

SuperChoice Services Pty Limited

EmployerPay Payments Reference Guide

Issue Date: June 2021

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Document Revision History and Approvals

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1.4	4.05.2021	Updated to incorporate April 2021 release changes	Andrew Callus	Chief Product Officer	
1.5	10.05.2021	Updated to incorporate all recent and upcoming payment changes	Brian Wilson	Product Manager	11.05.2021
1.6	04.06.2021	<ul style="list-style-type: none"> • Added Cancel Batch process. • Added Cancel Requested statuses and Sending To Fund. • Refund (Fund to Employer) timing updated. • Removed footnote references to features already delivered. 	Brian Wilson	Product Manager	04.06.2021

1 Purpose of this Document

This guide is intended for use by Employer Support personnel, to allow them to support and educate Employers in relation to their payments to superannuation funds via the Clearing House service.

It provides information on how EmployerPay handles payments from Employers and refunds from super funds; how to check for payment status and refunds in the EmployerPay Portal; and tips to resolve issues. It also covers communications that are generated because of payment and refund events.

The document is divided into 2 sections:

SECTION A – HOW THINGS WORK

- An overview of available payment methods and the key process steps and timing
- How a User should find and interpret information about batch status and payment status, including any recommended actions for completing a process resolving a problem
- How Payments are matched with Contribution batches

SECTION B – HOW PAYMENT EXCEPTIONS ARE HANDLED

- Daily Reporting of Payment Exceptions from SuperChoice to Employer Support team
- Payment Matching Exception Scenarios and how they can be resolved (Direct Credit / EFT)
- Direct Debit Exception Scenarios and how they are treated
- Refunds to employer
- Communications made from Clearinghouse to employer

2 Defined Terms

Banking Day means a day that PayClear's Bank is operating.

Business Day means a day not being a Saturday or Sunday or any public holiday in NSW.

Direct Credit or **EFT** means the facility by which Employers "push" the payment of superannuation contributions by electronic transfer to the PayClear Bank Account.

Direct Debit and **Employer initiated Direct Debit** means the facility by which PayClear draws or "pulls" superannuation contributions from an Employer to the PayClear Bank Account.

PayClear is the Clearing House licensee (AFSL 314357). It is PayClear's Bank Account that receives Employer payments, and from which payments are made to funds. Employers may see 'PayClear' in their bank statements when they pay by Direct Debit or for contributions returned from the Clearing House.

SECTION A – HOW THINGS WORK

3 Payment Methods and Timing

3.1 Employer Initiated Direct Debit

Employer initiated Direct Debit doesn't require the user to do anything more than click "Confirm and Send" in the EmployerPay Portal, removing the additional EFT payment step.

3.1.1 Overview

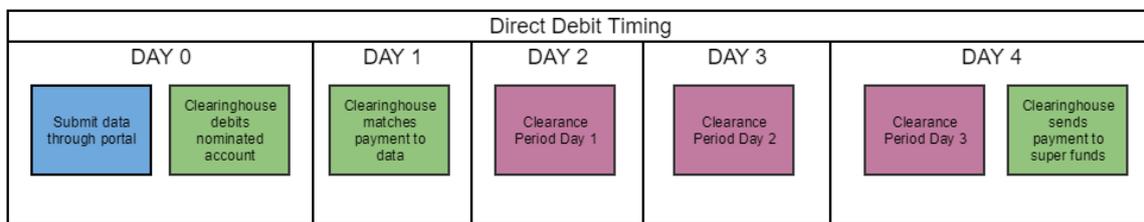
- There is no danger of the wrong PRN or amount being used for the payment.
- Clicking "Confirm and Send" triggers a request for the Clearing House to debit the Employer's nominated financial institution account for the exact amount of the submission.
- The user controls when the payment occurs and therefore the Employer has control over cash flow.
- User roles and permissions can be used to support payment policies that require segregation of duties (for loading data and payment authorisation).

3.1.2 Process

- The user should check that sufficient funds are in the Employer's nominated account to cover the contribution batch.
- When the user clicks "Confirm and Send", the Clearing House will debit the Employer's nominated account for the correct amount, using the correct PRN. No further action is required from Employer.

3.1.3 Timing

If the user submits contribution data before 4 pm 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 prior to sending contributions to the super funds.



Note - Timing assumes submission made before 4pm AEST and all days are business days.

3.2 Direct Credit (EFT)

Direct Credit requires the user to follow an extra step after using EmployerPay to submit the contribution data – namely, the user must make a payment to the Clearing House bank account using a Payment Reference Number (PRN) and an amount matching the total for submitted data. If done correctly, this can be the fastest method to get contributions to members' accounts but there is potential for errors to be made which will delay the allocation of member funds.

3.2.1 Overview

- Employers must pay the EFT as soon as possible after submitting the contribution batch.
- Care needs to be taken to enter the correct amount to the correct payee (PayClear) and with the correct PRN.

3.2.2 Process

- Once the user has submitted the data through the EmployerPay Portal, they will then need to go to their banking solution (typically internet banking or desktop banking) and make an EFT to the bank account specified on the submission screen in the EmployerPay Portal.

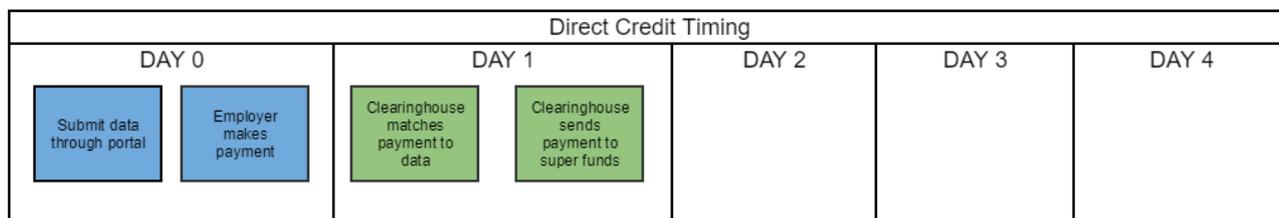
- A PRN will be generated for each submission automatically by EmployerPay. The generated PRN has the format ABNddmm999, where
 - ABN is the 11 character Employer ABN stored in EmployerPay, ddmm is the day and month of the submission and 999 is a sequence number for the day (first submission will be 001)
- The user can change the PRN to a value of their choosing (maximum 18 characters) at time of submission through the portal. For a multi-employer batch, separate PRNs can be set for each employer. The important thing is that the PRN set at the time of clicking “Confirm and Send” should be the value entered when making the EFT payment.
- Most importantly, the Employer must **ensure the amount paid matches the amount of the data** submission through the EmployerPay Portal.
- The bank account for PayClear will not change between submissions, and so Employers can save PayClear as a regular payee.

Notes when using internet banking to make the payment:

- *Internet banking sites typically do not use the term “PRN” or “Payment Reference Number”. Look for terms like “Description” or “Reference”, sometimes indicated as for payee’s statement. Another clue is that there will be only one field big enough to take the full 18 characters.*
- *If PayClear is saved as a regular payee, the reference number might be auto-filled from a prior payment, so be careful to update it to the reference number for current payment.*

3.2.3 Timing

If the user has submitted the data through the EmployerPay Portal, and makes the correct payment to the Clearing House account using the correct PRN before 4 pm 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.



Note - Timing assumes submission/payment made before 4pm AEST, no matching issues and all days are business days.

Note that matching of data and payment can only occur when the later of those are received by SuperChoice. A delay with either the submission of data or the payment will create a corresponding delay with matching and payment to super funds.

4 Payment Status

There are a number of screens within the EmployerPay Portal that will enable a user to see the current status of their submissions, both money and data. This information can be found in the history screen.

4.1 History Screen

In the history screen, the user will be presented with a high level view of each of their submissions. They will be able to see:

- Overall status of a submission at any given time
- Each stage a submission has gone through and when it occurred
- Status of payment in respect to a submission including refund amounts (See section [9 Refunds](#))

4.1.1 Submission Status

The history screen will allow a user to expand a submission and see a timeline of each status that the submission has gone through. They can see this by clicking on the next to the status icon for a particular submission.

This will show each status the submission has gone through and when that occurred. From a payments perspective, this is useful to see when the money has been paid by the Clearing House to the superannuation funds.

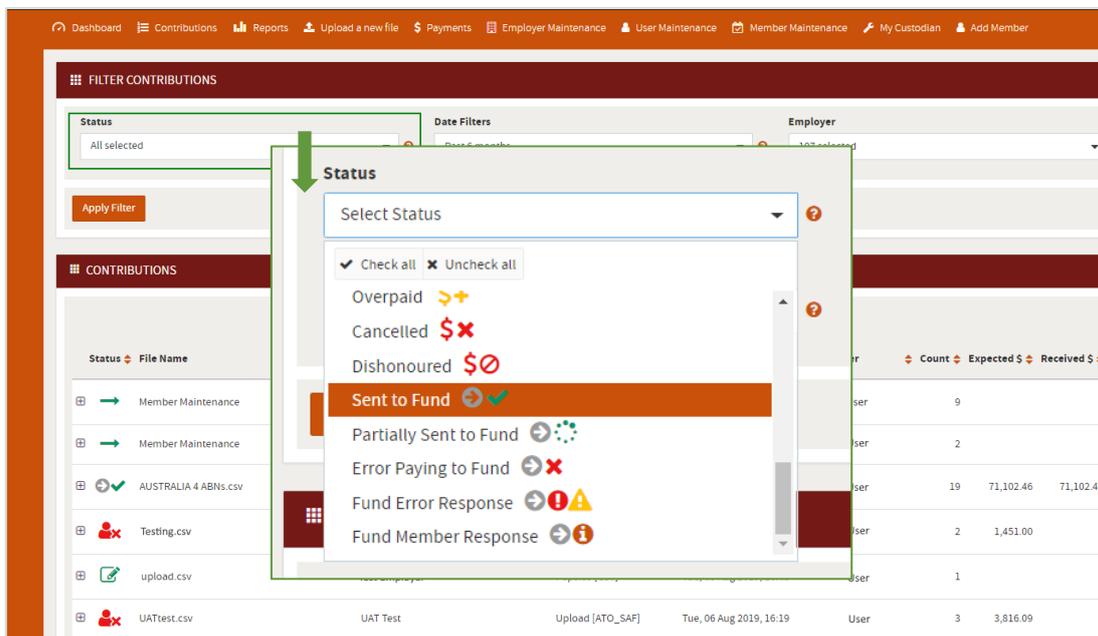
Status	File Name	Employer(s)	File Type	Last Updated	User	Count	Expected \$	Received \$	Refunded \$
	NovemberDemo.csv	SuperChoice Pty ltd	Upload [ATO_SAF]	Thu, 06 Jun 2019, 14:43	USER	9	6,137.56	6,137.56	
	Uploading	...	...	Thu, 06 Jun 2019, 12:18	USER				
	Member Matching Exceptions	...	...	Thu, 06 Jun 2019, 12:18	USER	9			
	Validation Exceptions	...	...	Thu, 06 Jun 2019, 12:29	USER	9	6,137.56		
	Validated	...	...	Thu, 06 Jun 2019, 12:35	USER	9	6,137.56		
	Ready to Submit	...	...	Thu, 06 Jun 2019, 12:35	USER	9	6,137.56		
	Confirmed and Sent	...	...	Thu, 06 Jun 2019, 12:47	USER	9	6,137.56		
	Paid	...	...	Fri, 07 Jun 2019, 10:02	SuperChoice	9		6,137.56	
	Sent to Fund	...	...	Fri, 07 Jun 2019, 14:42	SuperChoice	9			

In this Direct Credit (EFT) example, the user

- the user uploaded at 12:18 pm on Thursday
- the user resolved some exceptions and submitted the data at 12:47 pm Thursday
- the Clearing House confirmed and matched the Employer’s payment at 10:02 am on Friday (this is the Date-Time showed as “Paid” i.e. when Clearing House confirmed a payment matched this batch)
- the Clearing House sent the money and data to the super funds at 2:42 pm Friday

4.1.2 Filtering

If you want to search only for submissions of a particular status, you can use the status filter at the top of the screen.



There are also Date filters to home in on a date range; and Employer filters to home in selected Employer(s)

4.1.3 Cancelling a Batch

An Employer can cancel a submitted batch. This option available to Employers with the relevant permission and enables them to cancel a submitted batch before the money is dispersed to the funds. Any outstanding balance is automatically refunded to the employer’s nominated refund account.

The cancel match button is shown when the file is in the following statuses

- Confirmed and Sent
- Not Paid
- Paid
- Underpaid
- Overpaid
- Dishonour

Once the payment has been sent to the fund, the cancel button is no longer shown. A cancel request will always succeed however for a direct debit request there will be a wait during the standard clearance period (“Awaiting Cancel”). Upon cancellation, the status will be set to cancelled and an email will be sent to the Employer¹.

4.1.4 Interpreting Status Icons

Status Icon	Status Wording	Detail	Action Required
	Uploading	The date the contribution file was uploaded.	No action required.
	Employer Matching Exceptions	Employer Matching exceptions exist. These must be resolved before the contribution batch can be submitted.	Resolve the Employer matching exceptions.
	Member Matching Exceptions	Member Matching exceptions exist. These must be resolved before the contribution batch can be submitted.	Resolve the member matching exceptions.
	Validation Exceptions	Validation errors exist. These must be resolved before the contribution batch can be submitted.	Correct the data in the batch or create a new batch with corrected data.
	Validation Exceptions	Validation warnings exist.	Review and correct the data as required.
	Validated	When all validation errors have been resolved.	No action required. Occurs in interim prior to Ready To Submit status.

¹ September 2021

Status Icon	Status Wording	Detail	Action Required
	Ready to Submit	The contribution batch is ready to submit. A Payment Reference Number (PRN) has been generated and is displayed within the 'Summary and Submit' screen.	Submit the contribution file or make additional edits.
	Saved and Held	User has selected the 'Save and Hold' button.	Submit the contribution file. Note – Once a batch is in "Save and Held" status, data can no longer be edited.
	Confirmed and Sent	A user with the appropriate level of authority has submitted the contribution batch.	No action required.
	Not Paid	No payment has been received for the contribution batch.	If paying by Direct Credit (EFT), make payment per instructions on the 'Summary and Submit' screen.
	Partially Paid	A contribution batch has been submitted that contains data for multiple Employers. Money has been received and matched, but not for all Employers. The matched contribution data and money has not yet been forwarded to the relevant superannuation funds.	Either the Clearing house has not completed matching, or Employer(s) have not made payments. If the latter, Employer(s) need to be followed up for payment.
	Underpaid	The money has been received and matched to the contribution batch; however, there is a shortfall in the amount of money received.	As per section 7 Payment Matching Exception Scenarios The employer should pay the remaining amount. If payment is not received the contribution batch will be cancelled and the money refunded
	Overpaid	The money has been received and matched to the contribution batch; however, there is excess money which is automatically refunded to the employer's nominated refund account.	As per section 7 Payment Matching Exception Scenarios . No action is required, excess money will be automatically refunded to the employer's nominated refund account. This status will automatically change to Paid when the refund is issued.

Status Icon	Status Wording	Detail	Action Required
	Cancelled	The employer can also choose to Cancel a submission batch. Alternatively, the contribution batch has cancelled due to either non-payment ² or partial payment ³ .	Employer will be required to reload and submit the contribution data again and make the necessary payment.
	Cancel Requested	The employer has chosen to cancel a submission batch and the clearing house is awaiting clearance of any money to enable a refund to be sent.	No action required
	Dishonoured	This may occur when using the Employer-initiated Direct Debit payment method (see Direct Debit Dishonour).	Employer can pay the required balance using a Direct Credit (EFT) payment Check the validity of the bank account and check that there are sufficient funds within the bank account.
	Paid	The correct amount of money has been received and matched with the contribution batch.	No action required.
	Sending to Fund	The money has been received and reconciled to the contribution batch and Clearing House has requested the bank to make payment to the relevant superannuation funds on behalf of the Employer.	No action required.
	Partially Sent to Fund	A contribution batch has been submitted that contains data for multiple Employers. Money has been received and matched, but not for all Employers. The matched contribution data and money has been forwarded to the relevant superannuation funds.	Either the Clearing house has not completed matching, or Employer(s) have not made payments. If the latter, Employer(s) need to be followed up for payment.
	Error Paying to Fund	The bank account provided for a superannuation fund is incorrect. This generally relates to a SMSF.	The money for the fund with the incorrect bank account details will be refunded. Correct the bank account data in your payroll system and submit the contribution data again and make the necessary payment for the refunded amount(s).

² from October 2021

³ from September 2021

Status Icon	Status Wording	Detail	Action Required
	Sent to Fund	The money has been received and reconciled to the contribution batch and Clearing House has confirmed all payments have been successfully received by the superannuation funds on behalf of the Employer.	No action required.
	Fund Error Response	A Contribution Transaction Error Response (CTER) error message has been received from a superannuation fund. This generally indicates that the fund has refunded money. Employer will have received an email if a CTER is received, and should also have received the refund amount directly from the super fund.	Review the error response. Submit corrected data in another contribution file as required, and make the corresponding payment. (If a CTER merely confirms a member number, follow the same procedure as Fund Member Response)
	Fund Warning Response	A Contribution Transaction Error Response (CTER) message has been received from a superannuation fund.	Review the warning response. Submit corrected data in another contribution file if required. (If a CTER merely confirms a member number, follow the same procedure as Fund Member Response)
	Fund Member Response	A SuperStream response message has been received from a superannuation fund. (Sometimes a CTER is used to confirm a member number rather than notify a refund - if that happens, EmployerPay will treat it as a Fund Member Response) Employer will have received an email from EmployerPay confirming a member number is received.	Update the Member Number within Employer payroll system. Note – EmployerPay will have updated the member number confirmed by the super fund. Future payroll extracts need to either contain the correct member number or have a 'blank' member number, in which case EmployerPay will use the member number in its database when sending to super fund).

4.1.5 Payment Status

The history screen will also provide you with a quick view of the current status of the payment(s) for each submission.

Status	File Name	Employer(s)	File Type	Last Updated	User	Count	Expected \$	Received \$	Refunded \$
	Default_3899813f-7f98-405d-838c-b5d 4c6094bc5_SAFF_190214.csv	Test Employer	Upload [ATO_SAF]	Mon, 01 Jul 2019, 16:11	Employer User	56	53,157.13	53,157.13	646.89

- The Expected column (1), shows the user the total of the contribution data submitted through the EmployerPay Portal.

- The Received column (2), shows the user the total of the payments received for that submission. This includes any overpaid amounts.
- The Refunded column (3), shows the user the total of any refund amounts for that submission.

4.1.6 Payment Status Timing

For all payment types, as soon as the user clicks “Confirm and Send”, the total of the contribution value will be displayed in the Expected Column in the history screen - (1) in the above diagram.

The value in the Received column will appear once the payment has been received and matched against data submission, and is ready to pay out. - (2) in the above diagram.

- Direct Credit amounts will appear here once the Clearing House has matched a payment to a submission.
- Direct Debit amounts will appear here once the direct debit amount has been cleared.
- Refunds - amounts will appear here for the following scenarios:
 - the Clearing House receives a refund message from a super fund or SMSF. The money will be sent to the Employer refund account directly from the fund (See section [9 Refunds](#)).
 - an overpayment has been refunded.
 - an error paying to fund due to incorrect bank details.

5 How Payments are matched with Submitted Batches

5.1 Matching Process

The Clearing House matching is handled by comparing the total unmatched deposits (“money”) for that Employer and unmatched contribution batches (“data”) that have been submitted.

5.1.1 Auto-match

- Automated matching logic is applied using information available from the EmployerPay database, the Employer’s submitted batch and the payment received via the PayClear Bank statement.
- Auto-match is guaranteed to succeed for Employer-initiated Direct Debit; or for Direct Credit (EFT) where Amount and PRN are both as expected.
- This auto-match process will also attempt to match outside of these parameters, including where PRN is not as expected or where employers do not make a single payment for a single batch, e.g.
 - Multiple payments for a single batch, including batches containing multiple employers, with multiple payer bank account(s)
 - Single payment for multiple batches
- Auto-match will also complete where amounts do not reconcile, i.e. overpayments and underpayments
- The Clearing House will continually attempt to match payments against oldest unmatched batches first, and then progressively through other unmatched batches. Money left over can remain unmatched for a period of 5 business days until it is returned to source.
- If the auto-match process results in a certain match, an auto-match is made.

5.1.2 Manual match

- Where the auto-match process does not confirm a certain match, the Clearing House administrators will attempt manual matching, with assistance as required from the Employer Support team.
- When a manual match is confirmed, it will be added to next payment run, typically next Banking Day.
- For clarity, manual matching may only be required for Direct Credit (EFT).

5.2 Direct Debit

1. Employer submits contributions via the EmployerPay Portal. This triggers an “expected payment” in the Clearing House.
2. The Clearing House initiates the direct debit and debits the Employers nominated bank account for the contribution batch amount.
3. The amount is transferred to the Clearing House clearing bank account for matching. The PRN of the Batch is the reference number of the Direct Debit. At this point the data and money is matched, and a payment to fund scheduled for 3 Business Days after the Clearing House identifies the deposit (standard banking clearance period is 3 Banking Days).
4. The Clearing House sends data + money with a new PRN to the receiving super fund.

5.3 Direct Credit

1. Employer submits contributions via the EmployerPay Portal. The Clearing House receives the contribution data file. This triggers an “expected payment” in for the Clearing House.
2. Employer pays the contribution amount using their banking services (typically internet banking or desktop banking application), ideally using the same PRN as that assigned on the EmployerPay Portal for the “Confirm and Send” action (see section [3.2.2](#))
3. When the deposit is identified in its bank account, the Clearing House attempts auto-match (see section [5.1](#)). If successful, the data and the money will be paid to the super funds the following Banking Day.
4. Where an auto-match cannot be made, exception handling is required – see sections [0](#) and [7](#).

SECTION B – HOW PAYMENT EXCEPTIONS ARE HANDLED

6 Daily Reporting of Payment Exceptions

A report is viewed manually by Clearing House staff each morning and any items of particular interest will be highlighted for focus. The report is produced from the internal payments system and issued to Employer Support team by an agreed method (e.g. as a JIRA ticket or via email).

The report will contain the following sections:

6.1 Money No Data

(Exception scenarios 2 and 3 in section 7)

Appendix A - Money No Data	
Appendix B - Data No Money	
Manual Matches	
Money No Data	Data No Money

This section contains all entries where the Clearing House has received a payment from an Employer but where the auto-match process cannot confirm a corresponding contribution batch against which to match.

- **Date** – Date of payment receipt (Statement date)
- **Lodgement Reference** – 18 character reference entered by user at bank (this field is matched v PRN)
- **Type** – Payment method (Will always be direct credit)
- **Narrative** – Description entered by user at bank
- **Description** – Blank (From statement)
- **Amount** – Value of received payment
- **Num Days Unprocessed** – Days elapsed since receipt
- **Custodian** – will always be the SuperChoice client name

6.2 Data No Money

(Exception scenario 1 in section 7)

Appendix A - Money No Data	
Appendix B - Data No Money	
Manual Matches	
Money No Data	Data No Money

This section of the report contains entries in where Employers within the custodian have submitted contribution data, but are yet to make a corresponding payment that could be auto-matched.

- **Source** – derived from Employer submission – Employer organisation name and ABN
- **Custodian** – will always be the SuperChoice client name
- **Expected By** – Date of submission
- **Expected Amount** – Total of batch
- **Lodgement Reference** – PRN recorded on Summary screen
- **Type** – Payment method
- **Status** – Will always be EXPECTED
- **Num Days Overdue** – Days elapsed since batch submitted (which is deemed as Day 0)

6.3 Manual Matches proposed by SuperChoice

Appendix A - Money No Data	
Appendix B - Data No Money	
Manual Matches	
Money No Data	Data No Money

This section of the report shows scenarios where manual matching can take place with a high degree of confidence in cases where auto-match matching has been unable to find a match.

These matches will be made at end of day unless Employer Support team contacts the Clearing House with any concerns around a particular proposed match. When a manual match is done, it will then be added to the list of payments for next payment run (next Banking Day).

If SuperChoice requires a proposed match to be approved, the line item(s) in question will be highlighted – these items will remain in unmatched state until Employer Support team provides its instruction, and will be subject to Refund and Batch Cancellation Rules.

7 Payment Matching Exception Scenarios

There are four key scenarios where the Clearing House either doesn't match automatically – “Data No Money” and “Money No Data”; or matches but with an Overpayment or Underpayment.

Exception Scenario	Payment System action	Next Steps
1 Data - No Money	Contribution batch received, but cannot match with any money	The Payment Matching Exceptions Report (see section 9) lists these items for Employer Support team to follow up with Employers. If after 20 Business Days the payment is still outstanding the Contribution batch will be cancelled. ⁴
2 Money - No Data	Money received, but cannot identify a matching data submission	The Payment Matching Exceptions Report (see section 9) lists these items for Employer Support team to follow up with Employers. If after 5 Business Days the Contribution batch is still outstanding, the payment will be refunded (returned) to Employer source bank account, as determined from the bank entry. For a bank account linked to a single employer, a warning email is sent 2 days before the money is to be returned and a subsequent email when the money is returned. For clarity the returned payment is triggered on Business Day 6.
3 Matched and Overpaid	Following auto-match, money and data released for matched portion, remaining amount held.	Overpaid amounts with the correct PRN are automatically refunded and notification email sent. However other overpaid amounts are treated as per Scenario 2 Money - No Data , and will appear in the Money No Data section of the Payment Matching Exceptions Report for the amount of the overpayment. Note that if, prior to refund of the excess, a batch is submitted, this payment will be matched against that batch.

⁴ From August 2021

Exception Scenario	Payment System action	Next Steps
4 Matched and Underpaid	Following auto-match, email generated advising of underpayment– see section 10 for details of the generated email	<ul style="list-style-type: none"> - If top up payment received, auto-matching will occur, and exception is resolved. - If top-up payment has not been received after 10 Business Days, the original amount will be refunded in total as per Scenario 2 Money - No Data.⁵ <p>Note – this will also update the batch status to ‘cancelled’ (i.e. earlier than under Scenario 1 Data - No Money); and Employer will need to submit a new batch <u>and</u> pay correct total.</p>

8 Direct Debit Exception Scenarios

Exception Scenario	Details	Communications and Actions Required
1 Direct Debit Dishonour	<p>A direct debit dishonour can occur for three reasons:</p> <ol style="list-style-type: none"> 1. The Employer bank account details provided are not valid 2. There are insufficient funds in the account to cover the debit 3. The controller of the bank account does not recognise the amounts being debited from their account, and put a hold on the debit by contacting their bank <p>Each of these scenarios triggers a notification to the Clearing House which is processed automatically.</p>	<p>Clearing House will send an email to the Employer contact email address stored in EmployerPay advising the Employer of the dishonour (see section 10) containing instructions to pay via Direct Credit (EFT). Dishonour is noted in EmployerPay Portal.</p> <p>Clearing House does not send data or money to fund.</p> <p>The Employer will also be notified of the dishonour via their bank statements.</p> <p>Employer needs to ensure sufficient funds are available and/or the nominated bank account details are correct and then resubmit the batch that caused the dishonour.</p>
2 Direct Debit - Employer requests batch and Direct Debit to be cancelled; or requests that a completed Direct Debit be refunded (and not be forwarded to recipient Funds)	<p>System has created the bank file and an expected payment. The Direct Debit request is issued before bank cut-off (4 pm AEST).</p> <p>Employer has completed “Confirm and Send” but needs to cancel the payment prior to the Employer account being debited.</p>	<p>Employer to contact Employer Support who will raise the request with the Clearing House.</p> <p>If the cancellation request is received no later than 3 pm on the day of the batch submission, SuperChoice will endeavour to intervene to prevent the Direct Debit request from being issued. The outcome will be reported to Client. A fee may apply.</p> <p>If the cancellation request is received after 3 pm AEST, the request will be declined. However, if the Employer requests, the Clearing House is still able to cancel the batch and manually refund the debited amount. This will only occur when the debit funds have been cleared.</p>

⁵ from September 2021

Exception Scenario	Details	Communications and Actions Required
3 Direct Debit Stop Payment (from bank)	SuperChoice receives an inquiry from its bank in relation to a payer’s stop-payment request.	SuperChoice will decline a bank inquiry arising from a payer’s stop-payment request.

9 Refunds

9.1 Super Fund to Employer

The most common refund a user will experience when using the Clearing House, is when a super fund is unable to allocate money for a particular member and will need to return the money to the Employer. This process is completely automated and there are various places within the EmployerPay Portal to view the information required to deal with the refunded amount.

9.1.1 Process

When the Clearing House sends contributions to the various super funds, the refund bank account of each Employer making submissions is included in the contribution messages that accompany the money. When a super fund needs to refund money to an Employer they will use the refund bank account to refund the money directly to the Employer and not to the Clearing House.

In order to assist the Employer in handling the refunded money, the super fund will also generate a refund message which will be sent directly to the Clearing House. This causes two things to happen:

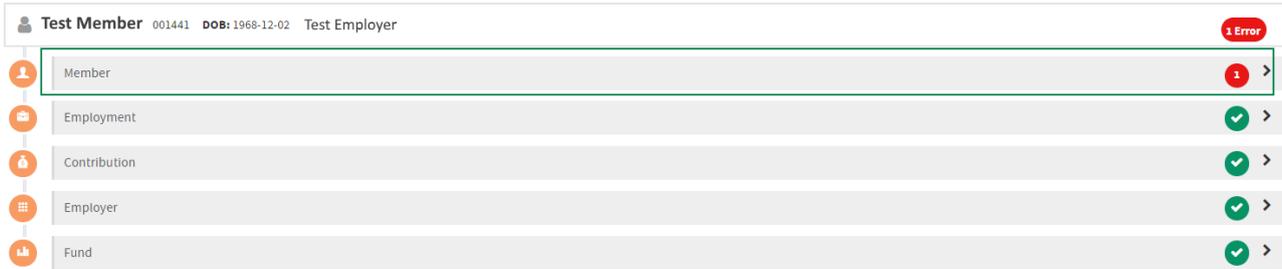
1. The Clearing House will attach the refund message to the Employers record, making the information visible in various places within the EmployerPay Portal.
2. The Clearing House will generate an email once per day if any refund messages are received for a particular Employer – see section [10](#) for details.

9.1.2 View Refund Details via History

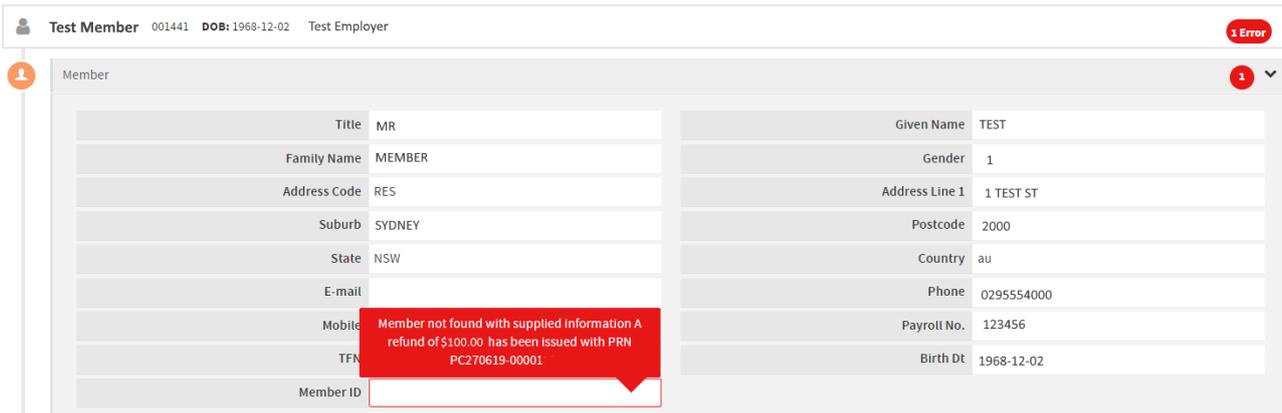
When the user clicks on the View button in the email, they will be taken to the history screen in the EmployerPay Portal which will be filtered to show submissions with refunds, enabling them to identify the members affected.

The refunded amount will appear in the refunds column, and the number of members affected will appear in the red square.

Clicking on the filename or the grid icon will allow the user to drill down into the contribution and see the member(s) affected.



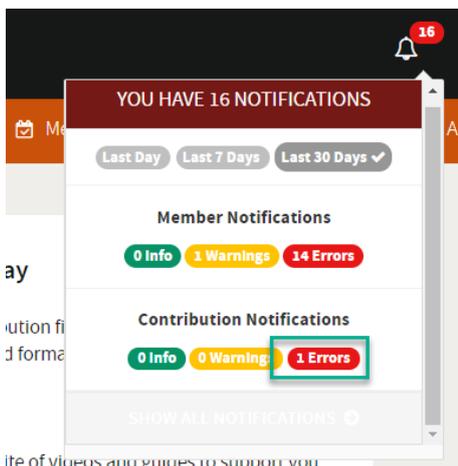
Hovering the mouse point over the field highlighted in red will give the user a description of the refund.



9.1.3 Other Ways to View Refund Details

Care needs to be taken in using this method – the reason is that different Funds apply different rules to set Severity Ratings for their Error or Response messages. This section assumes that refunds will be notified via a CTER that has a severity rating of “Error”, and that the User is “advanced” and able to use the reporting tool, or is being guided by an advanced User.

From the dashboard, the user can also click on the notification icon to see a more details view of the refund message:



This will take the user to the reporting screen, pre-filtered to only display the refund transactions.

GROUP MESSAGES BY

Date Initiated
 Payment Ref. No.
 Feedback Severity
 Message Type
 Employer
 Fund Name
 Employee Status
 Location Id
 Benefit Category
 Member No.

Search

HERE ARE YOUR FILTERED MESSAGES

You are searching on the date range **01 Jul 2019** to **31 Jul 2019**, Message Type is **Contributions**, Response Severity Type is **Error**, Fund Names are **ALL**, SMSF Names are **ALL**, Employer Names are **ALL**, Employee Statuses are **ALL**, Employment Types are **ALL**.
 You are grouping by **Feedback Severity**
 The results displayed below have been searched on date of response as well as on date initiated.

Showing 1 to 1 of 1 entries Search:

Feedback Severity	No. of Member Events	No. of Contributions	Super Guarantee \$	Personal Contribution \$	Salary Sacrifice \$	Other Amounts Total \$	Total Contribution \$	No. of Refunds	Refund Amount \$	
Error	0	1	100.00				100.00	1	100.00	

Clicking on the red square will allow the user to drill down into the transaction to see the exact refund message provided by the super fund. This is the same as the message shown in the history screen example.

Feedback

Standard Response Code	SUPER.GEN.GEN.21
Short Description	Member not found with supplied information
Detailed Description	Member not found with supplied information
Refund Amount (\$)	100.00
Refund Payment Total (\$)	100.00
Refund Payment Reference Number	PC270619-00001

9.2 Clearinghouse to Employer

There are situations where the Clearing House needs to refund money to the Employer directly. Most often, this will occur if the bank details provided for an SMSF are not valid. It will also occur after 15 Business Days from date of payment for any unmatched funds.

9.2.1 Fund Payment Failed Process

When the Clearing House attempts to make the payment to the SMSF with invalid bank details, the bank will reject the payment back to the Clearing House at which point a refund will be made to the Employer. This refund is made by the Clearing House and will be accompanied by a “Fund Payment Failed Payment Notification” email (See section 10.3 for details) being sent to the Employer contact email address stored in EmployerPay advising of the refund amount and the reason.

9.2.2 Unmatched, Underpaid and any residual Overpaid Process

After the relevant process waiting period, refunds are made by the Clearing House to the Employer / Source Bank Account and where applicable (i.e., underpaid) batches are cancelled (see section 7 for details).

Note - In a scenario where incorrect amount is provided, incorrect PRN is provided, and the source bank account is unknown to SuperChoice (unexpected deposit), refund to source account will occur after 5 business days. No email will be sent as the employer is unknown. During this time, it is possible to manually assign a payment to a submitted batch if payment amount is balanced.

10 Payment and Refund Communications to Employers

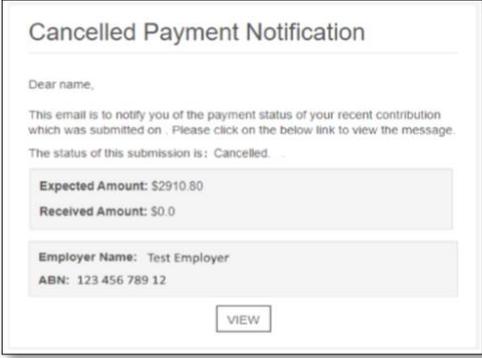
SuperChoice will send automated payment status emails when the employer making a payment is able to be identified. This is reliant on provision of a correct PRN at time of payment.

10.1 Direct Credit Exception Emails

DC Scenario	Communication	Timing	Action Required by Employer
<p>Non Payment</p> <p>Direct Credit Scenario 1 Data - No Money</p>	<p>Automatic “Non Payment Notification” email.</p> <p>The “Non Payment notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Time of submission • Expected amount • Employer Name • Employer ABN • Link to the history screen (“view”) <div data-bbox="355 775 948 1267" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Non Payment Notification</p> <hr/> <p>Dear name,</p> <p>This email is to notify you of the payment status of your recent contribution which was submitted on .</p> <p>We have not yet received payment for this submission. If you have not recently made a payment, please organise payment for this contribution within the next 10 business days. If we do not receive the payment the contribution data will be cancelled.</p> <p>Please click on the below link to view additional information.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Expected Amount: \$ 100</p> <p>Employer Name: Test Employer</p> <p>ABN: 123 456 789 12</p> </div> <div style="text-align: center; margin-top: 10px;"> <input type="button" value="VIEW"/> </div> </div> <p>Also use Payment Matching Exceptions Report to inform Employer communications</p>	<p>2 Business Days after submission.</p>	<p>Employer should make payment to ensure money and data is released to funds</p>

DC Scenario	Communication	Timing	Action Required by Employer							
<p>Underpayment</p> <p>Direct Credit Scenario 4 Matched and Underpaid with correct PRN</p>	<p>Automatic “Underpaid Payment Notification” email sent when correct PRN is used.</p> <p>The “Payment notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Time of submission • Status – “Underpaid” • Expected amount • Received amount (will be empty) • Employer Name • Employer ABN • Link to the history screen (“view”) <div data-bbox="384 860 903 1357" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p style="text-align: center;">Under Payment Notification</p> <p>Dear Sajan,</p> <p>This email is to notify you that a recent contribution submission was underpaid. Please pay the remaining amount of \$50.00 using a PRN of 688609204610001403 to enable the submission to be sent. Click on the link below to view further details.</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px solid #ccc;">Expected Amount: \$550.00</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Received Amount: \$500.00</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Remaining Amount: \$50.00</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Payment Reference No.: 688609204610001403</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Submission Date: Sun Mar 14 2021 04:47</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Employer Name: DP WAREHOUSE</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">ABN: 82137785826</td></tr> </table> <p style="text-align: center; margin-top: 10px;">View</p> </div>	Expected Amount: \$550.00	Received Amount: \$500.00	Remaining Amount: \$50.00	Payment Reference No.: 688609204610001403	Submission Date: Sun Mar 14 2021 04:47	Employer Name: DP WAREHOUSE	ABN: 82137785826	<p>Notification immediately on receipt of underpayment.</p> <p>Batch cancelled and amount refunded if the shortfall is not paid and matched after 10 Business Days⁶.</p>	<p>Employer needs to pay the underpaid amount before 10 Business Days elapses.</p>
Expected Amount: \$550.00										
Received Amount: \$500.00										
Remaining Amount: \$50.00										
Payment Reference No.: 688609204610001403										
Submission Date: Sun Mar 14 2021 04:47										
Employer Name: DP WAREHOUSE										
ABN: 82137785826										

⁶ from September 2021

DC Scenario	Communication	Timing	Action Required by Employer
<p>Cancellation</p> <p>Direct Credit Scenario 1 Data - No Money</p> <p>Direct Credit Scenario 4 Matched and Underpaid</p>	<p>Automatic “Cancelled Payment Notification” email.</p> <p>The “Payment notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Time of submission • Status – “Cancelled” • Expected amount • Received amount (will be empty) • Employer Name • Employer ABN • Link to the history screen (“view”) 	<p>Unpaid batches are automatically removed after 20 Business Days from date of submission.⁷</p> <p>Underpaid amounts are refunded and batches are automatically removed after 10 Business Days⁸</p>	<p>Employer will need to resubmit the batch <u>and</u> pay correct total</p>

DC Scenario	Communication	Timing	Action Required by Employer
<p>Overpayment</p> <p>Direct Credit Scenario 3 Matched and Overpaid with incorrect PRN</p>	<p>No automatic emails.</p> <p>Employer Support team should use the Payment Matching Exceptions Report to inform personal Employer communications (the overpaid amount appears as a line item in the Money no data section)</p>	<p>Any unmatched overpaid monies are automatically refunded if, 5 Business Days after the original payment, the overpaid amount remains unmatched.</p> <p>For clarity the refund is instigated on Business Day 6.</p>	<p>None or adjust next batch payment amount if submitting within 5 Business Days</p> <p>Refund is automated. It will include the original payment PRN, so it can be referenced for support purposes⁹</p>

⁷ from October 2021

⁸ from September 2021

⁹ from September 2021

DC Scenario	Communication	Timing	Action Required by Employer							
<p>Overpayment</p> <p>Direct Credit Scenario 4 Matched and Overpaid with correct PRN</p>	<p>Email sent advising of overpayment and confirming details of payment amounts.</p> <div data-bbox="357 398 922 931" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">Over Payment Refund</p> <p>Dear Sajan,</p> <p>This email is to notify you that a recent contribution submission was overpaid. We have automatically refunded \$400.00. Click on the link below to view further details.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">Expected Amount: \$600.00</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">Received Amount: \$1000.00</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">Refunded Amount: \$400.00</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">Payment Reference No.: 746009204610001503</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">Submission Date: Mon Mar 15 2021 11:17</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">Employer Name: DP WAREHOUSE</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc; padding: 2px 0;">ABN: 82137785826</td> </tr> </table> <p style="text-align: center; margin-top: 10px;">View</p> </div>	Expected Amount: \$600.00	Received Amount: \$1000.00	Refunded Amount: \$400.00	Payment Reference No.: 746009204610001503	Submission Date: Mon Mar 15 2021 11:17	Employer Name: DP WAREHOUSE	ABN: 82137785826	<p>Immediately on receipt of overpayment for matched batch</p>	<p>Refund is automated and includes the PRN of the original payment so it can be referenced for support purposes</p>
Expected Amount: \$600.00										
Received Amount: \$1000.00										
Refunded Amount: \$400.00										
Payment Reference No.: 746009204610001503										
Submission Date: Mon Mar 15 2021 11:17										
Employer Name: DP WAREHOUSE										
ABN: 82137785826										

10.2 Direct Debit Dishonour Emails

Scenario	Communication	Timing	Action Required by Employer
<p>Direct Debit Dishonour</p> <p>Direct Debit Scenario 1 Direct Debit Dishonour</p>	<p>Automatic “Dishonoured Payment Notification” email.</p> <p>The “Payment notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Time of submission • Status – “Dishonoured” • Expected amount • Received amount (will be empty) • Employer Name • Employer ABN • Link to the history screen (“view”) <div data-bbox="376 898 855 1279" style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p style="text-align: center;">Dishonoured Payment Notification</p> <p>Dear name,</p> <p>This email is to notify you of the payment status of your recent contribution which was submitted on . Please click on the below link to view the message.</p> <p>The status of this submission is Dishonoured.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Expected Amount: \$1626.91</p> <p>Received Amount: \$0.0</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Employer Name: Test Employer</p> <p>ABN: 123 456 789 12</p> </div> <p style="text-align: center;">VIEW</p> </div>	<p>Same day as dishonour being reported in bank statement.</p> <p>If submission made prior to 4 pm AEST then the following morning.</p>	<p>Employer needs to correct the direct debit details recorded and/or ensure there are sufficient funds in the nominated account. They can pay the remaining balance using a Direct Credit (EFT) payment</p>

10.3 Refund Emails

Scenario	Communication	Timing	Action Required by Employer
<p>Refund (Fund to Employer)</p> <p>9.1 Super Fund to Employer</p>	<p>Automatic “Refund Payment Notification” email.</p> <p>The “Refund notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Refund amount • Employer Name • Employer ABN • Link to the history screen (“view”) <div data-bbox="360 698 874 1122" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Refund Payment Notification</p> <hr/> <p>Dear name,</p> <p>This email is to notify you that a superannuation fund has refunded a previously submitted contribution.</p> <p>Please click on the below link to view additional information.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Refund Amount: \$ 100.00</p> <p>Employer Name: Test Employer</p> <p>ABN: 123 456 789 11</p> </div> <p style="text-align: center;">VIEW</p> </div>	<p>Daily when a refund message is received.</p> <p>Maximum of 1 per day regardless of the number of refunds received for the Employer.</p> <p>Sent after midnight once payment matching jobs have all completed.</p>	<p>Link in email to history screen.</p> <p>Employer needs to resubmit data to correct fund or with correct member details.</p>

Scenario	Communication	Timing	Action Required by Employer
<p>Refund (Clearinghouse to Employer) 9.2 Clearinghouse to Employer</p>	<p>Automatic “Fund Payment Failed Payment Notification” email.</p> <p>The “Payment notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Time of submission • Status – “Fund Payment Failed” • Expected amount • Received amount • Employer Name • Employer ABN • Link to the history screen (“view”) <div data-bbox="363 851 874 1227" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Fund Payment Failed Payment Notification</p> <p>Dear name,</p> <p>This email is to notify you of the payment status of your recent contribution which was submitted on . Please click on the below link to view the message. The status of this submission is Fund Payment Failed.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Expected Amount: \$694.23</p> <p>Received Amount: \$694.23</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Employer Name: Test Employer</p> <p>ABN: 123 456 789 12</p> </div> <p style="text-align: center;">VIEW</p> </div>	<p>Within 1 Business Day of initiating the refund</p>	<p>Employer should contact employee to confirm SMSF bank account details prior to making a new submission. This will require creating a new version of the SMSF as bank account cannot be changed after creation.</p>

Scenario	Communication	Timing	Action Required by Employer
<p>Refund (Clearinghouse to Employer)</p> <p>9.2 Clearinghouse to Employer</p>	<p>Automatic “Refund Notification” email and warning sent when money cannot be matched to a submission</p> <p>The “Refund notification” email template contains the following:</p> <ul style="list-style-type: none"> • Employer Contact Name • Refund amount and date (expected for warning email) • Account number (hashed) • PRN • Date money received • Employer Name • Employer ABN <p>Refund Notification Warning</p> <p>Dear Joshua,</p> <p>This email is to notify you that we are holding \$4000.00 deposited from source account *****553 that we can't currently match to a contribution submission.</p> <p>We will refund the \$4000.00 outstanding on Fri Jun 04 2021 to the source account if no action is taken.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Expected Refund Amount: \$4000.00</p> <p>Expected Refund Date: Fri Jun 04 2021</p> <p>Account Number: *****553</p> <p>Payment Reference No.: 289251000500122803</p> <p>Date Received: Tue Jun 01 2021 10:25</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Employer Name: TAFE QUEENSLAND</p> <p>ABN: 72898805093</p> </div>	<p>For a bank account linked to a single employer, where money has not matched data.</p> <p>A warning email is sent 2 weekdays before the money is to be returned.</p> <p>A notification email is then sent when the money is refunded.</p>	<p>Employer needs to either pay the outstanding balance or call support to resolve the issue.</p>