



## Key messages

UNCLASSIFIED External

<b>Title:</b>	Payment thinking - meeting		
<b>Issue date:</b>	2 July 2019		
<b>Venue:</b>	Webex		
<b>Event date:</b>	12 June 2019	<b>Start:</b> 14:00	<b>Finish:</b> 15:00

<b>Chair:</b>	John Melke	<b>Facilitator:</b>	Sonia Lark
<b>Contact</b>	Sonya Summers	<b>Contact phone:</b>	02 47257383

<b>Attendees: names/section</b>	ATO - John Melke, Tracey Riley, Sonia Lark, Martin Mane, Katy Borrett, Justine Covey, Nathan Harris, Danielle Miller, Sonya Summers  Industry - Karen Lay-Brew (ABSIA), Mike Behling (MYOB), Mike Roberts (TaxLab), Koustabh Bandyopadhyay (CBA), Anthony Migliardi (Xero), Mike Denniss (Class)
<b>Apologies: name/section</b>	Chris Howard (ABSIA), Helena Bone (MessgeXchange), Simon Foster (Squirrel Street), Kevin Johnson (Reckon), Brett Reed (ePayDay), Michael Wright (Sage), Jack Wee (Catsoft).

<b>Next meeting</b>	TBA
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**Open discussion on how on-time payments can be facilitated in software.**

John Melke facilitated discussion on incorporating 'payment thinking' ideas into software to facilitate on-time payments, and advised he was looking for feedback from DSPs.

The discussions centred on:

## **Analytics**

The use of analytics is going to drive change and help 'nudge' clients to pay on time, before the debt is incurred.

The group agreed that if the analytics are real-time, they could be valuable.

It was advised the ATO would consider the availability of previous compliance history and information from third parties (eg: earnings) through APIs.

Risk-related alerts from the ATO could be forwarded through software, but information would not be able to be fed back to the ATO due to sensitivity.

There was a degree of concern that alerting agents of compliance issues may be a breach of privacy.

The consensus was that, as agents are often unaware their clients have a debt, alerts at the time of lodgement would be highly desirable.

## **Single view of tax position**

Although there are APIs available to provide account information, the group agreed that a simple view of the tax position was desirable. They also noted that what was missing was the risk element, and an indication of the next action the ATO would be taking.

## **Managing payments**

The group agreed that payments could be encouraged by providing a payment channel at particular points in the software, though consideration needs to be given to the fact that agents are not responsible for clients paying their bills.

There was a suggestion that ATO 'alerts' could be displayed on the software's 'homepage' and this would be valuable to alerting agents to debt-related risks.

The software industry could support a separate provisioning account even if it was not legislated.

## **Next steps:**

**DSPs:** We already know what services are currently available, but what services would you like to see in the future? DSPs to forward through any services they would like to see.

**ATO:** What data will the ATO be able to provide?

**ATO:** To develop use cases – DSPs need to understand how the different services can be used to deliver the expected client experiences.