

Paying Australian Retirement Trust

13 11 84 | australianretirementtrust.com.au

At Australian Retirement Trust we make super, super simple for employers. We're all about helping you easily manage your super commitments so you can get on with running your business.

Australian Retirement Trust offers a range of payment methods to provide you the flexibility in how you make employee superannuation contribution payment transactions with us:

- Direct debit
- BPAY®
- EFT

Simply register on Employer Online as a Australian Retirement Trust “Participating” employer to streamline your super payment and do everything securely using Employer Online. By registering, you will also have the opportunity to access our clearing house.* Australian Retirement Trust Clearing House takes the hassle out of managing contribution transactions with one simple, secure payment regardless of which super fund your employees are with.



Whether you are registered with Australian Retirement Trust or not, you still have the ability to make payments to Australian Retirement Trust. Simply call our dedicated employer team on 13 11 84, Monday to Friday from 8:00am – 7:30pm AEST/AEDT, to find out more.

Make payments and manage your employees' details using *Employer Online*

Take the first step to making your Superannuation Guarantee (SG) obligations super simple.

Register your company's details online at australianretirementtrust.com.au

Disclaimer and disclosure: Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975; Australian Retirement Trust ABN 60 905 115 063; Unique Superannuation Identifier 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 (via its custodian) as Trustee for Australian Retirement Trust. The information about Australian Retirement Trust Clearing House in this fact sheet was prepared by Precision. All other information was prepared by Australian Retirement Trust Pty Ltd. This fact sheet contains general advice and does not take into account the investment 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 also consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product. For a copy of the PDS or Privacy Policy, please phone 13 11 84 or go to australianretirementtrust.com.au

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Once registered, you'll be issued a new Australian Retirement Trust employer number. Make sure you keep a record of this number. To access Employer Online, simply log on using your Australian Retirement Trust employer number and the password provided.

Employer Online gives you the capability to enter and pay contributions in one fully encrypted, password-protected, SuperStream compliant online service. It also allows you to:

- run and print reports
- check online transaction history
- create different user access levels
- update your payment method online and
- upgrade to Australian Retirement Trust Clearing House. As an Australian Retirement Trust employer, you'll also get access to ongoing support and education with
- quarterly employer newsletters
- information seminars for you and your employees.

Payment Options

Payment options	Direct debit	BPAY®	EFT	Features	How to start
Employer Online	✓	✓		<ul style="list-style-type: none"> • pay contributions for existing Australian Retirement Trust members, • add new employees • create new member accounts for employees who have not made a choice • update employees' details and • SuperStream compliant. 	Register online
Australian Retirement Trust Clearing House	✓	✓	✓	<ul style="list-style-type: none"> • make one single transaction for all of your employees – whether they're Australian Retirement Trust members or not • accessible when you select Australian Retirement Trust as your default fund and • SuperStream compliant. 	Log on to Employer Online . Select upgrade and complete the Australian Retirement Trust Clearing House enrolment form

© Registered to BPAY Pty Ltd ABN 69 079 137 518

*Eligibility includes: enrolled for Australian Retirement Trust Employer Online and have nominated Australian Retirement Trust as your default fund.

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How to make payments

To make payments in Employer Online you can use either:

- Web Input: enter employees' contributions via a contribution grid
- Web Upload: upload a payroll file direct from your payroll system

How to use Web Input

1. Login to [Employer Online](#)
2. Create a new contribution period
3. Once you have created a new period, a list of your current employees will appear. Simply enter the amount to be paid for each employee – totals are calculated automatically
4. Once you have entered all your amounts, click next and a total amount will be displayed for final approval
5. Once you click 'Submit' your payment instructions will be displayed. If you have chosen direct debit that amount will be debited from your nominated bank account and distributed to each employee's Australian Retirement Trust account.

It's important to note that you must submit your payment via your financial institution the same day as submitting the contribution grid.

How to use Web Upload

Please call our employer team on **13 11 84**, Monday to Friday from 8:00am – 7:30pm AEST/AEDT, to find out more about Web Upload and whether it is suitable to you.

Payment Frequency options

- quarterly
- monthly
- fortnightly
- weekly.

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When do I need to make my payments to Australian Retirement Trust?

	Direct debit	BPAY®	EFT	Features
Employer Online	✓			One of the benefits of paying by Direct Debit is that it's easy to make sure you meet any payment deadlines. All you need to do is submit your contribution grid before 3pm on the business day you want the contribution to be allocated and we'll do the rest.
		✓		Australian Retirement Trust Clearing House processing times vary. We recommend you allow at least five business days for payments to be received. For more information on our Clearing House processing times please refer to the Australian Retirement Trust Clearing House PDS .
Australian Retirement Trust Clearing House	✓	✓	✓	Australian Retirement Trust Clearing House processing times vary. We recommend you allow at least five business days for payments to be received. For more information on our Clearing House processing times please refer to the Australian Retirement Trust Clearing House PDS .

We're here to Help

Our dedicated employer team is here to support you with everything super related. From understanding your employer obligations to assisting you with making your super payments, our team can help.

Please call us on **13 11 84**, Monday to Friday from 8:00am – 7:30pm AEST/AEDT, or contact us online at australianretirementtrust.com.au

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