

SuperStream & Clearing House Online: FAQs

The government is changing the way employers pay super contributions.

Here are some common questions and answers to help you navigate the new super regulations and your payment options.

I have 20 or more employees – when must I comply with the new government super regulations?

In a statement released on 27th May 2014, assistant treasurer Mathias Cormann announced that the government has extended the date by which superannuation funds must comply with the SuperStream contribution data standards to 1 July 2015. He said the ATO will provide further information to the industry through its regular consultative forums. Mr Cormann said the government “remains committed to the effective implementation of the SuperStream reforms in close cooperation with all stakeholders”.

I have 19 or less employees – when must I comply with new government super regulations?

For employers with 19 or less employees you have until 1 July 2016 to comply.

How is Christian Super helping employers meet the new government regulations?

Christian Super employers have access to an online system called EmployerAccess. This facility allows employers to make contributions to their existing Christian Super employees.

In addition to EmployerAccess, Christian Super offers a clearing house payment solution called Super Clearing House Online (SCH). Simply register through the existing EmployerAccess portal.

Why would you use Employer Access or Super Clearing House?

Both EmployerAccess and the Super Clearing House function is government compliant.

EmployerAccess will benefit you if you only pay superannuation contributions to Christian Super.

Super Clearing House is a solution that lets you make just one payment for all your staff - regardless of the super fund they belong to including Self Managed Super Funds.

Super payments are made electronically in a standard format that meets the government’s data requirements.

Who is eligible to sign-up and use Super Clearing House?

Only Christian Super Registered Employers can use SCH through the EmployerAccess portal.

Non-Christian Super Employers:

You can register with Christian Super by following these steps:

1. Go to our website www.christiansuper.com.au
2. Click the “Employer Login” tab at the top of the page.
3. Click “New employer – join now”.

The process will take approximately 5 – 10 minutes.

Christian Super Registered Employers – with an EmployerAccess login:

1. Proceed with logging into EmployerAccess, you will be presented with a pop-up screen on how to proceed.

Christian Super Registered Employers – without an EmployerAccess login:

1. Click on the “Existing employer – Register now” tab and follow the prompts.

How do you join Super Clearing House?

Registered Christian Super employers can join at www.christiansuper.com.au

You can join SCH at www.christiansuper.com.au and you’ll need to have handy your:

- Christian Super employer number
- ABN
- Company address
- Email address
- Phone number
- Banking account name, BSB and account number
- Contact person who’ll be responsible for administering the SCH account (eg Payroll Manager or Finance Manager)
- Number of employees they have and how many are members of Christian Super

Note: Bank account information is needed even if you are paying via Electronic Funds Transfer. This will allow any payments to be refunded to you if the need arises.

Does it cost employers to use SCH?

Yes, there are costs involved in the use of Super Clearing House.

Visit www.sch-online.com.au and choose **Product** and **Pricing** from the main menu.

How does Super Clearing House work?

Super Clearing House is an online portal that lets you make your super payments by either file upload (bulk) or by direct entry (individually).

You can make payments using either direct debit, Electronic Funds Transfer (EFT) or BPAY®. Once the contribution details have been submitted SCH will:

- Process the payment to both Christian Super and any other choice funds (generally 2-3 business days).
- After the payment has cleared, the payment and contribution data is forwarded to the nominated fund using the compliant data standard format.
- Each nominated fund will receive the contribution data and payment via their appointed gateway and allocate it to the relevant member.

Note: There are no email messages from SCH to you to confirm that payments have been made to the nominated funds.

Where can you obtain a copy of the standard data file template that can be uploaded to SCH?

You can obtain a copy of the standard data file template.

Visit www.sch-online.com.au and choose **Company** and **Key Documents** from the main menu.

Who does an employer enter into an agreement with when signing up for SCH?

You will be asked to accept Terms and Conditions with Pacific Custodians Pty Ltd (ABN 66 009 682 866).

After you join SCH, you'll be asked to accept Terms and Conditions with Pacific Custodians Pty Ltd. The product is owned and operated by Pacific Custodian Pty Ltd, not Christian Super.

Can the SCH Terms and Conditions be changed?

No. The SCH Terms and Conditions are standard for all employers and cannot be changed on request.

Will the existing Super Clear (different from Super Clearing House - Online) payment system be available to use after 1 July 2014? (Some employers were already using this system).

Yes. Super Clear (different from SCH) will be available for use after 1 July 2014. The long-term goal is to decommission this. We will work with current Super Clear users to migrate them across to a new solution in due course.

The new legislation says that employers must "ensure data and payments are sent on the same day". What if it takes a few days for the super payment to clear?

We recommend that contribution data and payments be made on the same day.

It's important that you submit your contribution data and pay your contribution in time for it to reach the destination fund. Once your payment is received by a Fund, they may take additional processing time to allocate the payment to your Employee's account. Please note that payment processing time frames are not guaranteed and although all due care is taken by SCH Online, Employers remain responsible for ensuring that their superannuation guarantee (SG) payments have been made to the correct fund and on time.

I have to pay to self-managed superannuation funds (SMSF's) for some of my employees – are there changes to the way I pay them?

Yes. All SMSF's must provide you with their electronic service address. You will need to email the electronic service address to support@schonline.com.au

From 1 July 2014, SMSF trustees are required to receive electronic messages and payment associated with employer contributions using the SuperStream data and payment standard. To do this, they need to set up an electronic service address (alias). Further information is available for your staff with SMSF's at

<https://www.ato.gov.au/Super/SuperStream/In-detail/What-you-need-to-know/SMSFs/SMSFs---the-SuperStream-standard-for-contributions/?page=2>

What do the terms 'standard' and 'gateway' mean within a clearing house context?

Standard refers to 'data standards' specified by the government's new SuperStream legislation. It is a standard data format that streamlines how super funds transact with each other.

Gateway is a platform that allows electronic data transfer between funds to administer super payments on behalf of their members.

SCH converts the payment data into the standard format and processes this information through the gateway.

Do you have to use SCH – are there other payment options?

Yes, you can use other clearing house solutions or pay through Employer Access (as you may be doing already).

You can use other SuperStream compliant clearing houses and payroll systems if you choose.

Where can I get more information about SCH and SuperStream?

There is more information available in the SCH Product Disclosure Statement which is available by clicking this link <http://www.christiansuper.com.au/for-employers/super-clearing-house/sch-pds>

You can read more about the SuperStream legislation at <https://www.ato.gov.au/Super/SuperStream/In-detail/Contributions/SuperStream--simplifying-employer-contributions/>

If I have questions about SCH, who can I contact?

You can contact our Employer Care Centre on email employers@christiansuper.com.au or by phoning 1300 360 907 for assistance.