

# Super Fund Onboarding

## Employer Frequently Asked Questions



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Super Fund Onboarding (SFO) with Beam will make it easier for you to onboard new team members. Here's a list of frequently asked questions to make sure you're fully across how SFO can keep things super simple and make your life easier!

### What is SFO?

SFO is designed to streamline the employee onboarding process for employers. It's a time-saving solution created by Beam – part of the Australian Retirement Trust (ART) group.

### Who is Beam?

Beam is the technology behind SFO, and it's part of the ART group. Beam is a complete supertech solution designed to lighten your workload to help brighten your day. SFO is only a small part of what Beam can do. As experienced super experts with a wealth of knowledge in super payments, Beam offers employers a super payment tech that's effortlessly intelligent and simply brilliant to use.

For information about Beam, check out [beamconnect.com.au](http://beamconnect.com.au)

### How can SFO reduce the burden of your employer obligations?

SFO can help many employers make light work of their employee onboarding and support their super obligations, by turning manual, paper-heavy onboarding processes into a quick and simple digital experience.

With SFO you can add new employees and invite them to validate their details, including recording their super fund choice and their Tax File Number (TFN) declaration, all in one secure place.

SFO also makes it easier to meet your super fund choice obligations. Your employees can easily provide details of their preferred fund choice, and if they don't have one, SFO has a built in feature that allows you to request an employee's stapled fund information directly from the ATO. Managing these obligations digitally in one place eases your admin burden and saves time and effort.

### How can an employer access SFO?

SFO is available on ART Employer Online (EOL). If you're an existing EOL user, simply login using your employer login details to access SFO.

If you're not already using EOL you will need to register and agree to the terms and conditions to access SFO. To register to EOL visit [art.com.au/register-for-employer-online](http://art.com.au/register-for-employer-online)

Find more information about EOL [here](#).

Not using ART as your default fund? See how ART can benefit you and your employees [here](#).

### Does it cost employers to use SFO?

Employers that have registered and created an account on EOL can access the SFO tool at no cost.

### Do employers need to have chosen Australian Retirement Trust as their default fund to use SFO?

SFO is available to all EOL registered employers, whether you use ART as your default fund or not.

Once you have logged into or registered with EOL you can start creating an engaging onboarding experience for your employees.

### Will I be able to track my employee's onboarding journey?

SFO allows you to have complete visibility on the status of your employee's onboarding activity – so you can easily track and remind your team to complete their onboarding journey.

### How will my employees know to start their super fund onboarding activity?

With SFO you can send personalised SMS and email notifications to your employees to invite them to complete their onboarding journey online. As an employer, you have full control of the super fund onboarding process to send an onboarding invite, resend an onboarding invite or cancel an onboarding invitation.

### Can I access SFO via my onboarding software?

SFO is not yet available to onboarding software providers. We are currently exploring integrating SFO and its range of features with a software provider to better support the needs of all employers.

### Why is it important for my employee to declare their Tax File Number (TFN)?

New employees must complete a TFN declaration. With SFO, new employees can declare their TFN online so there is less manual paperwork to complete. Plus, SFO enables you to set-up and make super payments easily, so your team don't pay more tax than necessary.

### What happens if my employee doesn't make their choice of super fund in SFO?

If an employee doesn't provide their employer of their choice of fund, then the employer must provide the employee the Superannuation standard choice form within 28 days of their start date. To assist with the obligations of the employer, SFO will send a notification and provide the employer with a link to the Superannuation standard choice form. If an employee doesn't nominate a preferred fund, employers can request details of their stapled fund, if any, in SFO.

### What happens if my employee doesn't provide their Tax file number (TFN) in SFO?

If an employee doesn't provide a valid TFN within 14 days of starting employment, you must follow the information outlined by the Australian Taxation Office (ATO) on their [website](#).

### How can I get more information on how to use SFO for myself and my employees?

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

### How can I get more information about the stapling rules?

You can find more information about the stapling rules for employers at [art.com.au/stapling](https://art.com.au/stapling). In addition, you can check out the [Super Fund Onboarding product fact sheet](#) to learn more on how SFO can help employers with the stapling rules.

## More information

If you would like more information about Super Fund Onboarding with Beam, check out the [product fact sheet](#).

For additional information about the range of benefits Australian Retirement Trust provides to employers from Employer Online, Clearing House to Super Fund Onboarding, visit [art.com.au](https://art.com.au)