

FirstChoice Employer Super Clearing House

FAQs

Frequently Asked Questions (FAQs) regarding the new CFS FirstChoice Employer Super Clearing House

What is CFS FirstChoice Employer Super Clearing House?

The CFS FirstChoice Employer Super Clearing House is the new superannuation payment service that is replacing FirstNet for CFS employers. Provided by SuperChoice Services Pty Limited, this online service enables employers to make superannuation contributions to multiple super funds on behalf of their employees in a single transaction. It streamlines the process of paying super, ensuring that all contributions are efficiently directed to the correct super funds.

What are you changing?

CFS is introducing a new superannuation payment service (clearing house) which will replace the current service available via FirstNet. The new service will be provided by SuperChoice Services Pty Limited. Once transitioned, you can manage super payments through the new CFS FirstChoice Employer Super Clearing House. FirstNet will no longer be available after this date.

Why are you making this change?

CFS has identified opportunities of moving to another clearing house that will benefit employers. As a result, we are moving onto a market leading platform which will simplify paying and tracking employee super, offering single (bulk) file uploads, real-time reporting, reduced errors with smart validations, and compliance with SuperStream obligations.

What are the benefits of using CFS FirstChoice Employer Super Clearing House?

In partnership with SuperChoice, the new CFS FirstChoice Employer Super Clearing House enables you to realise numerous benefits almost immediately:

- 1 Everything in one place - Keep employee data updated and pay contributions in one place.
- 2 Save time, reduce manual work - Effortlessly meet super obligations with bulk uploads and validations.
- 3 No additional cost - For CFS employers, there is no charge for the new superannuation payment service (clearing house).

When will I be moving from FirstNet Employer to the CFS FirstChoice Employer Super Clearing House?

CFS will be taking a tranche approach in moving employers from FirstNet Employer to the new CFS FirstChoice Employer Super Clearing House. We expect to start transitioning employers from April 2025 with all employers being transitioned to the CFS FirstChoice Employer Super Clearing House within a 12-month period.

Will there be any costs associated with CFS FirstChoice Employer Super Clearing House?

All transaction costs are paid by CFS. However, charges could apply in some circumstances. For example, where the employer has failed to follow the correct payment process (only after notice to the employer).

Why have I received communications regarding this change?

You've registered for or used the superannuation payment service through FirstNet so we're required to inform you about the upcoming changes to this service.

How will I be informed of the transition date?

We'll start emailing you about the transition process two months before your transition date. Following that, we'll update you approximately every 1-2 weeks leading up to your transition.

What if I don't want to use the new CFS FirstChoice Employer Super Clearing House?

If you do not wish to use the new CFS FirstChoice Employer Super Clearing House or if you need to change the scheduled transition date, please do not hesitate to contact Employer Services at employer@cfs.com.au or on 1300 654 666, Monday to Friday, 8:30am - 6pm, Sydney time to discuss further.

What training and support will be available to me?

We offer a wide range of support materials on the CFS website to assist you with the new super clearing house. To access these resources, on the cfs.com.au website go to the **Employer section > CFS Super > Clearing house**. If you have any questions or need assistance, please contact Employer Services at employer@cfs.com.au or call 1300 654 666, available Monday to Friday, 8:30am to 6pm, Sydney time.

What do I need to do?

Please ensure you have logged into FirstNet and completed data cleanup activities as outlined in the communications.

Please also ensure there are no funds remaining in any pay centre that need to be returned. All pay centres will need to have a zero balance one week ahead of your transition otherwise your transition may be impacted.

How do I access CFS FirstChoice Employer Super Clearing House?

You will receive your login details via email around your transition date. Alternatively, you can login to the CFS FirstChoice Employer Super Clearing House through the cfs.com.au website. Go to the employer section and select **Login**.

Can the CFS FirstChoice Employer Super Clearing House manage super contributions for both choice members (those who have chosen a super fund) and members of the employer's default fund?

Yes, super contributions for both choice members and default fund members can be made through the portal. Contributions for choice members will be automatically sent to the relevant super fund for processing by SuperChoice.

Will I lose access to FirstNet Employer?

Yes, you will lose access to FirstNet starting one week before your transition date as we begin migrating your account to the new clearing house service. This freeze period is essential to ensure a smooth transition and to finalise all necessary preparations.

Will everyone in my organisation lose access to FirstNet Employer?

Yes, everyone in your organisation will lose access to FirstNet. We will only be migrating primary and secondary plan contacts to the new clearing house.

Where can I get the plan summary flyer now that FirstNet Employer access has been deactivated?

You can obtain the plan summary flyer by contacting your Relationship Manager, who can email the flyer as needed, with one flyer provided per category. Alternatively, you can contact us on **1300 654 666** to request the plan summary flyer.

In addition, when there is a Product Disclosure Statement (PDS) update or a change in fees, we will mail the plan summary flyer to employers at least once per year along with the PDS roll. Relationship Managers will have access to the plan summary flyer through our internal workflow system, and we will ensure all Relationship Managers have the necessary access to support this change.

Why do I need to allow seven days to make direct debit super payments?

To ensure there are no payment dishonours, direct debit payments typically take approximately 6 business days to be received by super funds. Your employees' super contributions are only considered 'paid' on the date they're received by the super fund, so please allow sufficient time ahead of Superannuation Guarantee cut-off dates to avoid any ATO penalties.

You should allow at least seven business days for payments to ensure you meet your Superannuation Guarantee obligations.

Please note, the direct debit transaction you will see in your bank account will show 'SuperChoice' as the entity the super was paid to (before its disbursed to the various superfunds).

Why am I not able to use BPAY as a payment option?

BPAY is not supported as a payment option in the CFS FirstChoice Employer Super Clearing House. SuperChoice primarily focuses on electronic payment methods that comply with the ATO's SuperStream requirements

These requirements ensure that superannuation contributions are made efficiently and securely.

Will all employee data be transitioned from FirstNet Employer to CFS FirstChoice Employer Super Clearing House?

For employers currently using FirstNet as their super clearing house for both default fund and choice members, we will only be migrating employee data for accounts which have received a contribution within the last 24 months. We will not migrate the data for members with invalid funds (e.g. expired USI, invalid ABN etc.).

We ask that employers clean up their data within FirstNet before we migrate to the CFS FirstChoice Employer Super Clearing House.

What will happen if I need to access a record of my employer super contributions once I've transitioned?

You will no longer have access to FirstNet starting from one week from your transition date, as we will begin migrating your account to the new clearing house service. This freeze period is essential to ensure a smooth transition and to finalise all necessary preparations.

As you will no longer have access to FirstNet, please ensure you have downloaded any super contribution history or associated reports from FirstNet that you require. This history will no longer be available in the new super contribution payment service. Simply log in to FirstNet and navigate to the "Documents" section to view or download your super contribution history.

How do I find the employer contribution history?

Simply log in to FirstNet I and navigate to the Documents section to view or download your super contribution history.

Data security - how is my data being used and protected?

Colonial First State and SuperChoice adhere to strict data protection policies to safeguard your information. The employer super contribution payment service is SuperStream compliant, which means all communications are encrypted with strict protocols in place.

Where can I find out more about privacy?

You can find detailed information about the privacy practices of the CFS FirstChoice Employer Super Clearing House in the SuperChoice Privacy Policy.

This policy outlines how SuperChoice collect, use, store, and protect personal information, as well as the types of personal information they handle and the purposes for which it is used.

What are the payment methods?

There are two payment methods available for the new service, Direct Debit and Direct Credit.

You will be required to set your preferred payment method when you first login and your bank account will only be debited when you initiate superannuation payments.

Direct credit (EFT): Make payments through your bank by transferring funds directly to the clearing house. If you are paying by direct credit (EFT), you will need to make payments into a different bank account in the future (SuperChoice's account). This may require coordination with your finance or treasury team if there are controls or approvals in place. Payments from your bank account will be shown as 'PayClear Services'.

The new bank account is:

BSB: 012352

Account number: 836728894

Account name: 'PayClear Services Pty Limited'.

The following best practice will help Employers to achieve automatic matching. Please use the CFS FirstChoice Employer Super Clearing House auto-generated Payment Reference (PRN).

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.

Direct debit: Enable automated payments for convenience by authorising the clearing house to withdraw funds directly from your bank account. It's also important to note that the processing payment time for direct debit payments will change from two to seven banking days, and you will need to factor this in to meet your superannuation guarantee obligations.

Why do I need to review employee's details before migration?

Cleaning up data is essential to avoid future problems and prevent disruptions in downstream processes. While these activities might take some time, rest assured that spending the time in setup will help you have a smooth transition and experience with the new super clearing house service.

How do I update ABN and employer name?

In the first communication that we send to you, we check that your employer details are up to date, including your ABN, pay centres, and the contact details for plan contact(s).

If you need to update your details, please complete the [Change of Plan Details form](#) and send it to employer@cfs.com.au. It is crucial that we receive the form one week ahead of your transition to ensure a smooth transition. Incorrect details will prevent the key contacts for your organisation from receiving login information for the new clearing house.

How will I get access to the new clearing house?

On the day of your transition, plan contact(s) will receive a registration confirmation email from admin@superchoice.com.au

Follow the steps to set up your password and check your junk mail folder if you do not see the email in your inbox. Your username will be the email address we have on record for you. Follow the instructions outlined in the Fast Start Guide on our [CFS website](#) to complete your registration and start using the new service. The first time you use the new super contribution payment service, we will present you with important information and disclosure documents. You'll be asked to accept new terms and conditions (as well as direct debit terms and conditions) if you wish to keep using the service.

Who will get access to the new clearing house?

Plan contacts will receive access to the new clearing house. Once you've logged in, you may have additional people in your team who will require access. You will be able to add additional users and see what roles are available, as outlined in the 'Creating and maintaining users guide' on our [CFS website](#).

Will the delegates from my office get access to the clearing house?

As part of the transition, primary and secondary contacts in FirstNet Employer will be set up with access to the clearing house. Please refer to the [Creating and maintaining users guide](#) and User Access Levels to create new users.

Who is Pay Clear Services?

The super clearing house is provided by SuperChoice Services Pty Limited (ABN 78 109 509 739), an 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 (FSG) and Product Disclosure Statement (PDS) is provided at the time of registration. You should consider the Combined FSG and PDS before deciding to accept any offer made by PayClear Services to issue the product.

Who is SuperChoice Services P/L?

SuperChoice Services Pty Ltd is an Australian company providing SuperStream compliant clearing house services. This service simplifies the process of paying super, ensuring that all contributions are efficiently directed to any super funds, access to contribution history, set up new Essential Super accounts for employees who have not provided a choice of fund and do not have a stapled fund.

What will happen to the existing account where we transfer the funds via EFT?

The existing account where you used to EFT the funds to will no longer be used by the new clearing house. The status of this account will therefore depend on the decision that your finance or treasury teams make on what to do with this account.

Why will there be a freeze period?

For approximately one week before your transition date, there will be a freeze period when you will no longer have access to FirstNet. No further changes or updates can be made in our systems.

This freeze period is crucial to ensure a smooth transition and to finalise all necessary preparations.

All actions outlined in the communications must be completed in advance of this date.

How do I clear funds from the pay centre?

Please ensure there are no funds remaining in any pay centre that need to be returned. All pay centres will need to have a zero balance one week ahead of the date you transition otherwise your transition may be impacted.

To clear your funds from the pay centre, navigate to your account on FirstNet and if there is an outstanding amount, click Return Funds.

Where can I find more information how to use the new CFS FirstChoice Employer Super Clearing House?

You can find information and resources such as templates, user guides and handy links [here](#).

What if I can't see all the employees in the new CFS FirstChoice Employer Super Clearing House?

If you cannot see all the employees in the new CFS FirstChoice Employer Super Clearing House, you may need to enter the employees into the system.

The system will allow you to add new employees (single or multiple employees). To add a new employee, please complete the steps outlined in the [Creating and maintaining employees guide](#) located on the CFS website.

How do I give access to other staff members from my organisation to the clearing house?

To provide access the new clearing house for other staff members from your organisation, please complete the steps located in the [Creating and maintaining users guide](#).

What is the change to Fees and Premiums process?

CFS will generate the month-end invoices. The file will then be sent to the employer portal by approximately 6th to 7th business day of the month and will be listed under Submission history. We suggest you add a reminder to your calendar to check the Submission history each month. The change to fees and premiums is that there will now be no notifications from the CFS FirstChoice Employer Super Clearing House portal about the file being ready for review.

How do I update employee details in bulk?

To update employee details in bulk, please complete the steps outlined in the [Creating and maintaining employees guide](#).

Which files do I use to pay contributions?

You can use the **upload a bulk contribution file** functionality if you are going to upload a file extracted from your payroll system or if you use a custom file with CFS. You can also add a contribution in the CFS FirstChoice Employer Super Clearing House without the need to upload a file. Please refer to the [Contributions Guide](#) for further instructions.

What if I have a validation error but I don't have the correct employee information to clear it?

You will need to have the correct employee information to clear the error. Errors will stop a file from being submitted until they are rectified. Warnings will not stop a submission from being completed but should still be addressed.

What do I do if I accidentally terminate a member?

You can remove the terminating date and reason from an employee by completing the following steps:

- 1 On the SuperChoice dashboard, navigate to Employees > Edit employees.
- 2 Select the employer from the drop-down list and click [Next].
- 3 In the Validation Issues screen, click [Next].
- 4 In the Review screen, select the Employment details tab.
- 5 Remove data from the Termination Reason and Termination Date columns for that employee.
- 6 Advise Employer Services of the error via employer@cfs.com.au or 1300 654 666 so that the member can be moved from Retained Benefit category back to default.

Why do you hold on to my funds for three days?

Direct Debit timing - If you submit your contribution data before 3pm AEST on a business day, the clearing house will debit the nominated account that day. A standard clearance period of three banking days is in place to protect against any dishonour before sending contributions to the super funds.

If I pay a contribution by direct credit and then cancel the submission on the same day, how long does it take for the payment to be returned?

Direct debit payments

- If the request to cancel payment is made before the overnight direct debit batch is run, no refund is required.
- If the request to cancel payment is made after the overnight direct debit batch is run but before the money has been sent to the super funds (i.e. within the clearance period), a refund will be issued after the funds have cleared.

Direct credit payments

- If the payment has been made to Superchoice but not on-forwarded to the required super funds, any matched money (matched, underpaid, or overpaid) will be refunded to your refund account.
- If no money has been matched (sent to but not received by Superchoice), the batch is cancelled immediately.

If I have overpaid a submission, can I put the excess towards my next submission?

Unmatched overpaid amounts are automatically refunded if they remain unmatched seven business days after the original payment. The refund is processed on business day 8.

If the overpayment can be matched to a new submission within seven business days, it will be sent to the super funds as part of the new submission.

Note: The over payment amount can only be matched if payments have already been made from the same employer bank account, as the clearing house will be able to match the employer to the bank account.

How long do I have to make a payment if I submit a contribution by direct credit?

You will have up to five business days to make a payment if you submit a contribution by direct debit.

Other key timings include:

- 1 banking day if the payment remittance from PayClear Services Pty Limited to the employee's super fund.
- 2 business days for the total time from submission (and payment) to receipt by the employee's super fund.

How do I find out who a refund is for?

If you receive a notification of a refund from a Super fund, you need to identify who the refund is for, fix the error that caused the refund (you may need to speak to the employee), and re-submit the contribution data for the employee.

Upon receiving a notification, you can click the View button in the notification or log into the CFS FirstChoice Employer Super Clearing House portal. The portal provides two main areas to obtain more information about a refund, depending on the error and information received.

How long will it take for super funds to receive contributions?

Direct debit payments typically take approximately 6 business days to be received by super funds. Your employee's super contribution is only considered 'paid' on the date it's received by the super fund, so please allow sufficient time ahead of superannuation guarantee cut-off dates to avoid any ATO penalties.

You should allow at least seven business days for payments to ensure you meet your Superannuation Guarantee obligations.

Making payments by direct credit (EFT) — the processing payment time for direct credit payments will be approximately 3 banking days.

How do I obtain new CFS account numbers for new employees from the CFS FirstChoice Employer Super Clearing House portal?

To obtain account numbers for new employees defaulted into FirstChoice Employer Super, please complete the following steps:

- 1 On the dashboard, select **Contributions reporting**
- 2 In the **Filter Messages** screen, select the parameters of the information to display.
- 3 Scroll down to the bottom of the screen to the **Group Messages by** section.
Select:
 - Date Initiated
 - Member No
- 4 You can save this filter for future use.
 - Press **[Save as New Filter]**.
 - Enter the name you want to save the filter and press **[Save]**.
- 5 The saved filter will now appear on the left-hand menu. You can select this filter at any time for future use.
- 6 Click **[Search]**.
- 7 This will show the results of the filter search.

The **Member No.** column will be the new account number assigned to the new employee for CFS FirstChoice Employer Super.

If required, you can copy and paste the number from this column into your payroll.

For further information please refer to the 'How to obtain account numbers for new employees' user guide.

Is the employer entering into an agreement with SuperChoice for the new CFS FirstChoice Employer Super Clearing House portal?

When it comes to the agreement to use the new CFS FCSE clearing house portal, the employer is entering into an agreement with SuperChoice.

Each employer has an existing agreement with CFS to be an employer sponsor. The role of employer sponsor in our fund allows employers to admit default employees into the fund. This continues unchanged.

As a clearing house facility is technically a separate financial product (specifically, a 'non-cash payment facility'), each CFS employer must accept an agreement with SuperChoice (an authorised representative of PayClear Pty Limited, which holds the Australian Financial Services Licence) which is providing the facility and collecting the super contributions. This is why there is a specific PDS from SuperChoice/PayClear for employers to accept as part of the terms and conditions prior to using the new clearing house portal.

Why does the validation error warning remain after validation errors have been rectified?

SuperChoice has reported that this is a known issue. Until SuperChoice have fixed this issue, the workaround is to click Save anyway.

Why am I receiving the following errors for my SMSF?

Please refer to the following table for SMSF errors and the relevant actions to rectify them:

Error message	Reason	Action
Unrecognised SMSF — Select the correct fund.	File contains correct payee ?ABN that is associated to multiple USI, but USI and Fund Name fields in the uploaded file are blank	For an SMSF <ul style="list-style-type: none">Check the SMSF ABN, ESA, Account name, BSB and Account number have been transposed correctly from the member's/employee's application form and re-enter any details into both the payroll system and FirstChoice Employer Super Clearing House if they were wrong.If the SMSF still can't be matched, remove the line/s from the payroll file and contact the employee for the correct details.
SMSF is not compliant. Contributions are not allowed	Non-Compliant Self-Managed Super Fund	<ul style="list-style-type: none">Remove the contribution from the file.Check that the correct ABN was provided, and that the ABN is for a registered super fund (Super Fund Lookup)If the ABN was not provided, request the correct ABN from the employee.Advise the member/ employee that the SMSF is not compliant and that must have a compliant super fund.
ATO systems have advised the SMSF has not met all their regulatory obligations.	Non-Compliant Self-Managed Super Fund	<ul style="list-style-type: none">Remove the contribution from the file.Check that the correct ABN was provided, and that the ABN is a registered super fund (Super Fund Lookup).Advise the member/ employee that the SMSF is not compliant and that must have a compliant super fund.
A Member Registration Outcome Response [MROR] is received for an SMSF from the ESA that cannot be processed as the ABN is not known	ESA must send a MROR. Generally, no refund is made because the money has been paid to the correct bank account.	Correct the error for next month's submission.

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.

Important information

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Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL, we, our, us) is the issuer of FirstChoice Employer Super offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557.

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