

online access

They're very little work • They're no fuss • They're electronic

They're our e-business options to make your life very easy when you process and pay your employee contributions

Getting started is as easy as A, B, C

- A Choose the option you like
- B Find out how each option works and what's in it for you
- C Find out how to get started



Choose the option you like

We can offer you the following electronic options to process and pay your employees' super contributions. All the options are equally "good," but some have features that might suit you better. Please read each option and decide which one best suits you.

Process your super on our EmployerAccess® website facility

Option 1	Option 2	Option 3
<p>EmployerAccess® website facility with data entry option</p>	<p>EmployerAccess® website with payroll facility</p>	<p>EmployerAccess® website with Excel spreadsheet facility</p>
<p>This option best suits employers who...</p>	<p>This option best suits employers who...</p>	<p>This option best suits employers who...</p>
<ul style="list-style-type: none"> ✓ are comfortable processing their contributions directly on our EmployerAccess® website facility; ✓ have small to medium numbers of employees to pay contributions for - because there is some data entry every month for each employee; and ✓ would like to pay their contributions using EmployerAccess®, instead of completing manual paperwork. 	<ul style="list-style-type: none"> ✓ are comfortable processing their contributions directly on our EmployerAccess® website facility; ✓ have a payroll facility from which they can produce a compatible payroll file; ✓ would prefer not to have to type employee information onto their superannuation contribution schedules; and ✓ would like to pay their contributions using EmployerAccess® instead of completing manual paperwork. 	<ul style="list-style-type: none"> ✓ are comfortable processing their contributions directly on our EmployerAccess® website facility; ✓ would prefer to use a customised spreadsheet to submit their contribution data; and ✓ would like to pay their contributions using EmployerAccess® instead of completing manual paperwork.

Process your super electronically using our electronic data transfer (EDT) facility

Giving you more information about EmployerAccess® :

Option 4

EDT - Payroll facility

This option best suits employers who...

- ✓ are not comfortable processing their contributions directly on our website;
- ✓ have a payroll facility from which they can produce a compatible payroll file; and
- ✓ would prefer not to have to type employee information onto their superannuation contribution schedules.

Option 5

EDT - Excel spreadsheet

This option best suits employers who...

- ✓ are not comfortable processing their contributions directly on our website; and
- ✓ would prefer to use a customised spreadsheet to submit their contribution data.

1. EmployerAccess® is the name of an internet service that we have specifically built for you to process and pay your contributions.

EmployerAccess® offers you a number of features and benefits not available to you in options 4 and 5.
2. If you like one of the options that uses your payroll system, please give us a call on the number at the back of this brochure, to make sure that our computer system is compatible with your payroll. In most cases it will be.

Now that you have read the options, please **go to B** to find out how your choice works and what's in it for you

If you are struggling to decide which option to choose, please give us a call to work through the options that would best suit you.

how this option works

getting started each month

Every month we create a new contribution schedule which will appear on a website for you to process. We generate this contribution schedule directly from our administration system.

processing your schedule

You type the contribution amounts you are paying for each employee, onto the contribution schedule. You add the names of new employees and remove any for whom you are no longer paying contributions.

You don't have to process your contribution schedule in one go. EmployerAccess® allows you to work on it throughout the month.

submitting your schedule

Where self initiated Direct Debit is your preferred payment option, you pay your contributions to us by selecting the "pay" button online.

Where BPAY, EFT and cheque is your preferred payment option, select the "submit" button online. Details of how your payment can be made will appear.

tracking your process

You will be able to track your financial transactions through EmployerAccess® and bank statements. You will also continue to receive a monthly summary unless you request not to.

checking historical information

You can check previous contribution payments online because EmployerAccess® stores a history online for you.

fees

We don't charge you any fees to use this service.

what's in it for you

accurate information

Whatever you type onto your contribution schedule will be transferred to our records. This means there will be fewer queries from your employees about incorrect information when they receive their member benefit statements.

convenience

Once your contribution schedule becomes available you can choose when to process your contribution schedule. For example, you can delete members from the contribution schedules as part of processing their resignation from your company.

choice of payment

You can choose the method of payment you are most comfortable with - either self initiated Direct Debit, BPAY, EFT or cheque.

Direct Debit is an efficient payment method, as your contribution details and payment are done as a one step process.

You have total control of when the payment is to be made, through our scheduling facility.

Payments made by self initiated Direct Debit are allocated to members accounts quicker than by BPAY, EFT and cheque because it is a one step process.

security

We have put EmployerAccess® through many tests to make sure that it is a secure site. It has various "firewalls," is fully encrypted and no account details are transmitted over the internet. Employers who use the system have their own user ID and password to gain secure access.

easy electronic access to historical information

You don't need to sort through paper records. The information is at your finger tips.

how this option works

getting started each month

Every month you send us a file created from your payroll system. The file will contain all the necessary information, for us to process your employees superannuation.

processing your schedule

You send your payroll file over the internet via EmployerAccess[®].

submitting your schedule

Where self initiated Direct Debit is your preferred payment option, you pay your contributions to us by selecting the “pay” button online.

Where BPAY, EFT and cheque is your preferred payment option, select the “submit” button online. Details of how your payment can be made will appear.

tracking your process

You will be able to track your financial transactions through EmployerAccess[®] or bank statements. You will also continue to receive a monthly summary unless you request not to.

checking historical information

You can check previous contribution payments because EmployerAccess[®] stores a history online for you.

fees

We don't charge you any fees to use this service.

what's in it for you

accurate information

Because information is being transferred directly from your payroll onto our computer system, this means that there will be fewer queries from your employees about incorrect information when they receive their member benefit statements.

convenience

After completing your monthly payroll you send us your payroll information in one easy step.

choice of payment

You can choose the method of payment you are most comfortable with - either self initiated Direct Debit, BPAY, EFT or cheque.

Direct Debit is an efficient payment method, as your contribution details and payment are done as a one step process.

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how this option works

getting started each month

Every month you process your contribution on an Excel spreadsheet in a format that we will send to you when you first sign up for this service. We take all the information we need to run your employees' superannuation accounts directly from your spreadsheet.

processing your schedule

You type the contribution amounts you are paying for each employee, onto the spreadsheet. You add the names of new employees and remove any for whom you are no longer paying contributions.

You don't have to process your contribution spreadsheet in one go. You can work on your spreadsheet throughout the month.

You send your Excel spreadsheet to us over the internet via EmployerAccess®.

submitting your schedule

Where self initiated Direct Debit is your preferred payment option, you pay your contributions to us by selecting the "pay" button online.

You will have the opportunity to select the day for the transfer to take place.

Where BPAY, EFT and cheque is your preferred payment option, select the "submit" button online. Details of how your payment can be made will appear.

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what's in it for you

accurate information

Because information is being transferred directly from your Excel spreadsheet onto our computer system, this means that there will be fewer queries from your employees about incorrect information when they receive their member benefit statements.

convenience

You can choose how and when you want to process your spreadsheet each month. You can spread your workload, or process your contribution spreadsheet as part of another process. For example, you can delete members from the spreadsheet as part of processing their resignation from your company.

choice of payment

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how this option works

getting started each month

Every month you send us a file created from your payroll system. The file will contain all the necessary information, for us to process your employees superannuation.

processing your schedule

You can send your payroll information to us as an attachment via e-mail.

choosing how to pay

You may pay your super contributions using BPAY, EFT (electronic funds transfer), or cheque.

tracking your process

We send you a contribution summary every month, unless you request us not to.

checking historical information

You can refer to your own records, or contact us for the details.

fees

We don't charge you any fees to use this service.

what's in it for you

accurate information

Because information is being transferred directly from your payroll onto our computer system, this means that there will be fewer queries from your employees about incorrect information when they receive their member benefit statements.

convenience

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how this option works

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choice of payment

You can choose the method of payment you are most comfortable with - either BPAY, EFT or by cheque.

MemberAccess® for your employees

We offer you MemberAccess® - an internet-based service that you can make available to your employees to enable them to find out details about their superannuation account on the internet

features

MemberAccess® provides your employees with a convenient, direct link to their superannuation account seven days a week. It enables them to do the following:

- View their membership details such as their name, address and date of birth.
- Change their address and telephone number.
- View their nominated beneficiary details and check that these are up-to-date.
- View the most recent contributions you have made to their account, including money rolled over from other funds.
- Graphically view their account balances and how they have grown over the last (up to) five years.
- View the status of their investments in each investment option they have chosen.
- Obtain a daily Quote that includes interest.
- Change their investment options.

benefits

MemberAccess® provides your employees with these benefits:

- Control of their personal details.
- Easy access to information about their superannuation account, throughout the week.
- Peace of mind knowing that the service conforms to world standard security.
- Access to this information without having to come to you.

how to get started

If your employees would like to use MemberAccess® they will need to register for it by phoning

our customer service centre on 1300 550 273 (freecall).

Choose the option that best suits your needs.

If you need more information or help in deciding which option to choose, contact the Customer Service Centre and we will guide you through each option.

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