

Submission to the Senate Inquiry
Social Services Legislation Amendment
(Cashless Debit Card) Bill 2017

I am a working age Australian, continuously employed for the last 25 years who, at this time, does have a fulltime job in the Property Services industry. Having being classed as long term unemployed during the “Recession We Had To Have” in the early 1990’s I can empathise with any person who may be subject to the Indue Cashless Welfare Debit Card, as I have read the Indue - Cashless Welfare Debit Card Term’s and Condition’s, for not only Recipient’s but Merchant’s as well. As a socially aware and concerned Australian, I have severe and grave concerns about the current and future impact of the Cashless Welfare Debit Card for Australia, given regulatory scope creep and open ended legislation that the Social Services Legislation Amendment Bill 2017 would extend, because of the following reasons;

The End Game – A National Rollout to Become the All Encompassing Standard for all Social Security Recipients:

It has been well publicised in media that Malcolm Turnbull, Tony Abbott, Alan Tudge, Christian Porter, Keith Pitt - et al, would see the Indue Cashless Welfare Card become the National Standard for accessing every payment available under the Australian Social Security Network, excluding at this stage, Veteran and Aged Pensions. Only through this Senate Inquiry the true impact of the Cashless Welfare Card on Australian society will be fully revealed and if it does become the National Standard, one of my greatest fears is that the national rollout of the Cashless Welfare Card will ‘White Ant’ the economy because it will stop or restrict peoples spending habits. For those employed there will be no barriers to stop employers or employer groups using the spectre of unemployment income management as a manipulative tool to get workers to forgo not only pay rises in the future, but to forgo hard fought for, existing workplace standards under current Awards or Enterprise agreements. Essentially, work for what we offer you, or you can go on the restrictive card. How many times has the Australian Business Council decried approved wage rises with “It will cost jobs?”

Concluding, it has been well documented in recent media that Australia is currently experiencing long term wage stagnation, increased casualization of the work force, under employment and high unemployment. I have seen firsthand the impact of automation within the company I am contracted to, as automation replaces jobs for the sole goal of reducing wage costs to further company and shareholder profit. Fulltime / Permanent employees are given forced redundancies and the company labour force is replaced by on – call casuals, ready to accept any work rather than miss out altogether. In order to survive under these evolving employment conditions, Australian workers may have no choice but to acquiesce to the Cashless Welfare Debit Card if it becomes the National Social Security Standard or face bankruptcy or destitution.

Government Censorship

The Indue Cashless Welfare Debit Card Trial, Recipient Terms and Conditions along with the Merchant Terms and Conditions as published on the Indue website, are publicly searchable

and available documents. <https://indue.com.au/wp-content/uploads/Conditions-of-Use.pdf> and <https://indue.com.au/wp-content/uploads/Merchant-Agreement.pdf> they are available for people to make an informed and educated decision on the impact of this forced income management. One would think that this information would be allowed to be freely available to enable open and informed discussion. I can personally attest, that when Keith Pitt MP, Member for Hinkler, announced that he advocated for the rollout of this scheme in his electorate, my post on his Facebook page sharing both of these documents, so that his constituents could make an informed and educated decision, WAS DELETED. I was permanently blocked from making any further comment on his page regardless if it was about the Indue Cashless Welfare Card or not. Further to this, a post subsequent to the official announcement of the Hinkler Card rollout was hidden from his Facebook timeline because the public reactions to the Cashless Welfare Cards were not favourable to what Keith Pitt wanted. <https://www.facebook.com/KeithPittMP/posts/1444673138962195> Any reference to factual Cashless Welfare Debit Card information has been censored in favour of two word slogans and political spin.

Human Rights Violation - Privacy - Metadata Retention 2.0

I perceive one of the most severe of all the Human Rights abuses that the Indue Cashless Welfare Debit Card perpetuates is the complete loss of the right to privacy, despite the Government's assertion that the legislation complies in regard to the Human Right to Privacy. This not only applies to Recipient's but to Merchants as well. For Recipients - the Indue smart phone 'App' is only exclusively available to card recipients, It hasn't been independently assessed with a security audit that has been made publicly available. There have been many instances where 'App's' have, in order to function correctly, required access to phone call history, geographic location, cameras, audio recording, photo media and other shared App information. For recipients, referencing the Indue Merchants agreement 2.1 General obligations (Card Present Transactions and Card Not Present Transactions) (g) if requested by Indue, keep Itemised Receipts of each DCT Transaction filed in an ordered and auditable filing system from the date the Merchant receives such a request from Indue . Merchant's MAY be required (for now, think Scope Creep in the future) to record a persons every single Cashless Welfare purchase item, yet there is no requirement in the Merchant Agreement for this data to be secured or encrypted at point of business presenting an access point for coercion, criminal exploitation or black market profiteering. For Merchants themselves they may be subject to, Merchant Agreement;

11. Merchant data

(a) The Merchant acknowledges and agrees that Indue may disclose to the Commonwealth (including any Commonwealth department) any information in any form:

- (i) about the Merchant;
- (ii) collected from the Merchant;
- (iii) derived from the Merchant's participation in the Cashless Debit Card Trial (which may include details of CDCT Transactions) ("Merchant Information").

(b) The Merchant acknowledges that the Commonwealth may use the Merchant Information that Indue discloses to it for any purposes it deems necessary.

My Concerns with the Indue Cashless welfare Card are

- It does not meet Human Rights standards as claimed by the current Australian Government
<https://www.facebook.com/SAYNOSEVEN/photos/a.293838804344274.1073741831.275344262860395/293838941010927/?type=3&fref=mentions>
- A punitive blanket approach to Social Security problems doesn't work as outlined by the scrutiny Of ORIMA wave 2 data
<https://www.facebook.com/SAYNOSEVEN/photos/a.293838804344274.1073741831.275344262860395/293838941010927/?type=3&fref=mentions>