

Small Business Superannuation Clearing House

Reference guide for small businesses

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Employer registration—initial registration

The process below details how an employer registers for the Small Business Superannuation Clearing House (the Clearing House).

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Register** located in the center of the screen.

Step 2

The Clearing House terms and conditions will display.

Check the acknowledgement tick box and select **I Accept** to proceed to the Employer registration page.

If you select **I Decline** you will be returned to the Clearing House home page. To access and use the Clearing House, you need to select **I Accept** to the terms and conditions.

Step 3

Enter your business ABN and select **Submit**.

The entity name details will pre-populate.

Step 4

The Employer registration page will display.

Enter your details and select **Add Default Fund** if you wish to complete the Superannuation Default Fund details or **Next** if you choose to enter the default fund details after completion of registration.

Note: a red asterisk denotes a mandatory field.

Note: a self-managed superannuation fund cannot be selected as a default fund.

Step 5

The Employer Registration Default Fund details screen will display.

Enter the Unique Superannuation Identifier (USI) of your default fund and select **Search**. Alternatively, you can enter the Australian Business Number (ABN) of your default fund and select **Search**.

The Fund details will pre-populate. Select **Add**.

Note: an ABN search will return all products associated with that fund's ABN. A USI search will only return the associated product.

If the details submitted are correct, select **Next**.

Note: if the details submitted are incorrect, select **Change Default Fund**. The previous screen will display where you can change your information and re-submit.

Step 6

The Employer details screen will display.

Enter your contact details and the contact details for a Second Authorised Contact (if applicable) and select **Next**

Note: a red asterisk denotes a mandatory field.

Step 7

The Security Questions page will display. Complete set-up of your security questions.

Select a question from the drop-down box and key your corresponding answer in the answer section.

Repeat until all five (5) questions and answers are complete.

Note: set-up of these security questions will allow you to request a password reset online. The security questions may also be used by the Department of Human Services staff to establish your identity where contact is made.

Select **Submit**.

Note: your security questions and answers can be amended at any time. To amend your questions and answers, refer to *Setting-up or amending security questions*.

Step 8

The Employer registration confirmation page will display.

You will be asked to confirm the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The Employer registration page will display where you can change your information and re-submit.

Step 9

The Password Set-Up page will display while the account set up is being processed.

Step 10

Your registration has been successful. You will receive an email including your user ID and a link to set up your password. The email will be sent to the email address you have registered with the Clearing House.

Select **Continue** to return to the home page.

Step 11

In the email received, select the link or copy and paste the link into your web browser.

Note: the email will be sent to the email address you have registered with the Clearing House.

Step 12

Answer your security question displayed and select **Submit**.

Step 13

Enter your new password and select **Submit**.

Note: your password must:

- be at least eight (8) characters long
- have at least two (2) letters and two (2) numbers
- contain no spaces.

If you require assistance, please call the Small Business Superannuation Clearing House on **1300 660 048**.

Step 14

Activation or reset of your account has been successful. Select **Continue** to proceed to the home page, then select **Logon** to access your account.

To finalise your registration, refer to *Employer registration—finalising registration*.

Employer registration—finalising registration

The process below details how an employer finalises their registration for the Small Business Superannuation Clearing House (the Clearing House).

It is mandatory for employers to provide their bank account details to the Clearing House.

If you make a deposit to the Clearing House and the amount does not match the contribution instructions provided, we will return the money to your nominated bank account. This will allow you to either re-deposit the correct amount or update your contribution instructions accordingly.

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

Step 2

A warning will display explaining that you will need to enter employer bank details if you wish to use the Clearing House to make payments.

Select **Remove** if you do not wish to see the warning message again.

Select **Continue** if you would like to keep this reminder.

Step 3

The employer main page will display.

Select **Employer** from the menu navigation panel. The menu will expand to display the options available. Select **Employer Bank Details**.

Step 4

The Bank details screen will display. Your user ID, Australian Business Number (ABN), entity name and trading name details will pre-populate. Enter your BSB number and select **Validate**.

The bank name and branch name details will pre-populate.

Step 5

Enter your account number and account name and select **Submit**.

Step 6

The Bank details confirmation screen will display.

You will be asked to verify the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The Bank details screen will display where you can change your information and re-submit.

Step 7

Your bank account details have successfully registered.

Select **Continue**.

The employer main page will display.

Employer default fund set-up

The employer default fund set-up is optional for employers, however when you register your employees in the Small Business Superannuation Clearing House (the Clearing House), you will have to specify each employee's superannuation fund. Often, employees will use your default fund for their payments. If you have set-up a default fund, it is a single click to assign the default fund for each affected employee.

A default fund (or the employer nominated superannuation fund) is a fund to which you pay your employees' superannuation guarantee contributions if they do not choose a superannuation fund. This will be the fund named as the 'employer nominated superannuation fund' on the standard choice form you give to your employees.

Note: a self-managed superannuation fund cannot be selected as a default fund.

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Employer** main page will display.

Select **Employer** from the menu navigation panel.

Step 2

The menu will expand, displaying the options available. Select **Employer Details**.

The Employer Details page will display. At the bottom of the page select **Add Default Fund**.

Step 3

The Employer Registration Default Fund details page will display.

Enter the Unique Superannuation Identifier (USI) of your default fund and select **Search**. Alternatively, you can enter the Australian Business Number (ABN) of your default fund and select **Search**.

The fund details will pre-populate. Select **Add**.

Note: an ABN search will return all products associated with that fund's ABN. A USI search will only return the associated product.

Step 4

The Employer Details page will display. Your default fund details will appear at the bottom of the page.

If these details are correct, select **Submit**. If you would like to choose a different default fund select **Change Default Fund**. If you would like to remove a default fund so you no longer have one listed select **Remove Default Fund**.

Step 5

You will be asked to confirm the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The Employer details page will display where you can change your information and re-submit.

Step 6

Your default fund details have saved successfully.

Select **Continue**.

Adding or editing employees

The process below details how an employer can add, edit or end date details in the Small Business Superannuation Clearing House (the Clearing House).

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Employer** main page will display.

Step 2

Select **Employee** from the menu navigation panel.

The menu will expand to display the options available. Select **Employee Listing**.

The Employee listing page will display.

Step 3

To **add** a new employee, select **Add new employee**.

To **edit** an existing employee, select the hyperlinked employee name from the employee list. This includes end dating an existing employee.

Step 4

The Add/Edit employee's page will display.

Enter or amend the employee details and select **Submit**.

To end date an existing employee, enter the employee's termination date and select **Submit**.

Note: a red asterisk denotes a mandatory field.

For information about the Employee superannuation fund set-up, refer to *Employee superannuation fund set-up*.

Step 5

You will be asked to verify the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The Employer registration page will display where you can amend your information and re-submit.

Step 6

Your registration has been successful. Select **Continue**.

Step 7

The Employee listing page will display.

To add or edit another employee, refer to step 4.

To exit, select **Cancel**.

The employer main page will display.

Employee superannuation fund set-up

As part of the adding and editing employee process, you will need to create your employee's superannuation fund preferences to enable payment.

For more information about adding or editing an employee, refer to *Adding or editing employees*.

A default fund (or the employer nominated superannuation fund) is a fund to which you pay your employees' superannuation guarantee contributions if they do not choose a superannuation fund. This will be the fund named as the 'employer nominated superannuation fund' on the standard choice form you give to your employees.

Note: a self-managed superannuation fund cannot be selected as a default fund. A choice fund is the superannuation fund nominated by your employee. They can nominate their chosen superannuation fund either on the standard choice form or by written notice to you.

If a self-managed superannuation fund (SMSF) is nominated, then the employee will also need to provide an Electronic service address (ESA). They can nominate their chosen ESA either on the standard choice form or by written notice to you.

Step 1

If the employee has:

- not made a choice fund selection, select **Add Default Fund**. Proceed to step 2.
- selected a choice fund, select **Add Choice Fund**. Proceed to step 3.

Step 2

The default fund details will pre-populate if you have previously stored these details. Proceed to step 9.

Note: For further information refer to *Employer default fund set-up*.

Step 3

From the standard choice form provided by your employee, enter the superannuation fund's Unique Superannuation Identifier (USI) or the superannuation fund's Australian Business Number (ABN) and select **Search**.

Note: an ABN search will return all products associated with that fund's ABN. A USI search will only return the associated product. It is important that you choose the correct superannuation fund. If you are unsure, confirm the details with your employee.

Note: if your employee has nominated a self-managed superannuation fund in their standard choice form, you will need to search using the superannuation fund's ABN as self-managed superannuation funds are not identified by a USI.

Step 4

The fund's product details will display.

Select the appropriate **Add** button located in the **Action** column.

Step 5

The employee details screen will display the selected fund's detail.

Check the superannuation fund details located at the bottom of the screen.

If the details are correct, and:

- an **APRA fund** has been selected, proceed to step 9.
- a **self-managed superannuation fund** has been selected, proceed to step 6.

If the details are incorrect, check the delete tick box and select **Submit**, then **Continue**. Your update has been successful. Select **Continue**. The Employee listing page will display.

Step 6 (only required for self-managed superannuation funds)

If a self-managed superannuation fund is selected, then you will also need to enter an Electronic Service Address (ESA). The ESA can be found on the employee's standard choice form.

In the **Fund Bank Details/ESA Details** field, click on **Add SMSF ESA**. Select the relevant ESA from the list and click **Submit**.

Confirm the details you have provided are correct and select **Continue**.

This will take you to the confirmation page where you will need to select **Submit**. Proceed to step 8.

Note: if the details submitted are incorrect, select **Edit SMSF ESA**. The previous screen will display where you can change your information and re-submit.

Step 7

Enter the employee member number.

Note: entry of the member number is optional except where the superannuation fund has deemed it mandatory.

Step 8

If the bank account details status is either Add bank details or Edit bank details, click on the bank details hyperlink. The bank details page will display. Add the bank account details required and select **Submit**. Proceed to step 9.

Note: if the bank account details status is **Provided by Fund**, you do not need to add bank account details. Select **Submit**. Proceed to step 11.

Note: if your employee has nominated a Self-Managed Superannuation Fund in their standard choice form, you will need to enter the bank account details provided by your employee from the standard choice form.

Step 9

You will be asked to confirm the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The Bank details page will display where you can change your information and re-submit. To return to the employee details page select **Change**, then **Cancel**.

Step 10

The superannuation fund's bank account details have been recorded. Select **Continue** to complete the employee superannuation fund set-up process.

Important: you must select **Continue** then complete step 11 to save these bank account details.

Step 11

The employee details page will display.

Select **Submit**.

Step 12

You will be asked to confirm the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The Add/edit employee page will display where you can amend your information and re-submit.

Step 13

The employee superannuation fund set-up details have been successfully registered.

Select **Continue**.

Step 14

The Employee listing page will display. When you are finished, select **Logout**.

Updating an employee's superannuation fund preference

The process below details how to update your employee's choice of superannuation fund in the Small Business Superannuation Clearing House (the Clearing House).

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Employer** main page will display.

Step 2

Select **Employee** from the main navigation panel.

The menu will expand to display the options available. Select **Employee Listing**.

The **Employee Listing** page will display.

Select the hyperlink of the appropriate employee.

Step 3

The **Add/Edit Employee** page will display the selected employee's details.

Click on the **Delete** box associated with the fund.

Select **Submit**.

Step 4

You will be asked to verify the information provided. If the details submitted are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The **Add/Edit Employee** page will display where you can amend your information and re-submit.

Step 5

Your registration update has been successful.

Select **Continue**.

Step 6

Re-select the hyperlink of the appropriate employee.

Add the details of the new superannuation fund/product for each employee.

For more information about amending your employee's superannuation fund set-up, refer to *Employee superannuation fund set-up*.

Creating a payment instruction

In order for payment to be made to superannuation funds, a successful match between a payment instruction and a deposited payment must occur.

The process below details how an employer can create a payment instruction.

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Employer** main page will display.

Step 2

Select either:

- **Payments** from the main menu
- **Payments** from the side menu navigation panel.
- The menu will expand to display the options available. Select **Instructions**.

Step 3

The **Employee Payments** screen will display.

Enter the payment period dates in the **From** and **To** fields.

Note: dates can be entered manually or by using the calendar tool.

Select **Get Employees**.

Notes:

- A check will occur to make sure your address and bank account details are stored. If these details are not stored, you will need to provide this information before you can continue with creating a payment instruction.
- A check will also occur to make sure employee bank details are stored if required. If these details are not stored, you will need to provide this information before you can continue with creating a payment instruction.
- Where you have previously created a payment instruction, the **From** date may automatically pre-populate the next time a payment instruction is created. If the pre-populated date is incorrect, overwrite this date using the **Calendar** tool.

Step 4

Employees who were employed during this payment period will display in the **Payment Details** table.

Enter the superannuation payment amount in the appropriate payment type column/s for each employee.

Note: more than one payment type can be entered for each employee.

Select **Submit**.

Notes:

- The Total dollars field contains the totalled payment amounts for each employee.
- If you select the Default amount(s) checkbox against an employee, subsequent payment instructions will automatically pre-populate the default dollar amounts entered. If the pre-populated default dollar amount is incorrect, overwrite this amount by manually over-keying it.

Step 5

A payment instruction confirmation message will display. Select **Continue**. To amend the payment instruction select **Change**.

Step 6

A reporting bill will display. This bill contains details of the payment and the amount payable.

To print the bill select **Print** this page.

Select **Continue**.

Note: you can re-access your payment by clicking on the **Payments** link, then **History**.

Step 7

The **Payments History** page will display.

Make a payment. For information about how to make a payment, refer to *Making a payment to the Clearing House*.

The table below details payments history status meanings:

Status	Meaning
Waiting for payment	Payment instruction submitted. Waiting for payment.
Returned by fund	Payment is rejected by superannuation fund.
Payment received	Payment instruction and payment matched but not yet sent to superannuation fund.
Cancelled	You have overwritten an existing payment instruction before it was processed or you have made payments for the same amount on multiple days. Monies have been returned to you.
Payment made	Payment has been sent to superannuation funds as per your payment instruction.
Payment rejected	Payment has been rejected as invalid bank account details are recorded.
Payment was partially successful	Payment has been sent to superannuation funds as per your payment instruction, for some but not all of your employees.

Making a payment to the Clearing House

Electronic Funds Transfer (EFT) and BPAY (excluding credit card payments) are the methods by which payments can be made to the **Small Business Superannuation Clearing House**. **Cheques or credit card payments cannot be accepted.**

To make a payment to the relevant superannuation funds, a successful match between a payment instruction and a deposit must occur.

Before a payment can be made, you need to create a payment instruction. When you create a payment instruction, a printable reporting bill is generated.

Note: to learn how to create a payment instruction refer to *Creating a payment instruction*.

Step 1

Identify the total amount, as detailed on the reporting bill. This amount is the payment amount payable to the Clearing House. If you wish to make a payment via:

- EFT, go to **step 2**
- BPAY, go to **step 4**

Step 2

Identify the BSB and Account Number as detailed in the EFT section on the reporting bill.

Note: You must use the correct BSB and account number as it uniquely identifies your business to ensure the money can be allocated correctly to the Clearing House.

Step 3

Using these payment details make an EFT payment.

Note:

- When making an EFT payment, key in your Australian Business Number (ABN) within the Payment Reference Field
- ~~EFT payments made using a credit card will not be accepted.~~
- For more information about making an EFT payment, contact your financial institution

Step 4

Identify the BPAY biller code and Reference Number, as detailed in the BPAY section on the reporting bill.

Note: Your BPAY reference number is the same as your user ID number.

The Clearing House biller code is 980110.

Step 5

Using these payment details make a BPAY payment.

Note:

- ~~BPAY payments made using a credit card will not be accepted.~~

- For more information about making a BPAY payment, contact your financial institution.

Notes:

The amount deposited must exactly match the total amount detailed in the payment instruction. If the amount deposited does not match, the Clearing House will reject and refund the deposit. The refund will be paid into your nominated bank account, as stored in the Clearing House.

If you make multiple payments within the one working day, the deposited amounts are totalled at the end of the day and matched to a payment instruction. For example, if you deposit \$50.00 at 10.00am and \$80.50 at 2.30pm, the total deposited amount of \$130.50 is matched to a payment instruction.

Only one (1) payment instruction can be awaiting a payment at any one time. Please wait until the payment has been matched (the status no longer reads 'Waiting for payment') before creating a new payment instruction. Failure to do so will overwrite and cancel the existing instruction.

Generally, if you make a payment by 6.00pm AEST*, payment instruction will be received by the Clearing House the next business day. If the payment is made after 6.00pm AEST*, payment instruction will be received by the Clearing House in two business days.

You can view your payment history by clicking on the payments link, then history.

* This time can vary between financial institutions.

Employer transaction history

The process below details how an employer can view their payment transaction history for superannuation payments for their employees.

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Employer** main page will display.

Step 2

Select either:

- **History/Enquiry** on the main page, or

- **Payments**, then select **History** on the side menu.

Step 3

Click on the required date of lodgment hyperlink.

The Payment details screen will display.

Requesting a password reset

The process below details how an employer can reset their Small Business Superannuation Clearing House (the Clearing House) password online.

Note: you must have completed the security questions set-up in order to reset your password online. If you have not completed the security questions set-up, please call the Clearing House on **1300 660 048**

Step 1

Go to the Clearing House at **ato.gov.au/sbsch**

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Clearing House - Logon** main page will display.

Step 2

Select the **If you have forgotten or would like to change your password** link.

Step 3

The Security validation screen will display.

Enter your user ID and select **Validate**.

Step 4

Your password reset request has been successful. You will receive an email including a link to set-up your new password.

Select **Continue** to return to the home page.

Step 5

In the email received, select the link or copy and paste the link into your web browser.

Note: the email will be sent to the email address registered in the Employer details section.

Step 6

Enter your user ID and select **Validate**.

Step 7

Answer your security question displayed and select **Submit**.

Step 8

Enter your new password and select **Submit**.

Note: your password must:

- be at least eight (8) characters long
- have at least two (2) letters and two (2) numbers
- contain no spaces.

If you require assistance, call **1300 660 048**

Step 9

Please wait while your request is processed.

Step 10

Activation of your account has been successful.

Select **Continue** to return to the home page.

Setting-up or amending security questions

The process below details how an employer can set-up or amend their security questions.

Set-up of these security questions enables employers to request a password reset online. Security questions may also be used by the Clearing House to establish identity of the authorised contact where contact is made.

Note: the security questions and answers should be completed by the authorised contact.

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

Step 2

The **Employer** main page will display.

Select **Employer** from the menu navigation panel, then select **Security Questions**.

The Security Questions page will display.

Note: details of any previously saved questions and answers will be displayed.

Step 3

To **set-up** your questions and answers, select a question from the drop-down list and key your corresponding answer in the answer section. Repeat until all five (5) questions and answers are complete.

Note: the security questions must be five (5) unique questions and five (5) unique answers. The system will not allow any duplication of either your questions or answers.

To **Amend** previously saved:

- questions, select a question from the drop-down list and key your corresponding answer in the answer section.
- answers, over-key the current answer.
- select **Submit**.

Step 4

You will be asked to verify the information provided.

If the details are correct, select **Continue**.

Note: if the details submitted are incorrect, select **Change**. The previous page will display where you can amend your information and re-submit.

Step 5

Your update has saved successfully. Select **Continue**.

The **Employer** main page will display.

Employee Annual Statement

The process below details how an employer can download an Annual Statement for an employee. The statement will show a history of successful payments made to the employee's nominated superannuation fund/s within a specific financial year.

Step 1

Go to the Clearing House at ato.gov.au/sbsch

Select **Logon** located in **Get it done**.

Logon using your user ID and password.

The **Employer** main page will display.

Step 2

Select **Employee** from the menu navigation panel.

The menu will expand to display the options available. Select **Employee Annual Statement**.

Step 3

The **Employee Annual Statement** Screen will display.

To generate an annual statement for an employee, select the relevant **Financial Year** from the drop down box.

A list of employee's who were employed during that financial year are displayed.

Select the employee for whom you want to generate the annual statement for, by clicking the corresponding radio button against their name.

Select **Generate Report**

Step 4

The selected employee annual statement is displayed on the screen

To generate the report in PDF select **Generate PDF**

You then have the option to Save, Open, or cancel the PDF report.

If:

- **'Open'** is selected the PDF will be displayed in a new page, you can print the statement;
- **'Cancel'** is selected the window will be closed;

- **'Save'** is selected you will be given the option to select the location to save the statement.

Step 5

If you wish to generate another employee's annual report for the same financial year, select the **'Select New Employee'** button at the bottom of the screen.

The list of employees for the financial year will re-appear. Go back to step 4.

Note: a superannuation fund may reject a successful payment where it is unable to match the payment to an employee. Therefore the Annual statement data is subject to change based on the rejection of a payment.

Locating a superannuation fund USI or ABN

To add your employees' choice fund, you need the superannuation fund Unique Superannuation Identifier (USI) or Australian Business Number (ABN).

Note: your employee should have supplied this information on the standard choice form provided to you. For more information about choice of superannuation fund, refer to [Guide to superannuation for employers](#) .

If you cannot find the superannuation fund's USI or ABN by searching in the Small Business Superannuation Clearing House, you can follow the steps below..

To complete your employees' superannuation fund set-up, refer to *Employee superannuation fund set-up*.

Step 1

Go to the Super Fund Lookup website at www.superfundlookup.gov.au

Step 2

In the **Search for Superannuation Fund by ABN or Name** field, key the superannuation fund ABN or name of your employees' choice fund.

Select **Submit**.

Note: partial ABN searches do not return any results.

Step 3

If the search was performed using the:

- **Name:** a list of possible entries is displayed. Select the relevant fund ABN to display the fund record.

- **ABN:** the fund record is displayed.

Step 4

Where a possible match is:

- **Located**—confirm these details with your employee to ensure they are correct.
- **Not located**—attempt to contact the superannuation fund for assistance. Alternatively, you may ask your employee to contact the superannuation fund for assistance, then provide you with the superannuation fund ABN or USI.

Note: you should never register a choice fund for your employee without the confirming details of the superannuation fund with them.

For more information

Online

ato.gov.au/sbsch

Call

1300 660 048

Email

SBSCHenquiries@sbsch.gov.au