



[Home](#) / [Super](#) / [SuperStream](#) / [Employers](#) / Employer checklist: a step-by-step guide

Employer checklist: a step-by-step guide

Use this guide to help choose a SuperStream solution to suit your business. The solution must be able to send both the super payment and the associated data in a standard format electronically.

Find out about:

Check that your current payment method meets SuperStream requirements:

- [Are you paying the SuperStream way? \(/Super/SuperStream/Employers/Are-you-paying-the-SuperStream-way-/\)](#)

If it doesn't, here's how to find a solution:

- [Step 1: Choose an option](#)
- [Step 2: Collect information and update your records](#)
- [Step 3: Pay the SuperStream way](#)

Step 1: Choose an option

To meet the SuperStream requirements, you need to pay super and send employee information electronically. You can use:

- a [payroll system](#) that meets the SuperStream standard
- [your super fund's online system](#)
- [a super clearing house](#)
- [a messaging portal](#).

You can also ask your accountant or bookkeeper to help you with one of these options.

If the only contributions you make are personal contributions for yourself, or contributions to a related self-managed super fund (SMSF), you don't need to use SuperStream because these are [exempt contributions](#) ([/super/superstream/employers/employer-superstream-faqs/?anchor=DoyouhavetouseSuperStream#DoyouhavetouseSuperStream](#)).

Payroll system

If you use a payroll system, check with your system provider that it is SuperStream ready. You may need to update your system.

Some payroll systems cover data and payments, and some are data only, which means you may need to make payments to each fund separately. Either way the payment must be electronic (EFT or BPAY).

See also:

- Use the [SuperStream certified product register \(https://softwaredevelopers.ato.gov.au/SuperStream-certifiedproductregister\)](#) to check if your software is compliant.

Your super fund's online system

Large super funds have online payment services you can use. Check with your fund.

Super clearing house

A clearing house pays super to your employees' funds for you. You send a single electronic payment to the clearing house, together with the contribution data for all your employees, and the clearing house does the rest.

If you have 19 or fewer employees, or a turnover of less than \$10 million a year, you can use our free Small Business Superannuation Clearing House.

You can also choose from several commercial options, or your super fund may have a clearing house you can use. Talk to your fund to see what they offer.

Remember, even if you outsource some parts of making super contributions, you're still responsible for ensuring your employees' super is paid correctly.

See also:

- [Small Business Superannuation Clearing House \(/business/super-for-employers/paying-super-contributions/small-business-superannuation-clearing-house/\)](/business/super-for-employers/paying-super-contributions/small-business-superannuation-clearing-house/)

Messaging portal

A messaging portal can convert contribution data for your employees to a SuperStream compliant format and send it to the relevant funds for you. You still need to make one electronic payment. Talk to your messaging portal provider and financial institution.

Step 2: Collect information and update your records

To pay the SuperStream way, you'll need to collect the following information from your employees:

- employee tax file number (TFN)
- fund Australian business number (ABN)
- fund unique superannuation identifier (USI).

If your employees have a self-managed super fund (SMSF), they need to give you slightly different information:

- employee TFN
- fund ABN
- fund bank account details
- fund electronic service address.

If you're an employer contributing to your own SMSF, you don't need this information for these contributions.

See also:

- [What is a USI? \(/super/superstream/employers/employer-superstream-faqs?anchor=WhatisaUSI#WhatisaUSI\)](/super/superstream/employers/employer-superstream-faqs?anchor=WhatisaUSI#WhatisaUSI)
- [Electronic service address \(/super/superstream/self-managed-super-funds/electronic-service-address/\)](/super/superstream/self-managed-super-funds/electronic-service-address/)

Where to find the information

Employees can find their fund's ABN and USI on their latest super statement or by calling their fund.

You can also find a fund's ABN and USI using Super Fund Lookup. However, a fund may have more than one USI, so you'll need to confirm the correct USI with your employee.

If you currently make employer contributions to funds using a SPIN, you'll need to obtain the USI this SPIN corresponds to – you can find this using the Fund USI and SPIN lookup table.

See also:

- [Super Fund Lookup \(http://superfundlookup.gov.au/DownloadUsiList.aspx\)](http://superfundlookup.gov.au/DownloadUsiList.aspx) – USI and product names
- [SuperStream – Fund USI and SPIN lookup table \(http://softwaredevelopers.ato.gov.au/USlandSPINlookup\)](http://softwaredevelopers.ato.gov.au/USlandSPINlookup)
- [What if I don't get the information I need from employees with an SMSF? \(/Super/SuperStream/Employers/Employer-SuperStream-FAQs/?anchor=Whatifldontgettheinformationneedfromemp#Whatifldontgettheinformationneedfromemp\)](#)

Step 3: Pay the SuperStream way

Start paying the SuperStream way as soon as possible.

It may take time to collect the information and get used to the new system. If any information is incomplete or incorrect, the super payment is likely to be rejected.

It's still up to you to meet your super guarantee obligations by the due dates.

If you're using a clearing house, check how long they will take to send the money and information to the super fund. Generally an employee's super contribution is counted as being paid on the date the fund receives it, not the date a clearing house receives it from you.

See also:

- [How long does it take to process contributions? \(/super/superstream/employers/employer-superstream-faqs?anchor=Howlongdoesittaketoprocesscontributions#Howlongdoesittaketoprocesscontributions\)](#)
- [Employer SuperStream FAQs \(/super/superstream/employers/employer-superstream-faqs/\)](#)

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