

## **The Next Act in Arts Funding.**

**Unlocking government procurement to create a new cultural funding stream.**

*A submission to the House of Representatives Standing Committee on Communications, Sports and the Arts Inquiry into Philanthropy and Private Support for the Arts.*

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16 March 2026

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## Executive Summary

This submission responds to the House of Representatives Standing Committee on Communications and the Arts Inquiry into Philanthropy and Private Support for the Arts (The Committee) by identifying a new mechanism through which governments can help expand cultural funding without increasing public expenditure.

***The proposals set out in this submission are radical in their simplicity. With modest adjustments to existing policy settings, governments can use social procurement to help transform arts funding in Australia - without additional cost to government, businesses, consumers or the Australian public.***

Arts and cultural activity plays a central role in Australia's national life. It shapes our shared identity, strengthens communities, supports wellbeing and contributes significantly to the economy. From local festivals and community theatre to independent artists and music education in schools, the arts enrich everyday life for millions of Australians and help tell the stories of who we are as a nation, and who we want to become.

Despite its significance to the lives of so many Australians, the arts sector faces a persistent structural challenge. Demand for funding consistently exceeds available public resources, and philanthropic giving to the arts remains modest compared with other sectors and international peers. As a result, many independent artists, small organisations and emerging creative voices remain underfunded, even as public interest and participation in cultural activity continues to grow.

For governments, the challenge is clear. There is strong demand to support arts and cultural activity, but limited capacity to increase public expenditure. In this environment, new approaches are required to expand the overall funding base for the arts without increasing pressure on government budgets.

One policy tool that has proven effective in other areas is social procurement. By using procurement frameworks to achieve broader social outcomes, governments have been able to support priority sectors without additional spending. Across Australia, social procurement policies have successfully encouraged procurement from Indigenous-owned businesses, social enterprises and organisations employing people with disability. These initiatives demonstrate that procurement can be a powerful lever for achieving public policy objectives while remaining cost neutral.

However, one significant area of government procurement has not yet been considered through this lens: payment infrastructure.

Every day, governments, public institutions and businesses process billions of dollars in transactions through payment systems. The economic value embedded within this infrastructure currently flows almost entirely to for-profit financial institutions and payment networks, some of which send all profit offshore. Yet new purpose-driven payment models now make it possible to redirect a portion of transaction margin to support social and cultural outcomes.

These systems are already safe, secure and widely used across the economy. They operate on established payment networks and comply with the same regulatory and security standards as other payment providers. In short, the infrastructure exists, it is proven, and it is ready for broader adoption.

The ArtsPay Foundation was established to demonstrate how this model can generate new funding for the arts. Through its approach, a portion of transaction margin from payment processing is directed to the Foundation and distributed as grants to artists and small cultural organisations. Early grant rounds have revealed strong demand for this type of funding, particularly from independent artists and smaller organisations that often fall outside traditional funding programs.

The opportunity for government is significant. If even a small proportion of transactions processed by government agencies, cultural institutions and publicly funded organisations were directed through purpose-driven payment infrastructure, it would generate a substantial new funding stream for the arts - without increasing costs to government or consumers.

At present, the primary barrier to this opportunity lies within government procurement frameworks. Merchant services and financial services procurement are often restricted to whole-of-government panels dominated by major banks, limiting participation by innovative or purpose-driven providers.

Targeted adjustments to these procurement frameworks would allow agencies to consider purpose-driven payment providers alongside traditional providers. Doing so would increase competition, align payment infrastructure with existing social procurement principles, and enable government transactions to generate new funding for Australia's cultural sector.

***This submission proposes practical, cost-neutral reforms that would allow governments to use existing procurement systems to unlock a new and sustainable source of funding for the arts.***

By enabling participation by purpose-driven payment providers, governments have the opportunity to harness everyday economic activity to support Australia's creative sector, reduce pressure on existing grant programs, and demonstrate global leadership in innovative cultural funding.

Implemented at scale, this approach would position Australia as a global leader in innovative, cost-neutral cultural funding.

## **Foundational Principles**

The proposals in this submission are based on a set of non-negotiable principles relating to public finance, procurement integrity and risk management.

Under no circumstances should governments relax requirements relating to financial governance, cyber security, PCI compliance, fraud prevention, privacy protection, operational resilience or value for money.

Any payment provider seeking to operate within government systems must meet the same standards required of all financial service providers, including:

- full PCI-DSS compliance
- robust cyber security standards
- compliance with all relevant financial regulations
- demonstrable operational reliability and uptime
- competitive pricing and value for money
- appropriate contractual and regulatory safeguards.

Nor should purpose-driven or social benefit providers receive favourable treatment if they cannot compete on product quality, technology capability, security standards or price.

The stewardship of public money requires that governments extract maximum value from every dollar spent while maintaining the highest standards of financial integrity and risk management. This principle lies at the core of this submission.

The reforms proposed in this paper do not seek to weaken procurement standards or financial governance frameworks. Rather, they seek to ensure that where multiple providers are capable of meeting those standards, governments are able to consider additional public value that may be generated through the procurement decision.

In this context, social procurement principles should operate as an additional dimension of value, not a substitute for financial discipline, security or service performance. This submission does not seek preferential treatment for purpose-driven providers. It simply proposes that where providers meet all required standards, governments should also be able to consider the additional public value a procurement decision may generate.

## **1. The Value of Arts and Cultural Activity**

Arts and cultural activity plays a vital role in Australian life. The arts contribute to national identity, strengthen communities, support wellbeing and enrich everyday experiences for millions of Australians. From local festivals and community theatre to contemporary music, visual arts and major cultural institutions, creative activity helps Australians tell their stories, understand their history and imagine their future.

The arts are also an important economic contributor. Australia's creative industries support tens of thousands of jobs and generate billions of dollars in economic activity each year through tourism, events, festivals, production, design and digital content. Cultural activity also supports vibrant communities and attractive places to live, work and visit.

For these reasons, governments at all levels invest in arts and cultural activity through grants programs, cultural institutions, infrastructure funding and policy initiatives. Public support for the arts reflects the widely recognised public value of cultural activity and the important role it plays in Australia's social and economic life.

The Board of the ArtsPay Foundation knows this, because they have lived it. Much of that lived experience is explained in more detail in the next section. For deeper analysis of the financial or economic contribution to the arts, others are best placed to provide that data. The ArtsPay Foundation relies on that data to demonstrate the tangible benefits of the arts to Australians' lives.

## 2. The Structural Funding Challenge

These same organisations have undertaken important work analysing the scale and structure of arts funding in Australia. Organisations such as The Australia Institute and A New Approach have produced detailed analysis of public investment and cultural policy settings, and both have made submissions to this inquiry.

The purpose of this submission is not to replicate that work. The ArtsPay Foundation does not possess the national data capabilities required to quantify the total funding gap facing the sector.

Instead, the Foundation draws on three sources of evidence that illustrate the lived reality of the arts funding system:

- The research and interviews contained in the Turning Point report, representing discussions with dozens of artists and arts managers around Australia about the state of Arts funding, and how it could be improved;
- The Foundation's own grant application data;
- The lived experience of the Foundation's Board of Directors, who collectively bring decades of experience as artists, arts managers, and both government and philanthropic grantmakers.

*Turning Point: Arts Funding in Australia Today and Tomorrow*, produced by The ArtsPay Foundation draws on interviews with more than 35 artists, arts workers, administrators and funders from across Australia.

These conversations reveal a remarkably consistent picture of the challenges facing artists and small arts organisations today.

Three themes emerged clearly from this consultation:

- It is extremely difficult for artists to earn a living from creative practice
- Small arts organisations struggle to achieve financial sustainability
- Many groups are excluded from the funding system entirely.

These findings align with broader research showing that most artists operate in precarious employment conditions. Only around 19 percent of professional artists work in secure salaried employment, with the majority relying on freelance or short-term contract work.

As one interviewee described in the Turning Point consultations:

*“In the arts in Australia, precarious employment, unpaid work and short-lived careers are the norm.”*

Artists frequently rely on a combination of project grants, casual employment and unpaid labour to sustain their practice. For many, the result is a constant cycle of grant applications, short-term projects and financial insecurity.

Another interviewee summarised the experience succinctly:

*“Artists in this country are used to living one paycheck away from poverty.”*

The structure of project-based funding also means that a significant amount of creative labour remains unpaid. Artists and small organisations often spend substantial time developing ideas, preparing applications and undertaking creative development work that is rarely funded directly.

As Jeremy Smith, ArtsPay Foundation Board Member and former senior leader within both state and federal arts funding agencies, explains:

*“Artists and arts organisations dance the dance of funding cycles, assembling a cocktail of support that may include state and local government grants, box office income, corporate support and a significant amount of in-kind labour. There are many hoops to jump and many ingredients to combine to make a project viable. Having worked inside both state and federal arts funding agencies, I have seen how demanding that cycle can be.”*

The Turning Point consultations also highlighted the challenges facing the small-to-medium arts sector. Despite producing a large proportion of Australia’s cultural activity, these organisations frequently struggle to secure stable operational funding.

As one participant observed:

*“The way we fund the small to medium sector simply doesn’t pay for the work we produce.”*

Others pointed to the administrative burden associated with grant applications and reporting processes, which can consume significant time and resources relative to the size of the grants themselves.

For many artists and organisations, the result is a system that requires constant effort simply to remain financially viable.

The level of demand revealed through the Foundation’s grant programs illustrates the scale of unmet need across the sector. In its first year of operation the ArtsPay Foundation received more

than 1,200 applications for funding. In its second grant round this number increased to more than 1,600 applications.

Applications were received from every state and territory and across a wide range of artforms, including music, theatre, dance, visual arts, literature, digital media and community arts.

These figures demonstrate that the challenge facing the arts is not a lack of creative activity, but a lack of accessible funding mechanisms to support it..

As ArtsPay Foundation Director Peter White observes:

*“Arts funding has been declining per capita in Australia for a number of years and available funds are heavily concentrated on a handful of high-profile arts organisations, resulting in a struggle for independent artists and small-to-medium companies to achieve financial sustainability.”*

Similarly, Foundation Treasurer Tracy Mekler notes that the current system relies heavily on government grants that can be complex to access:

*“Arts funding in Australia is limited and highly dependent on government grants which often have complicated application processes and restricted distribution models.”*

For First Nations leaders and cultural practitioners, the issue is also about recognising the deeper cultural value of the arts.

Genevieve Grieves, a Worimi woman and award-winning artist, researcher, educator, curator, filmmaker, oral historian and Foundation Director says of our collective attitude towards the arts:

*“Arts and culture hold our stories, connections, knowledge and belonging. They are central to who we are as a society. Yet their contribution has consistently been undervalued.”*

Ben Graetz, a Iwaidja and Malak Malak man with 25 years of experience in performing arts, and now a Foundation Director reflects:

*“Across my career working in the arts, particularly with First Nations and community-led projects, I have seen how difficult it can be for artists and small organisations to access sustainable philanthropic support. Government programs often prioritise short-term project funding, but there is still a gap when it comes to building long-term relationships with donors and strengthening the sector’s capacity to attract private investment. Initiatives like The ArtsPay Foundation offer practical tools that can help bridge this gap and make philanthropic giving more accessible, transparent and impactful for the arts sector”.*

Foundation Director Pippa Dickson also notes the importance of public investment to give confidence to private investment in arts and culture:

*“Attracting private sector support for arts programs and projects becomes significantly more difficult when there is no visible federal government investment or endorsement. Public funding often provides an important signal of legitimacy and due diligence to potential philanthropic partners, unless a program is explicitly positioned to address a critical gap or advocate for policy change. There is a need for trusted, artist-led platforms that build confidence among funders, simplify funds distribution for recipients, and create an independent structured pathway for private sector investment in the arts.”*

Taken together, these experiences point to a broader structural challenge: while Australia benefits enormously from the creativity and cultural contribution of artists, the systems through which we fund and support creative work remain limited, fragmented and often inaccessible.

Addressing this challenge will require not only continued government investment, but also new mechanisms capable of expanding the overall pool of resources available to the arts.

***The opportunity identified in this submission is not to redistribute existing arts funding, but to expand the overall pool of resources available to the cultural sector.***

### **3. The ArtsPay Model and the ArtsPay Foundation**

ArtsPay Pty Ltd is an Australian payment company established to demonstrate how everyday economic activity can generate new funding for the arts without additional cost to government, businesses or consumers.

The model operates through standard electronic payment infrastructure. When a transaction is processed using ArtsPay, a portion of ArtsPay’s margin is directed to the ArtsPay Foundation to support artists and cultural organisations. Importantly, this does not require any increase in the price paid by the customer or the merchant. The cultural funding is generated through the redirection of part of the value already embedded within existing payment system margins.

ArtsPay’s payment infrastructure is supported by Fiserv, one of the world’s largest financial technology providers. Fiserv has been operating for more than 30 years and is a global leader in payments and financial services technology.

The company processes approximately 90 billion transactions annually, supports more than 6 million merchants across over 100 countries, and provides services to nearly 10,000 financial institution clients worldwide. Fiserv manages more than 1.7 billion accounts and is widely recognised as one of the largest merchant acquiring and payments technology providers globally.

Through this partnership, ArtsPay operates on globally proven payments infrastructure trusted by many of the world’s largest financial institutions, retailers and service providers. This ensures that ArtsPay’s payment systems meet the same standards of reliability, security and operational resilience expected of major financial service providers.

Importantly, the use of purpose-driven payment infrastructure does not come at the expense of commercial competitiveness. Businesses adopting the ArtsPay platform receive the same world-

class payments technology used by global enterprises, while in some cases also benefiting from lower transaction costs than those offered by their previous payment providers.

This combination of mature infrastructure, global payments capability and competitive pricing demonstrates that purpose-driven payment systems can operate at the same standard as traditional providers while generating additional public value.

***The model proposed in this submission therefore does not depend on experimental technology or untested financial infrastructure. It is built on the same global payments systems that already underpin a large share of the world's digital commerce.***

ArtsPay has also demonstrated that a purpose-driven payment system can remain commercially competitive. The company has built the model, tested the market and grown to a meaningful scale. Businesses across multiple sectors have already adopted the platform, demonstrating that the private sector is willing to support payment infrastructure that generates cultural value where it does not increase cost or administrative burden. In some settings, ArtsPay has also demonstrated that purpose-driven payment infrastructure can reduce transaction costs relative to incumbent providers.

This matters because it shows that the opportunity identified in this submission is not theoretical. The technology exists, the compliance framework already exists, and the market has demonstrated demand.

***The remaining question is whether government procurement systems will allow the public sector to participate in the same innovation.***

The ArtsPay Foundation was established to distribute the cultural funding generated through this model. Its focus is on supporting independent artists, small organisations and creative activity that often falls outside the reach of traditional funding programs but remains essential to the vitality of Australia's cultural life.

The Foundation's grant programs provide direct evidence of both demand and accessibility. In its first year of operation, the Foundation received more than 1,200 applications for funding from artists and organisations across every Australian state and territory and spanning a wide range of artforms. In its second grant round, this number increased to more than 1,600 applications.

The scale and diversity of these applications demonstrates the depth of unmet need across Australia's cultural sector. Applications were received from visual artists, musicians, writers, performers, producers, community arts organisations, regional arts groups and emerging cultural initiatives. These figures reinforce a central point of this submission: the challenge facing the arts is not a lack of creative activity, but a lack of accessible funding mechanisms to support it.

The Foundation's grants are deliberately simple and accessible. Unlike many traditional funding programs, applicants are not required to navigate highly complex eligibility frameworks or extensive administrative requirements. The aim is to provide small but meaningful injections of

funding that help artists and organisations deliver projects, sustain creative practice and strengthen cultural participation.

In doing so, the ArtsPay Foundation complements rather than replaces traditional government arts funding programs. It supports activity that may fall outside the scope of existing programs, reach artists who may not otherwise receive support, and help sustain the broader cultural ecosystem on which Australia's arts sector depends.

***In short, ArtsPay has built the model, tested the market and demonstrated that it can operate securely, competitively and at scale. The ArtsPay Foundation has demonstrated the level of demand for the funding it can generate. The remaining opportunity is for governments to enable the public sector to participate in the same model and, in doing so, help create a new and sustainable source of funding for the arts.***

The remaining barrier is not technology, regulation or market demand. It is the structure of public sector procurement systems

### **Case Study - Creative Australia and the Australian Cultural Fund**

Creative Australia is the Australian Government's principal arts investment and advisory body. It administers national funding programs, provides sector leadership and manages a range of initiatives designed to support artists and cultural organisations across the country.

One of these initiatives is the Australian Cultural Fund, a national fundraising platform that enables artists and arts organisations to raise funds for creative projects from the public.

Payments flowing through the Australian Cultural Fund are processed through the ArtsPay payment platform.

This arrangement was established following a procurement process in which ArtsPay was required to meet the same compliance, security and operational standards as other payment providers. ArtsPay successfully met these requirements and implemented a payment solution that required no development work or additional infrastructure investment by Creative Australia.

The implementation also reduced transaction costs for the platform.

The system has now operated successfully for more than two years, processing payments supporting artists and cultural projects across Australia without operational issues.

This experience demonstrates several important points relevant to this inquiry.

First, purpose-driven payment infrastructure can meet the same security, compliance and operational standards required by government agencies.

Second, innovative payment solutions can be implemented without creating additional administrative burden or technology risk for public institutions.

Third, payment infrastructure can operate within existing government procurement and regulatory frameworks while simultaneously generating cultural benefit.

In short, the model described in this submission is not theoretical. It is already operating within the Australian Government's own cultural funding ecosystem.

The opportunity now is to extend this logic more broadly across government procurement systems.

Where procurement frameworks allow it, payment infrastructure can deliver both operational efficiency and cultural benefit. The experience of the Australian Cultural Fund demonstrates that this model can function securely, competitively and at scale within the public sector.

Despite examples such as this, similar arrangements remain difficult for many government agencies to adopt.

## **4. Social Procurement as a Lever for Public Policy Outcomes**

Governments across Australia, including Commonwealth, state, territory and local governments, increasingly use social procurement as a policy lever to achieve broader social, economic and environmental outcomes through their purchasing power.

Public procurement represents one of the largest areas of government expenditure. By incorporating social and economic objectives into procurement frameworks, governments can support priority sectors and deliver public value without increasing direct expenditure.

Over the past decade, social procurement has evolved from a voluntary corporate social responsibility practice into a formal policy mechanism used by governments at Commonwealth, state and territory levels.

Many local governments have also adopted social procurement policies, particularly in Victoria and New South Wales, using council purchasing power to support local employment, social enterprises and community outcomes.

Examples include policies that encourage or mandate procurement from:

- Indigenous-owned businesses
- Social enterprises
- Small and medium enterprises
- Organisations employing people with disability
- Businesses meeting gender equality standards
- Environmentally sustainable suppliers.

These policies demonstrate that procurement frameworks can be deliberately designed to support broader public policy objectives while still achieving value for money in government purchasing.

As demonstrated through the Australian Cultural Fund arrangement with Creative Australia, purpose-driven payment infrastructure can operate successfully within government systems where procurement frameworks allow it.

## **Commonwealth Initiatives**

At the federal level, the Indigenous Procurement Policy (IPP) is the most prominent example of social procurement in practice. Introduced in 2015, the policy requires Commonwealth agencies to award a growing proportion of contracts to Indigenous-owned businesses.

Prior to the introduction of the IPP, Commonwealth procurement from Indigenous businesses was estimated at approximately \$6 million per year. By leveraging procurement as a policy tool, the program has facilitated more than \$13 billion in contracts with Indigenous businesses.

Other Commonwealth procurement measures incorporate social objectives through eligibility requirements and sustainability criteria. For example, companies seeking large federal contracts must demonstrate compliance with the Workplace Gender Equality Act, while new environmentally sustainable procurement requirements increasingly require suppliers to demonstrate environmental performance.

### **Case Study - Supply Nation and Indigenous Procurement**

Australian governments have previously used procurement policy to transform economic participation in targeted sectors.

One of the most successful examples is **Supply Nation**, which was established to support government and corporate procurement from Aboriginal and Torres Strait Islander businesses.

Prior to the introduction of the Indigenous Procurement Policy, government spending with Indigenous businesses was extremely limited. By introducing procurement targets and supplier recognition frameworks, governments were able to use their purchasing power to stimulate growth in the Indigenous business sector.

Today, billions of dollars in contracts are awarded to Indigenous businesses through government procurement.

The key insight from this experience is that procurement systems can shape markets. By adjusting procurement rules and incentives, governments can expand economic participation and generate new opportunities without requiring direct public expenditure.

The opportunity identified in this submission applies the same policy logic to cultural funding.

## **State and Territory Initiatives**

States and territories have also embedded social procurement into their procurement frameworks.

Victoria's Social Procurement Framework is widely regarded as one of the most comprehensive examples. It requires government buyers to consider social outcomes such as disability employment, Aboriginal business participation and opportunities for disadvantaged job seekers when awarding contracts.

Other jurisdictions use procurement policy to support local industry development, apprenticeships, Aboriginal participation and regional economic growth. These frameworks demonstrate how government purchasing power can be used to achieve broader economic and social outcomes while delivering core services.

## **Using Procurement to Drive Structural Change**

In many cases, procurement policy has been used not simply to purchase goods or services, but to shape markets and create opportunities that would not otherwise exist.

Examples include:

- Infrastructure procurement programs that require apprenticeships and training opportunities,
- Procurement policies that expand opportunities for Indigenous-owned businesses.
- Supply chain transparency requirements that address modern slavery risks.
- Procurement preferences that support the development of circular economy industries.

These initiatives demonstrate that procurement can be an effective and cost-neutral mechanism for supporting sectors that governments wish to strengthen.

## **An Opportunity for Cultural Funding**

While social procurement policies are now widely used to support economic participation, employment and environmental outcomes, they have not yet been applied to cultural funding mechanisms.

Payment infrastructure represents a significant and largely untapped opportunity in this regard.

Every day, governments, public institutions and businesses process billions of dollars in transactions through payment systems. New purpose-driven payment models now make it possible for a portion of the transaction margin generated through these systems to be redirected toward social and cultural outcomes.

These systems operate on established financial networks and meet the same regulatory and security standards as other payment providers. The infrastructure therefore already exists, and the model has been demonstrated in practice.

Applying social procurement principles to payment infrastructure would allow governments to support cultural funding through existing economic activity - without increasing taxes, charges or public expenditure.

This represents a natural extension of the social procurement policies already used across Australia.

## **5. Payment Infrastructure - The Next Act**

Every day, governments, public institutions and local councils process large volumes of financial transactions.

Payments are made for a wide range of services including rates, permits, licences, cultural events, facility bookings, ticketing, parking, fines, planning applications and other government services. Across Commonwealth, state, territory and local governments, these transactions represent billions of dollars in economic activity each year.

These transactions are processed through payment infrastructure provided by banks, financial institutions and payment service providers. The fees associated with this infrastructure are typically absorbed as part of the cost of delivering government services and are embedded within existing payment systems.

Despite the scale of this activity, payment infrastructure has historically been viewed purely as a technical or financial service rather than as a potential mechanism for delivering broader public policy outcomes.

In recent years, however, new models have emerged demonstrating that payment systems can generate social value alongside their core financial function.

Internationally, a number of initiatives link financial transactions with charitable giving, including consumer “round-up” donation programs and retailer-led fundraising campaigns. While these models demonstrate the potential for payment systems to generate social value, they typically rely on voluntary consumer donations or additional contributions from businesses. In most cases, these approaches increase costs for either the consumer or the merchant.

Purpose-driven payment infrastructure demonstrates a different approach.

Rather than asking consumers or businesses to contribute additional funds, these models redirect a small portion of the existing transaction margin already embedded within payment systems. In doing so, they are able to generate social value without increasing costs for the customer, the merchant or the public sector.

Importantly, these systems operate on the same regulated financial infrastructure used by existing payment providers. They must meet the same standards for security, compliance, reliability and operational performance. From the perspective of the end user, the payment process remains unchanged.

This means payment systems can be structured in ways that generate additional public value without increasing costs for consumers, increasing costs for businesses, or requiring additional government expenditure.

***The scale of payment activity across the public sector means that even a very small proportion of transaction margin redirected toward public purposes could generate significant funding streams.***

Applied to the cultural sector, this approach has the potential to create a new and sustainable source of funding for artists and cultural organisations, complementing existing government investment and philanthropic support.

Despite the rapid development of social procurement policies across Australia, payment infrastructure has not yet been considered as a mechanism for supporting cultural funding.

This represents a significant opportunity for governments to expand the overall pool of resources available to the arts by leveraging economic activity that is already occurring across the public sector.

To understand the scale of the opportunity, consider the everyday transactions that occur across Australia's economy.

Every day Australians buy a cup of coffee, pay for public transport, purchase lunch, attend concerts and events, pay for parking and settle household bills such as rates and utilities.

Imagine a system in which a small portion of the value already embedded within these transactions helped fund artists and cultural activity across the country - without increasing costs for consumers, businesses or governments.

***In effect, everyday economic activity would become part of the funding architecture that sustains Australia's cultural life.***

## **6. Procurement and Financial Management Rules can create a new funding source for the arts**

Governments across Australia already use procurement to shape markets and expand economic participation in priority sectors.

Despite the rapid development of social procurement policies across Australia, existing procurement and financial management frameworks often prevent governments from applying these principles to payment infrastructure.

Across Commonwealth, state and territory governments, financial services are typically procured through centralised banking arrangements, whole-of-government panels, or standing offer

contracts. These arrangements are designed to simplify procurement, reduce administrative burden and ensure consistency in financial management across government.

While these frameworks serve important governance purposes, they can also have the unintended consequence of restricting the range of financial service providers available to government agencies.

At the same time, governments across Australia have increasingly adopted social procurement policies that encourage procurement decisions to deliver broader economic, social and environmental outcomes.

## **Commonwealth**

At the Commonwealth level, procurement is governed by the Commonwealth Procurement Rules, which state that procurement should support broader government objectives where possible. These objectives include Indigenous economic participation through the Indigenous Procurement Policy, workplace gender equality requirements, and environmentally sustainable procurement.

However, the Commonwealth also operates Whole-of-Australian-Government procurement arrangements for commonly purchased goods and services. Where these arrangements exist, many entities are required to use them rather than undertaking independent procurement processes. These arrangements increase efficiency and purchasing power but can reduce flexibility for agencies to engage alternative providers outside the established panels.

## **Victoria**

Victoria operates one of Australia's most developed social procurement systems through the Victorian Social Procurement Framework, which requires departments and agencies to consider social and sustainable outcomes in procurement activity.

However, under the Standing Directions issued pursuant to the Financial Management Act 1994, agencies are generally required to operate banking arrangements within the government's Central Banking System and obtain financial services through State Purchase Contract arrangements unless an exemption is granted.

These arrangements centralise banking and payment services across government and support financial oversight and risk management. In practice, however, they can limit the ability of agencies to engage alternative payment providers outside those contracts.

***Victoria therefore presents a clear policy contradiction: a strong social procurement framework alongside financial procurement settings that effectively close the market to alternative payment providers.***

## **New South Wales**

The NSW Government similarly recognises procurement as a mechanism for delivering broader social outcomes. NSW procurement policy states that government purchasing should support social outcomes and sustainability objectives alongside value for money.

At the same time, the NSW Government operates whole-of-government banking arrangements and shared payment infrastructure used by many agencies. These arrangements improve efficiency and consistency across government but also concentrate payment services within a limited number of approved providers.

## **Western Australia**

Western Australia has adopted a Social Procurement Framework which explicitly recognises government purchasing power as a mechanism for delivering social, economic and environmental benefits.

However, many financial services used by government agencies are procured through Common Use Arrangements, which aggregate procurement across government and establish standing contractual relationships with approved providers.

## **Queensland**

Queensland's Procurement Policy similarly emphasises broader economic and social objectives, including support for local businesses, small and medium enterprises and First Nations economic participation.

However, Queensland government agencies also operate within centralised procurement arrangements for financial services and banking infrastructure, which are typically established through aggregated contracts or standing arrangements.

## **South Australia**

South Australia's Industry Participation Policy and procurement framework encourage agencies to support local industry participation and broader economic outcomes through government purchasing decisions.

However, financial services procurement is generally managed through whole-of-government arrangements designed to centralise banking services and reduce duplication across agencies.

## **Tasmania**

Tasmania's procurement framework similarly encourages value for money while supporting broader economic and community outcomes, including local business participation.

However, as in other jurisdictions, banking and payment services are generally delivered through centralised arrangements designed to support financial management and risk oversight.

## Local Government

Local governments across Australia represent a significant component of public sector procurement. Councils collectively manage large budgets and substantial community assets, and procure a wide range of goods and services in delivering services to their communities. For example, local governments in Western Australia alone collectively manage more than \$40 billion in community assets and undertake billions of dollars in annual expenditure each year.

Unlike state government departments, which are often required to operate within whole-of-government procurement and banking arrangements, local governments generally procure financial services independently. Councils operate under state local government legislation and develop their own procurement policies and procedures governing purchasing, financial management and contracting. These policies typically set thresholds for quotations and tenders and outline the processes councils must follow when procuring goods and services.

This means that, in principle, councils have greater flexibility than state government agencies to determine how financial services, banking arrangements and payment infrastructure are procured.

Many councils have also adopted procurement policies that explicitly recognise the potential for purchasing decisions to generate broader social, economic and environmental benefits.

Examples from across Australian local governments include policies that:

- Emphasise sustainable procurement principles, including fairness, transparency and community benefit.
- Encourage engagement with social enterprises, Indigenous businesses and other social benefit suppliers.
- Incorporate environmental sustainability, circular economy and local economic development objectives into procurement decisions.

These policies demonstrate that local governments already recognise procurement as a lever for delivering broader social outcomes.

However, despite this formal flexibility, councils are often highly risk-averse in practice. Many align their procurement practices with state government approaches or rely on established supplier panels and preferred supplier arrangements, even where they are not legally required to do so.

As a result, financial services, banking and payment infrastructure are frequently sourced through a small number of established providers, with limited opportunity for alternative providers to participate.

This creates a similar practical outcome to that observed within state government procurement systems. Even where councils have adopted strong social procurement policies, the application of those policies to financial services and payment infrastructure remains limited.

The result is a clear contradiction. Governments at all levels increasingly recognise social procurement as an important policy lever, yet procurement practices in areas such as banking and payments often remain structurally closed to new entrants and innovative models capable of delivering additional social value.

This suggests that the barrier is not primarily the absence of policy support for social procurement, but rather the structure of procurement systems themselves.

## **A Structural Policy Contradiction**

Taken together, these arrangements demonstrate a consistent pattern across Australian jurisdictions.

Governments are increasingly seeking to use procurement as a mechanism for delivering broader social and economic outcomes. Social procurement frameworks now operate across Commonwealth, state, territory and local governments.

However, the financial services category - including payment processing and merchant services - is typically governed by centralised treasury arrangements or whole-of-government banking contracts.

As a result, one of the largest categories of government transaction activity remains largely outside the scope of social procurement policy.

This creates a structural contradiction within government policy.

On the one hand, governments are actively seeking to use procurement to deliver social outcomes. On the other hand, the procurement and financial management frameworks governing payment infrastructure often prevent agencies from considering providers that could deliver those outcomes.

## **7. Procurement Reform Options**

While the mechanisms discussed in this section relate to procurement settings, the reform proposed in this submission is fundamentally a cultural funding reform.

The barrier identified in this submission is not the absence of policy support for social procurement. Governments across Australia already use procurement to advance broader policy objectives, including First Nations economic participation, environmental sustainability, gender equality, disability employment and skills development. At the Commonwealth level, procurement-connected policies already include the Indigenous Procurement Policy, Workplace Gender Equality Procurement Principles, the Environmentally Sustainable Procurement Policy and the Australian Skills Guarantee.

The problem is that this logic has not yet been applied to payment systems in a way that can generate new funding for the arts.

That matters because this is not merely a procurement reform. It is a cultural funding reform. If governments allow social procurement principles to be applied to payment infrastructure, they can help create a new, scalable source of arts funding that grows with economic activity, expands support for artists and cultural organisations, reduces pressure on existing grant programs, and positions Australia as a world leader in cost-neutral cultural funding innovation. This would not replace public funding. It would grow the overall funding pool and change the funding landscape by unlocking a structural revenue stream that does not depend on new taxes, new levies or new budget outlays.

As ArtsPay Foundation Chair Jane Crawley OAM puts it:

*"Every Australian, regardless of their financial context, can support the arts without spending any additional money, simply through supporting merchants who utilise the ArtsPay platform. It's the ultimate democratisation of funding."*

The reforms below are designed to be practical, fiscally neutral and politically broad. They do not require governments to create a new arts fund or dismantle existing financial governance systems. They require governments to adjust the procurement rules, policy settings and approval pathways that currently prevent payment infrastructure from being used to generate cultural value.

Most importantly, this submission does not support the relaxation of any of the compliance requirements imposed on providers of financial services and nothing in the below would require any relaxation of financial governance, procurement integrity or cyber security requirements. Any payment provider operating in the public sector must meet the same standards as existing providers, including PCI compliance, cyber security obligations, regulatory compliance, operational reliability and competitive pricing.

Social procurement considerations should only arise where these core requirements are already satisfied. In other words, cultural value should be considered **in addition to**, not instead of, financial integrity, security and value for money.

## **Recommendation 1 - Explicitly recognise payment infrastructure as a valid social procurement category**

### **Arts benefit**

This reform would allow government buyers to consider whether a payment arrangement can generate cultural funding alongside the core service. That opens the door to a new source of support for artists, small organisations and cultural participation without increasing costs to government or consumers.

### **What government would need to do**

This is primarily a policy and guidance change, not a legislative change.

At the Commonwealth level, Finance could update procurement guidance and, if desired, the Commonwealth Procurement Rules commentary or associated guidance materials to make clear that social and community outcomes may be considered in payment-related procurements where value for money, security and service requirements are met. The Commonwealth already uses procurement-connected policies to advance broader policy goals.

At the state and territory level, treasury or procurement agencies could amend procurement frameworks, buyer guidance and template evaluation materials to state expressly that financial services and payment infrastructure are capable of generating broader public value and are not excluded from social procurement in principle. In Western Australia, for example, the Social Procurement Framework already applies to all state agencies and all types of procurement, and supports value-for-money factors in the WA Procurement Rules. In New South Wales, procurement guidance already says every procurement must follow government policy on economic development, social outcomes and sustainability, and encourages supplier diversity including Aboriginal businesses and Australian Disability Enterprises.

In Victoria, the policy contradiction is especially clear. Victoria's banking and financial services contract is mandatory for agencies subject to the Standing Directions and advertises "greater opportunity to influence social procurement outcomes through a broader supplier base," while the wider framework still channels agencies into the panel and Central Banking System unless exemptions are granted.

### **Precedent for another cause**

This is how governments already treat environmental sustainability. Commonwealth procurement now includes an Environmentally Sustainable Procurement Policy, and NSW guidance requires sustainability principles to be integrated into procurement planning, sourcing and contract management.

## **Recommendation 2 - Create a simple exemption or carve-out pathway for purpose-driven payment arrangements**

### **Arts benefit**

This reform would allow a museum, gallery, performing arts centre, council venue, festival or government agency to use a compliant payment arrangement that generates cultural funding, even if the default banking panel would otherwise block it. It would turn a theoretical opportunity into a usable one.

### **What government would need to do**

This is mostly a policy and administrative reform, though in some jurisdictions it may be strengthened by a ministerial direction or procurement board determination.

Victoria could implement this fastest. The Standing Directions already provide an exemption pathway, and agencies seeking exemption from banking and financial services requirements must discuss the request with their portfolio department CFO and DTF before a formal application is made. Instead of requiring each cultural entity to invent a case from scratch, Victoria could issue a procurement note or Treasurer/Assistant Treasurer-approved guidance stating that agencies may seek exemption for payment arrangements that are cost-neutral, secure, and capable of generating measurable cultural or community benefit.

Western Australia already provides a useful precedent. Most Common Use Arrangements are mandatory for state agencies in metropolitan Perth, but Finance guidance says agencies may request exemptions and, in some contexts, may buy outside a CUA and directly source from an Aboriginal business or Australian Disability Enterprise.

New South Wales provides an even cleaner precedent. NSW explicitly allows agencies to negotiate directly with Aboriginal businesses up to \$250,000 even where the goods or services are available on a whole-of-government contract or mandated scheme, and allows direct sourcing from an Australian Disability Enterprise in some cases.

### **Precedent for another cause**

The direct analogy here is First Nations procurement. Governments have already accepted that mandatory panels and mandated schemes sometimes need carve-outs to achieve higher public goals. NSW's Aboriginal Procurement Policy is the clearest example.

## **Recommendation 3 - Establish a dedicated pilot pathway for arts and cultural entities**

### **Arts benefit**

A pilot pathway would allow governments to prove the model in real-world cultural settings. For example, pilots could be run through Commonwealth, state and local government agencies of any type.

### **What government would need to do**

This is a policy and administrative decision, not a legislative one.

A minister, treasurer, finance department or procurement agency could authorise a limited pilot program for a small number of agencies, statutory bodies, arts institutions and councils. The pilot could be approved under existing exemption powers, existing procurement discretion, or a targeted ministerial authorisation. In jurisdictions with more rigid banking settings, the pilot could be established through an approved alternative arrangement rather than a general rule change.

This does not require a National Cabinet. There is no obvious legal reason why a Commonwealth, state, territory or local government pilot would need intergovernmental agreement. Coordination

across governments may be useful later, but it is not a prerequisite. In practice, one jurisdiction could move first and others could follow.

### **Precedent for another cause**

Governments often pilot new procurement-connected approaches before mainstreaming them. NSW's environmental procurement guidance explicitly encourages agencies to build evaluation criteria, contract clauses and performance monitoring into procurement to test and improve sustainability outcomes.

## **Recommendation 4 - Allow social value criteria to be used in payment-related evaluations**

### **Arts benefit**

This reform would let buyers formally assess whether a payment provider can help generate cultural funding, support arts participation or contribute to community cultural outcomes. That would allow arts value to be considered as part of best value, not treated as irrelevant to the procurement.

### **What government would need to do**

This is a policy and template reform. Governments would need to amend evaluation templates, tender guidance and contract drafting guidance to permit social value criteria in payment-related procurements.

This could be done by procurement agencies without changing primary legislation. For large or sensitive procurements, governments could specify that social value criteria are permissible where they are measurable, proportionate and relevant to the contract.

There is already strong precedent. Logan City Council's policy allows social value and weighted social outcomes to be built into procurement, including a pre-determined non-price weighting for Indigenous businesses, social benefit suppliers or social enterprises in larger contracts. Wollongong City Council's procurement framework treats social factors as part of value for money and has a separate social value and social procurement policy sitting alongside procurement procedures. Shellharbour City Council's policy also allows social value weighting in significant procurements.

### **Precedent for another cause**

This is similar to how social value, local economic capacity and environmental sustainability are already weighted in local government and state procurement settings. It is also similar in structure to gender equality procurement rules at the Commonwealth level, where bidders must demonstrate compliance with the Workplace Gender Equality Act to be eligible for certain contracts.

## **Recommendation 5 - Issue model clauses and buyer guidance specifically for cultural funding outcomes**

### **Arts benefit**

This would make the reform usable. Arts institutions and agencies do not just need permission; they need practical drafting tools. Model clauses would allow them to specify cultural funding outcomes, reporting obligations and measurable performance requirements without having to design new procurement language from scratch.

### **What government would need to do**

This is a guidance reform only. Procurement agencies, arts departments, local government peak bodies and treasury agencies could jointly publish model tender clauses, evaluation criteria, KPIs and reporting templates.

Victoria's own local government social procurement guidance provides a strong precedent. It explains that councils can include social clauses in tenders and contracts, use method statements, specify measurable deliverables and, where necessary, seek ministerial exemptions above tender thresholds. That same architecture could be adapted for cultural funding outcomes generated through payment systems.

### **Precedent for another cause**

The Victorian local government social procurement guide already contains model social procurement clauses and examples of how councils and public bodies have used contract clauses to create employment and community benefit outcomes.

## **Recommendation 6 - Build a clear reporting framework for arts outcomes**

### **Arts benefit**

Governments will support this more readily if the outcomes are visible. A simple reporting framework would allow agencies to show how much cultural funding has been generated, what activities were supported, and whether the arrangement remained cost-neutral.

### **What government would need to do**

This is a policy and administrative reform. Departments of finance, arts agencies or procurement agencies could create a light-touch reporting template for any exempt or pilot payment arrangement.

The reporting could cover transaction volume, compliance and service performance, funds generated for arts and cultural activity, and the types of recipients supported. It should be simple enough to avoid new administrative burdens.

### **Precedent for another cause**

This mirrors how governments already treat procurement-connected policy performance, including reporting against Indigenous procurement targets, skills requirements and sustainability outcomes. At Logan City Council, the success of the social procurement policy is assessed by tracking the number of social benefit enterprises contracted and the increase in the number and value of awards to those suppliers.

## **Recommendation 7 - Create a local government fast path**

### **Arts benefit**

Local government is one of the fastest routes to implementation. Councils process rates, parking, venue bookings, tickets, permits and a wide range of public-facing payments. A local government fast path would allow councils to generate new cultural funding locally and visibly, including for local artists, local festivals and local cultural infrastructure.

### **What government would need to do**

This is mainly a policy and sector guidance reform. State local government departments, procurement bodies and peak local government associations could issue model procurement language clarifying that councils may treat payment infrastructure as a legitimate social procurement category where value for money and probity requirements are met.

This matters because councils often have more practical flexibility than state agencies. Victorian local government guidance makes clear that councils operate under their own procurement policies and can use social procurement to create community outcomes, while ministerial exemptions are available where tender thresholds would otherwise block an arrangement. Similar examples appear in council procurement policies from NSW and Queensland.

### **Precedent for another cause**

Local governments have already used procurement to advance environmental sustainability, local economic development and social inclusion. The Victorian guide describes social procurement as the “missing link” in triple-bottom-line procurement and shows how councils can pursue local employment, disadvantaged worker participation and social enterprise engagement through procurement.

The proposals outlined here are not a request for special treatment. They are a request for governments to allow the arts to benefit from the same procurement innovations that governments have already applied successfully in other sectors.

## **8. Why Arts Portfolios and Central Agencies Should Support This Reform**

The reforms proposed in this submission sit at the intersection of cultural policy, procurement policy and public finance. Their implementation therefore requires engagement not only from arts portfolios, but also from the central agencies responsible for finance, treasury and procurement.

For arts portfolios, the value of the proposal is clear. Governments at all levels face strong and growing demand to support artists and cultural organisations, yet fiscal constraints limit the ability to increase public expenditure. The model outlined in this submission provides a way to expand the overall pool of cultural funding without requiring additional budget allocations. Rather than redistributing existing resources, it enables a new stream of funding that grows alongside everyday economic activity and can support independent artists, small organisations and emerging cultural initiatives that often struggle to access traditional funding programs.

For central agencies, the proposal presents a different but equally important opportunity. It demonstrates how existing procurement systems can generate additional public value without creating new programs, new taxes or additional administrative structures. The approach relies on modest adjustments to procurement policy settings that would allow agencies to consider payment providers capable of generating cultural benefit where all core requirements relating to value for money, security and service delivery are already met.

Importantly, nothing in this submission proposes any relaxation of financial governance standards. Payment providers operating within government systems would continue to meet all existing requirements relating to PCI compliance, cyber security, fraud prevention, operational resilience and regulatory compliance. Procurement processes would continue to apply established value-for-money principles and competitive evaluation processes.

Viewed in this context, the reform represents a pragmatic evolution of existing social procurement policy. Australia has already demonstrated how government purchasing power can support broader public objectives, most notably through initiatives such as the Indigenous Procurement Policy. Extending similar thinking to payment infrastructure would allow governments to capture additional public value from economic activity that already occurs across the public sector.

## **9. The Opportunity**

Imagine a system in which everyday economic activity helps fund Australia's cultural life.

Each time an Australian buys a coffee, pays for parking, purchases a ticket to a performance, buys a drink at a concert or pays a council bill, a small portion of the value already embedded within the payment system helps support artists and cultural organisations.

No additional cost is added to the purchase. No new tax is introduced. No additional administrative burden is created for businesses or consumers. Instead, the funding is generated through a different allocation of value within the existing payments ecosystem.

This approach has the potential to create a significant and growing funding stream for the arts. Because the funding is linked to everyday transactions, support for cultural activity would grow alongside economic activity across the country.

***For governments, this represents a rare policy opportunity: a reform capable of expanding public benefit without increasing public expenditure.***

By enabling social procurement principles to operate within payment infrastructure, governments can help unlock a new structural source of funding for artists and cultural organisations.

If implemented successfully, Australia would have the opportunity to pioneer a new model of cultural funding, one that harnesses the power of everyday economic activity to support the nation's creative life.

## 10. Conclusion

Australia's cultural sector is widely recognised as a vital part of national life. The arts enrich communities, strengthen national identity, support creative industries and contribute significantly to economic and social wellbeing.

However, the funding environment for artists and cultural organisations remains under significant pressure. Demand for support consistently exceeds available public resources.

This submission proposes a new approach to addressing that challenge.

By applying existing social procurement principles to payment infrastructure, governments can unlock a new source of funding for the arts that does not require additional budget expenditure, new taxes or increased costs for consumers or businesses.

The model described in this submission has already been built, tested and adopted by businesses operating in the private sector. The technology exists, the regulatory framework already supports it, and the market has demonstrated demand.

The remaining opportunity is for governments to enable the public sector to participate in the same innovation.

If implemented, these reforms would not replace public arts funding. They would strengthen it by creating a new structural funding stream that grows alongside Australia's economy.

***In doing so, Australia has the opportunity to lead the world in a new model of cultural funding - one that harnesses the power of everyday economic activity to sustain and grow the arts.***

## 11. A Practical Pathway for Implementation

The reforms proposed in this submission could be implemented progressively through a structured pilot program designed to test the model in a controlled and low-risk environment.

A practical first step would be the establishment of a joint pilot involving the Commonwealth, a participating state government and one or more local governments. The pilot could involve a mix of Commonwealth and state agencies, council services and community facilities that process significant volumes of public payments.

The purpose of the pilot would be to test the operational feasibility of purpose-driven payment infrastructure within public sector procurement systems while ensuring that all existing requirements relating to financial governance, PCI compliance, cyber security, operational reliability and value for money are fully maintained.

To ensure transparency and policy rigour, the pilot could be accompanied by an independent economic assessment conducted by a recognised economic consultancy or research institution. This analysis would examine transaction volumes, the level of cultural funding generated, administrative and procurement implications for participating agencies, and the potential scale of the model if implemented more broadly.

The pilot would allow governments to refine procurement settings, confirm the cost-neutral nature of the model, and develop clear reporting frameworks before considering wider implementation.

If successful, the findings could inform updated procurement guidance across Commonwealth, state, territory and local governments, enabling payment infrastructure to be recognised as a legitimate mechanism for generating cultural funding through social procurement.

By beginning with a targeted pilot, governments can explore the opportunity in a measured and evidence-based manner while demonstrating how everyday economic activity can help generate a new and sustainable funding stream for Australia's cultural sector.

## **Appendix - ArtsPay Foundation Board Bios**

### **Ben Graetz | Artist and Cultural Leader**

Ben is a proud descendant of the Iwaidja and Malak Malak clans and Badu Island, and brings over twenty years of creative leadership to the Foundation.

### **Genevieve Grieves | Storyteller and Cultural Leader**

A proud Worimi woman and Creative Director of GARUWA, Genevieve brings cultural depth, wisdom and creative brilliance to the ArtsPay Foundation board.

### **Jane Crawley | Cultural strategist and policy Leader**

Jane brings a wealth of experience in public policy, governance and investment in the arts. As the former head of Creative Victoria's investment strategy, she played a key role in shaping Creative State and VicScreen.

### **Pippa Dickson | Cultural strategist and board leader**

Pippa brings deep experience across governance, cultural policy and design. From chairing Design Tasmania to helping shape national arts policy, she brings a broad perspective and a collaborative approach to everything she does.

### **Olivia Hally | Artist and policy thinker**

Olivia brings a unique blend of creative practice and research to the board. With a career that has taken her to stages like Glastonbury and NPR's Tiny Desk, she now focuses her energy on exploring policy and sustainable models for artists' livelihoods.

### **Tracy Mekler | Treasurer and Strategic Advisor**

Tracy brings global experience across fintech, mobile, luxury and the arts. As Treasurer of the ArtsPay Foundation, she offers clarity, structure and a strong focus on good governance.

### **Jeremy Smith | Arts Leader and Advocate for Access**

Jeremy brings over 25 years of experience across community arts, disability advocacy and public policy. His work has helped shape how Australia supports and values inclusive arts practice.

### **Lara Thoms | Co-founder, ArtsPay & The ArtsPay Foundation, Artist and creative collaborator**

Lara brings over 15 years of experience in performance and socially engaged art. As Executive Director of APHIDS she has worked closely with communities across the country to create bold, collaborative projects.

**Alistair Webster | Co-founder, ArtsPay & The ArtsPay Foundation, Policy Strategist**

As co-founder of ArtsPay & The ArtsPay Foundation, Alistair brings a strong background in public policy and strategy, having worked across the government, corporate, philanthropic and the not-for-profit sectors.

**Peter White | Global technologist and arts advocate**

Peter brings over 30 years of leadership across the tech industry, having worked on four continents and across fields including AI, data, cyber security and climate tech.

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