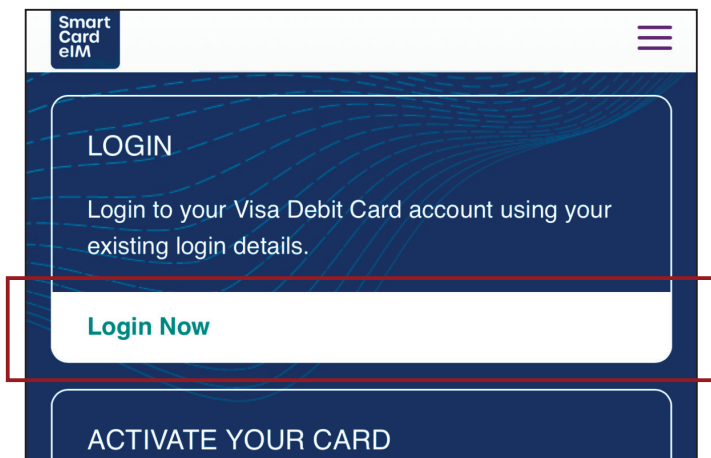# How to make BPAY® payments

ⓘ 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.
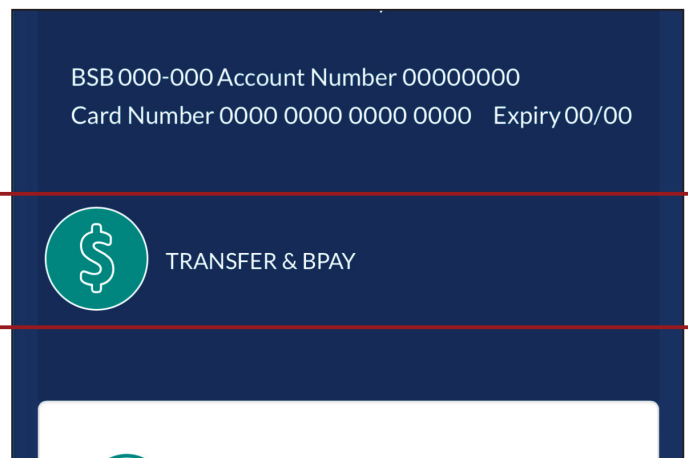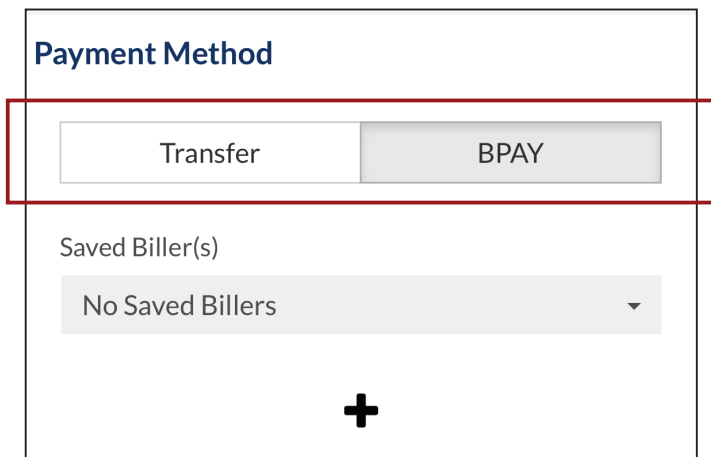
1 Open the SmartCard eIM app and log into your account.

2 Click on the **Transfer & BPAY** icon.
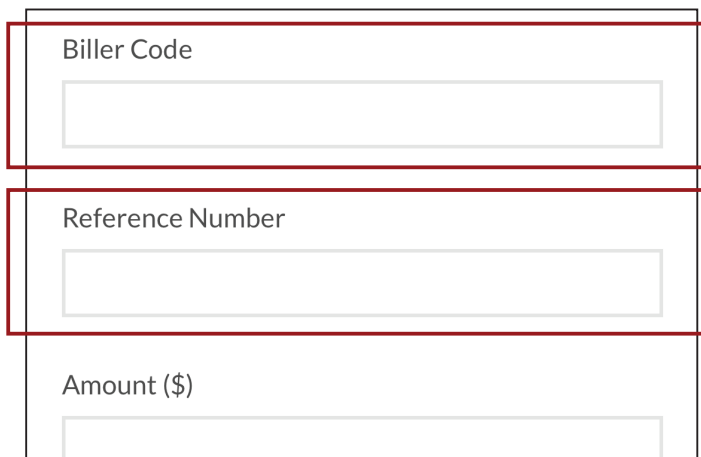
3 Choose the **BPAY** option to make a BPAY payment.

4 Put in the biller code and reference number.

▎HOW TO MAKE BPAY® PAYMENTS

Reference Number

Amount ($)

Amount available to transfer: **$21.32** ❓

5 Put in how much you want to pay.

Amount available to transfer: **$21.32** ❓

When

Now ▾

6 Choose **Now** if you want to make the payment straight away.

When

Later ▾

Date

Day ▾

7 Choose **Later** if you want the payment to happen on a different day.

When

Recurring ▾

Frequency

Weekly ▾

8 Choose **Recurring** if you want to set up a regular payment that will be made every week, fortnight or month.

When

Now ▾

SUBMIT

CANCEL

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.