

<p>If yes, continue with Cashing the Centrelink cheque</p> <p>If no, refuse to cash the cheque and refer the matter to the manager.</p>

[Back to Top](#)

Cashing the Centrelink Cheque

Follow these steps to cash the Centrelink cheque:

Step	Action
1.	Have the payee endorse the cheque in your presence
2.	Are you relying on a Centrelink Letter of Introduction? If yes, go to step 3 If no, go to step 6
3.	Compare the signature with the verified signature on the letter
4.	Record the serial number of the letter on the back of the cheque
5.	Retain the letter for future reference and file it in the cash drawer envelope
6.	Process the withdrawal and hand the cash to the payee

Authorising Centrelink Withdrawals (for Accounts that are Overdrawn)

Recipients of a Centrelink Payment (DSS income) are entitled to 90% of their DSS payment:

- If an account has been overdrawn and the customer is receiving DSS payments, the customer is entitled to receive 90% of the payment.
- This only applies to Centrelink (DSS) deposits - any other deposit, e.g. salary, cheque, Child Support and Veteran Affairs deposits **are not** within this policy.
- Drawing against Centrelink Payments **does not** require approval/authorisation by Account Controllers.

Follow the below steps to confirm funds received are **Centrelink** payments and to process a withdrawal for an overdrawn account under a 90% Arrangement:

Step	Action
1.	Check for and read any Restraints on the account (via the Restraints (RSMU) menu in CAP)
2.	Do the restraints comments on account make reference to customer being on a 90% Arrangement? If Yes: go to step 3

	<p>If No: Follow instructions outlined on the restraint(s) and/or Diary Comments. End process.</p>
3.	<p>Complete a transaction history on account to confirm funds received are Centrelink payments – Refer to Account Balance Enquiry – IM 1118</p> <p>IMPORTANT: Any amounts received as wages, deposits, transfers (including internet transfers) MUST NOT be included in the 90% arrangement calculation. This also applies to Child Support and Veteran Affairs payments as these are not Centrelink payments.</p> <p>Are funds confirmed as Centrelink payments?</p> <p>If Yes: go to step 4</p> <p>If No: Do not include these funds in withdrawal. End process.</p>
4.	<p>Calculate 90% of Centrelink payment amount:</p> <p>For example: If Centrelink payment is for \$500.00:</p> <ul style="list-style-type: none"> ○ $\\$500.00 \times 0.9 = \mathbf{\\$450}$ ○ This means the customer is eligible to receive \$450 under the 90% arrangement. <p>IMPORTANT: Any funds already accessed by the customer since their Centrelink payment came through must NOT be included in the amount that is provided to the customer.</p> <p>For example: if Centrelink payment is for \$500.00, and customer has already withdrawn \$200.00:</p> <ul style="list-style-type: none"> ○ $\\$500.00 \times 0.9 = \\450.00 ○ $\\$450.00 - \\$200.00 = \mathbf{\\$250.00}$ ○ The customer is eligible to receive \$250.00 under the 90% arrangement). <p>NB: <i>If unsure on whether an amount qualifies under the 90% arrangement, contact the Collections team on 03 8693 6866 for assistance.</i></p>
5.	<p>Once the correct amount of funds to be provided to the customer has been calculated:</p> <ul style="list-style-type: none"> ○ Delete both 90% Arrangement restraints ('60' & '61') from account and; ○ Process withdrawal to customer's account via MyTell <p>IMPORTANT: Follow steps outlined in the Restrains - IM 4658 (Refer under heading "Deleting & Re-Loading a Hard Hold Restraint – 90% Arrangements (Centrelink Payments)").</p>
6.	<p>Once customer withdrawal has been processed via MyTell, immediately check:</p> <p>Does the account have a credit balance?</p>

Cashing Cheques and Withdrawals Policy

	<p>If Yes: <u>DO NOT</u> place the restraints back onto the account. End Process.</p> <p>If No: Do the following:</p> <ul style="list-style-type: none"> o Re-Load Hard Hold restraints '60' & '61' for 90% Arrangement back onto the account <p>Important: Follow steps outlined in the Restrains - IM 4658 (Refer under heading "Deleting & Re-Loading a Hard Hold Restraint – 90% Arrangements (Centrelink Payments)") to re-load restraints.</p>
7.	End process.

Medicare Hardship Cheques

Medicare will assess a claimant's situation when processing Medicare claims and either process claim funds to a bank account or issue the claimant a cheque in the mail.

If the claimant is identified with hardship circumstances, Medicare will issue a cheque for encashment at a major Bank drawing on the following reimbursement account: BSB ^{Confidential} / Account ^{Confidential} for a value that will not exceed ^{Confidential}.

Cash these cheques only for the payee in person, provided that:

- The cheque is made payable to 'Please pay cash to <name of person>'
- The words 'not negotiable' have been crossed out
NB: Amendments to the face of the cheque will be signed by 2 Medicare staff
- The cheque will have 2 drawer signatures
NB: Medicare staff will add a staff number after their signature commencing with P
- The cheque is endorsed with a stamp with the "Payee" signature on the back of the cheque

• [Back to Top](#)

Cashing Medicare Hardship Cheque

If the above criteria has been met, follow these steps to cash a Medicare cheque:

Step	Action
1.	In your presence request customer to sign the reverse of the cheque next to the words "Received in cash"
2.	Compare the payee signatures on the reverse of the cheque. Are you satisfied that the presenter is the person entitled to cash the cheque? NOTE: Drawer signatures If yes Go to Step 4 If no Go to Step 3
3.	If you are not satisfied that the person is entitled to the cheque, ask for photo identification and verify identity.