

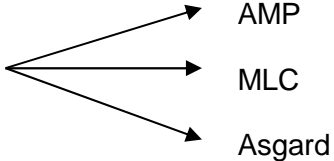
A. Concepts:

Related parties v non-related parties

Large Employers = 20 or more employees

Small Employers = less than 20 employees

Clearing House = A gateway to paying multiple funds



```
graph LR; A[Clearing House = A gateway to paying multiple funds] --> B[AMP]; A --> C[MLC]; A --> D[Asgard]
```

B. Before:

Large Employers → Some used Clearing houses eg MYOB MPowered

Small Employers → Some used the ATO Clearing House

Most used a combination of Cheques/EFT/BPay to Super Funds + Online forms to complete the details of the contributions.

C. After

From 01 July 2015:

Large Employers → Must use SuperStream.

From 01 July 2016:

Small Employers → Must also start using SuperStream.

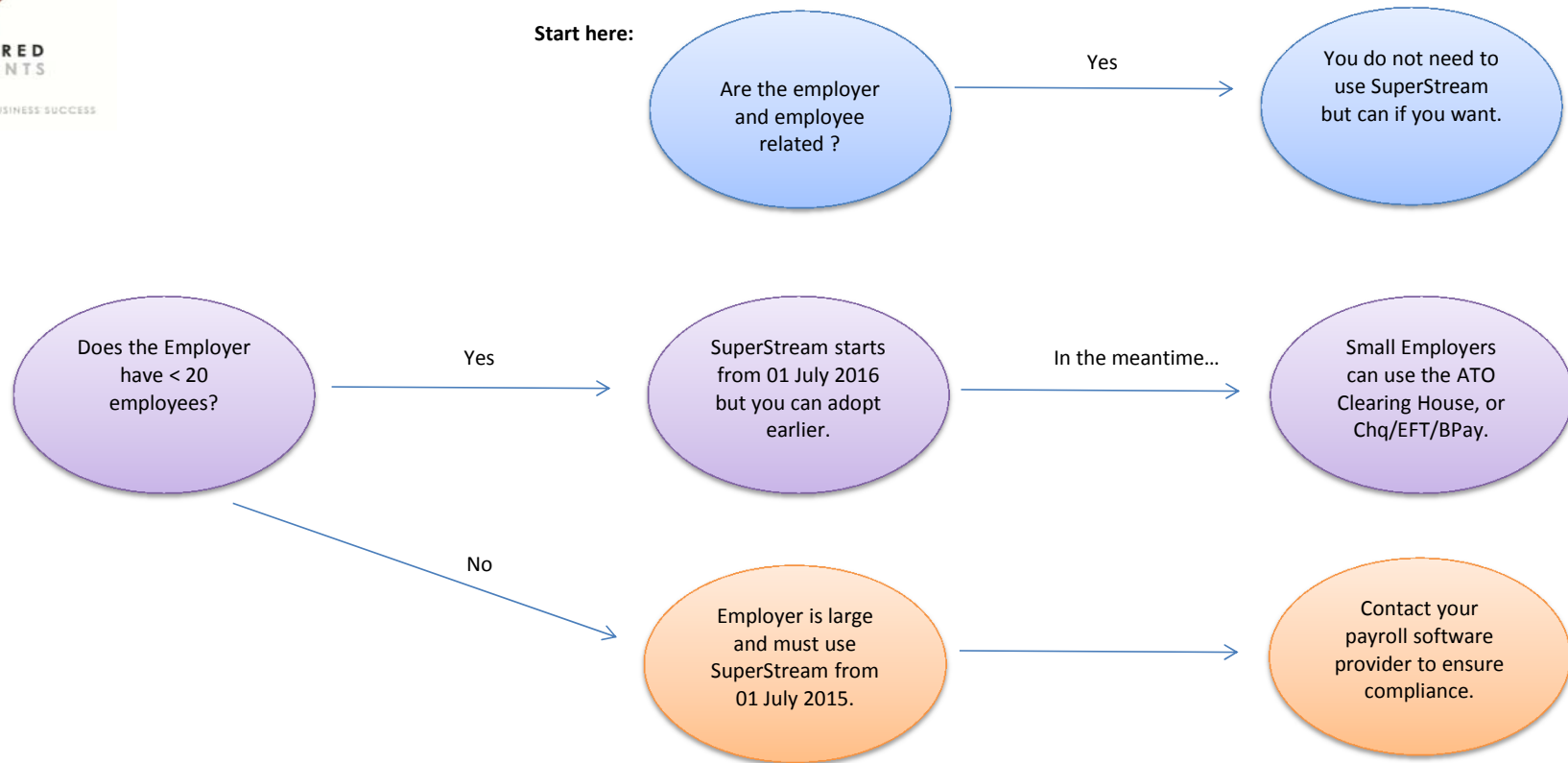
Funds will no longer accept contributions by Cheque, EFT or BPay to meet Superannuation obligations.

See over for Flow Chart and decisions you need to make.

SuperStream Decision Diagram

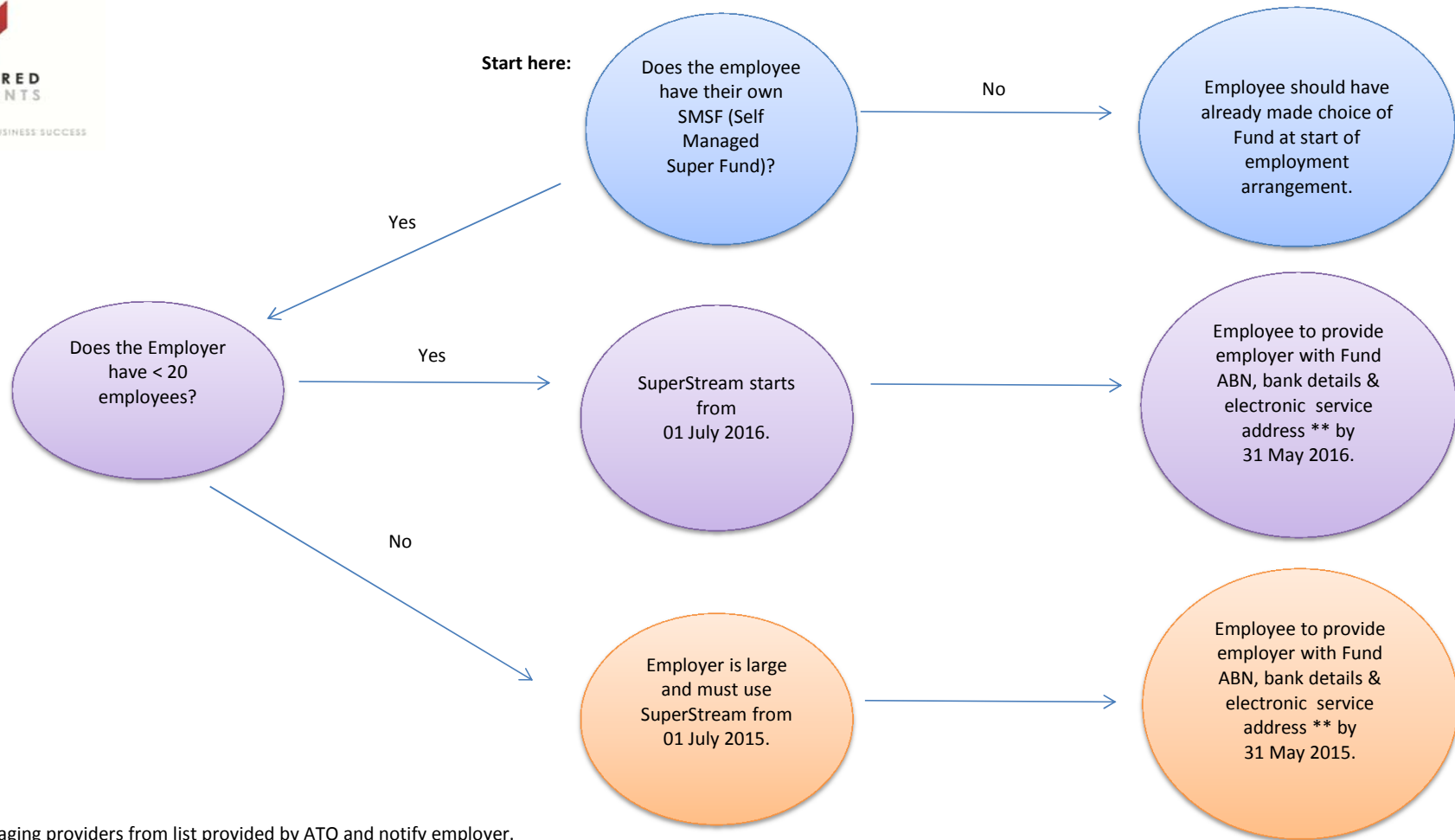
FOR EMPLOYERS

Start here:



SuperStream Decision Diagram

FOR EMPLOYEES



** Select SMSF messaging providers from list provided by ATO and notify employer.
An SMSF messaging provider is NOT the same as an email address. See over.



Australian Government
Australian Taxation Office

◀ SuperStream

Register of SMSF messaging providers

From 1 July 2014, self-managed superannuation fund (SMSF) trustees are required to receive both electronic messages and payment when employers make contributions using the SuperStream data and payment standard.



Find out more

[SMSFs - the SuperStream standard for contributions](#)

If you are an SMSF trustee, you will need an electronic service address (alias) to be able to receive data messages associated with employer contributions sent using SuperStream. The electronic service address (alias) is used to identify where contribution messages for your SMSF are to be sent. You need to provide this to your employer.

To help you register and obtain an electronic service address, we have published two [registers](#) of SuperStream messaging providers:

- The first register includes providers whose services are **open** to all SMSF trustees.
- The second register lists providers whose services are **restricted** to existing SMSF clients.

The register includes details about where to find more information about the service providers. Click on the provider's name in the register to go to their website, or use the phone number or email address in the **last** column to get in touch with the provider.



Register of SMSF messaging providers – open to all SMSF trustees

Provider name (the links below will redirect you to a website)	Electronic service address (alias)	Contact details
<u>Australia Post</u>	AUSPOSTSMSF	13 76 78 <u>superannuation@auspost.com.au</u>
<u>Click Super</u>	CLICKSUPER	1300 834 535 <u>info@clicksuper.com.au</u>
<u>Computershare</u>	Computershare	1800 675 269 <u>superpoint@computershare.com.au</u>
<u>Contributions Hub</u>	ozedigateway	1300 737 614 <u>info@contributionshub.com.au</u>
<u>GBST Wealth Management</u>	MySMSFMailbox	(02) 9253 6513 <u>mywealthmailbox@gbst.com</u>
<u>Klui</u>	klui	(02) 9931 6856 <u>superstream@klui.com.au</u>
<u>SMSF DataFlow</u>	smsfdataflow	1300 657 084 <u>support@smsfdataflow.com.au</u>
<u>SMSFlow</u>	superMate	1300 650 135 <u>info@smsflow.com.au</u>
<u>SuperChoice Services Pty Limited</u>	SUPERCHOICE	1300 659 456 <u>smsf@superchoice.com.au</u>
<u>Westpac QuickSuper SMSF Gateway</u>	QUICKSUPER	1300 131 764 <u>smsfconnect@westpac.com.au</u>

The information in this table is restricted to existing SMSF clients of the listed service providers. Follow the provider links for more details of the service offering.

Provider name (the links below will redirect you to a website)	Electronic service address (alias)	Contact details
<u>AMP SMSF Solutions</u>	smsfdataflow	13 71 74 <u>smsf_solutions@amp.com.au</u>
<u>Ascend Self Managed Super</u>	smsfdataflow	1300 049 727 <u>admin@ascendsmsf.com.au</u>
<u>BGL</u>	AUSPOSTSMSF	1300 654 401 <u>info@bglcorp.com.au</u>
<u>Cavendish Superannuation</u>	smsfdataflow	1800 808 354 <u>enquiries@cavendishsuper.com.au</u>
<u>Class Super</u>	smsfdataflow	1300 851 057 <u>support@class.com.au</u>
<u>Colonial First State Custom Solutions</u>	CFSCSSMSF	1800 113 116 <u>customercare@colonialfirststate.com.au</u>
<u>ClearView Wealth Solutions Investments</u>	ClearviewSMSF	1800 023 549 <u>service@clearview.com.au</u>
<u>ESUPERFUND</u>	ESUPERFUND	N/A <u>info@esuperfund.com.au</u>
<u>Macquarie Bank Limited</u>	MACQUARIESMSF	1800 806 310 <u>transact@macquarie.com</u>
<u>Mercer Portfolio Service Investment Plan</u>	MercerSMSF	1800 041 577 <u>mercportfolioservice@colonialfirststate.com.au</u>
<u>MLC</u>	MLCSMSF	13 26 52
<u>Multiport</u>	superMate	1300 364 672 <u>help@multiport.com.au</u>
<u>netwealth</u>	netwealthsmsf	1800 888 223 <u>contact@netwealth.com.au</u>
<u>Reckon Desktop Super</u>	RECKONSMSF	1300 277 787 <u>support@reckon.com</u>

<u>Supercorp</u>	superMate	1300 650 135 info@supermate.com.au
<u>The Super Group</u>	superMate	(02) 9328 9328 info@supergroup.com.au
<u>SuperGuardian</u>	smsfdataflow	1300 787 576 info@superguardian.com.au
<u>Xpress Super</u>	smsfdataflow	1300 216 890 info@xpresssuper.com.au
<u>yourSMSF</u>	superMate	1300 968 776 info@yoursmsf.com.au

We will maintain the register subject to the following terms and conditions:

1. It is a public register of SMSF messaging service providers who provide publicly available information for inclusion in the register on a voluntary basis.
2. Service providers whose details are included in the register warrant that they are providing a messaging service for the express purpose of enabling regulated superannuation entities to comply with their obligations under regulation 7.07F of the Superannuation Industry (Supervision) Regulations 1994.
3. The Commissioner of Taxation reserves the right to remove or modify a service provider's details at any time.
4. While we will make reasonable efforts to ensure that the register is made available, we make no guarantees to provide continuously available access to the register or to provide access which is uninterrupted or fault free.
5. While we will take all reasonable care to ensure information provided via the register is accurate, subsequent changes in circumstances may occur at any time and may affect the accuracy of the information.
6. We do not provide any warranty, make any representation as to, or accept responsibility for, the accuracy, correctness, reliability, timeliness or completeness, now or in the future, of any information provided via the register.



We do not recommend or endorse any of the listed SMSF messaging service providers.

Our commitment to you

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.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).