

Are you an individual or responding on behalf of an organisation?

Individual

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 Centretpay 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 were 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 there 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.