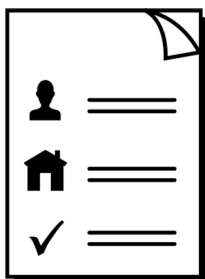




How to make internet banking payments



Easy Read

About this guide



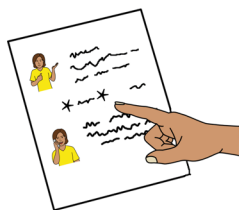
This guide is from Services Australia.



You can read more information about this on our [SmartCard web page](http://www.servicesaustralia.gov.au/smartcard)
www.servicesaustralia.gov.au/smartcard



This guide is written in a way that is easy to understand.



We add a star before and after ***hard words***.
Then we explain what the words mean.



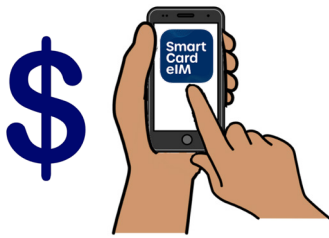
You can ask someone to help you read and understand this guide.



Contact information is at the end of this guide.

About

enhanced Income Management

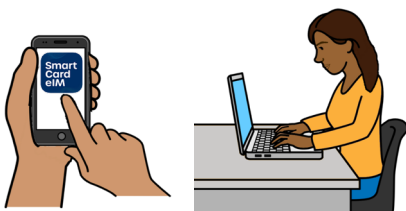


Enhanced Income Management or eIM means

- some money you get from Centrelink goes to your enhanced Income Management account



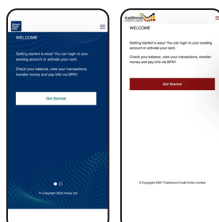
- some money goes to your bank account.



If you are on enhanced Income Management you can use the SmartCard eIM app or online account.



People with a Traditional Credit Union SmartCard can use the TCU SmartCard eIM app.



The apps and online accounts look different but they work the same.

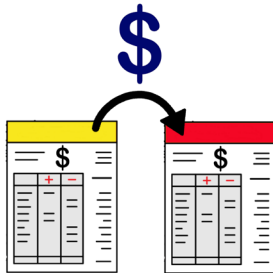


This guide shows the SmartCard eIM app.

About *internet banking* payments



Internet banking means you use the internet on your mobile phone or computer to transfer money and pay bills online.

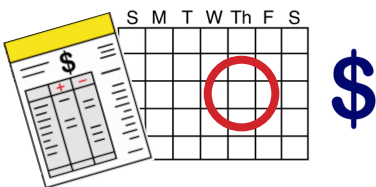


Internet banking payments can be

- transferring money to another enhanced Income Management account



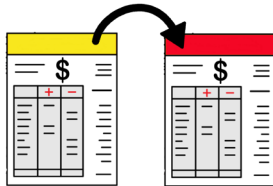
- ***BPAY***
 - this means a way to pay bills online



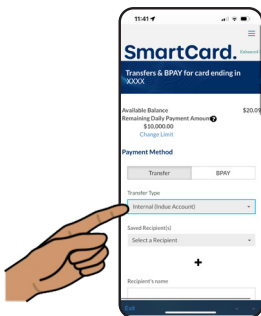
- ***direct debit***
 - this means you tell someone to take money on the due date from your bank account.

How to transfer money

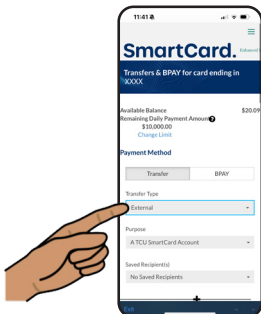
There is a **Transfer** option in the SmartCard eIM app.



You can transfer money to other enhanced Income Management accounts.



Click on **Internal** to transfer money to someone with the same BSB number as you.



Click on **External** to transfer money to someone with a different BSB number to you.



You must put in

- the other person's name, BSB and account number

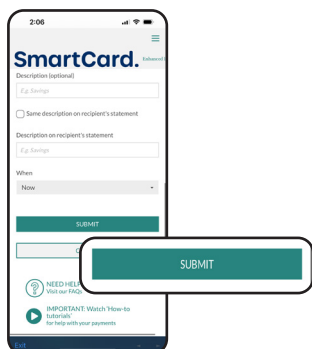


- how much money you want to transfer.



Check the details are right.

If the details are wrong you might **not** be able to get your money back.



When you are finished, click on **Submit** and the money will go to the person you want to transfer it to.



Call the SmartCard eIM hotline to send money to an account that is **not** an enhanced Income Management account.

Call 1800 252 604

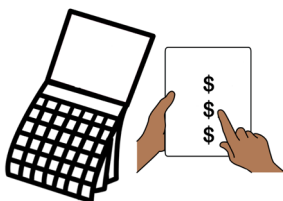


How to make payments with BPAY

There is a **BPAY** option in the SmartCard eIM app.

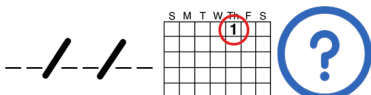
Put in

- the ***biller code***
 - this means a number to identify the business
- a ***reference number***
 - this means a number for the business to identify you
- how much you want to pay.

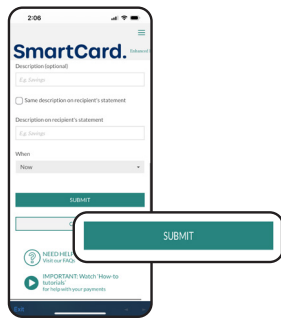


Choose if you want the payment to be made now, later or ***recurring***.

Recurring means you pay the biller more than once.



If you choose to pay later or make recurring payments, you need to put in the payment dates.



When you are finished, click on **Submit** and your payment will go to the BPAY business.



You will get a message when the payment has been made.

How to set up a direct debit

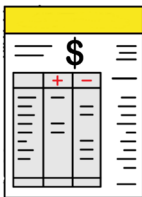


Contact the bank or business you are paying and give them your enhanced Income Management BSB and account number.



You can find your enhanced Income Management BSB and account number

- on the back of your SmartCard



- on your bank statement



- on the SmartCard eIM app or online account.



You can contact the SmartCard eIM hotline.

Call 1800 252 604

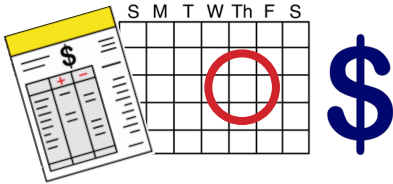


You can contact TCU if you have a TCU SmartCard.

Call 1800 828 232



If you already pay direct debits, you can ask those businesses to take the payments from your enhanced Income Management account.



When the businesses update their records the direct debits will start to come out of your enhanced Income Management account.



More information and support



You can find more information on the

[SmartCard web page](#)

www.servicesaustralia.gov.au/smartcard



Call 1800 252 604

Tell us if you need an interpreter.



If you have a TCU SmartCard go to the

[TCU SmartCard web page](#)

www.tcu.com.au/smartcard



Call 1800 828 232



Visit a Services Australia service centre or
TCU branch.

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