

## What you need to know about SuperStream

### What is SuperStream?

SuperStream aims to improve the efficiency of Australia's superannuation system and provides a new standard for employers when making super contributions.

It requires an employer to send contributions electronically in a standard format with linked data and payments.

Implementing SuperStream means a change in processes for employers and funds. In many cases, it will also mean a change in systems.

### What are the benefits?

SuperStream is a major change which brings significant benefits for employers and their employees. It will simplify the super contribution experience for employers by reducing cost and effort while eliminating unnecessary variation in how contributions are made.

For employees, it will mean better protection of their retirement savings.

### What are my obligations as an employer?

Implementing SuperStream means you will need to:

- send all mandatory data in the specified format
- make payments electronically
- link data and money with a payment reference number
- respond to fund requests for member information within 10 business days.

Many employers rely on a service provider, such as a payroll provider or clearing house, to assist them with making contributions. Your default fund may also have an online solution you can use.

### When do I have to be ready?

#### Employers with 20 or more employees

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You could start making SuperStream contributions from 1 July 2014 so you should already be using SuperStream or preparing to use it now. The earlier you begin your implementation, the sooner you will see the benefits and the less chance you will face any compliance issues.

Make sure you contact your service provider to check their start dates and work out the best time to begin.

The ATO will provide flexibility for you on your start date, provided you are doing your best to implement and have a firm plan to do so no later than 30 June 2015.

#### Small employers with 19 or fewer employees

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SuperStream contributions start from 1 July 2015 onwards, so you should start preparing now. The earlier you begin your implementation, the sooner you will see the benefits and the less chance you will face any compliance issues. We will provide flexibility for you on your start-up date, provided you do your best to implement after this date and have a firm plan to do so no later than 30 June 2016.

If you are ready earlier, there is no need to wait and you can start at a time that suits you.

### Contributions information

Whether you are making contributions to a default, choice or self-managed super fund (SMSF), you are required to use the SuperStream format. This ensures employers have a consistent way of meeting their super obligations.

Where the employer is a related party to the SMSF, you can make contributions using existing processes to this entity.

A SuperStream contribution must include certain minimum information including:

- the fund's Australian business number (ABN)
- the fund's bank account details
- the electronic service address of the fund or product
- a unique superannuation identifier (USI) for the superannuation product (Australian Prudential Regulation Authority (APRA) -regulated funds only).



## Super for employers

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### Small Business Superannuation Clearing House



We are aware of earlier system issues with users accessing the Small Business Superannuation Clearing House, it is now available. We will continue to monitor for any further issues. If you are unable to log in to the system, please keep trying.

We apologise for the impact this may have had on making super payments, please log on and ensure your payments are processed for 30 June.

The Small Business Superannuation Clearing House is a free, optional service for employers with 19 or fewer employees.

You can make your super guarantee (SG) contributions as a single electronic payment to the clearing house, which then distributes the payments to employees' funds.

The clearing house is designed to reduce red tape and compliance costs for small business.

If you register to use this service:

- Your super guarantee contributions are counted as being paid on the date the clearing house accepts them (so long as the fund does not reject the payments).
- You have 21 days to pass an employee's choice of fund on to the clearing house.

We administer the service.

[Register for the clearing house](#)

or

[Log on to the clearing house](#)

#### See also:

- [Using the Small Business Superannuation Clearing House](#) (or you can phone **1300 660 048**)

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#### Our commitment to you

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We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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## ◀ Super for employers

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### How the clearing house operates

The clearing house lets you pay your super contributions in one transaction to a single location. It is designed to make the payment process easier, reducing red tape and compliance costs.

You simply register your employees' super fund details and, through the clearing house, we distribute the contributions to their various super funds.



#### Work it out

Is your worker eligible for super guarantee? [Super guarantee eligibility tool](#)

### Key features

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- You make one secure electronic transaction and we distribute the super contributions to your employees' nominated super funds
- Each time you make a contribution, your employees' preferences are already included in the transaction details, so you only need to enter the contribution amounts
- Using the clearing house minimises the time and paperwork involved in paying contributions to numerous super funds
- You can choose to nominate a regular contribution amount for an employee
- Paying this way helps you meet your super guarantee obligations, reducing red tape and associated compliance costs
- You can obtain a record of your contribution history whenever you need it
- Once set up, it only takes a few minutes to process payments
- The Clearing House is available 24 hours a day, 7 days a week



The Clearing House will occasionally be unavailable after-hours for scheduled maintenance. If it is unavailable during business hours, try again later.

### Who can use the Clearing House

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You can use this service if you are a small business with 19 or fewer employees. An employee is defined as an individual who is employed on a full-time, part-time or casual basis.

We monitor your eligibility for the Clearing House each time you use the service.



From 1 July 2015 eligibility has changed. Businesses with an annual aggregated turnover of \$2 million or less will be able to use the Clearing House, as well as those businesses with 19 or fewer employees.

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### Using the Small Business Superannuation Clearing House

The Small Business Superannuation Clearing House is a free online super payments service that helps small businesses with 19 or fewer employees meet their super guarantee obligations.



#### Get it done

[Register](#) to use the Small Business Superannuation Clearing House.

If you are already registered, [logon](#) to use the Small Business Superannuation Clearing House.



#### Find out more

Phone **1300 660 048** or email [SBSCHenquiries@sbsch.gov.au](mailto:SBSCHenquiries@sbsch.gov.au) for information about the Small Business Superannuation Clearing House.



Using the Small Business Superannuation Clearing house will ensure you are [SuperStream](#) compliant by 1 July 2015.

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