Australian
Retirement
Trust

Super Fund Onboarding Guide

For Employers

Contents

Introduction

Super Fund Onboarding (SFO) helps you make light work of your super obligations for new employees. With SFO, you can add new employees and invite them to validate their details and complete their superannuation choice and Tax File Number (TFN) declaration digitally.

What you need to know

Beam is the technology behind SFO, and it's part of Australian Retirement Trust. The SFO tool is only a small part of what Beam can do. With years of experience processing and administering super payments, Beam is a great software solution to manage super.

For more information about Beam, visit beamconnect.com.au.

The benefits of SFO

SFO allows you to create a digital onboarding experience for your employees that's designed to make managing super to meet your employer obligations easier. With SFO you as an employer will be able to obtain new employee's details, TFN declaration and super choice. This removes the requirement to send and obtain paper forms for these items and more importantly lessens administrative work for you and ensures you are able to keep accurate records of your employee's super decisions readily at hand.

How to access SFO

SFO can be accessed via Australian Retirement Trust Employer Online (EOL). If you're an existing EOL user, simply login using your employer login details to access the SFO tool.

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 https://secure.australianretirementtrust.com.au/EmployerJoinOnline/

Find more information about EOL here.

Security

Beam is designed with multiple layers of security to protect your information.

Privacy

Both Australian Retirement Trust and Beam respect the privacy of the information you provide. We have a formal Privacy Policy that sets out how we do this. You can find a copy of the Australian Retirement Trust Privacy Policy on australianretirementtrust.com.au. And for the Beam Privacy Policy, you can find a copy on beamconnect.com.au

Logging on to Australian Retirement Trust Employer Online to access SFO

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

1. Go to australianretirementtrust.com.au

2. Click Log In, select Employer Log In.

3. Enter your username (this is your employer number) followed by your password[1].

4. Click Log in[2].

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 EOL

7. Once you are logged in, click on the Onboarding menu option, select 'Launch Super Fund Onboarding' and a new Beam window will open.

Important information

[1]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.

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

While EOL can be accessed using different web browsers, we recommend using Google Chrome for the best user experience. For more information, on how to use other tools available on EOL, please take a look at the EOL user guide.

Figure 1: An example of the Super Fund Onboarding screen

Navigating through SFO

Once logged in, employers will be directed to the Dashboard section of SFO on the Beam platform.

On initial log in, employers are required to set up their default super fund(s) first. Please refer to the 'How to add Default fund/s' section for instructions on how to complete this.

After an employer have started using SFO, the Dashboard provides a snapshot of where the SFO process is up to.

These are:

Employees	Onboarding	Not started
• Displays the total number of employees that have been Onboarded via the SFO tool.	• Displays the total number of employees that are in the process of completing their SFO.	• Displays the total number of employees who haven't started the SFO request.
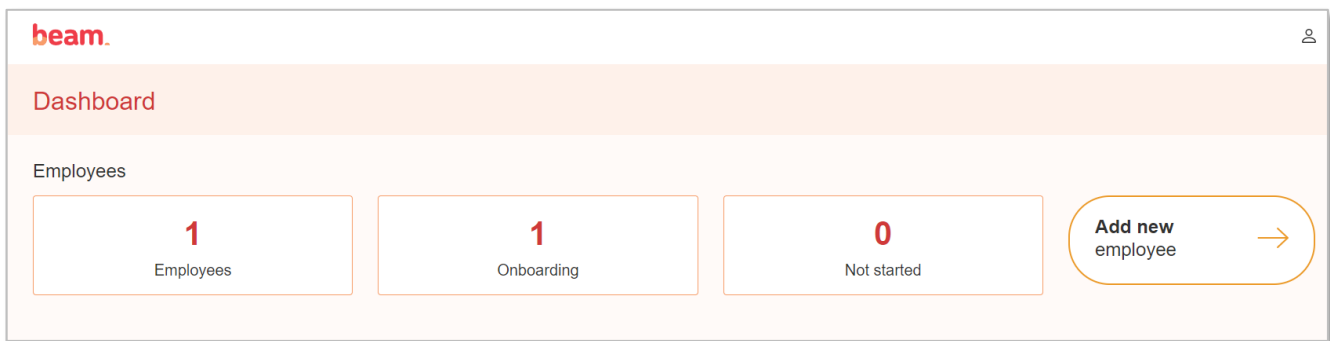
Figure 2: An example of the Dashboard section

Employees section

The Employee section allows you to add an employee, view the details of employees in the process of onboarding and view active employees who have completed the SFO process.

The menu items are under the Employees banner.

These are:

Onboarding

Allows you to Add employees, view of status of onboard, and complete actions.

Active Employees

Allows you to view employees that have completed the onboarding process.

Figure 3: An example of the Employee tab

Onboarding alerts

From time to time, you may notice messages at the top of the Onboarding tab. These messages will provide the status of your employee's onboarding activity as well as details on identified issues, system downtime or specific action(s) that you need to take.

Figure 4: An example of an onboarding alert for ATO system maintenance

Tax File Number (TFN) declaration

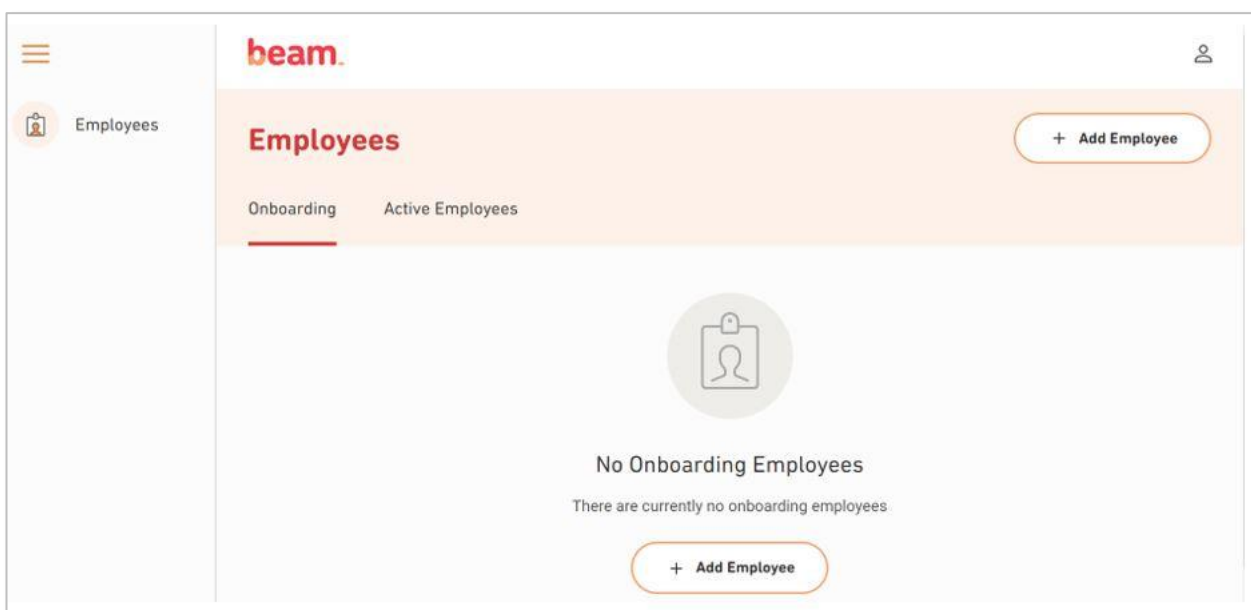You will receive the employee's TFN declaration in SFO on the Beam platform. The TFN declaration will also be verified and lodged with the ATO.

Super choice

You will receive the employee's Super choice in SFO on the Beam platform. Fund details will automatically be verified. If the employee opts to join Australian Retirement Trust directly as a new member, they will be automatically registered, and you will receive their Australian Retirement Trust member number.

How to add Default fund/s

You must have a chosen default super fund before you are able to use SFO.

To add a new default super fund/s:

1. Click 'Funds' from the menu options
2. Click 'Add default fund'
3. Enter the Fund Name, USI or ABN
4. Select the appropriate fund for the displayed options

5.   Enter the 'Fund Employer No. (FEN)' (if applicable)

6.   Click 'Add' and you will be redirected back to the 'Funds' page

7.   Check the new default fund listed has the correct Fund name and USI

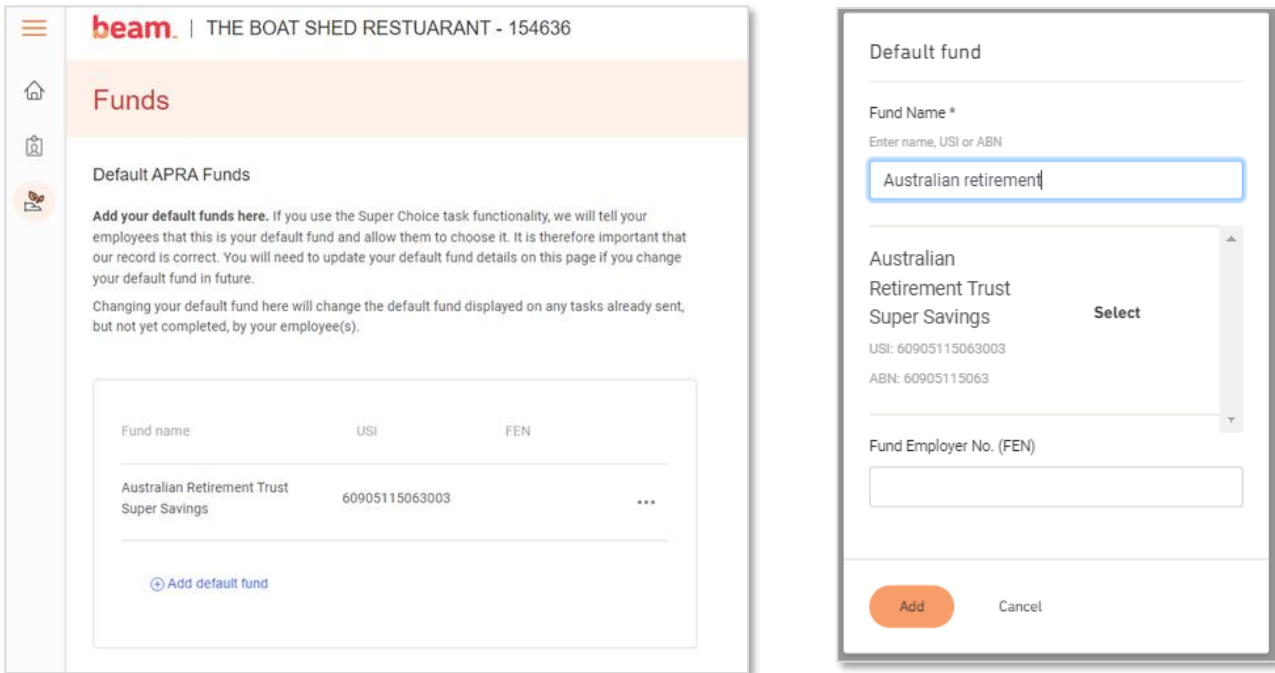8.   If at any point during this process, you wish to exit, press the 'Cancel' button.

Figure 5: An example of the Default funds section (Left) and Adding Default fund section (Right)

How to edit Default fund/s

1. Click 'Funds' from the menu options

2. Click the three dots (…) to the right-hand side of the default fund and select 'Edit'

3. Update the appropriate details and click 'Update' and you will be redirected back to the 'funds' page

4. Check the correct edited details are reflected

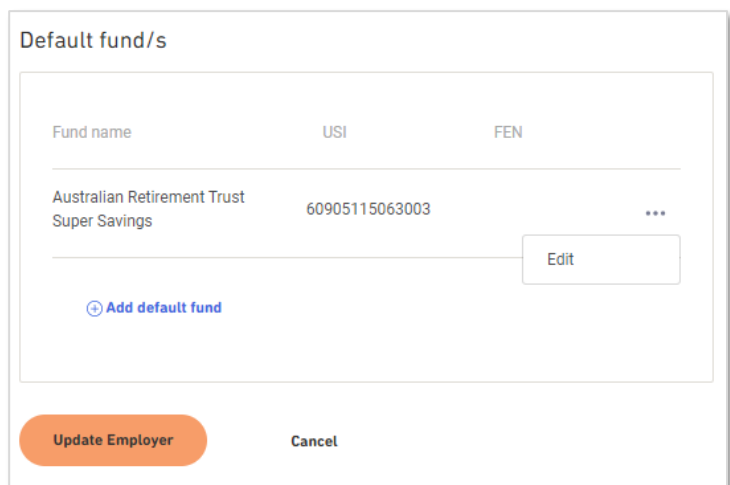5. If at any point during this process, you wish to exit, press the 'Cancel' button.

Figure 6: An example of an Edit Default fund

How to delete default funds

1. Click 'Funds' from the menu options

2. Go to the 'Default Fund/s' section

3. Click the three dots (…) to the right-hand side of the default fund and select 'Delete'

4. A pop-up box will appear to confirm the action, please click 'Delete' and you will be redirected back to the 'Funds' page

5. If at any point during this process, you wish to exit, press the 'Cancel' button.

Important information
- You can only delete a default super fund when more than one is listed in your account.

Figure 7: An example of delete Default fund/s

Steps to onboard your employees using SFO

1. Click 'Add Employee'

2. Select the tasks (TFN declaration and/or Super choice) you want the employee to fill out

3. Complete the Employee details section (Legal given name*, Last name*, Email address*, Mobile number* and Date of birth*)

4. Complete the Employment details section (Payment basis*, Payroll ID and Employment start date)

5. Check the details and click 'Send Onboarding Invite'

6. The onboarding invite will then be sent to your employee

7. If at any point during this process, you wish to exit, press the cancel button.

Important information

• Fields with * are mandatory fields and you will be unable to proceed until these details are entered

• Please ensure there are no spaces in the mobile number field e.g., 0411222333

Viewing an employee's status

You can view the status of each of your employee's onboarding activity under Employees section under the Onboarding tab.

The different types of status are categorised as:

Status	Description
Invite sent	Onboarding invitation has been sent to the employee
Invite expired	Invitation has lapsed past 7 days with the employee taking no action
Authentication failed	Employee has not been successful in logging in through the secure link, either due to the name or DOB not matching your records after 5 attempts
Onboarding	When a green circle appears next to the employees name it indicates they have started their onboarding journey and provided some of the information required

Pending Tax File Number Declaration (TFND)	Employee TFND is pending a response from the ATO
Tax File Number Declaration (TFND) failed/error	There was an error with the TFND provided to the ATO

How employees become active employees

Once all actions required on the onboarding activity has been completed by the employee, their record moves from the Onboarding tab to the Active employees tab.
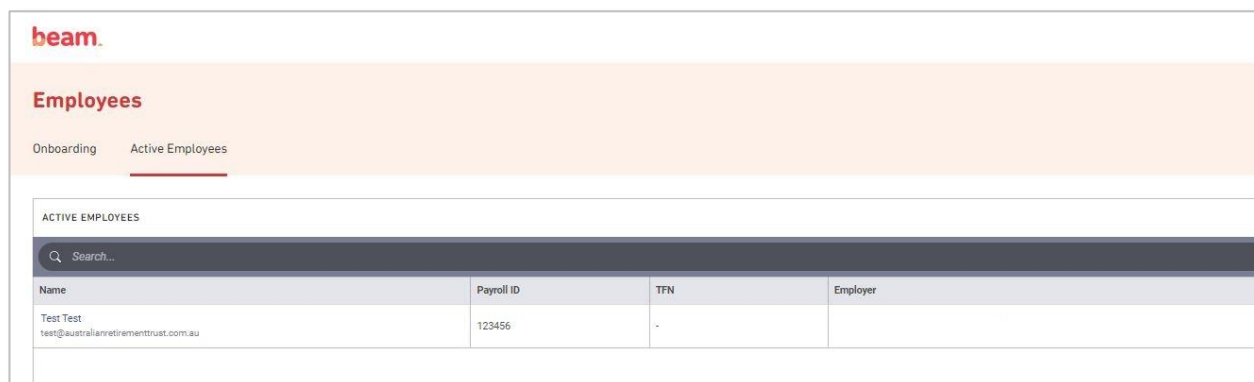

Figure 8: An example of the Active Employees section

How to resend an onboarding invite

If an onboarding invitation hasn't been actioned by the employee as a result of them not receiving the email, issues with logging in to complete the onboarding activity or the onboarding activity has expired, you have the ability to resend the onboarding invitation again to your employee.

To resend the onboarding invitation, follow these simple steps:

1.   Go to the Employees section, Onboarding tab

2.   Locate the record required and click the three dots (…) under the Action column
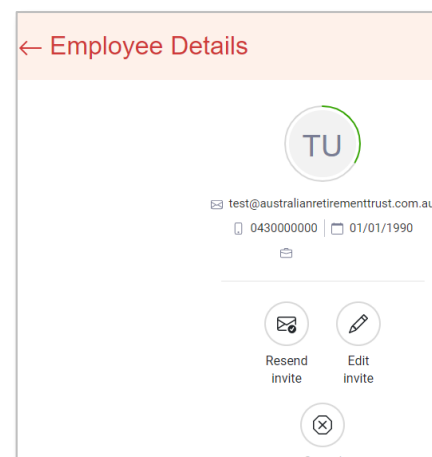
3.   Click 'Resend invite'

Figure 9: An example of the Employee Details screen with the options to Resend invite, Edit invite or Cancel invite

How to cancel an onboarding invitation

To cancel an onboarding invitation to an employee, simply:

1. Go to the Employees section, Onboarding tab

2. Locate the record required and click the three dots (…) under the Action column

3. Click 'Cancel invite'

How to edit an onboarding invitation

To edit an onboarding invitation to an employee, simply:

1. Go to the Employees section, Onboarding tab

2. Locate the record required and click the employee's name under the Name column

3. On the Employee Details screen, click on 'Edit invite'

4. Update the required fields

5. Check the details and click 'Send Onboarding Invite'

How to proceed with Pending Tax File Number Declaration (TFND)

If a TFND status obtained from the ATO for a particular employee is Pending TFND then no action is required. Once the ATO have completed their checks on the TFND, the status on the Onboarding tab for a particular employee will be updated.
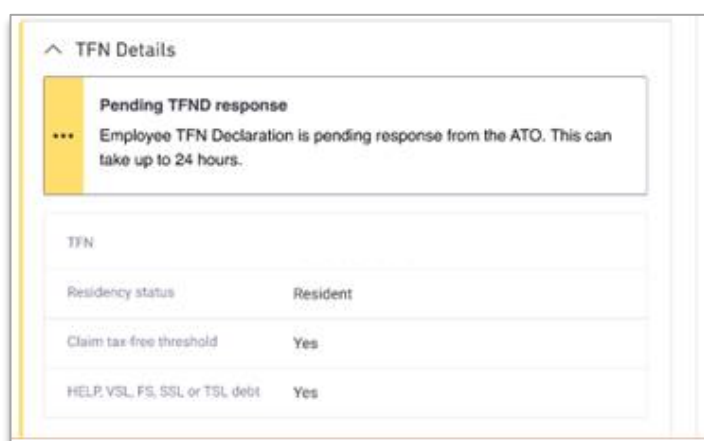
Figure 10: An example of a pending TFND response

How to proceed with Tax File Number Declaration (TFND) failure

If a TFND failed with the ATO, the status will be updated to 'TFND failed'. An employer will need to action the following steps:

1. Go to the Employees details screen by clicking on the employee's name in the Employee Section, Onboard tab

2. Scroll to the TFN Details section

3. Review the failure message and action accordingly

4. Select either 'Resend TFN invite to employee' or 'Remove TFND and move to Active'

5. An additional pop-up message will appear to select either 'Resend TFN request' or 'Remove TFND and move to Active'

6. If at any point during this process, you wish to exit, press the Cancel button.

7. Based on your selection, the onboarding invite will then be re-sent or cancelled. Please refer to further details for the actions available below.
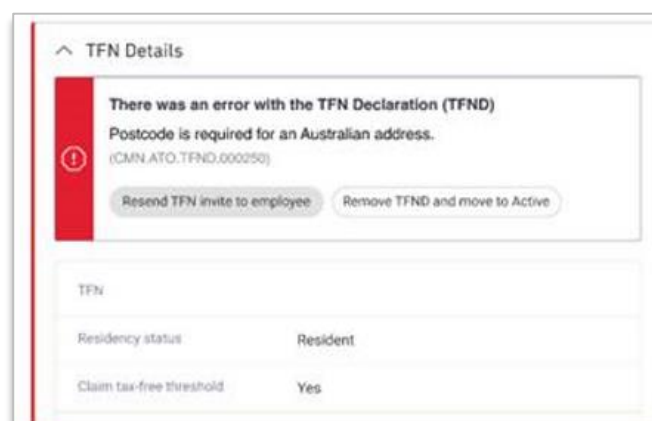

Figure 11: An example of the TFND failure

Resend TFN invite to employee

Allows you to resend the Tax File Number Declaration (TFND) invite to the employee so the employee can review, amend, and resend the details to the ATO.

Remove TFND and move to Active

Allows you to remove the Tax File Number Declaration (TFND) request if you and the employee are unable to resolve the TFND failure status.

Important information: Removing the TFND will mean an employee's TFND has not been completed or validated by the ATO – this could result in tax implications for your employee and failure to meet your obligations. For more information about lodging your TFN declaration you can visit the ATO website at **ato.gov.au/lodgetfndeclaration**

Onboarding activity sent

Once you have completed the steps, an email notification will be sent to your employee requesting they complete the super fund onboarding activity.

Onboarding activity completed

Once the employee has completed the Onboarding activity, the employee record will move from the Employees section, Onboarding tab to the Active Employees tab.

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