

Paying super for employees is easy

Clearing house start-up guide



This guide will help you set up and use our free¹ clearing house service, QuickSuper,² provided by Westpac.

QuickSuper is a secure, online payment portal (clearing house) that 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.

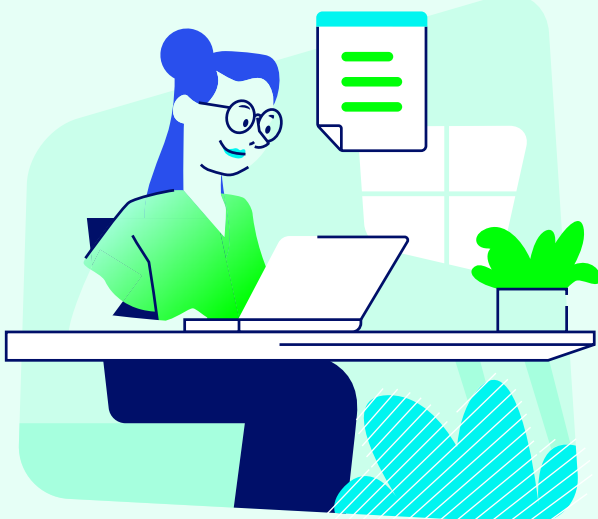


Registering for our clearing house

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 quicksuper.caresuper.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 your application and it's been approved, we'll email your clearing house login details to you.



Set up your account

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

What you'll 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 choose 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, using the CSV template or converting your payroll system file
 - direct entry, manually entering 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 will need to have at least:

- 14 characters
- one letter
- one number

You'll be asked to change this password every 180 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 to receive the verification code by either email or SMS.



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 in the left hand menu, 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'. You'll need to 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 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 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 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 contribution files

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

File upload

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

To upload a contribution 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 uploaded file

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

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

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

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*



Direct entry of contributions

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

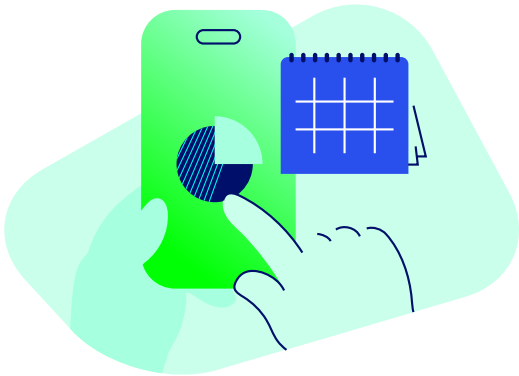
1. From the Online contributions menu on the left, choose 'Create new'.
2. Enter the desired contribution period, then choose either 'Start with default contributions' or 'Start with zero amounts', then choose 'Next'.
3. Enter the payment amounts for each employee.
4. Check that the payment amounts and 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'.

Payment methods

The way you pay for contributions will depend on the payment method your company has chosen. QuickSuper allows you to change between any of your available payment methods if all in progress contributions have been submitted and paid for. This is to ensure that you do not unintentionally double pay for contributions. For single employers, you can change your payment method under the 'Administration' menu. For multiple employers you can read further on your options in ['Employer payment methods'](#).

Available methods are:

- 1. Osko:** Pay contributions from your online banking in near real time
- 2. EFT:** Pay contributions from your online banking
- 3. Direct debit:** QuickSuper will automatically debit your nominated settlement account.



Tracking and reports for your payments

Tracking your super payments is easy.

To search transactions:

- use the search function from the lefthand menu and choose 'Search transactions'
- choose the relevant payment date to see its progress

To search individual employee payments:

- use the search function from the lefthand menu 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, you can 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, such as:

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

Fund relationships

The purpose of creating fund relationships in QuickSuper is to:

- Store the relationship information between an employer and a fund (e.g. Fund Employer ID provided by the super fund to identify your business)
- Define the superannuation funds that your business has a default fund relationship with. This will make it easier to register employees in QuickSuper as well as determining the types of SuperStream messages sent to the fund.

If you have a single employer facility, follow these steps to create and view your fund relationships:

1. Click 'Administration' on the QuickSuper main menu.
2. Click 'Fund Relationships'.
3. The 'Fund Relationships' page shows the current fund relationships for this employer.
4. To add a new fund relationship, click 'Create New Relationship'. You will be asked to input the fund's information and the Fund Employer ID. Check the 'Default Fund' box to determine whether this is a default fund.
5. To edit existing fund relationships already established, select the fund using the radio button and click 'View Details' and then click 'Edit'.

If you have a multiple employer facility, you will need to assign fund relationships to each employer. QuickSuper will ask you to establish fund relationships at the time of creating the employer.

Once you have created the employer, follow these steps to view the fund relationships details:

1. Click 'View Employers' on the QuickSuper main menu.
2. Select the radio button to the left of the employer you wish to view then click 'View Details'.
3. On the 'Employer Details' page, select the 'Fund Relationships' tab.
4. The 'Fund Relationships' page shows the current fund relationships for this employer.
5. To edit existing fund relationships already established, select the fund using the radio button and click 'View Details' and then click 'Edit'.

To add a new fund relationship, click 'Create New Relationship'. You will be asked to input the fund's information and the Fund Employer ID. Check the 'Default Fund' box to determine whether this is a default fund.

Here to help

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CareSuper

¹We provide a free clearing house platform to employers through CareSuper's QuickSuper portal at caresuper.com.au/quicksuper-apply through a direct arrangement with Westpac. Employer use of the portal is subject to the PDS and terms and conditions for QuickSuper. We reserve the right to revoke or amend the provision of the portal. | ²The QuickSuper service is issued by @Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 ("Westpac"), at the request of CareSuper Pty Ltd (ABN 14 008 650 628), trustee of CareSuper (ABN 74 559 365 913). Westpac terms and conditions apply to the QuickSuper service which you will be asked to accept. An offer to issue this product may be made to you by Westpac, subject to completion of the application process. The Product Disclosure Statement (PDS) for QuickSuper is available on the Westpac website. You should consider the PDS before deciding to accept any offer made by Westpac to issue the product. | This document contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. | Consider the PDS and TMD at caresuper.com.au/pds. Any advice provided in this document is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at caresuper.com.au/fsg. | All information, rates and/or fees are current at the time of production and are subject to change. Changes to government legislation and super rules made after this time may affect the accuracy of the information provided. You may wish to obtain professional advice before acting on any of the information contained in this document. | Issuer is CareSuper Pty Ltd ABN 14 008 650 628, AFSL 238718, the trustee of CareSuper ABN 74 559 365 913. QuickSuper is managed by Westpac and isn't CareSuper's responsibility. Terms and conditions apply. For more information visit Westpac's QuickSuper website at quicksuper.westpac.com.au.