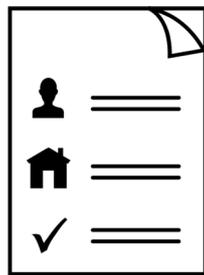




How to use the SmartCard eIM app and online account



Easy Read

About this guide



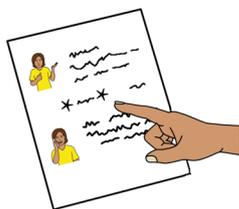
This guide is from Services Australia.



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.

Use the SmartCard *eIM* app or online account to manage payments

The letters eIM mean

***enhanced Income Management*.**



Enhanced Income Management means

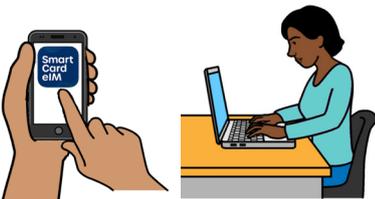
- some money you get from Centrelink goes to your enhanced Income Management account



- some money goes to your bank account.



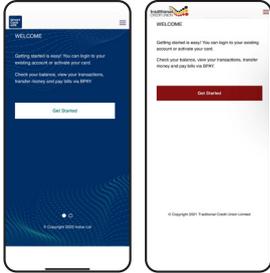
People on enhanced Income Management have an enhanced Income Management account and SmartCard.



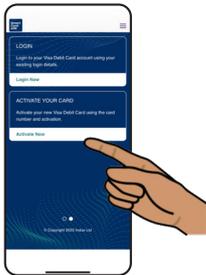
You can manage your payments using the SmartCard eIM app or online account.



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

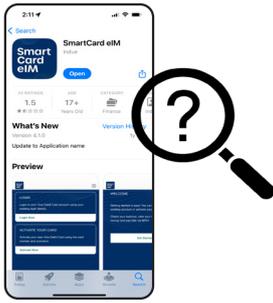


The apps and online accounts look different but they work the same.



This guide shows the SmartCard eIM app and online account.

How to get the SmartCard eIM app



Search for the SmartCard eIM app in the App Store or Google Play.



Download the app to your phone.

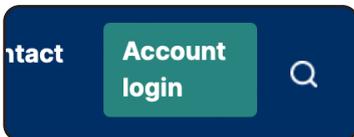
How to access your online account



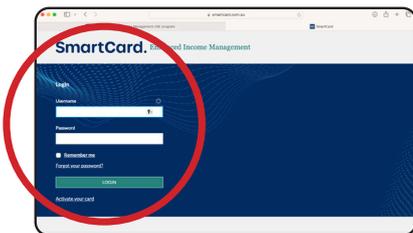
Use the SmartCard online account on your computer.



Go to the [SmartCard online web page](http://www.smartcard.com.au)
www.smartcard.com.au



Click on **Account login** in the top right corner.



Log in using your username and password.

What you can see in the SmartCard eIM app and online account

When you log in to your account you can see your SmartCard details.



You can see

- your SmartCard number, BSB and account number

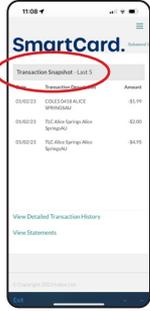


- your ***available balance***
 - available balance means how much money you can spend



- if the card is ON or OFF.





You can choose to see

- the last 5 payments to and from your account

or



- all past payments to and from your account
 - click on **View Detailed Transaction History**.



In **Card Settings** you can

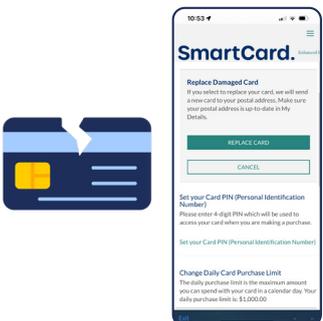
- change the name of your SmartCard



- turn ***tap to pay*** ON or OFF
 - tap to pay means you tap your card when you pay at a store instead of using a PIN



- block a lost or stolen card

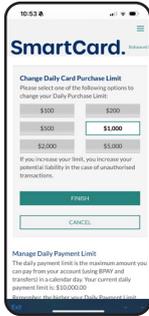


- replace a damaged card.



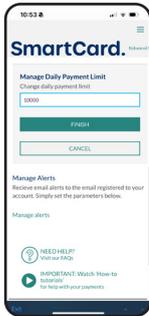
In **Card Settings** you can also

- change your SmartCard PIN



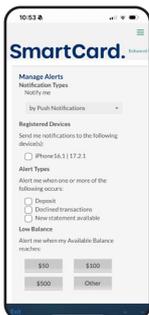
- change the ***daily card limit***

- this is the most amount of money you can spend each day



- manage the ***daily payment limit***

- this is the most amount of money you can pay to other accounts each day



- choose the messages you want to get

- for example, a message to let you know if you do not have much money left in your 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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