

Essential Super for business – Frequently Asked Questions (FAQ)



This FAQ addresses the most common questions employers have about using the clearing house portal.

Who is SuperChoice?

SuperChoice is a leading provider of clearing house services in Australia. CFS has appointed SuperChoice to provide clearing house services for Essential Super for business.

What is a clearing house portal?

The clearing house portal is a SuperStream compliant facility allowing employers to make super contributions in a single transaction to multiple super funds.

What payment method is available when using the clearing house portal?

Employer initiated direct debit is the only payment method accepted for Essential Super for business.

Direct debit details must be set up before an employer can make payment. This is to be completed in the portal under **Employer maintenance > Payment Details** tab. Employers will only need to do this once.

Once an employer clicks on Confirm and Send in the portal, this triggers a request for SuperChoice to debit the employer's nominated bank account for the exact amount of the submission. The employer controls when payment occurs as it depends when the employer submits the superannuation contribution.

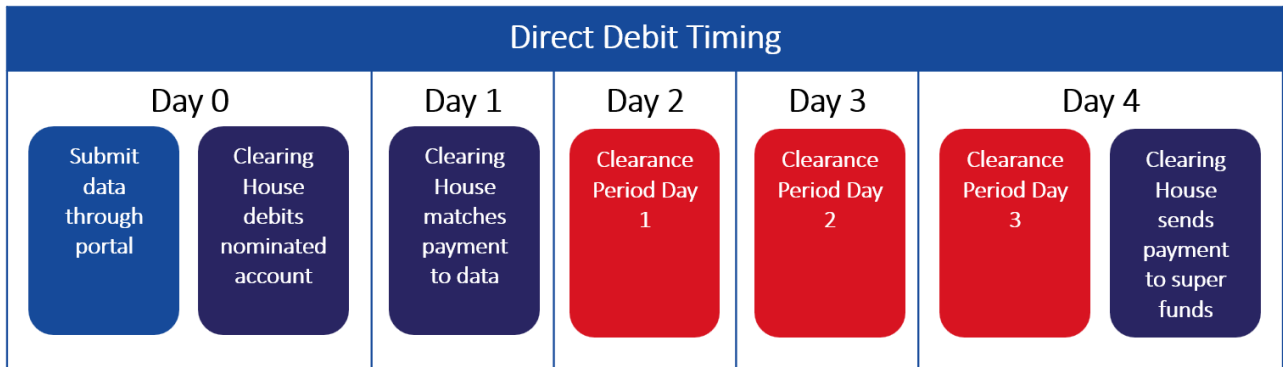
In the employer's bank account transaction list, **SuperChoice P/L** will be shown as the entity that processed the debit deduction.

How long does it take for Direct Debit to clear?

If an employer submits the contribution before 4pm AEST on a business day, SuperChoice will debit the nominated account that day. A standard clearance period of 3 Banking Days is in place to protect against any dishonours before SuperChoice sends the contribution to the super fund. Subsequently, the super fund may take a few days to process the contribution.

Your employee's super contribution is only considered 'paid' on the date it's received by the super fund, so allow sufficient time ahead of superannuation guarantee cut-off dates to meet your superannuation guarantee obligation.

Employers should generally allow at least 7 business days when making their payment.



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

How do I cancel a submission?

It is possible to cancel a contribution – if the money has not been sent to the fund. Generally, as the funds are held for 3 business days, as long it is done within this timeframe, it may be possible to cancel the contribution.

1. On the portal’s Dashboard view, click on **History**.
2. Search for the contribution the employer wants to cancel.

A contribution can only be cancelled if a red cross displays at the end of the row as this indicates the money has not yet been sent to the fund. If there is no red cross, then it’s no longer possible to cancel the contribution.

3. At the end of the row, click on the red cross button.

→	Payroll220721d.csv	Cinema Treats Pty Ltd	SCREEN AUSTRALIA [CSV]	Thu, 22 Jul 2021, 14:05	John Wayne	1	✓	⌵	⌵	⌵	✗
→	Payroll220721c.csv	Cinema Treats Pty Ltd	SCREEN AUSTRALIA [CSV]	Thu, 22 Jul 2021, 13:01	John Wayne	1	✓	⌵	⌵	⌵	✗

A confirmation message displays. If the employer is sure to cancel the contribution, click ok.

Confirm Cancel Batch

Please note, that this decision is irreversible. If a payment has already been made for this batch, the refund back to you could take up to 5 business days whilst we await the funds to clear.

Do you wish to continue?

OK
Cancel

The Status of the contribution batch file changes to Batch Awaiting Cancel.

Status	File Name	Employer(s)	File Type	Last Updated	User	Count	Expected \$	Received \$	Refunded \$	Issues	Actions
✗	Payroll220721d.csv	Cinema Treats Pty Ltd	SCREEN AUSTRALIA [CSV]	Tue, 27 Jul 2021, 16:23	John Wayne	1				✓	⌵
→	Payroll220721c.csv	Cinema Treats Pty Ltd	SCREEN AUSTRALIA [CSV]	Thu, 22 Jul 2021, 13:01	John Wayne	1				✓	⌵

If the request is for a direct debit and the contribution is cancelled before the overnight direct debit batch is run, no refund will be required. However, if the contribution batch is cancelled after the overnight direct debit batch is run but before money has been sent to the funds, there will be a refund.

After the money has been refunded, the batch Status changes to Cancelled.

Why have I received a refund?

Sometimes, a super fund may need to refund a contribution because an employee is no longer a member of the fund or other data is invalid.

The super fund will usually refund the contribution to the employer’s nominated bank account and send a Contribution Transaction Error Response (CTER) message to the Clearing House.

The Clearing House’s portal will then send an automated notification to the employer’s nominated email address advising them that they have received a refund.

A separate email will be sent for each separate fund payment (e.g. 3 super funds refunds received results in 3 separate refund emails).

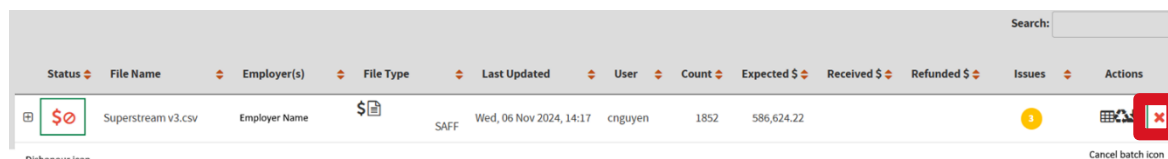
When an employer receives a notification, they need to log into NetBank and go to **View accounts > Superannuation** to go the Clearing House portal.





Once in the portal, go to **History**, and click on the relevant transaction for further details on the refund.

Employers should re-confirm the super fund information with their employee before re-submitting a contribution.

An employer has received a notification about a dishonour – what do I next?

If an employer has received an email notification about a dishonour on a direct debit payment, the employer should go into the clearing house portal via NetBank and go to **History**.



Status	File Name	Employer(s)	File Type	Last Updated	User	Count	Expected \$	Received \$	Refunded \$	Issues	Actions
	Superstream v3.csv	Employer Name		Wed, 06 Nov 2024, 14:17	cnguyen	1852	586,624.22				

In the transaction item, the employer should cancel the transaction. Then ensuring there are sufficient funds available in the bank account, submit a new contribution. If an employer submits the contribution before 4pm AEST on a Sydney business day, the debit will occur later that same day. If the submission occurs after 4pm, then will be taken to have been made the next business day, the debit will occur the next business day.

Notifications received by email

If there are issues with payments or the submission, there are automatic email communications that contain details of the issue or event, sent to the primary contact of the employer listed in the **Employer maintenance** section of the portal.

Examples of email notifications are refunds to employer, Direct Debit Dishonours, Responses from Super funds on Member Registration Outcomes Responses (MROR) or Contribution Transaction Error Responses (CTER).

In all instances, employers should access the Clearing House portal via NetBank, and once in the Dashboard screen of the portal, go to **History**, and select the relevant transaction item to click on the grid icon to view further information about the notification.



Status	File Name	Employer(s)	File Type	Last Updated	User	Count	Expected \$	Received \$	Refunded \$	Issues	Actions
	Superstream v3.csv	Employer Name		SAFF Wed, 06 Nov 2024, 14:17	cnguyen	1852	586,624.22				

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