

**RISK REGISTER – RESTRICTED DEBIT CARD TRIAL**

<div style="text-align: center;"> <h1>Risk Matrix</h1> <p><b>Key</b>                      E - Extreme                      H - High                      M - Moderate                      L - Low</p> </div>			Consequence					
			People	Financial	Reputation	Business process and systems		
			Minor skills impact.	Minor impact to capability	Unavailability of core skills affecting services.	Unavailability of critical skills or personnel	Protracted lack of critical skills/people.	
			Minor injury	Medical Treatment	Major Injury	Death	Multiple Deaths	
			Less than marginal chance of material affect on value of financial assets.	Limited reduction in value of small proportion of financial assets.	Loss of financial assets/ temporary reduction in value of significant proportion of financial assets.	Loss of significant proportion of financial assets/ significant reduction in value of financial assets.	Total loss of financial assets/ permanent reduction in value of financial assets	
			Internal dissent/criticism	Criticism from minor community segment. Adverse press coverage.	Criticism from the Government, Public Service.	Local public outrage/condemnation and local political criticism. Parliamentary inquiry. Breach of Regulations	National public outrage/ condemnation and high level political criticism. Judicial inquiry.	
			Minimal impact on non-core business operations. impact can be dealt with by routine operations.	Some impact on business areas (e.g. delays, systems quality), able to be dealt with at operational level	Impact on business resulting in reduced performance. Targets are not met. Activity not threatened, but may be subject to significant review or changed operations.	Breakdown of key activities leading to reduction in business performance (e.g. service delays, client dissatisfaction, revenue loss, legislative breaches). Survival of activity threatened.	Critical business failure, preventing performance of core activities. Impact threatens not only the survival of the activity, but FaHCSIA itself.	
	Likelihood	Historical Probability		Insignificant	Minor	Moderate	Major	Extreme
Likelihood ↑	Is expected to occur in most circumstances	Has occurred on an annual basis in FaHCSIA in the past or circumstances are in train that will cause it to happen	Almost certain	L	M	H	E	E
	Will probably occur in most circumstances	Has occurred in the last few years in FaHCSIA or has occurred recently in similar agencies or circumstances have occurred that will cause it to happen in the next few years	Likely	L	M	H	H	E
	Might occur at some time	Has occurred at least once in the history of FaHCSIA or is considered to have a limited chance of occurring in the next few years	Possible	L	M	M	H	H
	Could occur at some time	Has never occurred in FaHCSIA but has occurred infrequently in similar agencies or is considered to have a marginal chance of occurring in the next few years	Unlikely	L	L	M	M	H
	May occur only in exceptional circumstances	Is possible but has not occurred to date in any similar agency and is considered to have very much less than a marginal chance of occurring in the short term	Rare	L	L	L	M	M

**Risk Register Process**

This Risk Register for the Restricted Debit Card Trial is a living document created by staff of the DSS Welfare Conditionality Reform Branch and continues to be monitored. PM&C will be/has been consulted and continues to be involved in review meetings. <sup>s47F</sup> DHS will be/has been consulted on all references to DHS within the document to ensure accuracy. <sup>s47F</sup>

The Risk Register Review Committee representatives are:

DSS Welfare Conditionality Reform Branch –

- Conditionality Policy Section
- Income Management Operations Section
- Debit Card Trial Operations Section

PM&C – name to be advised

Fortnightly meetings are held to discuss new risks and review approaches to mitigating or responding to risks.

The Income Management Operations Section is responsible for scheduling the Risk Register Review Committee meetings, and providing the updated document to Group Manager, Families for clearance and to the New Welfare Card Working Group and the Inter-Departmental Committee.

Owner: <sup>s47F</sup>, Families, Department of Social Services

Sign off on original document: \_\_\_\_\_

June 2015

**RISK REGISTER – RESTRICTED DEBIT CARD TRIAL****Related documents:**

Indue have developed their own Risk Management Plan to be followed if an incident occurs relating to the card provider system.

DHS have a contingency plan if their IT development is not completed as scheduled.

**Incident reporting and management**

DSS must be advised of any incident that impacts on the trial.

Incidents may be advised by On-site Trial Committee, community leaders, police, hospitals or the media. Incidents may be reported to DHS or card provider but must all be forwarded to DSS.

Response to be determined by Branch Manager, Welfare Conditionality and Reform. Group Manager, Families to be informed.

Any serious incident to be escalated to <sup>s47F</sup> [REDACTED] and Minister's Office.

Media and Communications Branch to be informed of any incident immediately.

Media and Communications Branch to inform the Welfare Conditionality Reform Branch of any media report immediately and assist in any media response required.

Minister for Social Services' Office to be advised of any moderate or major incident immediately. Full briefing to be provided to Minister of any medium or high impact incident.

Incident reporting, associated emails and briefings to be filed in:

<sup>s22</sup> [REDACTED]

Post-incident analysis will be undertaken by the Risk Register Review Committee to ensure the matter was fully addressed and any improvements to systems/processes are put in place. Any relevant people should be invited to attend such as PM&C, DHS and/or Indue staff.

No.	Risk	Likelihood	Consequence	Risk Rating	Who is Responsible	Risk Category	Mitigation / Response	Review Timeframe	Critical Date(s) for review
1	s47C / 47E	Possible	Major	H	DSS – Director, Debit Card Trial Operations Section Card provider	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Robust measures developed with the card provider to ensure restrictions are effective (see Risks #2, #6, #7 and #13)</li> <li>s47E [Redacted]</li> <li>Monitoring and compliance actions to be articulated in the card provider contract</li> <li>Comprehensive service mapping of trial locations to identify availability of support services.</li> </ul> <p>s47B [Redacted]</p> <ul style="list-style-type: none"> <li>Refer to risk #19 regarding s47B</li> <li>Communications and media preparation as per risk #8</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>s47C / 47E [Redacted]</li> <li>DSS to review card provider compliance practice if at fault</li> </ul> <p>s47B [Redacted]</p> <ul style="list-style-type: none"> <li>Communications and media response as per risk #8</li> </ul>	<p>On-going throughout contract negotiation with card provider – now until October 2015</p> <p>On-going throughout trial as part of compliance monitoring – February 2016 to February 2017</p>	<p>15 July 2015</p> <p>15 Dec 2015</p>

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2	Workarounds by customers, including: s47C / 47E	Almost Certain	Moderate	H	DSS - Director, Debit Card Trial Operations Section	Implementation Risk – Participant workarounds	s47C / 47E	On-going throughout contract negotiation with card provider – now until August 2015  On-going throughout trial as part of compliance monitoring – February 2016 to February 2017	15 July 2015  15 Dec 2015
3	Systematic failure of community service infrastructure to meet increased demand for services	Possible	Major	H	DSS - Director, Debit Card Trial Operations Section PMC	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Scoping of available research/evidence into the expected increase in service demand as a result of the parameters of the trial – completed by DSS, indicates limited risk of increased service demand for AOD services</li> <li>Comprehensive service mapping of trial locations to identify availability of support services</li> <li>Early identification of service pressures through the On-site Trial Committee</li> <li>Communications and media preparation as per risk #8</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>DSS to review and assess the extent to which the incident or issue can be attributed to the implementation of the trial</li> <li>Leveraging the On-site Trial Committee to identify and implement a community service response</li> <li>Communications and media response as per risk #8</li> </ul>	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016  On-going throughout trial – February 2016 to February 2017	30 July 2015 30 Jan 2016  15 Dec 2015

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4	<p>s47C / 47E</p> <p>[Redacted]</p>	Possible	Major	H	DSS - Director, Debit Card Trial Operations Section PMC	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• s47C / 47E [Redacted]</li> <li>• Comprehensive service mapping of trial locations to identify availability of support services</li> <li>• Address the likelihood of these outcomes with local support services during consultations to assess capacity to support</li> <li>• Community consultation and preparation</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• s47C / 47E [Redacted]</li> <li>• Leveraging the On-site Trial Committee to identify and implement a State Government service response</li> <li>• Community consultations to alleviate concern, consider community responses, and inform the community of the Government response</li> <li>• Communications materials to inform the community of the actions that have been taken to address the risk, and where to access resources and support.</li> <li>• Communications and media response as per risk #8</li> </ul>	<p>On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016</p> <p>On-going throughout trial – February 2016 to February 2017</p>	<p>30 July 2015</p> <p>30 Jan 2016</p> <p>15 Dec 2015</p>

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5	<p>Card provider IT or other system failure compromises the trial due to:</p> <ul style="list-style-type: none"> <li>customer information at risk;</li> <li>suspension of card functionality;</li> </ul> <p>s47C / 47E</p>	Possible	Major	H	DSS - Director, Debit Card Trial Operations Section DHS – Position TBC Card provider	Implementation Risk – IT Infrastructure	<p><b>Mitigation:</b></p> <p>Customer information at risk: s47C / 47E</p> <ul style="list-style-type: none"> <li>Ensure the card provider undertakes to store personal information securely and in Australia</li> <li>Adherence to Australian Government Protective Security Policy Framework.</li> <li>Ensure that all transfers of personal information to the card provider or any other body are supported by legislation</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Develop a response plan with the card provider to guide action following any event that leads to privacy risks</li> </ul> <p>Suspension of card functionality:</p> <ul style="list-style-type: none"> <li>Card provider to ensure they have contingency arrangements in place if the card system goes down for extended periods – See Indue’s Risk Register</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Customer has access to discretionary funds</li> <li>Explore with DHS if participants in this situation will have access to urgent (advance) payments</li> </ul> <p>s47C / 47E</p> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Identify the nature and extent of the customer information risk</li> <li>Implement privacy risk response plan with card provider</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Card provider to implement contingency arrangements if the card system goes down</li> <li>DSS to communicate to the On-site Trial Committee and key contacts in the community what action that has been taken and what options are available to participants</li> <li>DSS and the card provider to revisit retailer categories and update blocked merchant list when new mixed merchants identified</li> <li>Implement supplementary approaches to identifying mixed merchants and incorrect category codes</li> </ul>	<p>Review relevant contract clauses prior to finalising contract – August 2015</p> <p>On-going throughout trial – February 2016 to February 2017</p>	<p>15 July 2015</p> <p>15 Dec 2015</p>

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6	s47C / 47E								
7	s47C / 47E							On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016  Review relevant contract clauses prior to finalising contract – August 2015  On-going throughout trial – February 2016 to February 2017	30 July 2015 30 Jan 2016  15 July 2015  15 Dec 2015

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No.	Risk	Likelihood	Consequence	Risk Rating	Who is Responsible	Risk Category	Mitigation / Response	Review Timeframe	Critical Date(s) for review
8	Significant loss of community (local or national) faith in the trial due to systemic implementation issues or critical incident	Possible	Major	H	DSS - Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Community Support	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Implementing mitigation strategies for key implementation risks as described elsewhere in this document to minimise the likelihood of experiencing systemic issues or critical incidents.</li> <li>Comprehensive community consultation to maximise understanding and support of trial</li> </ul> <p>s47C / 47E</p> <p>• [Redacted]</p> <ul style="list-style-type: none"> <li>Maintain good relationships key stakeholders so that Government is informed of changes in community sentiment</li> <li>Early identification of loss of community faith through the On-site Trial Committee</li> <li>Monitoring local media throughout the trial</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Identify and address the cause of the loss of community faith as required – see response actions for the relevant trial implementation risks</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>• [Redacted] <ul style="list-style-type: none"> <li>○ Critical incident media brief for responsible Ministers</li> <li>○ Critical incident media release for the public</li> </ul> </li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Media and communication materials to convey to the public what actions have been taken to address anticipated adverse consequences</li> <li>Consistent messaging that negative trial outcomes will be used to improve future service delivery</li> </ul>	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016  On-going throughout trial – February 2016 to February 2017	30 July 2015  30 Jan 2016    15 Dec 2015
9	Public criticism or campaigning against the trial from key peak bodies, s47C / 47E	Likely	Moderate	H	DSS - Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Community Support	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Comprehensive community consultation to maximise understanding and support of trial parameters and objectives</li> <li>Use evaluations findings from income management to support key parameters of the trial</li> <li>Monitoring of media to identify negative public comment on the trial</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Develop appropriate media materials, such as stakeholder briefings for specific audiences to explain the trial parameters, objectives, and limitations s47C / 47E</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Consistent messaging that the programme is a trial of a new policy/product and that that any negative outcomes will be identified and used to improve future service delivery</li> <li>Support trial parameters and objectives with relevant research and evidence</li> <li>Brief Ministers appropriately in relation to significant negative media coverage</li> </ul>	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016	30 July 2015  30 Jan 2016



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10	s47C / 47E	Possible	Moderate	I	DSS - Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Community Support	<p><b>Mitigation</b></p> <ul style="list-style-type: none"> <li>• Sound demographic data and research used to understand locational characteristics</li> <li>• s47C / 47E</li> <li>• Consultations with communities regarding the trial parameters and objectives</li> <li>• s47C / 47E</li> </ul> <p>Re</p>	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016	30 July 2015 30 Jan 2016
11	s47C / 47E	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section DHS – Position TBC Card provider	Implementation Risk – unintended consequences	<p><b>Mitigation</b></p> <ul style="list-style-type: none"> <li>• Existing eligibility and time-limits on the number of advance payments a person can get (varies by payment type)</li> <li>• Identification of participants who regularly request card replacement or advance payments through DHS reporting and from card provider reporting</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>• Early identification of the behaviour through the On-site Trial Committee</li> </ul> <p><b>Response:</b></p> <p>s47C / 47E</p>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015
12	Replacement card delay and can't access funds for essential items.	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section DHS – Position TBC Card provider	Implementation Risk – card provider services	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Customer has access to discretionary funds</li> <li>• Consideration of support services in the community that may be able to assist with emergency relief</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>• Monitoring of replacement card delays through card provider reporting</li> </ul> <p><b>Response:</b></p> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>• Responsive media and local promotion of alternative options (urgent payments, discretionary cash, other support services)</li> </ul>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015

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13	Card fraud - s47C / 47E	Possible	Moderate	I	DSS – Director, Debit Card Trial Operations Section DHS – Position TBC Card provider	Implementation Risk – card provider services	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Staggered mail out of cards</li> <li>PIN set on activation of card, not mailed separately</li> <li>Inclusion of the number of fraud complaints in card provider reporting requirements</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Card provider to have in place rigorous fraud analytics</li> <li>Encourage reporting of the issue through communications</li> <li>SMS alerts available for customers whenever a purchase is made – will allow for customers to be quickly alerted if card has been stolen</li> <li>Card provider to have in place outbound call procedures – the card provider initiating a call to the participant if card analytics indicate suspicious transactions – if fraud suspected on an account</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Review data sharing arrangements between DHS and card provider to improve ID of participants if card fraud becomes common</li> <li>Responsive media in relation to any steps the Government has taken to improve ID of participants</li> <li>Emphasis of the role of the card provider and police in relation to investigating fraud</li> </ul>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015
14	Legislation doesn't pass	Possible	Major	I	DSS - Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Legislation	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>s47C / 47E</li> <li>Identify alternative policies that are possible to implement under existing legislation</li> <li>Manage the contract with the card provider in stages and on a no-commitment basis to allow flexibility in case legislation doesn't pass.</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Delay implementation.</li> <li>s47C / 47E</li> </ul>	Review post to spring sitting in Parliament – August 2015	30 July 2015
15	Delay in finalising card provider contract	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section Card provider	Implementation Risk – card provider services	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Setting clear deadlines for key pieces of work</li> <li>Monitoring progress against key deadlines and briefing up appropriately in relation to any anticipated delays</li> <li>Using all available project management resources, including the services of external project management consultants</li> <li>Engaging external legal services to assist with negotiation of the contract</li> <li>Briefing of the Minister regarding progress, and to alert the Minister to any delays</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Delay start of trial</li> <li>Delay announcement of finalised trial locations and dates until after the contract with the card provider has been finalised</li> </ul>	Review prior to expected day of contract finalisation – August 2015	15 July 2015

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16	People can't participate in cash economies (such as informal rent arrangements, Sunday markets, 2 <sup>nd</sup> hand shops etc), or card security compromised by participants sharing the card and PIN with family members because they cannot give cash.	Unlikely	Moderate	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Identification of the issue through the On-site Trial Committee and monitoring of local media during the trial</li> <li>• Consider the role of local cash economies during consultations and when deciding final trial locations</li> <li>• Consider protocols for dealing with private rent arrangements</li> <li>• Setting of the restricted rate to allow for participation in cash economies</li> <li>• Card provider information session with community prior to the start of the trial to emphasise the importance of card and PIN security</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Review rate of restriction with regard to future policy design</li> <li>• Communications material to emphasise the importance of card and PIN security.</li> </ul>	<p>On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016</p> <p>On-going throughout trial – February 2016 to February 2017</p>	<p>30 July 2015</p> <p>30 Jan 2016</p> <p>15 Dec 2015</p>
17	Online banking services inaccessible to those without computer/phone; or skills to use; or coverage.	Almost certain	Minor	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Implementation Risk – card provider services	<p>[Redacted]</p>	<p>Review prior to expected day of contract finalisation – August 2015</p> <p>On-going throughout trial – February 2016 to February 2017</p>	<p>15 July 2015</p> <p>15 Dec 2015</p>
18	Cash in community from disbursement of lump sums to those moving from IM to IQ distorts the effect of limiting cash	Likely	Minor	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Time-limited impact</li> <li>• Communicate the scale of / reason for cash disbursements to the trial evaluators for them to consider in evaluation design</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• [Redacted]</li> </ul>	<p>Review prior to trial implementation – Jan 2015</p>	<p>15 Dec 2015</p>

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19	Mixed messaging due to change of excluded items (IQ v IM) erodes community support for the trial	Likely	Minor	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Community Support	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Develop consistent media strategies across all locations, and for all stakeholders in relation to the differences between the trial and IM</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Review media messages and materials across Departments to ensure consistency has not been lost</li> <li>Brief Ministers appropriately in relation to new or changed media messaging</li> </ul>	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016	30 July 2015 30 Jan 2016
20	Legal action by blocked merchants	Possible	Minor	M	DSS – Director, Debit Card Trial Operations Section	Implementation Risk – Legal challenge	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Involve merchants and relevant peak bodies in community consultation to identify and address their concerns, and encourage retailers to support activities directed towards greater community safety</li> <li>Monitor and identify merchant dissatisfaction through the On-site Trial Committee and local media</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Prepare a robust media response for use if necessary</li> <li>Legal action is unlikely to succeed as exclusions are listed in legislation</li> </ul>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015
21	Trial objectives and impacts are not measured through effective evaluation process	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Evaluation	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Identify meaningful and available measures of trial objectives and outcomes in consultation with evaluation consultants prior to trial commencement.</li> <li>Ensure that parameters of analysis conform to trial objectives, i.e. ensure relevant comparison sites and baseline data are used effectively.</li> <li>Reporting of interim outcomes and data to Government to be included in evaluation contract requirements</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Consistent messaging across Government that the programme is a trial of a new policy/product and that any negative outcomes will be identified and used to improve future service delivery</li> <li>Consider alternative measures / policy parameters if this issue is identified before implementation in additional sites (if a phased implementation approach is taken)</li> </ul>	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016	30 July 2015 30 Jan 2016
22	Local Community Bodies (LCB): <ul style="list-style-type: none"> <li>Not up and running</li> <li>Do not do anything</li> </ul>	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Implementation Risk – Trial Design	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Design the trial to anticipate that LCB's are not established or active to minimise the impact on the implementation of the trial</li> <li>LCB representation on the On-site Trial Committee to identify / discuss their level of activity or their readiness to undertake the responsibilities of a LCB under the trial legislation</li> <li>Make LCB's a standing agenda item for the On-site Trial Committee</li> <li>Consistent communications messages regarding the role of the LCB, e.g. language relating to LCB's establishes that they are only one aspect of the trial that may be tested</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>BAU management of the trial regardless of the establishment / activity of the LCB</li> <li>Use the On-site Trial Committees as a forum for participation of LCB's and an avenue to demonstrate readiness for authorisation</li> </ul>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015

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No.	Risk	Likelihood	Consequence	Risk Rating	Who is Responsible	Risk Category	Mitigation / Response	Review Timeframe	Critical Date(s) for review
23	Local Community Bodies (LCB): <ul style="list-style-type: none"> <li>Not representative</li> <li>Complaints from community</li> </ul>	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Programme Risk – Community Support	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>It is unlikely that an LCB will be up and running during the trial, and the trial will more likely be a time of developing such a body for a potential future role</li> <li>Comprehensive readiness assessment of a LCB prior to authorisation</li> <li>Consider LCB rate variation polices and the extent to which they represent the community prior to authorisation</li> <li>In the event that a LCB is running:                             <ul style="list-style-type: none"> <li>LCB representation on the On-site Trial Committee to identify / discuss their level of activity or their readiness to undertake the responsibilities of a LCB under the trial legislation</li> <li>Make LCB's a standing agenda item for the On-site Trial Committee</li> </ul> </li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Review practices of selecting boards and request broader board representation</li> <li>PMC to provide assistance to the LCB in undertaking their role</li> </ul> <p>s47C / 47E</p>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015
24	Aged pensioners humbugged because they have cash.	Likely	Major	H	DSS – Director, Debit Card Trial Operations Section	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Allowing aged pensioners to volunteer for welfare restrictions</li> <li>Communications to convey that this option is available to aged pensioners, how to volunteer, as well as describing the potential benefits</li> <li>Consider aged care services provider representation on the On-site Trial Committee</li> </ul> <p>s47C / 47E</p> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Review communications material, and consider redistributing materials to community and aged care services providers, reiterating that aged pensioners can volunteer for the trial</li> </ul>	Review prior to passage of legislation – August 2015	30 July 2015
25	DHS can't build in time / or don't have resources (IT) due to other priorities	Unlikely	Major	M	DSS – Director, Debit Card Trial Operations Section DHS – Position TBC	Implementation Risk – IT	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Robust project management and setting deadlines consistent with implementation timeframes identified by DHS, such as pre-determined IT build and release deadlines</li> <li>DHS to develop a contingency plan</li> <li>Delays to be brought to the attention of implementation working group and escalated as required</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>DHS to implement contingency plan</li> <li>Delay start of trial.</li> <li>Delay announcement of finalised trial locations and dates until IT build dates have been confirmed</li> </ul>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015

RISK REGISTER – RESTRICTED DEBIT CARD TRIAL

No.	Risk	Likelihood	Consequence	Risk Rating	Who is Responsible	Risk Category	Mitigation / Response	Review Timeframe	Critical Date(s) for review
26	s47C / 47E							On-going until final trial locations determined – July 2015	30 June 2015
27	Systematic surcharging means transaction fees are passed onto to participants by retailers in trial locations	Possible	Moderate	M	DSS – Director, Debit Card Trial Operations Section	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Investigate surcharging practices during community consultation</li> <li>Identify if practice is locational or national in nature (e.g. local retailer only, or part of practice/policy for a national company)</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Consider implications for trial participants, such as: how many participants will use the service/merchant, how regularly will they use the service. what would be an average size of the transaction. what is the rate of surcharge.</li> </ul> <p>s47C / 47E</p> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Identify and acknowledge the practice with community during consultations</li> <li>Communicate any actions taken to mitigate the impact, such as: identifying alternative services or merchants or using the cash component</li> <li>Communicate Government limitations on changing the practice – surcharging (within limits) is supported by RBA regulation</li> </ul>	<p>On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016</p> <p>On-going throughout trial – February 2016 to February 2017</p>	<p>30 July 2015</p> <p>30 Jan 2016</p> <p>15 Dec 2015</p>

RISK REGISTER – RESTRICTED DEBIT CARD TRIAL

No.	Risk	Likelihood	Consequence	Risk Rating	Who is Responsible	Risk Category	Mitigation / Response	Review Timeframe	Critical Date(s) for review
28	<p>Limited interest or poor attendance at On-site Trial Committee leads to:</p> <ul style="list-style-type: none"> <li>unsatisfactory oversight of on-the-ground events</li> <li>increased risk of delay in systemic issues or critical incidents coming to the attention of Government</li> <li>fewer opportunities for potential LCB to participate / develop skills and knowledge</li> </ul>	Possible	Major	H	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Implementation Risk –	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Strong and reliable secretariat to support the On-site Trial Committee, such as: agendas and minutes circulated on time, inclusion of stakeholder issues on agenda, clear records of responsibility for actions</li> <li>Clear messaging of the benefits of participation included in communications materials, such as being able to feed critical information to Government, responding quickly and appropriately to issues, and</li> <li>Commitment to attendance and visibility of Government stakeholders</li> <li>Considering practical issues such as location and scheduling of meetings to minimise impediments to attendance</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Proactive contact with On-site Trial Committee participants to encourage attendance</li> <li>Consultation with On-site Trial Committee participants as to why attendance / interest is poor and addressing issues</li> </ul>	On-going throughout trial – February 2016 to February 2017	15 Dec 2015
29	<p>s47C / 47E</p>	Unlikely	Moderate	M	DSS – Director, Debit Card Trial Operations Section PMC – Position TBC	Implementation Risk – unintended consequences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>s47C / 47E</li> <li>Comprehensive service mapping of trial locations to identify availability of support services.</li> <li>Identification of the behaviour through the On-site Trial Committee.</li> <li>Communications and media preparation as per risk #8</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>DSS to review and assess the extent to which the incident or issue can be attributed to the implementation of the trial</li> <li>Leveraging the On-site Trial Committee to identify and implement a local service sector response</li> <li>Community consultations to alleviate concern, consider community responses, and inform the community of the Government response</li> <li>Communications materials to inform the community of the actions that have been taken to address the risk, and where to access resources and support.</li> <li>Communications and media response as per risk #8</li> </ul>	<p>On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016</p> <p>On-going throughout trial – February 2016 to February 2017</p>	<p>30 July 2015</p> <p>30 Jan 2016</p> <p>15 Dec 2015</p>

RISK REGISTER – RESTRICTED DEBIT CARD TRIAL

No.	Risk	Likelihood	Consequence	Risk Rating	Who is Responsible	Risk Category	Mitigation / Response	Review Timeframe	Critical Date(s) for review
30	Increased financial costs resulting from increased reliance on crisis payments in the community	Unlikely	Moderate	M	DSS – Director, Debit Card Trial Operations Section DHS – Position TBC	Implementation Risk – unintended consequences	<p><b>Mitigation</b> s47C / 47E</p> <ul style="list-style-type: none"> <li>Existing eligibility criteria restricting when and how a person can be eligible for crisis payments.</li> <li>Identification of participants who regularly request card replacement or advance payments through DHS reporting and from card provider reporting</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Early identification of the behaviour through the On-site Trial Committee</li> </ul> <p><b>Response:</b> s47C / 47E</p>	Review prior to passage of legislation – August 2015	30 July 2015
31									



IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R001		DSS - Director, Debit Card Trial Operations Section. Card provider	s47C / 47E	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Robust measures developed with the card provider to ensure restrictions are effective (see Risks #2 and #5)</li> <li>Clear processes developed for addressing non-compliant behaviour</li> <li>Monitoring and compliance actions to be articulated in the card provider contract</li> <li>Comprehensive service mapping of trial locations to identify and</li> <li>Develop and establish leadership group (including DSS, DHS, State government, local council and community representatives) to meet for the duration of trial to identify critical incidents and systemic issues</li> <li>Refer to risk #18 regarding</li> <li>Communications and media preparation as per risk #8</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>DSS to review card provider compliance practice if the card restrictions are ineffective.</li> <li>Communications and media response as per risk #8</li> </ul>	Effective	Unlikely	Major	Medium	No	Acceptable	Ongoing review throughout contract negotiations with card provider - until October 2015. Ongoing throughout trial as part of compliance monitoring	DSS	20th of each month from September 2016 and in response to an incident.	Medium	No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R002		DSS - Director, Debit Card Trial Operations Section.	s47C / 47E		Partially Effective	Likely	Moderate	Medium	No	Acceptable	On-going throughout contract negotiation with card provider – now until August 2015  On-going throughout trial as part of compliance monitoring.	DSS	3 August 2015 and 15 December 2015. Monitoring is ongoing	Medium	No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R003		DSS - Director, Debit Card Trial Operations Section. PM&C - position TBC.	Systematic failure of community service infrastructure to meet increased demand for services.	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Scoping of available research/evidence into the expected increase in service demand as a result of the parameters of the trial – completed by DSS, indicates limited risk of increased service demand for AOD services</li> </ul> <p>s47B</p> <ul style="list-style-type: none"> <li>Early identification of service pressures through the leadership group and work with State Government agencies and local service providers to address service gaps</li> <li>Communications and media preparation as per risk #8 <b>Response:</b></li> <li>DSS to review and assess the extent to which the incident or issue can be attributed to the implementation of the trial</li> <li>Leveraging the leadership group to identify and implement a community service response</li> <li>Communications and media response as per risk #8</li> </ul>		Possible	Moderate			Acceptable	Ongoing monitoring.		On-going throughout community consultations - Jun - August 2015 and December 2015 - January 2016. On-going throughout trial	Medium	No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R004		DSS - Director, Debit Card Trial Operations Section. PM&C - position TBC.	s47C / 47E	<p><b>Mitigation:</b> s47C / 47E</p> <ul style="list-style-type: none"> <li>Comprehensive service mapping of trial locations to identify availability of support services</li> <li>Address the likelihood of these outcomes with local support services during consultations to assess capacity to support</li> <li>Community consultation and preparation</li> <li>s47C / 47E</li> </ul> <p>s47B</p> <ul style="list-style-type: none"> <li>Monitor statistics through the evaluation and compare to pre-trial statistics to identify any increase in demand and confirm that it is actual and not just perceived</li> <li>Early identification of service pressures through the leadership group</li> <li>Communications and media preparation as per risk #8 Response: s47C / 47E</li> <li>Leveraging the leadership group to identify and implement a State Government service response</li> <li>Community consultations to alleviate concern, consider community responses, and inform the community of the Government response</li> <li>Communications materials to inform the community of the actions that have been taken to address the risk, and where to access resources and support.</li> <li>Communications and media response as per risk #8</li> </ul>	Effective	Unlikely	Major	Medium	No	Acceptable	On-going throughout community consultations – June 2015 and Dec 2015 / Jan 2016  On-going throughout trial.		30 July 2015 15 Dec 2015 30 Jan 2016 Ongoing.	Medium	No	Acceptable	Open	
R005		DSS - Director, Debit Card Trial Operations Section.	Card provider IT or other system failure compromises the trial due to:  • customer information at risk; • suspension of card functionality; s47C / 47E	<p><b>Mitigation:</b> Customer information at risk: s47C / 47E</p> <ul style="list-style-type: none"> <li>Ensure the card provider undertakes to store personal information securely and in Australia</li> <li>Adherence to Australian Government Protective Security Policy Framework.</li> <li>Ensure that all transfers of personal information to the card provider or any other body are supported by legislation</li> <li>s47C / 47E</li> <li>Develop a response plan with the card provider to guide action following any event that leads to privacy risks</li> </ul> <p>Suspension of card functionality:</p> <ul style="list-style-type: none"> <li>Card provider to ensure they have contingency arrangements (including a communications strategy) in place if the card system goes down for extended periods – See Indue’s Risk Register</li> </ul>	Effective	Possible	Moderate	Medium		Acceptable	Review relevant contract clauses prior to finalising contract – August 2015  On-going throughout trial as part of compliance monitoring and incident management .	DSS	15 July 2015 15 Dec 2015 Ongoing throughout trial.			Acceptable	open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.	
				<p>s47C / 47E</p> <p>• Customer has access to discretionary funds s47C / 47E</p> <p>Response: • Identify the nature and extent of the customer information risk • Implement privacy risk response plan with card provider s47C / 47E</p> <p>• Card provider to implement contingency arrangements if the card system goes down s47C / 47E</p> <p>• DSS to communicate to the leadership group and key contacts in the community what action that has been taken and what options are available to participants • DSS and the card provider to revisit retailer categories and update blocked merchant list when new mixed merchants identified • In extreme case that cannot be addressed in any other way, consider ceasing the trial early.</p>															

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R006		DSS - Director, Debit Card Trial Operations Section.	s47C / 47E	s47C / 47E	Effective	Possible	Major	Low		Acceptable	Review prior to trial start date in February 2016 Policy changed and participants can now pay credit card repayments using the Indue Cashless Debit Card.  Participants are no further disadvantage		30-Nov-15			Acceptable	Closed	28/11/2016
R007		DSS - Director, Debit Card Trial Operations Section.	s47C / 47E	s47C / 47E		Possible	Moderate	Medium		Acceptable	On-going throughout community consultations – June/- August 2015 and Dec 2015 / Jan 2016  Review relevant contract clauses prior to finalising contract – August 2015  On-going throughout trial		30 July 2015 15 July 2015 15 Dec 2015 15 Jan 2016 Ongoing.		No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R008		DSS - Director, Debit Card Trial Operations Section.	Significant loss of community (local or national) faith in the trial due to systemic implementation issues or critical incident	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Implementing mitigation strategies for key implementation risks as described elsewhere in this document to minimise the likelihood of experiencing systemic issues or critical incidents.</li> <li>Comprehensive community consultation to maximise understanding and support of trial parameters and objectives.</li> <li>s47C / 47E</li> </ul> <p>[Redacted]</p> <ul style="list-style-type: none"> <li>Maintain good relationships with key stakeholders, leadership groups, local Mayor so that Government is informed of changes in community sentiment</li> <li>Early identification of loss of community faith through the leadership group</li> <li>Monitoring local media throughout the trial</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Identify and address the cause of the loss of community faith as required – see response actions for the relevant trial implementation risks</li> <li>s47C / 47E</li> </ul> <p>[Redacted]</p> <ul style="list-style-type: none"> <li>Develop appropriate media materials:                             <ul style="list-style-type: none"> <li>Critical incident media brief for responsible Ministers</li> <li>Critical incident media release for the public</li> </ul> </li> <li>s47C / 47E</li> </ul> <p>[Redacted]</p> <ul style="list-style-type: none"> <li>Media and communication materials to convey to the public what actions have been taken to address anticipated adverse consequences</li> <li>Consistent messaging that negative trial outcomes will be used to improve future service delivery</li> <li>Development and communication of an overarching narrative in relation to the trial, including trial parameters, objectives, limitations and next steps (after trial).</li> </ul>	Effective	Possible	Moderate	Low		Acceptable	On-going throughout community consultations – June-August 2015 and Dec 2015 / Jan 2016  On-going throughout trial		30 July 2015  30 Jan 2016  15 Dec 2015 Ongoing			Acceptable	Open	

IDENTIFY risk			ANALYSE risk			EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R009		DSS - Director, Debit Card Trial Operations Section.	Public criticism or campaigning against the trial from key peak bodies, s47F	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Targeted consultation at political and departmental level with identified high priority stakeholders</li> <li>Comprehensive community consultation to maximise understanding and support of trial parameters and objectives</li> <li>Use evaluation findings from income management to support key parameters of the trial</li> <li>Monitoring of media to identify negative public comment on the trial</li> <li>Attempt to de-stigmatise through positive messaging</li> <li>Identification of potential third party advocates to discuss the positive effects of income management and the trial</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Development and communication of an overarching narrative in relation to the trial, including trial parameters, objectives, limitations and next steps (after trial).</li> <li>Develop appropriate media materials, such as stakeholder briefings for specific audiences to explain the trial parameters, objectives, and limitations s47C / 47E</li> <li>Consistent messaging that the programme is a trial of a new policy/product and that any negative outcomes will be identified and used to improve future service delivery</li> <li>Support trial parameters and objectives with relevant research and evidence</li> <li>Brief Ministers appropriately in relation to significant negative media coverage</li> </ul>		Likely	Minor	Medium		Acceptable	On-going throughout community consultations – June/July-August 2015 and Dec 2015 / Jan 2016 On-going throughout trial		30 July 2015 30 Jan 2016 Ongoing	Low	No	Not applicable	Open	
R010		DSS - Director, Debit Card Trial Operations Section.	s47C / 47E	<p><b>Mitigation</b></p> <ul style="list-style-type: none"> <li>Sound demographic data and research used to understand locational characteristics s47C / 47E</li> <li>Consultations with communities regarding the trial parameters and objectives s47C / 47E</li> <li>Overarching narrative to include messages about community support for the card and its aim to help people who need support regardless of participants race/ethnicity s47C / 47E</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Consultation with Indigenous leaders in the community regarding how to address the perception</li> <li>Develop appropriate media materials, such as stakeholder briefings for Indigenous audiences to explain the trial parameters and objectives</li> <li>Threading the overarching narrative through communication material that is developed</li> </ul>		Possible	Moderate	Medium		Acceptable	On-going throughout community consultations – June/July-August 2015 and Dec 2015 / Jan 2016		30 July 2015 30 Jan 2016	Low	No	Acceptable	Open	



IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R011		DSS - Director, Debit Card Trial Operations Section. And Card provider	Increase in DHS Business As Usual services, including: <ul style="list-style-type: none"> <li>social worker services;</li> <li>customer aggression incidents; or</li> <li>requests for urgent payments due to legitimate or fraudulent loss of card.</li> </ul>	<b>Mitigation</b> <ul style="list-style-type: none"> <li>Identification of the behaviour through leadership group feedback, and/or card provider and DHS reporting.</li> <li>Existing eligibility and time-limits on the number of advance payments a person can get (varies by payment type)</li> <li>Identification of participants who regularly request card replacement or advance payments through DHS reporting and from card provider reporting</li> </ul> s47C / 47E <b>Response:</b> s47C / 47E		Possible	Moderate	Medium		Acceptable	On-going throughout trial		15 Dec 2015	Low	No	Acceptable	Open	
R012		DSS - Director, Debit Card Trial Operations Section. And Card provider	Replacement card delay and can't access funds for essential items.	<b>Mitigation:</b> <ul style="list-style-type: none"> <li>Customer has access to discretionary funds</li> <li>Consider if support services in the community may be able to assist with emergency relief</li> </ul> s47C / 47E <ul style="list-style-type: none"> <li>Card provider to deliver temporary cards to Local Partners and Australia Post in each of the trial locations.</li> </ul> s47C / 47E <ul style="list-style-type: none"> <li>Monitoring of replacement card delays through card provider reporting</li> </ul> <b>Response:</b> s47C / 47E <ul style="list-style-type: none"> <li>Responsive media and local promotion of alternative options (discretionary cash, other support services)</li> </ul> s47C / 47E	Effective	Possible	Moderate	Medium		Acceptable	On-going throughout trial		15 Dec 2015	Low	No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R013		DSS - Director, Debit Card Trial Operations Section. and Card Provider	Card fraud <span style="color: red;">s47C / 47E</span>	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Staggered mail out of cards (to be coordinated with DHS to ensure that all cards have been received prior to the start of the trial)</li> <li>PIN set on activation of card, not mailed separately</li> <li>Card provider to have sound Customer Authentication processes when activating cards and accounts, including processes to authenticate customers who fail online or phone authentication (such as using a possible partner on the ground (e.g. AusPost) to undertake the authentication in person)</li> <li>Inclusion of the number of fraud complaints in card provider reporting requirements <span style="color: red;">s47C / 47E</span></li> <li>Card provider to have in place rigorous fraud analytics</li> <li>Encourage reporting of the issue through communications</li> <li>SMS alerts available for customers whenever a purchase is made – will allow for customers to be quickly alerted if card has been stolen</li> <li>24/7 Access to card provider to suspend lost and stolen cards, as well as online access for participants to report lost/stolen cards to minimise loss of funds.</li> <li>Card provider to have in place outbound call procedures – the card provider initiating a call to the participant – if fraud is suspected on an account</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Review card provider activation protocols for opportunities to strengthen customer authentication processes</li> <li>Review data sharing arrangements between DHS and card provider to improve ID of participants if card fraud becomes common</li> <li>Responsive media in relation to any steps the Government has taken to improve ID of participants</li> <li>Third party advocates to speak positively about improvements in the security aspects of the card</li> <li>Emphasis of the role of the card provider and police in relation to investigating fraud</li> </ul>		Possible	Moderate	Medium		Acceptable	On-going throughout trial			Extreme	Not applicable	Not applicable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R014		DSS - Director, Debit Card Trial Operations Section. and Card Provider	Legislation doesn't pass, or is significantly changed	<p><b>Mitigation:</b> s47C / 47E</p> <ul style="list-style-type: none"> <li>existing legislation</li> <li>Manage the contract with the card provider in stages and on a no-commitment basis to allow flexibility in case legislation doesn't pass.</li> <li>Early identification/assessment to ensure resource expenditure minimised</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Delay implementation. s47C / 47E</li> <li>Review implementation of trial and associated risks in light of changed legislation</li> </ul>		Unlikely	Major	Low		Acceptable	Review prior to spring sitting in Parliament – August 2015		30 July 2015	Low	No	Acceptable	Open	
R015		DSS - Director, Debit Card Trial Operations Section. and Card Provider	Delay in finalising card provider contract	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Setting clear deadlines for key pieces of work, taking account of DHS timeframes such as IT build and release dates</li> <li>Monitoring progress against key deadlines and briefing up appropriately in relation to any anticipated delays</li> <li>Using all available project management resources, including the services of external project management consultants</li> <li>Engaging external legal services to assist with negotiation of the contract</li> <li>Briefing of the Minister regarding progress, and to alert the Minister to any delays</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Delay start of trial</li> <li>Delay announcement of finalised trial locations and dates until after the contract with the card provider has been finalised</li> </ul>		Possible	Moderate	Low		Acceptable	Review prior to expected day of contract finalisation – August 2015 Final Acceptance of IT Build and Operational Contract signed on 25 August 2016.		15 July 2015	Not applica	No	Acceptable	Closed	25-Aug-16

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R016		DSS - Director, Debit Card Trial Operations Section.	People can't participate in cash economies (such as informal rent arrangements, Sunday markets, 2nd hand shops etc).	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Identification of the issue through the leadership group and monitoring of local media during the trial</li> <li>• Consider the role of local cash economies and family budgeting practices during consultations and when deciding final trial locations s47C / 47E</li> <li>• Consider protocols for dealing with private rent arrangements s47C / 47E</li> <li>• Setting the restricted rate applied to regular welfare payments and lump sums to allow for some participation in cash economies s47C / 47E</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Review rate of restriction and importance of cash economies with regard to future policy design s47C / 47E</li> </ul>	Effective	Unlikely	Moderate	Medium		Acceptable	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016  On-going throughout trial		30 July 2015  30 Jan 2016  15 Dec 2015		Not applicable	Acceptable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R017		DSS - Director, Debit Card Trial Operations Section.	s47G [Redacted]	s47G [Redacted]		Almost cert	Minor	Medium		Acceptable	s47G [Redacted]		s47G [Redacted]		No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R018		DSS - Director, Debit Card Trial Operations Section.	Cash in community from disbursement of lump sums to those moving from IM to Cashless Debit Card distorts the effect of limiting cash (R055 re other lump sums)	Mitigation: • s47C / 47E • s47C / 47E • Time-limited impact s47C / 47E • s47C / 47E s47C / 47E		Likely	Minor	Low		Acceptable	Review prior to trial implementation - Jan 2015		#####	Not applica	No	Not applicable	Closed	28-Nov-16

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R019		DSS - Director, Debit Card Trial Operations Section.	Mixed messaging due to change of excluded items (CDC v IM) erodes community support for the trial	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Development of overarching communications narrative which all material references. This will include material about both income management and Cashless Debit Card in relation to the differences between the trial and IM</li> <li>Include information in DHS scripts so that call centre and customer service centre staff can address queries from participants and the public</li> <li>Communication between DHS and DSS communications areas to ensure consistency in messaging.</li> </ul> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Communication working group to ensure that all material is shared and agreed with Ministerial officers as appropriate</li> <li>Review media messages and materials across Departments to ensure consistency has not been lost</li> <li>Brief Ministers appropriately in relation to new or changed media messaging</li> </ul>		Likely	Minor	Medium		Acceptable	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016		30 July 2015 30 Jan 2016	Not applica	No	Not applicable	Open	
R020		DSS - Director, Debit Card Trial Operations Section.	Legal action by blocked merchants	<p><b>Mitigation:</b></p> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Involve merchants and relevant peak bodies in community consultation to identify and address their concerns, and encourage retailers to support activities directed towards greater community safety</li> <li>Monitor and identify merchant dissatisfaction through the leadership group and local media</li> <li>Develop defensive lines for communication around selection of merchants</li> </ul> <p><b>Response:</b></p> <p>s47C / 47E</p>		Possible	Minor	Medium		Acceptable	On-going throughout trial – February 2016 to February 2017		15 Dec 2015		No	Acceptable	Open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R021		DSS - Director, Debit Card Trial Operations Section. PMC - Position TBC.	Trial objectives and impacts are not measured through effective evaluation process	<p><b>Mitigation:</b> s47C / 47E</p> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>Reporting of interim outcomes and data to Government to be included in evaluation contract requirements</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Consider alternative measures / policy parameters if this issue is identified before implementation in additional sites (if a phased implementation approach is taken)</li> </ul>		Unlikely	Moderate	Low		Acceptable	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016. Ongoing through evaluation.			Not applica	Not applica	Not applicable	Open	
R022		DSS - Director, Debit Card Trial Operations Section. PMC - Position TBC.	Local Community Bodies (Panel): <ul style="list-style-type: none"> <li>Not up and running</li> <li>Do not do anything</li> </ul>	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Design the trial to anticipate that panels are not established or active to minimise the impact on the implementation of the trial</li> <li>panel representation on the leadership group to identify / discuss their level of activity or their readiness to undertake the responsibilities of a panel under the trial legislation</li> <li>Make panels a standing agenda item for the leadership group</li> <li>Consistent communications messages regarding the role of the panel, e.g. language relating to panels establishes that they are only one aspect of the trial that may be tested</li> <li>Capability building and strong governance development prior to authorising any community body/panel</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>BAU management of the trial regardless of the establishment / activity of the panel</li> <li>Use the leadership groups as a forum for participation of panel's and an avenue to demonstrate readiness for authorisation</li> <li>28/11/16 Panels in Ceduna, Kununurra and Wyndham all established and processing applications.</li> </ul>	Effective	Possible	Minor	Low		Acceptable	On-going throughout trial			Not applica	Not applica	Not applicable	open	



IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R023		DSS - Director, Debit Card Trial Operations Section. PMC - Position TBC.	Local Community Bodies (Panel) <ul style="list-style-type: none"> <li>• Not representative</li> <li>• Complaints from community</li> </ul>	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• It is unlikely that an panel will be up and running during the trial, and the trial will more likely be a time of developing such a body for a potential future role</li> <li>• Capability building and strong governance development prior to authorising any community body</li> <li>• Comprehensive readiness assessment of a panel prior to authorisation</li> <li>• Consider panel rate variation polices and the extent to which they represent the community prior to authorisation</li> <li>• In the event that a panel is running:                             <ul style="list-style-type: none"> <li>o panel representation on the leadership group to identify / discuss their level of activity or their readiness to undertake the responsibilities of a panel under the trial legislation</li> <li>o Make panels a standing agenda item for the leadership group</li> </ul> </li> </ul> <p>s47C / 47E</p> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Messaging to contain information about how the community can provide feedback</li> <li>• Review practices of selecting boards and request broader board representation</li> <li>• PMC to provide assistance to the panel in undertaking their role</li> </ul> <p>s47C / 47E</p>		Possible	Moderate	Medium		Acceptable	On-going throughout trial			Low	No	Acceptable	Open	

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Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R024		DSS - Director, Debit Card Trial Operations Section.	Aged pensioners experiencing financial harassment for cash.	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Allowing aged pensioners to volunteer for welfare restrictions</li> <li>• Communications to convey that this option is available to aged pensioners, how to volunteer, as well as describing the potential benefits</li> <li>• Consider aged care services provider representation on the leadership group to ensure issues relating to pensioners are discussed as required</li> </ul> <p>s47C / 47E</p> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Specific communication material developed for the aged sector which discusses the trial, the benefits of the card and the option for pensioners to participate</li> <li>• Review communications material, and distribution plan to community and aged care services providers, reiterating that aged pensioners can volunteer for the trial</li> <li>• Communication to also include options available through DHS such as use of Centrepay for payment of some regular and one off expenses to ensure pensioners can pay for essentials</li> </ul>		Likely	Moderate	Medium		Acceptable	Review prior to passage of legislation – August 2015			Not applica	Not applica	Not applicable	Open	
R025		DSS - Director, Debit Card Trial Operations Section.	Other members of the community (e.g. wage earners and Veteran’s payment recipients) experience financial harassment for cash.	<p><b>Mitigation:</b></p> <p>s47C / 47E</p> <ul style="list-style-type: none"> <li>• Communications to convey if this option is available, how to contact the card provider to open an account, as well as describing the potential benefits</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Anyone with connections to the trial site, can volunteer to be a participant. Wage earners can apply nominating the percentage of restricted funds.</li> <li>•</li> </ul>		Possible	Moderate	Medium		Acceptable	Review prior to passage of legislation – August 2015		30 July 2015	Not applica	No	Not applicable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R026		DSS - Director, Debit Card Trial Operations Section.	DHS can't complete IT build in time	<b>Mitigation:</b> <ul style="list-style-type: none"> <li>• Robust project management and setting deadlines consistent with implementation timeframes identified by DHS, such as pre-determined IT build and release deadlines</li> <li>• Ensure Critical ICT deadlines are identified and met where policy, process or Card Provider input is necessary</li> <li>• DHS to develop a contingency plan</li> <li>• Delays to be brought to the attention of implementation working group and escalated as required</li> </ul> <b>Response:</b> <ul style="list-style-type: none"> <li>• DHS to implement contingency plan</li> <li>• Delay start of trial.</li> <li>• Delay announcement of finalised trial locations and dates until IT build dates have been confirmed</li> </ul>		Unlikely	Major	Low		Acceptable	On-going throughout trial		15 Dec 2015	High	Yes	Acceptable	Closed	15-Mar-16
R027		DSS - Director, Debit Card Trial Operations Section. PMC - Position TBC.	S47C / 47E		Effective	Possible	Moderate	Low		Acceptable	S47C / 47E				No	Not applicable	open	

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Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R028		DSS - Director, Debit Card Trial Operations Section.	Systematic surcharging or minimum spends are imposed on participants resulting in transaction fees being passed on or reduced usability of the card.	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>Investigate surcharging/minimum spend practices during community consultation</li> <li>Investigate with Card Provider if surcharges and other transaction fees that can be imposed on card holders can be identified in transaction reporting</li> <li>Identify if practice is locational or national in nature (e.g. local retailer only, or part of practice/policy for a national company) <b>s47C / 47E</b></li> </ul> <p>?</p> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>Identify and acknowledge the practice with community during consultations</li> <li>Communicate any actions taken to mitigate the impact, such as: identifying alternative services or merchants or using the cash component</li> <li>Communicate Government limitations on changing the practice – surcharging (within limits) is supported by RBA regulation</li> <li><b>s47G</b></li> </ul>		Possible	Moderate	Medium		Acceptable	On-going throughout community consultations – June/July-August 2015 and Dec 2015 / Jan 2016  On-going throughout trial		30 July 2015  30 Jan 2016  15 Dec 2015				open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R029		DSS - Director, Debit Card Trial Operations Section. PMC - Position TBC.	Limited interest or poor attendance at leadership group leads to: <ul style="list-style-type: none"> <li>unsatisfactory oversight of on-the-ground events</li> <li>increased risk of delay in systemic issues or critical incidents coming to the attention of Government</li> <li>fewer opportunities for potential panel to participate / develop skills and knowledge</li> </ul>	<b>Mitigation:</b> <ul style="list-style-type: none"> <li>Strong and reliable secretariat to support the leadership group, such as: agendas and minutes circulated on time, inclusion of stakeholder issues on agenda, clear records of responsibility for actions</li> <li>Clear messaging of the benefits of participation included in communications materials, such as being able to feed critical information to Government, responding quickly and appropriately to issues, and</li> <li>Commitment to attendance and visibility of Government stakeholders</li> <li>Considering practical issues such as location and scheduling of meetings to minimise impediments to attendance</li> <li>Consider alternative options for collecting community feedback, such as a dedicated phone line, community forums, or leveraging existing committees</li> </ul> <b>Response:</b> <ul style="list-style-type: none"> <li>Proactive contact with leadership group participants to encourage attendance</li> <li>Consultation with leadership group participants as to why attendance / interest is poor and addressing issues</li> <li>Implements alternative options for collecting community feedback, i.e. a dedicated phone line, community forums, or leveraging existing committees.</li> </ul>		Possible	Moderate	Medium		Acceptable	On-going throughout trial		15-Dec-15		No	Not applicable	open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R030		DSS - Director, Debit Card Trial Operations Section. PMC - Position TBC.	s47C / 47E	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Consultation with the community before the trial starts to ascertain a baseline level for these activities, and measure any increase of these activities during the trial period.</li> <li>• Comprehensive service mapping of trial locations s47C / 47E</li> <li>• Identification of the behaviour through the leadership group.</li> <li>• Communications and media preparation as per risk #8</li> <li>• DSS to review and assess the extent to which the incident or issue can be attributed to the implementation of the trial</li> <li>• Leveraging the leadership group to identify and implement a local service sector response</li> <li>• Community consultations to alleviate concern, consider community responses, and inform the community of the Government response</li> <li>• Communications materials to inform the community of the actions that have been taken to address the risk, and where to access resources and support.</li> <li>• Communications and media response as per risk #8</li> </ul>		Unlikely	Moderate	Medium		Acceptable	On-going throughout community consultations – June-August 2015 and Dec 2015 / Jan 2016  On-going throughout trial		30 July 2015  30 Jan 2016  15 Dec 2015				open	
R031		DSS - Director, Debit Card Trial Operations Section. DHS - Position TBC.	Community Panels may not be possible in all locations, leading to inconsistencies in participant options and experiences	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Design of the trial such that it can proceed with or without local community bodies.</li> <li>• Consultation to educate communities about the possible role of a local community body, and what is required for authorisation – including issues such as governance, appeal processes, meeting administrative costs and transparency of decision-making.</li> <li>• Consider how Government can support the establishment and up-skilling of local community bodies s47C / 47E</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Support provided to the community in relation to establishing a community body</li> </ul>		Likely	Minor	Medium		Acceptable			Not applicable	Not applicable	Not applicable	Acceptable	Open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
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R032		DSS - Director, Debit Card Trial Operations Section.	Card security s47C / 47E	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Identification of the issue through the leadership group and monitoring of local media during the trial</li> <li>• Card provider information session with community prior to the start of the trial to emphasise the importance of card and PIN security s47C / 47E</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Communications material to emphasise the importance of card and PIN security</li> <li>• Card provider community information sessions to emphasise the importance of card and PIN security, and also to educate on how to change a PIN.</li> </ul>	Effective	Possible	Moderate	Medium		Acceptable	On-going throughout community consultations – June/July 2015 and Dec 2015 / Jan 2016		Not applicable	Not applicable	Not applicable	Not applicable	open	
R033		DSS - Director, Debit Card Trial Operations Section.	Retailers not understanding what they can and cannot sell, leading to overzealousness and preventing purchase of non-excluded items s47C / 47E	<p><b>Mitigation:</b></p> <ul style="list-style-type: none"> <li>• Develop consistent communications and media strategies across all locations, and for all stakeholders in relation to how the card works</li> <li>• Include information in DHS scripts so that call centre and customer service centre staff can address queries from participants, retailers and the public</li> <li>• Communication between DHS and DSS communications areas to ensure consistency in messaging.</li> </ul> <p><b>Response:</b></p> <ul style="list-style-type: none"> <li>• Review media messages and materials across Departments to ensure consistency has not been lost</li> <li>• Brief Ministers appropriately in relation to new or changed media messaging</li> </ul>		Possible	Moderate	Medium	No	Acceptable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status			
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R034		DSS - Director, Debit Card Trial Operations Section.	Emergence of black markets, such as: <b>s47C / 47E</b>	<b>Mitigation:</b> <ul style="list-style-type: none"> <li>Identification of the issue through the leadership group and monitoring of local media during the trial</li> <li>Discuss possible responses from local police forces if behaviour is illegal</li> </ul> <b>Response:</b> <ul style="list-style-type: none"> <li>Work with leaders to develop policy to implement agreed responses</li> <li></li> </ul>		Possible	Moderate	Medium		Acceptable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	open	
R035		DSS - Director, Debit Card Trial Operations Section	<b>s47C / 47E</b>	<b>s47C / 47E</b>				Low		Acceptable	Not applicable		Not applicable	not applicable	Not applicable	Not applicable	Closed	
R036		DSS - Director, Debit Card Trial Operations Section	Delays in settling the contract with the card provider, or any late changes to the trial would impact on the scope of the DHS IT build	<b>Mitigation:</b> Ongoing discussions with DHS, keeping the Minister informed <b>Response:</b> Trials commenced as planned in Ceduna and then East Kimberley.		Possible	High	Low	No	Acceptable			Not applicable	Not applicable	Not applicable	Not applicable	Closed	26-Apr-16
R037	#####	DSS	Introduction of disallowance motion for 22 Feb <b>s47C / 47E</b>	<b>Mitigation:</b> Prepare talking points for <b>s47C / 47E</b> <b>Response:</b> Disallowance not passed				Low		Acceptable			Not applicable	Not applicable	Not applicable	Not applicable	Closed	Mar-16
R038	#####	DSS	<b>s47G</b>		Effective			Medium		Acceptable			Not applicable	Not applicable	Not applicable	Not applicable	open	
R039	#####	DSS	Community panel fails to be established for the beginning of the trial (See Risk R022)	Mitigation: Current consultation with community leaders underway	Effective			Low		Acceptable	See R022 and R023		Not applicable	Not applicable	Not applicable	Not applicable	Closed	Duplicate
R040	#####	DHS	Customer communication is ineffective	<b>Mitigation:</b> Alternative methods of sending message used eg radio, community meetings even door to door as was used to promote aged pensions to volunteer.				Medium		Acceptable			Not applicable	Not applicable	Not applicable	Not applicable	open	



IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
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R041	#####	DSS	s47C / 47E	s47G	Effective			Low		Acceptable	See R002		Not applicable	Not applicable	Not applicable	Not applicable	Closed	Duplicate
R042	#####	DSS	s47G		Effective	Possible	Low	Low		Acceptable	s47G	DSS	Not applicable	Not applicable	Not applicable	Not applicable	open	
R043	#####	*	s47G		Effective	Possible	High	Low	Not applica	Acceptable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	open	
R044	#####	DSS	s47G	s47G	Effective	Possible	High	Medium	Not applica	Acceptable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	open	
R045	#####	DSS	Customers unable to pay bills as they used to so just give up and go into debt.	Mitigation: Local Partners trained in range of alternative ways that bills can be paid. Local partners trained to encourage particants to work with the card.	Effective	Possible	Medium	Low	Not applica	Acceptable	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable	open	
R046	#####	External Stakeholders	s47G	s47G	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Not applicable	DSS	Not applicable	Not applicable	Not applicable	Not applicable	open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R047	#####	DSS	Panel decisions take a long time and customers get distressed s47C / 47E )	Mitigation: DSS working with leaders to streamline panel process Ceduna panel has cleared backlog of applications. EK Panel is well underway.	Effective	Possible	Moderate	Low	Not applica	Acceptable	Not applicable	DSS	Not applicabl	Not applica	Not applica	Not applica	open	
R048	#####	DSS	s47C / 47E	s47C / 47E	Effective	Possible	Moderate	Low	Not applica	Acceptable	Continue to m	DSS	Not applicabl	Not applica	Not applica	Not applica	open	
R049	#####	DSS	ATM balance enquiry option available from February 2017. Could be overused causing a cost overrun for the contract.	Mitigation: s47C / 47E	Effective	Possible	Moderate	Low	Not applica	Acceptable	Continue to m	DSS	Not applicabl	Not applica	Not applica	Not applica	open	
R050	#####	DSS	s47F A large injection of cash into the community may effect evaluation results. (related to Risk R018)	Mitigation: DSS is monitoring the risk	Effective	Possible	Minor	Low	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Not applica	Not applica	Not applica	open	
R051	#####	DSS	s47G		Effective	Possible	Moderate	Low	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Not applica	Not applica	Not applica	open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R052	#####	DSS	s47C / 47E	Mitigation: DSS monitoring transactions with s47C / 47E DSS considering policy going forward	Effective	Possible	Moderate	Medium				DSS	Not applicable	Not applica	Not applica	Not applicable	open	
R053	#####	DSS	Key personnel leaving DSS Trial Logistics Section s47F not replaced quickly with equally capable people reducing team's capacity to manage the trial.	Mitigation: Developing recruitment plans Planning long handover of Section Manager role.	Effective	Possible	Major	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicable	Not applica	Not applica	Not applicable	open	
R054	#####	DSS	s47G	Mitigation: s47G  Response: s47C / 47E	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicable	Not applica	Not applica	Not applicable	open	
R055	#####	DSS	s47C / 47E	M s47C / 47E	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicable	Not applica	Not applica	Not applicable	open	
R066	#####	DSS	Disaster payments (eg following Ceduna power outage) adding cash to community for purchase of alcohol.	Response: • DSS liaised with s47C / 47E to agree that disaster payments be paid into restricted s47C / 47E • DSS developing standard protocol for any future disaster payments.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicable	Low	Not applica	Yes	open	
R067	#####	DSS	s47G		Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicable	Low	Not applica	Yes	open	

IDENTIFY risk			ANALYSE risk				EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)						Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R068	#####	DSS	Local Partner getting paid but not performing duties	<b>Mitigation:</b> • Monitor "Activity Reports" for all local partners and cross check with invoicing. <b>Response:</b> • DSS to consider renegotiation of local partner contracts should trial be extended.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Low	Not applica	Yes	open	
R069	#####	DSS	s47G	s47G	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Low	Not applica	Yes	open	
R070	#####	DSS	Merchant or participant confuses the Cashless Debit Card for the BasicsCard and assumes the CDC will not work.	<b>Mitigation:</b> Communication products. <b>Response:</b> Any such reports followed up with a phone call from DSS to the merchant to clarify.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Low	Not applica	Yes	open	
R071	#####	DSS	Community leaders in current trial sites don't feel supported enough and therefore don't agree to extension of trial.	<b>Mitigation:</b> Regular contact with leaders and support staff on the ground to keep the information flow going.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applica	Yes	open	
R072	#####	DSS	Increased interest in CDC triggers FOI requests, QoNs & Senate notice of Motion	<b>Mitigation:</b> Ensure public accurately informed via websites and communication products.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applica	Yes	open	
R072	#####	DSS	Real results of trial are not tracked through data collection and monitoring.	<b>Mitigation:</b> Ongoing diligent monitoring of data and trends. Ensure data analysis is correct. Revise reporting and data extracts to obtain clearer information where possible. Ensure conclusions drawn are supported by the data.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applica	Yes	open	
R073	#####	DSS	Leaders don't support an extension of the trial. Support services package isn't developed to the leaders' satisfaction.	<b>Mitigation:</b> Work in partnership with leaders and other government agencies to identify gaps in services to determine the priority.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applica	Yes	open	

IDENTIFY risk			ANALYSE risk					EVALUATE risk			PLAN to TREAT risk (additional mitigating actions)					Status		
Ref. number.	Date identified.	Risk Owner.	Risk description.	Current controls (if applicable).	Are the current controls effective?	Likelihood assessment	Consequence assessment.	Risk Rating	Escalation	Is the risk acceptable without treatment?	Treatments	Treatment Owner.	Treatment Due Date.	Target Risk Rating (after planned treatment).	Escalation	Is the target risk acceptable with treatment?	Is the risk open or closed?	Dated Closed.
R074	#####	DSS	s47G	Mitigation: s47G  Response: s47C / 47E	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applicable	Yes	open	
R075	#####	DSS	Trial is stopped or not extended causing confusion and concern.	Mitigation: DSS developing contingency winddown plans including communication strategy.	Effective	Possible	Moderate	Medium	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applicable	Yes	open	
R076	#####	DSS	s47G	s47C / 47E	Effective	Possible	Moderate	Low	Not applica	Acceptable	Continue to monitor	DSS	Not applicabl	Medium	Not applicable	Yes	open	

# Project Risk Matrix

**CONSEQUENCES**

		CONSEQUENCES					
	<b>People - Skill &amp; Resources</b>	Low-level loss of capabilities or capacity in DSS not requiring action	Minor loss of capability or capacity in DSS staff requiring additional training	Moderate loss of capability or capacity in DSS staff leading to the unavailability of core skills	Major loss of capability or capacity leading to unavailability of critical skills	Protracted loss of critical skills in DSS	
	<b>People – potential harm (internal &amp; external)</b>	Low-level physical or mental harm not requiring medical attention or intervention	Minor physical or mental harm requiring first aid treatment or negative consequences requiring minor intervention	Moderate harm, including: significant physical injury requiring hospitalisation; mental harm requiring counselling; or other negative consequences requiring significant intervention to restore quality-of-life	Major harm, including: major physical or psychological injury requiring extended hospitalisation; or negative consequences causing major loss in quality-of-life	Death or permanent incapacitation requiring significant lifetime care	
	<b>Financial</b>	Less than \$100,000 impact on Departmental funds	Between \$100,000 - \$500,000 impact on Departmental funds	Between \$500,000 - \$2m impact on Departmental funds	Between \$2m - \$5m impact on Departmental funds	Greater than \$5m impact on Departmental funds	
	<b>Reputation</b>	Internal criticism / dissent	Criticism from minor community segment Adverse press coverage	Criticism from the Government and Public Service	Local public outrage/ condemnation and high level political criticism	National public outrage/ condemnation and high level political criticism	
	<b>Internal Stakeholders</b>	Low-level tensions	Minor internal complaints	Damage to relationships with key stakeholders within DSS or other government agencies	Breakdown in key relationships requiring external mediation Minister dissatisfied	Breakdown in relationship with other government branch or agency requiring Ministerial intervention Breakdown in relationship with Minister	

**RISK MATRIX**

**L - LOW**

**M - MEDIUM**  
**H - HIGH**  
**E - EXTREME**

<b>External Stakeholders</b>	Low-level tensions	Minor client complaints	Damage to relationships with key non-government stakeholders, including communities, peak bodies and service providers	Breakdown in key relationships requiring external mediation Major client group dissatisfied	Breakdown in relationship with key non-government stakeholders requiring Ministerial intervention Clients completely dissatisfied
<b>Service Delivery / Continuity</b>	Low-level delays, delivery of services not compromised	Delays within allowable timeframe, minor impact on some service delivery	Significant delays, delivery of services in jeopardy	Delays outside acceptable timeframes, majority of services not delivered	Critical services cannot be delivered
<b>IT Systems and Assets</b>	Low-level system disruption causing inconvenience Minor damage to non-essential assets	System disruption causing delay Damage to required assets	System outage causing delay in key services Damage to essential assets	Key system outage affecting multiple areas Loss of essential assets unable to replace	Key system outage impacting on whole Department Loss of significant asset (e.g. building)
<b>Integrity / Compliance</b>	Non-compliance with internal policies and procedures No penalty imposed	Non-compliance with internal policy or accidental breach of external requirement	Technical legal challenge or legal breach Multiple minor reportable breaches Internal Fraud	Exposure to damages and prosecution of one or more persons Multiple cases of internal or external fraud	Exposure to significant damages and prosecution threatening operations Systematic large scale fraud
<b>Privacy / Security</b>	Information provided to internal stakeholder incorrectly	Breach at Protected level, no prosecution	Breach at Protected level, corrective action required Adverse media attention	Breach of Sensitive Highly Protected material Prosecution and significant adverse media attention	Critical breach of Sensitive Highly Protected material (e.g. client personal info) Significant penalties and reputation damage

<b>Project specific considerations</b>	Would slightly impact the efficiency or effectiveness of some aspect/s of the project, but would be resolved with <b>no impact on project delivery.</b>	Would impact the efficiency or effectiveness of some aspect/s of the project, and would be resolved with <b>minimal impact on project delivery.</b>	Would <b>impact project delivery</b> and the project would be subject to review and minor changes to facilitate successful delivery.	Would <b>significantly impact project delivery</b> and the project would be subject to review and major changes to facilitate successful delivery.	The <b>project could not be delivered.</b>
		Consequences may include low political and/or community sensitivity; small financial loss; minimal impact on staff, service providers and/or the community.	Consequences may include moderate political and/or community sensitivity; medium financial loss; impact on staff, service providers and/or the community.	Consequences may include significant political and/or community sensitivity; high financial loss; significant impact on staff, service providers and/or the community.	Consequences may include extreme political and/or community sensitivity; significant financial loss; severe impact on staff, service providers and/or the community.

<b>LIKELIHOOD</b>	<b>Historical</b>	<b>Probability</b>					<b>Insignificant</b>	<b>Minor</b>	<b>Moderate</b>	<b>Major</b>	<b>Severe</b>
	Has occurred on an annual basis in DSS in the past	Is expected to occur (up to 90% chance)				<b>Almost Certain</b>	<b>L</b>	<b>M</b>	<b>H</b>	<b>E</b>	<b>E</b>
	Has occurred in the last few years in DSS or recently in similar agencies	Will probably occur in most circumstances (up to 70% chance)				<b>Likely</b>	<b>L</b>	<b>M</b>	<b>H</b>	<b>H</b>	<b>E</b>
	Has occurred at least once in the history of DSS	Might occur at some point (up to 40% chance)				<b>Possible</b>	<b>L</b>	<b>M</b>	<b>M</b>	<b>H</b>	<b>E</b>
	Has never occurred in DSS but has occurred in similar agencies	Could occur at some time (up to 20% chance)				<b>Unlikely</b>	<b>L</b>	<b>L</b>	<b>M</b>	<b>H</b>	<b>H</b>
	Is possible but has never occurred to date	May occur only in exceptional circumstances (up to 5% chance)				<b>Rare</b>	<b>L</b>	<b>L</b>	<b>L</b>	<b>M</b>	<b>H</b>



Attachment B

Risk Assessment	Debit Card Trial Evaluation	Date of Risk Assessment	19/11/2015
Program/	Debit Card Trial	Date of next review	
Branch/es	Policy Systems Branch/Welfare Debit Card Taskforce		
Group/s	Policy Office/Families		

Risk Number	Risk Owner	Identify Risk				Analyse Risk			Evaluate Risk		
		Risk	Risk Category (or Risk Type)	Sources (What would be the root cause of this happening?)	Impacts (What would happen as a result?)	Current Controls (What are we already doing that would help manage the risk?)	Are the controls effective?	Likelihood	Consequence	Risk Rating	Risk Acceptable?
1	Evaluation Unit	No organisations tender for evaluation/tenders are of poor quality	Government Initiative	Allocated funding or time allocated for evaluation insufficient for size and complexity of evaluation	Evaluation has to be scaled back	Preliminary contact to assess availability prior to RFQ being sent out. Responses to an RFQ will determine whether the evaluation approach needs to be reconsidered or additional funds requested	Effective	Unlikely	Minor	Low	Yes
2	Evaluation Unit	Selected evaluation expert does not deliver services to an acceptable standard	Integrity/Compliance	Evaluation Expert does not have sufficient resources, experience or understanding of the debit card trial	Evaluation does not provide sufficient information to contribute to policy decisions	Ensure Expert has delivered similar projects, regular meetings to discuss progress, timely review of draft reports	Effective	Unlikely	Major	Medium	Yes
3	Welfare Debit Card Taskforce	Data provided by state governments not sufficient to analyse appropriate variables	Government Initiative	Protection of state owned data sources/ unavailability of data sets/ non-cooperation from state governments	Evaluation lacks key information to inform evaluation	Early consultation with state governments will ensure that all data is relevant and appropriate for analysis	Partly Effective	Unlikely	Moderate	Medium	Yes
4	Welfare Debit Card Taskforce	Data provided by card provider not usable or useful	Government Initiative	Protection of company owned sources/ unwillingness to provide readable sets of data/ data sets not up to standard	Evaluation lacks key information to inform evaluation	Contracts being drafted to ensure data provided is appropriate for purpose.	Effective	Unlikely	Minor	Low	Yes
5	Welfare Debit Card Taskforce	Merchants unwilling to provide information regarding sales	Government Initiative	Protection of data for competitive advantage purposes/ insufficient records kept / unwillingness to help project which restricts trade	Evaluation lacks key information to inform evaluation	Early consultation to ensure best Possible method of merchant engagement is undergone	Partly Effective	Possible	Minor	Medium	Yes
6	Welfare Debit Card Taskforce/ Evaluation Unit	Services unwilling to provide information or engage with evaluators	Government Initiative	Protection of information / insufficient records kept/ unwillingness to assist project which is not seen as beneficial to individuals	Evaluation lacks key information to inform evaluation	Consultation with local services, including State agencies such as police and hospitals, to establish availability of measures and willingness to share information prior to trial commencement	Partly Effective	Unlikely (for all)	Major	Medium	Yes
7	Welfare Debit Card Taskforce/ Evaluation Unit	Method and analytic approach not appropriate for purpose	Government Initiative	Programme logic not structured to effectively measure changes which should be attributed to the trial. Analysis of project not flexible to accommodate new thinking.	Positive evaluation findings will be undermined due to poor programme logic. Negative evaluation findings may be incorrectly attributed to programme.	Preparatory work with contracted agency to identify meaningful and available measures of trial objectives and outcomes in consultation with evaluation consultants prior to trial commencement.	Effective	Unlikely	Major	Medium	Yes
8	Evaluation Unit/ Welfare Debit Card Taskforce	Analysis reported in a way that is not consistent with programme logic, or limitations of data extracted	Government Initiative	Organisation attributes negative or positive change to cashless card despite other potential influencing factors, due to ideology or desire to come to distinct and dramatic conclusions	Evaluation findings will be unfairly attributed to the card and irresponsible reporting may feed into ideological arguments instead of objective measuring of variables	Consultation with organisation will be robust and informative, organisation will be procured on basis of proven ability to provide useful information	Partly Effective	Possible	Moderate	Medium	Yes

9	Welfare Debit Card Taskforce	Evaluation reveals issues with implementation and Government is not informed quickly enough to respond	Service Delivery/Continuity	Reporting structures not in place to inform immediate essential changes to programme delivery (i.e. workarounds)	Programme will be left with structural deficiency for period of time that is unnecessary	Contract will be written to ensure evaluation organisation will inform DSS of any issues on the ground in a timely manner. Reporting of interim outcomes and data to Government to be included in evaluation contract requirements	Effective	Unlikely	Moderate	Low	Yes
10	Evaluation Unit/Welfare Debit Card Taskforce	Local leadership panels, due to their crossover with the evaluation, have a real or perceived impact on individual privacy	Privacy/Security	Leadership panel forms not written in a way that guarantees informed consent	Programme will breach privacy regulations	Work with DSS ethics advisor, Customer engagement officer at DSS, legals and DHS to ensure that all ethical requirements for informed consent are provided to individual when evaluation is undertaken	Effective	Unlikely	Major	Medium	Yes
11	Evaluation Unit/Welfare Debit Card Taskforce	Evaluation is perceived as not independent due to use of Commonwealth owned data collections	Reputation	Government and Department are not transparent with data sets	Criticism over lack of transparency	individual data sets will be provided to Evaluation organisation	Effective	Possible	Minor	Low	Yes
12	Evaluation Unit/Welfare Debit Card Taskforce	s47C / 47E	External Stakeholders	s47C / 47E	s47C / 47E	s47C / 47E	Effective	Possible	Moderate	Medium	Yes
13	Evaluation Unit/Welfare Debit Card Taskforce	Adequate internal resources not available to establish and manage evaluation	People - Capability and skills	Inadequate staff funding, competing priorities, staff turnover	Compromised quality of deliverables and/or completion of project in timeframe required	Preliminary and ongoing communication with Executive to ensure awareness of resourcing needs. Due attention paid to recordkeeping and to comprehensive handovers if necessary	Effective	Possible	Minor	Medium	Yes
14	Evaluation Unit/Welfare Debit Card Taskforce	Conflicts of interest impact on evaluation	Integrity/Compliance	Conflicts of interest exist for members of the tender evaluation Committee, for the Provider engaged and/or for any subcontractor, and other staff involved	Compromised tender assessment process that could lead to failure to contract most suitable Provider. The Provider's (or subcontractor's) approach and/or deliverables may be compromised	All parties informed of responsibilities and asked to declare any conflict of interest. Relevant procedures will be followed and expert advice will be sought if needed	Effective	Possible	Moderate	Medium	Yes