

Clearing house start-up guide

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This guide will help you set up and use our free clearing house service.

Our clearing house makes paying super for your employees easy. Using our clearing house, you can:

- pay into multiple super funds using one data file and one payment
- send your super contributions electronically when it suits you
- add and remove employees
- update your company and employees' details
- keep track of your super payments.

It's SuperStream compliant and any employer registered with us can use it. Signing up is free and only takes about five minutes.

Registering for our clearing house

Things you'll need

To help you complete the application as easily as possible, have the following information on hand:

- your ABN
- employer code (if you don't have one or don't know it, enter 'unknown' when prompted)
- contact details
- bank account details (in case payments are refunded to you)
- contact details of your super administrator and main clearing house users
- number of employees
- payroll system name (if you have one).

Register in three easy steps:

1. Visit clearinghouse.spiritsuper.com.au and click *Apply now*.
2. Enter your company details and complete the steps.
3. Confirm your details are correct then submit your application.

Once you've submitted the application and it's been approved, we'll email your clearing house login details to you.

This fact sheet contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about Spirit Super, you should consider if this information is right for you and read the *Product disclosure statements*, *Target market determinations* and *Financial services guide*. These are available at spiritsuper.com.au/pds or by calling **1800 005 166**. | Issuer is Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628, AFSL 238718), the trustee of Spirit Super (ABN 74 559 365 913). Any advice is provided by Quadrant First Pty Ltd (ABN 78 102 167 877, AFSL 284443) (Spirit Super Advice), which is wholly owned by the trustee. A copy of the *Financial services guide* for Spirit Super Advice is available at spiritsuper.com.au/financial-services-guide or by calling us on **1800 005 166**. | QuickSuper is managed by Westpac and isn't Spirit Super's responsibility. Terms and conditions apply. For more information visit Westpac's QuickSuper website at QuickSuper.Westpac.com.au.

Set up your account

Once you've registered and received your login details, you can set up your account.

What do you need to do?

There are several small tasks you'll need to complete before your clearing house is ready to use.

1. Log in using the details we sent to you.
2. You'll be taken through multi-factor enrolment which involves receiving another email containing a verification code.
3. You'll then be asked to confirm your mobile number, you can select not to register this device.
4. You'll then be asked to set up your security questions and change your password.
5. Read and accept the *Terms and Conditions* and *Product Disclosure Statement*.
6. Confirm your *Settlement account*. This will only be used to credit amounts where contributions are returned to you.
7. Choose how you'll submit contributions:
 - file upload – use the CSV template or convert your payroll system file
 - direct entry – manually enter the super details of your employees
 - or both.

Changing your password

You'll need to create a new password when you log in for the first time.

Your new password needs to have:

- at least eight characters
- at least one letter and
- at least one number.

You'll be asked to change this password every 90 days as a security measure.

You can change your password at any time by going to the *Administration* tab, selecting *My details*, and then selecting *Change password*.

If you've forgotten your password, you can request a new one on the sign-in page.

Multi-factor authentication

For increased security, each time you sign in you'll be required to provide your password and a verification code. You can choose either email or SMS for delivery of the verification code.



Adding employees and super funds

If you choose to submit employee payments using the direct entry method, you'll need to add both the employee and super fund information into the clearing house either manually or by file upload.

This is a good option for businesses with less than 40 employees, as you only need to enter each employee into the system once, and you can edit their details at any time.

How to add employee information manually

1. Below the *Employees* tab appearing on the menu on the left, choose *View employees*.
2. Choose *Create new employee*.
3. Enter your employee's details and then choose *Save*.
4. Add *Fund membership* by selecting either the *Default fund* or *Non default fund*. Enter only one of the following *Fund name*, *Fund ID* or *USI*, or *Fund ABN*, entering more will result in an unsuccessful search.
5. If the name of the desired fund appears, choose *Next*, otherwise choose *Back* and try again.
6. Add the employee's member number with their super fund in the highlighted field.
7. Repeat this process for each employee.

How to add employees by uploading a spreadsheet

1. Below the *Employees* tab choose *Upload employees*.
2. Download a file template from *Learn more about the employee upload process*.
3. Add your employee information to the file template and save it.
4. Browse and click upload file. If your status shows *Error*, click *View detailed report*, use this information to edit your file and upload it again.
5. When the upload is successful, confirm the details.

If you're a multiple employer you'll need to choose the relevant employer in each case.

Adding a self-managed super fund (SMSF)

What you'll need from your employee

Before you add an SMSF to the clearing house you'll need the following information from your employee:

- their SMSF's Australian Business Number (ABN)
- their SMSF's BSB, account number and account name
- an electronic service address to receive contribution data messages. An electronic service address makes an SMSF easily identifiable, lets an SMSF trustee receive employer contribution messages through SuperStream, and ensures that contribution messages can be sent to the correct SMSF. If your employee doesn't have an electronic service address, they can view the full list of providers on the ATO website.

Once you have this information, follow these steps to find and add the SMSF to the clearing house:

1. Below the *Funds* tab on the left, choose *Create fund*.
2. Enter the ABN to generate the SMSF's details. The SMSF must have an active ABN in order to use our clearing house.
3. Create a unique reference and enter it beside the Fund ID. The Fund ID might look something like this: TA10298. The unique reference could be as simple as the employee's first name.
4. Complete the SMSF account and banking details.
5. Enter the electronic service address for the employee's SMSF.
6. When you've entered all the details click *Create fund*.

Creating and submitting payments

You can choose to submit payments through both the file upload and direct entry methods.

File upload

This is a good way for a business of 40 or more employees with an established payroll system to add and schedule super payments at the same time.

To upload a contribution file:

- your data format and columns need to match the file specifications
- you have to save and upload your data as a CSV file.

File specifications

Log in to the clearing house, choose the *Downloads* tab and download one of these:

- *Contribution CSV File Specification*
- *SuperStream Alternative File Format (SAFF) Specification*.

For example files, download either:

- *Contribution CSV File Starter file*
- *SuperStream Alternative File Format (v1.0) (SAFF) Starter file*.

How to upload a file

1. Run your payroll system and save the data as a CSV file.
2. Go to *Contribution files* then choose *Upload file*. Browse for the file and upload it.

How to check your file uploaded

If your upload status is *New*, your employee data has been accepted.

If you're happy, then you can *Submit* and the status will change to *Authorised* and your EFT details including BSB, account, reference number and amount will display on screen.

If there's a problem with your file, the status will say *Error*. Just download the error report and the file specifications to resolve the error, or call us on **1800 005 166**.

Direct entry

Similar to adding employees and funds into the clearing house, making payments by direct entry involves manually entering data into a contribution file for each employee.

Sending super payments

1. From the *Online contributions* menu on the left, choose *Create new*.
2. Enter the desired contribution period, then choose either *Start with default contributions* or *Start with zero amounts*, then choose *Next*.
3. Enter the payment amounts for each employee.
4. Check that the payment amounts and member details are correct, then choose *Save* and go to *Summary*.
5. Check that the total amount of your contribution is correct and choose *Submit* and then *Confirm*.

Once confirmed your EFT details and reference number will display on screen.

Tracking and reports for your payments

Tracking your super payments is easy. To search transactions:

- use the search function from the menu on the left and choose *Search transactions*
- choose the relevant payment date to see its progress.

To search individual employee payments:

- use the search function from the menu on the left and choose *Search contributions*
- enter the employee's surname to see their payment history.

Clearing house reports

The clearing house gives you a detailed reporting history of your super payments.

Contribution summary report

From the *Reports* tab you can access a *Contribution report*. This report shows your total super payment amounts and the total number of payments.

To export this report, just choose your report period by:

- month
- calendar year
- financial year.

Then it's ready to download.

Monthly contribution report

This report gives you a breakdown of your recent super payment parts, like:

- your employer contributions
- any employee salary sacrifice amounts
- any extra contributions you made.

To export this information, choose your report type and report period, then download it.

Refunds from super funds

If a payment to a super fund doesn't work, the money is sent back to you. You'll get an email confirming the details.

You can also use the search function and choose 'Search transactions' to view refunds to your account.

More information

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