# How to use the SmartCard eIM app and online account

## Video transcript

You can use the SmartCard eIM app or TCU SmartCard eIM app or online account to view your account and manage your payments and your SmartCard. The apps and online accounts work the same but just look a little bit different.

In this example, we’ll show you the SmartCard eIM app.

When you log into your SmartCard eIM app, you’ll see your SmartCard details on the page, including:

* your card number
* your available balance, which is how much money you have available to spend
* your enhanced Income Management account number and BSB
* if your card is on or off (if your card is off, it can’t be used), and
* the option to view the last 5 account transactions.

You can select ‘View Detailed Transaction History’ to see all past transactions.

Selecting ‘View Statements’ lets you see past statements and lets you change how often you get your statements and how you get them.

There is a ‘Settings’ link where:

* You can use the ‘Transaction Settings’ to turn tap to pay on or off. Tap to pay means you can tap your card on an EFTPOS terminal to pay in store without entering your PIN for purchases up to $100, or $200 at some stores.
* You can turn off tap to pay at any time if you prefer to insert or swipe your card at the shops.
* You can block a lost or stolen card. This will stop your SmartCard from being used if it’s lost or stolen.
* You can replace a damaged card. This means you will get a new card if your SmartCard is damaged.
* You can change your SmartCard PIN.
* You can change your daily card limit. This is the most you can spend on your card each day.
* You can manage your daily payment limit. This is the most you can pay using BPAY or transfer to another account each day.
* And you can manage alerts. You can set up alerts to tell you when a transaction declines or if you have a low balance.

If you need help or more information, go to **servicesaustralia.gov.au/smartcard**, call **1800 252 604** (you can ask for an interpreter if you need one), or visit a service centre.

If you have a TCU SmartCard, go to **tcu.com.au/smartcard**, call TCU on **1800 828 232**, or visit a TCU branch.