



Cashless Debit Card replacing Income Management Northern Territory

Subject to legislation, around 23,000 people on Income Management in the Northern Territory and Cape York will transfer to the Cashless Debit Card in 2020.

The percentage of a participant's payment will not change when they receive the Cashless Debit Card.

Income Management (IM)



Cashless Debit Card



	Income Management (IM)	Cashless Debit Card
Aim	IM helps people to budget and direct their welfare payments towards priority needs, such as food, housing, electricity and education.	The Cashless Debit Card seeks to reduce the social harm caused by welfare-fuelled alcohol and drug abuse, and gambling, by reducing the supply of cash available to pay for these products.
Who	IM identifies vulnerable welfare recipients using their automatic criteria (such as age and length on payment) or through a referral (including Social Workers, Child Protection etc.) People can also volunteer.	Income Management participants in the Northern Territory and Cape York will transfer to the Cashless Debit Card in 2020.
How much is restricted?	50 per cent of a participant's welfare payment is placed into their Income Management account. Participants can allocate available funds onto the card.	For participants transitioning from the BasicsCard, the percentage of their restricted payment will not change. Participants should seek advice for their actual payment amounts. In the Northern Territory, the current percentage will not change.
What is prohibited?	<ul style="list-style-type: none"> • Alcohol • Tobacco and tobacco products • Pornography • Gambling products and services • Withdrawing funds as cash 	<ul style="list-style-type: none"> • Alcohol • Gambling products and services • Some gift cards • Withdrawing funds as cash





Income Management (IM)



Cashless Debit Card



Where does the card work?

- The BasicsCard can only be used at EFTPOS terminals at approved merchants (approx. 16,000).
- The BasicsCard does not operate for online purchases.

The Cashless Debit Card can be used:

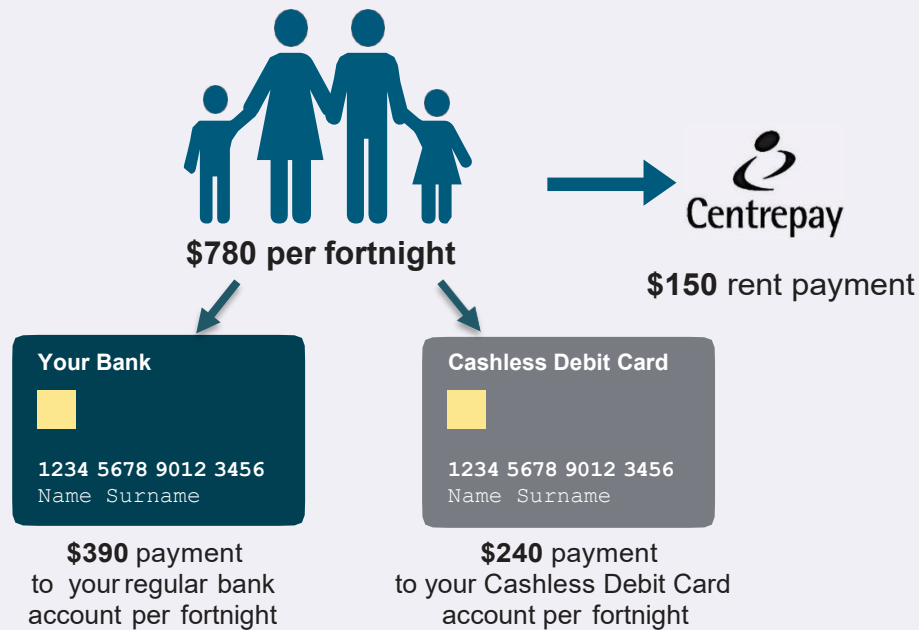
- at EFTPOS terminals (around 900,000) in any shops that do not sell alcohol or gambling goods
- in shops that sell alcohol or gambling products if the merchant has entered into a contract
- for online purchases to approved merchants (e.g. BPAY).

Card Support Services

- The Department of Human Services (DHS) provides card services online, via a mobile app, in person or over the phone.
- Participants attend a compulsory interview with DHS to identify basic needs and set up appropriate payments.
- Card holders have no contact with the card provider or mainstream banking services (e.g. ATMs).

- Indue provides card services online, via a mobile app or over the phone. Free balance checking is available at St. George, Westpac, BankSA, Bank of Melbourne, Commonwealth, NAB and ANZ ATMs nationally (plus selected DC payments ATMs in trial).
- There is no compulsory interview with DHS.
- Participants can volunteer to access DHS for additional support services such as finances, health, family relationships and homelessness.

Example of Cashless Debit Card – 50 per cent placed onto card



Provided for example purposes only. Please seek advice for your actual payment amounts.



Where can I find out more? Contact the Department of Social Services:
Go to www.dss.gov.au/cashlessdebitcard
Phone: 1800 252 604 or Email: cashlessdebitcard@dss.gov.au