SuperChoice

Payments via the portal can be completed in two ways – **Direct Debit** or **Direct Credit**.

Direct Debit payments are handled automatically when you click the **Confirm and Send** button to submit your contribution file – no further action is required. **Direct Credit** requires you to make the EFT or BPAY payment to the Clearing House bank account using a Payment Reference Number (PRN) and an amount that matches the total of your contribution file. Both methods are detailed in this guide, including how to set up or adjust your payment method, review the results of past payments, and understand any notifications that may be sent as a result of payment exceptions.

> For administration-level information on Payments and Payment Handling, see the *EmployerPay Payments Handling Reference Guide*.

Your **Payment method** (Direct Debit or Direct Credit) is set up during your registration process (see the *Getting Started* quick reference guide for details), and can be adjusted via the **Employer Maintenance** button at any time (see Payment Details in this guide). Any changes to your payment method or details such as account numbers come into effect when you do your next upload and payment.

Direct Debit

Process

For Employer-initiated Direct Debit, all you need to do is click **Confirm and Send** in the portal. This triggers a request for the Clearing House to debit your nominated financial institution account for the exact amount of the submission. You control when the payment occurs as it depends on when you complete the upload process.

> If needed, you can set up a separate authorisation for payment following upload via User Roles and Groups.

Timing

If you submit your contribution data before 4pm AEST on a business day, the Clearing House will debit the nominated account that day. A standard clearance period of 3 Banking Days is in place to protect against any dishonours before sending contributions to the super funds.

> The above timing assumes the submission was made before 4pm AEST and all days are business days.

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Direct Credit

Process

Direct Credit requires you to complete an extra step after uploading and submitting your file – namely, you must make a payment (via your own internet banking or desktop banking) to the Clearing House bank account using a Payment Reference Number (PRN) and an amount that matches the total for the submitted data. When your contribution file is successfully submitted, the Portal displays the PRN and the bank details as shown below.

It is important to remember the following:

You must make the EFT or BPAY payment as soon as possible after submitting the contribution batch. Make sure to enter the correct amount to the correct payee (PayClear) and with the correct PRN.

- For each submission, the portal automatically generates a PRN, in the format ABNddmm999 where:

  - ABN is the 11-digit Employer ABN stored in the system
ddmm is the day and month of the submission, and

  - 999 is a sequence number for the day (first submission will be 001)
You can change the PRN to a value of your own (up to 18 characters) when you submit a contribution. However, you **must** enter the same PRN when making the EFT payment.
You must **ensure the amount paid matches the total submitted** via the Portal.
You can save PayClear as a regular payee, as the BSB and account number will not change between submissions.

- When using internet banking to make the payment, it is important to note:
Internet banking sites typically do not use the term 'PRN' or 'Payment Reference Number'. Look for terms like 'Description' or 'Reference', sometimes indicated as required for the payee's statement. Another clue is that there will be only one field long enough to take the full 18 characters.
If PayClear is saved as a regular payee, the reference number might be auto-filled from a previous payment, so make sure to update it to the PRN for your current payment.

Timing

If you submit contribution data through the Portal, and then make the correct payment to the Clearing House account with the correct PRN before 4pm AEST on a business day, the Clearing House will make payment to the super funds the following day. Allocation of a member's contributions is then managed by the super fund.

Direct Credit Timing						
Day 0		**Day 1**		**Day 2**	**Day 3**	**Day 4**
Submit data through portal	Employer makes payment	Clearing House matches payment to data	Clearing House sends payment to super funds			

The above timing assumes the submission was made before 4pm AEST, there were no matching issues and all days are business days. If either data or payment is delayed, this will cause a corresponding delay with data matching and payment to super funds.

Best Practice for Direct Credit Payment Matching

For Employers which pay via Direct Credit, the SuperChoice Clearinghouse matches received payment to Contribution submissions, and then pays the correct money to the recipient funds. When the matching can be completed automatically, this enables prompt payment to the funds. When manually intervention is required, it can either result in delay or potential refund to the Employer.

Note

- Correct amount payments greatly help with payment matching and prevents refunds or top-up payments being required.

- Employers which elect to make payment via Direct Debit will always auto-match correctly as SuperChoice will always automatically debit the correct amount.

The following best practice will help Employers to achieve automatic matching.

Usage of EmployerPay Portal auto-generated Payment Reference (PRN)

This is the optimal behaviour. When paying, please pay the correct amount and your bank payment reference should exactly match the 18 digit "PRN" auto-generated in the portal on the payment summary.

What should I do if I can't use the full 18 characters of the auto-generated PRN?

If you are constrained in the length of the payment reference, please pay the correct amount and use as much of the 18 digit "PRN" auto-generated in the portal as the you can, ideally 13 characters or more is optimal.

What should I do if I can't use the auto-generated PRN and must use my own unique Payment Reference?

If your existing internal payment process generates its own unique payment references or you are constrained from using the portal auto-generated 18 digit "PRN", please pay the correct amount, and:

If your own unique payment reference is <u>known</u> at the time of submission (e.g. If you pay prior to submission)

If your own unique payment reference is known at the time of the contribution submission, the 18 digit "PRN" auto-generated in the portal should be replaced with your own unique payment reference.

If your own unique payment reference is <u>unknown</u> at the time of submission (e.g. some employers who pay after submission)

If your own unique payment reference is unknown at the time of the contribution submission, you do not have the option to edit the 18 digit "PRN" auto-generated post submission, hence the following are recommendations to improve automatic payment matching:

- Pay the correct amount

- If possible, set the refund bank account name registered in Employer Maintenance so that it matches the name of the bank account paying the submission

- If possible, set Employer name registered in Employer Maintenance so that it matches the name of the back account paying the submission

Consider if payment prior to submission is possible, thus giving you the option to replace the 18 digit "PRN" auto-generated with your own unique payment reference.

What should I do if I can't use the auto-generated PRN and must use my own static Payment Reference?

If you generate your own static payment reference with each payment, when it comes to the contribution submission, the 18 digit "PRN" auto-generated in the portal should be replaced with your own static payment reference.

Static payment reference is 18 Characters

The EmployerPay portal permits re-use of a static payment reference which is 18 characters in length.

Static payment reference is less than 18 Characters

The EmployerPay portal will permit a static PRN of less than 18 characters for the first submission only. The portal will mandate a unique PRN at the time of submission, so for each subsequent submission, you should enter your own static payment reference and then add additional character or characters at the end to make a unique PRN i.e. 1, 2, 3, or A, B, C, or DDMM.

What should I do if I submit a file that has more than one Employer?

When submitting a file with more than one Employer in the file, the EmployerPay Portal supports both a single payment for all Employers, or individual payment per Employer. Before submission, please ensure that Employer Maintenance "**split multi-employer batch**" is correctly set for each of the Employers in the file before submission.

Other factors which can help auto matching:

- If the refund bank account name and / or Employer name registered in Employer Maintenance matches the name of the bank account paying the submission.
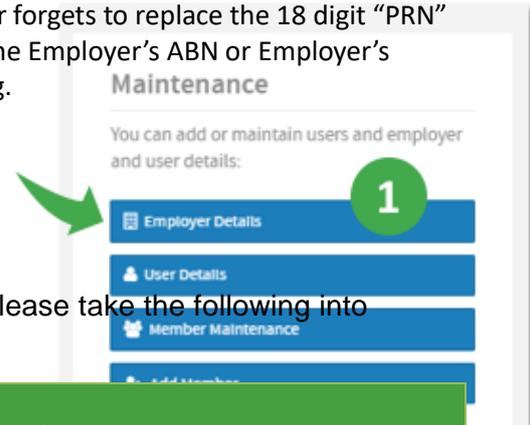
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- If an Employer specific payment reference must be used, and the Employer forgets to replace the 18 digit "PRN" auto-generated in the portal at the time of submission, then inclusion of the Employer's ABN or Employer's Name in the Employer specific payment reference will assist with matching.

Direct Debit vs Direct Credit

Things to consider

While you are welcome to adjust your preferred payment as needed, please take the following into consideration:

	Advantages	Disadvantages
Direct Debit	• Automated and convenient • Time saving • Ease of tracking • Reduced risk of error	Timing – standard clearance period of 3 Banking Days in place to protect against any dishonours before sending contributions to the super funds
Direct Credit	• Increased control • Timing – if submission and payment to the Clearing House account (using the correct PRN) is before 4pm AEST on a business day, the Clearing House will make payment to the super funds the following day	• Risk of errors resulting in notifications, corrections, refunds or repayments • Additional step to make payment and ensure PRN alignment between contribution data submission and the value entered at the time of payment Greater risk of missed or late payments

Payment Details

Payment details, including method and account details, are available via the **Employer Details** button in the **Maintenance** panel.

To view or edit your details:

4. Payments

1 From the Dashboard screen, click the **Employer Details** button.

2 On the screen that displays, click the row for the relevant Employer record. This displays the **Employer Maintenance** screen.

3 Click the **Payment Details** tab.

The **Payment Method** field shows whether your current selection is either **Direct Credit** or **Direct Debit**. If you change the Payment Method, the Portal will change the account details fields accordingly. Direct Credit only needs a **Refund to Employer Bank Account** to be specified for any refunds. Direct Debit requires a **Direct Debit Account** be specified for any payments to be drawn from, as well as a **Refund to Employer Bank Account** details.

4. Payments

The top image shows the fields for **Direct Credit** and the bottom image shows fields for **Direct Debit**.

4 Click the **Payment Method** field and select the preferred method. The required fields on the screen will update.

5 Enter the **BSB**, **Account Number** and **Account Name** details for your Employer accounts.

> For Direct Debit you must also review and tick the check box to agree to the Direct Debit Authority.

6 Click the **Save** button when done.

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Payment Status

Within the Portal you can see the current status of data and payment submissions on the **History** screen. The History screen is laid out in a table (or grid) format and can be filtered according to submission status, progress and results. See the *Contributions History* quick reference guide for full details.

You can click the ⊞ at the front of a submission's row to expand information about that submission's chronological progress through each process.

Column	Description
Status	**Status** icons on the left represent various stages and results for each submission.
Last Updated	The **Last Updated** column indicates the most recent change to a submission's status.
Count	**Count** indicates the number of members in a submission.
Expected Received Refunded	The **Expected**, **Received** and **Refunded** columns show the dollar amounts for payments (in total) within the submission. The **Received** column is populated once the payment has been successfully processed into the nominated financial institution's bank account. **Refunded** will display the total of any refunds associated with a particular submission
Issues	The **Issues** column indicates with a ✓ tick when all issues have been resolved and the submission has been uploaded successfully. A red icon 🔴 with a count number indicates there are outstanding validation issues. A square icon means there is feedback from a fund that can be checked.
Actions	The **Actions** column provides clickable icons for various actions that can be performed on a submission, such as revalidating the submission contents, viewing details of the submission contents and process, downloading a copy of the submission data file, or deleting the data file.

For full details about the **History** screens' icons, contents and filtering, see the *Contributions History* quick reference guide.

View administration-level information on Payments and Payment Handling in the *EmployerPay Payments Handling Reference Guide*.