

Process for Identifying, Preventing, Managing, and Rectifying Incorrect Centrepay Payments

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Reference: This written process complies with clause 13.1 of the Centrepay Terms of Use (Part C), including requirements to monitor accounts for incorrect positive balances, notify Services Australia where required (clause 13.2), take additional actions like adjusting deduction authorities (clause 13.3), comply with directions (clause 13.4), and maintain records. It supports correct allocation under clause 12.

Managing Director:


Yue Wang

Purpose

We are committed to ensuring Centrepay payments (e.g., rent, bond, or arrears deductions) are accurate, authorised, and correctly applied to tenant accounts. An "incorrect payment" may include:

- Over-deduction (more than agreed/owed)
- Under-deduction or missed payment
- Payment allocated to the wrong tenant/ledger
- Deduction made without valid consent, after end date/target amount, or in breach of mandatory conditions
- Any error causing financial harm or ledger inaccuracy

We handle these promptly, fairly, and transparently to minimise impact on tenants (Centrelink customers) and comply with Services Australia rules. No fees are charged to tenants for Centrepay or error rectification.

Our Process

1. Prevention

- Verify deduction authority details (amount, frequency, end date/target, service reason) against the tenancy agreement before setup or changes.
- Require and record tenant consent (via myGov/Services Australia or written).
- Use property management software to validate deductions against lease terms and flag potential mismatches (e.g., amounts exceeding agreed rent).
- Train staff annually (and on updates) on Centrepay rules, including mandatory conditions, voluntary nature, no fees to tenants, and error prevention.
- Reconcile incoming Centrepay payments daily against Services Australia reports and tenant ledgers to catch issues early.
- Communicate clearly to tenants (in lease docs, setup emails) about monitoring deductions via myGov and reporting discrepancies immediately.

2. Identification

- Conduct daily reconciliations: Match Centrepay receipts (via bank/CRN reports) to expected amounts, deduction authorities, and ledger allocations.
- Monitor tenant accounts for unexplained funds allocation and investigate as potential incorrect payments.

- Flag triggers: Variances >\$1, payments post-end date/target, no matching deduction authority, repeated patterns, tenant queries, software alerts, or Services Australia notifications.
- Periodically audits of active Centrepay accounts to verify allocations and detect systemic issues.

3. Management

- Acknowledge tenant notifications or internal detections within 2 business days by email.
- Assign to Accounts Officer for investigation: Review deduction authority, transaction history, consent, ledger, and Services Australia reports.
- Determine if incorrect (e.g., no authority, significant/repeated, unallocated, in error, reputation risk per, or unresolvable/uncontactable.)
- Notify Services Australia as soon as possible if:
 - Payment not covered by deduction authority
 - Significant or repeated pattern of incorrect payments
 - Unallocated
 - Made in error
 - Adverse to reputation of us/Centrepay
 - Can't identify/contact/resolve with tenant after reasonable efforts
- For other incorrect payments (not above), take reasonable steps to notify the tenant promptly.
- Keep tenant informed of progress; explain delays if needed.
- If required, change, suspend, or cancel the deduction authority (e.g., to apply positive balance progressively against future rent), and notify tenant of actions.

4. Rectification

- For overpayments (where tenant identifiable/contactable and not excluded cases): Refund/credit the overpaid amount to the tenant (EFT or ledger credit) within 10 business days of receipt. Tenant chooses credit toward rent or direct refund.
- For under/missed payments: Adjust ledger; coordinate catch-up only with tenant consent (no forced increases).
- For misallocations/unallocated: Re-allocate correctly as soon as practicable.

- For unauthorised/no-authority payments: Stop future deductions, refund full amount promptly, apologise.
- If unclaimed (e.g., can't contact tenant): Hold funds; notify Services Australia at least 20 business days before any remittance to unclaimed money authority; comply with any written direction.
- Comply immediately with any written direction from Services Australia on handling (e.g., pay tenant or return to them), and report compliance.
- Provide written confirmation to tenant of resolution (explanation, actions, outcome).
- Note: Rectification is cash/credit adjustment only—exchanging goods or providing further services does not count as rectification.

Record Keeping

Maintain secure records of all incorrect payments and handling for at least 7 years, including:

- Date received/identified
- Amount and nature (e.g., over/under/misallocated)
- Tenant details/CRN
- Root cause and deduction authority status
- Actions taken (investigation, notifications to Services Australia/tenant, rectification)
- Timeframes and outcomes
- Staff involved
- Any Services Australia directions and compliance

Review and Improvement

Review incidents quarterly to identify systemic issues; update training/processes/software as needed. Report trends to management.

External Escalation

Inform tenants of rights to contact Services Australia (servicesaustralia.gov.au/centrepay-complaints-and-feedback) if dissatisfied.

Contact for Questions

If you have questions about this policy, contact our office on 02 9192 2800 or pmdsupport@pia.com.au.

