



## Commissioner of Taxation

### Notice of a data matching program - Credit and debit card 2015-16 and 2016-17

The Australian Taxation Office (ATO) will continue to acquire annually data relating to credit and debit card payments to merchants. Data will be acquired for the 2015-16 and 2016-17 financial years from the following sources:

- American Express Australia Limited
- Australia and New Zealand Banking Group Limited
- Bank of Queensland Limited
- Bendigo and Adelaide Bank Limited
- First Data Merchant Solutions Australia Pty Ltd (previously BWA Merchant Services Pty Ltd)
- Commonwealth Bank of Australia
- Diners Club Australia
- National Australia Bank Limited
- St George Bank
- Suncorp-Metway Limited
- Tyro Payments Limited
- Westpac Banking Corporation.

The data items that will be obtained are:

- details of merchants with a credit and debit card merchant facility, such as name, address and contact information.
- the amount and quantity of the transactions processed.

It is estimated that around 950,000 records will be obtained, including 90,000 matched to individuals.

These records will be electronically matched with ATO data holdings to identify non-compliance with registration, lodgment, reporting and payment obligations under taxation laws.

The objectives are to:

- Ensure compliance with registration, lodgment, correct reporting and payment of taxation obligations.

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The ATO complies with the Office of the Australian Information Commissioner's Guidelines on data matching in Australian government administration (2014) which includes standards for data matching to protect the privacy of individuals. A full copy of the ATO's privacy policy can be accessed at

[www.ato.gov.au/privacy](http://www.ato.gov.au/privacy)

- Promote voluntary compliance with taxation obligations and increase awareness in the community of the ways the ATO uses data matching to address non-compliance, by publishing this program protocol.
- Assist in building intelligence about businesses including broader risk, trend and strategic analysis.

A document describing this program has been prepared in consultation with the Office of the Australian Information Commissioner. A copy of this document is available at [www.ato.gov.au/dmprotocols](http://www.ato.gov.au/dmprotocols)