# How to make BPAY® payments

This information sheet shows the SmartCard eIM app. The Traditional Credit Union (TCU) SmartCard eIM app and online account work the same but look a bit different.

Use this information sheet to learn how to make BPAY® payments using your enhanced Income Management account.

Make sure that you have enough money in your account. If you do not have enough money, the payment will not go through.

1. Open the SmartCard eIM app and log into your account.
2. Click on the **Transfer & BPAY** icon.
3. Choose the **BPAY** option to make a BPAY payment.
4. Put in the biller code and reference number.
5. Put in how much you want to pay.
6. Choose **Now** if you want to make the payment straight away.
7. Choose **Later** if you want the payment to happen on a different day.
8. Choose **Recurring** if you want to set up a regular payment that will be made every week, fortnight or month.
9. When you’re finished, click **Submit**. You will get a message when the payment is made on that day.

## For more help or information

If you have a SmartCard:

* go to servicesaustralia.gov.au/smartcard
* call the **SmartCard eIM hotline** on **1800 252 604** – interpreters available.
* visit a Services Australia service centre.

If you have a Traditional Credit Union (TCU) SmartCard:

* go to **tcu.com.au/smartcard**
* call TCU on **1800 828 232**.
* visit a TCU branch.

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