



**"BUSSQ MAKES SUPERSTREAM SIMPLE"**

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## SUPERSTREAM APPROVED PAYMENT OPTIONS

SuperStream is a package of reforms the Government has introduced to improve the processing of everyday superannuation transactions to ensure members receive their super payments.

This means superannuation contributions and payments need to be sent electronically. No more cheques or paper returns.

### When do I need to be SuperStream compliant?

If you have 20 or more employees you should already be SuperStream compliant as the Government deadline was 1 July 2015.

**If you have 19 or less employees you need to be compliant by 30 June 2016. Time is running out, so ACT NOW!**

BUSSQ makes it easy to get SuperStream compliant through the use of our two different SuperStream portals.

### EMPLOYERACCESS

EmployerAccess is a simple and efficient way to pay your superannuation contributions online. The system can accept EFT, BPay, and Automated Bank Transfer.

It's a convenient, free and SuperStream compliant option to make your SuperStream payments to BUSSQ.

To register for EmployerAccess go to [bussq.com.au](http://bussq.com.au)



## TIME IS TICKING! WHAT ARE YOU WAITING FOR?

Call your BUSSQ Employer Services Representative today to get SuperStream ready! Call 07 3369 1111

**IMPORTANT INFORMATION** The information supplied in this fact sheet is general advice only and does not take into account or consider your business objectives, financial situation or needs. Before acting on this information, you should consider the appropriateness of the information to your businesses needs or seek independent advice from a properly qualified professional. Before acquisition of a BUSSQ product, a Product Disclosure Statement should be obtained. A copy of BUSSQ's Financial Services Guide and Product Disclosure Statements may be downloaded from [bussq.com.au](http://bussq.com.au) or you can request a copy by contacting BUSSQ on **1800 MY BUSSQ (1800 692 877)**. Licence and registration numbers for: BUSS(Queensland) Pty Ltd ABN 15 065 081 281; AFS Licence 237860; BUSSQ ABN 85 571 332 201; BUSSQ SPIN Code/USI: BUS0002AU. Information correct as at 7 September 2015.

### CLEARING HOUSE - SCH ONLINE

BUSSQ offers all default employers' access to our clearing house SCH Online at no cost.

SCH Online is a SuperStream compliant solution that allows you to make one payment for all of your employees' super across multiple funds.

SCH Online allows you to submit your contribution data either by file upload (payroll/bulk entry) or by direct entry (manual key). An electronic payment can be made by either EFT, BPay or Automated Bank Transfer to correspond with the uploaded superannuation data.

Once both processes have been completed, SCH Online will distribute the data and payments to BUSSQ and other choice funds.

### AUSTRALIAN TAX OFFICE (ATO) SMALL BUSINESS CLEARING HOUSE

The Small Business Clearing House (SBCH) is a service offered by the ATO for small businesses who employ 19 or less employees and have an aggregated turnover of \$2 million or less. These eligibility guidelines for small businesses are monitored by the ATO to ensure the requirements are met.

### PAYROLL PROVIDER/EXISTING DEFAULT FUND

Your current payroll provider may be able to provide you with a SuperStream compliant solution to meet your SuperStream legislative requirements.