



SUPERSTREAM READY?

The Federal Government has introduced new standards that require you to pay your employees' super electronically. Employers with over 20 employees need to be SuperStream* compliant by 1 July 2015.

What is SuperStream?

SuperStream aims to improve the efficiency of Australia's superannuation system and provides a new standard for employers when making super contributions. It requires an employer to send contributions electronically in a standard format.

SuperStream is a major change which brings significant benefits for employers and their employees. It will simplify the super contribution experience for employers by reducing cost and effort while eliminating unnecessary variation in how contributions are made.

For employees, it will mean better protection of their retirement savings.

You can use *EmployerOnline* to:

- remit contribution files
- update employees' details
- register new staff
- generate contribution reconciliation and member reports
- access employer super information and updates
- audit facility for third party verification of payments

If you aren't using *EmployerOnline* contact your Regional Manager to sign up.



This can be a complex and time consuming process, requiring you to contact and pay each fund separately.

The Prime Super clearing house is a SuperStream compliant service that allows employers to pay all their super contributions in a single online payment. The clearing house then distributes employee super payments to all the funds on your behalf.

How does the clearing house work?

The Prime Super clearing house service is fully integrated with *EmployerOnline*.

- A single login enables employers to pay all contributions in one transaction – for both Prime Super members and members of other super funds.
- Either enter contribution details manually online ('direct entry'), or simpler still, upload your compatible payroll file ('payroll upload')
- Make one electronic payment for all your employees' SG contributions and we then forward it to their funds.
- Confirm when the super payments have been sent to the relevant super funds at any time by logging into your online account.

SuperStream deadlines – ensure you're complying



Prime Super's *EmployerOnline* service

Prime Super's *EmployerOnline* is our existing online super management solution for employers. It is a secure internet-based system that allows you to manage all of your super obligations online. Prime Super's *EmployerOnline* service complies with SuperStream requirements for online transacting from 1 July 2015. *EmployerOnline* makes contribution payments quick and hassle-free.

The Prime Super clearing house* can also help you comply

Under the SuperStream changes, you're required to make contributions through a payment system that lets you:

- make super payments electronically
- provide employee data online in a standard format, and
- link money and data with a unique payment reference number.

If you register for the Prime Super clearing house now, you'll be all set to make the transition to electronic payments a smooth one. Our clearing house meets SuperStream requirements, is suitable for all types of employers and it's free for employers who use Prime Super as their default fund.

Introducing Prime Super's clearing house service

If your employees have 'choice of fund' you are probably paying super into multiple different super funds.

What does the clearing house cost?

The Prime Super clearing house service is offered at no additional cost to employers who use Prime Super as their default fund and all employers with fewer than 20 employees.

Please speak to your local Regional Manager to confirm you are registered as a Prime Super default employer.

How to get started

EmployerOnline users

You simply need to login to your account and follow the prompts to get started using the clearing house.

Non EmployerOnline users

Please contact your local Regional Manager – their mobile numbers and email addresses are available below.



Contact your Prime Super Regional Managers

We have a dedicated team that work across Australia. Where ever you are located, they can help you manage all your super needs. Either give them a call or email them if you have any questions about our online services, clearing house or SuperStream.

Name	Region	Mobile	Email
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SuperStream snapshot

- Government initiative to streamline super contribution payments
- All employers with over 20 employees must submit their contributions electronically from 1 July 2015
- Prime Super clearing house is SuperStream compliant
- Employers using EmployerOnline and paying contributions by BPay are SuperStream compliant
- Cheque payments cannot be accepted after 1 July 2015



Open from 8.00am-8.00pm, Mon-Fri Sydney time

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^ The Prime Super clearing house service is provided by SCH Online. SCH Online is operated by The Superannuation Clearing House Pty Limited (ABN15 086 576 721, AR 290290) issued by Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295142). Separate fees, terms and conditions apply. Please refer to the Superannuation Clearing House Pty Ltd's Financial Services Guide and refer to the SCH Online PDS available from www.sch-online.com.au for more details.