Super Clearing House Online User Guide

Overview

Super Clearing House Online (SCH Online) is a Superstream compliant, online, electronic payment facility which provides employers the ability to distribute superannuation contributions to various superannuation funds chosen by staff with one simple payment. SCH Online integrates fully with legalsuper's EmployerAccess, so it's easy to make super contributions and manage employee details.

BENEFITS OF USING SUPERSTREAM

• Simplify your contribution process by making just the one payment to multiple funds - you make one secure electronic transaction and SCH Online distributes the contributions to your employees' nominated funds.

• Using a clearing house service can minimise the time and paperwork involved in paying contributions to numerous funds.

• You can obtain a record of your contribution history whenever you need it.

• Easy payments via EFT, BPAY, or Authorised Bank Transfer (ABT)

LEARN MORE AT ATO.GOV.AU

WHAT IS IN THIS GUIDE?

This is a step-by-step guide to assist employers using the SCH Online through legalsuper's EmployerAccess.

• Register for EmployerAccess and SCH Online

• Direct Entry of contribution advice

• Payroll Upload of contribution advice

• Adding an employee

IMPORTANT DOCUMENTS

SCH ONLINE PRODUCT DISCLOSURE STATEMENT (PDS)

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This Product Disclosure Statement (PDS) describes 'The Superannuation Clearing House – Online' product (SCH-Online) which is accessed through legalsuper's Employer portal. This is important information you should consider before making a decision to use this product.

FINANCIAL SERVICES GUIDE (FSG)

DOWNLOAD PDF

Financial Services Guide (FSG) Download PDF This FSG is designed to assist you in deciding whether to use any of the services offered in this guide.

TO VIEW ALL DOCUMENTS CLICK HERE

WE'RE HERE TO HELP

Speak to a legalsuper representative: 📞 1800 060 312

Contact SCH Online: 📞 1300 855 935   🌐 sch-online.com.au

Follow the below step - by - step guide for assistance in setting up and using SCH Online.

1.

Click **Login** as an Employer at **legalsuper.com.au**, you can use your email address as your username. Don't worry if you have forgotten your password, you can reset it online or by calling us on **1800 060 312**
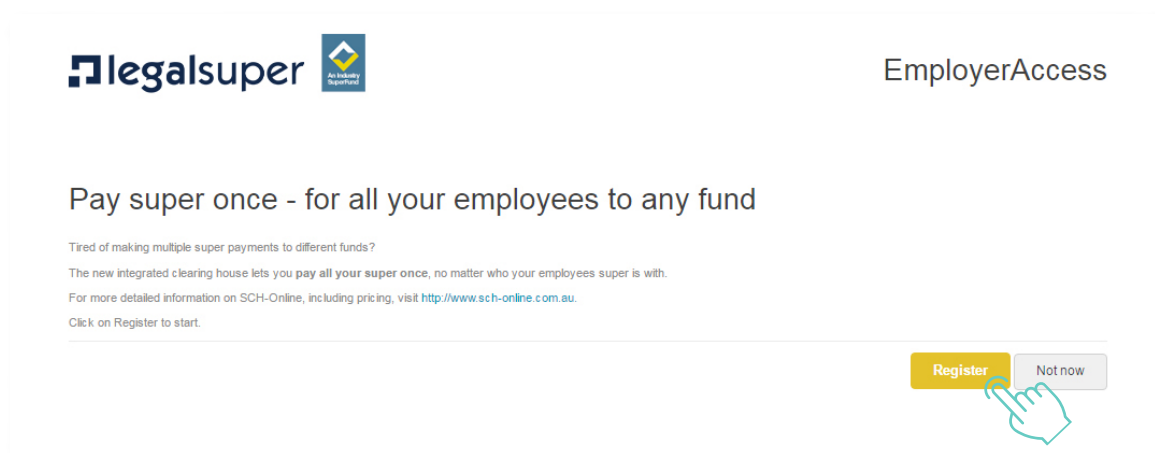**OR**
If you have not yet registered for EmployerAccess, click **Register Now** to register as an employer
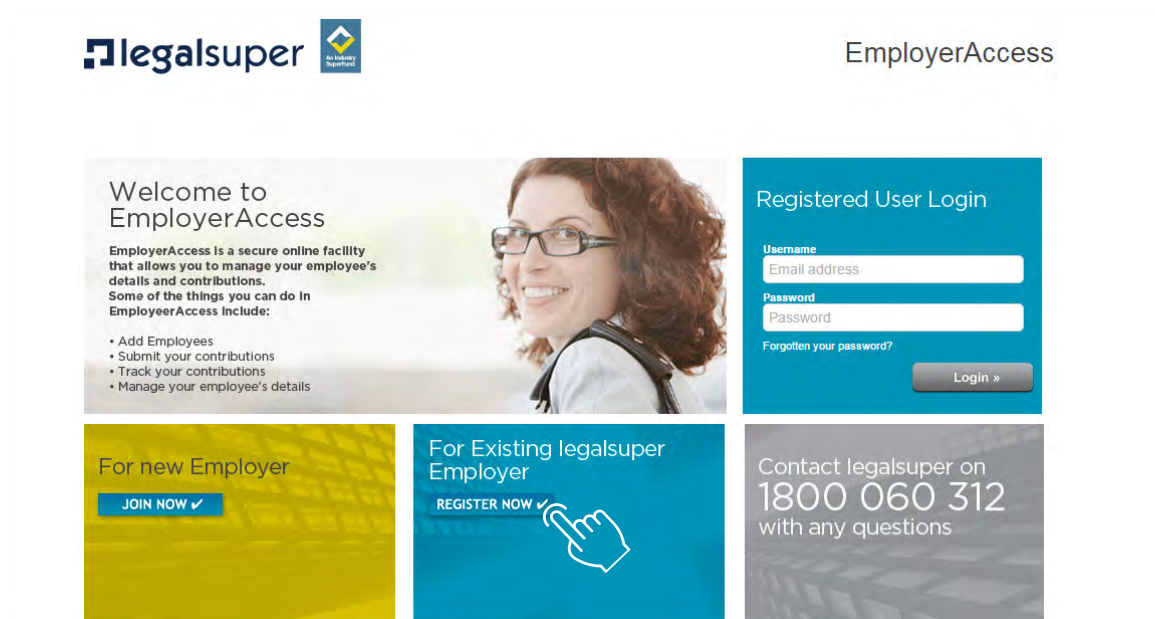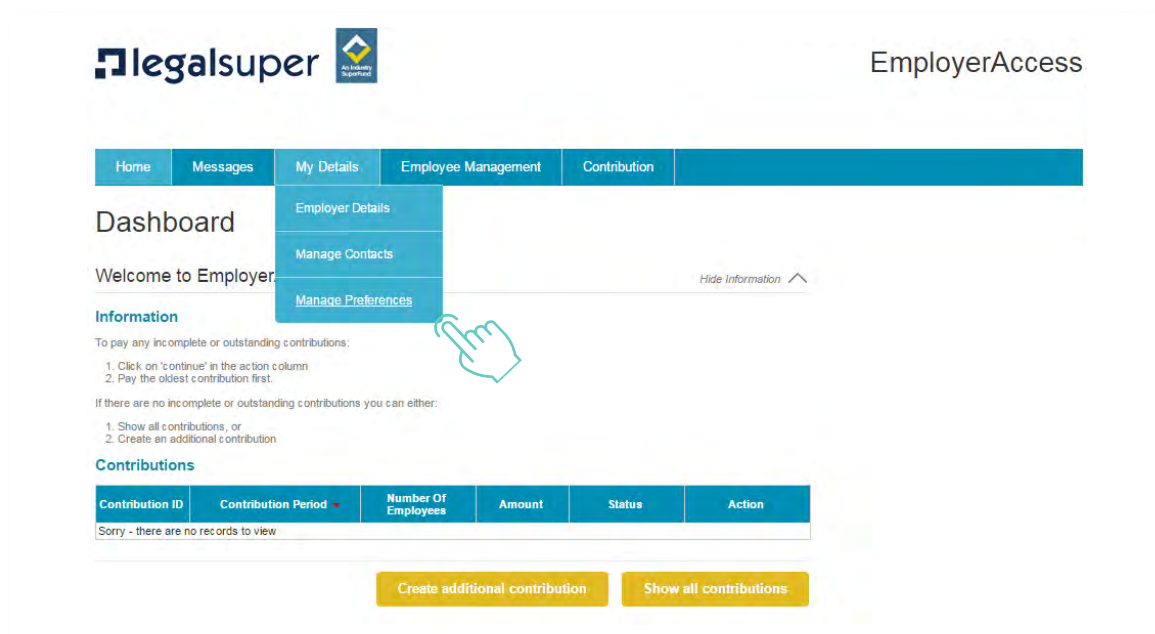

2.

Once logged in, you will see a pop up screen to register for SCH online. Click on **Register** to join and manage your preferences.

If the pop up does not appear, you can click on **My Details** and **Manage preferences,** then the SCH Online **Register Now** button.

3.

Enter your ABN and bank account details. If your information is pre-populated, ensure all details are correct. Ensure that you read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) for SCH online. **Click the tick box** to acknowledge payment through SCH online, and if you agree to the Terms and Conditions, click **Submit.**

4.

You will then be prompted to login a second time, using your email address as your username.

5.
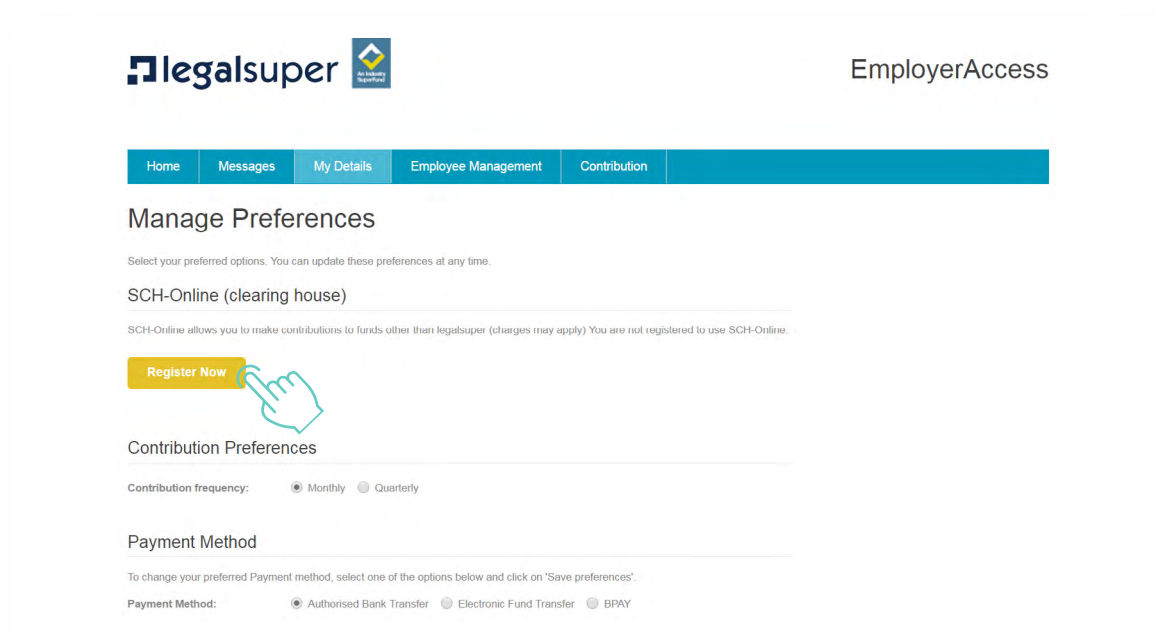
You will then see the SCH online logo in the top right hand corner of the page. Clicking on **Create additional contribution** will allow you to make contributions for a new pay period.

6.

Nominate the contribution period by entering the **'From'** and **'To'** dates and clicking **Continue.**

7.

To upload a payroll file click on **Payroll Upload** on the right hand side of the screen and move on to **page 12** to follow the instructions. Employers with 20 or more legalsuper members may benefit from using the Payroll Upload option.

OR

To enter the data directly, click on **Direct Entry** on the left hand side of the screen and move to **page 7** to follow instructions.

SCH Online
Direct Entry

1.

Manually type in the contribution amounts, directly in to the revelant columns for all legalsuper employees. If your employees are not listed, see instructions on **how to add an employee on page 21.**

2.

For any employees that have choice of fund outside of legalsuper, click on **Other Fund Employees** on the right hand tab, or you can click on the bottom right hand button titled **Check other fund contributions.**

Even if you do not pay to any superannuation funds outside of legalsuper, you must go to the Other Fund Employees tab or click on **Check other fund contributions** to continue.

3.

Add in any payment amounts for employees with other funds. If you do not have any employees in other funds, no records will show. If you need to add employees for another fund, click **add employee** and **see instructions on page 21.**

Once you have added and checked all contribution details, click **Continue**

4.

The contribution summary page will load. Check the relevant members and populated amounts. If the details are correct, click **Continue to Payment Details.**

5.

On the **Payment Options** screen, select your preferred payment method. You can choose between an Authorised Bank Transfer, Electronic Funds Transfer (EFT), or BPay. After you have selected your preferred method, click **Confirm Payment.**

6.

A pop up will appear confirming that you will commit to making the super payment. Click **Continue** to if you wish to proceed.

7.

The **Payment Confirmation** screen outlines your contribution payment. You can print a copy of the details for your own records, or click **finish.** You will be emailed a copy of the remittance advice.

You have now successfully completed submitting your contribution advice via SCH Online.

Once these steps have been finalised, simply make one payment of the whole amount to SCH Online via your preferred payment method.

The contributions will then be distributed to the various superannuation funds.

For further questions or help, please don't hesitate to contact us.

Speak to a legalsuper representative: **1800 060 312**
Contact SCH Online: **1300 855 935**
sch-online.com.au

SCH Online
Payroll Upload

1.

If your file is already in the ATO's 'Standard Alternative File Format' then select SAFF file on the left hand side. For more information about SAFF files, visit **ato.gov.au.**

If you do not have a SAFF file, click **Other File** on the right hand side.

2.

Mapping your contribution file allows the clearing house system to accurately read the data from your files. Click on 'browse' to select your file and go through to File Mapping.

File mapping happens in five steps. Use the **SCH online Example File** on the final page of this document for further assistance with file-mapping requirements.

Step 3a:

Browse your computer to find and import your file. This will display under file preview.

Step 3b:

Specify your file structure. Input numbers to indicate whether there is a header, and on what row the data starts.

Step 3c:

Enter the date and money format which you used in your file. This must match for the file information to be extracted correctly.

Step 3d:

Map your file columns on the left with the SCH system required fields on the right. Check that your data matches the far right column (eg. First name = Given Name) For any fields which read 'Not Mapped' click on the field to bring up a list of options.

Please note that not all fields are mandatory.

Use the **SCH online Example File** on the final page of this document for further assistance with file-mapping requirements. The highlighted fields in the example file are the mandatory fields.

Map your contribution file for import

Before you can import a contribution file, you must map your import file to our system.

For each of your column headings, select the corresponding system field from the drop down options.

Your File's Columns	(examples)	Our fields	
Firstname	(Fred, Patty)	-- Not Mapped --	✖
Surname	(Smith, Briant)	Surname	✖
TFN	(125375394, 345567890)	TFN	✖
Street	(Very, Albere)	-- Not Mapped --	✖
Suburb	(Hupbert, Lacorssay)	Suburb	✖
State	(VIC, VIC)	State	✖
Postcode	(3876, 3997)	Postcode	✖
DOB	(1/01/1986, 7/09/1976)	Date of birth	✖
Gender	(M, F)	Gender	✖
SG	(1999, 876.98)	-- Not Mapped --	✖
Mbr#	(30345, 2228997)	-- Not Mapped --	✖
SUPERFUND	(ABC, HESTA)	-- Not Mapped --	✖
ABN	(8523396748, 649717321)	ABN	✖
SPIN	(ABC100AU, HST0110AI)	USI	✖

Previous   Cancel   Continue

Step 3e:

Choose the corresponding field. If your option is not shown, you can select **Show extended fields** in the top right hand corner. Once complete, click **Confirm** in the bottom right hand.

4.

You will be prompted to review and re-confirm the mapping. Once you are satisfied that the fields are matching, click **confirm** again.

5.

Review your confirmation and click 'Edit Mapping' if you need to make changes. Click **Proceed to Contributions** to begin the contributions process.

6.

Click **'Choose file'** to select a payroll file to load. Once selected, click **Submit.**

7.

Once the upload is complete, you will be presented with a validation screen. You will need to amend any information from the highlighted fields. Once you have amended the highlighted fields, click **Reprocess this record** to be taken to the next record which needs validation.

8.

After the data validation process has been completed, the **Contribution Summary** page will load. Check the relevant members and populated amounts. If the details are correct, click **Continue to Payment Details.**

9.

If there is missing data in the files you have uploaded, the below screen will appear. Certain data is mandatory under the SuperStream data standards, for more information see the **ATO website.** Select the tick box to acknowledge the missing files and select **Continue to Payment Details.**

10.

On the **Payment Options** screen, select your preferred payment method. You can choose between an Authorised Bank Transfer, Electronic Funds Transfer (EFT), or BPay. After you have selected your preferred method, click **Confirm Payment.**

11.

A pop up will appear confirming that you will commit to making the super payment. Click **Continue** to proceed.

12.

The **Payment Confirmation** screen outlines your contribution payment. You can print a copy of the details for your own records, or click **finish.** You will be emailed a copy of the remittance advice.

You have now successfully completed submitting your contribution advice via SCH Online.

Once these steps have been finalised, simply make one payment of the whole amount to SCH Online via your preferred payment method.

The contributions will then be distributed to the various superannuation funds.

For further questions or help, please don't hesitate to contact us.

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sch-online.com.au

SCH Online
Adding an Employee

1.

From the home screen, click on **Employee Management** and then **Add employee**

OR

From the **Contributions Details** screen, click on **add employee** in the bottom left of the screen

2.

Click on **legalsuper** or **Another fund.** If you elected legalsuper, move to **step 4.** If you elected another fund, type in the superannuation fund name, ABN or USI, then click **Search**

3.

Select the correct fund and then click **Choose this fund**

4.

If your employee is with another superannuation fund, input the Your **employer ID** for the other superannuation fund.

Input the **Basic employee details** and then click **Next**

To add a new employee, enter the required information below. If the new employee is already a member of the fund, please enter their Member ID. The Member ID is on the employee's superannuation statement.

Fund Details

Member fund *	○ legalsuper ● Another fund

Other fund details

Fund name	AustralianSuper change
USI	STA0100AU
Fund ABN	65714394898
Your employer ID for this fund	

Basic employee details

Member ID *	33698769
Title	Miss
Given name	tess ⚠
Surname *	McBaron
Gender	FEMALE ⚠
Date of birth	01/02/1981 ⚠
TFN	⚠

Cancel   Next

5.

Add the employees **Contact details** and click **Create employee.** Ensure you input the employees details and not your own personal or business details.

6.

You will be alerted of any missing mandatory information. If there is missing information, you will be asked tick the box to acknowledge missing mandatory information before you can click **Create employee.** For more information on SuperStream Mandatory Data, visit **ato.gov.au**

![Sch Online – super clearing house online]

File-Mapping Example File

MemberID	FirstName	LastName	DOB	Title	Gender	Address	Suburb	State	PostCode	Country	EmploymentStart	EmploymentType	TFN	SGCont	SalSac	EmpAdd	MbrCont	TermDate	Landline PhoneNr	Mobile	Email Address	FundUSI	FundName	FundABN	Fund ESA
3257640779	John	Smith	3/08/1945	Mr	Male	6 Challis Place	Liverpool	NSW	2170	Australia	1/08/2012	Full Time	111222134	120	0	0			02 912345667	0491 234 567	test@tbc.com.au		Sample SMSF	9999999999	MACQUARIESMSF
3257640080	Sally	Smith	3/07/1940	Ms	Female	5/657 Smithson Rd	Liverpool	NSW	2170	Australia	1/08/2012	Full Time	111222142	320	88	0			02 912345567	0491 234 567	test@tbc.com.au	Test SMSF	9876543210		AUSPOSTSMSF
3257640882	Kelly-Anne	Test	8/01/1972	Ms	Female	145 Ping St	Epping	NSW	2121	Australia	1/07/2012	Part Time	321321321	123	0	25	50		02 66664444	0491 234 567	test@tbc.com.au				
3257640082	Corvette	Smith-Jones	8/12/1963	Ms	Female	57 James Rd	Rhodes	NSW	2138	Australia	1/08/2012	Full Time	111222169	123	0	0				0491 234 567	test@tbc.com.au				
3257640083	Jo	Holder	15/02/1990	Ms	Female	742 Test Street	Parramatta	NSW	2150	Australia	1/08/2012	Full Time	111222177	319	0	30.5				0491 234 567	test@tbc.com.au				
3257640084	Grant	Mercedes	1/02/1965	Mr	Male	72 Greg Street	Parramatta	NSW	2150	Australia	1/08/2012	Full Time	111222185	245	44	0				0491 234 567	test@tbc.com.au				
3257640085	Tony	VW	23/05/1975	Mr	Male	6 Charles Place	Liverpool	NSW	2170	Australia	1/08/2012	Full Time	111222193	120	0	80				0491 234 567	test@tbc.com.au				
3257640086	Audi	Hills	3/07/1960	Ms	Female	56 Hammers Rd	Liverpool	NSW	2170	Australia	1/08/2012	Full Time	111222205	119	0	100			02 66664444	0491 234 567	test@tbc.com.au	9238191159001	NORTH PERSONAL	9238191598	
3257640087	Florance	Fiat	8/01/1953	Ms	Female	57 Chance Street	Rhodes	NSW	2138	Australia	1/08/2012	Full Time	111222213	216	0	25			02 66664444	0491 234 567	test@tbc.com.au	AMP1248AU	AMP FLEXIBLE SUPER	76514770399	
11111	Terry	Ford	1/02/1965	Mr	Male	2/2 Greg Street	Parramatta	NSW	2150	Australia	1/08/2012	Part Time	111222248	123	50	0	70		02 66664444	0491 234 567	test@tbc.com.au	HOSTPLUS	HOSTPLUS	68657495890	
22222	Lamborghini	Jenkins	23/05/1975	Mr	Male	6 Talbot Place	Liverpool	NSW	2170	Australia	1/08/2012	Full Time	111222256	275.45	0	0				0491 234 567	test@tbc.com.au	TOW0395AU	TOWER F.I.R.S.T	2089160518	
33333	Ferrari	Hogan	3/07/1960	Ms	Female	536 Hammers Rd	Liverpool	NSW	2170	Australia	1/08/2012	Full Time	111222299	435.86	64.5	0			02 66664444	0491 234 567	test@tbc.com.au	TOW0395AU	TOWER F.I.R.S.T	2089160518	
44444	Porsche	Hills	8/01/1973	Mr	Male	557 Chance Street	Rhodes	NSW	2138	Australia	1/08/2012	Full Time	111222264	415	0	45	55.23		02 66664444	0491 234 567	test@tbc.com.au	TOW0395AU	TOWER F.I.R.S.T	2089160518	

*Represents Mandatory Mapping Fields

Character limit per field

*Each contribution column is optional for mapping, however, you must map each contribution column, for which data exists in your file.

*You can map a column for both Landline & Mobile numbers. A contact number (either landline or mobile number) should be supplied for each member.

*It is mandatory to map one of USI or ABN fields to our system. USI is used to identify APRA-regulated choice funds; ABN is used to identify SMSF choice funds. Refer to below 'Data Requirements' for these fields for further information.

File-Mapping Requirements

Field	Character limit per field	Data Requirements	Description (and/or the error message that will appear to users when an error is identified)
Member Number - **Default fund***	15	numeric/alpha	Remove the following invalid characters... and spacing. *NOTE: default members should be numeric values only*
Member Number - **CHOICE funds***	15	numeric/alpha	BT Super for Life members are the exception. They have an ID validation so the member # will need to be accurate (no hyphens, spacing or special characters). MUST be provided for choice fund members.
Members Given Names*	50	alpha	Can only contain letters, spaces, commas and ".", "(" and "&"
Members Surname*	50	alpha	Can only contain letters, spaces, commas and ".", "(" and "&"
Members Title	Drop Down		must be "Mr", "Ms", "Mrs", "Dr" or "Rev" only
Date of Birth*	Date		All dates must be the same as the date format selected during the File-Mapping process
Members Gender*	Drop Down	alpha	must be "M", "Male" or "F", "Female" only
Tax File Number*	9	numeric	A validation check will be displayed if this is not provided
Date of Birth*	Date		Change date format to that used when you mapped the file. *NOTE: If DOB is not included for all members - the file will be rejected*
Payroll Number	30	numeric/alpha	All keyboard characters except , \	. [ ] , ' " and Double spacing
Number of Pays	2	numeric	single/double digit number only
Employer Contribution	30	numeric	Don't include "$" sign, numeric and decimal values only
Salary Sacrifice	30	numeric	Don't include "$" sign, numeric and decimal values only
Employer Additional	30	numeric	Don't include "$" sign, numeric and decimal values only
Member Voluntary Contribution	30	numeric	Don't include "$" sign, numeric and decimal values only
Member Category (full-time, casual, etc)		alpha	Must not contain numbers, commas or any special characters
Employment Commencement Date	Date		All dates must be the same as the date format selected during the File-Mapping process
Employment Termination Date	Date		Date cannot be **1)** before a member's commencement date, **2)** a date in the 'future
Street Address*	50	numeric/alpha	All keyboard characters except , \	. [ ] , ' " and Double spacing. *1) Termination Date can not be less than Commencement Date, 2) Termination date must not be in the future*
Street Address 2	50	numeric/alpha	All keyboard characters except , \	. [ ] , ' " and Double spacing
Suburb*	25	alpha	Must not contain numbers, commas or any special characters. '. : double spacing
State*	Drop Down	alpha	System will only accept: NSW, VIC, QLD, TAS, ACT, SA, WA or NT
Postcode*	4	numeric	Can only contain numerical values
International Addresses			If a member has an International Address - only the fields "Address Line 1" and "Country" should be populated in the file for their record
Phone Number*	20	numeric	Can only contain numerical values (can contain single spacing)
Mobile Phone Number*	20	numeric	Can only contain numerical values (can contain single spacing)
Email Address	100	numeric/alpha	Must contain the "@" symbol
Fund USI (Unique Superannuation Identifier)* - choice members only	20	numeric/alpha	MUST be provided for contributions to an APRA-regulated choice fund. This replaces the Superannuation Product Identification Number (SPIN) that was previously used to identify many public or corporate funds. You should ensure that the correct USI for the target fund is provided, however SCH will search 'or registered APRA-regulated funds and attempt to match the required target fund where you provide that fund's SPIN within this column. If an exact match cannot be identified you will be alerted during the processing.
Fund Name - choice members only	50	numeric/alpha	Optional. Used for identification of choice target funds.
Fund ABN* - choice members only	11	numeric	MUST be provided for contributions to an SMSF (Self Managed Superannuation Fund) and is optional for contributions to an APRA-regulated fund. The ABN for the superannuation fund to which contributions are to be paid.
Fund ESA (Electronic Service Address) - choice members only	16	numeric/alpha	SHOULD be provided for contributions to an SMSF and may become mandatory in future. The target electronic service address is used when contributing to a self-managed super fund (SMSF) to identify the SuperStream SMSF Messaging provider used by that SMSF.

Important Information

* Always save your file in one of the following formats CSV/XLS/XLSX/TXT - .(CSV preferred)
* Each field must have its own column
* A character can separate date details, as long as it's the same for the entire column (eg slash / comma, or full stop)
* File must have one line per member [i.e, all information for a member must be contained on the one line (row)]
* All blank rows (with no information) and 'subtotal' or 'total' rows must be removed from the file
* Ensure all file corrections are also corrected in your payroll system - so next month's contribution reflects accurately
* Remember that the file format must be consistent each month, otherwise the file will need to be re-mapped

Other general information to be aware of that can cause issues:

1. Members First name contains less than 2 characters or is missing
2. Members Last name contains less than 2 characters or is missing
3. Members DOB is missing, not in the date format nominated in your file mapping
4. Members DOB is less than 15 years before today or greater than 100 years before today
5. The Contribution record contains a negative value [SG, SALSAC, EMPADD, MBRCONT]

Need help?

FIND OUT MORE ABOUT HOW THIS SERVICE WORKS

Contact SCH Online:

📞 1300 855 935
🌐 sch-online.com.au

Speak to a legalsuper representative:

📞 1800 060 312   🌐 legalsuper.com.au   ➢ mail@legalsuper.com.au

IMPORTANT NOTE:

Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (SCH Online), not Legal Super Pty Ltd, provides these clearing house services.

You should obtain a Product Disclosure Statement (PDS) from SCH Online before accessing any services provided by SCH Online. As described in the PDS, contributions made via SCH Online may take additional time to reach the destination fund. Charges may apply.

You should consider seeking independent advice before deciding to access these services to determine if they are suitable for your particular circumstances. Legal Super Pty Ltd does not accept responsibility or liability for any loss or damage caused by any product or service provided by SCH Online. Legal Super Pty Ltd does not receive any commissions for promoting SCH Online products or services or when a Legal Super Pty Ltd member or contributing employer uses a SCH Online product.