

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

Organisation

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

DEDUCTION ARRANGEMENTS

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

Yes with customer consent. Some customers have disabilities that make setting up an arrangement themselves difficult. This may result in a customer accruing a debt.

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 process advises that business's cannot allow a customer to accrue a credit more than the amount to satisfy their bill. However as a business when we put measures in place and this is challenged by the customer. We refer them back to services australia and the customers are advised that its ok for them to continue with their payment well above the amount required. The impact to businesses is vast.

OVERPAYMENTS

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

For businesses when a customer disputes the reducing of their payments due to a large credit, we refer the customer to services australia. Services australia do not advise the customer that they need to reduce their payments. This is inconsistent and as a business we are concerned that

we are taking all these steps to do the right thing however services australia advise the customer not to worry.

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POLICY INTENT

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

My concerns are that customers making payments to organisations are only able to make payments whilst their are active customers - they cannot use this facility to extend to continue to make repayments on aged debts. From a customer who is attempting to manage their money, this could be a measure that could push potential vulnerable customers over the financial edge.

APPROVED GOODS AND SERVICES

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

This should be extended to allow for customers to continue to pay for services rendered even if the customer is not an ongoing customer e.g. accrued debts.

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?

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

If the customer owes money to an organisation, they should be allowed to direct their benefit to their account of choice in an effort to support their ongoing financial arrangements.

DEDUCTION ARRANGEMENTS

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

From my industry - 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?

With suitable controls in place, yes.

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

A strict criteria should apply and it would be up to Centrelink to determine eligibility and application.

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

no feedback to offer

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?

appears to be

CUSTOMER EXPERIENCE

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

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

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

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

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

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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?

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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?

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

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

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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?

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

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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?

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COMPLIANCE

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

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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?

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OVERPAYMENTS

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

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How would customers prefer to be notified about overpayments?

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

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CONSULTATION AND ENGAGEMENT

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

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