**Centrepay: Policy for Businesses**

**CONSULTATION DRAFT**

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# Introduction

## This Policy

This policy gives businesses and organisations (**businesses**) information about Centrepay and what they need to do to get payments through Centrepay, including getting approval to use Centrepay.

## Centrepay’s objective

The objective of Centrepay is:

### to help Centrelink customers to manage their expenses that are consistent with the purposes of Centrelink and

### to reduce Centrelink customers’ financial risk, by providing a service to have deductions made from their Centrelink payments for approved payments.

### Businesses are expected to support Services Australia (the **agency**) in achieving Centrepay’s objective and help Centrelink customers who choose to pay through Centrepay.

## What is Centrepay?

Centrepay is a voluntary service provided by the agency. It’s free for people who receive Centrelink payments (**customers**).

It allows them to authorise the agency to deduct amounts from instalments of their Centrelink payments and pay these amounts to nominated businesses. The agency then pays the balance of the instalment into the customer’s bank account.

The agency can make other deductions from instalments of customers’ Centrelink payments (**priority deductions**) before it makes Centrepay deductions:

### participation penalty amounts and non-payment periods

### immediate and urgent repayment amounts

### weekly payment amounts

### advance repayment amounts

### debt repayments

### student loan repayments

### child support payments

### tax amounts

### amounts directed to the customer’s income management account and

### government housing rent deductions that are part of the Rent Deduction Scheme.

### This list is subject to change from time to time.

Neither the agency nor the Commonwealth will guarantee that a business will receive any payments from instalments of customers’ Centrelink payments. The agency makes deductions only if the customer has authorised it and, after all the priority deductions have been made, there’s still enough left in the instalment to cover the deduction amount.

If an instalment isn’t enough to cover the deduction, the agency will make a partial deduction, or no deduction.

Whether the agency makes a deduction is a matter for the agency, not the business. The agency gives primary consideration to customers’ needs in administering and operating Centrepay.

The agency has an overriding duty to administer Centrepay consistently with the Commonwealth Government’s priorities for the agency.

## Responsibility for this policy

This policy is published by the agency. Contact details for the agency are at servicesaustralia.gov.au/feedback

The agency can change this policy at any time, by publishing the changed version at [to be confirmed].

Businesses are individually responsible for making sure that they are aware of the up to date version of this policy.

However, if the agency does propose to change this policy, it will usually carry out a public or targeted consultation (where appropriate) with businesses and other stakeholders before making the change.

## Other information about Centrepay

As well as this policy:

### businesses can find out more about Centrepay at servicesaustralia.gov.au/centrepaybusiness

### the Centrepay Contracts: Terms of Use (at [to be confirmed]) (**TOU**) set out the general terms of the contracts between the agency and businesses for businesses to use Centrepay.

## The agency doesn’t endorse businesses, or goods or services

While the agency approves businesses to use Centrepay, it doesn’t endorse any business or its operations, or goods and services provided by any business.

Businesses are not agents of the agency. They aren’t contracted by the agency to provide any services to Centrelink customers. The arrangements between the agency and businesses are there to help Centrelink customers pay for goods and services they get from businesses, and to ensure that businesses do what’s needed to achieve Centrepay’s objectives.

## The agency doesn’t regulate businesses

The agency doesn’t regulate businesses that use Centrepay.

There are a range of other Commonwealth, State and Territory government agencies that have specific roles in regulating the operations of businesses that may use Centrepay. Examples include:

### the Australian Securities and Investments Commission which, for example, regulates credit products

### the Australian Competition and Consumer Commission which, for example, regulates product safety and Commonwealth consumer protection law

### State and Territory Fair Trading agencies, which administer State and Territory consumer safety and other laws

### the Australian Energy Regulator and, in Western Australia, the Economic Regulation Authority which, for example, regulate wholesale and retail energy markets.

The agency will cooperate with the relevant Commonwealth, State and Territory government agencies in their work, and seek their cooperation in administering Centrepay. However, it won’t interfere with, or direct, them as they do their work.

## Centrepay isn’t available for some kinds of Centrelink payments

Centrepay deductions are not available from the following payments:

### ABSTUDY (excluding Living Allowance)

### advance payments of Centrelink payments (excluding payments of Family Tax Benefit)

### bereavement payments

### Boarding Allowance

### Child Care Subsidy

### Distance Education Allowance

### Farm Household Allowance

### quarterly supplements, like Telephone Allowance and Pension Supplement

### Restart Income Support or Restart Re-establishment Grant

### Second Home Allowance

### Status Resolution Support Services Payment.

This list is subject to change from time to time.

## Which businesses can use Centrepay?

While Centrepay is designed for businesses that get regular payments from Centrelink customers, any Centrepay approved business that deals with Centrelink customers can get payments through Centrepay.

For a business to be able to get payments through Centrepay, it must:

### be a legal person (for example, a corporation or an individual with an ABN (except for private landlords))

### be approved by the agency to use Centrepay

### be a party to a contract with the agency governing its use of Centrepay (**Centrepay contract**).

Information on getting approval to use Centrepay is in Part 2.

The TOU (the main part of Centrepay contracts) is at [to be confirmed] and may be updated from time to time.

## What payments can businesses get through Centrepay?

Centrepay deductions will only be made from customers’ Centrelink payments, and Centrepay payments will only be made to businesses, if the payments are included in the detailed list in Schedule 1 of the TOU.

However, no deductions or payments will be made in respect of payments listed in Schedule 2 of the TOU. Businesses should make sure that payments listed in Schedule 2 are not in any deduction authority the businesses lodge.

The specific kinds of payments that a particular business can get through Centrepay will be listed in the letter from the agency to the business letting the business know that it’s been approved to use Centrepay (**approval letter**).

## A guide to Schedule 1 of the TOU

Schedule 1 of the TOU is arranged in 4 columns:

### Column 1 (**Centrepay categories**) groups payments into overall categories: for example, “accommodation” or “utilities”.

### Column 2 (**service reasons**) further groups the different kinds of payments that can be made to businesses within the individual Centrepay categories.

### Column 3 (**description of payments**) describes in detail the payments that are covered.

### Column 4 (**specific conditions**) lists additional, specific conditions that a business must meet to get the payments listed in column 3.

One common condition is: “You must hold all necessary authorisations to [provide the goods or services concerned]”. Other conditions relate, for example, to the business’s eligibility to receive child care subsidy payments.

A business’s approval letter may also contain further specific conditions, tailored to the business and its circumstances. These may include specifying a target amount, an end date or a maximum deduction amount to be specified on all deduction authorities.

## What if a business wants to use Centrepay for service reasons that are not listed in Schedule 1 of the TOU?

The business should contact the agency and propose the change it’s looking for. The proposal should include a detailed description of the change and the justification for the change, showing how the change aligns with the Centrepay objectives at 1.2.

The agency will consider any proposal but has no obligation to agree to any changes.

## Dealing with payments received

The TOU contain requirements about how businesses that receive payments from Centrepay handle those payments. The requirements are designed to ensure that:

### all payments are properly accounted for

### all payments are allocated to the correct Centrelink customer’s account

### the balances in those accounts can be verified quickly and easily

### the businesses’ records of its dealing with Centrelink customers can be easily audited through compliance checking by the agency and

### where a customer’s account has a positive balance (that is, is more than $0), the amount is referable to paying off existing or anticipated amounts that the Centrelink customer owes or will owe the business.

## Dealing with incorrect payments

The TOU contains requirements for businesses to monitor Centrepay payments for individual Centrelink customers. These requirements are designed to ensure that any positive balances in Centrelink customers’ accounts (where the balance is more than $0) are not the result of incorrect payments and are referable to estimated or anticipated amounts that the Centrelink customer owes or will owe the business.

## Fees the agency charges

Businesses are charged for their use of Centrepay. The current charge is $0.99 (incl. GST) for each payment. Charges are usually deducted from the payments when made to businesses. However, in particular cases the agency may adopt another charging basis or payment arrangement or waive fees.

Businesses are not to pass on, in any way, to Centrelink customers either the charges or the costs the businesses incur in operating Centrepay.

# Getting approval to use Centrepay

## Introduction

This Part describes the process and requirements for a business to get approval to use Centrepay.

When a business lodges an application for approval, it agrees:

### to comply with the requirements in this Part about the approval process

### that, if it does not comply with a particular requirement, the agency has no obligation to continue assessing the application until the business does comply

### that the agency can reject the application for non-compliance.

## What businesses should consider before applying for approval

Before applying for approval to get payments through Centrepay, a business should make sure that:

### it understands the TOU

### the kinds of payments it wants to receive using Centrepay are covered by Schedule 1 of the TOU

### it can demonstrate that it meets the eligibility criteria at 3.2 , including the fit and proper person requirements at 3.3

### it has or can establish arrangements to manage its use of Centrepay in a way that complies with its Centrepay contract.

## Businesses’ personnel and their responsibilities

A business must have at least 1 **authorised officer**, and at least 1 **contact officer**. The same person can be both an authorised officer and a contact officer.

| **Role of an authorised officer** | **Role of a contact officer** |
| --- | --- |
| * To act on behalf of, and legally bind, the business in respect of Centrepay matters: the officer must have legal authority from the business to do this | * remove BHUB / CBOS users |
| * update the business’s bank details | * with authority from the authorised officer, participate in a post approval discussion with the agency |
| * authorise all updates and changes for the business | * notify changes to the business’s name, trading name, ABN or ACN |
| * nominate other authorised officers | * notify changes to the identity of the business’s directors or key management personnel |
| * manage and authorise Business Hub (**BHUB**) / Centrelink Business Online Service (**CBOS**) access for staff | * update the address, phone number or email address for the business |
| * receive all notices from us regarding Centrepay contracts | * update registration, licensing, or accreditation for your business |
|  | * add additional contact officers |
| * manage customer deductions (with the customer’s consent) |
| * contact the agency on specific matters for which they have been given authority by the business (example: reconciling accounts) |

Any staff nominated as authorised officer or contact officer will have to verify their identities using Provider Digital Access (**PRODA**) - a secure access to government online service. They will need to be listed on the Australian Business Register (**ABR**) as an associate or authorised person of the business, with access to the business’s ABR details.

Private landlords that do not have an ABR must verify their identities online using PRODA.

Instructions on how to register for an individual PRODA account are at: servicesaustralia.gov.au/proda.

## The application

A business that wants approval to receive payments through Centrepay will have to apply to the agency for the approval.

The form of application for applying to use Centrepay (**application form**) can be downloaded from servicesaustralia.gov.au/centrepaybusiness

## Fill out the application form

Fill out the application form, following the instructions in the form. Make sure that all fields indicated as mandatory are completed.

## Sign the application form

Have the application form properly signed by the business. The following table sets out whose signatures on the form are acceptable for the most common cases.

In other cases, the business can contact the agency to discuss its proposed method of signature.

| **If the applicant is …** | **the application form must be signed …** |
| --- | --- |
| an individual | by the individual |
| a Corporations Act company | by 2 directors, OR a director and the company secretary OR the sole director |
| a Corporations (Aboriginal and Torres Strait) (CATSI) Act company | by 2 directors OR a director and a corporation secretary OR the sole director |
| a statutory corporation (including local government bodies) | by a person, or in a way, authorised by the legislation setting up the body |
| unincorporated body | a member of the committee or similar controlling body of the body who is authorised to sign the application for the unincorporated body in accordance with the body’s constitution or governing rules |
| a partnership | by a general partner |

## Lodge the application form

Lodge the signed application form, together with all the documents that the form says must be included, by sending them in pdf format as attachments to an email to ba.processing@servicesaustralia.gov.au. The business will get an automatic response shortly after lodging.

## Enquiries about applications

Send any enquiries about an application, in writing, to ba.processing@servicesaustralia.gov.au.

## The application form contains some representations and agreements

The application form includes a number of statements that the business lodging the form will make to the agency. Make sure that they are correct. There are penalties for making misrepresentations to the agency.

The application form also includes a number of agreements with the agency about the approval process. The business should understand what these agreements involve.

## Requirements for the application form

Without limiting the agency’s rights, it may at any time set aside an application, and no longer consider it, if the application form:

### includes amendments that are not initialled by the signatories

### includes information that is not clear or is illegible

### is clearly incomplete

### is not properly signed or

### includes a false or misleading statement.

Generally, the agency will notify an applicant if it sets aside an application, unless it’s not able to – for example, because it can’t contact the applicant using the contact details provided on the application form.

## Change of control

If the identity of the people or organisations that control a business changes while an application for approval for the business is being considered by the agency, the business must notify the agency of the change.

This notice must include the same details of the new controllers as are required for controllers and managers by the application form. This notice must be given before the change takes effect or, if that’s not possible, as soon as possible after it takes effect.

# Assessing applications for approval to get payments through Centrepay

## Overview

The agency assesses each application for approval in accordance with this Part of this policy.

There are the eligibility requirements (see 3.2). A business must satisfy these to be able to be approved.

The agency then assesses whether a business is suitable to use Centrepay, and should be approved, by considering the evaluation criteria (see 3.4).

## The eligibility requirements

To be eligible to be approved to get payments through Centrepay, a business must:

### be a legal person, with the power to conduct its business and enter into a Centrepay contract

### have a place of business in Australia

### have a valid Australian Business Number (**ABN**) or Australian Registered Business Number (**ARBN**) (unless the business is a private landlord)

### satisfy all required licensing and other authorisation requirements (however described) under an applicable written law in respect of the operation of the business

### if the payments sought relate to the supply of goods or services to Centrelink customers — offer those goods or services and

### have a clear, simple and easy to use complaints handling and resolution process that meets the minimum requirements in 4.6 below, is available to Centrelink customers and includes, if appropriate, membership of an appropriate industry complaints or dispute resolution scheme

### satisfy the additional specific requirements specified in column 4 of Schedule 1 of the TOU in respect of the payments to be covered by the approval.

In addition, the business and its managers must meet the Centrepay fit and proper requirements (see 3.3).

Without limiting when a business is not eligible, if a business’s Centrepay contract is terminated for a breach (see clause 27.1 of the TOU, except clause 27.1(b)), the business, and any successor business, are not eligible to be approved again within 12 months (or another period that we specify).

## The Centrepay fit and proper requirements

A business is taken to meet the Centrepay fit and proper requirements unless, having regard to the following matters, the agency has reason to believe that the business, or a manager of the business, is not fit and proper:

### whether the business or any key management personnel has been convicted or found guilty of:

#### robbery, theft, fraud or a similar offence involving deception or

#### a serious criminal offence the maximum penalty for which is or is more than 12 months’ imprisonment

### whether a civil penalty has been imposed by a court on the business or any key management personnel

### whether:

#### the business or any key management personnel is being, or has been, investigated or

#### enforcement action is being, or has been, taken against the business or key management personnel

by a Commonwealth, State or Territory government agency for a breach of an applicable law (including matters disclosed in the application form) and, if so, the nature of the breach and the outcome of the investigation or enforcement action and

### whether the business and key management personnel are able to pay its debts, or his or her debts, as they fall due.

A business’s **key management personnel** are the people with authority and responsibility for planning, directing and controlling the activities of a business, directly or indirectly, including any director (whether executive or otherwise) of that business.

## The evaluation criteria

The agency uses the following evaluation criteria:

### whether the nature of the business is consistent with the objectives of Centrepay (and the Centrepay contract) and is operated in a way that is consistent with the objective of Centrepay

### whether the business carries on, or is likely to carry on, its operations in a way that is unethical or takes unfair advantage of its customers

### whether the business has the financial and technical capacity to perform its obligations under its proposed Centrepay contract

### the history of how complaints about the business have been resolved, including the extent to which they have been resolved in favour of complainants

### the number and nature of payment methods apart from Centrepay that the business accepts when its Centrelink customers buy goods or services

### whether the business using Centrepay will adversely affect, or is likely to adversely affect, the reputation of the agency or the Commonwealth

### the extent to which the business relies on Centrepay to fund its operations.

## Agency can get more information about applications

To assess applications for approval for a business to get payments through Centrepay, the agency can:

### ask for additional information relevant to the application from the business or other sources, including regulatory bodies, consumers and consumer groups, and take that information into account

### take into account the previous activities of, and the agency’s previous dealings with, the business, its predecessors, its related bodies corporate and the managers of the business. This includes instances of non-compliance in relation to Centrepay, and the business’s history of applications for approval

### use information submitted in response to one requirement to assess another requirement.

If the agency asks the business for further information about an application for approval from the business, the business must give the agency the information. The agency has no obligation to consider the application further until the information is provided.

The agency may ask to carry out a site visit to the business’s facilities. The business must arrange for the visit, and cooperate with agency personnel conducting the visit. This includes answering questions and providing information on request.

## Outcomes of an application

The agency will do one of the following on an application for approval for a business to receive payments through Centrepay:

### grant the approval, on the basis that the business enters into a Centrepay contract with the agency, or

### reject the application.

Approval may be subject to additional conditions. The agency will notify the business of the outcome of the application. A letter granting approval is an **approval letter**.

## The Centrepay contract

The **Centrepay contract** for a business is made up of the following:

### **the TOU**, including all the Schedules:

#### Schedule 1 lists the that can be payments covered by a Centrepay contract

#### Schedule 2 lists the kinds of payments that are not covered by Centrepay contracts

#### Schedule 3 which contains the approved deduction authority form

#### Schedule 4 relates to the transition to the revised arrangements following the Commonwealth’s 2025 reform process

### **a Centrepay approval letter**, so far as it sets out the kinds of payments that are covered by the particular business’s Centrepay contract (**approved payments**) and any additional conditions or provisions for that contract.

## Confidentiality

The agency will treat a business’s application for approval to get payments through Centrepay, the contents of the application and the results of any inquiries it makes in assessing the application, as confidential. This means that the agency will only use that information, and will only disclose it:

### for the purpose of assessing and dealing with the application

### for the purpose of administering a Centrepay contract with the business, including conducting compliance reviews or

### with the business’s consent.

However, the agency may disclose information:

### if required by law or statutory or portfolio duties, or required for public accountability reasons, including following a request by Parliament or a Parliamentary committee or for law enforcement purposes

### in defending any claim or proceeding in relation to the application or a Centrepay contract with the business, or

### that is in the public domain otherwise than due to a breach of confidence by the agency or the Commonwealth.

Confidentiality obligations under 3.8 no longer apply if the business has a Centrepay contract as that comprehensively deals with confidentiality.

Nothing in this policy or other Centrepay arrangements affects the ownership of any intellectual property.

## Limited rights

By lodging an application for approval to receive payments through Centrepay, a business acknowledges and agrees that this policy does not create any rights, express or implied, in the business except for:

### confidentiality rights (see 3.8)

### rights about complaints (see Part 4).

# Complaints about the agency by a business

## Complaints

If a business is not satisfied with a decision that the agency makes about dealing with the business’s application to use Centrepay, the business can make a complaint to the agency about the matter. The complaint should be made in writing and within 10 business days.

## Information in a complaint

A complaint must set out enough details of the decision to enable the agency to investigate it properly. If the agency asks the business for further information relevant to the complaint, it doesn’t have to deal further with the complaint until it receives the information.

## Investigation

The agency will conduct an appropriate investigation of any complaint a business makes. It will do its best to finish the investigation within 20 business days after receiving the complaint or after it gets any further information it asks for under 4.2, whichever is later.

## Proposed resolution

The agency will notify the business of the outcome of its investigation, and how it proposes the complaint should be resolved (**resolution notice**). The business can notify the agency:

### that it agrees with the proposed resolution or

### that it doesn’t agree with the proposed resolution — in which case it’s open to the business to take the matter further.

However, if the business does not give the agency either of those notices within 10 business days after the resolution notice, the business is taken to have agreed to the proposed resolution.

## Complaint processes a pre-condition to other proceedings

The business must not take any other proceedings about the decision:

### while the agency is investigating the complaint, but if the agency takes longer than 30 business days to notify the business of the outcome of the investigation, this 4.5(a) no longer applies, or

### unless the business notifies the agency that it does not agree with the proposed resolution.

## Complaints about businesses by customers

The minimum requirements for a business’s customer complaints scheme (see 3.2(f) above) are:

### the business must have clear, simple and easy to use policies showing how it will handle Centrepay related complaints. The policies must set out:

#### how customers can make a complaint to the business, and the help available for complainants who need it

#### who the authorised officer who has power to deal with complaints is, and how to contact that officer

#### what complainants can expect from the process

#### what information the business need from customers to assess complaints

#### how the business publicises its complaint process to customers, and at what times (for example, when a new deduction authority is lodged)

### the policies must provide for:

#### customers to be given written responses to their complaints as soon as practicable after the complaints are made. If a written response is not practicable, an oral response must be given, and a written record of the response kept and

#### complaints to be resolved, where practicable, within 20 business days after they are made

### the business must regularly train its staff in complaints handling processes so that they:

#### are familiar with the current TOU and Centrepay Policy for Businesses

#### are familiar with the business’s Centrepay complaints handling policies and procedures

#### can help customers access the complaints process

#### know how to resolve Centrepay related problems

#### know how to identify and escalate serious or complex complaints to more senior levels of the business

#### handle complaints respectfully, confidentially and impartially

#### can identify and respond to people experiencing vulnerability, people with disability or with cultural needs

#### can identify systemic issues in individual complaints, and reporting those to senior levels of the business

### a customer must not experience any detriment merely for making a complaint

### the business must have procedures to make and keep records of any Centrepay complaints, and how they are dealt with and resolved, for at least 7 years after the complaint. The records must include at least the following:

#### the date of complaint

#### customer details

#### actions taken including remedies, determinations and results

#### requested vs actual complaint outcome

#### staff who assisted or were consulted

#### timeframes for acknowledging, responding to and finalising complaints

#### any referrals or reports to the agency or regulatory bodies, including with regards to dispute resolution schemes.

# Centrelink electronic systems

This Part is a short description of the Centrelink electronic systems that are used for Centrepay.

There are 2 systems: the Deduction and Payments application (DAPA) and the Deduction Bulk Upload Services (DBUS). They are accessed through Centrelink electronic systems, Business Hub (BHUB) or Centrelink Business Online Service (CBOS).

More information about these systems, including instructions on how to use them, is at servicesaustralia.gov.au/centrelinkbusinessonline.

## Using Centrelink electronic systems

### The DAPA system is used for a single Centrepay payment under an authority from a customer to make deductions from instalments of Centrelink payments payable to the customer, and to pay them to a nominated business (**deduction** **authority**):

#### to change or cancel the deductions

#### to view customers’ current and future Centrepay deductions and

#### to view a recent history of payments made to the business’s nominated bank account.

### The DBUS system is used:

#### to lodge a bulk file of multiple customer requests for deduction authorities, changes to or suspensions or cancellations of deduction authorities and

#### to change or cancel individual deduction authorities.

### BHUB and CBOS are used to receive:

#### tax invoices, if applicable, and

#### deduction and payment reconciliation reports.

### As soon as practicable after the agency notifies a business of approval to get payments through Centrepay, the business must register individual users for BHUB and use BHUB for all Centrepay functions.

### The agency may advise a business that BHUB is not available to it. If so, the business must use CBOS for all Centrepay functions.

### A business must comply with the Terms of Use of BHUB and CBOS and any other relevant policies relating to the use of BHUB and CBOS as advised to by the agency. It must ensure that its registered individual users do the same. These are available to registered users of BHUB & CBOS when they log in to the authenticated space.

### If a business or a registered user does not access BHUB or CBOS within a 12 month period, the agency may revoke the business’s or the registered user’s access to either service.

### The agency doesn’t guarantee BHUB and CBOS, or any of its other online services, will be available at any particular time. The agency has no liability for any loss a business incurs as a result of a failure, delay, interruption or unavailability of any Centrelink electronic system.

# Compliance audits

A key element of the Centrepay arrangements is the agency’s Centrepay compliance framework and the ability of the agency to conduct audits of businesses’ compliance with the terms on which they are approved to use Centrepay. Continued compliance with Centrepay obligations is critical to businesses continuing to be approved to use Centrepay.

Businesses who do not comply with these obligations risk not being able to offer Centrepay as a payment option to its customers.

## Centrepay compliance framework

The Centrepay compliance framework aims to:

### protect the purpose, effectiveness and reputation of Centrepay

### maintain the integrity of Centrepay, including protecting deduction outlays

### ensure customers are not disadvantaged or placed at undue financial risk

### confirm that businesses continue to meet the eligibility requirements and obligations

### ensure businesses are accountable

### identify and act on instances of non-compliance

### appropriately support Commonwealth, State and Territory regulatory bodies and law enforcement agencies.

## Centrepay compliance activities

The compliance activities that the agency undertakes agency include:

### communication, education and support activities

### quality and assurance checks and compliance audits

### collection and appropriate sharing of information with government and non-government organisations, regulators and law enforcement agencies

### investigating fraud against the Commonwealth

### requiring the business to have a third-party independent audit conducted at their own cost and provided to the agency.

## Compliance audits

The agency can conduct compliance audits at any time (generally, after reasonable notice). Audit activities may focus on:

### businesses’ record-keeping, including of deduction authorities, transaction records, and accounts to which Centrepay deductions are attributed

### businesses’ information management practices, including in relation to privacy personal information of customers and cyber-security arrangements

### businesses’ protection of the agency’s intellectual property and intellectual property licences

### businesses’ compliance with the Centrepay TOU and Policy for Businesses.

## Outcomes

Actions that the agency may undertake to deal with issues arising from compliance activities include:

### helping businesses understand and meet their obligations

### encouraging businesses to remedy non-compliances

### requiring additional conditions to meet the risk of non-compliances

### suspending (partially or fully) businesses’ access to Centrepay. A **partial suspension** means that the business will only receive existing deductions, which cannot be increased, and cannot add new deductions. A **full suspension** means the business will receive no further deductions

### terminating approval for the business to use Centrepay

### reporting the business to relevant Commonwealth, State or Territory regulators.

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