

# SUPERSTREAM

*This is a general guide based on our current knowledge and experience. For further information, contact your super fund, or visit the ATO website.*

As from the 30<sup>th</sup> June 2016, all payments to Super Guarantee (SG) super will need to be made via 'SuperStream'.

SuperStream is a standard for processing superannuation data and payments electronically. Under SuperStream, you will need to pay super contributions for your employees electronically (EFT or BPAY) as well as sending an associated data file, or completing an online process. The data is in a standard format so it can be transmitted consistently across the super system – between employers, super funds, service providers and the ATO. It's linked to the payment by a unique payment reference number (USI). This means you can make all your contributions in a single transaction, even if they're going to multiple super funds.

Even if you currently make super payments electronically, SuperStream is different and will mean a change to what you currently do.

Only those who have a WPN (Withholding Payer Number), or ABN (Australian Business number) are able to make SuperStream payments. The WPN has to be 11 digits. Insert two zeros at the front if fewer.

You can use SuperStream by:

- Your super fund's online system
- A super clearing house
- A payroll system that meets the SuperStream standard

Not every super fund will have an online system. (E.G. OnePath Masterfund) Some will require you to use a super clearing house.

You may currently have a staff member, or indeed several staff members, with the same super fund. You may think that using that super funds online process is the best option. However, if a new member of staff arrives and is with another super fund, it will then present a problem.

A super clearing house offers a means of making a single super payment for staff members who may all be with a single super fund, or with multiple super funds. The clearing house then distributes the payments to whichever funds have been nominated. Some clearing houses charge a fee, many are free. Your employees super fund may also be a clearing house. I would recommend using the free clearing house option.

## SUPER CLEARING HOUSES THAT (I believe) ARE FREE

- ATO small business clearing house
- Hesta

- SunSuper
- Australian Super
- CareSuper
- Hostplus
- There are many others not listed here

In all cases you will need to register as an employer with that clearing house. This will take a few days to process. In most cases you will then need to register for 'Quicksuper' (or whatever name that fund has given their clearing house process). This will also take a number of business days to process.

Once you are successfully registered you will need to add your employee's details. This may be a manual online process (as in the ATO clearing house) or via a 'file upload'. I have included links to some of the clearing house options we have had some experience of.

If you are using payroll software E.G. MYOB, Kwik pay. There is an option to make an automated upload. You would then only need to make an EFT or Bpay payment manually.

Note: For those using Kwik Pay I would recommend HESTA, as I know this works.

## THE 'MUST HAVE INFORMATION YOU WILL NEED

- Member name
- Member date of birth
- Member address
- Member super fund USI or ABN – you only really need the USI
- USI: The Unique Superannuation Identifier (USI) is used in SuperStream to identify an APRA super fund. Some super funds have a single USI or ABN. Others have multiple USI's and ABN's for each different product they offer. So be careful that you have the correct USI.

Some examples of a fund with a single USI are: -

- HESTA – HST0100AU
- SUNSUPER – 98503137921001

Other information, such as member tax file number, fund ABN, member mobile, can be optional.

This is where the super choices form, the one you gave out and you got back from your employees, comes in handy. Otherwise contact the super company to check what the USI number is by using the employee's member number.

With the exception of the ATO small business clearing house, all the others we have mentioned require a file upload for employee's/fund details. This is an excel, or CSV file, spread sheet where you input the necessary details. There are only a few columns for which the information is compulsory - Generally the ones mentioned above. You can complete as many of the others as you wish.

I have not used the ATO small business clearing house, as its use with a WPN only came into effect on the 18th April 2016. This clearing house has no file upload process, only an online manual process. It may therefore have a simplicity to it.

I have used HESTA in conjunction with our payroll systems and SUNSUPER with an employee file upload and online process. I have only contacted some of the others I mentioned, but they have a similar process.

## WHICH ONE TO USE?

There is no one answer to this. I would make a suggestion that if all, or most of your staff are with HESTA, or SUNSUPER, or whatever the predominant fund is, then use that super clearing house (assuming it is free). HESTA have finally got their act together and I was impressed with the support I got. I also got good support from my usual favourite SUNSUPER.

If file uploads scare you, then the ATO small business clearing house might be the best option, as the process is all about completing the information online. They seem to have a very good written instruction guide, which I have included as a link below (as well as their website.) Where the guide refers to using an ABN, also read that a WPN can be used.

Quarterly Super is generally payable on, or before, the 28th of the next month. With Superstream, most require payment many days before this, so as to allow the migration. (some up to 15 days before). Check with the super fund or clearing house, don't just think you can pay it on the 28<sup>th</sup>.

## CONTACT NUMBERS AND WEB LINKS

**ATO Small Business Clearing house** 1300 660 048 – <https://www.ato.gov.au/business/super-for-employers/paying-super-contributions/small-business-superannuation-clearing-house/>

**SBCH Reference Guide**

<https://www.ato.gov.au/uploadedFiles/Content/SPR/downloads/CHreferenceguidesuperfunds.doc>

**Hesta:** 1800 813327 - <https://www.hesta.com.au/employers.html>

**Sunsuper:** 13 11 84 – [Sunsuper clearing house page](#)

**Australian Super** 1300 300 273 - <https://www.australiansuper.com/employers/online-payments.aspx>