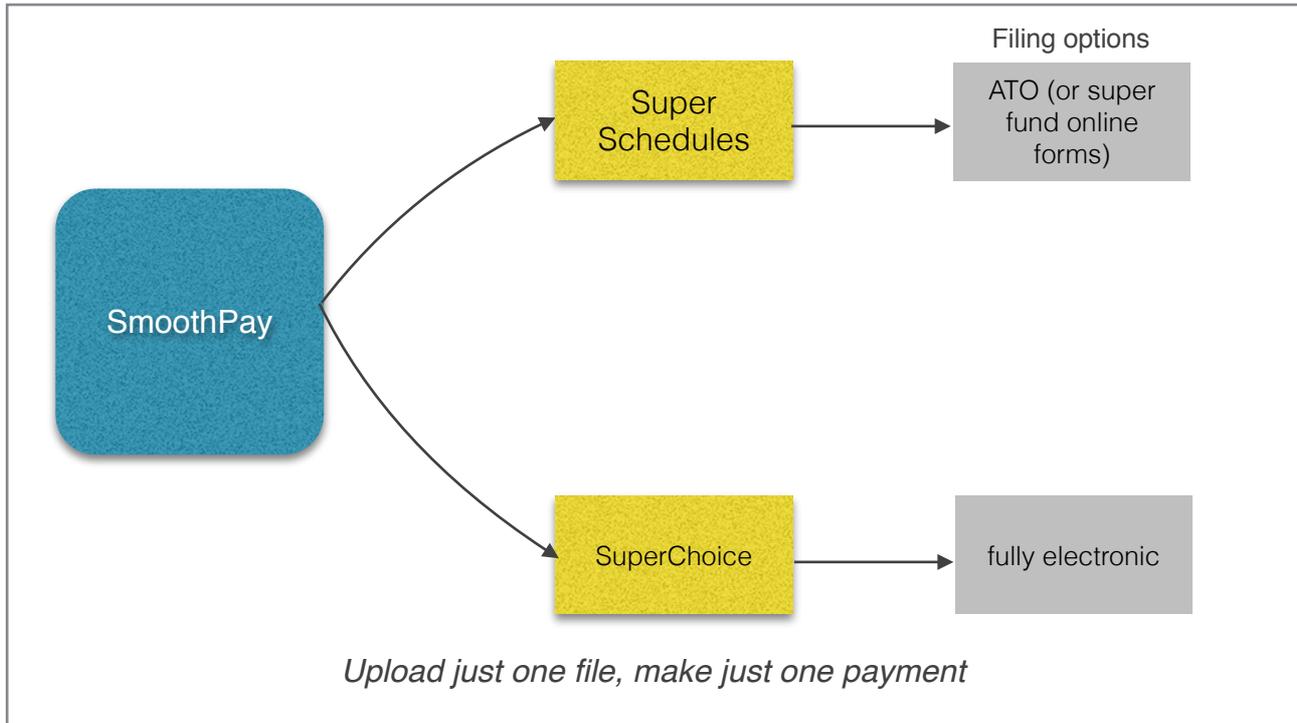




# SuperStream

## What is SuperStream?



SuperStream streamlines your superannuation processing tasks, removing the need for individual fund schedules and multiple payment methods - reducing a previously complex task to a single file upload and one payment.

**All users need a SuperChoice account for STP and we recommend you use SuperChoice for 1-click SuperStream filing as well.**

# Contents

<b>What is SuperStream?</b>	<b>1</b>
<b>Your options for SuperStream</b>	<b>3</b>
1. ATO Small Business Superannuation Clearing House	3
2. SuperChoice - 1-click SuperStream and STP reporting	3
<b>SuperStream quick setup process</b>	<b>4</b>
<b>Generating your SuperStream schedule</b>	<b>5</b>
<b>SuperStream Filing overview</b>	<b>6</b>
<b>Appendix A: Preparing your payroll data for SuperStream</b>	<b>7</b>
<b>Troubleshooting</b>	<b>10</b>
Correct super setup for an employee	10
Refunds	10
Contributions haven't shown up in my fund	11
<b>Feedback</b>	<b>12</b>

## Your options for SuperStream

### 1. ATO Small Business Superannuation Clearing House

Small employers (*19 or fewer staff*) can elect to use the Small Business Superannuation Clearing House - a *free online service* provided by ATO.

Like many web applications this can be tedious to set up and maintain and data isn't easily transferred from payroll systems - it must be entered manually, amounts must be entered each time, payment must be scheduled on time and must match contributions.

SmoothPay provides all your superannuation reporting requirements so you should have no problems entering the required details for each employee and their superannuation contributions from SmoothPay's employee records and superannuation schedules.

Call 1300 660 048 for more information about this service, or visit the ATO website's Business section to register or sign on.

### 2. SuperChoice - *1-click SuperStream and STP reporting*

SmoothPay provides a fully electronic, 1-click service via SuperChoice (*and also sends STP through their gateway - see our STP Guide for details*).

TEST, LIVE and Re-file options are provided enabling easy testing of your contributions data to SuperStream standards before actual filing takes place.

Here's an example of a message indicating a problem with the data content:

Hi there

This is an automated notification about your SuperStream submission.

SuperChoice (LIVE) responded with...

1. [The Trustee for Future Super Fund] :  
contributionDetails.employer.funds[12].smsf.account.bsb - Value - must match "[0-9]{6}",
2. [The Trustee for Future Super Fund] :  
contributionDetails.employer.funds[12].smsf.account.bsb - Value - size must be between 6 and 6,
3. [The Trustee for Future Super Fund] :  
contributionDetails.employer.funds[12].smsf.account.accountNumber - Value - must match "[0-9]{1,9}",
4. [The Trustee for Future Super Fund] :  
contributionDetails.employer.funds[12].smsf.account.accountNumber - Value - size must be between 1 and 9

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[STP and SuperStream Portal](#)

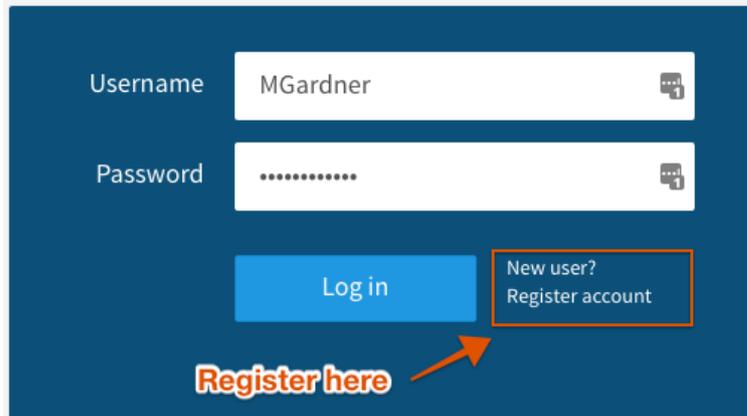
Please make sure you check the status of your SuperStream submission regularly in the

*Example error email extract from a test filing*

## SuperStream quick setup process

1. **Register with SuperChoice.** The registration process is quite straight forward by completing the Registration process at this URL:

<https://www.employerpay.com.au/smoothpayroll>

A screenshot of the SmoothPayroll login and registration interface. The background is dark blue. At the top, there are two input fields: 'Username' with the text 'MGardner' and 'Password' with a masked password '.....'. Below these fields are two buttons: a blue 'Log in' button and a white button with a blue border that says 'New user? Register account'. An orange arrow points from the text 'Register here' (written in orange) at the bottom left towards the 'New user? Register account' button.

2. **Prepare Your Data:** Make sure all your fund and employee membership data is up to date and as complete as possible. ***SmoothPay provides a built-in fund lookup*** (in the Payee settings for each fund which requires the fund's ABN to perform the lookup). Employee's paying into SMSF must supply you with the correct ESA.
3. **Upload your first SuperStream file:** We recommend that you prepare your first SuperStream return as soon as possible after the end of the quarter so that any errors and issues are resolved before due date. It is very easy to create the file from the Super Schedules screen, then upload it and await the processing results (*you'll be notified if it was successful or not*).
4. **Your account will be debited at 2pm (the same or following day) following a successful submission.**

**PLEASE DO NOT contact SuperChoice directly** concerning any issues (*such as refunds or non-allocation or registration*). SuperChoice reserve the right to charge customers for time and materials.

**ALL HELPDESK questions** must be asked of the SmoothPay HelpDesk. Any escalation to SuperChoice will be handled by the SmoothPay HelpDesk if necessary.

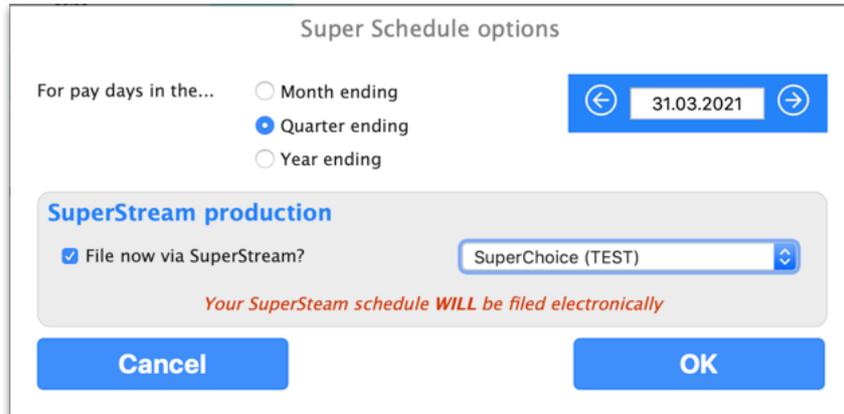
**REGISTERING FOR YOUR FREE** (*paid for by SmoothPay*) SuperChoice portal must be done at our gateway URL: <https://www.employerpay.com.au/smoothpayroll>

## Generating your SuperStream schedule

Producing the schedules occurs as usual from *Reports..Super..SuperStream contributions schedule*.

You must tick the **File now via SuperStream?** option and select **Test** or **Live** to generate SuperStream outputs.

Here's a typical example:



The screenshot shows a dialog box titled "Super Schedule options". It contains the following elements:

- Section "For pay days in the...":
  - Month ending
  - Quarter ending
  - Year ending
- Date field: 31.03.2021, with left and right arrow buttons.
- Section "SuperStream production":
  - File now via SuperStream?
  - Dropdown menu: SuperChoice (TEST)
- Red text: *Your SuperStream schedule WILL be filed electronically*
- Buttons: Cancel and OK.

The options, as shown above, will produce a schedule of employees grouped by fund (*easy to check*) and submit your SuperStream data for filing (*or testing*).

**ATO Clearing House:** If you use the ATO'S Clearing House option (*or you still use your default fund's manual or online schedule service*) then logon and complete the schedule information from the Schedule Reports produced by SmoothPay.

**SuperChoice:** provides a fully electronic filing service. It is available in TEST mode (*nothing will be filed, but your data will be checked*) and LIVE mode which actually files your data.

## SuperStream Filing overview

If you are using SuperChoice then your data will be transferred to their service automatically and a response will be generated advising success (*or any errors in your super settings and content*).

If you are completing SuperStream forms manually online then you need to complete the details by using the information from the Super Schedule report.

The service provider will process the data and report any errors (*you may need to take corrective action in SmoothPay in case of missing or incorrect information, esp. fund details*).

A successful upload and process will be followed by the provider debiting your nominated account (*usually 2-5 days before the return is due, depending on your service provider*) or by requesting pre-payment before the SuperStream contributions schedule is lodged.

That's pretty much the whole process - once your data is all correct you should be able to submit your SuperStream filing in future without any issues and your payment to the funds will occur on schedule.

**REMEMBER: It's best to prepare your filing early so that any issues can be resolved before due date.**

## Appendix A: Preparing your payroll data for SuperStream

SuperStream imposes much greater responsibility on you, the user, for making sure your payroll information is properly setup and maintained.

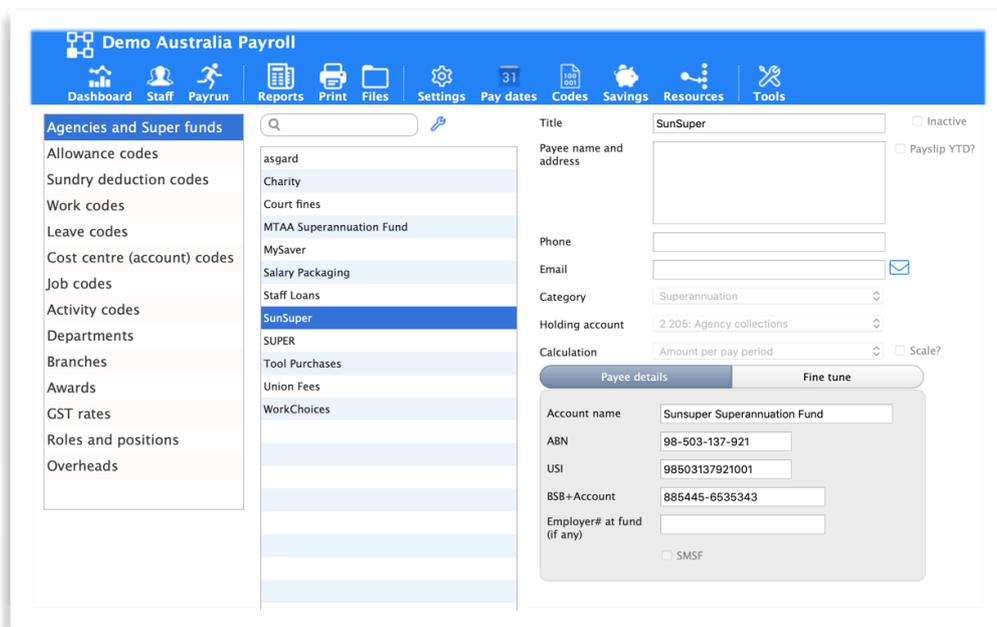
Schedules sent to SuperStream will fail if any of the required information is not provided.

The following table illustrates which areas must be set correctly:

Item	Where?	What?	Comments
<b>Company setup</b>	General tab, Bank tab	Everything	Address, phone, email address, ABN etc. Contact name must be provided ( <i>firstname and surname</i> ) Bank account details must be provided ( <i>in case of refunds for contributions that could not be processed</i> )
<b>Super fund info</b>	Agencies and Super Funds	Everything	Full Payee Name and address details must be entered. Payee account info: Click the "Payee account" button to access payment options - set ABN, account, Employer ID ( <i>if available</i> ), USI ( <i>or ESA</i> ) etc so that each super fund is correctly identified.
<b>Employee</b>	Personal	TFN (Tax #)	Required
		Name	Minimum requirement is for the employee's surname
		Gender	Correct gender is required
		Date of birth	Required
		Address	Required
		Town	Required
		Postcode	Required
		State	Required
	Super	Member #	Recommended, but not mandatory

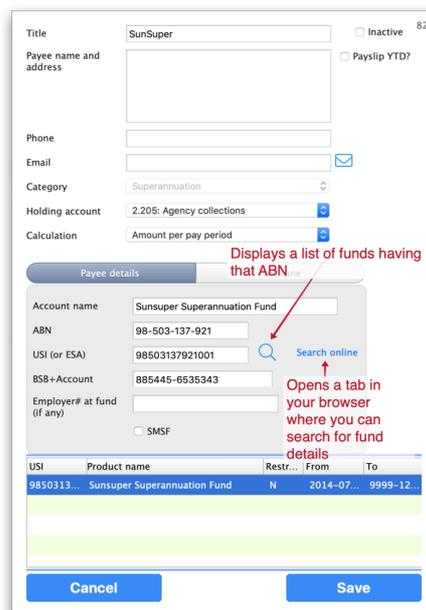
Naturally, the amounts calculated for super guarantee, any voluntary contributions, and any salary sacrifice must be captured and processed correctly in SmoothPay to get the correct contribution results and amounts to be paid to each fund.

The following screenshots indicate the correct setup of a super fund in SmoothPay:



Typical super fund setup - make sure it's as complete as possible

The edit dialog provides an ABN Lookup to find correct fund details (*which you just click to set the USI and correct fund name*) as well as a fund lookup service:



A typical result from ABN lookup (*just select the correct fund - if you don't know, don't guess!*):

### Superfund lookup results

The Trustee for AMP SUPERANNUATION SAVINGS TRUST ABN: 76-514-770-399

USI	Product name	Restrict...	From	To
7651477039...	AMP Conventional – Endowment	N	2013-07-01...	9999-12-31...
7651477039...	AMP Conventional – Whole of Life	N	2013-07-01...	9999-12-31...
7651477039...	AMP Flexible Income Plan – Investment Linked All...	Y 	2013-07-01...	9999-12-31...
7651477039...	AMP Investment Account Superannuation Bond	Y	2013-07-01...	9999-12-31...
7651477039...	AMP Investment Linked Insurance Bond	N	2013-07-01...	9999-12-31...
7651477039...	AMP Investment Linked Personal Superannuation ...	N	2013-07-01...	9999-12-31...
7651477039...	AMP Investment Linked Superannuation Plan	N	2013-07-01...	9999-12-31...
7651477039...	AMP MultiFund Super Bond	Y	2013-07-01...	9999-12-31...
7651477039...	AMP Personal Superannuation Plan	N	2013-07-01...	9999-12-31...
7651477039...	AMP Portfolio Plan	N	2013-07-01...	9999-12-31...
7651477039...	AMP Super Rollover Plan Personal Superannuation ...	Y	2013-07-01...	9999-12-31...
7651477039...	AMP Flexible Lifetime Protection (Super)	N	2015-12-10...	9999-12-31...
AMP0195AU	AMP Flexible Lifetime Super	N	2013-07-01...	9999-12-31...
AMP0276AU	AMP Retirement Savings Account	N	2013-07-01...	9999-12-31...
AMP0277AU	CustomSuper	N	2013-07-01...	9999-12-31...
AMP0278AU	SuperLeader	N	2013-11-30...	9999-12-31...
AMP0402AU	AMP Personal Superannuation (AMPAK) – Investm...	N	2013-07-01...	9999-12-31...

Cancel

OK

*BEWARE! Restricted funds are only used for specific industries*

## Troubleshooting

There are many situations that can occur after you have submitted a schedule to SuperStream, so we've prepared a few tips to help out:

Problem	Possible solution/s
Entire submission rejected	Potentially due to insufficient funds to cover the direct debit from your account ( <b>SuperChoice debits occur at 2pm</b> ) - ensure sufficient funds are available, then resubmit.
Incorrect schedule submitted	In an emergency these *may* be able to be retracted as long as your account has not been debited - you will need to contact the SmoothPay HelpDesk for assistance. There may be a service charge.
Additions (e.g. salary sacrifice adjustments at end of year)	You will need to remit the extra super values via your default super fund portal.
Overpaid contributions for an employee (e.g. super calculated on un-earned income corrected after the fact)	This *should* be corrected in the next super reporting month or quarter, rather than correcting a payrun in a period that has already been submitted. If you do make a correction to pays in a reported period then it's up to you to handle obtaining a refund ( <i>good luck</i> ).
Refund for employee due to incorrect fund details	Correct fund details and resubmit for just that employee  NOTE: If you have also made manual additions and paid those through your default fund provider, then you need to also use your default provider to repeat the bounced submission value - do NOT do it through SuperChoice! You'll end up paying the entire amount a second time.

### Correct super setup for an employee

Only the employee and the fund would know if individual settings are correct, as we're not privy to the employee's superannuation account with her provider.

However as long as you have checked the following then everything should end up in the correct bin:

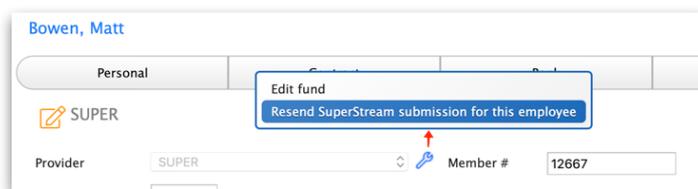
- you have the employee's correct personal details entered
- the employee's TFN is correct
- you have set up the fund with the correct USI and ABN (*or ESA and BSB in the case of an SMSF*)
- and selected that fund in the employee's super settings
- set the correct contribution rates (*and sacrifice if any*)

### Refunds

If you get a bounce-back refund (*these appear in your portal*) then one or more of the details provided are incorrect or insufficient and you would need to:

- correct the employee's details (*as above*)

- resubmit SuperStream contributions for that specific employee for the specific period/s involved by using the "Tool" menu option in their Super tab:



- monitor the responses in the portal

If the situation continues then the employee has failed to provide sufficient information, or the information has been entered incorrectly (*or the fund has failed in it's duty to apply the funds to the correct account*).

In such cases you should:

- CHECK with ATO's superfund stapling service for corrected fund details, or if the information isn't different
- revert the employee to your default fund as a new member (*and clear the member# field*)
- resubmit as above, and
- **let the employee and the funds sort it out**

**Your responsibility ends with meeting your Super Guarantee obligations.**

### Contributions haven't shown up in my fund

It can take considerable time for payments to be receipted by certain funds and is entirely outside the control of payroll or the SuperStream gateway.

Funds have a legal obligation to clear the transaction within 3 days of receipt (*so please, allow at least that much time before considering whether it's time to investigate further*).

Within that time they should either allocate the value to the account details provided in the submission, or refund the amount as not able to be processed.

If a fund fails to achieve either then it can, and should, be held accountable.

If the contributions have still not been credited to the employee's fund correctly, then:

- Check if you have been refunded - the employee's super details may be incorrect (*refer refunds above*), if not
- Research when the deposit was made to the fund via the portal and then:
  - get the employee to contact their fund with that information (*in particular the Transaction date, amount and payment reference number - a screenshot is best*) and have her fund report back as to why it hasn't been processed.
  - **at this point the matter is strictly between the employee and her fund** (*there is no point asking SmoothPay or SuperChoice what happened to the amount as it has been receipted internally in the fund and neither party is privy to what that fund has done with the amount*)

## Feedback

We're always keen to do better!

Any and all feedback is appreciated and if you feel we could include better examples, provide more explanation, provide references to additional information, make a process easier to use, or you spot something that isn't working the way it's supposed to - please let us know.