

s22



Australian Government

Services Australia

Lump sum repayment of advance payment 103-05040050

Currently published version valid from 10/08/2024 12:33 AM

Background

s22

This document outlines information to assist Service Officers process a lump sum repayment of an advance payment. A customer can make repayments via credit or debit card using their Centrelink online account or via Post Billpay at any Australia Post outlet.

This document **does not** apply to [Advance payments for Home Equity Access Scheme loans](#).

Repayment of advance and outstanding amounts

[Discuss the reason for making the lump sum advance repayment](#) as it may cause an unexpected disadvantage to the customer if they have not fully considered the impacts.

If the customer wants to repay the outstanding advance payment to apply for a new advance payment, ensure that the amount is paid in full. If there will be rounding amounts outstanding after the repayment, these amounts will be recovered from the next payment and may continue to impact on any new advance payment application. These amounts cannot be waived and must be recovered, as the customer still has a legal liability to repay the full advance amount. This applies even if the amount outstanding is less than \$0.05.

Making repayments using Centrelink Online Services or Express Plus Centrelink mobile app



Customers can use their Centrelink online account to make repayments of an advance. Payments can be made using either a debit or credit card.

These repayments are accepted immediately as paid and on the customer's record. This allows the customer to be granted, if otherwise eligible, a new advance payment.

Strongly encourage customers to use their Centrelink online account to make a repayment in the first instance.

Customers can print an Australia Post Billpay barcode from their online account and take it to an Australia Post outlet to make a payment. If the customer is using the Express Plus Centrelink mobile app, the barcode can be saved to the vault.

Staff can:

- make repayments on a customer's behalf using the Advance Payment Online Account
- print an Australia Post Billpay barcode using the Advance Payment Online Account

The customer does not need to have an online account for staff to use the staff online view on their behalf.

FTB advance payments

For Family Tax Benefit (FTB) advance payments, an outstanding advance balance of less than \$0.05 is disregarded in the system calculation of the maximum advance amount available to the customer, but is still payable and will be deducted from the customer's next payment of FTB Part A. Therefore, the customer will be able to access a further FTB advance amount whilst they have an outstanding residual FTB advance amount of less than \$0.05.

Repaying outstanding advance to obtain a new advance

A customer may wish to repay an outstanding advance to obtain a new advance that is only slightly higher. This is a form of credit cycling that may indicate that the customer is experiencing financial hardship. A referral to Financial Management Support Services may be more appropriate in these circumstances.

Service Officers are not to accept a repayment that is greater than the amount outstanding, even by a few cents, as the repayment will not record correctly on the system.

Service Officers must ensure the customer is certain they wish to proceed with the repayment. Once the outstanding balance of the advance payment shows as fully recovered, it can take up to 7 days to reverse the transaction and refund the money to the customer. This is because Services Australia must receive the payment before it can be refunded to the customer. See [Refunds of lump sums paid](#).

Note: before accepting/making the lump sum repayment for any advance payment type, it is important to check that there are no other barriers that may prevent a new advance payment being granted. If the customer will not be able to get an advance payment following the lump sum repayment of an outstanding advance payment, then consider whether accepting the repayment is appropriate.

Repaying an advance payment early will not allow a pension customer to receive another one unless the advance payment has been outstanding for a period over 13 fortnights from the date of grant.

Balance transfers

A customer may contact to advise that they made the repayment on the wrong advance and would like to have the funds transferred to the correct advance. Payments can be transferred if:

- the customer requests the transfer within 24 hours of the payment having been made (take into consideration only working days when calculating this timeframe)
- another advance payment (of the same type) has not been granted
- transfers can only be completed between advance payments of the same benefit type

Refunds of lump sums paid



A customer may make a lump sum repayment using their Centrelink online account under the belief that they will be able to immediately access a new advance of a higher amount. Once the repayment has been made, the customer will then discover they are not eligible for either the advance or the amount they expected.

The funds **cannot** be refunded to the customer until the payment has been received by Services Australia (that is, the funds have been credited to the agency's bank account and are not just pending transfer). It can take up to 7 days for the funds to be returned to the customer's financial institution.

Payments made should **only** be refunded in exceptional circumstances, as the customer must complete a check box that states, 'I acknowledge that paying off an advance today may mean I am not entitled to another advance immediately'.

Payments can be refunded if:

- the customer requests the transfer within 24 hours of the payment having been made (take into consideration only working days when calculating this timeframe)
 - another advance payment (of the same type) has **not** been granted
- s47E(d)

The payment will be refunded into the customer's recorded payment destination (where their regular payments are made) **except** for credit/debit card payments which are to be refunded back to the credit card, this action will be done by the specialist team.

If a previous advance has been over-recovered, the excess funds are to be repaid to the customer by the s47E(d) screen. See [Changes to the repayment rate of an advance payment](#). A refund **must not** be requested.

Cash repayment procedures

Cash repayments should **only** be accepted where there is no other way for the customer to make the lump sum repayment, for example, they do not have a credit or debit card and there is no Australia Post outlet nearby.

[Normal cash repayment](#) procedures will need to be followed including recording of the receipt in s47E(d) and update the balance of the customer's advance by using either the s47E(d) workflow or s47E(d) when a cash payment is received. The customer cannot repay more than the outstanding balance, for example: if the balance is \$67.67, the customer can only pay \$67.65 if paying by cash and will need to wait for the outstanding \$0.02 to be repaid.

Mobility Allowance advance payments

Exception: Mobility Allowance advance payments **cannot** be repaid early. There is no provision to allow for or accept such repayment action. Service Officers should **not**, under any circumstances, accept or process cash, or any other forms of payment, from customers wanting to repay Mobility Allowance advance payments. Mobility Allowance advances can only be repaid if they were initially paid to the customer in error.

The [Resources](#) page contains the RBA Portal and scenarios that outline issues and solutions to ensure the correct action is taken on a customer's record when an advance payment is repaid.

Related links

[Advance Payments for non-pension customers](#)

[Advance Payments for pension customers](#)

[Advances](#)

[Advance Payments of Family Tax Benefit \(FTB\)](#)

[Advance payments for Home Equity Access Scheme loans](#)

[Work items for advance payments](#)

[Request to vary repayment of advance payment](#)

[Repaying a debt to obtain a Social Security advance payment](#)

[Helping customers to build their financial capability](#)

Process

This document outlines information to assist Service Officers process a lump sum repayment of an advance payment. A customer is able to make repayments via credit or debit card using their Centrelink online account or via Post Billpay at any Australia Post outlet.

This document **does not** apply to [Advance payments for Home Equity Access Scheme loans](#).

Select **self-managed** to help a customer make a lump sum repayment (either via their own self-service accounts or via online services staff assisted view).

Select the **Assisted** tab to assist customers with queries about their lump sum repayments or to update their advance correctly.

Self-managed



On this Tab:

[Repayment of an advance payment using online services](#)

Repayment of an advance payment using online services

Table 1: This table describes the process to follow to assist a customer to make a repayment using online services staff assisted view.

Step	Action
1	<p>Advance repayments + Read more ...</p> <p>If the customer wants to:</p> <ul style="list-style-type: none"> • pay a lump sum off the outstanding balance of their advance payment, or • pay off their advance payment in full

	 <p>Tell the customer they can make repayments using their Centrelink online account. Payment can be made via either a debit or credit card. If customer wishes to make a repayment by any other means, they can only use Australia Post Billpay at any Australia Post outlet (telephone and internet Post Billpay facilities are not available to repay an advance payment, even in-store).</p> <p>Discuss the reason for making the lump sum advance repayment and ensure the customer understands that by making this repayment they may not automatically be eligible for a new advance payment, they will need to assess their eligibility.</p> <ul style="list-style-type: none"> • If customer can use online service to make the repayment. See Advance payment options online for more details. Procedure ends here • If customer is unable to use online services but wishes to make repayment, go to Step 2 Note: customer does not need to have an online account for a service officer to make the repayment or print the Post Billpay barcoded receipt on their behalf
2	<p>Access to Staff Assisted workflow + Read more ...</p> <p>Access the Staff Assisted workflow:</p> <p>Navigate via s47E(d)</p> <p>The following options describe the screens that customer will see if they were using their online account. The screens are the same for service officers who are using the staff online view.</p>
3	<p>Advance Payments online + Read more ...</p>  <p>To access Advance Payment using their Centrelink online account, customers select Advance Payments from the homepage under Favourite services. Note: Favourite services can be customised. Advance Payments is in the default list. If the customer has removed it, select Menu from the top left corner of the homepage, then select Advance Payments.</p> <p>The Advance Payments page will show current advances.</p> <p>For an advance currently being repaid:</p> <ul style="list-style-type: none"> • payment type • balance outstanding • total paid • total amount advanced • advance start date • fortnightly repayments
4	<p>Make a payment option + Read more ...</p> <p>A drop-down list of current advances where a repayment can be made will show.</p> <p>Once advance has been selected:</p> <ul style="list-style-type: none"> • total outstanding amount will show • customer enters amount they would like to pay • customer selects check box to confirm 'I acknowledge that paying off an advance today may mean I am not entitled to another advance immediately' <p>On completion of amount to pay and check box, customer will go to next page.</p>

5	<p>Make a payment screen + Read more ...</p> <p>Customer will be provided with the payment option for credit or debit card or Post Billpay.</p> <p>Note: credit card payment option will not appear if the customer has made a repayment of an advance using this method within the last 28 days.</p> <p>The following options will show:</p> <ul style="list-style-type: none"> • Credit or debit card <ul style="list-style-type: none"> ○ 'You can use credit or debit card to make a payment. By using your credit card, you may be charged additional fees or interest by your bank. You should check this before making a payment. Credit card payments can only be used once every 28 days for each advance type. Before you proceed any further, please make sure you do not have more than one Centrelink account session open.' • Post Billpay <ul style="list-style-type: none"> ○ 'You can pay via Australia Post's Billpay service in person at any Post Office'
6	<p>Customer chooses payment method + Read more ...</p> <ul style="list-style-type: none"> • Payment by credit or debit card, go to Step 7 • Payment by Post Billpay, go to Step 9
7	<p>Payment information screen + Read more ...</p> <p>Customer will be provided with the payment amount they have previously entered.</p> <p>There is a message at the beginning of the screen:</p> <ul style="list-style-type: none"> • Once you use the 'Pay now' button, do not use 'Back' or 'Refresh' while your payment is processed. Your payment may take several minutes to process. If nothing appears to happen and you are not issued with a receipt number for this transaction, please check your financial institution account before making any further repayments <p>Customer will need to complete the following information:</p> <ul style="list-style-type: none"> • Cardholder name • Card number • Expiry date • Security code (CCV) • Confirmation - 'I confirm the payment details entered are correct' <p>Staff must not write down the customer's credit/debit card number. The card number and security code must be entered directly into the computer and no paper record made. If the information cannot be coded at the time of contact, tell the customer to ring back at another time.</p> <p>If all details are correct, the customer selects the Pay now button. Select this button once only. By selecting multiple times, this may cause multiple payments to be made.</p> <p>Credit/debit card repayments can be actioned by both smart centre and service centre staff.</p> <p>Note: if the workflow does not move to the receipt screen, do not process another payment. Customer will need to check their financial institution account to confirm no payment has been made. There is an intermittent issue that occurs especially if using Microsoft Chrome where the payment is accepted but the payment is not confirmed by the issuing of a receipt.</p>

8	<p>Receipt + Read more ...</p> <p>Recipient will be advised:</p> <ul style="list-style-type: none"> • if payment has been processed successfully • if there is any balance outstanding • details of amount paid • payment method • details of card used <p>If payment has been processed successfully and the customer meets all eligibility requirements, they can now apply for a new advance payment.</p> <p>See Advance payment options online.</p> <p>If payment is unsuccessful, recipient will be advised to try again.</p> <p>Procedure ends here.</p>
9	<p>Payment by Post Billpay + Read more ...</p> <p>By choosing the Post Billpay option, the customer must take the barcoded receipt to a Post Office to make payment. Payments can only be made in-store.</p> <p>The customer must be advised that this receipt only applies to the one advance and cannot be used to make repayments on any other advances.</p> <p>Any repayments made by Post Billpay are immediately (takes around 10 minutes) applied to the advance record unless the repayment has been made by cheque. If the payment is made by cheque, the advance will not be updated until the cheque has cleared which can take up to seven working days).</p> <p>Print the barcoded receipt and give to the customer.</p> <p>Procedure ends here.</p>

Assisted

In [s47E\(d\)](#), staff can use the [s47E\(d\)](#) workflow or [s47E\(d\)](#).

Staff need to action a work item first when:

- it has been created because the system could not update the advance balance
- further information is available in the [s47E\(d\)](#) tab within the work item

see: [Work items for advance payments](#) and [Processing advance payment work items](#) for more details

On this tab:

[View lump sum repayments of an advance](#)

[Transferring the balance of an advance repayment](#)

[Customer requested refund of lump sum repayment](#)

[Adjusting advance payments](#)

[Adjusting advance payments where payments has not been applied](#)

[Lump sum repayment of an advance payment at a service centre](#)

View lump sum repayments of an advance

Table 1: this table describes how to view a customer's lump sum repayment history in [s47E\(d\)](#) using either the [s47E\(d\)](#) workflow or [s47E\(d\)](#) function.

Step	Action
1	<p>View lump sum payment advance + Read more ...</p> <p>To view the customer's lump sum payment in s47E(d) using:</p> <ul style="list-style-type: none"> • s47E(d) workflow, go to Step 2 • s47E(d) , go to Step 3
2	<p>s47E(d) workflow + Read more ...</p> <p>s47E(d)</p> <p>The s47E(d) table shows details about recent lump sum payments.</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number <p>Procedure ends here.</p>
3	<p>s47E(d) + Read more ...</p> <p>s47E(d)</p> <p>This shows all lump sum payments made.</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number

	<p>Information displayed for each payment includes:</p> <ul style="list-style-type: none"> • Benefit type • Advance type • Advance balance • Start date of advance • Payment type: <ul style="list-style-type: none"> ○ s47E(d) credit/debit card payment ○ s47E(d) - payments made at Australia Post • Amount • Receipt ID • Receipt date • Status: <ul style="list-style-type: none"> ○ s47E(d) - this occurs when payment is first made, and Services Australia is awaiting receipt of the funds ○ s47E(d) - the repayment is going through the process of updating the record and no action is to be taken to update the advance manually ○ s47E(d) - exact amount has been processed - payment finalised). Updates can only be made once the payment shows the status ○ s47E(d) - amount paid is different to balance ○ s47E(d) - payment had manual action to finalise • Action: <ul style="list-style-type: none"> ○ s47E(d) - will only be able to be actioned by specialist staff who process the refund
--	---

Transferring the balance of an advance repayment

Table 2: this table shows what to do when a customer advises they made the repayment on the wrong advance payment. **Before any action is taken, check the customer record for [any work items](#) that relate to this advance payment lump sum and complete those first. Note:** a work item is not always produced.

Step	Action
1	<p>Request to transfer balance of advance + Read more ...</p> <p>Balance transfers can only be done between advance payments of the same type (for example, FTB one-off advance to FTB one-off advance or Age Pension advance to Age Pension advance).</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number <p>Customer has requested:</p> <ul style="list-style-type: none"> • balance transfer between advances where advances have been finalised, go to Step 9 • balance transfer between current advances, go to Step 2
2	<p>Customer requests repayment to be transferred from one advance to another + Read more ...</p>

	<p>If a customer has made a payment to an existing advance in error and has requested the repayment be transferred to another advance, check the following:</p> <ul style="list-style-type: none"> • has the request for transfer been made within 24 hours of the payment being made (consider working days only when looking at the time frame) • has the customer been paid another advance payment of the same type since repayment was made (for example, was FTB advance paid off and a new FTB advance granted) <p>If request is not made within the above time frame or customer has been paid another advance, the customer is not eligible for a transfer.</p> <p>Can transfer be actioned?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No: <ul style="list-style-type: none"> ○ Tell the customer they are not eligible for a balance transfer ○ Record details of request on a s47E(d) ○ Procedure ends here
3	<p>Process any work items related to the payment + Read more ...</p> <p>Select from the below options:</p> <p>s47E(d) + Read more ... s47E(d)</p> <ul style="list-style-type: none"> • Go to Step 4 <p>s47E(d) + Read more ... s47E(d)</p> <ul style="list-style-type: none"> • Go to Step 4
4	<p>Check payment history for payment amount + Read more ...</p> <p>Has the repayment finalised the advance?</p> <ul style="list-style-type: none"> • Yes, go to Step 9 • No, finalise the repayment in s47E(d). To use: <ul style="list-style-type: none"> ○ s47E(d) workflow, go to Step 5 ○ s47E(d), go to Step 7
5	<p>s47E(d) workflow - transferring payments between current advances + Read more ...</p>

	<p>s47E(d)</p> <p>Go to Step 6</p>
6	<p>s47E(d) workflow - transferring funds to the correct advance + Read more ...</p> <p>s47E(d)</p> <p>Procedure ends here.</p>
7	<p>s47E(d) - transferring repayments between current advances + Read more ...</p> <p>s47E(d)</p>

	<p>s47E(d)</p> <p>Go to Step 8</p>
8	<p>s47E(d) - transferring funds to the correct advance + Read more ... s47E(d)</p> <p>Procedure ends here.</p>
9	<p>Transferring balance from a finalised advance to a current advance + Read more ...</p> <p>Where a customer has made a repayment against an incorrect advance and this has finalised the advance payment, the advance payment will need to be restored and the balance transferred.</p> <p>To be eligible for a balance transfer/advance restoration, a customer must:</p> <ul style="list-style-type: none"> • Request the transfer within 24 hours of making the payment (working days) • The repayment has finalised the advance (it has been fully paid off) • The balance change reason was lump sum repayment • An advance of the same type has not been granted since the payment was made • There is an available advance to transfer the payment to <p>Is the customer eligible for a balance transfer?</p> <ul style="list-style-type: none"> • Yes, key a balance transfer in s47E(d) . To use: <ul style="list-style-type: none"> ○ s47E(d) workflow, go to Step 10 ○ s47E(d) , go to Step 12 • No, tell the customer they are not eligible for a balance transfer. Procedure ends here
10	<p>s47E(d) workflow - balance transfer + Read more ... s47E(d)</p>

	s47E(d)
13	<p>s47E(d) - restoring the advance + Read more ...</p> <p>On the s47E(d) screen, open the s47E(d) item and complete the following fields: s47E(d)</p> <p>Confirm restoration, check on the s47E(d) screen to ensure the advance has been restored.</p> <p>If advance:</p> <ul style="list-style-type: none"> • now shows with the correct balance, to update the other advance payment, go to Step 14 • balance is not showing correctly, check repayment history to ensure repayment amount was coded correctly. If amount: <ul style="list-style-type: none"> - keyed incorrectly, recode with amount required to correct balance, go to Step 14 <p>s47E(d)</p>
14	<p>s47E(d) - transfer repayment + Read more ...</p> <p>From the s47E(d) tab, open the s47E(d) item.</p> <p>From the list of current advances, identify the advance where the repayment should have been made and select s47E(d) from s47E(d)</p>
15	<p>s47E(d) - update balance + Read more ...</p> <p>On the s47E(d) screen, open the s47E(d) item and complete the following fields: s47E(d)</p> <p>A success message will show. Select s47E(d). The user will be redirected to the s47E(d) screen.</p> <p>Create a separate s47E(d) with details of the action taken and why the balance was adjusted.</p>

Customer requested refund of lump sum repayment

Table 3: this table describes the process to follow when a customer requests a refund of a lump sum payment as they were not eligible for another advance payment. **Before any action is taken, check the customer record**

for [any work items](#) that relate to that repayment and completed these first. **Note:** a work item is not always produced.

Step	Action
1	<p>Customer has requested a refund of lump sum payment + Read more ...</p> <ul style="list-style-type: none"> • If customer is contacting to request refund, go to Step 2 • If customer is requesting a refund of an over-recovered regular fortnightly repayment, see Changes to the repayment rate of an advance payment • If work item has matured and refund needs to be finalised, go to Step 5
2	<p>Initial customer contact + Read more ...</p> <p>If a customer has requested refund of their lump sum repayment, check the following all apply:</p> <ul style="list-style-type: none"> • has the request been made within 24 hours of the payment being made (consider working days only when looking at the time frame) • has the customer been paid another advance payment of the same type since repayment was made (for example, was FTB advance paid off and a new FTB advance granted) • s47E(d) <p>If request is not made within the above time frame or customer has been paid another advance, the customer is not eligible for a refund unless the refund is part of a system issue (this includes where the customer has made the repayment twice due to a system delay in crediting the first lump sum).</p> <p>If the customer is eligible for a refund, tell the customer:</p> <ul style="list-style-type: none"> • money cannot be repaid until Services Australia has received the funds; this may take up to 7 days • in the case of lump sum or partial refunds, the payment was made: <ul style="list-style-type: none"> ○ Using the Customer Online Account or Centrelink Express Plus App using a credit/debit card, the payment will be issued back onto the credit/debit card used to make the repayment ○ at an Australia Post outlet, the payment will be refunded to the customer's regular payment destination • an urgent payment will not be paid due to having to wait for the refund to be processed <p>Does customer wish to proceed with refund?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No, record the details on a s47E(d) Procedure ends here
3	<p>Check repayment history + Read more ...</p> <p>The advance payment repayment history needs to be checked to ensure payment has been credited to advance.</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number

	<p>Does payment show on the repayment summary?</p> <ul style="list-style-type: none"> • Yes, go to Step 4 • No, payment has not been registered on the record. Procedure ends here
4	<p>Initiate request for refund + Read more ...</p> <p>Service Officers can only initiate a request for a refund, they cannot make the actual refund. Specialist staff with special access will refund the funds to the customer.</p> <p>s47E(d)</p> <p>Procedure ends here.</p>
5	<p>Issue Refund - work item matured + Read more ...</p> <p>Specialist access is required for this task</p> <p>Work Item s47E(d) will mature after 7 days.</p> <p>Before the payment can be refunded the following rules must be met:</p> <ul style="list-style-type: none"> • Customer has requested refund within 24 hours • The payment has been received and reconciled against advance balance. The following statuses are considered reconciled and can be seen in the s47E(d) Column in the s47E(d) table on the s47E(d) screen: <ul style="list-style-type: none"> ○ s47E(d) T - Exact match with payment receipt from s47E(d) , ○ s47E(d) - Match with payment receipt from s47E(d) with different amount ○ s47E(d) - Manually matched • The balance of the advance has been reduced to zero

	<ul style="list-style-type: none"> The customer's benefit status is current (payment cannot be cancelled)
6	<p>Issue refund to customer + Read more ...</p> <p>Specialist access is required for this task</p> <p>How was the repayment made?</p> <ul style="list-style-type: none"> by credit/debit card via the Government Easy Pay (GEP) service. The advance will need to be manually restored and the refund made via the RBA portal Go to Table 5 Step 17 <ul style="list-style-type: none"> make the refund, see Step 17 in Table 5 restore the advance balance, see Step 10 in Table 2 at Australia Post, continue with this step <p>In s47E(d), issue the refund using either of the following:</p> <p>s47E(d) workflow + Read more ...</p> <p>s47E(d)</p> <p>s47E(d) + Read more ...</p> <p>s47E(d)</p> <ul style="list-style-type: none"> Go to Step 8
7	<p>Refunding the payment - s47E(d) workflow + Read more ...</p> <p>Specialist access is required for this task</p> <p>s47E(d)</p> <p>Go to Step 9</p>
8	<p>Refunding the payment - Manage Advances + Read more ...</p>

	<p>Specialist access is required for this task</p> <p>On the s47E(d) screen, complete the required fields:</p> <p>s47E(d)</p> <p>Go to Step 10</p>
9	<p>Finalising the refund action - s47E(d) workflow + Read more ...</p> <p>Specialist access is required for this task</p> <p>Check the customer's record. Make sure the payment has been issued and advance restored:</p> <p>s47E(d)</p> <p>Procedure ends here.</p>
10	<p>Finalising the refund action - s47E(d) + Read more ...</p> <p>Specialist access is required for this task</p> <p>Check the customer's record. Make sure the payment has been issued and advance restored:</p> <ul style="list-style-type: none"> • Payment will have been refunded by payment adjustment s47E(d) to the customer's payment destination and will show as an immediate payment on the s47E(d) screen • The s47E(d) screen will show documents about the refund activity and the s47E(d) activity. The advance restoration document will also show on s47E(d) • Work item to be finalised in s47E(d)
11	<p>Reversal of Negative Receipt - overnight processing + Read more ...</p> <p>Specialist access is required for this task</p> <p>The Reserve Bank of Australia (RBA) will send s47E(d) a negative receipt to finalise the process of the refund above:</p>

	<p>s47E(d)</p> <p>Procedure ends here.</p>
--	---

Adjusting advance payments

Table 4: this table describes the process to follow when the balance of an advance needs to be adjusted as the payment has not been correctly applied.

Note:

Before any action is taken, check the customer record for any work items that relate to advance payments and complete these first. Note: a work item is not always produced

Step	Action
1	<p>Check for the receipt + Read more ...</p> <p>In s47E(d) , use either the:</p> <ul style="list-style-type: none"> • s47E(d) workflow, go to Step 2 • s47E(d) , go to Step 4
2	<p>s47E(d) workflow - checking for the receipt + Read more ... s47E(d)</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number <p>Is the receipt showing on the table?</p> <ul style="list-style-type: none"> • Yes, and the payment has a status of: s47E(d) • No, see Step 10 in Table 5

3	<p>s47E(d) workflow - check balance of current advance + Read more ...</p> <p>s47E(d)</p> <p>If a payment:</p> <ul style="list-style-type: none"> • is not showing, go to Step 6 • is showing, the payment has been credited to the advance. Procedure ends here
4	<p>s47E(d) - checking for the receipt + Read more ...</p> <p>s47E(d)</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number <p>Is the receipt showing on the table?</p> <ul style="list-style-type: none"> • Yes, and the payment has a status of: s47E(d) • No, see Step 10 in Table 5
5	<p>s47E(d) - check balance of current advance + Read more ...</p> <p>s47E(d)</p> <ul style="list-style-type: none"> • If payment is not showing, go to Step 6 • If payment is showing, the payment has been credited to the advance. Procedure ends here

6	<p>Process any work items related to the payment + Read more ...</p> <p>Select from the below options: s47E(d)</p> <p>If adjusting the advance in s47E(d) using:</p> <ul style="list-style-type: none"> • s47E(d) workflow, go to Step 7 • s47E(d), go to Step 8 <p>s47E(d) + Read more ... s47E(d)</p> <ul style="list-style-type: none"> • Go to Step 9
7	<p>s47E(d) workflow - update advance balance + Read more ... s47E(d)</p> <p>Go to Step 9</p>
8	<p>s47E(d) - update advance balance + Read more ...</p> <p>In the s47E(d) item, for the relevant advance, select s47E(d) from s47E(d)</p> <p>On the s47E(d) screen, open the s47E(d) item and complete the following fields: s47E(d)</p>

	<p>s47E(d)</p> <p>Create a separate s47E(d) with details of the action taken and why the balance was adjusted.</p>
9	<p>Check advance has been successfully updated + Read more ...</p> <ul style="list-style-type: none"> • If advance balance was only reduced, the advance will still show in the s47E(d) table with the new balance. The repayment will show with payment type of 'Staff Adjustment' • If advance balance was repaid in full, the advance will show in the s47E(d) table with the repayment showing with payment type of 'Staff Adjustment' • If the advance is over-recovered and these repayments need to be repaid to the customer, see Changes to the repayment rate of an advance payment

Adjusting advance payments where payments has not been applied

Table 5: this table describes the process to follow when a customer advises they have made the repayment, but the advance payment has not been updated.

Step	Action
1	<p>Check for the receipt + Read more ...</p> <p>To check the receipt in s47E(d) using:</p> <ul style="list-style-type: none"> • s47E(d) workflow, go to Step 2 • s47E(d) , go to Step 3
2	<p>s47E(d) workflow - check the receipt + Read more ... s47E(d)</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> • Check the repayment details carefully before making any adjustments or refunds • If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment • The duplicate line may have an action status of s47E(d) • Each repayment is issued an individual receipt number <p>Is the receipt showing on the table?</p> <ul style="list-style-type: none"> • Yes, and the payment has a status of: s47E(d)

	<ul style="list-style-type: none"> No, go to Step 10
3	<p>s47E(d) workflow - check balance of current advance + Read more ... s47E(d)</p> <p>If payment</p> <ul style="list-style-type: none"> is not showing, go to Step 6 is showing, the payment has been credited to the advance. Procedure ends here
4	<p>s47E(d) - check the receipt + Read more ... s47E(d)</p> <p>Due to a display issue, some receipts show more than once:</p> <ul style="list-style-type: none"> Check the repayment details carefully before making any adjustments or refunds If the details are identical on both payment lines, for example, date of repayment, amount and receipt number, the customer has only made one repayment The duplicate line may have an action status of s47E(d) Each repayment is issued an individual receipt number <p>Is the receipt showing on the table?</p> <ul style="list-style-type: none"> Yes and the payment has a status of: s47E(d) No, go to Step 10
5	<p>s47E(d) - check balance of current advance + Read more ... s47E(d)</p> <ul style="list-style-type: none"> If payment is not showing, go to Step 6

	<ul style="list-style-type: none"> If payment is showing, the payment has been credited to the advance. Procedure ends here
6	<p>Process any work items related to the payment + Read more ...</p> <p>Select from the below options:</p> <p>s47E(d)</p> <p>If adjusting the advance in s47E(d) using:</p> <ul style="list-style-type: none"> s47E(d) workflow, go to Step 7 s47E(d), go to Step 8 <p>s47E(d) + Read more ...</p> <p>s47E(d)</p> <ul style="list-style-type: none"> Go to Step 9
7	<p>s47E(d) workflow - update advance balance + Read more ...</p> <p>s47E(d)</p> <p>Go to Step 9</p>
8	<p>s47E(d) - update advance balance + Read more ...</p>

	<p>s47E(d)</p> <p>Go to Step 9</p>
9	<p>Check advance has been successfully updated + Read more ...</p> <ul style="list-style-type: none"> • If advance balance was only reduced, the advance will still show in the s47E(d) table with the new balance. The repayment will show with payment type of 'Staff Adjustment' • If advance balance was repaid in full, the advance will show in the s47E(d) table with the repayment showing with payment type of 'Staff Adjustment' • If the advance is over-recovered and these repayments must be repaid to the customer, see Changes to the repayment rate of an advance payment <p>Create a separate s47E(d) with details of the action taken and why the balance was adjusted.</p> <p>Procedure ends here.</p>
10	<p>Receipt does not display in the s47E(d) table + Read more ...</p> <p>s47E(d)</p>
11	<p>Customer advised they made repayment and receipt for that amount is showing on the s47E(d) screen + Read more ...</p> <p>s47E(d)</p> <p>Specialist staff only</p>

	To action the update to the s47E(d) table, go to Step 15
12	<p>Payment is showing on s47E(d) screen as being allocated to the advance but does not show in the s47E(d) screen and advance has not updated + Read more ...</p> <p>s47E(d)</p> <p>Procedure ends here.</p>
13	<p>Customer advises they made the repayment at an Australia Post Outlet, but payment is not showing on the s47E(d) screen. + Read more ...</p> <p>If the customer has made an advance repayment and has used their Australia Post Billpay barcode but the payment has not been credited to the advance payment, checks must be done to find the payment. Ask the customer to upload a copy of their receipt using s47E(d) , so the details such as the CRN coded can be checked.</p> <p>Email the s47E(d) and include the following details:</p> <ul style="list-style-type: none"> • CRN • customer name • date of payment • amount of payment • reason for payment, such as 'to repay advance' • that receipt has been uploaded <p>Note: this email address is not to be given to customers. This team can assist to correctly allocate any repayments that have not been allocated correctly.</p> <p>Take action as soon as possible, as delays could result in more complex processes if another payment comes out of a current customer's entitlement to repay the advance. For example, if the amount paid is more than the amount owed.</p> <p>Go to Step 15</p>
14	<p>Take immediate action if customer advises advance payment has been repaid at Australia Post via Post Billpay using a debt repayment advice + Read more ...</p> <p>If the customer has made an advance repayment but has used their debt advice/Australia Post Billpay barcode the payment will not be credited to the advance payment. If possible, have the customer upload a copy of their receipt using s47E(d) .</p> <p>Email the s47E(d) and include the following details:</p> <ul style="list-style-type: none"> • CRN • customer name • date of payment • amount of payment • reason for payment, such as 'to repay advance' <p>Note: this email address is not to be given to customers. This team can assist to correctly allocate any repayments that have been incorrectly made using a Debt repayment barcode at Australia Post.</p> <p>Take action as soon as possible, as delays could result in more complex processes if another payment comes out of a current customer's entitlement to repay the advance. For example, if the amount paid is more than the amount owed.</p>




15	<p>Identifying the Advance ID + Read more ...</p> <p>Specialist access is required for this task</p> <p>In the s47E(d) table, locate the advance by matching the outstanding balance with the amount paid.</p> <p>In Customer Record:</p> <p>s47E(d)</p> <p>Find the information relating to this advance and take note of the s47E(d) data field. This is the identification for the advance.</p>
16	<p>Allocating the receipt + Read more ...</p> <p>Specialist access is required for this task</p> <p>Return to s47E(d) in s47E(d) :</p> <p>s47E(d)</p> <p>Transaction Successful message will show.</p>
17	<p>Refund payment made via credit card + Read more ...</p> <p>Specialist access is required for this task</p> <p>Excess payments must be refunded to the customer if:</p> <ul style="list-style-type: none"> • the unallocated payment is for an advance that has already been finalised, or • the customer made multiple repayments of the same amount and there are no other advances with a matching balance <p>In s47E(d) :</p> <p>s47E(d)</p>




	<p>s47E(d)</p> <p>Payment will be made directly back into the credit card used to make the payment. This should happen within a few days of the transaction approving.</p> <p>In s47E(d) , record a s47E(d) on the customer's record. Use the following text:</p> <p>Extra details: Credit Card refund \$xx</p> <p>Summary</p> <p>Receipt ID for \$ has been refunded back onto the credit card used to make the repayment and may take up to 7 days before it is presented as available funds to the customer.</p> <p>This duplicate amount was never applied to the advance or debt which was already fully recovered.</p> <p>Copy of 'Approved Refund result' information for s47E(d) is pasted here in the s47E(d)</p>
<p>18</p>	<p>Overnight processing + Read more ...</p> <p>Specialist access is required for this task</p> <p>Overnight processing will need to occur for s47E(d) to confirm they have received the funds and matched them to this advance.</p> <p>Service Officer who actioned the allocation will need to review the actions the next day.</p> <p>s47E(d)</p> <p>In s47E(d) :</p> <ul style="list-style-type: none"> • Check receipt is showing in s47E(d) table • Check advance balance has been reduced by the amount of the receipt
<p>19</p>	<p>Follow up actions for RBA refunds + Read more ...</p> <p>Specialist access is required for this task</p> <p>The RBA will send s47E(d) a negative receipt to finalise the process of the refund above. Work item s47E(d) will be produced for the negative receipt to be actioned. The s47E(d) s47E(d) table/work item cannot be processed until 2 days after the refund has been actioned.</p> <p>In s47E(d) :</p> <p>s47E(d)</p>



	s47E(d)
--	---------

Lump sum repayment of an advance payment at a service centre

Table 6: this table describes the process to follow when a customer makes a lump sum repayment of an advance payment in a service centre.

Step	Action
1	<p>Advance repayments + Read more ...</p> <p>Cash repayments should only be accepted where there is no other way for the customer to make the lump sum repayment, for example, they do not have a credit or debit card and there is no Australia Post outlet nearby.</p> <p>Do not use the s47E(d) screen to record a lump sum repayment of an advance payment.</p> <p>Tell the customer the current balance of the advance payment if they want to:</p> <ul style="list-style-type: none"> • pay a lump sum off the outstanding balance of their advance payment, or • pay off their advance payment in full <p>Discuss with the customer:</p> <ul style="list-style-type: none"> • the amount of the lump sum they wish to pay • the reason for making the lump sum advance repayment <p>The payment can be made by cash or cheque. If paying by:</p> <ul style="list-style-type: none"> • cash, the customer must have the correct change, as service centres do not have change available • cheque, the cheque should be made out to 'Collector of Public Money, Services Australia' <p>Note: ensure the amount of the repayment is not greater than the amount outstanding. Repayments that are higher than the amount outstanding, even by a few cents cannot be correctly recorded. See the Resources page for examples of situations when this may occur.</p> <p> Tell the customer to take the lump sum payment into their local service centre.</p> <p> Accept the repayment. Ensure the customer is certain they wish to proceed with the repayment, as once the outstanding balance of the advance payment shows as fully recovered the transaction cannot be reversed.</p>
2	<p>Receipting of advance repayment + Read more ...</p> <p></p>

	<p>Have the Collector of Public Monies, (the Service Officer responsible for receipting advance repayments in the office according to local arrangements), process the receipt of the cash or cheque in s47E(d) .</p> <p>For receipting process, see s47E(d) interface.</p>
<p>3</p>	<p>Process repayment on customer's record + Read more ...</p>  <p>Select the correct advance payment to credit the repayment against if there are multiple outstanding advance payments.</p> <p>If the customer has:</p> <ul style="list-style-type: none"> • only one current advance payment, process the repayment using either: <ul style="list-style-type: none"> ○ s47E(d) workflow, go to Step 4 ○ s47E(d) , go to Step 5 ○ s47E(d) workflow, go to Step 6 • multiple current advance payments and a repayment has been recorded against the incorrect advance, go to Step 7
<p>4</p>	<p>s47E(d) - use s47E(d) workflow to process repayment + Read more ...</p>  <p>s47E(d)</p> <p>Go to Step 8</p>
<p>5</p>	<p>s47E(d) - use s47E(d) to process repayment + Read more ...</p>  <p>s47E(d)</p>

	<p>s47E(d)</p> <p>Go to Step 8</p>
6	<p>s47E(d) - use s47E(d) workflow to process repayment + Read more ...</p> <p></p> <p>s47E(d)</p> <p>Go to Step 8</p>
7	<p>Customer has multiple current advance payments and repayment has been recorded against incorrect advance + Read more ...</p> <p></p> <p>s47E(d)</p> <p>Note: if the wrong advance has been finalised, the balance transfer and restoration must be actioned in s47E(d) as the s47E(d) workflow cannot restore an advance payment.</p>

	Go to Step 8
8	<p>Finalise the repayment + Read more ...</p> <p>Tell the customer of any remaining balance owing. If they want to make a new advance payment application, process this using the following procedures:</p> <ul style="list-style-type: none"> • Advance payment for pension customers • Advance payments for non-pension customers • Advance payments of Family Tax Benefit (FTB) <p>Procedure ends here.</p>

References

Policy

[Social Security Guide, 5.4.1.50, Repayment of Advance Payments - Benefits & Pensions](#)

[Family Assistance Guide, 1.2.8.20, Variations to FTB Advance Repayment Period](#)

ABSTUDY

Links to the ABSTUDY Policy Manual go to pdf and docx documents. Select the document and go to the reference(s) below.

[ABSTUDY Policy Manual 2013, Chapter 75, Advance Payment](#)

Legislation

Links to the Federal Register of Legislation site go to a 'Series' page. Select the 'Latest' version.

[Social Security Act 1991, section 1061EL \(1\), Repayment of advance payment](#)

[A New Tax System \(Family Assistance\) Act 1999](#)

- schedule 1, clause 5, Family Tax advance to an individual. This clause provides information on reduction of ongoing FTB payments, Part A rate worked out using Method 1
- schedule 1, clause 25A, Family Tax advance to an individual (method 2). This clause provides information on reduction of ongoing FTB payments, Part A rate worked out using Method 2

Resources

s47E(d)

Scenarios

Lump sum advance repayments - issues and solutions

This table contains scenarios that outline issues and solutions when an advance payment is repaid.

Item	Description
1	<p data-bbox="331 1167 1382 1223">Service Officer making repayment on customer's behalf using Customer Online Account + Read more ...</p> <p data-bbox="331 1261 1350 1346">This tool is used where a customer in exceptional circumstances needs to make a repayment but cannot access the internet (Online Account) or attend an Australia Post outlet. This would allow the customer to make a repayment towards their advance and subsequently, if eligible, apply for a new advance.</p> <p data-bbox="331 1379 1350 1435">It is not a breach of customer privacy to receive this information verbally as it was being provided by the customer as part of their query.</p> <p data-bbox="331 1469 1382 1581">The credit card details cannot be retrieved from the system. The card number and security code must not be written down. They must be immediately entered into the system. If the information cannot be entered into the Advance Payment service at the time of contact, the customer must be advised to call back at a later time.</p> <p data-bbox="331 1615 1342 1671">With regard to call recording, special arrangements have been made so these calls are removed from the normal service and stored separately.</p>
2	<p data-bbox="331 1693 1118 1727">Accepting repayments for more than the outstanding balance + Read more ...</p> <p data-bbox="331 1760 1358 1794">It is not possible to code a repayment that is greater than the outstanding balance of the advance payment.</p> <p data-bbox="331 1827 1382 1906">Problem: Customer has an outstanding balance on their advance payment of \$78.03. The Service Officer incorrectly rounds this amount up \$78.05 and issues a receipt to the customer for this amount. However, the outstanding balance will not update when the Advance Payments workflow is run.</p> <p data-bbox="331 1939 1334 1995">Solution: Do not round up the amount outstanding or accept a repayment that is greater than the actual outstanding balance. In this example, the customer could repay the outstanding amount by a cheque for</p>

	<p>\$78.03, or by cash of no more than \$78.00. If cash of \$78.00 is accepted, then there will still be \$0.03 cents outstanding, which will be recovered from the next fortnightly payment. This is correct processing.</p>
3	<p>Customer makes repayment at Australia Post that is either more, or less than, the outstanding balance + Read more ...</p> <p>If the customer, does not pay the exact outstanding balance for the advance payment, the advance will not automatically update.</p> <p>Problem: Customer makes a cash repayment at Australia Post. Outstanding balance is \$71.04.</p> <ul style="list-style-type: none"> • Customer pays either \$71 or \$71.05 • Advance balance does not update <p>Solution: Advance balance will need to be manually updated.</p> <ul style="list-style-type: none"> • If customer, pays less than the outstanding balance, update advance balance. Customer will not be able to claim a new advance using self-service channels as the current advance will still have an outstanding balance (4 cents). Service officer would be able to update advance using override facility • If customer pays more than outstanding balance, update advance balance. If the excess funds are less than \$1, no further action to be taken. If excess funds are more than \$1, repay funds via the s47E(d) screen and s47E(d) record. Minimum amount that can be issued to customer via s47E(d) is \$1
4	<p>Delays to recording the s47E(d) receipt and updating the balance of the advance payment when a repayment is made in a Service Centre + Read more ...</p> <p>The Advance Payments workflow requires an s47E(d) receipt number to update the outstanding balance of the advance payment. This means that the cash repayment needs to be recorded in s47E(d) as soon as possible to enable the outstanding balance to be updated as quickly as possible.</p> <p>Delays in recording the receipt in s47E(d) and in updating the outstanding balance, can mean that further deductions are made from the customer's payments to repay the advance payment.</p> <p>Problem: Customer had an outstanding advance payment of \$420.00. They attended the Service Centre and repaid the amount, but this was not recorded in s47E(d) until 2 days later. Another deduction was made from their fortnightly payment. The Service Officer was then unable to update the outstanding balance, as the balance was now lower than the amount repaid.</p> <p>Solution: Record the repayment in s47E(d) and update the outstanding balance of the advance payment as soon as possible after the cash is received. It is the responsibility of Service Centre staff to ensure that they have sufficient Service Officers with access to s47E(d) receipting to enable this function to be undertaken in a timely manner.</p>
5	<p>Customer is incorrectly advised to use debt repayment facilities such as Post Billpay + Read more ...</p> <p>Repayment methods available for debts differ to those available for advance payments. The Australia Post Billpay arrangements that are in place for debt repayments cannot be used for the repayment of an advance payment. Debt repayments can be made using the Australia Post Billpay facility via the telephone or internet. This facility is not available for repaying an advance payment.</p> <p>Advance payments can only be repaid by deduction from the customer's fortnightly payment, by cash/cheque repayment at the Service Centre, by credit/debit card using Centrelink Online services or Express Plus Centrelink mobile app or by taking a Post Billpay receipt into an Australia Post outlet.</p> <p>Example: Customer contacts the Call Network to discuss options for repaying the advance payment. They are incorrectly advised of the BPAY® account number that is used for debt recovery, and uses this to make a payment directly from their bank account. However, this payment goes into an 'unidentified funds' register to</p>

	<p>await customer contact and the Call Centre or Service Centre to initiate an investigation into the repayment made via BPAY®.</p> <p>Solution: Do not under any circumstances advise a customer to repay an advance payment using the BPAY® facilities assigned for debt recovery.</p>
6	<p>Updating the outstanding balance of an advance payment with a different amount to the actual cash received + Read more ...</p> <p>There are no provisions within the advance payment legislation to round cash repayments up or down due to the lack of 1 and 2 cent coins in Australia's currency.</p> <p>This means that if a customer has an outstanding advance payment with a balance that is not a multiple of \$0.05 the full amount cannot be repaid in cash. This will mean that after the repayment is recorded, the customer may still have an outstanding balance of less than \$0.05. This is correct processing.</p> <p>The amount will be recovered from their next fortnightly payment, and this may mean that a customer is not able to access a further advance payment until the full amount of the outstanding balance has been recovered. The customer may wish to reconsider if they want to proceed with the repayment if it will not enable them to apply for a new advance payment earlier.</p> <p>Note: an outstanding Family Tax Benefit (FTB) advance payment balance of less than \$0.05 will be disregarded when calculating entitlement for a new FTB advance payment.</p> <p>Problem: Customer has an outstanding social security payment advance payment of \$114.06. The Service Officer accepts \$114.05 and issues an s47E(d) (formerly Infolink) receipt for this amount. Then the Service Officer incorrectly records that \$114.06 was the amount received in the Advance Payments workflow.</p> <p>Solution: The amount recorded on the customer's record must be equal to the actual amount received and to the receipted amount. There are no rounding provisions available.</p> <p>Note: this scenario may also arise where repayment has been accepted for more than the outstanding balance or there has been a delay in recording the receipt in s47E(d) In this case, systems may advise to record a different amount in the workflow to the amount of cash physically received and receipted. If this is the case, annotate the s47E(d) with the Service First number and full details of the workaround undertaken.</p>
7	<p>Customers with multiple advance payments + Read more ...</p> <p>In cases where a customer has more than one advance payment and wishes to repay one of these to apply for another, the following workaround may assist with the rounding issue.</p> <p>Problem: Customer has outstanding advance payments of \$114.06 (advance 1) and \$59.50 (advance 2) and wants to repay the oldest (advance 1) to apply for another advance.</p> <p>Solution: The Service Officer accepts \$114.10 and issues an s47E(d) receipt for this amount. Then the Service Officer records that \$114.06 was the amount received in the s47E(d) workflow for advance 1. They then run the workflow again and record that \$0.04 was the amount received for advance 2. The same s47E(d) receipt number can be used for both updates. The workflow must be run separately for each update.</p>
8	<p>Customer changes their mind about making the repayment after it has already been processed + Read more ...</p> <p>Once the balance has been reduced to zero, the advance payment is 'closed,' and no further changes can be made to the balance.</p> <p>Problem: Customer attends a Service Centre to repay an outstanding advance to enable a new advance application to be granted. The Service Officer accepts the cash, issues the receipt, and uses the workflow to update the outstanding balance to zero. The Service Officer then processes a new advance payment application, which rejects because there were other reasons preventing the payment of an advance.</p>

	<p>To solve this, the Service Officer then returns the cash to the customer and cancels the receipt. The Service Officer then discovers that they are not able to restore the balance of the advance that was just repaid to its previous amount, as once the balance becomes zero no further alterations can be made.</p> <p>Solution: Before accepting a cash repayment, ensure that there are no other issues affecting eligibility for an advance payment, in addition to the outstanding advance, which will prevent a new advance being granted. The customer may not wish to proceed with the cash repayment if it will not assist them to obtain another advance payment.</p>
9	<p>Repayment recorded against incorrect advance + Read more ...</p> <p>Customer has more than 1 FTB and/or pension advances, or 1 or more of each, and makes a repayment which is recorded against the wrong advance.</p> <p>Problem: Customer has outstanding FTB advance payment of \$114.06 (advance 1) and \$59.50 (advance 2) and wants to repay the oldest (advance 1) to apply for another advance. The repayment is incorrectly coded against advance 2.</p> <p>The customer makes a payment of \$114.10. The Service Officer accepts this and issues an s47E(d) receipt number for this amount.</p> <p>However, the Service Officer records that \$59.50 was the amount received in the s47E(d) workflow for advance 2. The Service Officer will need to run the s47E(d) workflow again and record \$54.56 against advance 1, leaving a balance of \$59.60. The same s47E(d) receipt number is used for both updates.</p> <p>Solution: Both advance payments will need to be modified to show the correct balances.</p> <ul style="list-style-type: none"> • Advance 1: payment to be recorded for \$59.60 to leave a \$0 balance • Advance 2: negative payment of \$-59.50 to be recorded to return the balance to the correct level <p>The workflow must be run separately for each activity.</p>
10	<p>Residual amounts less than \$0.05 + Read more ...</p> <p>When a cash payment is made to repay a debt to the Commonwealth, there are specific processes in place to 'clean up' any residual amounts of less than \$0.05 that may still be outstanding. As the exact amount received in s47E(d) for a debt repayment transfers across to the balance of the debt, no rounding of amounts less than \$0.05 occurs at the time that the payment is being made.</p> <p>There are no equivalent processes in place to 'clean up' or remove the effect of any residual amounts of less than \$0.05 that may still be outstanding after a cash repayment has been made for an advance payment. These amounts are to be recovered from the following fortnightly payment.</p> <p>For FTB advance payments only, an outstanding advance balance of less than \$0.05 is disregarded when calculating the maximum advance payment amount available to a customer but the amount is still recovered from the customer's next payment of FTB Part A.</p> <p>For social security payment advance payments, any outstanding amount (even where less than \$0.05) is considered in the calculation of the available amount when determining entitlement to a new advance.</p> <p>Example: Customer on maximum rate DSP wishes to claim another advance. Maximum advance amount was \$1192.80, and customer was previously paid an advance of \$795.00. This left an amount of \$397.80 still available. Customer has repaid all but \$0.04 of the first advance. Available amount today is only \$397.76 as amount is reduced by outstanding balance of previous amount. As this is more than the minimum amount of \$397.60, customer can be paid advance amount. (Rates current in March 2014).</p>

Training & Support

Add the course number to the s47E(d) field in the s47E(d) in s47E(d)

- s47E(d) Introduction to Advance payments
- Assessing advance payments
- Repaying an advance payment