



centrelink

# Centrepay Communications Strategy



Australian Government  
Department of Human Services

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# Introduction

The Department of Human Services (the department) has contracted the L+L Design Project Team to generate strategic communications tools that will be used to inform the implementation of a communication project. This communication project will target:

- › Customers
- › Businesses
- › External stakeholders
- › Internal stakeholders.

L+L Design has been engaged to provide, in consultation with the department's Programme Information Branch and Customer Payment Services Branch, the following high-level communication project documents, which will inform and guide a comprehensive implementation process:

- › Centrepay Communications Strategy
- › Centrepay Communications Stakeholder Report
- › Centrepay Key Message Manual
- › Centrepay Communications Implementation Plan.

This communications strategy is an overarching document designed to provide cohesive and clear high-level guidance for a complex project. It is the result of a rigorous research and consultation process with internal stakeholders. This document seeks to clarify strategic priorities, identify complexities and lead to the design of a comprehensive Centrepay Communications Implementation Plan.

## What is Centrepay?

Centrepay is a free voluntary bill paying service. Deductions come from customers' Centrelink payments and can be used to pay many types of bills such as rent, electricity bills and childcare.

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# Background

In November 2012, the Minister for Human Services commissioned a review into the operations and effectiveness of Centrepay, the Independent Review of Centrepay. The review considered whether Centrepay was a worthwhile tool for Centrelink customers and whether the financially vulnerable were being exploited through this tool by some businesses.

The review also provided advice on how Centrepay could expand its operations and build financial self-management capability while assisting people to manage their money.

## **What is the objective of Centrepay?**

To assist Customers in managing expenses which are consistent with the purposes of their welfare payments, and reducing financial risk, by providing a facility to have regular Deductions made from their welfare payments.

The review recommended that the operating model of the Centrepay scheme be improved and expanded. The final report contained a range of recommendations about improving the business model and risk management practices of Centrepay.

A concentrated, multi-pronged communications effort was identified as an essential way forward in the Response to the Recommendations of the Independent Review of Centrepay, in order to raise awareness of the changes to Centrepay and help ensure that Centrelink customers make good choices in the way they use Centrepay.

# Aim

The aim of this Centrepay Communications Strategy is:

- › To guide and inform communication activities targeting existing and potential Centrepay stakeholders.

# Goal

In collaboration with relevant departmental stakeholders, the goal of this communication project has been identified as the following.

- › To encourage Centrepay users to make good choices in the way they use Centrepay.

This goal underpins the objectives of this communication project.

# Objectives

The objectives of this communications strategy are designed to lead to the development and implementation of an effective campaign.

For this project, the key objectives are as follows:

## Key objectives

- › To raise awareness of the benefits of Centrepay for customers and Businesses
- › To raise awareness about the best use of Centrepay to enable customers to make informed choices
- › To increase the numbers of Centrepay customers who, with education, choose to use the service, especially in the category of customers aged 25-64
- › To encourage customers to seek information and skills to assist them to make good choices when using Centrepay
- › To raise awareness of Centrepay's new Policy and Terms
- › To raise awareness of changes to Centrepay
- › To increase take-up of Centrepay by Business
- › To provide information to staff to communicate with customers and Businesses to encourage good choices in the way they use Centrepay
- › To influence advocates to communicate about Centrepay in ways that support the good use of Centrepay
- › To encourage users and stakeholders to learn about and use Centrepay online.

A comprehensive breakdown of objectives by stakeholder category can be found at Appendix 1.

# Stakeholders

The following section lists the Centrepay stakeholders in four categories, in line with the Centrepay Communications Stakeholder Report. These represent the organisations, groups, families and individuals who will be the intended recipients of communications activities. In order to be most effective, the objectives, messages and activities will be constructed in accordance with these stakeholder categories:

## Customers

This category includes:

- › Aboriginal and Torres Strait Islander peoples
- › Rural and remote customers
- › Customers with a disability and their nominees/carers
- › Culturally and linguistically diverse (CALD) customers
- › Other vulnerable customers
- › Customers aged 25-64
- › Older Australians (65+)
- › Young people (under 25), including first time job seekers, people receiving educational support and people receiving family support
- › Single parents.

Customers within this category are classified into five stakeholder groups:

### **Existing customers – high communication priority**

This category includes existing Centrepay customers who have been identified as high-volume users of Centrepay generally or users of services affected by changes and have special vulnerabilities or are 'hard to reach':

- › Aboriginal and Torres Strait Islander peoples
  - This is the highest user group for funeral insurance (newly excluded)
  - This group requires materials and a strong focus on personal contact communication activities.
- › People with disability and their carers and nominees
  - This group is a significant proportion of existing Centrepay customers.

### **Existing customers – medium communication priority**

This category includes existing Centrepay customers who have not been identified as high-volume users of Centrepay generally or users of services affected by changes but have special vulnerabilities or are 'hard to reach':

- › CALD customers
- › Vulnerable customers such as homeless people and some single parents
  - Vulnerability indicators are behaviour or situation related. They include indicators like homelessness, mental health issues, substance abuse, financial management difficulties, or family and domestic violence, and lack of compliance
- › Rural and remote customers
  - This group requires information about changes and exclusions.

### **Existing customers – medium communication priority**

This category includes existing Centrepay customers who do not have vulnerabilities but may be users of services affected by changes:

- › Customers aged 25-64 encompassing
  - Students
  - Jobseekers
  - Single parents
- › Older Australians (65+).

### **Potential customers – high communication priority**

This category includes potential Centrepay customers (new users) with vulnerabilities or who are 'hard to reach' and who have been identified as able to benefit from Centrepay for payment of bills for basic needs.

## **Businesses**

This category includes:

- › Existing Centrepay Businesses
- › New or potential Centrepay Businesses
- › Newly excluded Businesses (funeral insurance and consumer leases)
- › 'High-risk' Businesses.

Businesses within these categories are divided into three stakeholder groups:

### **Businesses – high communication priority**

This category of Businesses requires specialised communication around changes, regulation, compliance and oversight. Communication with this group deals with sensitive political and legal issues and is designed to prioritise risk management:

- › 'High-risk' Businesses
  - These might include non-compliant Businesses, or potentially non-compliant.
  - Information must be communicated very clearly, with a key message that the Department of Human Services has rigid assurance.

### **Businesses – medium communication priority**

This category are Business customers not deemed 'high-risk' who will require information about new and changed Centrepay obligations, or promotional material in line with departmental responses to the Independent Review of Centrepay recommendations:

- › Existing Centrepay Businesses
  - These include all current Businesses
  - Existing customers must be kept informed about ongoing changes to Centrepay to avoid negative consequences to Centrelink customers and to ensure compliance
- › New or potential Centrepay Businesses
  - New customers require information and promotional material in line with responses to the Independent Review of Centrepay recommendations.

### **Businesses – low to medium communication priority**

This category includes Businesses that are affected by the changes to Centrepay:

- › Newly affected Businesses
  - This includes Businesses operating funeral insurance and consumer lease arrangements with Centrelink customers
  - These Businesses need to understand how changes affect them and be able to communicate with their customers.

## **External stakeholders**

This category includes:

- › Business interest groups
- › Service providers (existing and new microfinance providers)
- › NGO community advocates
- › Regulators

- › Other government agencies (Commonwealth and State)
- › Media.

Within this category, external stakeholders are broken down as follows:

### **External stakeholders – high communications priority**

This category of external stakeholders provide conduits to customers, and specialised communications must be developed in line with responses to the Independent Review of Centrepay recommendations:

- › Industry groups and peak bodies
  - These are groups who act as peak bodies for Businesses in a range of industries who are able to use Centrepay or are affected by changes
  - These bodies can assist in communicating with their constituencies about compliance and regulation
- › Regulators
  - These include Australian Securities and Investments Commission (ASIC), Australian Competition and Consumer Commission (ACCC), the Australian Energy Regulator, Fair Trading authorities, Australian Prudential Regulation Authority (APRA) and banking regulators, boarding house regulators, Consumer Household Equipment Rental Providers Association (CHERPA) and others
  - Regulators are the appropriate bodies to pursue Business compliance
  - Regulators and the Department of Human Services must have a shared understanding of roles to support effective interaction to strengthen compliance outcomes
- › Media
  - This group is an effective channel to communicate with both Businesses and Centrelink customers
  - Many external stakeholders have their own media connections.

### **External stakeholders – medium communications priority**

These stakeholders are two-way conduits between customers and the community, and are trusted sources of information about Business customer compliance:

- › NGO Businesses who use Centrepay
  - These Businesses are existing and new microfinance providers who operate using Centrepay
  - This group is a useful and trusted source for the Department of Human Services about compliance issues and potential customer behaviours
- › NGO community advocates
  - These stakeholders work with Centrelink customers and their communities to facilitate positive outcomes
  - Two-way engagement has benefits for compliance and assurance.

**External stakeholders – low to medium communications priority**

- › Other government agencies
  - These include state-based and Commonwealth disability agencies, Aboriginal and Torres Strait Islander bodies, Treasury, States-based bodies with regulatory control for selected service reasons, and the Department of Social Services
  - Other government agencies are stakeholders where there are overlapping programme communications and interdependencies.

**Internal Stakeholders**

This category includes:

- › Specialist internal staff (non-frontline)
- › Account managers working in the states and territories
- › National Business Gateway staff
- › Staff in service centres and Smart Centres
- › Other customer-facing staff
- › Department of Human Services Executive
- › Minister and ministerial staff.

Within this category are two priority groupings, as follows:

**Internal stakeholders – high communications priority**

These internal staff have key roles in ensuring that information is correctly communicated to Business customers, Centrelink customers and external stakeholders:

- › Specialist customer-facing staff
  - These include Indigenous Service Officers, Multicultural Service Officers, agents, social workers and Financial Information Service Officers
  - These staff have a special role implementing communications that require personal contact with vulnerable customers
- › Account managers working in the states and territories
  - Account managers work with business customers
- › Staff in service centres and Smart Centres
  - These staff work closely with Centrelink customers
- › Team leaders
  - Team leaders have a role in cascading messaging and training to staff

- › Department of Human Services Executive
  - Department of Human Services Executive can support Centrepay’s awareness raising activities among staff
- › Minister and ministerial staff
  - The Minister requires briefing on responses to the recommendations of the Independent Review of Centrepay.

**Internal stakeholders – medium communications priority**

These staff do not have a direct role communicating about Centrepay with customers or stakeholders, and require information about Centrepay mostly to ensure that any possible program alignments are identified:

- › National Business Gateway staff
  - These staff provide a support role to customer-facing staff
- › Other internal staff (non customer-facing)
  - This includes staff working on financial literacy programmes, such as MoneySmart, BasicsCard and Income Management.

# Key messages

This communications strategy contains high-level key messages only and will be accompanied by a key messages manual containing all pre-approved messages aligned with their target stakeholder groups.

- › Centrepay is a voluntary deduction service that helps Centrelink customers pay bills.
- › Centrepay can help Centrelink customers pay priority bills on time.
- › Centrepay can be a good choice for the basics, such as rent and electricity.
- › Centrepay can help Centrelink customers take control of their budgeting.
- › Centrepay is optional, easy-to-use and free for Centrelink customers.
- › Being informed helps Centrelink customers make good choices in the way they use Centrepay.
- › Centrepay can be used by Businesses that meet the eligibility requirements.

# Challenges

This communications strategy has identified a number of challenges that are inherent to the project and need to be considered in the design of the Centrepay Communications Implementation Plan:

- › The most vulnerable of customers can be the hardest to reach
- › Some customers may have low financial self-management capability
- › All communications materials need to be produced in accordance with Department of Human Services accessibility requirements
- › Targeted communications materials need to be produced in accordance with the specific accessibility requirements of their target audience
- › Some customers will need to be reached in remote and/or rural locations
- › Consistent messaging will need to be used throughout various channels
- › Staff in general have a low level of understanding about Centrepay
- › Competing priorities within the department may impact on the attention paid to Centrepay's communications activities
- › Buy-in and enthusiasm will be required from the Department of Human Services Executive
- › Centrepay communications activities may attract media attention
- › Centrepay communications activities may attract broader attention and criticism
- › Centrepay activities may attract continued heightened attention from NGOs, regulators and service providers, especially changes in relation to consumer leases
- › This strategy encompasses a complex, multimedia and multi-stakeholder communications project
- › The timeline for the Centrepay communications activities requires implementation through to 30 June 2016.

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# Implementation outputs

The Centrepay communications strategy is a guide to the communications implementation plan and, as such, the following are recommended as outputs to achieve the objectives of the project. While this list of recommended outputs is an indicative overview, the Centrepay Communications Implementation Plan will be a detailed, time-specific blueprint to activities.

## All stakeholders

- › Centrepay visual identity
- › Digital communications, including website collateral
- › Printed material, such as brochures, factsheets, etc.
- › Two-way engagement.

## Customers

- › Engagement letters
- › SMS alerts
- › Social media
- › Video on Demand
- › Mechanisms for customers to provide feedback
- › Personal contact with a range of stakeholders including:
  - specialist customer-facing staff
  - staff in Smart Centres and service centres
  - Businesses
  - other external stakeholders

## **Businesses**

- › Engagement letters/emails
- › Direct contact
- › Tailored online content
- › Tailored promotional material
- › Stakeholder forum.

## **External stakeholders**

- › Updated Standard Conventions
- › Direct contact
- › Department forums
- › Engagement letters/emails
- › Tailored promotional material
- › Media briefings
- › Stakeholder forum.

## **Internal stakeholders**

- › Ministerial briefing
- › Executive briefing
- › Ministerial and executive talking points/Q&A
- › Staff intranet material
- › Materials for customer-facing staff, including Multicultural Service Officers, Indigenous Service Officers, agents, social workers, service centre staff, Smart Centre staff, and National Business Gateway staff, including scripting
- › Materials for Business-facing staff, such as account managers
- › Materials for non customer-facing staff, including team leaders and those working on programmes such as MoneySmart, BasicsCard and Income Management.

# High-level timeline

This strategy will guide activities until 30 June 2016\*, with the Centrepay Communications Implementation Plan to be aligned to the following high-level timeline:

<b>October</b>
CIRIP Board Meeting
Business procedure guide release
Roll-out of Centrepay communications implementation plan
<b>November</b>
New Service Reasons finalised
Service Reasons Stage 1 promotion – to Business
<b>December</b>
Consultations on fee review
Service Reasons Stage 2 promotion – to customers
<b>January</b>
29th – Stakeholder forum
<b>February</b>
<b>March</b>
Fee change communications
<b>April</b>
<b>May</b>
<b>June</b>
Pilot Phase 2 communications

\*After which a Phase 2 strategy will come into effect.

# Evaluation

The effectiveness of this communications strategy, and the implementation activities generated, will be measured in the following ways upon completion of the project:

- › Reaching agreement on an approved Centrepay Communications Strategy and a Centrepay Communications Implementation Plan.

# Appendix 1 - Objectives by Stakeholder

## Customers

- › To ensure Centrepay users understand the impact of changes to consumer leases and funeral insurance eligibility
- › To ensure that new and existing users are aware of the risks, benefits and new procedures involved in accessing Centrepay
- › To ensure existing customers have a clear understanding of changes in their payment arrangements
- › To educate customers about the benefits of adapting their usage behaviour
- › To educate customers about the hierarchy of payments
- › To promote online use by customers
- › To promote use by interpreters when required
- › To promote two-way engagement
- › To educate about the new Service Reasons
- › To raise awareness that Centrepay can be helpful as a single, simple tool to manage multiple financial payments.

## Businesses

- › To raise awareness of the benefits of Centrepay for existing, new and potential Businesses
- › To raise awareness of the benefits of Centrepay for their customers
- › To raise awareness of new compliance requirements and changes
- › To ensure that Businesses understand how the changes affect their operations and their clients
- › To ensure Businesses receive communication in a timely, concise and relevant manner to avoid negative impacts on Centrepay customers
- › To promote two-way engagement between the department and Businesses
- › To educate about the new Service reasons
- › To ensure all communications are a 'good experience'

- › To ensure that all newly excluded Businesses are aware of how changes to Centrepay affect their Businesses and customers
- › To ensure newly excluded Businesses are aware of their responsibilities with regard to new payments in the grandfathering period
- › To ensure that communications with newly excluded Businesses are treated with high sensitivity
- › To ensure that all 'high-risk' Businesses understand how changes to Centrepay operations and Service Reasons affect their operations
- › To ensure all 'high-risk' Businesses understand that the Department of Human Services has rigid assurance and wants to work together to avoid non-compliance and regulatory involvement.

## External Stakeholders

- › To raise awareness of Centrepay changes and the benefits of uptake
- › To ensure groups/organisations/advocates are equipped to educate and support their constituencies
- › To raise awareness of compliance requirements
- › To educate about the new Service Reasons
- › To promote two-way engagement (between the relevant Department of Human Services teams and peak bodies, business interest groups, individual NGOs and community advocates) in order to enable compliance support
- › To provide information on how Centrepay can be a tool to effect financial and other outcomes with positive benefits for customers
- › Building cooperative relationships
- › To clarify demarcations with regulators in order to ensure cooperation to support compliance outcomes
- › To ensure consistent and agreed positions throughout other federal, state and territory government agencies
- › To communicate in timely, non-contradictory, reinforced and integrated ways where there are overlapping programmes
- › To effectively manage the media as a communication channel for targeted stakeholders
- › To educate members of the media to ensure coverage that is factual and positive.

## Internal Stakeholders

- › To facilitate intra-departmental and inter-branch collaboration and alignment
- › To raise awareness in specialist customer-facing staff of Centrepay and an understanding of its benefits for their client groups, especially customers whose best communication channel is personal contact
- › To build relationships

- › To create training modules
- › To raise awareness of business compliance requirements for Centrepay
- › To promote two-way engagement
- › To raise awareness among relevant staff of roles and obligations in relation to implementing Centrepay
- › To raise awareness among relevant staff of their communication role in relation to Centrepay
- › To update National Gateway staff with detailed information about changes to Centrepay in order to enable their technical support role to account managers and Businesses
- › To inform staff in service centres and Smart Centres about Centrepay and ensure they understand how the changes affect customers
- › To raise awareness of Centrepay among non-frontline staff and how this programme fits into their own briefs
- › To increase understanding within the Department of Human Services Executive of Centrepay and its objective, resulting in better cross-promotion of Centrepay to customers and better linkages with other programmes
- › To increase understanding within the Department of Human Services Executive of roles and information flow internally in order to allow all queries to be referred to the correct team
- › To develop the role of the Department of Human Services Executive as Centrepay advocates
- › To fully brief the Minister and Minister's Office at a high level to ensure understanding of and support for departmental processes, including responses to the Independent Review of Centrepay
- › To provide the Minister and Minister's Office with updates on the progress of implementation
- › To provide the Minister and Minister's Office with ongoing data on programme uptake and development
- › To support engagement with interdepartmental and inter-portfolio discussion on programme implementation.