

# Moving away from cheques

Inland Revenue is becoming increasingly digital in the way we work. So are our customers, with most already choosing to pay their taxes electronically. In contrast, cheque usage continues to decline every year.

Continuing this shift, from 1 March 2020, we will no longer be accepting cheques. This includes post-dated cheques (cheques dated after 1 March 2020).

We do appreciate that for some people this will be a significant change that will take some adjustment. The good news is that there are alternative faster, cheaper and safer ways to pay – electronically or in person.

These options are already available, and we urge cheque-paying customers to get a head start on exploring methods that will suit them.

## Ways to pay

We recommend you contact your bank and ask about the following payment options. They will be able to tell you how to set up and use these facilities.

### Pay online through your bank

#### Direct Credit payments

Ask your bank if they have a dedicated tax payment function (most New Zealand banks provide this). Details are straight forward to complete, for example Inland Revenue's bank account details are already built into the pay tax system.

You can also authorise your bank to make one-off payments into IR's bank account. You can pay on the spot or set it up to be paid at a future date.

Use the following details when setting up your direct credit payments to Inland Revenue.

**Name of bank:** Westpac

**Name of account:** Inland Revenue

**Account Number:** 03 0049 0001100 27

**Particulars:** IRD number (if you have an 8-digit IRD number put a zero in front of the number)

**Payee code:** Account and period (with a space). E.g. INC 31032019

Leave the period blank when you're making a payment for:

- ARR – Arrangements
- KSS – KiwiSaver voluntary contributions
- LGL - legal decisions
- NCP – child support liable parents
- RUL – Rulings and determinations

**Reference:** Leave blank

Check with your bank about their daily cut off time for processing same day payments online (you'll find this on the bank's website).

#### Automatic Payments

You can set up automatic payments from your bank account if you pay a regular amount for a fixed frequency (e.g. fortnightly). Visit your bank's website to see if they offer this service online. Alternatively, you can complete an *Automatic payment authority form (IR586)* and give it to your bank to set up the payment. You can find this form on the IRD website at [ird.govt.nz/forms-guides](https://ird.govt.nz/forms-guides)

## Pay online through IR

### Credit Card, Debit Card and Direct Debit payments

You can use your credit or debit card to make online payments through our website, [ird.govt.nz/pay](https://ird.govt.nz/pay)

Through your personal myIR account you can make credit card or debit card payments. You can also set up direct debit payments - these can only be done through myIR.

Visit our website [ird.govt.nz](https://ird.govt.nz) to logon to, or to register for, your myIR account.

*Payments made using credit cards and debit cards will incur a fee.*

### Money Transfers

If you are overseas you can pay through a fees-free money transfer service. Visit [ird.govt.nz/pay](https://ird.govt.nz/pay) for more information.

## Pay in person

### Over the counter

You can drop into a branch of Westpac bank and pay your taxes over the counter by cash or eftpos. You can't do this at any other bank.

### Smart ATMs

You can also use one of Westpac's Smart ATMs.

Visit [Westpac.co.nz](https://westpac.co.nz) to find a Westpac branch or Smart ATM.

## Find out more

To help you find a payment option that works for you:

- Talk to your bank about their online banking facilities.
- Visit the Inland Revenue website, [ird.govt.nz/pay](https://ird.govt.nz/pay)
- If you have a tax agent, you may also like to talk to them about your payment options.

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## FREQUENTLY ASKED QUESTIONS

### What's changing with cheques?

From 1 March 2020, Inland Revenue will no longer be accepting cheques. This includes post-dated cheques (cheques dated after 1 March 2020).

### How can I pay instead?

There are several alternatives to cheques. See the Ways to pay section above for options to pay electronically or in person.

### Is online banking secure?

Online banking is a safe and secure way to make payments. Please talk to your bank or visit their website to find out more about how your bank keeps your banking safe and what you can do to protect yourself.

### How can I be sure my taxes have been paid, and on time?

Paying electronically significantly minimises delays and you'll receive a formal notification of the date and time the payment was made to Inland Revenue.

If you pay over the counter at a Westpac bank or at a Westpac Smart ATM you will get a receipt for your payment.

### What if I really have no other option than to send a cheque?

We must ensure that our customers have a way to pay their taxes. A very small number of people might not be able to find an alternative to cheques.

First, you'll need to check all the available options. You can also talk to your bank about the payment options they can provide.

If you still don't think there's an option for you, give us a call on 00800 377 774.

### I'm not confident using the internet. How can I get help?

For more help getting started with online banking, check out the free digital banking courses offered by your bank or local community groups.

### **What if my account needs two signatories to operate?**

Most banks have options for dual signatures in their internet banking facilities. This is where online payments are set up to require two signatories before processing. Talk to your bank about whether they offer this.

### **How can I find out more about my options?**

Talk to your bank about the payment options they provide; or

Visit Inland Revenue's website, [ird.govt.nz/pay](http://ird.govt.nz/pay)

If you have a tax agent, you may also like to talk to them about your payment options.



### **[www.ird.govt.nz](http://www.ird.govt.nz)**

Go to our website for information and to use our services and tools.

- **Log in or register for myIR** – manage your tax and entitlements online.
- **Demonstrations** – learn about our services by watching short videos.
- **Get it done online** – complete forms and returns, make payments, give us feedback.
- **Work it out** – use our calculators, worksheets and tools, for example, to check your tax code, find filing and payment dates, calculate your student loan repayment.
- **Forms and guides** – download our forms and guides.

You can also subscribe to our newsletters at [ird.govt.nz/subscribe](http://ird.govt.nz/subscribe) and follow us on Twitter @NZInlandRevenue.

New Zealand Government