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**Sent:** Wednesday, May 17, 2023 10:36 AM

**To:** philanthropy <philanthropy@pc.gov.au>

**Cc:** Judith Fiander

**Subject:** Is the potential for Financial Scams impacting of giving? A possible solution.

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Good morning

The extensive coverage in the media this week about financial scams has resurfaced an issue which we believe is relevant to your inquiry.

We are finding that while the Banking system has developed PayID as a more secure payment method, particularly using the charities ABN number (which is something all philanthropists and donors check to determine DGR and charity status) it is not being extensively used by charities. It certainly has the advantage of being able to be displayed on Websites etc where there is often an understandable reluctance to provide bank details.

Wider acceptance by charities of the use of PayID we believe would reduce “scam fear” and make donations easier. It would also have the advantage of removing the need for every philanthropist to contact the charity to seek BSB and Ac details ahead of grant payments, thereby simultaneously saving resources across two part of the sector!

That being said, there is also a need to the banks to improve their systems further so multiple payments can be made through internet banking to PayID recipients (this facility is generally available using BSB/Ac details but not PayID details)

We have had this thought mulling in our minds for a while but unfortunately not at the time we wrote our submission. Our apologies for that oversight, but hopefully it is not too late to inject the idea into your thinking.

For your consideration.

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