

# Essential Super for business.

## Quick reference guide.

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# Making your superannuation payments just got easier.

With Essential Super for business, you can manage super contributions alongside your everyday banking accounts in NetBank.

Essential Super for business provides a fast and efficient way to open accounts for employees in your 'nominated' super fund. Essential Super lets you manage all your business' super needs including updating employee details and paying super contributions electronically.

With a dedicated Essential Super for business page in NetBank, you'll be able to manage super contributions for:

- **Default fund:** employees who do not have a stapled super fund linked to their TFN\*, does not nominate their own choice of super fund and are defaulted into an Essential Super account and employees who have an existing Essential Super account;
- **Stapled super fund or Choice of fund:** employees who have an account with another super fund;
- **SMSF:** employees who have a Self-Managed Super Fund (SMSF).

\* From 1 November 2021, if you have new employees start and they don't choose a super fund, you may have an extra step to take to comply with choice of fund rules. You may need to request their 'stapled super fund' details from the ATO.

Please visit the [ATO website](#) for more information.

# Essential super for business.

The complete solution to meeting your superannuation needs.

A simple guide to managing super for your business:

- 1 Gather employee super fund information
- 2 Navigate to NetBank > View accounts > Superannuation
- 3 Add employees
- 4 Edit and view employee details
- 5 Remove employees
- 6 Make super contributions
- 7 Confirm payment
- 8 Errors and warning messages

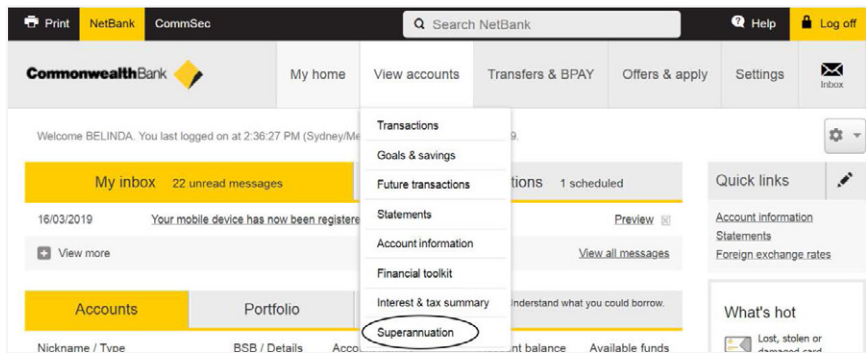
# 1 Gather employee super fund information

Information required	Fund type
Employee personal details: Full name, Date of Birth (DOB), Address, Tax File Number (TFN)	All funds
Unique Superannuation Identifier (USI)	All choice funds
Fund's ABN	SMSF
SMSF Fund Name	SMSF
SMSF bank BSB and account number	SMSF
SMSF ALIAS/Electronic Service Address (ESA)	SMSF

From 1 November 2021, if you have new employees start and they don't choose a super fund, you may have an extra step to take to comply with choice of fund rules. You may need to request their 'stapled super fund' details from the ATO.

Please visit the [ATO website](#) for more information.

# 2 Log on to NetBank, click on the 'View accounts' tab and select 'Superannuation' from the drop down menu



### 3 Add an employee account

◀ Add employee

#### Add an employee

Personal details

Title	Surname	Name	Date of birth
Mr ▾	Doe	John	04/04/1989 4th April 1989
Gender	Tax File Number		
<input checked="" type="radio"/> Male <input type="radio"/> Female	555888		

Contact details

Residential address

Address line 1	Address line 2 (optional)		
88 Doe Way			
Postcode	Suburb	State	Country
2000	Sydney ▾	NSW	Australia ▾
Email address (optional)	Mobile (optional)		

Super fund details

Type of fund

Essential Super ▾

Cancel Save

It is easy to manage your employees' super payments whether they are default Essential Super employees, choice employees or employees with an SMSF.




- To add a new employee, click the **'Add employee'** button on the business Essential Super homepage.
- Complete the mandatory fields in this page
- Select the employee's **'type of fund'** from the drop down at the end of the page
- Click **'Save'** to add employee to your list of employees on your homepage.

**Note:** when you add an Essential Super employee in this screen, you are also creating a Essential Super account for them. If your employee has nominated an existing Essential Super account please call 13 4074 and instruct us to link the account to your Essential Super for business profile.

## 4

## Edit and view employee details

On your Essential Super business homepage, you can edit and view employee details.

Add employee						
Pay period start	Pay period end	Surname	Name	Contributions		Clear values
dd/mm/yyyy	dd/mm/yyyy	Citizen	Cindy		Super guarantee \$	Personal \$ View more
dd/mm/yyyy	dd/mm/yyyy	Doe	John		Super guarantee \$	Personal \$ View more
dd/mm/yyyy	dd/mm/yyyy	Sample	Sam		Super guarantee \$	Personal \$ View more

### View

- Click on the 'edit/view' icon to view the employee's personal, contact and super fund details including their account number.

### Edit

- Choice of fund and SMSF employees:** you can change the choice and SMSF nomination by clicking on the 'edit/view' icon; your employee is required to contact their choice fund and SMSF provider to update their contact details.
- Essential Super employees:** you can edit an Essential Super member's personal and contact details. The member will be notified directly and will need to action the changes themselves.

**Note:** It's best practice to keep employee personal and contact details up to date. It is vitally important to apply the correct Date of Birth to the account set up for your employees as this can determine where their money will be invested and the insurance cover applied to their account.

## 5 Remove employees

On your Essential Super business homepage, you can remove employees by clicking the 'x' icon next to an employee's name.

- A pop up will appear asking you to confirm that you would like to remove the employee from your list.
- Click '**Confirm**' to remove the employee from the employee list on your Essential Super business homepage.

Add employee						
Pay period start	Pay period end	Surname	Name	Contributions		
dd/mm/yyyy	dd/mm/yyyy	Doe	John	Super guarantee	Personal	

**Confirm employee removal**

John Doe

Removing this employee will delete them from your list of employees.

**Note:** The employee will remain a member of the fund but may choose to close their account at any time.

## 6 Make employer super contributions

It is now easier than ever to pay super contributions for all your employees.

Business name  
CAFE

Pay from  
Q Business Transaction Account \$25,555.55

Description (optional)  
super contributions

Payment details  
Enter start and end dates for the current pay period (individual dates for employees can be changed below).

Pay period start: 01/04/2016  
Pay period end: 30/05/2016  
[Apply to all](#)

**Add employee**

Pay period start	Pay period end	surname	Name	Contributions	Clear values	Total												
01/04/2016	30/05/2016	Doe	John	<table><tr><td>Super guarantee</td><td>Personal</td></tr><tr><td>\$ 385.25</td><td>\$</td></tr><tr><td>Salary sacrifice</td><td>Employer additional</td></tr><tr><td>\$</td><td>\$</td></tr><tr><td>Spouse</td><td>Award/Productivity</td></tr><tr><td>\$</td><td>\$</td></tr></table>	Super guarantee	Personal	\$ 385.25	\$	Salary sacrifice	Employer additional	\$	\$	Spouse	Award/Productivity	\$	\$		\$385.25
Super guarantee	Personal																	
\$ 385.25	\$																	
Salary sacrifice	Employer additional																	
\$	\$																	
Spouse	Award/Productivity																	
\$	\$																	
01/04/2016	30/05/2016	Citizen	Cindy	<table><tr><td>Super guarantee</td><td>Personal</td></tr><tr><td>\$ 378.89</td><td>\$</td></tr></table>	Super guarantee	Personal	\$ 378.89	\$	<a href="#">View more</a>	\$378.89								
Super guarantee	Personal																	
\$ 378.89	\$																	
01/04/2016	30/05/2016	Sample	Sam	<table><tr><td>Super guarantee</td><td>Personal</td></tr><tr><td>\$ 410.44</td><td>\$</td></tr></table>	Super guarantee	Personal	\$ 410.44	\$	<a href="#">View more</a>	\$410.44								
Super guarantee	Personal																	
\$ 410.44	\$																	
<b>Total for all payees \$1,174.58</b>																		


[Cancel contribution](#) [Continue](#)

- On your Business Essential Super homepage, select the account you want to pay super contributions from.
- You can also provide a description for the payment which will appear in the account's statements.
- In the pay period fields, enter the start and end dates for your employees' super contributions. You can click '**Apply to all**' if you are paying all your employees over the same period.



- Enter the amount you are paying each employee over the contribution period under the contribution type.
- Once you have entered this information, click '**Continue**' to proceed to confirmation.

## 7 Confirm payment

 **Confirm payment to CAFE employees**

You're making a contribution to your employee's super accounts. Once transferred, the funds can only be accessed by your employee under certain superannuation conditions. Carefully check the details before paying as you won't be able to recover an incorrect payment.

**Pay employees at**  
CAFE

Type of contribution	Employees	Amount
Essential Super (default)	3	\$1,174.58
		<b>Total \$1,174.58</b>

**Pay from**  
Smart Access 06 2128 1080 1066

To ensure your security, you'll need to get and enter a NetCode to continue.

Your NetCode

Get NetCode





Cancel contribution

Pay

- You will then be directed to a contribution summary which is split between default and choice contributions. Simply get your NetCode security password and enter it in the 'Enter NetCode' box.
- Click '**Pay**' to complete transaction.
- Once you've clicked '**Pay**' you will get a receipt which you can email to yourself for your records.

## 8 Errors and warnings

The screenshot shows the Commonwealth Bank NetBank interface. At the top, there is a search bar for 'Search NetBank' and a 'Log off' button. Below the search bar, the 'CommonwealthBank' logo is followed by navigation tabs: 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. A secondary row of navigation options includes 'Transactions', 'Goals & savings', 'Future transactions', 'Statements', 'Account information', 'Financial toolkit', 'Interest & tax summary', and a 'More' dropdown menu. The main content area is titled 'Super contributions for your business' and features a 'Select business' dropdown menu currently set to 'CAFE'. Below this, there are three tabs: 'Pay contributions', 'Contribution history', and 'Errors & warnings', which is highlighted with a blue circle and a notification badge showing '10'. The 'Errors & warnings' tab displays a list of messages:

	23 Apr 2010	Contribution has been processed with warnings. Please see detailed description for more details.	
	23 Apr 2018	ABN not known to the message recipient.	

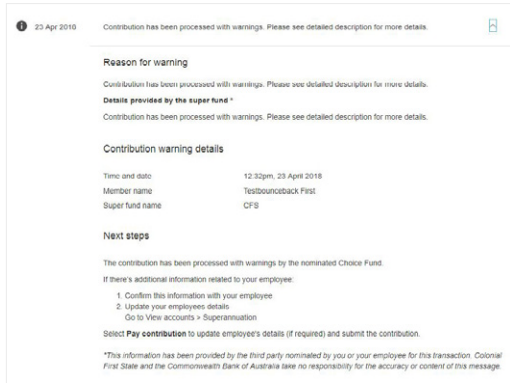
You will be notified via the '**Errors & warnings**' tab if we receive any messages from your employee's nominated super fund regarding the contribution you made.

- Simply click on the message to see the details.

## 8 Errors and warnings

### Warning message:

- The contribution has been made to your employee's choice of fund and you don't need to contribute to it again. However, some of the information you provided is not matching the information your employee's super fund has, please confirm the information with your employee and update their details if required.
- You can find the instructions on how to update your employee's details in the message.



23 Apr 2016 Contribution has been processed with warnings. Please see detailed description for more details.

**Reason for warning**

Contribution has been processed with warnings. Please see detailed description for more details.

**Details provided by the super fund \***

Contribution has been processed with warnings. Please see detailed description for more details.

**Contribution warning details**

Time and date	12:30pm, 23 April 2016
Member name	TestAccountback First
Super fund name	CFS

**Next steps**

The contribution has been processed with warnings by the nominated Choice Fund.

If there's additional information related to your employee:

1. Confirm this information with your employee
2. Update your employee's details

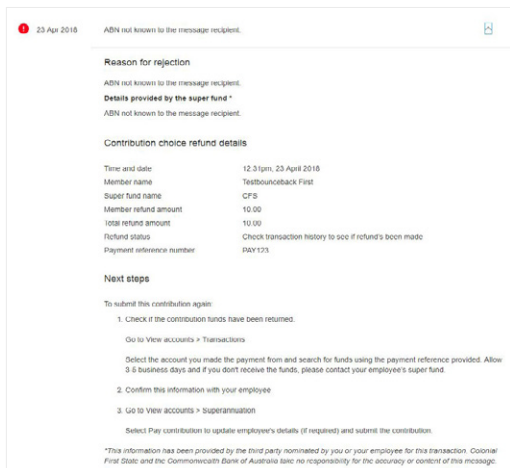
Go to [View accounts > Superannuation](#)

Select **Pay contribution** to update employee's details (if required) and submit the contribution.

\*This information has been provided by the third party nominated by you or your employee for this transaction. Colonial First State and the Commonwealth Bank of Australia take no responsibility for the accuracy or content of this message.

### Error message:

- The contribution has been rejected by your employee's chosen fund and you will need to pay it again. Before you make the payment, make sure you check whether the payment has been returned back to you, confirm the information with your employee, update your employee's details if required and resubmit the contribution again.
- You can find the instructions on how to update your employee's details in the message.



23 Apr 2016 ABN not known to the message recipient.

**Reason for rejection**

ABN not known to the message recipient.

**Details provided by the super fund \***

ABN not known to the message recipient.

**Contribution choice refund details**

Time and date	12:31pm, 23 April 2016
Member name	TestAccountback First
Super fund name	CFS
Member refund amount	10.00
Total refund amount	10.00
Refund status	Check transaction history to see if refund has been made
Payment reference number	PAY123

**Next steps**

To submit this contribution again:

1. Check if the contribution funds have been returned.

Go to [View accounts > Transactions](#)

1. Select the account you made the payment from and search for funds using the payment reference provided. Allow 9-5 business days and if you don't receive the funds, please contact your employee's super fund.
2. Confirm this information with your employee
3. Go to [View accounts > Superannuation](#)

Select **Pay contribution** to update employee's details (if required) and submit the contribution.

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# We're here to help.

Please call 13 4074, Monday to Friday.  
Our contact centre operating hours are at the  
bottom of [commbank.com.au/essentialinfo](https://www.commbank.com.au/essentialinfo)

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