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Australian Government
Services Australia

Ending Cashless Debit Card (CDC) participation 103-03150030

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Background

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This document outlines the reasons a participant may be eligible to end their CDC participation and provides instructions.

Ending CDC participation

Participants may lose eligibility for the CDC under the following circumstances:

- Permanently moves overseas
- Full-time student or apprentice living out of CDC area
- Participant has an excluded payment nominee
 - Public Trustee,
 - an organisation, or,
 - an individual who is **not** subject to CDC or Income Management (IM)
- Participant no longer receiving an eligible payment
- Participants who reach Age Pension age - Ceduna, East Kimberley and Goldfields regions CDC areas only
- Participants who reach the maximum age of participation - Bundaberg and Hervey Bay region CDC area only
- Participants in Cape York have a notice revoked by the Family Responsibilities Commission (FRC) or their notice period ends and is not extended
- Participant was only in area temporarily, or address was incorrect
- Wellbeing Exemption
- Exit Application

Voluntary participants can request to end their participation on the CDC at any time.

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Permanently moves out of a CDC area or overseas

Participants who move outside a CDC declared area or move permanently overseas and continue to meet all other eligibility criteria continue to participate on the CDC. Participants can use their CDC at any merchant that accepts EFTPOS or Visa except for those selling alcohol, gambling services or online stores that are not pre-approved by the card issuer.

Full-time student or apprentice living and studying out of CDC area

Full-time students or apprentices who live in a CDC declared area but are studying full-time outside that area are not included in the CDC.

The CDC Processing Team assess eligibility for these participants.

Excluded Payment Nominees

Customers will not be eligible to participate on the CDC program if they have an excluded payment nominee. An excluded payment nominee is:

- Public Trustee
- An organisation, or,
- An individual who is **not** subject to CDC or IM

When a payment nominee relationship is started, changed or ended, the system will perform an eligibility check for CDC and take the appropriate action automatically.

Note: an excluded payment nominee arrangement must not to be set up solely to avoid going onto the CDC.

For information on the process for participants who are requesting a payment nominee, see [Nominees](#).

Participant no longer receiving an eligible payment

If the participant's [trigger payment](#) is cancelled, any other [restrictable payments](#) will not be paid to their CDC until their [trigger payment](#) is restored.

If the [trigger payment](#) is not restored, and a new trigger payment is granted at a future date, the participant will be re-assessed for CDC as a new participant, and if eligible for the CDC, will be provided with a waiting period before payments are restricted.

If the participant is no longer in a CDC area and a new [trigger payment](#) is granted, (and there has been a gap of at least 1 day since their previous trigger payment was cancelled), they will no longer be a participant in the CDC.

Participants who reach Age Pension age - Ceduna, East Kimberley and Goldfields regions CDC areas only

Participants who reach age pension age will lose eligibility for the CDC. If they wish to volunteer to continue on the CDC as a voluntary participant, they can contact the CDC Hotline.

Maximum age of participation - Bundaberg and Hervey Bay region only

Participants in the Bundaberg and Hervey Bay area who reach 36 years of age will lose their eligibility for the CDC. If they wish to volunteer to continue on the CDC as a voluntary participant, they can contact the CDC Hotline.

Participant was only in area temporarily, or address was incorrect

Participants will be triggered onto the CDC if their home (or term, if a full-time student) address is in a CDC area. [s47E\(d\)](#)

For information on the procedure for participants who update their address details, see [Updating address details](#).

Updating or deleting a home address details for the purposes of circumventing the CDC will not automatically end CDC participation. Address updates done incorrectly in an effort to avoid the CDC may result in placing the participant at risk of overpayment for additional payments such as Rent Assistance or Remote Area Allowance.

Service Officers must not update addresses for the purposes of ending CDC participation without discussing with the CDC Processing Team.

Voluntary Participant requests to end their participation in the CDC

Participants who volunteer for the CDC, can choose to end their CDC participation at any time by contacting the agency.

Volunteer participants in the NT who request to end their CDC participation may then become eligible for IM in the NT.

See [Cashless Debit Card Volunteers](#) for further information on voluntary participants.

Referrals to a social worker where a participant presents at risk of suicide, self-harm or harm to others

CDC participants should be referred to a social worker immediately if they talk about suicide, self-harm or harm to others.

See [Customers talking about suicide or self-harm](#)

Wellbeing Exemption

For details, see [Wellbeing Exemptions from the Cashless Debit Card \(CDC\)](#)

Wellbeing Exemptions are considered if the CDC program poses a serious risk to a participant's mental, physical or emotional wellbeing.

If a participant requests to end their participation in the CDC, see [Exit Applications from the Cashless Debit Card \(CDC\)](#).

CDC Exit Application

For details, see [Exit Applications from the Cashless Debit Card \(CDC\)](#)

Participants can apply to exit the CDC program where they can demonstrate reasonable and responsible management of their affairs, including financial affairs. Participants who wish to apply for an exit under this pathway can visit the Services Australia website to access an Exit Application Form.

Review of the decision to be placed on CDC

If a participant does not understand or does not agree with a decision to be placed on the CDC, they can request an explanation or apply for a formal review of the decision. See [Reviews and appeals](#).

The [Resources](#) page contains a link to the CDC intranet page, and links to the Services Australia, and Indue websites.

Related links

[Cashless Debit Card \(CDC\)](#)

[Participation in Cashless Debit Card \(CDC\)](#)

[Customers talking about suicide or self-harm](#)

[Cashless Debit Card Vulnerable Participants](#)

[Wellbeing Exemptions from the Cashless Debit Card \(CDC\)](#)

[Exit Applications from the Cashless Debit Card \(CDC\)](#)

[Cashless Debit Card Volunteers](#)

Process

This page explains how to end participation in the Cashless Debit Card (CDC) depending on the participant's circumstances.

On this page:

[Disbursement of remaining Cashless Debit Card funds and Account closures](#)

[Full-time students and apprentices who are living and studying outside CDC area](#)

[Participants who reach Upper Age Limit in the Ceduna, East Kimberley, Goldfields, Bundaberg and Hervey Bay regions only](#)

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[Processing requirements when participant has died](#)

[Review of the decision to be placed on the CDC](#)

Disbursement of remaining Cashless Debit Card funds and Account closures

Table 1

Step	Action
1	<p>Participant contacts Hotline + Read more ...</p> <p>Participants may contact the CDC Hotline to discuss disbursement of quarantined funds.</p> <p>Has the participant received a letter advising they are no longer a CDC participant?</p> <ul style="list-style-type: none"> • Yes, go to Step 5 • No, go to Step 2
2	<p>Checking CDC status + Read more ...</p> <p>Check the Debit Card Trial Assessment Summary (Q2SU) screen to determine if the participant is currently on CDC.</p> <p>Does the participant have a CDC status of 'ON'?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No, procedure ends here
3	<p>Confirming eligibility + Read more ...</p> <p>Check participant has been correctly identified for CDC. See Participation in the CDC.</p> <p>Has the participant been correctly identified for the CDC?</p> <ul style="list-style-type: none"> • Yes, advise the participant they have been correctly identified for the CDC and disbursement of funds is not available <ul style="list-style-type: none"> ○ If the participant does not understand or does not agree with the decision, see Step 1 in Table 6 ○ Otherwise, procedure ends here • No, contact the CDC Technical Peer Support (TPS) line to discuss. TPS staff will end the person's participation if they meet requirements <ul style="list-style-type: none"> ○ TPS staff, see Table 6 ○ Other staff, go to Step 4
4	<p>Participant exited by TPS + Read more ...</p>




	<p>Has the CDC participation been ended by TPS staff?</p> <ul style="list-style-type: none"> • Yes, go to Step 5 • No, advise the participant they have been correctly identified for the CDC and disbursement of funds is not available <ul style="list-style-type: none"> ○ If the participant does not understand or does not agree with the decision, see Step 1 in Table 6 ○ Otherwise, procedure ends here
5	<p>Discussion and explanation + Read more ...</p> <p>Review the notes on the Document List (DL) and Debit Card Trial Assessment Summary (Q2AS) screens to explain:</p> <ul style="list-style-type: none"> • why CDC participation has been ended • their next income support payment will be paid to their regular bank account • that any debits or recurring payments from their CDC account must be cancelled or redirected because funds will no longer be deposited to their account <p>Is the participant eligible for and requesting a disbursement of residual funds and/or account closure? s47E(d)</p> <ul style="list-style-type: none"> • Yes, go to Step 6 • No, procedure ends here
6	<p>Email the CDC card issuer + Read more ...</p> <p>s47E(d)</p>
7	<p>DOC the participant's record + Read more ...</p> <p>s47E(d)</p>



Full-time students and apprentices who are living and studying outside CDC area

For Cashless Debit Card Processing Team only

Table 2: How to record details to end participation in the CDC when participants are living and studying outside the CDC area.

Step	Action
1	Full time student or apprentice is studying full-time outside CDC area + Read more ...

	 <ul style="list-style-type: none"> • To identify if a customer has been placed in Service Component 720 (student profile), go to the Service Strategy (PQSS) screen • Service Component/Action/Detail will display Eligible for CDC but a FTS or FTA (720) if identified as fulltime student or apprentice • Investigate the record for details of student circumstances <p>Is the Service Officer satisfied that the participant has only returned to the CDC area temporarily and is continuing to study outside the area?</p> <ul style="list-style-type: none"> • Yes, go to Step 2 • No, go to Step 3
2	<p>Participant living and studying full-time outside CDC area + Read more ...</p>  <p>s47E(d)</p>
3	<p>Participant has moved back to CDC area + Read more ...</p>  <p>If it is evident that the participant has returned to a CDC area permanently:</p> <ul style="list-style-type: none"> • Go to Service Strategy (PQSS) screen • E'X'pand service component 720 • Key 'I' next to service action 719- DCT cust. Check home address status and key 'COM' in Status field, press [Enter] • Key 'I' in Action field, press [Enter] twice • Key 'INT' in Source and 'T' in DOR: field, press [Enter] twice • Key 'AR' in Nxt: and press [Enter] add notes, select 'Finalise' radio button then select 'Continue' • Add detailed notes if required


	<p>Does the participant meet the eligibility for the CDC?</p> <ul style="list-style-type: none"> • Yes, go to Step 4 • No, procedure ends here
4	<p>Check if participant needs to be re-profiled + Read more ...</p>  <p>Go to the Service Strategy (PQSS) screen - if service component is:</p> <ul style="list-style-type: none"> • 720 - go to (PQS) screen, key 'Y' in Reprofile box, key 'INT' in Source and 'T' in DOR: field, press [Enter]. Go to Step 5 • 715 - go to step 5
5	<p>Participant to be manually switched on to the CDC + Read more ...</p>  <ul style="list-style-type: none"> • On Service Strategy (PQSS) screen, EXpand service component 715 • Key 'T' next to service action 715, key 'COM' in Status field press [Enter] twice <p>Key 'INT' in Source and 'T' in DOR: field, press [Enter] twice</p> <ul style="list-style-type: none"> • Key 'AR' in Nxt: and press [Enter], select 'Finalise' radio button then select 'Continue' • Go to Service Strategy (PQSS) screen and check the service component has changed to 716 (on CDC) • Add detailed notes and finalise the activity <p>Procedure ends here.</p>

Participants who reach Upper Age Limit in the Ceduna, East Kimberley, Goldfields, Bundaberg and Hervey Bay regions only

For Cashless Debit Card Processing Team only

Table 3: How the CDC Processing team complete reviews for participants approaching Upper Age Limit and, when reached, how to action the record.

Step	Action
1	<p>CDC participants approaching the Upper Age Limit + Read more ...</p> <p>Participants will have a review placed on their record one week prior to reaching Upper Age Limit.</p> <p>Upper Age Limit reviews will present via WLM. Staff are required to make two genuine attempts to contact the participant to discuss:</p> <ul style="list-style-type: none"> • if they wish to volunteer for the CDC

	<ul style="list-style-type: none"> if ending participation in the CDC, discuss alternative arrangements for any ongoing CDC deductions and a disbursement of residual funds <p>Was contact successful?</p> <ul style="list-style-type: none"> Yes: <ul style="list-style-type: none"> Update the Debit Card Trial Notes Detail Screen (Q2NT) detailing the discussion and clearly indicate if the participant has requested to volunteer. Cancel review off the Activity List (AL) No: <ul style="list-style-type: none"> Update the Debit Card Trial Notes Detail Screen (Q2NT) advising of attempt to contact Select the review off the Activity List (AL) From Selection Options, select the radio button (H) Hold/resubmit for action on a future date and Continue From the Activity Details screen, set a review for two days after first unsuccessful contact attempt by updating the Resubmit Date and Continue
2	<p>Upper Age Limit review + Read more ...</p> <p>The Upper Age Limit review will present via WLM. Second attempt to contact the participant is required to discuss:</p> <ul style="list-style-type: none"> If they wish to volunteer for the CDC if ending participation in the CDC, discuss alternative arrangements for any ongoing CDC deductions s47E(d) <p>Was contact successful?</p> <ul style="list-style-type: none"> Yes: <ul style="list-style-type: none"> Update the Debit Card Trial Notes Detail Screen (Q2NT) detailing the discussion and clearly indicate if the participant requests to volunteer. Cancel review off the Activity List (AL) No: <ul style="list-style-type: none"> Update the Debit Card Trial Notes Detail Screen (Q2NT) advising of attempt to contact has been unsuccessful. Cancel review off the Activity List (AL)
3	<p>CDC participant reaches Upper Age Limit + Read more ...</p> <p>A review via WLM will present the day the participant reaches Age Pension age.</p> <p>Check the Debit Card Trial Notes Summary (Q2NS) to establish what action is required from previous discussions.</p> <p>The participant has reached Upper Age Limit and requested to:</p> <ul style="list-style-type: none"> end participation in the CDC, go to Step 4 volunteer for the CDC, See Cashless Debit Card Volunteers cannot be contacted to discuss volunteering, go to Step 4
4	<p>Participant requests to end participation or could not be contacted + Read more ...</p>  <ul style="list-style-type: none"> Go to Workspace > Cashless Debit Card > Decision Details and select End Participation

	<ul style="list-style-type: none"> • Description type will default to End Participation • Select End Reason of UAL (upper age limit reached) from the drop down menu • Under Additional Information select Add mandatory notes, add notes and select Continue to complete the activity • Email the card issuer to disburse residual CDC funds and close account. See Table 1 <p>This will end CDC participation and issue an advice letter.</p> <p>Procedure ends here.</p>
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Step	Action
1	s47E(d)
2	s47E(d)

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Processing requirements when participant has died

Table 5: Processing requirements when a participant has died, including if funds need to be recalled from a financial institution. Portions of this process are completed by the Cashless Debit Card Processing Team only.

Step	Action
1	<p>Participant death is confirmed + Read more ...</p> <p>The standard notification of death processes apply for CDC participants.</p> <p>The agency can only confirm a person is participating in the CDC if the person contacting is an executor or administrator of the deceased person's estate. Executor/Administrator details are recorded on the DEA screen.</p> <p>If the person is requesting information about a deceased participant, see Requests for information after someone has died</p> <p>If the person is notifying of the death and is not an administrator, only general information can be provided: s47E(d)</p> <p>Has the CDC participant's death been recorded?</p> <ul style="list-style-type: none"> • Yes, go to Step 2 • No, complete the death action. For more information, refer to Initial notification of death <ul style="list-style-type: none"> ○ Go to Step 2
2	<p>Code end of participation in the CDC for a deceased participant + Read more ...</p> <p>For Cashless Debit Card Processing Team only</p>  <p>If a CDC participant dies, and the Death Action is coded as confirmed, a reassessment activity is created for the Cashless Debit Card Processing team to follow up.</p> <p>To end participation for a deceased participant:</p> <ul style="list-style-type: none"> • Select IQN/REA activity and this will navigate to the End Participation screen • The screen will auto-populate DCD (participant is deceased)

	<ul style="list-style-type: none"> under Additional Information, select Add mandatory notes, add note and select Continue to complete the activity <p>Go to Step 3</p>
3	s47E(d)
4	<p>Requesting funds and raising debts for payments made after death + Read more ...</p>  <p>If payments have been made after a CDC participant dies, the usual process for requesting funds and raising debts applies. See Requesting refunds and raising debts for payments made after death of participant.</p> <p>When a request for refund from a Financial Institution is required, the funds will need to be requested from both the participant's unrestricted and restricted bank accounts separately:</p> <ul style="list-style-type: none"> Go to the Payment Summary (PS) screen ('Multiple Destinations' will display for payments delivered under the CDC) Select the payment/s to be returned by typing 'F' next to the payment line and press [Enter] Select (S) the individual payment from the PDL screen The Request for Refund (RFR) screen displays showing the details of the payment to be refunded, including the type and amount of the payment, and the payment destination. Check the details to ensure the correct payment is being refunded from the relevant Financial Institution. Complete the process; see Requesting refunds and raising debts for payments made after death of participant Once complete, repeat the above process to select the individual payment for the alternate Financial Institution.

Review of the decision to be placed on the CDC

Table 6: how to record details if a participant does not understand or does not agree with the decision to be placed on the CDC.

Step	Action
1	<p>Discussion about decision + Read more ...</p> <p>If the customer contacts after a decision has been made, discuss the decision with the customer. For eligibility criteria for participation in the CDC, see Participation in CDC.</p> <p>Make sure the customer has been advised of their internal review options. See Reviews and appeals for scripting to help Service Officers have a conversation with a customer about the internal review options.</p> <p>After discussing the decision, does the participant want to request an explanation or apply for a formal review of the decision?</p> <ul style="list-style-type: none"> Yes, go to Step 2 No, document the discussion about the decision on the participant's record. Procedure ends here

2	<p>Participant wants to request an explanation or apply for a formal review of decision to be placed on CDC + Read more ...</p> <p>Record the request or application.</p> <p>See Request for an explanation or application for a formal review and follow the process using the coding below.</p> <ul style="list-style-type: none"> • Payment Type: Income Quarantining/IQN • Process Type: NNCL • Which office/Unit made the Decision: CDT • Reason for Contact: Disagree with legislation/POL • Decision Type: IQN/Selection • Reason for Decision: Meets eligibility requirements/MER • Transfer Request: CDT
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References

Policy

[Guide to Social Security Law. 8.7.5. Exiting the Cashless Debit Card Trial](#)

[Guide to Social Security Law. 8.7.4. People subject to Cashless Welfare Arrangement](#)

Legislation

Links to the Federal Register of Legislation site point to a 'Series' page which lists all available historical versions. Navigate to the appropriate legislative reference(s) listed below by selecting the 'Latest' compilation at the top of the list.

[Social Security \(Administration\) Act 1999, Part 3D, Trial of cashless welfare arrangement](#)

Resources

Contact details

[Department of Social Services](#)

[Social workers - referrals](#)

[CDC Card issuer](#)

[Cashless Debit Card Program and technical support](#)

Intranet links

[Cashless Debit Card](#)

Cashless Debit Card Letters

[Letters and electronic messaging > Payment Delivery > Cashless Debit Card](#)

Services Australia Website

[Cashless Debit Card](#)

[How to apply to exit](#)

External websites

[Department of Social Services website, Cashless Debit Card - Overview](#)

[Indue website](#)

[Indue website - Local Partners](#)

[Australian Bureau of Statistics \(ABS\) Maps - to view regions \(down to street level\) by nominated boundary type\(s\)](#)

CDC exits and disbursements eligibility

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[CDC Exits and Disbursements eligibility table](#)

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