













# Employer Online

User guide

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## Introduction

Employer Online is a quick, easy and secure way to make contributions for Australian Retirement Trust members. This guide will explain how to register as a Australian Retirement Trust employer, obtain an employer number and make an online payment.

### The benefits of Australian Retirement Trust Employer Online

Australian Retirement Trust Employer Online allows you to:

- enter and pay contributions by direct debit or BPAY®,
- quickly add new and update existing employee records,
- run and print reports, and
- check your online transaction history.
- Gain free access to our Clearing House service (if you choose Australian Retirement Trust as your default fund).

### How to access Australian Retirement Trust Employer Online

- To access Employer Online, you will need to register to [obtain an employer number](#).
- Once you've registered, you'll get instructions on how to make secure payments to your employees' super.

## Security

Australian Retirement Trust Employer Online relies on Secure Socket Layer (SSL) encryption technology. This means that there is a secure connection between your web browser and web server(s). Any data that is sent via this method is encrypted to ensure added security.

When you log in to Australian Retirement Trust Employer Online you are in a "secure session". You know you are in a secure session if the URL address begins with https://



#### **Important information:**

Any records of your company's bank account details in the Australian Retirement Trust system are kept secure in accordance with the Pay super online [Terms and Conditions](#).

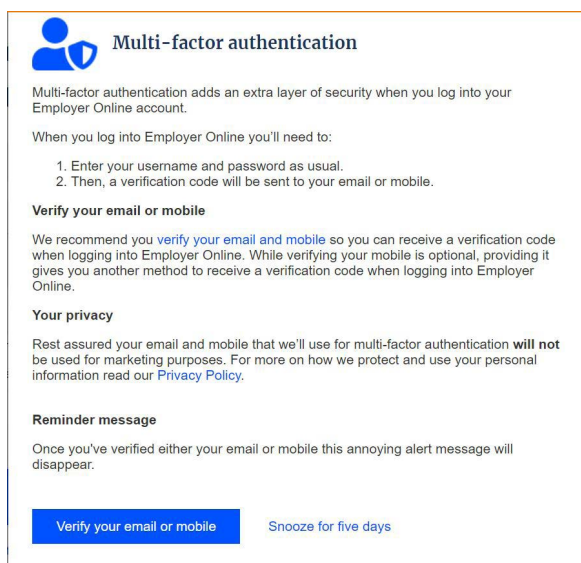
## Privacy

Australian Retirement Trust respects the privacy of the information you provide to us. We have a formal Privacy Policy that sets out how we do this. You can find a copy of our [Privacy Policy](#) on our public website or on the login page of Employer Online.

## Logging on

To log in to Australian Retirement Trust Employer Online, simply follow the steps below:

1. Go to [australianretirementtrust.com.au](https://australianretirementtrust.com.au)
2. Click Log In, select Employer Log In.
3. Enter your six-digit username (this is your employer number) followed by your password<sup>1</sup>.
4. Click Log in<sup>2</sup>.
5. Confirming your identity – confirm where the verification code should be sent by providing either a pre-registered email address or mobile number and click Send.
6. The verification code should be received within 1 – 5 minutes, enter your verification code and click Verify to enter Employer Online.



**Multi-factor authentication**

Multi-factor authentication adds an extra layer of security when you log into your Employer Online account.

When you log into Employer Online you'll need to:

1. Enter your username and password as usual.
2. Then, a verification code will be sent to your email or mobile.

**Verify your email or mobile**

We recommend you [verify your email and mobile](#) so you can receive a verification code when logging into Employer Online. While verifying your mobile is optional, providing it gives you another method to receive a verification code when logging into Employer Online.

**Your privacy**

Rest assured your email and mobile that we'll use for multi-factor authentication **will not** be used for marketing purposes. For more on how we protect and use your personal information read our [Privacy Policy](#).

**Reminder message**

Once you've verified either your email or mobile this annoying alert message will disappear.

[Verify your email or mobile](#) [Snooze for five days](#)

*An example of our multi-factor authentication process.*



### Important information:

<sup>1</sup>If there are additional users on your employer account, these users enter their Username as your **employer number\_username** (e.g. 666666\_username). If you are logging on as the main user, simply enter your Australian Retirement Trust employer number.

<sup>2</sup>If logging in for the first time, you will be prompted to change your password and set up a security question.

While Employer Online can be accessed using different web browsers, using Google Chrome can provide the best user experience. For more information, please [contact us](#).

## Menu options

Once you have logged in, you will be directed to the Dashboard. The menu items are located on the left side of the page. These are:

- > [Dashboard](#)
- > [Wizard](#)
- > [Settings](#)
- > [My Funds](#) (Note: This will appear for Australian Retirement Trust Clearing House registered employers only)
- > [Reports](#) (Note: This will appear for Participating & Australian Retirement Trust Clearing House registered employers only)

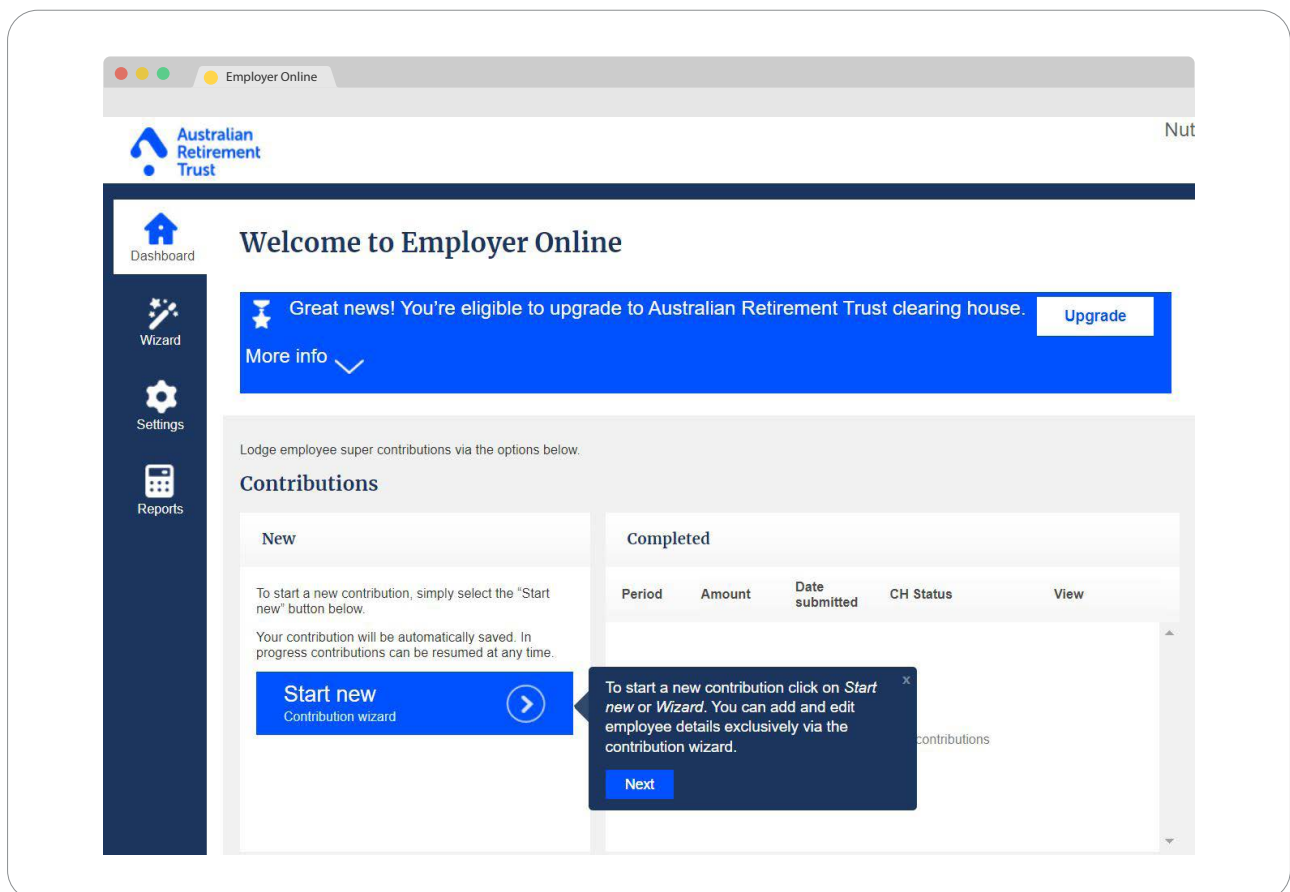
# Dashboard

The dashboard allows you to quickly access various tools of Employer Online. Some of these include:

- > start a new contribution,
- > resume a saved contribution,
- > delete a contribution which has not yet been submitted,
- > register for Australian Retirement Trust Clearing House,
- > view any previously submitted contributions in the **Completed** section – you can also view the contribution receipt which includes payment instructions, and
- > view messages such as new Australian Retirement Trust member registrations.

## Take advantage of tool tips functionality

Tool tips is a tour that takes you through Employer Online and gives you a brief explanation of the features. You can turn this functionality off at any time however once you have viewed all the tool tips, they won't display again.



*An example of a tool tip in Employer Online.*

## Web upload

If you wish to make contributions using Web Upload, you will need to follow these steps:

1. Read our [File Specifications for Web Upload](#) document detailing the requirements and format of a file to be uploaded.
2. Send a sample file to [clearinghouse@australianretirementtrust.com.au](mailto:clearinghouse@australianretirementtrust.com.au) so we can configure your account and test your external fund data. If you are unable to provide sample data in your file via email, please upload it through our secure [Contact Us](#) page on our website.



### Upgrade to Australian Retirement Trust Clearing House

Australian Retirement Trust Clearing House is a service available to registered Australian Retirement Trust employers. It allows employers to pay multiple super funds for different employees quickly and efficiently via Employer Online. It's available to employers (at no additional cost) who:

- are enrolled for Australian Retirement Trust's Employer Online, and
- have selected Australian Retirement Trust as their default superannuation fund.

For more information on how our Clearing House could benefit your business, read the [Australian Retirement Trust Clearing House Product Disclosure Statement](#).

## How to upgrade and register to use the Australian Retirement Trust Clearing House

1. Make sure you have registered as an employer.
2. Complete the Australian Retirement Trust Clearing House enrolment online via Employer Online. Once you have clicked on the **Upgrade** button you will be taken to the **Settings** tab of Employer Online.
3. Choose how you would like to pay your employer contributions:

### Option 1:

I would like to make one payment to Australian Retirement Trust and Australian Retirement Trust will distribute all payments on my behalf.

### Option 2:

I want Australian Retirement Trust Clearing House to distribute my data to each superannuation fund and I want to make payments to each fund myself.

4. Select your payment method – Direct Debit, BPAY® or EFT.
  - a) If Direct Debit is selected, make sure bank information details are provided – BSB, Account Number and Account Name.
  - b) If BPAY or EFT is selected please provide bank account details to be used in the event a refund is required.

**Note:** For the above payment method preferences, these are only available if Option 1 from step 3 is selected.
5. Make sure all mandatory fields are completed.
6. The **Save** button will become enabled once you have completed the form and confirmed that you have read and accepted the terms and conditions of Australian Retirement Trust Clearing House service and the Direct Debit Service Agreement for direct debit users.
7. After clicking Save, you will receive a confirmation message advising that you have been successful and the **My Funds** tab will become available.



Employer Online

Dashboard

Wizard

Settings

Reports

## Settings

Adjust your account settings via the options below.

Change password
Change security question
Contact
Payment
Users

How would you like to manage your super contributions?

☐ I only want to pay Australian Retirement Trust
☒ I want to pay multiple funds, using Australian Retirement Trust clearing house.

How would you like to pay your employer contributions?

☒ I would like to make one payment to Australian Retirement Trust clearing house to distribute all payments on my behalf.
☐ I want Australian Retirement Trust clearing house to distribute my data to each superannuation fund and I want to make payments to each fund myself.

### Payment Details

**Payment Method \***

☒ BPAY®
☐ Direct Debit
☐ EFT

**Telephone & Internet Banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**i**

By choosing BPAY® to complete an online contribution, you are required to submit payment via your own financial institution on the same day as submitting your contribution, using the BPAY details supplied in Employer Online. Your contribution obligation has not been met until this payment has been received by the superannuation fund(s).

If you are not currently using BPAY in your business, please check with your financial institution to see if this facility is available.

© Registered to BPAY Pty Ltd ABN 69 079 137 518

**Your payment details**

BSB \*

Account Number \*

Account Name \*

☐ I have read and agree to use Australian Retirement Trust clearing house as described in the [Australian Retirement Trust clearing house Product Disclosure Statement](#). I have brought to the attention of any employee(s) for which personal information will be disclosed in order to facilitate their contributions to their fund, the Privacy Statement provided within Precision Administration Services's Privacy Policy. I understand that Australian Retirement Trust clearing house is only available to employers who have selected Australian Retirement Trust as a default fund, and I confirm that I have nominated Australian Retirement Trust as a default fund for my employees.

Save \* Denotes mandatory fields

An example of the form you'll see when you upgrade to Australian Retirement Trust Clearing House or elect to change your payment option.



### Important information:

- If you select option 2, Australian Retirement Trust Clearing House will receive and distribute your data only. We'll provide you with each fund's payment details, so you can directly pay each fund and still meet SuperStream standards.
- You will need to ensure you choose your preferred payment method:

If paying via Direct Debit, enter the BSB, Account Number, and Account Name you would like your Australian Retirement Trust and external contributions to be debited from. These details will also be used in the event a refund is required.

If BPAY or EFT is selected you will need to provide bank account details to be used in the event a refund is required.

**Note:** If the Your payment details section doesn't appear, please select the payment method of Direct Debit and reselect BPAY® or EFT. Once completed, the payment details section should appear to enter the refund bank details.

- Check the box to confirm that you have read and accepted the terms and conditions of our Clearing House.
- If Australian Retirement Trust does not already have your ABN or email address on file, you will be required to provide it during the application process. If your business does not have an ABN, please contact us on **13 11 84** so we can assist further.
- For more details on using the Clearing House service, you can refer to the '[How to use our Clearing House](#)' factsheet.

## Messages

The next time you log into Employer Online, you may see that a message has been sent to you for a grid you have previously submitted.

New messages will appear under the **Completed** section on your **Dashboard**, next to the contribution grid to which they relate. You can view the message by either clicking on the envelope or **Grid**. Some messages you may receive include, but are not limited to the following circumstances:

- notification that a member number has been allocated for a new employee,
- no payment has been received for a submitted contribution,
- non-Australian Retirement Trust fund responses, such as returned payment advices, and
- an underpayment for a contribution has occurred.

Once you have viewed a message, the icon on the dashboard will change to an open envelope.



**Please note:** new messages may be sent through for a submitted contribution, even after you have viewed a previous message for that grid. In this case the icon will appear as an unread message to indicate a new message is available to be viewed.



**Welcome to Employer Online**

Great news! You're eligible to upgrade to Australian Retirement Trust clearing house. [Upgrade](#)

[More info](#)

Lodge employee super contributions via the options below.

### Contributions

**New**

To start a new contribution, simply select the "Start new" button below.

Your contribution will be automatically saved. In progress contributions can be resumed at any time.

[Start new Contribution wizard](#)

**Completed**

Period	Amount	Date submitted	CH Status	View
April 2022	\$1,075.00	01/02/2022		<a href="#">Grid</a>   <a href="#">Receipt</a>
March 2022	\$750.00	01/02/2022		<a href="#">Grid</a>   <a href="#">Receipt</a>

An example of a read and unread message on the Dashboard.

April 2022

[Download report](#) [Export Messages](#)

Exclude	Alerts	Employer provided member number	ART allocated member number	Surname	Given names	Date of birth	Payroll ID	Superannuation guarantee	Salary sacrifice	Member voluntary	Other contributions	Total	Ceased employment date
<input type="checkbox"/>			903161676	TEST	TEST	02/02/2001		\$175.00	\$0.00	\$0.00	\$0.00	\$175.00	
		Member registration request was successfully processed. Member number is 903161676											
<input type="checkbox"/>			903161675	TEST	TEST	03/03/1989		\$150.00	\$0.00	\$0.00	\$0.00	\$150.00	
		Member registration request was successfully processed. Member number is 903161675											
<input type="checkbox"/>			903090980	TEST	TEST	01/01/1980		\$500.00	\$0.00	\$0.00	\$0.00	\$500.00	
<input type="checkbox"/>		903161051	903161051	TEST	TEST	01/01/1990		\$250.00	\$0.00	\$0.00	\$0.00	\$250.00	

An example grid showing message details.



To enter your contributions, click the **Start new** button or click on **Wizard** in the menu on the left.

*An example of the display screen to enter your contributions.*

## Contributions Wizard, Steps 1-4

### Step 1: Start

Select the contribution frequency and period you want to pay for then select how you want to submit your contributions from the following options:

**Note:** If the period required isn't available, select the contribution frequency 'custom' and enter the start and end date of the period required.

- > **Enter employees' information manually using this wizard** presents you with two options:
  - **Start with a fresh contribution grid.** This will load a grid that contains all active employees attached to your account and allows you to manually enter contributions.
  - **Pre-populate my contribution grid from a previous period.** This will display members and their contributions from a previously submitted contribution grid. You have the option to choose from the last four grids that have been manually entered and submitted\*.



**Please note:** if you add a new employee and use this function, the new employee from the previous month will be displayed however you will be required to re-enter their contribution amount. Also note that you will only be able to select completed contributions, which means that all data and money has been sent to and received by Australian Retirement Trust. You may need to wait a day after submitting for your contribution to be complete.

- **Upload a file with my employees' information.** If enabled and logged in under an appropriate user level\*\*, this option allows you to upload a file from your payroll system. Once you have selected your file, it will automatically fill your contribution grid with the data that was contained in your file, including new employees. Depending on your user level\* you may still be able to edit employees and amounts once loaded into the grid if needed. For more information on uploading files, please refer to the Web Upload section in this guide.

\*You're unable to pre-populate a contribution grid that has been submitted via Web-Upload.

\*\*Please refer to the [Users](#) section for more information on user levels and functions.

Once you've selected the contribution frequency, period and your input method, click on the **Next** button.

*An example of the display screen when 'Custom' contribution frequency is selected.*

## Step 2: Data

In the Data tab, you can:

- enter or edit contributions
- add a new Australian Retirement Trust member
- cease an employee
- save your contribution grid
- print your contribution grid
- add a new and edit an external member (Australian Retirement Trust Clearing House employers only)
- customise the way your contribution grid looks

## Entering or editing contributions

You can enter or edit your employee's contributions by clicking in any of the contribution boxes. Totals will automatically adjust as you make changes.

If you upload a contribution file, the amounts in your file will populate your grid. You can edit the contributions if needed and customise which columns display in your grid. Refer to [Customising your contribution grid](#) for more information.

## Customising your contribution grid

You can customise the view of your contribution grid by clicking on the Column Options button, which allows you to change the display of your columns.

The following columns can be customised:

- > member number
- > payroll ID
- > ceased employment date
- > superannuation guarantee
- > salary sacrifice
- > member voluntary
- > employer voluntary
- > employer award
- > other contributions
- > other details



### Important information:

- > By default - member number, payroll ID, ceased employment date, superannuation guarantee, salary sacrifice and member voluntary columns are visible.
- > If you wish to change which columns are displayed, simply check or uncheck the box next to the column(s) you wish to customise, your preferences will be applied once you click on the **Save** button.
- > Your preference to hide a contribution type column will be applied unless an amount has been entered for one or more employees on the page.

Column Options

Member details

☒ Member number

☒ Payroll ID

☒ Ceased employment date

Contribution types\*

☒ Superannuation guarantee

☒ Salary sacrifice

☒ Member voluntary

☐ Employer voluntary

☐ Employer award

☒ Other contributions

☐ Other details

Your preference to hide a contribution type column will be applied unless an amount has been entered for one or more employees on the page.

Save

Cancel

*An example of the display screen you'll see for all columns that will be visible.*

## Adding a new employee

You can add a new employee by clicking **Add Employee**. Alternatively, if you upload a contribution file, simply uploading your file with the new employees required details.

Clearing House employers who manually enter their contribution details will need to link their employees fund(s) in the **My Funds** section before adding them into the contribution grid. Once the fund has been linked it will then be available to select in the **Add Employee** form. If no fund is selected for your employee their contributions will be allocated to Australian Retirement Trust.

The SuperStream legislation requires the following data be provided when first enrolling or making a contribution to an employee, unless after making reasonable efforts you are unable to obtain it from the employee:

- > surname
- > given name(s)
- > date of birth
- > tax file number
- > gender
- > residential address
- > telephone number

Additional member details are optional however to maintain high data standards providing as much information as possible is important. Other details that you can include are:

- > member number
- > title
- > payroll ID
- > start date
- > email address
- > end date (if applicable)
- > occupation information
- > salary information

Once you have entered your employee's details via the **Add Employee** form, the member will appear at the top of your grid with a green bar indicating that they're new.

If an Australian Retirement Trust member number has not been entered, one will be assigned after grid submission. Once it is available, you will see a new message next to your completed contribution on the dashboard. The member number will be populated with either the member's existing Australian Retirement Trust member number or their new member number if an account is created.



### Important information:

- > Occasionally, matching to member accounts may require manual review. In these instances, the member number may not be populated for up to five business days.
- > For Australian Retirement Trust Clearing House employers, the details you provide for your employee will be used to match to a member account at the destination fund. To help other funds match to an existing account, you should always provide a member number where possible.



Employer Online

## Add new employee

\* indicates required field

**Personal**

Member number

Payroll ID

Title

<Select>

\* Given name

\* Surname

\* Date of birth

Gender

☐ Male
☐ Female

TFN

☐ The employee has elected NOT to supply their TFN to the super fund

Email address

**Legend**

✖

Error on mandatory field must be corrected

⚠

Warning contains invalid data and should be corrected

**Contact details**

**Phone**

Mobile telephone

Landline telephone

**Address**

Address type

Residential

Country

AUSTRALIA

Address line 1

Address line 2

Address line 3

Suburb

State

<Select>

Postcode

**Occupation information (optional)**

Add

Cancel

An example of the Add new employee screen

## Editing an employee's details

To edit an employee's details, click on the pencil icon in your grid (under the Edit heading). In this form there are three sections:

- > Personal
- > Contact details
- > Occupation information (optional)

Australian Retirement Trust Clearing House employers will see additional editable sections for members of external funds:

- > Fund
- > Salary information (optional)
- > Other details (optional)



### Important information:

- > If we already have a valid landline number, mobile phone number, address, email address or TFN for a Australian Retirement Trust member, this will be displayed as 'Provided' and you will not be required to re-enter the information.
- > If any of these details require updating, please have your employee [contact us](#) directly.
- > You will be presented with warnings where data has not been provided for any of the mandatory SuperStream fields.

**Edit employee**

\* Indicates required field

**Personal**

Member number  Payroll ID

Title  
<Select>

\* Given name

\* Surname

\* Date of birth  Gender  
☒ Male ☐ Female

TFN

⚠ You haven't supplied the following mandatory data required by legislation: TFN. If your employee has given you their TFN the law requires that you pass it on to the super fund, unless they have indicated otherwise. If you don't wish to supply it now, you should supply it within 10 business days.

⚠ TFN has not been provided so TFN Not Provided Indicator will be set to 'TRUE'

☐ The employee has elected NOT to supply their TFN to the super fund

Email address

**Legend**

- ✖ Error on mandatory field must be corrected
- ⚠ Warning contains invalid data and should be corrected

An example of the Edit employee screen.

## Removing employees

Australian Retirement Trust members can be removed by adding a date to the Ceased employment date field in the contribution grid.



Clearing House employers who need to remove a choice member will need to add a date to the Super contribution cease date field under the Salary Information section in the **Edit employee** form.

If the contribution grid is not submitted or the employee is excluded, they will not be removed from your account.

If the date being entered is more than six months old for Australian Retirement Trust members please [contact us](#) to have the employee removed from your account, alternatively add a date that is within the past six months for Australian Retirement Trust or choice members.

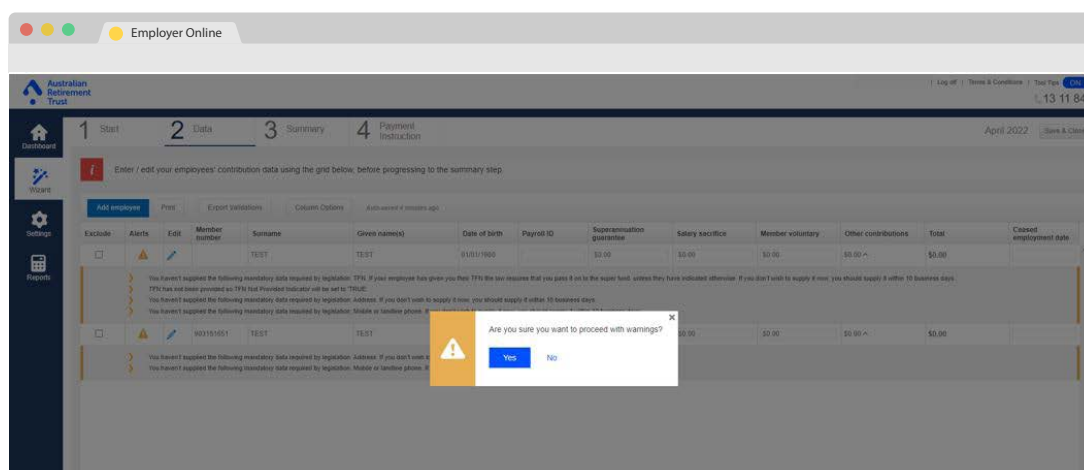
## Errors and warnings

Errors and warnings highlight potential issues with your employees' information or contributions. Errors are identified by a red cross and must be resolved, or the member excluded from the grid in order to proceed. Warnings are identified by a yellow exclamation, and although you can proceed with warnings, it's best to resolve these where possible. A description of the error or warning will appear on the line below the member.



### Important information:

- If you are unable to resolve an error and you would like to submit your grid, you can exclude the employee from your list by checking the box in the exclude column. The member's contribution is removed from your total, however if you view your grid in future, all excluded members will be displayed. You will have to submit a separate contribution for excluded employees.
- You will be unable to click **Next** until errors have either been resolved or the employee is excluded. You will be asked if you want to proceed if there are any warnings on the grid.
- Click on **Export Validations** to extract all errors and warnings for you to download and view in a spreadsheet.



An example of an error or warning screen.

## Saving your contribution grid

Your contribution grid is automatically saved each time you make a change or navigate to another screen so that you can resume later. The timer next to the **Add employee**, **Print** and **Column Options** buttons display when the grid was last saved. A **Save & Close** button is also available in the top right-hand corner of the screen. When selected, this will save your contribution and return you to the dashboard.

## Printing your contribution grid

You can print the contribution grid at any time by clicking on the **Print** button next to **Add employee**.

**Note:** this allows you to print employees that appear on your current page. At the bottom of the grid, you can change the number of employees that appear on each page by selecting from the drop down field. A maximum of 500 employees can be displayed on one page. Alternatively, you can navigate to the next page and click print again.

## Step 3: Summary

The summary tab confirms:

- > the number of employees you have excluded
- > how many warnings appeared in your grid
- > totals including how many employees are receiving contributions, the total of each contribution type and your overall total
- > payment details

Once you have reviewed the summary and you are ready to make your payment, click the **Submit & Complete** button.

If you're using BPAY, EFT or pay your fund directly you will receive your payment details on the **Payment Instruction** screen once you've clicked **Submit & Complete**.

If you're using Direct debit you will receive a receipt once you've clicked **Submit & Complete**.



### Important information:

- > **Don't submit your grid** unless you are ready to make your payment.
- > It's fine if you aren't ready yet. You can go back to the **Dashboard** and when you're ready to pay, resume the grid and submit.

Employer Online

Australian Retirement Trust

1 Start 2 Data 3 Summary 4 Payment Instruction

Check the summary below, before progressing to the confirmation page. To amend this data, please return to the [previous step](#).

### Totals

Employees with contributions	2
Superannuation guarantee	\$750.00
Salary sacrifice	\$0.00
Member voluntary	\$0.00
<b>Total</b>	<b>\$750.00</b>

### Alerts

**6 WARNINGS** You have chosen to continue with 6 warnings. Non essential data may be discarded. [Resolve](#)

### Payment details

METHOD  
BPAY®

Please continue if you're ready to pay your contribution within 24 hours.  
If you're not ready to pay within 24 hours, that's ok, just close your grid. When you're ready to pay, you can resume your grid and submit your contributions.

[Submit & Complete](#) [Previous](#)

*Note: this summary screen refers to a BPAY® Australian Retirement Trust employer. If the contributions are made by EFT or Direct Debit then the payment details will display this method.*

## Step 4: Receipt/Payment Instruction

### Important information:



The name of this tab will vary, depending on your payment method. If you pay via direct debit, the tab is named **'Receipt'**. If you pay via BPAY, EFT or pay your fund directly the tab is named **'Payment Instruction'**.

In this tab, you can:

- > view your contribution receipt (if your payment method is direct debit)
- > view payment instructions (if your payment method is BPAY, EFT or pay your fund directly)
- > print your contribution receipt or payment instructions

You are able to view this screen at anytime via the **Dashboard** in Employer Online.

If you're using direct debit, the details of the account to be debited will be displayed on the Receipt screen.

The below table explains when your account will be debited:

Contribution submitted via Employer Online	
Business day prior to 3:00pm (Brisbane Time)	Debited that night
Business day after 3:00pm or non-business day (Brisbane time)	Debited the following business day
Contribution submitted via Australian Retirement Trust Clearing House	
Business day prior to 3:30pm (Brisbane Time)	Debited that night
Business day after 3:30pm or non-business day (Brisbane time)	Debited the following business day

If you're using BPAY® or EFT, your payment instructions will be displayed on the **Payment Instruction** screen.

Please note, contributions for your employees will only be sent to the choice fund once we've received your matching payment and you need to be mindful of your financial institution's processing timeframes.

If you're paying your fund directly your payment instructions will be displayed on the Payment Instruction screen.




**Note:** An employer using this option will submit their contribution data and Australian Retirement Trust Clearing House will generate a payment details file for the employer to download and provide to their financial institution to process payments to each fund. Alternatively, the employer will use the fund payment details provided and manually make payment to each super fund.

You will be given a unique transaction ID for each contribution submitted. Should you have to **contact us** in relation to your contribution, please quote this transaction ID along with your employer number.



Employer Online



Dashboard

Wizard

Settings

My funds


Reports

1 Start

2 Data

3 Summary

4 Receipt



**Contribution submitted successfully**  
Contributions submitted after 3.30pm (AEST) or on a non-business day will not be debited until the next business day.

Receipt

Employer number

Payment details

Payment method	Direct Debit
BSB	064-000
Account number	111111111
Bank account name	TEST
Payment reference	553913261961500103
Total Amount	\$1,605.00

Transaction details

Submitted	1/02/2022 2:05:35 PM
Period	Quarter ending 31 March 2022
Transaction ID	6628170

Print

Return to Dashboard

An example of the **Receipt** screen for a Clearing House employer paying by direct debit.

Employer Online

Dashboard

Wizard

Settings

Reports

1
Start

2
Data

3
Summary

4
Payment Instruction

**Contribution submitted successfully**  
Your contribution will not be processed until the payment is received.

### Payment Instructions

Employer number

Biller code: 115659

Ref: 483303004

Amount: \$750.00

Telephone & Internet Banking – BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)  
Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.

Amount
\$750.00

#### Transaction details

Submitted1/02/2022 1:11:54 PM

PeriodMarch 2022

Transaction ID6628166

Print

Return to Dashboard

This is the **Payment Instruction** screen for an employer paying by BPAY®. The same screen will display for EFT employers, but with the Payment Reference Number (PRN) and Australian Retirement Trust's payment details.

22

**Payment Instructions** Employer number

**Payment details**

Payment method	Direct Credit
Total Amount	\$1,025.00

**Transaction details**

Submitted	1/02/2022 2:33:34 PM
Period	Quarter ending 30 June 2022
Transaction ID	6628173

**Download payment details file** [Download](#)

\* User name

\* User number (APCA ID)

[Download](#)

**Fund payment details**

Fund Name	BSB	Account Number	Account Name	Payment Reference Number	Amount
AustralianSuper	085-292	005531490	AustralianSuper Pty Ltd	391326196150000015	\$450.00
Retail Employees Superannuation Trust	032-021	125263	Retail Employees Super Trust	391326196150000017	\$250.00
THE TRUSTEE FOR TIDSWELL MAS...	012-361	837205251	AET Ltd ACF TMSP Student ...	391326196150000016	\$325.00

[Print](#) [Back](#)

This is the **Payment Instruction** screen for an employer who pays to funds directly. For instance, when an employer submits contribution data through Australian Retirement Trust Clearing House and then pays directly to each fund. An employer using this option will submit their contribution data and Australian Retirement Trust Clearing House will generate a payment details file for the employer to download and provide to their financial institution to process payments to each fund. Alternatively, the employer will use the fund payment details provided and manually make payment to each super fund.

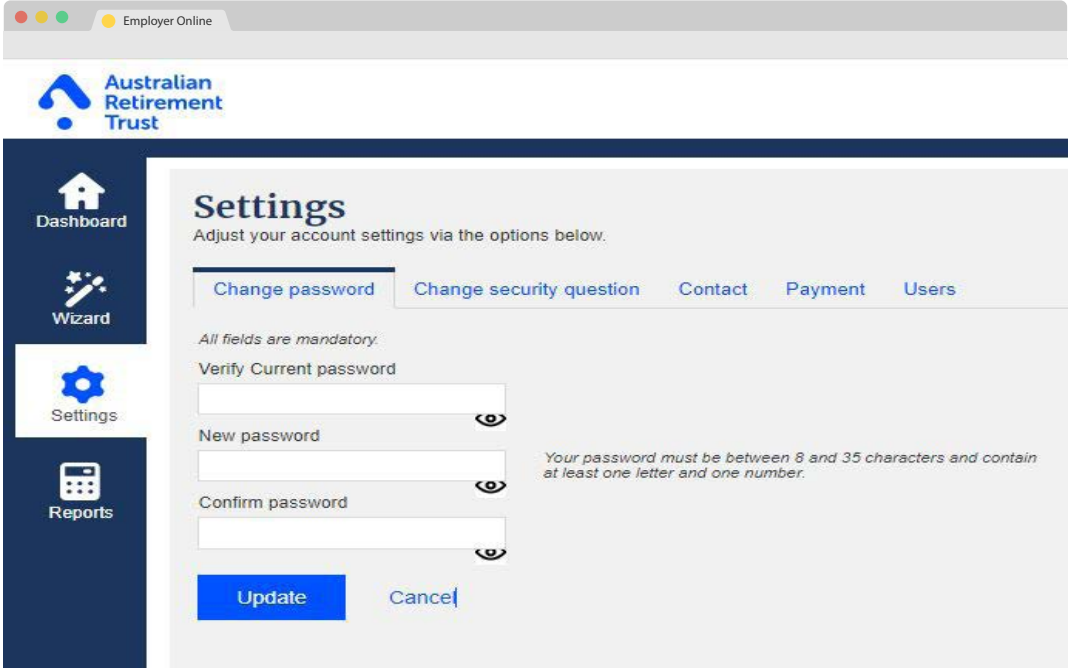
## Settings

The settings tab allows you to:

- > change your password
- > change your security question
- > review your employer contact details
- > change your payment method and bank account details
- > add or remove users associated with your Employer Online account

## Change password

When setting and changing your password, it must be between 8 and 35 characters and contain at least one letter and one number.



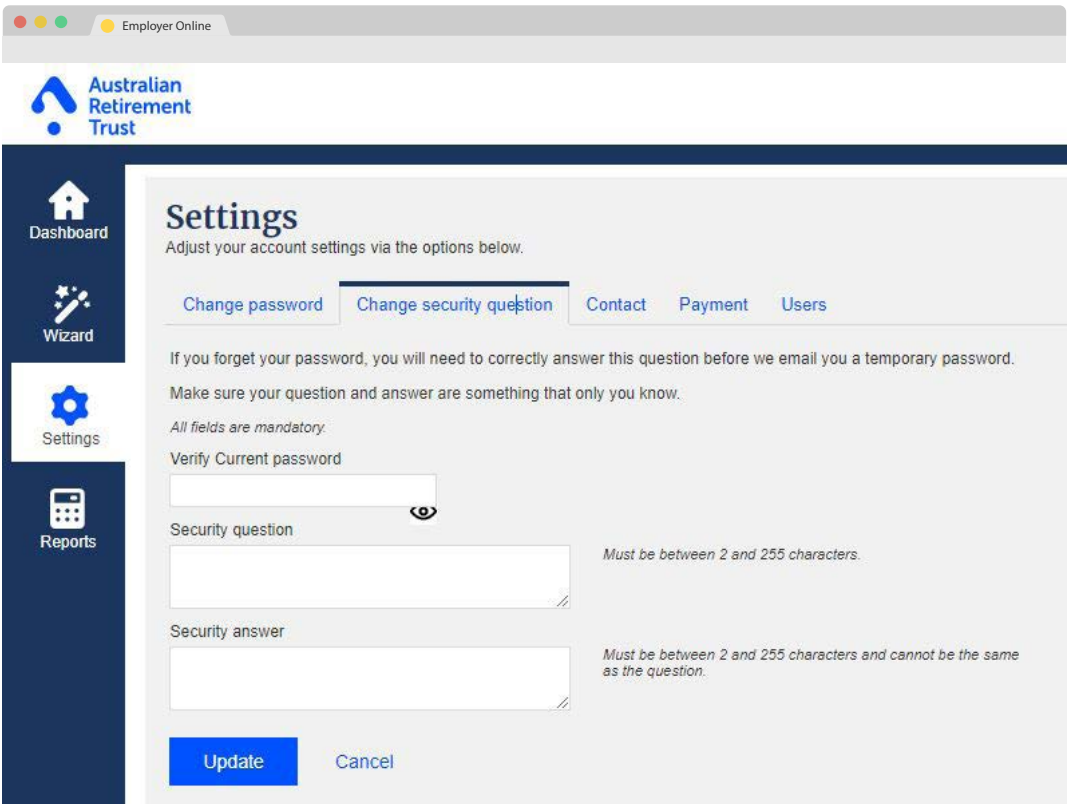
The screenshot shows the 'Employer Online' browser window with the Australian Retirement Trust logo. A dark blue sidebar on the left contains icons for Dashboard, Wizard, Settings (highlighted), and Reports. The main content area is titled 'Settings' with the subtitle 'Adjust your account settings via the options below.' Below this is a horizontal tab bar with 'Change password' (active), 'Change security question', 'Contact', 'Payment', and 'Users'. The 'Change password' tab contains the following elements:

- A note: 'All fields are mandatory.'
- A label 'Verify Current password' above a text input field with an eye icon.
- A label 'New password' above a text input field with an eye icon.
- A label 'Confirm password' above a text input field with an eye icon.
- A note on the right: 'Your password must be between 8 and 35 characters and contain at least one letter and one number.'
- Two buttons at the bottom: 'Update' (blue) and 'Cancel' (light blue).

*An example of the Change password tab screen.*

## Change security question

Your security question must be between 2 and 255 characters. Your security answer must be between 2 and 255 characters and cannot be the same as the question.



The screenshot shows the 'Employer Online' browser window with the Australian Retirement Trust logo. The sidebar is identical to the previous screen, with 'Settings' highlighted. The main content area is titled 'Settings' with the subtitle 'Adjust your account settings via the options below.' Below this is a horizontal tab bar with 'Change password', 'Change security question' (active), 'Contact', 'Payment', and 'Users'. The 'Change security question' tab contains the following elements:

- A note: 'If you forget your password, you will need to correctly answer this question before we email you a temporary password.'
- A note: 'Make sure your question and answer are something that only you know.'
- A note: 'All fields are mandatory.'
- A label 'Verify Current password' above a text input field with an eye icon.
- A label 'Security question' above a text input field with a slash icon.
- A note on the right: 'Must be between 2 and 255 characters.'
- A label 'Security answer' above a text input field with a slash icon.
- A note on the right: 'Must be between 2 and 255 characters and cannot be the same as the question.'
- Two buttons at the bottom: 'Update' (blue) and 'Cancel' (light blue).

*An example of the Change security question tab screen.*

## Contact

You can view your employer account details in the contact tab. If you would like any of your employer details updated, please **contact us** with the details and Australian Retirement Trust will update these for you.

The screenshot displays the 'Contact' tab within the 'Settings' section of the Australian Retirement Trust Employer Online portal. The left sidebar contains navigation links for Dashboard, Wizard, Settings (active), and Reports. The main content area is titled 'Settings' and includes a sub-header 'Adjust your account settings via the options below.' with tabs for 'Change password', 'Change security question', 'Contact' (selected), 'Payment', and 'Users'.

The 'Contact' tab is divided into three main sections:

- Company details:** Includes fields for Name, Trading name, ABN, and ACN. A note states: 'To get this information please contact us.'
- Contact's details:** Includes fields for Title, Given name, Surname, Phone, Mobile, Fax, and Email.
- Street address:** Includes fields for Address, Suburb, State, Postcode, and Country.
- Mailing address:** Includes fields for Address, Suburb, State, Postcode, and Country.

An example of the Contact tab screen.

## Payment

In the payments tab, you can view your current payment details, update your payment details and upgrade to Clearing House (if eligible and not already registered).

### Pay by Direct Debit

If paying via Direct Debit, you can update the BSB, account number or account name you would like your Australian Retirement Trust and external contributions to be debited from, the same account will be used for refunds to be processed to.

### Pay by BPAY / EFT

If BPAY® or EFT is your payment method; you will need to enter your bank account details, which will only be used in the event a refund is required.



#### Important information:

Only a 'Global' user can edit any information on Payment tab section. Note, a 'Global' user has access to all functions of Employer Online.

The screenshot shows the 'Payment' tab in the 'Settings' section of the Australian Retirement Trust Employer Online interface. The left sidebar contains navigation links for Dashboard, Wizard, Settings (active), and Reports. The main content area is titled 'Settings' and includes tabs for Change password, Change security question, Contact, Payment (active), and Users. Under the 'Payment' tab, there are two sections: 'How would you like to manage your super contributions?' and 'How would you like to pay your employer contributions?'. The first section has two radio button options: 'I only want to pay Australian Retirement Trust' and 'I want to pay multiple funds, using Australian Retirement Trust clearing house.' (selected). The second section has two radio button options: 'I would like to make one payment to Australian Retirement Trust clearing house to distribute all payments on my behalf.' (selected) and 'I want Australian Retirement Trust clearing house to distribute my data to each superannuation fund and I want to make payments to each fund myself.' Below these is the 'Payment Details' section, which includes a 'Payment Method \*' field with three options: 'BPAY ®' (selected), 'Direct Debit', and 'EFT'. To the right of these options is a 'BPAY' logo and text explaining the service. Below the payment method options is a red information icon and a paragraph explaining the requirements for using BPAY. Below this is a note about checking with a financial institution if not currently using BPAY. Further down is a 'Your payment details' section with three input fields: 'BSB \*', 'Account Number \*', and 'Account Name \*'. At the bottom of the form is a checkbox for agreeing to the terms and conditions, followed by a 'Save' button and a note that '\*' denotes mandatory fields.

Employer Online

Australian Retirement Trust

Dashboard

Wizard

Settings

Reports

### Settings

Adjust your account settings via the options below.

Change password Change security question Contact **Payment** Users

How would you like to manage your super contributions?

☐ I only want to pay Australian Retirement Trust

☒ I want to pay multiple funds, using Australian Retirement Trust clearing house. [?](#)

How would you like to pay your employer contributions?

☒ I would like to make one payment to Australian Retirement Trust clearing house to distribute all payments on my behalf.

☐ I want Australian Retirement Trust clearing house to distribute my data to each superannuation fund and I want to make payments to each fund myself.

#### Payment Details

Payment Method \*

☒ BPAY ® [?](#)

☐ Direct Debit

☐ EFT

**BPAY** Telephone & Internet Banking – BPAY ®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

[?](#)

By choosing BPAY® to complete an online contribution, you are required to submit payment via your own financial institution on the same day as submitting your contribution, using the BPAY details supplied in Employer Online. Your contribution obligation has not been met until this payment has been received by the superannuation fund(s).

If you are not currently using BPAY in your business, please check with your financial institution to see if this facility is available.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Your payment details [?](#)

BSB \*

Account Number \*

Account Name \*

☐ I have read and agree to use Australian Retirement Trust clearing house as described in the [Australian Retirement Trust clearing house Product Disclosure Statement](#). I have brought to the attention of any employee(s) for which personal information will be disclosed in order to facilitate their contributions to their fund, the Privacy Statement provided within [Precision Administration Services's Privacy Policy](#). I understand that Australian Retirement Trust clearing house is only available to employers who have selected Australian Retirement Trust as a default fund, and I confirm that I have nominated Australian Retirement Trust as a default fund for my employees.

Save \* Denotes mandatory fields



## Users

When setting up additional users on your account you can select four levels of user type access:

- > **Global** – gives a user access to all functions within Employer Online.
- > **Process only** – gives a user access to create, edit and save a contribution grid only. Process only users **cannot** submit contributions.
- > **Submit only** – gives a user access to submit a saved contribution and view completed contributions. Submit only users cannot edit a contribution or employee information.
- > **Upload only** – gives a user access to create a contribution by file upload only. Upload only users **cannot** submit or edit contributions or employee information.

## How to add a new user

To add a new user simply:

1. Click on the **Add User** button, which will display the add user form.
2. Enter the users' details.
3. Click the **Add** button.
4. Once a new user is added, their Employer Online username and password will be emailed within an hour.



### Important information:

- > "Location" is only visible to employers who have multiple locations attached to their employer account.
- > Only a Global user can delete other users. They are unable to delete themselves.
- > To edit or verify your email or mobile number for multi-factor authentication, click on the pencil icon in the User Table, a pop-up will appear, enter your new details and click Verify.
- > You can also confirm if your existing email address or phone number has been verified on this pop-up screen when you see the words VERIFIED with a tick in green above your details.

**Update your email**

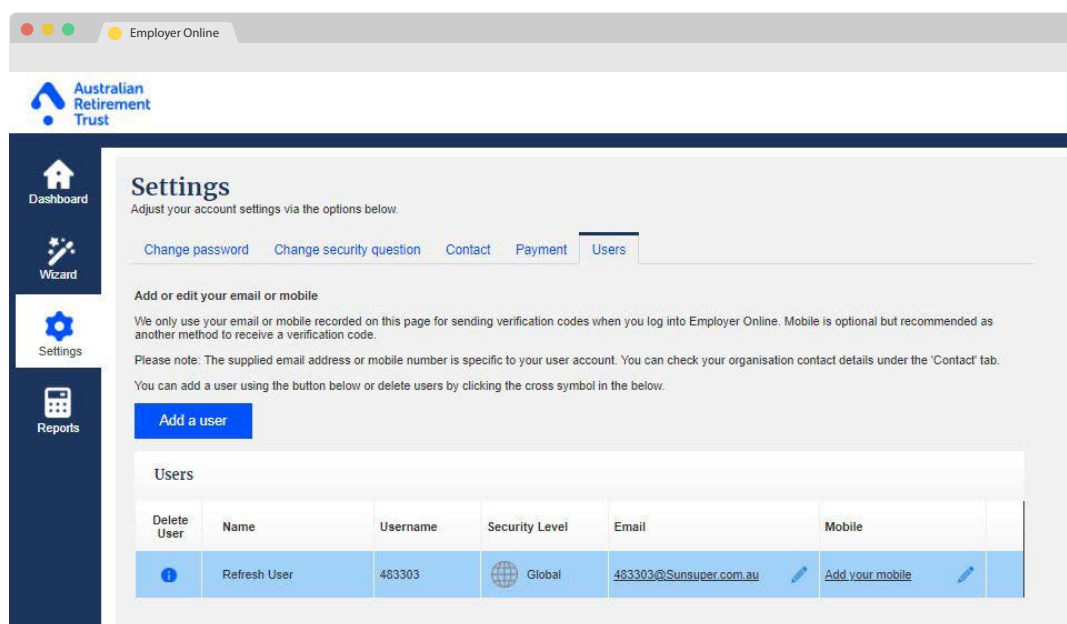
We'll use this email to send you verification codes when you log into Employer Online.

**Update your email in two easy steps**

1. Enter your new email  
2. Verify your email with a verification code (we'll email this to you).

Email: VERIFIED ✓

Verify



An example of the Users tab screen.

## My Funds (Australian Retirement Trust Clearing House only)

The My Funds component can only be accessed by employers that have upgraded to Australian Retirement Trust Clearing House. The My Funds functionality allow employers to:

- > link a new fund to your account
- > view and edit linked funds

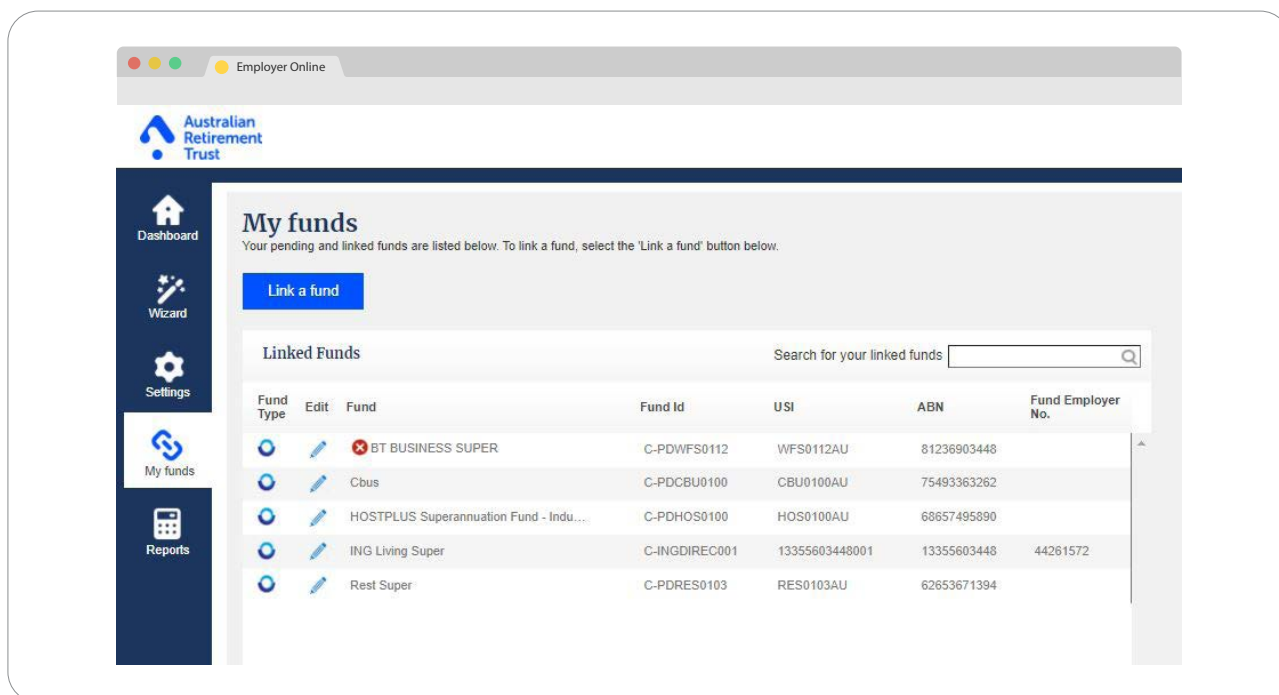
### How to link a new fund

1. To link a new fund, click **Link a fund**.  
**Note:** Where an Australian Prudential Regulation Authority (APRA) fund has multiple products, you will be required to enter a Unique Superannuation Identifier (USI). If your employee has not provided you with the fund USI, you'll need to contact the external fund directly.
2. Once you have entered a valid USI, the fund will be returned along with the fund details. If you have a Fund Employer Number (FEN) you can enter this and then click **Add**.
3. When the fund has been linked, it will appear under Linked Funds and can be used straight away.



#### Important information:

- > If you're paying to a new employee and you have already linked their fund to your account, you will not be required to link the fund again. You can simply add them to the contribution grid via **Add Employee** and select their fund from the drop down list.
- > You can use the search function to locate a previously linked fund.



An example of a Link a fund screen. **Note:** Details captured in this screen will vary so please try searching using either fund name, ABN or USI.

## Legends definition:

Below is a list of legends that may be displayed on screen when you link a fund.



APRA fund



SMSF



Fund inactive  
or discontinued

## How to link a Self-Managed Super Fund (Australian Retirement Trust Clearing House only)

When you link a Self-Managed Super Fund (SMSF) you will be required to enter the super fund's ABN. You will also be required to enter the bank details, Electronic Service Address (ESA) and email address of the fund.

Once the fund details have been confirmed, the fund will be linked and will be available in your list of linked funds to use straight away.

## How to edit a Fund (Australian Retirement Trust Clearing House only)

You can edit a fund by clicking on the pencil icon next to the fund you would like to edit.

The following fund details can be added or edited:

### APRA fund

- Fund Employer Number (FEN)

### SMSF

- Fund name
- Electronic Service Address (ESA)
- payment details
- address details
- email address
- contact details

## Reports

In this section, you can generate a Member Superannuation Report which is a per employee breakdown and will contain:


- member name
- member number
- employer name
- fund name
- submitted date
- contribution details

## How to generate a Member Superannuation Report

### To obtain a Member Superannuation Report:

1. Enter a date range and click **Generate report**. The report date range refers to the date the contribution was submitted, not the contribution period.  
**Note:** if you require a report for a specific employee, then complete the Surname, Given name or Date of birth fields.
2. Once your report has generated it will appear in your report history table.
3. You can download the report as a .pdf document or delete it if it's no longer needed.

Employer Online



Name  
TEST, TEST

Member number

Employer

---

Employer SG

Submitted Date	Description	Amount
1/02/2022	Rest Super	\$450.00
1/02/2022	Rest Super	\$250.00
Total		\$700.00

Grand Total

\$700.00

This record of submitted contributions provides a snapshot of contribution data submitted for the period(s) displayed. It may not encompass changes or updates made after submission, including any amendments to or cancellations of the contributions, refunds or adjustments. Note that contributions are not deemed to have been made until payment has been received by the superannuation fund. For a full statement of contributions we recommend contacting the superannuation fund.

If the employer uses Australian Retirement Trust clearing house they submit contribution data and payments to Australian Retirement Trust clearing house which then distributes these to the employee's chosen super fund. Employers should allow 3-5 business days for contributions to be received and processed by the super fund.

Prepared and issued by Precision Administration Services Pty Ltd (Precision Administration Services) (ABN 47 098 977 667, AFSL No. 246604), the Issuer of Australian Retirement Trust clearing house. We make every effort to ensure that the information shown on this statement is correct. Precision Administration Services reserves the right to make adjustments for any errors, misprints or omissions. Precision Administration Services is wholly owned by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228975) as Trustee for the Australian Retirement Trust Superannuation Fund (Australian Retirement Trust) (ABN 60 905 115 063).


*Example of a Member Superannuation Report – Generated from the Reports section*

## How to generate the Submitted Contribution Grid Report

The Submitted Contribution Grid Report displays contributions per fund and is available from the **Dashboard**. A Submitted Contribution Report can be generated by clicking on a completed contribution grid and then clicking the **Download report** button. The report will contain:

- > contribution period
- > submitted date
- > employer name
- > fund name
- > member number
- > member name
- > DOB
- > contribution details

Employer Online



Contribution period

April 2022

Submitted date

01/02/2022

Employer

Submitted Contribution Grid Report

Fund Name: Australian Retirement Trust

Member number	Name	Date of birth	Superannuation guarantee	Salary sacrifice	Member voluntary	Totals
Processing	TEST, TEST	01/01/1980	\$500.00	\$0.00	\$0.00	\$500.00
Processing	TEST, TEST	01/01/1990	\$250.00	\$0.00	\$0.00	\$250.00
Processing	TEST, TEST	02/02/2001	\$175.00	\$0.00	\$0.00	\$175.00
Processing	TEST, TEST	03/03/1989	\$150.00	\$0.00	\$0.00	\$150.00
Fund totals:			\$1,075.00	\$0.00	\$0.00	\$1,075.00

Example of a Submitted Contribution Grid Report

## ✕ Super Fund Onboarding (SFO)

### How to use SFO?

Super Fund Onboarding (SFO) is a digital tool designed to streamline the employee onboarding process for employers. It's a time-saving tool created by Beam - part of Australian Retirement Trust.

You can find the SFO user guide for employers [here](#). And for employees, you can find the user guide [here](#).

## 👤 Logging off

Once you have finished your Employer Online session please ensure you **Log off**, to avoid unauthorised use.



#### Important information:

If you are inactive for 20 minutes your session will time out and you will be redirected to the Australian Retirement Trust website.


## 🔗 Support


If you need help using Employer Online, please [contact us](#) online or call **13 11 84** between the hours of 8:00am – 7:30pm (AEST/AEDT) Monday to Friday.





# Australian Retirement Trust

 **13 11 84** (+61 7 3121 0700 when overseas)

 GPO Box 2924 Brisbane QLD 4001

 [australianretirementtrust.com.au](https://australianretirementtrust.com.au)

Australian Retirement Trust Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003. Australian Retirement Trust Clearing House is issued by Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667, AFSL No. 246 604). Precision is wholly owned by Australian Retirement Trust Pty Ltd as Trustee for Australian Retirement Trust. This document is current as at July 2023. The information about Australian Retirement Trust Clearing House in this communication was prepared by Precision. All other information was prepared by Australian Retirement Trust Pty Ltd. This material contains general advice and does not take into account the objectives, financial situation or needs of any particular individual or business. You should consider if the advice is appropriate to your own circumstances before acting on it. You should consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product. We are committed to respecting your privacy. Our formal privacy policy sets out how we do this. For a copy of the PDS or Privacy Policy, please phone **13 11 84** or go to [australianretirementtrust.com.au](https://australianretirementtrust.com.au)

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