should not be a limit because at the end of the day the payee is still going to have to pay the item regardless of whether it is through Centrepay or another method.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

ABN registered businesses, yes.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Businesses selling physical items to Centrepay payees should be limited with the amount they can charge and be required to no charge extra fees for Centrepay deductions/payments.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Australian based companies only.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

As this is 2024, text messaging or email reminders for upcoming Centrepay payments may help some people managing their payments. I personally, would find them annoying so I would like to think that I could toggle the notifications on/off.

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Allow payment extensions if required but only after the customer has made contact and made arrangements with both the agency and the Centrepay business.

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Nil. If someone can use MyGov and/or Centrelink websites then there should be no impact on using Centrepay.

What improvements could be made to the complaints management process for Centrepay customers?

Having more telephone staff would be helpful however a dedicated live chat for Centrepay complaints could be beneficial for sorting out problems quickly.

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Have all the available channels clearly stated on the Centrepay payments page in MyGov/Centrelink online AND a dedicated phone recording stating the channels at the start of Centrepay phone calls.

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Too long on hold on the phone.

BUSINESS

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

No conditions should be added.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Complaints from payees and regular or frequent increases to fortnightly/monthly Centrepay payments from the same business should have questions raised.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Physical items over \$1000 in value should be restricted.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Not adding fees and charges to Centrepay payments. Not regularly or frequently increasing Centrepay payments for the customer.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Name and shame. If a business knew that they would have their name and compliance action published publicly they would be less likely to breach any Centrepay rules for businesses.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Nil. Overpayments should be dealt with by the customer and the business.

How would customers prefer to be notified about overpayments?

Email and/or phone.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Unknown. I have never had an overpayment issue using Centrepay.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Depends on who is on the Centrepay Reform body. Certain persons may have their own agenda and only consult with who they want involved. In general though, meaningful consultation should include ALL Centrepay payees and businesses. After all, it is the Centrepay payees and the registered businesses who are ultimately affected by any changes.

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Centerpay is fine as it is, just more businesses needs to be available for centerpay

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

None. Centerpay insures no payments are accidentally missed and is that bank fees don't interrupt payments. It's better then direct debit

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes, there should be allowances made so that customers can still afford food

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes. They should only have access to stop centerpay payments when the goods or service contract is finished

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Emails to customers to verify centerpay payments when first initiated

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Unsure

Where are you located?

SA

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Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I feel it does. Centrepay is a fantastic way to help people take control & get on top their finances. Also the recipient is benefiting as they're getting payments on time & regularly.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Absolutely it does, it's the necessities in life which are the important things as above

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Nothing else comes to mind.

What criteria should be used to consider whether to include or exclude any goods or services?

How important it is to a persons general living. All necessities which many struggle with bills rent payments.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

I feel an appointment with a financial councillor/ advisor would help people manage money better.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No I don't think so.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes there should be a limit otherwise it kind of defeats the purpose of Centrepay. Apply to all.!

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No they shouldn't, it's a breach of privacy

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Maybe only in special circumstances.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Only accessible via the individuals own account & any alteration is to be agreed soon either person.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

I feel it does

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

I feel it's straightforward

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Help them sort things out quick, avoid delays & show empathy & sometimes compassion

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Not sure N/A to me

What improvements could be made to the complaints management process for Centrepay customers?

More call centre employees to help with more complaints

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Advertisement, community, advisory from Centrelink employees

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

No I don't think so.

BUSINESS

What community expectations could be incorporated into assessing Centrepay registered businesses?

Legit & registered, trusted

What risk factors should the agency consider in assessing a business for Centrepay registration?

If registered properly & legally

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Not sure

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Not sure

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

It does but Centrepay also allows people to pay fines by instalments, however if they need to do so they lose the ability to contest the fine or complain about the associated incident, which highly disadvantages people who don't hve that much extra money available in one hit.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Recreational fees like gym memberships, since they are hard to cancel and come with extra fees.

What criteria should be used to consider whether to include or exclude any goods or services?

Ideally I think everything should be included so long as someone can consent to each individual deduction - if we have to have criteria, consent and financial capacity.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

I wouldn't know.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

It's very difficult because a maximum percentage could always mean someone couldn't pay rent or buy food, and it would make it harder for people to manage their finances. I think 85% as a total maximum would be functional, but as housing prices increase this runs the risk of people losing housing.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

No, because businesses shouldn't have access.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Deduction arrangements simply shouldn't be alterable by anyone but the customer and anyone they have given EPOA.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

No,

BUSINESS

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

No extra fees or interest for instalment methods.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Increasing amounts over time.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Afterpay etc where failed payments trigger 65% or 100% premiums or similar damaging penalties.

COMPLIANCE

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

All of it.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Facility for the amount to be kept as a credit towards a future bill (i.e. utilities)

How would customers prefer to be notified about overpayments?

Post

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Uneven/unpredictable billing amounts between cycles.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Questions that are actually clear and easy to answer, not like these.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes, they do.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes, I do.

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes, I find having the 3 options is great for a different range of flexibility for utilities and educational purposes

DEDUCTION ARRANGEMENTS

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Certain businesses need to give enough notification they are changing deduction arrangements and make sure they have updated permission from customers

OVERPAYMENTS

How would customers prefer to be notified about overpayments?

Email or text message from said businesses.

Where are you located?

NSW

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I am concerned that people who are already struggling to make ends meet are having overdue fines deducted from their centrelink payments through Centrepay. I question whether this is ethical for people living on welfare.

This is of the biggest concern in areas where people already experience extreme disadvantage, and are of low socio economic status.

I live in the Hunter Valley and I see that a large number of people in the Raymond Terrace, Windale and Cessnock areas have overdue fines coming out of their Centrelink payments using Centrepay (referring to the Revenue NSW overdue fines dashboard) .

Is there a way to utilise Centrepay for overdue fines on a case by case basis, to make sure for example that people are able to pay for food/rent/bills before money automatically being taken from people's payments?

Some fines may be able to be lifted due to circumstances, and it would be good for people to know that they have options ie. seeking legal advice, starting a work development order.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Once again, I question the ethical/legality of utilising Centrepay to pay for overdue fines to Revenue NSW.

It is unclear to me what category this would be under.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Overdue fines.

What criteria should be used to consider whether to include or exclude any goods or services?

A case by case assessment, particularly when there are extreme adversities ie. homelessness, domestic and family violence.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

It is unclear whether people on Centrepay know that they have the option to seek legal advice in regards to overdue fines, before payments are set up through Centrepay.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes. This should be assessed on a case by case basis to ensure that people are able to meet their basic needs first (ie. food, housing and medical) before Centrepay payments are deducted.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

This needs reviewing.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Customers should be encouraged to seek legal advice, and see a financial counsellor.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

No, these are unclear and need to be communicated in lay language.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Communication with services that are seeing the real world impact of people utilising Centrepay, ie. neighbourhood centres, specialist homelessness services, domestic and family violence services, disability support services, and the legal assistance sector.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

I believe dentures should be offered by dentists as a set up via center pay. One where the customer cannot exit or change the amount as is done with department housing rental scene.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Yes, because some people just go for loan after loan & then they need to access urgent payments? Advance payments just to cover daily living expenses

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

OVERPAYMENTS

How would customers prefer to be notified about overpayments?

By phone

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Financial services.
Rent/lease schemes

What criteria should be used to consider whether to include or exclude any goods or services?

If it's in the best interests of someone on income support to have debts that may end up costing them a lot more than the provided service is worth

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

In my case, yes. It varies with differing circumstances.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Probably

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Again in depends on individual circumstances

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No. Each instance should be agreed between the business and customer.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

When a centrepay payment is cancelled it should come into effect immediately. If the customer still owed money to the business they need to pursue that in the usual manner and not continue deductions.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

No

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Unauthorised deductions after the customer has cancelled them

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Full transparency about the compliance action taken and reasons for the action.

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I do feel they reflect current needs

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

I think the list covers most things that I would consider

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

It's a tough question. My concern is rent to buy. There is definitely a need to include rent to buy however there are some Higher Interest companies that take advantage of vulnerable people on Centrelink. Sometimes it's the only way vulnerable people have access to goods however and feel they have no choice to accept the higher interest rate.

What criteria should be used to consider whether to include or exclude any goods or services?

Again a tough question. People should have the autonomy over their own money. I have had a stroke, my memory is affected. By using Centrepay I don't forget to make payments on my rent. I hate the fact that there is a fee for using Centrepay and it put my rent behind as it added up over the week. I'm not sure what criteria should be used because it's essentially just giving people a

tool to make a payment. Maybe some financial literacy would be better than deciding for people what can be included.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

From my perspective yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Probably yes as if someone has a vast amount going out in Centrepay they will not have enough to live on. But again might go back to financial literacy

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

I think with the cost of essential services and rent it is difficult to limit

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

If the customer is able to enter an agreement with full understanding

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Some companies yes like hire for purchase

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Length of deductions for non essential

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

I don't believe so

BUSINESS

What risk factors should the agency consider in assessing a business for Centrepay registration?

Long term high payments against income

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Changes in Centrelink payments may mean there needs to be a reduction in repayment

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Monthly Centrepay statements and written advice

How would customers prefer to be notified about overpayments?

Email/letter

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes they do

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yea

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Should exclude pay day loans , after pay etc

What criteria should be used to consider whether to include or exclude any goods or services?

Is it in the best financial interest of the client to be able to build debt with the person who money is going too. Is it expense or non essential debt

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Yes

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Nope.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No unless the client gives specific approval

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Unsure if tenants get notified when a change is made

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

No - as a real estate agent , tenants can promise to pay by Centrepay but it can be ended at anytime by the tenant so it's not really a guarantee

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Proof they aren't on charging the tenant the 99c. Spot audits.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Spot audits

What risk factors should the agency consider in assessing a business for Centrepay registration?

Is it a legitimate business , needs meet certain criteria of how long open , proof of what client is paying for etc

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Reporting on who and what money was for

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Short term loans.

OVERPAYMENTS

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Ongoing payments with no end date but then you don't want the payment to stop

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Given the escalation of online scams and fraudsters, it is important to update the automatic payments made through Centrepay to ensure that users are not affected by them, particularly those who are vulnerable or those who have impairments that would limit their ability to identify risks.

Furthermore, there should be mechanisms to improve the capacity for self-management and for users to ensure that they are getting the best deal. Providers can increase rates without providing adequate notice. For example, a loyalty tax. The impact of remaining with one provider can over time users are paying more.

APPROVED GOODS AND SERVICES

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Financial products can be high-risk at the best of times, and particularly when payments are automatic. The same could be said of legal and professional services.

What criteria should be used to consider whether to include or exclude any goods or services?

Whether there is adequate regulation in those industries. And whether prices offered to consumers are updated frequently which can leave consumers exposed to price hikes

DEDUCTION ARRANGEMENTS

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

There should be adequate checks from either a financial counsellor or financial capability worker (either through Centrelink, or an external provider) to ensure that vulnerable users of Centrepay are not overspending in particular areas leaving them short-changed in others

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

There should be regular confirmation that these arrangements remain. At least yearly .

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

If they are found to be exploitative in any way then yes. There should be rules and regulations for business that, when infringed upon, limit their access to managing deductions.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Regular checks with users. Do you still want to keep this deduction arrangement. It should be easy enough to do through an online portal, though still require some engagement from the user.

BUSINESS

What community expectations could be incorporated into assessing Centrepay registered businesses?

Expectations that they do not engage in any unethical consumer behaviour such as price gouging or loyalty taxing.

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Rural

Are you a person with disability?

Prefer not to say

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

Are you from a Culturally and Linguistically Diverse (CALD) background?

Prefer not to say

Are you a Centrepay customer?

Prefer not to say

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Centrepay is the gold standard for income management, it's not what needs changing. Sequestering funds for certain necessities, only for people who have trouble managing their money, and without collecting data on other expenditure items paid for with their leftover money - that's how it's meant to be. Centrepay has the balance right between necessity, freedom and privacy.

The problem is the newer income management schemes such as the Cashless Debit Card, the Basics Card etc, which are applied too broadly to people for whom there is no justification to manage their income, and in an invasive way which forces them into data sharing for basic grocery and health items. No woman would like being forced to tell the government and big business what brand of tampons she uses, or what other sanitary items she may require, yet that's exactly what those intrusive data gathering cards do. It's really quite creepy.

Centrepay on the other hand, approaches it in the right way. It only collects data on the necessary expenditures people need to pay, such as rent or bills, and does not intrude on the rest of their financial information. It has the balance right when it comes to privacy.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

The list is excessive. It's none of the government's business what food someone eats, or what sanitary items or health products they need, or who they socialise with, what church they

attend, where they travel etc. Centrepay should only be for accommodation costs and non-itemised bills, nothing else.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Health: too intrusive
Household: too intrusive
Social and recreational: too intrusive
Travel and transport: too intrusive

What criteria should be used to consider whether to include or exclude any goods or services?

Privacy ie not confidentiality. Confidentiality is a poor substitute for real privacy. Real respect for privacy would restrict what data gets collected, not just cover how it's stored or shared. There is no need to collect any data on Centrepay participants beyond raw amounts of rent and bills, and who the funds are to be paid to. Nothing else.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Centrepay should be restricted to housing and bills only. Invasive data collection on personal healthcare and sanitary items should not be allowed.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No general shopping expenses should be covered by the scheme at all. People have a right to privacy. Businesses and government should not be collecting data on what brand of tampons women use, it's creepy as all hell.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

The maximum should be the amount needed for their rent and their bills and that's it. The maximum percentage should be zero for intrusive items such as sanitary products, church expenses, health products etc.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No of course not. Businesses need to know their place. They're not the law, they're not official government departments, they should have no involvement with whether a welfare recipient needs income management or not. And how consensual is it really? It sounds like a recipe for exploitation.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Businesses should not be involved in making Centrepay decisions.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Housing and bills only, nothing else. No business involvement in decision-making and no data collection. Respect people's privacy (ie privacy not confidentiality).

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

The only businesses that should be eligible are housing providers and utility companies. Welfare recipients shouldn't be subjected to Centrepay being used for general shopping items such as sanitary products. And if they want to pay off a larger expenditure item such as furniture, they should be directed to Layby. Income management is not the appropriate way to pay for expenses like that. It's none of the government's business what furniture or whitegoods a welfare recipient buys, that should be a private Layby contract between them and the business, or a cash expenditure. No need for government intrusion.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Housing and bills only.
No data collection.
Maintaining payment options such as Layby (and cash!).

What risk factors should the agency consider in assessing a business for Centrepay registration?

Privacy. Centrepay recipients should not be subject to intrusive data collection - and that's irrespective of how securely that data is stored. It shouldn't be collected at all.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

The only businesses that should be included in Centrepay are housing providers and utilities. Layby should be protected, as should, most importantly, cash. Cash payments should be protected by law.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Percentage of customers using Centrepay - given how rare it is for people to want income management, it should be a red flag if a business has dozens of customers using it.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

All businesses besides housing providers/property management, utility companies, and phone/internet providers for unitemised bills. In particular, it should be banned for

supermarkets, general retail, health-related businesses, adult shops, churches, and any other businesses which sell personal products which would be intrusive or creepy to have recorded.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Centrepay should only be for basic necessities such as housing and bills, not for general groceries, or for anything intrusive such as what sanitary products a woman uses, or what health products people need, or church expenditures.

OVERPAYMENTS

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

There should be far fewer businesses eligible for Centrepay, firstly, and secondly, name and shame any businesses exploiting Centrepay customers.

How would customers prefer to be notified about overpayments?

Via as many options as possible. Some people might prefer email, other people might prefer phone, mail or via doctors/carers etc. It should be the individual's choice from as many options as possible.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Centrepay is used for far too many businesses. It should only be used for basic necessities such as rent or bills, and not for anything intrusive such as groceries, health expenses or church.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Have you written to all Centrepay customers to invite them to complete this survey, or is this just hidden away on a departmental website where they are never likely to see it or know about it? True consultation can only occur if people affected know about the consultation and how to take part in it.

Where are you located?

NT

Are you urban (major city) / regional (city or town) / rural / remote?

Remote

Are you a person with disability?

Prefer not to say

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

Are you from a Culturally and Linguistically Diverse (CALD) background?

Yes

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

He likes Centrepay, do not understand what the above means

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

Don't understand

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Nothing

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Do not understand

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

In Laungauge

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Answer your phones

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Do not understand

What improvements could be made to the complaints management process for Centrepay customers?

Don't know

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Don't know

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Too hard

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Don't understand

What community expectations could be incorporated into assessing Centrepay registered businesses?

Don't understand

What risk factors should the agency consider in assessing a business for Centrepay registration?

Don't understand

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Don't understand

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Don't know

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Don't understand

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Don't understand

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Don't understand

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Repayment

How would customers prefer to be notified about overpayments?

Just pay us back

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Don't understand

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Don't understand

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

mostly, should have purchasing not just rent to buy of household goods

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

no

What criteria should be used to consider whether to include or exclude any goods or services?

Is the product needed

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Depends on what the deductions are for. Rent will take up a significant portion.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Not sure

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

None needed

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

- Regular reminders to review our arrangements
- Step-by-step guides for common tasks, like changing a deduction amount
- Real-life examples of how other people use Centrepay effectively

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

- Develop a quick guide for solving frequent Centrepay problems
- Allow trusted friends or family to help us resolve issues if needed
- Create a system where the agency and businesses work together to fix problems

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

- Not enough face-to-face support in some areas
- Misunderstandings due to language differences
- Unfamiliarity with government services in some communities

What improvements could be made to the complaints management process for Centrepay customers?

- Offer a straightforward process that doesn't require complex forms
- Provide options to complain by phone, online, or in person
- Reassure us that making a complaint won't affect our services

How can we better advertise and communicate the channels and avenues through which complaints can be made?

- Provide complaint information in multiple languages
- Include a "How to Complain" section in the Centrepay app or website
- Train Centrelink staff to actively inform customers about complaint options

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

- Language barriers making it hard to explain our concerns
- Not understanding the technical terms used in Centrepay
- Feeling embarrassed about financial difficulties

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

- Businesses should show they understand vulnerable customers' needs
- They should prove they're not just using Centrepay to make more money
- Require businesses to regularly ask customers if they're satisfied

What community expectations could be incorporated into assessing Centrepay registered businesses?

- Businesses should show they care about helping people, not just making money
- They should have good customer service that's easy to access
- Expect businesses to be responsible and follow ethical practices

What risk factors should the agency consider in assessing a business for Centrepay registration?

- Consider if their products or services are truly helpful for customers
- Check how they treat customers who are struggling financially
- Evaluate their willingness to work with the agency to resolve issues

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

- Businesses should prove they can properly help vulnerable customers
- They should have fair policies for when we miss payments
- Make sure they're not pushing Centrepay over other payment options

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

- Businesses that frequently change their practices without explanation
- High numbers of customers struggling to pay or in financial stress
- Lack of proper communication from businesses about our accounts

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

- Evaluate how well the business supports customers in financial trouble
- Consider if their model pressures us to use Centrepay instead of other options
- Look at whether they have flexible options for different customer needs

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

- Whether they're properly trained on how to use Centrepay
- How well they protect our personal information
- Whether they're actually helping customers or just using Centrepay to make money

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

- Options for how we want the overpayment handled (refund, credit, etc.)
- Assistance in reviewing our Centrepay arrangements to prevent future issues
- An easy way to check our current balance and payment history

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

- Options for how we want the overpayment handled (refund, credit, etc.)
- Assistance in reviewing our Centrepay arrangements to prevent future issues
- An easy way to check our current balance and payment history

How would customers prefer to be notified about overpayments?

- Call us directly for urgent or large overpayments
- Send regular statements that clearly show any overpayments
- Let us set our preferred contact method in our Centrepay settings

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

- We might not understand how our Centrepay arrangements work
- Unexpected changes in our bills can lead to overpayments
- We're not always aware when we've paid off what we owe To help:
- Provide more education on managing Centrepay arrangements
- Work with businesses to adjust our payments automatically based on usage
- Send notifications when we're close to paying off a debt or purchase

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

- Consider how changes might affect different groups of customers differently
- Allow us to give feedback in stages as reforms are developed and implemented
- Provide clear information on how the reforms will benefit us as customers

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Prefer not to say

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

The reform sounds ok but will I be able to get what I need, choosing what I want and need.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

The list seems broad, instead of excluding certain products or items just provide more information on possible risks.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Exclusions may limit our choice to needed products or services, educating on responsible use of the services would minimise potential risks associated.

What criteria should be used to consider whether to include or exclude any goods or services?

Consider how many people need and use the service, could the parameters be adjusted rather than removing the service? Removing the service will make life harder for many people.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

The current deductions are great however more options would be better.
Automatic adjustments would make it easier.
As long as the new options are easy to comprehend and use.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

As long as we understand the risks involved before setting up ongoing payments and are clear on different deduction types, basic guidelines could be helpful.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes, I agree a percentage would be good practice, around 70% to allow for higher bills and guaranteeing we don't miss out on goods or services needed.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Allowing business to setup is beneficial especially for anyone who is not able to navigate their way around technology, enforcing checks to protect the more vulnerable.
Making it easier to review and make changes if need be.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes there should be strict guidelines to protect us especially from high risk businesses, while not making it impossible to get the goods or services needed.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Notify us if a change or increase has been made on the deduction, an option to set a maximum amount on our deductions would protect us.
Possibly a cooling off period for new setups allowing us to be sure were making the right choice.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Offering more Languages would be really helpful,
Making it clearer on how we can amend or cancel the deduction in place would be ideal but the current recourses are good.

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

Short how to videos on how to amend or cancel deductions and a tool to compare similar products and services.

Simple instructions and information on how Centrepay fits into my budget.

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

By offering more ways to get support and or assistance, live chat, phone, or in person.

Making it more simple to contact both the business and the agency for help.

Make sure staff are well trained and knowledgeable on all possible centrepay issues.

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Limited internet accesses across some remote areas.

Limited information and instances that customers with different cultural backgrounds can relate to.

Terms and conditions need to be made simple to understand.

What improvements could be made to the complaints management process for Centrepay customers?

Ensure the compliant handlers understand a diverse range cultural needs and wants.

Have trusted people assist when making a compliant if we need help.

Have a simply system where we can monitor how the compliant is being tracked and resolved.

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Send an sms with the process on how to make a compliant

Provide easy how to videos explaining how to make the complaint

Signage located in Centrepay officers.

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Feeling overwhelmed by complicated government processes

Being concerned about getting in trouble with the business I use

Not understanding my rights or what I can complain about.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Ask businesses to show how they protect our person information

Making sure all businesses have clear and fair ways to manage any complaints

insist that businesses have highly trained staff on Centrepay policies and procedures

What community expectations could be incorporated into assessing Centrepay registered businesses?

They should respond quickly when we have questions or concerns
They should be understanding and flexible if and when we face financial difficulties
They should assist us to understand exactly what it is we're signing up for

What risk factors should the agency consider in assessing a business for Centrepay registration?

Review how they handle customer information and privacy
Evaluate if the business is financially stable
Investigate their previous dealings with other government organisations.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

We should be able to easily amend or cancel our payments if need be
Inform us about our account status and or any changes that need to be made
Insist they have procedures in place for any customers facing financial difficulties

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Signs that vulnerable or at risk customers are being treated unfairly
Monitor patterns in how the business is utilising the centrepay service.
Make sure all businesses are clear about any fees and what services they offer

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Consider if there are other ways or means for us to obtain the same product or service
Investigate the businesses previous history with Centrepay and customer peace of mind.
Look into how clear, fair and reasonable the terms are for customers

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

How quickly the business responds when we have questions or concerns
How clear are they on how centrepay works and what are their potential fees and prices involved
Whether customers are generally happy with the service provided

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Updates on any new rules and regulations put on the business
Information on how we can report concerns about a business
Results of any major investigations while adhering to privacy

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

A clear timeline of when the over payment will be resolved
Clear information about our rights in a situation like this
Contact information for someone who can assist us to understand the situation

How would customers prefer to be notified about overpayments?

Letter in the post, sms or notification via my gov

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Sometimes payments can continue after you have completed paying the stipulated amount
Give us easy ways to check our remaining balances with any business
Send alert messages if we have made an over payment
Offer assistance on setting up the right amounts

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Explain any projected changes in simple terms and language that we can understand
Keep us informed throughout the entire reform process
Use different ways to gain our input like surveys and online forums.

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

It sounds good, but don't forget about the people and i need, it's important to protect us but we still need to make our own choices. Think about how this could affect us and getting what we need.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

The list seems okay, but needs to be looked at often, but instead if excluding products provide more information about the risks. consider how excluding some products might they affect customers who needs them.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Show us how to use the services available rather than removing the best option, excluding could limit our choices to get things we need.

What criteria should be used to consider whether to include or exclude any goods or services?

How many customers use and need this service, would removing this option would make things harder for people to access.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes, but more choices would be better, it would be good to be able to have that option that adjust without income, make sure they are easy to understand.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Yes basic rule could be helpful, to an extent. Making sure that we understand the risks before setting up payments.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yeah but I'd say only to around 75% of the benefit to ensure that we don't lose important services.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Allowing businesses to help with set up makes it easier for those who are not familiar with technology, making sure the business is monitored, make it easier for us to check and arrange afterwards.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Make sure these rules don't make it too hard to get services we need, high risk businesses should have more limits.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Notifications if changes are made, options to set maximum limits on deductions.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

They are okay but most definitely needs improvement, offer more languages to assist other cultures. Make it clearer how we can change or cancel our deductions.

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

Videos with how to do simple changes and or cancel.

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Make it easier to contact both the business and centre pay for help, multiple ways to get support eg phone, live chat, or in person. Ensure staff are well trained for centre pay issues.

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Limited internet access, difficult terms and conditions that make it hard to understand.

What improvements could be made to the complaints management process for Centrepay customers?

Have trusted people to help us with complaints if we need support, have complaint handlers understand different needs eg mental health.

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Make sure it's easier through video on how to access complaints better. Sending txt messages to all centre pay using customers with access to complaints process.

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Not knowing our rights and what we can and can not complain about, feeling overwhelmed by complicated processes.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Have businesses trained on centre pay policies, ask businesses to show how they protect our personal information.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Businesses should help customers with understanding what they are signing up for, expect businesses to be more flexible when customers face financial complications.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Review how they handle customer information and privacy, look at there history with other agencies.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Businesses should easily allow us to stop or change a payment. Require them to help customers in financial trouble.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Businesses that are not clear about their fees or services, signs that vulnerable customers are being treated unfairly.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Check the businesses records with centre pay and customer satisfaction, investigate if there are other options for us to access different services.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Making sure payments fair to the customer, how quickly they respond when a customer has a question.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Updates on any rules or restrictions that is put on the business, results of any major investigations.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Contact details to access information for help, a timeline for when it would be resolved.

How would customers prefer to be notified about overpayments?

Txt messages, or phone calls. A letter sent to address to ensure paper documents.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Not always sure on how much we should be paying, some people are not aware their paying is finished and continue paying payments, give us easier access to our account balances with businesses, send notifications if we are over paying.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Surveys and online forums to help for easier access, keeps us updated throughout the reform a process.

Where are you located?

NSW

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes, it is crucial for clients to be able to have their deductions taken through Centrepay to assist with maintaining their budget and credit history. Any whitegoods or electrical appliances and essential household items need to be able to be deducted through Centrepay. It is so convenient and easy to maintain and takes the worry from the customer and provides piece of mind.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes, but please review regularly. Please do not ban products rather could people be educated to the risks.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No, as removing things we are limited to what services we can get and this limits our ability to receive that are available.

What criteria should be used to consider whether to include or exclude any goods or services?

How many people are using the service rather than percentages? By excluding services is this going to make it more difficult for the person? Is there a way to make using the service safer rather than removing it?

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Make sure any new options that adjust automatically with the person's income. This needs to be clearer.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Basic rules would be helpful but try not to be too complicated. Focus on education on the different deduction types. Educate us on any risks before setting up payments.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Allow higher limits for critical services such as rent. Approx 70 to 80 per cent of income.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Allowing businesses to set up is great for people who are not tech-savvy. Make it easy for us to review and change the payments if need be.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

higher risk businesses should have more limitations on what they can do. Example if they have done something doggy in the past.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

A notification if our deductions are taking up a large amount of our payments so we know what is happening. Visual may be helpful for CALD people.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Make it simple and clear how we can change or cancel the deduction. We need more information in more languages to help everyone.

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

Video tutorial to demonstrate how to set up changes and deductions. Photos or charts to demonstrate how Centrepay fits into our budget.

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Offer multiple ways to get in contact such as phone, email, and online.

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Lack of examples that relate to different cultural backgrounds. Terms and conditions are too long or too difficult to understand. Limited internet access in remote areas.

What improvements could be made to the complaints management process for Centrepay customers?

Having a simple online system for making and tracking complaints. If it is too hard the client won't do it and won't get an outcome. Ensure complaint handles are well trained and well versed in handling complaints.

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Short and easy-to-understand videos on how to lodge a complaint. Eye-catching posters. Ability to use a simple online process. Online complaints after-hours support would also be great.

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Feeling intimidated by complex processes in making and dealing with complaints. Worried about repercussions in making a complaint.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Businesses and staff need to be trained on Centerpay policies and procedures. Businesses must demonstrate how they protect our information and privacy.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Businesses should help customers understand what they are signing up for. Adequately deal with questions and problems for customers. Work with the customer if they should face financial difficulties.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Review how they handle customer's information and privacy. Assess their history with other government agencies.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

The business should let us change or stop our payments as we wish or deem necessary. Keep up to date on our account settings and services.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

A red flag would be a business that is not upfront with its fees or services. Any business that is treating vulnerable customers fairly.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

If you were to exclude a service there needs to be another way for us to get the same service elsewhere. Businesses with a poor track record of following Centrepay policies should be excluded.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

That they are clear about their prices and how Centrepay works and customer satisfaction surveys and services.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

The results of major investigations and information on how we can support the claims and reports.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Knowing when we can expect the overpayment to get fixed and who we contact for further information.

How would customers prefer to be notified about overpayments?

Everybody is different and should be sent through all methods, email, text, letter, and via online services.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

We are not always sure how much we should be paying especially with multiple payments or we might set the payments higher to get ahead.

Provide us with simple ways to check our account balances and send a simple notification if we begin to overpay.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Listening to and understanding our input. Keeping us updated throughout the process and not just giving us the end result.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes but I dont want to be restricted with what product I can select

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

The options available at the moment are suitable but can always be better if there is more flexibility and consideration for different payment options

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

I think it's a good idea to have a maximum limit to reduce the risk of overcommitting but also needs to ensure that it does cover the actual expense like rent and utilities which could be significantly higher than the maximum limit need to be flexible with these exceptions

What criteria should be used to consider whether to include or exclude any goods or services?

Yes it's important to me to have these services available and i fully understand the terms and conditions as I have been able to use this services for many years for a variety of things

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes I think it's a case by case scenario depending on the business and the service they are providing the businesses offering essential products or high risk products should have more oversight and less restrictions

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Frequent communication to explain deduction arrangements that makes it easier to understand and the flexibility to suspend or change deduction when needed

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

On most occasions the information provided is helpful but could be better communicated to make it clearer to understand. any updated resources available that can be distributed would be beneficial

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Any tools or resources available to communicate upcoming payments or plans for future payments would be helpful payment summaries that are easy to read and understand would also be beneficial.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Access to a custom service representative or a step by step guide to assist with any questions or problems and clear communication as to when the issue will be resolved

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Not understanding the expectations due to language barriers or cultural differences with how finances are managed limited or no support available for regional areas

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Streamline process that make it simple to submit complaint and the expectation of the complaint being resolved immediately with clear communication.

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

Transparency on all social media platforms that gives you the information on where to go or call to submit the complaint. This should also include all Centrepay communication documentation.

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Reluctance in making a complaint that might impact on future services or payments especially if there has been a lack of confidence from previous experience.

What are the specific cultural, geographic and language barriers that impact customers' ability to use Centrepay?

Question 18

Regular business practices should be communicated that shows that they are following Centrepay guidelines and transparency on their fees and charges comply

What improvements could be made to the complaints management process for Centrepay customers?

18

Regular business practices should be communicated that shows that they are following Centrepay guidelines and transparency on their fees and c

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Question 19

Expectations of an organisation is to be honest and clear with prices on their product and services and treat people with respect.

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Research previous business history for customer complaints and check that their offerings are fair and reasonable in the market place and how they com

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Question 21

Flexible payment methods to cater for any change of circumstances and to ensure transparency with fees and charges. Asking the customer if they are happy with the service that has been provided.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Question 21

Flexible payment methods to cater for any change of circumstances and to ensure transparency

with fees and charges. Asking the customer if they are happy with the service that has been provided.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Case by case scenario, all businesses should be given the opportunity based on the products and services they are providing

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Question 24

Are they following Centrepay guidelines and

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Businesses that have had previous issues and what action was taken to rectify the issue. Clear understanding of the consequences when businesses br

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

26

Explanation as to why it has occurred and what process has been put in place to stop this in the future. Clear communication that offers ste

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Y 26

Explanation as to why it has occurred and what process has been put in place to stop this in the future. Clear communication that offers ste

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

No regular updates on payment history and information provided on potential changes to billing. Businesses not providing tools and resources to assist with

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Acknowledge everyone's feedback not just a minority

How would customers prefer to be notified about overpayments?

Acknowledge everyone's feedback not just a minority

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Acknowledge everyone's feedback not just a minority

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Looks good

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

Yes

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes but I want to be able to get the product I need and not exclude non essential products. The change needs to be easy to understand and not make it difficult.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes the range of offerings covers most of my needs but if there are any future changes whereby items are removed due to being high risk that will have an impact for me in how I manage my finances.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

The ranges of items should be accessible for everyone with no limitations as long as they are in a financial position to afford it and appropriated information from the provider is explained in detail to reduce potential risk.

What criteria should be used to consider whether to include or exclude any goods or services?

Consider why we need the product or service and why it's essential for that individual. There aren't too many options available to be able to afford and get products any other way that is flexible with payment terms.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

The options available at the moment are suitable but can always be better if there is more flexibility and consideration for different payment options

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No there shouldn't be any restrictions this will make it harder to get products or service that I need. The provider would be responsible for giving appropriate information that I needed to make an informed decision.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes maybe have a maximum limit to reduce the risk of overcommitting but needs to align with the actual expense like rent and utilities which is normally higher than the maximum limit. Need to be flexible with these exceptions.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes, it's very important to have these services available especially now with the increase in cost of living. As long as people fully understand what they are agreeing to and give their consent.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

It's a case by case scenario depending on the business and the service they are providing. There should be different rules for different business services. Those offering higher risk products should have more oversight.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Regular reminders to explain deduction arrangements that makes it easier to understand and to have the flexibility to change deductions when needed.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Most of the information provided is helpful but could be communicated better to make it clearer to understand. Any resources available through social media platforms or step by step guides in simpler language would be better.

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

Any resources available to communicate payment schedules or future payments would be easier to manage expectations and easy to read payment summaries of all active Centrepay arrangements.

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Have a designated customer service support team that understands the business and can identify and resolve any issues in a timely manner.

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Difficulty accessing services in remote areas and limited information offered in other languages that is understood. Also the cultural differences in how money and bills are managed.

What improvements could be made to the complaints management process for Centrepay customers?

A process that makes it easy to submit complaints and open communication from the provider how that the complaint has been resolved.

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Social media platforms that provides additional information or direct you to the correct place to submit complaints. All Centrepay documentation and communication should provide these details also.

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Making a complaint might affect future services or payments especially if there has been a lack of confidence from previous experience when trying to raise a concern.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

On going updates should be communicated that shows that the businesses are following Centrepay guidelines and there is transparency with their fees and charges.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Businesses should treat customers equally and with respect
They should offer competitive prices for their products or services and be honest and clear in their communication.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Look to see if the business has a history of customer complaints and whether their prices are comparable to others. How do they communicate with their customers to explain the services they provide.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Flexible payment methods to cater for any change of circumstances and to ensure transparency with fees and charges. Asking the customer if they are happy with the service that has been provided.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Increase in fees and charges that may occur paying through Centrepay. Customer suspending or cancelling their payments and complaints made by customers.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Case by case scenario, all businesses should be given the opportunity based on the products and services they are providing.
Check if the business might cause financial problems for customers and see if their products or services are really necessary.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Are they following Centrepay guidelines and handling customer complaints with honesty and integrity. Are they reporting accurately and charging us correctly.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Any businesses that have had previous problems and what action was taken to rectify it.
Clear explanation of what happens when a business breaks the rules.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Explanation as to why the overpayment occurred and what process has been put in place to stop this in the future. Clear communication that offers step by step instructions on how the money will be refunded.

How would customers prefer to be notified about overpayments?

An option to choose how we want to be notified either text or email.

The information communicated should explain in more detail all options to rectify.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Minimal communication on payment history and information provided on potential changes to billing. Businesses not providing tools and resources to assist with these changes. Send us reminders to review our Centrepay arrangements.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Include a diverse range of customers in the consultation and give us enough time to understand and respond. Provide general feedback with the information that is being used to shape the reforms.

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

Are you from a Culturally and Linguistically Diverse (CALD) background?

Yes

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

We appreciate protection, but don't want to lose access to helpful services

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

The current list is good, but focus on making sure it meets our changing needs

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Be cautious about excluding any goods or services

What criteria should be used to consider whether to include or exclude any goods or services?

Does the item help customers manage their finances better?

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

The existing deduction types work, but there's room for improvement

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Restrictions might protect us, but could also limit our options

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

A maximum limit could be helpful, but make it flexible

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Keep this option, as it's useful for many customers

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Extra conditions for some businesses could help keep us safe

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Regular checks to confirm we still want ongoing deductions

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

The current resources are a good start, but need updating

CUSTOMER EXPERIENCE

What types of information would better support customers to understand and manage their own Centrepay arrangements?

Regular reminders to review our arrangements

How can the agency, and registered Centrepay businesses, better support customers when things go wrong?

Develop a quick guide for solving frequent Centrepay problems

What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?

Not enough face-to-face support in some areas

What improvements could be made to the complaints management process for Centrepay customers?

Offer a straightforward process that doesn't require complex forms

How can we better advertise and communicate the channels and avenues through which complaints can be made?

Provide complaint information in multiple languages

Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?

Language barriers making it hard to explain our concerns

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Businesses should show they understand vulnerable customers' needs

What community expectations could be incorporated into assessing Centrepay registered businesses?

Businesses should show they care about helping people, not just making money

What risk factors should the agency consider in assessing a business for Centrepay registration?

Consider if their products or services are truly helpful for customers

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Consider if their products or services are truly helpful for customers

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Consider if their products or services are truly helpful for customers

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Consider if their products or services are truly helpful for customers

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Whether they're properly trained on how to use Centrepay

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

A simple way to check if a business we're using has had problems

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Options for how we want the overpayment handled (refund, credit, etc.)

How would customers prefer to be notified about overpayments?

Call us directly for urgent or large overpayments

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

We might not understand how our Centrepay arrangements work

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Consider how changes might affect different groups of customers differently

Where are you located?

NSW

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I've never had any issues with centrepay and my rent being deducted each fortnight. It's actually always worked quite well for me

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

I only use it for rent purposes

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

N/A

What criteria should be used to consider whether to include or exclude any goods or services?

N/A

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

An issue that I have seen occurring is when rent is paid via CentrePay for South Australian Housing Authority (SAHA) tenants. Rent is deducted automatically from the tenants Centrelink payments and paid directly to SAHA.

If SAHA increases the rent amount, there can be a delay in Centrelink updating this for their records. This can result in small debt amounts for SAHA tenants, which is not explained, and is understandably very stressful.

Better information sharing between Centrelink/CentrePay and public housing authorities that is timely and well-managed would improve the system to make it more seamless for tenants.

Tenants shouldn't be expected to contact Centrelink as soon as their rent increases as often this is done without SAHA notifying tenants and may occur automatically if their Centrelink payment goes up with indexation for example.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

N/A

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

N/A

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No I think that the business should be required to seek authority from the customer for all deduction arrangements to ensure that they are aware of how their money is being spent and reduce stress and any impact on their well-being if any changes are made.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

N/A

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

N/A

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

The information may be provided online and in written format but it would be helpful to ensure that when customers are first engaged with Centrepay that a Services Australia staff member explains the process to them and they can have a conversation about their responsibilities.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

N/A

What community expectations could be incorporated into assessing Centrepay registered businesses?

N/A

What risk factors should the agency consider in assessing a business for Centrepay registration?

N/A

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

N/A

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

N/A

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

N/A

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

N/A

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

N/A

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

N/A

How would customers prefer to be notified about overpayments?

N/A

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

N/A

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Having in person or online forums to speak with Centrepay customers and advocacy services about their experiences with Centrepay and how they think they should be improved.

Where are you located?

NSW

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

Yes

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I think so, maybe as another option I suggest, an extra payment option outside of centrepay or centrelink, e.g. from an bank account.

Another issue is that you can decline or report a centrepay deduction.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

I would restrict it to essential items or needed help. There is maximum threshold be determined of how much can be used in centerpay.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Education and legal fees should be overseen by someone so no abuse can happen.

What criteria should be used to consider whether to include or exclude any goods or services?

There need to helping the user in a way or form.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

no, it never should be 80% unless the rent you have to pay is allocated.
There is the question if the user is qualified to look after their own personal finances or not.
Maybe there should help to empower them to get it back on track.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

If the user is not capable of deciding if it is right for them or if someone is abusing the user of centrepay.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

excluding rent there should be a limit of 10-20% of the max deduction of your pay.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Only if the customer/user agrees first and they have an option to change it later.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

If business have abused customers then you need to put restriction on the business. I wish we could report the businesses who are doing the wrong thing.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

You should have maximum 2 arrangements at one time.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

I think so.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

We need a database where we can give feedback on business and depending on this they can continue to use Centrepay or not

What community expectations could be incorporated into assessing Centrepay registered businesses?

to be fair, upfront about the terms and cost

What risk factors should the agency consider in assessing a business for Centrepay registration?

If the business is legitimate and acts in accordance with regulation and treats the customers fair and good.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

The customer can pay it early off, pay more, pause it, skip it, or put a longer hold on it if circumstances require it.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

if customers complain about the business practices and handling.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Centrepay shouldn't be used for everything and it should be limited to about 10-20% of your payments.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

We as customers should be able to give feedback to businesses (positive and negative).
The business cannot have more than 5 breaches to be banned.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

We should know if a business has action been taken against.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Email or ring the customer and ask them how they can repay the overpayment.

How would customers prefer to be notified about overpayments?

Either email, sms or phone call. Not a letter.
It had to be done immediately when business was aware of the overpayment.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

I would say you cannot have more than 2 centerpay's active. One for rent and another one.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Talk to people who used centerpay and ask them what they liked and what they dislike.

E.g. from the Centrelink app I can go to my deductions, however, I can not go back!

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I believe the critical areas of reform have been identified above.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No.

What criteria should be used to consider whether to include or exclude any goods or services?

N/A

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

I believe so.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Dependent on the arrangement made and whether the customer has given consent.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Absolutely.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

I believe so.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

I am not opposed to a formal written agreement between the business and the agency.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Making sure the registered business is fully aware of their obligations to the customer. That the customer is also aware of their obligations to the business.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Checking the business against the different accredited authorities. E.g. ACNC, Office of Fair Trading etc.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Additional conditions should not be necessary.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

There is already a monitoring system in place between business and the agency.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Not that I am aware of.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

I believe the current compliance measures and processes are sufficient.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Information made available to Centrepay customers and the public should be dependent on the compliance action taken. e.g a first offence.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

The customer should be notified as soon as practicable. Response times with regards to the repayment should be expediated where possible.

How would customers prefer to be notified about overpayments?

Customers tend to use email and SMS as a way of receiving updated information. This could still be followed up with a letter to confirm the rectification by the agency.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Not all customers are aware of their debt repayments and when the debt would be fully paid off, hence incurring an overpayment.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Details have been covered through this discussion paper. The use of simple language where appropriate could assist customers to better understand their responsibilities when entering into an agreement with a business or agency.

Where are you located?

NSW

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

As a service provider of accommodation services, the above seems reasonable.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

No opinion, I am not involved in providing this category of service.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No opinion

What criteria should be used to consider whether to include or exclude any goods or services?

Is the price of the goods or services less than double the average price or at least less than twice the median price. If it is more, then question the business provider about why this is so.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

I think yes.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No. Otherwise the customer is truly not managing their own finances.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

If a new authority is documented and properly enforced, the current arrangements are fine.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

If a business or business principal is found to be cheating or subject to several complaints (3 and up) then any deductions they receive should be reviewed.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

No opinion.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

No opinion.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

As a small landlord, with only 2 accommodations, more paperwork would denigh the customer the benefits of CentrePay.

What community expectations could be incorporated into assessing Centrepay registered businesses?

? Don't understand the question.

What risk factors should the agency consider in assessing a business for Centrepay registration?

True identity of the business, financial history of the principal members of the business

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

None

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

3 or more complaints.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

No opinion

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Complaints by customers. Tax office alerts regarding the business.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Cautions issued to customers when initiating a new arrangement with these businesses

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

More Centrelink agents focussed on this area.

How would customers prefer to be notified about overpayments?

Directly from the business provider.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Once a year at least issue a statement to the customer of the overpayment if any.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Setting deadlines for the business to rectify the refunds, or notify Centrepay of excessive funds accumulated (2x annual amount)

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

My main concern with Centrepay is how clumsy it is. If for instance, I haven't paid Synergy for a couple of months, I can't just pick it up again, I have to go through the whole rigmarole of finding my customer number, bill number etc. I can't just start it again. If you have used someone previously, you should be able to just restart it. Simple. Also, every so often I can't access it. There's no rhyme or reason, it just says sorry, I'm unable to access it, try again. This can go on for days, weeks, months until I finally have enough and I have to ring Centrelink and get it fixed. It's happened frequently and as you know, getting through to Centrelink is an onerous task, I have had to ring sometimes for a week and then stay on hold for an hour or more, just to get this sorted, through no fault of my own, just to get a bill paid. I try and circumvent this by just paying the bill myself, but I like the convenience of paying it fortnightly from my pension, but this is not always possible because of this glitch. Some people are neither tech savvy, nor patient and would give up and I can certainly understand that, but I'm stubborn, so I persist, perhaps to my detriment. Another thing I've noticed you're now doing which is a pain, is when I want to know the balance or change something with my advance, you take me to the SA website and away from the app, such a pain, why? You keep changing things that work to stop them from working, are you trying to do this to privatise it to sell it?

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

For me, yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

I don't think anything should be excluded except gambling

What criteria should be used to consider whether to include or exclude any goods or services?

I don't think you should stick your nose into any body's business, how would you like it? Only gambling should be excluded. I think adults should be allowed to conduct their own private affairs

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Why not let us make our own amounts and decisions, that would make more sense. You can supply guidelines for some, but for people who are cognisant with how these things work, we could put in what we want. I find it so frustrating having to fit within your guidelines sometimes.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes, if it's already in place and it works, why try and fix something that ain't broke?

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

To a degree

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Not sure, depends on the individual

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes, but I only use it to pay my utilities, so I'm not sure about anything else.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

I guess in this day and age of corruption and fraud, there needs to be many guardrails in place from the business staff and the business and whomever may be taking advantage of the customer (if this could happen) as there is so much fraud taking place now and it's difficult to police, quite often until it's too late. So there needs to be a lot of attention paid to the person accessing the information and the person giving the information and the person who may be acting on behalf of the person giving the information. Everything needs to be checked and double checked and not just be taken for granted that it's correct no matter how much of a hassle it is, cause we don't know who we are talking to now.

What community expectations could be incorporated into assessing Centrepay registered businesses?

I think you need to physically see a corporate registration and a company executive and some sort of profit and loss sheet to see they are a proper business registered with ASIC.

What risk factors should the agency consider in assessing a business for Centrepay registration?

See above

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

I really like Afterpay, but I use it wisely. Some people depend on it and use it the wrong way and get in to trouble. If you could do some kind of deal with one of them to not charge fees and not let your customers get into trouble, it could be a great way to buy things for low income people. The trouble now is they have to use people like GO Mastercard or people like that that charge exorbitant interest rates and you can't buy at a second hand store or places like Goodwill, whereas with Afterpay, you can and it's paid off in 8-10 weeks instead of never.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

If you're getting complaints. But of course, people need to be able to get through to you first and you probably don't want people to get through to you cause then you'd have to do something, cynical I know, but Robodebt...

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

I would not allow anyone like Latitude finance or anyone associated with Gerry Harvey.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

I woulda thought that if you had more than 1 complaint about a payment being lost. They get an immediate suspension and if it's not rectified within 48 hours, they are de registered. Why should a pensioner have to put up with that kind of stress?

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

It should be made public on your website and anywhere you deem necessary

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

I guess a warning on your account that if you are moving, or ending the contract with the business, the business should see if they are in credit and immediately inform the customer and credit them straight away or at least see if they want it moved to the new address. The onus should be on the business, not the customer. Why should they get to keep the money from a pensioner!

How would customers prefer to be notified about overpayments?

If they did the above, there shouldn't be any overpayments. In the off chance there was, I'd want to be notified by email straight away, that they were going to credit my account straight away.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

All businesses should inform SA of any credits. Immediately. No pensioner can afford a credit. No business should be keeping money from a pensioner. SA should inform all businesses that there will be a penalty or suspension of trading if there are credits that are not returned to customers in 14 days, no excuses. If they are unable to return the credit, they need to inform SA and SA will try to find the customer on their behalf.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Surely a provider knows they have moved cause they've changed their address? Why wouldn't they change their payments to their new address? That makes no sense. There should only be one or two overpayments at the most before the system says whoops, there's an overpayment, let's stop this, not let it go on and on?

If there some kind of prompt SA can do to their customer when they change address, like have you changed your payment to your utility provider etc?

Where are you located?

NSW

Are you urban (major city) / regional (city or town) / rural / remote?

Rural

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

No.

Council rates should be available, to ALL local councils in Australia.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Online retailers

What criteria should be used to consider whether to include or exclude any goods or services?

Where is it located?

How long has it been established?

Is it an essential or important service or product?

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes.

I have a few open ended agreements and the restriction of putting a target amount on them will disadvantage me. I do this for electricity, phone, and vet bills.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Yes.

Nothing should have a limit greater than 2000 dollars

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes.

Nothing more than 50%, except for essential bills like rent, utilities, and communications

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

It depends on what arrangements were needed.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes.

All changes should be mutually agreed on where it is a

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

The ability to suspend payments for a short time without financial disadvantage.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Not really.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Make sure all Centrepay requests are handled with sensitivity and confidentiality.

What community expectations could be incorporated into assessing Centrepay registered businesses?

That essential services are included, such as council rates, and that deductions are easier to handle than bank deductions.

Businesses to be assured that payments will be made, and are as valid as bank deductions.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Length of time in business.
Industry background.
Possibility of overcommitting the customer to purchase things they cannot afford.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Make sure any costs are not passed onto the customer.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Amount of purchases made, both in volume and amount.

Complaints about service provider.

Overcharging for goods or services paid for via Centrepay.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

No

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Pushing clients to make higher repayments that could place them into financial difficulties.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Naming of the business, and what they are being investigated for.
Number of complaints made against the business.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

If transferring to a new company, ensuring that the details are forwarded onto Centrepay and making sure any funds collected after the cut off date are transferred back to Centrelink for transfer to the new company.

How would customers prefer to be notified about overpayments?

Via
Etter and phone call/sms

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Making the process easier for both business and client to have overpayments returned. Some people use this system to build up a reserve with a company, this should not be penalised.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Including input from existing clients, potential clients, advocacy services, carers, and asking for their input.

Informing businesses of arrangement changes.

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes. There have been a lot of news stories and reports of predatory companies and stores who have been using centrepay and putting welfare recipients into serious financial debt.

That's not to excuse recipients who misuse centrepay themselves and put them into debt themselves.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes.

My GF has used centrepay for hire/purchase of needed white goods and this list shows a good selection of things people may need help with.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Alcohol/tobacco products.

What criteria should be used to consider whether to include or exclude any goods or services?

Whether the goods are essentials for people to live.

And recreation is something people need.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Yes.

Ongoing amounts should have mandatory time limits so that people can regularly check to ensure that the payments are still needed and are the correct amount.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes. Percentage amounts should be limited to no more than 50% of a payment.

If they require much more than that, they should talk to a Centrelink employee to explain why and how much so they aren't being put into financial hardship.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

With limits on the time they can get the payments.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes. Businesses shouldn't be able to set up deductions with no time limits.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Regular appointments to go over their centrepay deductions to ensure they are still valid and required.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes.

But people forget to read them or ignore them.

BUSINESS

What community expectations could be incorporated into assessing Centrepay registered businesses?

Regular audits to ensure the business has not been exploiting customers.

Too many problems and they have to explain why they shouldn't lose their accreditation.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

They shouldn't be allowed to start any deductions for more than 50% of a customers' payment without notifying Centrelink for conformation of the expense.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

The number of customers experiencing financial hardship from centrepay deductions.

COMPLIANCE

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Whether the business has been found to be putting customers into financial hardship.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Notification of the business, the amount overpaid and any ongoing centrepay deduction with the business.

How would customers prefer to be notified about overpayments?

SMS, then phone then letter.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Regular audits of customers with centrepay deductions and letting the customers know to check their centrepay amounts.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Showing that businesses who prey on customers are penalised and customers are protected better and letting people know that it is being done.

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes, I agree to the extent that Centre pay has been a great help in providing people like me with an avenue to pay accounts and use hire purchase agreements that would otherwise be unavailable to those of us with disabilities and on Centrelink payments, which I would like to thank you for the help given to us.

I recently heard from a rental/buy company that you are stopping Centre pay with this company from which I am buying an air conditioner which is an urgently needed in this regional area with temperatures reaching over 40 degrees in summertime and very cold in winter time so as you can imagine on limited finance on an age pension is almost impossible to purchase so Centre pay is so important to me and us.

I also pay my electricity in advance and vet requirements which is so important when power bills are so high, and we need pets for company as most times we have no other.

I was refused the opportunity to purchase a television using Centre pay when told Centre pay was stopping this in July 2024, so I am wondering if this questionnaire is useful or have you already made up your minds so to speak? please if anything expand the service for people like me don't take it away, thank you.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes, thank you, I believe that customer advocates are not representing most of this 21% maybe a few that need extra help with finances, but I believe that the majority of this 21% find Centre pay the only way to acquire products and pay the listed deductions. I Have not had any customer advocate contact me about any such problem, where are they?

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Definitely not as previously stated I believe this is the only way we can acquire these products and services by taking these away seems to be some form of discrimination by the government against pensioners.

What criteria should be used to consider whether to include or exclude any goods or services?

By looking at the products and services people not on age pensions and the like use and acquire and realizing that pensioners use and need the same.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

why punish the rest not in this 1% category who are doing the right thing in using Centre pay to help them get through this tough time in life due to high charges in power etc.
You have said that from May 1, 2024, you are implementing restrictions on target amounts for all businesses anyway so again why are we doing this survey? you have already made up your mind!
Prices are rising for all services and products Australia wide so naturally center pay deductions will rise to accommodate these price rises in all company's and businesses.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

If as you have says that customer advocates are helping people in center pay deductions, there should not be any restrictions because if there are maybe the customer advocates are not doing their Job? Just a thought!

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Not if as, you have said that customer advocates are in control of this and most people at retirement age and above know how to live on payments from Centrelink anyway. yes, sometimes things get hard, and we need to visit agencies other than Centrelink for help with some food Etc., but this is also happening to those in the work force it is not a special issue for pensioners alone! So, your limitations on percentages of income for pensioners or those on other Centrelink payments might be damaging them in their own lives and who is the one who has this knowledge? does this person live in on a pension or work in an office?

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

As long as there is agreement with the person concerned.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

No should be up to the person involves and don't these people have these customer advocates anyway?

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

as above

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

yes.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

No surely there is enough now if businesses are operating within the law should be ok, why make it a bureaucratic nightmare for businesses who have enough paperwork now so to speak.

What community expectations could be incorporated into assessing Centrepay registered businesses?

surely Centrelink knows what they are doing our expectations are in your hand.

What risk factors should the agency consider in assessing a business for Centrepay registration?

i believe that this has been already done so why add to it?

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

none i believe since May 1 2024 you have changed this anyway.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

I am sure that all the businesses i deal with are dealing with Centre pay in a way that is beneficial to all parties involved.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

No I don't think so because this goes along way into discrimination and how far into this and privacy to you wish to engage in? people know what they need and appreciate your help.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

all things within the framework of your rules and expectations of the client.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

any that is needed without hurting the client

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

not sure have not had any problem with this.

How would customers prefer to be notified about overpayments?

email, letters etc.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

having excellent repayments with the business with is more effective through Centre pay as there are regular payments and the customers knows that these payments, we don't have to see but are done automatically.

maybe a three-monthly report on how their account is Going?

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

as what we are doing now and not going ahead and doing things without any consultation with clients and stopping all discrimination against us as pensioners and the like. We are people as you are, not just numbers, and what you factor into our lives can be very detrimental to us and cause so much stress as to cause mental health issues.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Not really.

Centrepay should be a supplement that people who need it get things paid for.

It needs to be taxed so we would have to pay tax on this each fortnight and get it back at tax time.

Say we have to pay rent and it's \$800 a fortnight. It's above our means and should be dealt with via centrepay.

For me i use Centrepay for rent. It makes it easier on my parents so they get paid the rent and it's simple for me.

If i were to add my electricity and gas bills to it along with the water bills it would need to be as a supplement for those things.

We currently get rent assistance which is ok but it could be a lot better.

For us to get our full benefits from you guys and have centrepay as a supplement where it pays rent, water, gas, and electricity, it's going to be much better.

Because a lot of us have to pay \$1700 after the winter due to using gas and electricity often.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

yes but at the moment it comes out of what our total benefits are.

Those of us on the DSP for example who use centrepay for rent like what i do don't get to see the full benefits and therefore miss out on things that we might need.

As i said if you decided to put it as a taxed suppliment it would be a lot better as it's something we're paying tax for it gets everyone ahead and it helps those that need it get their rent, gas, electricity, and water bills paid for.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Household stuff needs to be something that can be managed via the self management system.

General transportation. If you have your own car Centrepay shouldn't be paying for your petrol

Social and sporting recreational should come out of the organisation's fees when they pay you. (this happens here with my footy umpiring association. Membership fees get taken out and we get paid tax free each month due to it being a hobby).

What criteria should be used to consider whether to include or exclude any goods or services?

It should simply be a Centrepay suppliment just like what you do when you get the DSP - Get the organisations to fill out those forms and send them back and get us to pay for it all in a taxable amount of money.

For me for example,

Rent: \$350 a fortnight

Water: \$10 a fortnight

Gas: \$50 a fortnight

Electricity: \$50 a fortnight

Because it's so small it needs to be paid via a tax which enables me to see the full amount i get paid with something like

Centrepay suppliment - \$38 tax

Something that i'd be much happier with.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

No. They enable them not to worry about rent for example.

Rent gets taken out but the benefits get lowered by it.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Yes.

For example if i were to be paying rent then it should be allowed.

If rent was failed from centrepay and it was already taken out then it leaves us with an awful plight of not having anything to live off properly.

If i were to get centrepay to pay for my car registration it would be a bit silly because a car is an asset

If i owned a house i'd be expected to pay rates. Rates should always be centrepay.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No it should be an added supplement that is just like the DSP.
You get taxed each fortnight for the use of it.

Whatever your centrelink payment is shouldn't be dictated to on how centrepay works.

Centrepay currently deducts a certain amount of money from your centrelink payment.

If centrelink were to give us all the full centrelink payment and made us pay for it as a tax it would be much better for us all.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No it should be from the customer only.

If the customer is failing to pay for gas and electricity bills for example or rent is higher than what they get and they are on jobseeker then you need to do something about it.

For example you go to ray white real estate here in Ballarat. You rent a house and it costs you \$1000 for a 4 bedroom house and you have boarders with you and they are paying \$250 a fortnight. They happen to all be on jobseeker. Rent comes out of your pocket and you don't get a centrelink payment because it's above your means.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

You should have a form for Centrepay. You fill out that form where you have rent for example. Who it is with and when it gets paid.

If they fail to do so or double it they should be fined heavily for scamming the customers.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Give us a form to take to the businesses that do our bills.

Make us apply for it like we do with the DSP. We go to our GP and it get's verified by the GP.

Turn Centrepay into a supplement that needs to be taxed.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

No it doesn't.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

They should all have a BPAY number and a reference number so that the bills get paid for.

What community expectations could be incorporated into assessing Centrepay registered businesses?

As is suggested do it via forms like what we do when we access the DSP.

What risk factors should the agency consider in assessing a business for Centrepay registration?

They have to make sure that they don't scam anyone.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

They should have it on their website that customers who are with centrelink can apply for centrepay assistance.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

If they are a known trouble making organisation
Scam artists

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Dodgy home loan places need to be banned.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

If they are dodgy. It's always the dodgy ones that stuff things up.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Everything that is wanted to make it simple for Centrelink customers to apply for it.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Tell them that they will be contacted that an overpayment has happened (they've taken more out than what is asked) and refund that amount.

How would customers prefer to be notified about overpayments?

Contact details settings. Say it's a letter mailed out to them with a link in the letter telling them to get in contact.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Refund the customer.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Much better.

It's gotta be signed off on as well.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

They seem to cover essentials

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

The list seems to cover needs.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No.

What criteria should be used to consider whether to include or exclude any goods or services?

This is not for me to say, but if people's lives depend on a product or service and needs to be budgeted by clients then this should be the guidelines.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

They seem sufficient to me.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

I'm all for being less restrictive. Commonsense needs to prevail.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Not sure.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Again, unsure.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Not my area of expertise, this is what the department is there for.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

It is quite clear.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

The principle of commensurate mercy, allowing delaying or waiving of payments given the woeful state of the economy. People are important, businesses less so.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Again, not my domain.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Also not my domain.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Centrepay should already be vetting participating businesses and denying access to extortionate actors. Come on - the government's duty is to the citizens, not businesses.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Listen to the clients and investigate claims of business wrongdoing.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

This is not in my scope of knowledge.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Sorry - I expect you to know this, not ask me.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

There's a Services Australia email....

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

That their overpayment is refunded immediately, and that the business is required to have effective procedures in place to prevent the situation from occurring in the first place.

How would customers prefer to be notified about overpayments?

The businesses have all the customer's contact details, surely?

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Give a business three chances, then a) require them to absolve their customer (Centrepay client) of the remainder of their current owing and b) once given three warnings and still failing to comply, they should quit all claims on customers. You're not going to get them to remain honest any other way than an iron fist, sorry. It's in the nature of any human in charge of a business to pump up their income in spite of the damage they're doing to customers. That has to stop. It would only need a few examples a year to keep this fresh in mind....

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Sorry - I'm a person on the street not a policymaker.

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Who knows? Some of those are necessary to prevent abuse of the system or abuse of the customer however... For example: What does "Centrepay assurance framework." mean? It seem to be bureaucratic gobbledegook.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

I suggest that any current or future payments, expenses, costs, or random spend,s which are normally expected by persons who DO NOT receive welfare support are similarly expected by welfare recipients even if on a reduced scale.

Having Centrepay assist welfare recipients to enjoy life as closely as possible to mainstream community is necessary for good governance and for the health and over all welfare of the community.

For example:

To assist the financial ability of customers, within reason and specified time and money limits, to assist a family member for specified regular needs not covered from other community sources.

To repay the community by regular time and money limited payment to charities which directly support persons or domestic animals.

To assist welfare recipients to contribute regular time and money limited support to a registered religious organisation, with membership beyond a specified lower limit [to protect the public purse against fringe cults].

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Obviously any which are already provided for within the community, such as Medicare health payments however, NOT excluding a debt which may have arisen caused by the "gap" for medical or hospital treatments.

Alcohol, Tobacco and other Drug abuse NOT excluding regular payments for treatment not covered elsewhere.

What criteria should be used to consider whether to include or exclude any goods or services?

Is it a product, service or other cost and/or expense normally expected to befall a welfare recipient or other persons on low income?

Is it a product, service, or other cost and/or expense expected to be enjoyed by or to befall the non-welfare community.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Those types seems to cover most eventualities notwithstanding I came across a bizarre circumstance many years ago when my brother had a debt for over-payment of his welfare and 100% was being taken which did not leave him ANYTHING for him or his wife to survive. This was totally unreasonable and any payment type like this should be anathema.

I approached the agency to pay the debt but was refused UNTIL my brother gave consent, which seemed to me to be an abuse of common-sense.

Provision could be made, when the advance or debt occurs, for a third party, family, friend or other to pay any or all outstanding monies.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

This really is a governance issue; how much is the taxpayer [Government] willing to support the community in need?

25% should be a maximum deductions except in cases of emergency where no other option is available.

Vicious circles should be avoided, for example repeated, regular advances to pay for food, except for exceptional circumstances, in which case appointing a budget adviser and/or manager of the customer's welfare money and expenditure may be an option notwithstanding the person may continue [without mandatory] control to still accrue debt to unwary providers.

Persons with known [not just suspected] drug or alcohol abuse problems may need mandatory management of welfare finances, including Centrepay advances.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

A minimum of \$10 per deduction [fortnight] is reasonable provided it does not sentence the customer to endless repayments, so to speak. For example: IF an advance is \$1000, a repayment of only \$10 per fortnight is a long standing commitment for the customer AND a long term cost to the taxpayer.

The repayment could start at \$10 and welfare payment rises be added along the way to increase the payment and therefore the end date of the advance. For example. \$10 repayment to start plus 50% of a regular rise of a support say \$8 [i.e \$14].. one off rises such as government sponsored special payments not to be included

A maximum above 25% is unreasonable considering the welfare payments is intended to support the recipient for the next fortnight, [usually], notwithstanding a stable loving genuinely co-operative couple may be able to sacrifice a higher rate, say 50% of just ONE of the couple's payments, however this is fraught with possible domestic power sharing difficulties.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes! This is convenient where consent is clearly obtained notwithstanding that records do not tend to reveal a particular business or business type may be taking advantage of Centrepay customers' lack of skill or judgment, for example a likely overuse of the Centrepay by the business or business type is detected.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

If the product, service, or other is enjoyed by the wider community, there is no reason a welfare recipient should not also enjoy, however see my previous answer.

Overuse or other abuse of the should be recognisable by the system and checked by a human.

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Perhaps limits on the customer incurring further random regular time payment type of debt, [paying of a new purchase for example] a condition which can be managed by Centrepay informing Credit Agencies no debt is to be approved without specific consent of Centrepay.

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Bureaucracy never provides understandable but concise information. It is always riddled with techno-speak or other unintelligible information as I pointed out at the beginning of this survey...."What does that mean.... ?"

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Access, is, indeed, a privilege because a customer is likely being funded, interest free, for a sale or service the business [or the customer] may not ordinarily achieve, therefore the business should treat the customer and the agency reasonably and lawfully.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Community reputation.

I note an advertisement on my local TV where property damage occurs and the owner wails "Where are we going to get the money to fix it?" The answer given by the advertiser is 'get a loan from us', whereas the answer should be 'claim from the insurance you should prudently have to protect against such incidents'.

What risk factors should the agency consider in assessing a business for Centrepay registration?

Obviously solvency and longevity but, particularly reputation.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

I have already addressed the possibility of business using [abusing] the availability of Centrepay.

To be fair: A business confronted with a customer who may be a risk for a commercial lender is faced with a choice to sell or not to sell.

Centrepay offers a way out for the business to sell the product at no interest, fees or other extra cost to the customer with the worry of repayment also falling upon Centrepay and not the retailer or the commercial lender which lender may have a "buy-back" condition on the provider of the goods or services in the event of default.

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Overuse of the Centrepay system.

Selling goods and services outside those ordinarily enjoyed by the wider community.

Blatant or subtle advertising to a product or service and pay for it with Centrelink.. For example: OFFERING Centrepay as a bait, a payment option.

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Any already unlawful business models such as "Pyramid", marketing.
As well as illegal products or services, exclude any product or service known to have or suspected of having addictive possibilities such as video gaming and video gaming machines.

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Acting lawfully, reasonably and responsibly...

HOWEVER this should not become too onerous for the business which could consequentially decide NOT to accept customers who use Centrepay or, likewise, to only accept customers who use the in-house financing provider, which would defeat the purpose of Centrepay.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

It would be expected by the community that such an action would only occur if evidence existed of unquestionable bad non compliance so, taking into account defamation law, it is imperative that action against a Centrelink registered business for unreasonable or potential or actual unlawful and, non-compliant behaviour should be public knowledge, with reasons, to afford the community necessary information to make a judgment about trading with the business, especially welfare recipients.

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

I have no educated comment for this question except:

As cold calling can induce the poor and vulnerable to incur a debt, particularly the infirm aged or persons with a disability, do something about that: have the government BAN cold calling for marketing purposes, especially for phone and electricity.

How would customers prefer to be notified about overpayments?

That is a personal choice, Telephone and SMS is risky because of scammers impersonating government agencies. I do not respond to telephone or SMS which I suspect may be scammers or cold callers.

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

The poor and vulnerable have needs, wants and desires the same as the wider non-welfare community and some may not use good financial judgement when confronted by a commercial offer seemingly irresistible.

Without creating a nanny state, the business must take some responsibility not to sign welfare recipients to unmanageable purchases of goods and services., which means the business MUST inform the Centrepay customer of pitfalls.

Likewise, Centrepay being a catalyst, so to speak, for incurring a debt is a 'here we go again' moment, debt incurred as a consequence of attempting to cure a debt [non-payment of a utility for example] is a step too far.

Centrepay must intervene with counseling and/or financial management until the crisis has passed.

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Full disclosure in understandable form, whether it be language or literacy needs.

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes. If you are on welfare and you use Centrepay, you pay off for the services that you utilise. For example, gas, water and electricity are essential services. If you were to get cut off due to lack of income, it would cause additional expenses and stress to receive the services again. I've had that experience before due to forgetting to pay the bill and it caused additional hardship and embarrassment. By this method, it is safe, secure and reliable. The money is out of the account. There is no reason to fret over bills. The less stress you have been below the poverty line, the more able you are to cope and handle life in general. I love the system. I'm reluctant to use the other normal methods due to privacy, banks can close down at a moments notice, and the bank delays payments deliberately while they play your money in the market. The stakeholder gets the money promptly.

Love this system as it is.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes because it is the essential part of living. The 21% is just less known ..should include public housing but and food and groceries.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

None that I know of except for gambling, alcohol and drugs

What criteria should be used to consider whether to include or exclude any goods or services?

For the basic purpose of living.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

None

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes, for example, you can't expect people to pay more than 90% of their income

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No!! Otherwise businesses will start to invent transactions. Keep it customer based

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Do do it altogether

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Control over the business. It may collapse or disappear altogether or get worse by getting greedy.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Yes

What risk factors should the agency consider in assessing a business for Centrepay registration?

Major multiplayer

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Safety of the vulnerable

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Percentage of pay

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Cole and Woolworths...too many parents businesses

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Government policies

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

ASIO and CCCC

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

A flag as to the balance between the customer and business....,

How would customers prefer to be notified about overpayments?

Through normal channels

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Checking on business transactions with a balance of credit /debit left

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

More control over business and services offered.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Rural

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

Yes

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes absolutely

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Household- with lease it now , rent to buy  needs to go

What criteria should be used to consider whether to include or exclude any goods or services?

If they rip off customers which so many do they have to be held accountable, so they pay their fee, but if rip off customers they, are not only blacklisted, from Centrepay, they get fined and because they have ripped off customers especially with buy now pay later, the contract for all customers are done

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Absolutely, from someone that used buy now pay later because had to in the contract we had to sign it was a breach to put final amount and I questioned it and they said because we can suspend our payments so would make it out of whack. Rent, and utilities should have a end total for financial year so when businesses say no that's not correct it's locked in so they can't rip us off either

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Only a selected few because most my pay goes on rent and utilities and if that limit got capped it's asking for a poorer life

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Only courts or Government should have that power

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

All businesses unless unless it's for our livelihood because back to rent to own they had the power anytime to make themselves a priority before rent and bills

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

That they will be monitored that they are doing the right thing because they know they can rip us sideways and nothing we can do about it

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

I don't think a lot of businesses would even care what you put in contract because they know there isn't consequences and if they do get caught it takes years to take legal action and by that stage they have closed down and started a new business name or liquidation

What community expectations could be incorporated into assessing Centrepay registered businesses?

If they can access us if they do the wrong think the government can willingly access them back

What risk factors should the agency consider in assessing a business for Centrepay registration?

How many business names a company has had same products, contracts etc but different license and name

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

They should give the total amount and if services aren't in action then they don't get paid yet

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

How long the payment with no final amount is active and still taking payments out

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

They have to provide information on the products the customer is buying what the retail price is currently for items and they can only add a reasonable profit on contract that customer can manage to pay and accept not thousands of Dollars, because Centrepay ain't helping the strugglers they are helping the crooks

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Their profits yearly from Centrepay recipients

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

All of it, everyone is just trying to survive and these businesses know that they can make the stressed already poor folks stress even more while making us poorer, and if you suspend a payment because you have to not want to they make sure your credit file is done for, but all their info should be available so we can take back what's owing to us and not find out years later after settlement date for being crooks is done

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

To be told

How would customers prefer to be notified about overpayments?

Same way we get told if we have a debt

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

No end total a lot of us don't have it because we aren't allowed to, so we lose track of payments, total after financial year shows total amount every year, investigate how much has been paid, also we should be able to upload our bill total how much is due, paid owing

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Wouldn't know there hasn't been any I do my bills

Because it's easier rent should be Centrepay regardless no options but as for the rest due to deductibles amounts removed I have to book appointment for old payments if archive have them because you have been ripped thousands and they stop payments when you contact them and can't get an appointment for week it's terrible especially if sheriffs wants the cash you have already paid them and only just got that info or would be in jail. Keep our information and give us the choice to delete it

Where are you located?

TAS

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

Yes

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

What is really needed is to bring the centrepay application form back for customers and or organisations to complete as an alternative to doing it online to collect all the required information that is needed to record the centrepay deduction.

DEDUCTION ARRANGEMENTS

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

see previous, need to reintroduce the centrepay application form

Where are you located?

SA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes I think so. I have no problems with how my centrepay has been handled

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

Nothing comes to mind for me.

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

No

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

A certain amount of pay only

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes there have been significant disadvantages and impacts especially on remote customers and vulnerable customers, as risks and issues are raised the investigation into high risk providers is a lengthy slow process.

Identity fraud risks are high and though many do not have photo ID they are often not required to provide any ID, this creates a risk that needs to be addressed.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes these should all be available within limits, some should have payment amount, total expense and time limits and perhaps we could look at an overall Centrepay limit on other goods to limit the occurrence of hardship through over allocation.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No not entirely just limited.

What criteria should be used to consider whether to include or exclude any goods or services?

Is it an essential item?

Can the goods or service be accessed a more appropriate way?

Risk of exploitation and hardship

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

In theory service officers regularly check and discuss Centrepay deductions with customers however ongoing deduction with no target or end date have often continued far past their use date without any follow up. Assisting customers to have these funds returned or refunded to the customer can be difficult including meeting ID requirements, providing written requests and often a longer waiting period for the refund.

It would be useful even when coding an ongoing Centrepay deduction to implement a regular review of ongoing deductions.

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

Ongoing should only be applied to utilities and essential ongoing expenses and not payment for goods.

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

I don't think we can in reality have a maximum limit on essentials such as utilities and should avoid limits on quality and financially smart product such as NILS loans but limit other less essential items and shop book ups, this will encourage customers to use Centrepay for the intended purpose, create linkage with financial services to assist with financial Security.

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

No I think this needs to be limited to Government services and utility companies or further restriction and proof of the customer entering the deduction agreement. Past occurrences living and working in remote spaces Centrepay deductions being set up through providers were not agreed to by the customer and/or in cases of low literacy and understanding the customers had agreed to set up a Centrepay without being aware of the target or fortnightly payment amounts. Often the customer isn't aware of the impact to their payment and the provider doesn't have that information or doesn't take other deductions and potential hardship into account. There has also been evidence of providers using the same agreement over again to set up new arrangements where customer has made payments however cancelled the deduction providers are setting the original payment agreement again cause overpayment for goods.

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes as above

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

- ID requirements
- Target and payment amounts
- System check for vulnerable customers to stop over allocation and exploitation
- Regular review
- Quicker response to investigation of misuse of Centrepay

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

There could be better messaging.

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

No

What community expectations could be incorporated into assessing Centrepay registered businesses?

Where there are remote communities it is important to consider the business, service provided and likeliness of misuse for example overpricing for goods and service as they are the only provider of the service.
The service reputation in community as a provider of goods and services.
The costs of their goods and services to assist with consumer protection.

What risk factors should the agency consider in assessing a business for Centrepay registration?

The costs of their goods and services to assist with consumer protection.

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

No

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

- Customer complaints, staff and community feedback.
- Excessive target or payment amounts
- Deductions arrangements being set up at the same amounts over again
- Overallocation of overall Centrelink payment

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

No

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Where there are ongoing deductions and spending account record of all monies in and all monies spent ongoing

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Customers should be kept up to date on action taken in regards to their own complaints or issues and where there are proven issues public knowledge of the risks identified and tips to avoid risks

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Messaging to customers to regularly reassess their Centrepay deductions, clear guidelines on actions to take and service officer support to commence this process.

A process to support deceased accounts where a customer has had ongoing book up deductions for a goods to support the business and family to establish the appropriate refund channel.

How would customers prefer to be notified about overpayments?

Through normal channels - digital, letter, phone

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

Deceased customer overpayments occur where book up for goods or where we have not been notified of passing which is sometimes in aged care facilities.

Homecare services where customers have been out of community for longer periods of time.

Book up for goods where customer has moved out of the area

Payment of water utilities

CONSULTATION AND ENGAGEMENTS

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

Face to face community engagement in identified problematic areas that includes whole community - Centrepay providers, local support services including financial support services and groups of willing participants facilitated through local services.

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

Whether the goods or services would be beneficial or harmful to the consumer

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

Yes, should be no more than 70%

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Reason for deduction

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

No

What community expectations could be incorporated into assessing Centrepay registered businesses?

Potential for excessive amounts being required to be paid by Centrepay

What risk factors should the agency consider in assessing a business for Centrepay registration?

Potential to abuse the system

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

A condition that the business make alternative options available to the customer be included in the contract

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Excessive customers commencing at the same time

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Compliance with the customer consent to add or vary deductions
Compliance with all conditions of the contract

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Information should be made available to all Centrepay customers of the business to ensure satisfaction or not with the business and offer alternative options for payment if required

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Estimate of the amount of the overpayment
Assistance to liaise with the business to ensure the overpayment is refunded

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

A factor that would be contributing is moving without notice with no means of the business being able to contact the customer

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

A forum to be held with business representatives (including front line personnel) and customer representatives to discuss all aspects of the use of Centrepay. This could be a number of forums held in major cities, regional locations, rural areas either in person or by online meetings (Teams, Zoom etc).

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Rural

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

yes

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

no

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

yes to a extent they are , a customer comes in and books up \$500 and agrees to pay \$75 a week ,
sometimes not often they go to centre link ,maybe they have over bookek some where else ,so the bright spark in centre link reduces the payments to \$10 a week ,

the customer comes to us and complains it is taking to long this time,
we try and explain it is not our fault ,blame centre link
we never made it like this ,but we need blankets very cold ,its gets very hard sometimes .
we also feel collecting so much every 2 weeks to build up a credit is not a good idea for us ,

we never do it and dont want to look after other peoples money ,
we would sooner give them the credit for what they want

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

maybe?

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

yes

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

no

What risk factors should the agency consider in assessing a business for Centrepay registration?

know your customers you are giving credit to ,
not some body from whop whop

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

We are happy with the way we run our shop ,no holding of the customers money

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

as long as not many complaints and complains are resolved to suit every one

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

when ever we have a overpayment it shows up when they come in and check their centrepay ,and the overpayment is refunded
the same as if they have cancelled their payments

How would customers prefer to be notified about overpayments?

they are notified when they come into the shop and are checking their payments to see if they are finished ,so they are ready to start again ,
we find out at the same time

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

we do not allow customers to accumulating credit ,we are not bankers

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

their is not a lot to do really if the rules are followed

Where are you located?

TAS

Are you urban (major city) / regional (city or town) / rural / remote?

Rural

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Yes

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Power bills, water bills, rates, phone bill, internet bill, larger sum grocery shops, registration of car, car servicing bills, emergency plumbing/electrical bills

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

Services that are bills we can't avoid and are part of being able to live and maintain a home, car, child, health etc

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Like After pay and Zip pay they should advertise with a sticker or sign that they accept payment via centrepay

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Making sure they don't increase their bills payments for just centrepay customers

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Within the app being able to directly message/contact the business/company from the log of the business you were paying

How would customers prefer to be notified about overpayments?

Text/email/my gov

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Rural

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I think so

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

No.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

Car registration
Internet providers
Insurance providers

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Yes

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

No

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

Where are you located?

WA

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

I can only speak for using it as a tool for financial self management-
It is a fantastic tool for deductions for my utilities. I don't "miss" the money and my bills are always upto date or in advance. The only issue I have is finding the centrepay payment number from some suppliers is difficult (not on bill but you need to call provider)

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

Yes I think so. In fact I wasn't aware that most of these were an option

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

Anything that contributes to self harm.
Tobacco
Alcohol
Gambling

DEDUCTION ARRANGEMENT

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Absolutely

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Yes

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Yes

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

Maybe a minimum notice period?

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

I do not use this so don't know

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

Frequent review & compliance checks.

What community expectations could be incorporated into assessing Centrepay registered businesses?

Legitimacy
Australian Standards
Alignment of policies

What risk factors should the agency consider in assessing a business for Centrepay registration?

Protection against loss of prepaid payments in case of administration and bankruptcy

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

Reduce reliance on by now pay later for non essential items

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

Numerous complaints. % of complaints vs customer satisfaction

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

Again business that could harm

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

Solvency.
Strong date protection.

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

Lots. We want to know where our money is going. We may change suppliers

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

Nothing?

How would customers prefer to be notified about overpayments?

I guess email then follow up phone call then letter.
Perhaps having a secondary contact?

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

People not reading their bill

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

These questions are not suitable for the average centrepay customer. Too long and in depth.
Perhaps a shorter satisfaction survey to be included to better gauge customers satisfaction with centrepay

Where are you located?

VIC

Are you urban (major city) / regional (city or town) / rural / remote?

Regional

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

Personally think Center pay should increase its availability to more services, I think more families would definitely benefit for this greatly, services like CityLink, Eastlink and others.

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

More opportunities for available services, would be amazing like CityLink East link more generally bills as well would help families greatly and debt collection agents should be included as well.

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

No

What criteria should be used to consider whether to include or exclude any goods or services?

Does it benefit families in the long run?
Added services I would like to see
Vic roads
City Link
East Link

Debt agency's
HECS Loans

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

Options could be more flexible with more variety of options to pay using Center pay

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

No

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

No, people should be allowed to choose how much and why giving them a choice

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

Only if the customer has signed in agreement

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

Some but not all

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

Yes

Where are you located?

QLD

Are you urban (major city) / regional (city or town) / rural / remote?

Urban

Are you a person with disability?

No

Are you an Aboriginal or Torres Strait Islander Australian?

No

Are you from a Culturally and Linguistically Diverse (CALD) background?

No

Are you a Centrepay customer?

Yes

POLICY INTENT

Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?

yes it does reflect the evolving needs of customers & stakeholders

APPROVED GOODS AND SERVICES

Does the current list of authorised goods and services include what should be available through Centrepay?

not really it is a broad range of goods and services some of which may not be good value for customers

Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?

none should be excluded if anything more should be added

What criteria should be used to consider whether to include or exclude any goods or services?

whether they are or are not taking advantage of customers and those that are putting customers in financial peril

DEDUCTION ARRANGEMENTS

Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?

i think they are sufficient and provide the appropriate flexibility

Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?

yes ongoing amounts means there is no end at least with target amount there is a cut off point

Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?

absolutely there should be a maximum, it should be capped at 60% of income, this should be applied across the board 80% is way to high

Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?

yes but only the current agreement

Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?

of course it stops them ripping off customers

What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?

maximum amount, limited access any changes should have customers consent

Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?

yes i believe so i have found it fairly easy and straightforward

BUSINESS

Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?

not just fines for the businesses they should be made to compensate any customer affected by mis conduct

What community expectations could be incorporated into assessing Centrepay registered businesses?

fair trading and full disclosure

What risk factors should the agency consider in assessing a business for Centrepay registration?

misconducts, debts, customer complaints, any fraudulent actions

What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?

customer should always have the right of choice

What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?

ato, double dipping, customer complaints

Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?

afterpay like services and credit cards/accounts

COMPLIANCE

What should a business be monitored against to remain registered as a Centrepay business?

non compliance

What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?

full disclosure it allows other customers to know who they are dealing with good or bad

OVERPAYMENTS

What information and further assistance would be useful to customers when an overpayment has occurred?

alert from centrepay not just the business that obligation have been met and finalised

How would customers prefer to be notified about overpayments?

email, sms, letter, mygov alert

What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?

have target amounts when target is reached payments automatically stop

CONSULTATION AND ENGAGEMENT

What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?

things like this questionnaire and having multiple different sector being represented in discussions