

FirstChoice Employer  
Super Clearing House

# Employer payment guide

# Payment Options

CFS FirstChoice Employer Super Clearing has two available payment options. Direct Debit and Direct Credit.

## Direct Debit

Direct Debit payments are handled automatically when you click the Confirm and Send button to submit your contribution file – no further action is required. Direct debit payments can take up to 7 days to be received by external super funds, please ensure you allow plenty of time when making payments.

## Direct Debit Timing

If you submit your contribution data before 4pm AEST on a business day, the Clearing House will debit the nominated account that day. A standard clearance period of 3 Banking Days is in place to protect against any dishonor before sending contributions to the super funds. For direct debit, payments will be shown as ‘SuperChoice Pty Ltd’

Direct Debit Timing						
Day 0	Day 1		Day 2	Day 3	Day 4	
Submit data through portal	Clearing House debits nominated account	Clearing House matches payment to data	Clearance Period Day 1	Clearance Period Day 2	Clearance Period Day 3	Clearing House sends payment to super funds

The above timing assumes the submission was made before 4pm AEST and all days are business days.

## Direct Credit

For Employers which pay via EFT (Electronic Fund Transfer) also known as Direct Credit, the SuperChoice Clearinghouse matches received payments to Contribution submissions, and then pays the correct money to the recipient funds. Payments by direct credit (EFT) will be shown as ‘PayClear Services’ and the account details are: BSB: 012352 Account number: 836728894.

When the matching can be completed automatically, this enables prompt payment to the funds. When manual intervention is required, it can either result in delay or potential refund to the Employer.

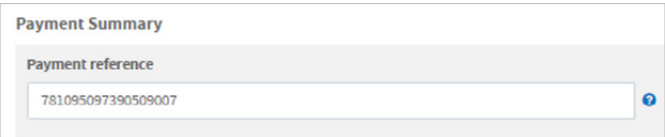
### Note

- The correct amount payment greatly helps with payment matching and prevents refunds or top-up payments being required.
- Employers which elect to make payment via Direct Debit will always auto-match correctly as SuperChoice will always automatically debit the correct amount.

The following best practice will help Employers to achieve automatic matching.

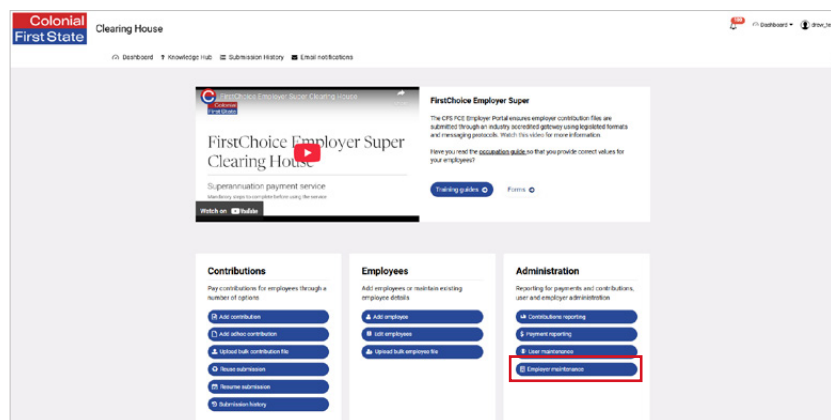
Usage of EmployerPay Portal auto-generated Payment Reference (PRN)

This is the optimal behavior. When paying, please pay the correct amount and your bank payment reference should exactly match the 18 digit “PRN” auto-generated in the Portal on the payment summary.

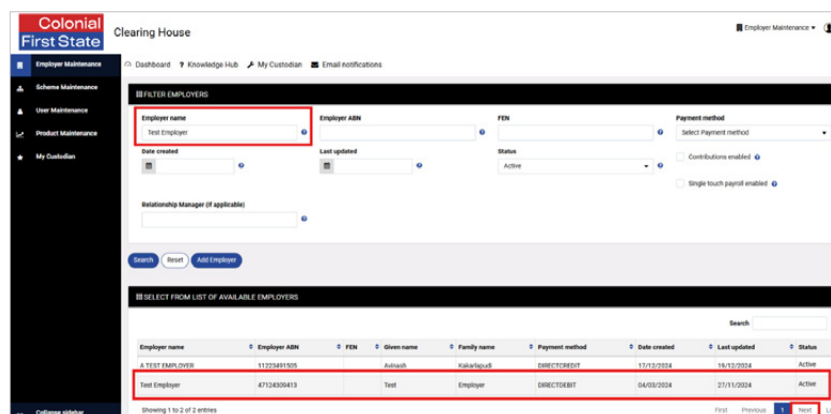


## Changing payment details

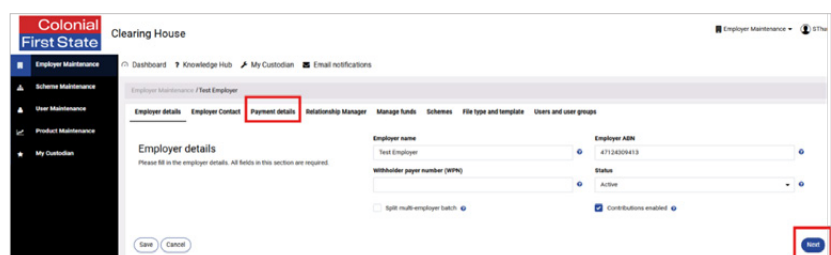
Payment details, including method and account details, are available via the **Employer Maintenance** button in the **Administration** panel.



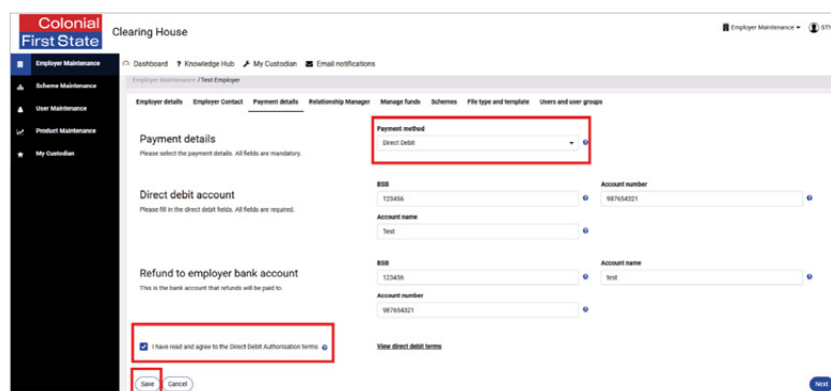
1 Type in **Employer's name** then search, click on the **Employer** from the available list.



2 Select **Payment details** then next.



3 Select **Payment details** option. If switching from Direct Credit to Direct Debit you will be asked to fill in the BSB, Account number and Account name and agree to the Direct Debit terms and conditions. Then select **save**.



4 If switching from Direct Debit to Direct Credit, choose Direct Credit and then save. Payment details will be provided when contributing as well as the **Payment Reference number** which must be used when making Direct Credit payments.

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## More information

For further assistance, access the User Reference Guide in the clearing house portal.

## Contact

FirstChoice Employer Super Services on 1300 654 666, 8:30am — 6pm AEST Monday to Friday.

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### Important information

The super clearing house is provided by SuperChoice Services Pty Limited (ABN 78 109 509 739), Authorised Representative (Number 336522) of PayClear Services Pty Limited (ABN 93 124 852 320) holder of Australian Financial Services Licence Number 314357. The SuperChoice Combined Financial Services Guide and Product Disclosure Statement (PDS) is provided at the time of registration. You should consider the PDS before deciding to accept any offer made by PayClear Services to issue the product.

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