






CFS Clearing House – FirstNet User Guide

For employers who joined CFS FirstChoice Employer Super prior to 21 March 2025.

Transacting on your plan

To make it easy for you to keep up-to-date and transact on your plan, we provide you with a number of transaction options:

Employee maintenance and contributions		Plan maintenance	
	Online cfs.com.au		Phone 1300 654 666 Monday to Friday, 8.30am to 6.00pm (Sydney time)
	Email employer@cfs.com.au		Mail Colonial First State Reply Paid 27 Sydney NSW 2001
	Direct credit and BPAY® Phone and internet banking – BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au		

FirstChoice Employer Super is an online product. All contributions by the employer and employee maintenance must be done online.







The easiest way to monitor and transact on your plan is to use our secure online portal, FirstNet. You can access FirstNet by visiting our website.






SuperStream data and payment standards

Under the regulatory reform known as SuperStream, the Government has introduced superannuation data and payment standards that affect how you make contributions. All employers are now required to make contributions in compliance with these payment and data standards.

Guide to transacting on your plan

The table below provides you with information on how to transact on your plan and the options available to you.

Information I need to know	Transaction options	Things to be aware of
How do I make an employer contribution?		
<p>You can make superannuation contributions for your employees at any time via FirstNet. FirstNet allows you to easily make contributions in four simple steps.</p> <p>Step 1 – Preparing the contribution file</p> <p>Step 2 – Uploading the contribution file</p> <p>Step 3 – Confirming the contribution file</p> <p>Step 4 – Making the contribution payment</p> <p>As outlined above, you will need to prepare, upload and confirm a contribution file before you can successfully make a contribution payment. When your plan is established, a contribution file format will be agreed. You will be using either:</p> <ul style="list-style-type: none"> a contribution file downloaded from your company's payroll software, or a Colonial First State template – contributions can be made using an online contribution form or a Microsoft Excel template in comma delimited format. <p>Your account will be accessible via FirstNet and is known as a pay centre. The account allows you to make an electronic payment for any contribution files you load through FirstNet. Contributions are only allocated to employees' accounts the day after a file is confirmed on FirstNet and on receipt of sufficient cleared funds in your clearing account. Funds are normally cleared into the clearing account after one day.</p> <p>Please note: We do not accept employer contribution payments via cheque or manual remittance of contributions.</p>	<p> EFT Individual Direct Credit</p> <p> Phone and internet banking</p> <p>Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au</p> <p> Direct debit</p>	<p>You have three options when making an electronic payment to your clearing account. If you wish to make a payment using a direct credit from your bank account, please refer to the details below.</p> <p>BSB: 082-154</p> <p>Account number: Your FirstChoice clearing account number (as outlined in your Welcome Kit)</p> <p>Account name: Clearing account name</p> <p>If you wish to make a payment using BPAY, please refer to the details below.</p> <p>Billers code: 414391</p> <p>Reference number: 1 + BSB/Clearing account number</p> <p>Over-the-counter branch deposits cannot be accepted.</p> <p> A direct debit will only take place when requested by the plan contact via FirstNet. A direct debit authorisation must be provided to allow us to draw from your Australian financial institution account.</p> <p>Your plan can only be established if bank account details are provided. These details will be linked to your pay centre to ensure that any funds deposited into your clearing account can be automatically returned to you within 28 days if they remain unallocated.</p>
How do I add an employee?		
<p>You can add a new employee at any time via FirstNet.</p> <p> Incorrect or incomplete information may adversely impact the insurance cover for your employees. You should ensure that your employees' personal and employment details, including employment category, salary, employment status, hours worked, date of birth, gender and occupation group are current and accurate before setting them up on FirstNet.</p>	<p></p>	<p>You can add new employees to the plan via FirstNet.</p> <p>If your employees' account doesn't receive super guarantee contributions for the 6 month period immediately before their employer selected or MySuper default insurance cover starts, the insurance cover automatically provided to them will be restricted to limited cover until they've been in active employment for 30 consecutive days (see the FirstChoice Employer Super Insurance booklet to read about limited cover).</p>

Information I need to know	Transaction options	Things to be aware of
How do I advise that an employee has ceased employment?		
You can advise us of an employee ceasing employment at any time via FirstNet.		When an employee ceases employment with your company, you can advise us of their termination date via FirstNet. You will need to confirm that the final contribution has been made and advise us within 30 days of them leaving your company.
How do I change an employee's personal details?		
You can update an employee's nominated salary, occupational group, employment category, personal details or incorrect date of birth at any time via FirstNet.		 Incorrect or incomplete information may adversely impact the insurance cover for your employees. You should ensure that your employee's personal and employment details, including employment category, salary, employment status, hours worked and occupation group are kept up-to-date at all times. This includes an employee's date of birth.
How do I change the plan details?		
You can update your plan contact details and plan design by completing a form. Your plan signatory can be updated by notifying us in writing.		You can update your plan contact details or plan design by visiting cfs.com.au and downloading the relevant form. To update your plan signatory, please contact us on 1300 654 666 for instructions.
How do I update who can access the plan's details?		
You can change your plan contact(s) by completing a change of plan details form. The plan contact(s) will have access to all plan details.		We will require information to establish the identity of your nominated plan contact(s).

Transferring members and plan termination policy

What happens when an employee leaves your employment?

When you tell us that an employee has left your employment and you have made a final contribution on their behalf, they will become a retained benefit member.

We may also transfer an employee to the retained benefits category if we do not receive an employer contribution on their behalf for at least two years. We will notify the member before this occurs.

Plan termination policy

We reserve the right to terminate a plan under any one of the following conditions:

- your plan falls below the minimum criteria of either two members or an average account balance of \$5,000
- it has been at least four months since we last received any contact from you and we make several attempts to contact you (using various methods including via phone, email) and we are not able to make contact, or
- we have not received any Superannuation Guarantee contributions within a 12-month period for your plan.

In the event of termination of a plan, any remaining investors within your employer plan will become retained benefit members.

If we seek to terminate any employer plan, relevant notice and written communications will be provided to you. For more information, please contact Employer Services on 1300 654 666.

Accessing information on the plan

Up-to-date information on your employer super plan is easily accessible

We will ensure that you, as an employer, are kept informed about your superannuation plan by making a statement available to you upon request at the end of June each year, showing your plan transactions and the value of your employer plan.

How do you access information on your plan?

To find out current information and/or manage your plan, you can:

- **Access your plan easily – online at cfs.com.au**
Colonial First State's online service allows you to have access to up-to-date information about your plan 24 hours a day, seven days a week.
- **Call Employer Services on 1300 654 666**
You can speak to an Employer Services representative Monday to Friday, 8.30am to 6.00pm (Sydney time)
- **Email us at employer@cfs.com.au**