

ANZ EasyTransact

QUICK GUIDE | AUGUST 2015

Contents

ANZ Easy Transact Quick Guide

| | |
|--|---|
| How can ANZ EasyTransact work for me? | 3 |
| How do I get started? | 4 |
| Register for ANZ EasyTransact | 4 |
| Adding new members | 4 |
| Creating a Contribution Schedule | 4 |
| Processing a Contribution Batch | 5 |
| Paying for your Contributions | 5 |
| Employer initiated Direct Debit | 5 |
| Direct Credit | 5 |
| BPAY® | 5 |
| Exiting a member | 6 |
| Linking Choice Funds to your employer plan | 6 |
| Definitions | 7 |

Important Information

The Super Clearing Service offered via ANZ EasyTransact is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). OnePath Custodians Pty Limited is not a Bank and ANZ does not guarantee it. This information is of a general nature and has been prepared without taking account of your needs, financial situation or objectives. Before acting on this information, you should consider whether the information is appropriate for you having regard to your needs, financial circumstances or objectives. You should read the ANZ Financial Services Guide, and the ANZ EasyTransact and the Super Clearing System Product Disclosure Statement (PDS) before deciding to acquire or hold the product. A copy of the PDS and ANZ Financial Services Guide is available by visiting anz.com or by calling Customer Services on 13 47 43. OnePath Custodians Pty Limited currently does not charge for ANZ EasyTransact but reserves the right to change the fees in the future. Where this occurs, notification will be provided to existing users. **OnePath Custodians Pty Limited** 242 Pitt St Sydney NSW 2000
Phone 13 47 43 **Fax** 02 9234 6668 **Email** easytransact@anz.com **Website** anz.com

Welcome to ANZ EasyTransact

A simple, compliant, online solution that makes superannuation administration easier for employers.

How can ANZ EasyTransact work for me?

We understand that running a business day to day is a challenge. That's why ANZ EasyTransact is designed to reduce the time you spend administering your employer superannuation plan.

ANZ EasyTransact can help you:

- pay your regular super contributions for members.
- pay your regular Choice of Fund contributions through our Clearing Service.
- set up new employees when they join your company.
- notify us of employees who leave your company.
- update your employees' basic details such as salaries, addresses and Tax File Numbers.

Be sure to keep this Quick Guide handy. It will help you get started on ANZ EasyTransact and can be used in the future to remind you of the key functions that this service offers.

If you require more information regarding ANZ EasyTransact, please refer to the ANZ EasyTransact Detailed Training Guide, or phone Employer Services on 13 47 43 (option 1) weekdays, between 8.30am and 6.30pm AEST.

How do I get started?

Registering for ANZ EasyTransact

Register and use ANZ EasyTransact in three simple steps.

1. Register for ANZ EasyTransact today by calling 13 47 43 (option 1, weekdays from 8.30am to 6.30pm (AEST) or completing a Registration Form and returning it to us.

Alternatively, if you are new to ANZ Smart Choice, you would have been automatically registered and can log in as soon as you receive your User ID and password.

2. Once your registration is complete, you will be sent your User ID and password via email.
3. Log into ANZ Easy Transact at <https://www.superchoice.com.au/anz>

Forgotten your User ID or password?

Contact the Employer Services on 13 47 43 (select option 1), weekdays from 8.30am–6.30pm (AEST).

Adding new members

1. Click on the **Members** option on the main menu.
2. Click on **New Members** and click **Add**.
3. Select the fund from the drop down menu and click **Continue**.
4. Complete all details for the new member.
Note: All compulsory fields are highlighted blue.
5. Click **Submit Now**.

If you wish to enter other new members, repeat the process, or click **Return** to go back to the 'New Member Application Status Summary' Page.

The new member process is now complete.

If you wish to add a member to a choice fund, you will need to link your employer plan to the choice fund before adding the new member. Refer to 'Linking Choice Funds to your employer plan' (Page 7) for information on how to complete this step.

Creating a Contribution Schedule

In order to submit contributions on ANZ EasyTransact, you need to create a Contribution Schedule. This only needs to be completed once, as part of the initial set up process.

To create a schedule:

1. Click on the **Contributions** option on the main menu.
2. Click **Add**.
3. Complete the:
 - a. schedule name;
 - b. schedule type (select Direct Entry or Payroll Upload);
 - c. submission period (select the period you are paying for e.g. monthly);
 - d. next start date (this is the first day of the period you are paying for).
4. Click **Save**.
5. Select the members you are making a payment for either by ticking each member individually or click **Select All**, then click **Save**.
6. This will take you to the 'Contribution Schedule Maintenance' screen.
7. Click **Return**.

Note: That you will only need to create a schedule once.

For future contributions you need only click **Begin** and complete the following steps.

Processing a Contribution Batch

1. Click **Begin** on the 'Contribution Summary' page.
2. Enter the contribution amount for each member you are making a payment for.

Click **Calculate Totals**. Click **Save and Continue** after entering each member's contribution.
3. You will be prompted to enter your password. Enter your password and confirm the amount.
4. Click **Transmit Batch**.

For employers using employer initiated Direct Debit, the process is now complete.

For employers using Direct Credit or BPAY®:

5. This will take you to the 'Batch Confirmation' screen.
6. Click **Payment Instructions**
7. Note down the information below which will be required when paying for your contribution batch:
 - a. Total Amount Payable
 - b. BSB and Account Number if using Direct Credit
 - c. Transaction Reference Details
 - d. Biller Code and Customer Reference Number (CRN) if using BPAY®.

Paying for your Contributions

There are 3 methods that can be used to pay for contributions:

- **Direct Debit** – (Employer initiated), money will only be debited from your account when you have approved the payment of your batch.
- **Direct Credit** – Monies are transferred from your company's account once contributions have been authorised and confirmed.
- **BPAY** – An electronic bill payment system which allows payments to be made through a financial institution's online or telephone banking facility to merchants who are registered BPAY billers.

Employer initiated Direct Debit

1. After transmission of your batch you will be redirected to the 'Batch Confirmation' page.
2. Click **Return** where you will be directed to the 'Contribution Summary' page.
3. Review and ensure that your batch has moved to a 'Confirmed' status. **Note:** if submitting funds to external (choice) funds the status will move to 'Submitted' and then confirmed, after 6–7 business days.
4. Your Direct Debit payment will be processed.

Direct Credit

1. On 'Contribution Summary' page click **Pending Payment Clearance**.
2. Click **Payment Instructions**.
3. Select the bank account and reference details to make payment.
4. Once ANZ has confirmed that the contribution data and payment has been received, the batch will move to a 'Confirmed' status, and member contributions will be allocated.

Note: If we do not receive payment within seven days, your ANZ EasyTransact Contribution batch will be cancelled.

BPAY

1. On the 'Contribution Summary' page, click on **Pending Payment Clearance**.
2. Click **Payment Instructions**.
3. Use the Biller Code and Customer Reference (CRN) details to make your payment from your financial institution.
4. Once ANZ has confirmed that the contribution data and payment has been received, the batch will move to a 'Confirmed' status, and member contributions will be allocated.

Note: For all payment methods – If you see 'fund rejected' or your status does not change to 'Confirmed' please contact Employer Services on 13 47 43 (select option 1) weekdays from 8.30am to 6.30pm (AEST).

Need assistance?

If, at any stage, you wish to speak to an Employer Services consultant please call 13 47 43 (select option 1) weekdays between 8.30am and 6.30pm or email EasyTransact@anz.com

Exiting a member

Note: You should only exit a member from ANZ EasyTransact when they have ceased employment and all contributions for that member have been paid. This is important as contributions cannot be paid to a member with status of 'Exited'.

1. Click **Exit Members** on the main menu. You are now in the 'Status of Member Exits' screen.
2. Click **Exit Member**.
3. Enter the surname of the member you wish to exit and then click **Search**.
4. For ANZ members, complete the 'Date left employer' and 'Exit reason' fields and then click **Exit Member**. For choice members, proceed to Step 6.
5. If all details are correct click **Yes** to exit member or **No** to change details.
6. Continue this process until you have exited all the necessary members.

Linking Choice Funds to your employer plan

To enrol a Choice of Fund member via ANZ EasyTransact, you will be required to link your employer plan to the Choice Fund before you can make contributions on behalf of that employee.

1. On the main menu, select **Choice of Fund**.
2. Click **Link to Choice Funds** on the menu option.
3. Enter the SPIN, USI or ABN number for the fund.
4. Click **Link** or if the payment method is unknown by ANZ EasyTransact, select **EFT**.
5. Click **Continue**.
6. Ensure all payment details are provided for the new Choice fund if required.
7. For self-managed super funds, please ensure bank details, email address and electronic service address (ESA) are provided if payment method is EFT.
8. Click **Request**.

Definitions

| | |
|--|---|
| Australian Business Number (ABN) | The term used to describe a unique 11 digit number that identifies your business or organisation to the government and community. |
| BPAY® | The term used to describe an electronic bill payment system which allows payments to be made through a financial institution's online or telephone banking facility to merchants who are registered BPAY billers. |
| Choice | The term used to describe a contribution that will be paid to a fund other than your default fund. |
| Direct Credit | The term used to describe monies transferred from your company's account once contributions have been authorised and confirmed. |
| Direct Debit | The term used to describe monies automatically debited out of your company's account once contributions have been authorised and confirmed. |
| Electronic Funds Transfer (EFT) | The term used to describe an electronic transfer of funds. |
| Electronic Service Address (ESA) | The term used to identify where contribution messages are to be sent. |
| Exit Member | The term used to remove a member from your plan, usually an exiting employee. Includes employees who subsequently elect Choice of Fund. |
| New Member | The term used to describe the addition of a new member into the plan, usually a new employee that qualifies for superannuation. |
| SPIN – (Superannuation Product Identification Number) | The term used to describe a unique code used to identify a super fund. All public, corporate and industry super funds will generally have a SPIN and can be easily linked using this number. |
| Total Amount Payable | The term used to describe the amount payable from you after each contribution. |
| Tax File Number (TFN) | The term used to describe the number issued by the Australian Taxation Office (ATO) to recognise an individual or organisation for taxation purposes. |
| USI (Unique Superannuation Identifier) | A unique code used to identify a super fund (except SMSFs) or a specific super product within a large fund. |

Need assistance?

If, at any stage, you wish to speak to an Employer Services consultant please call 13 47 43 (select option 1) weekdays between 8.30am and 6.30pm or email EasyTransact@anz.com

ANZ Employer Services



13 47 43 (select option 1) weekdays between 8.30am and 6.30pm (AEST)



OnePath Custodians Pty Limited
242 Pitt St, Sydney NSW 2000



02 9234 6668



easytransact@anz.com



anz.com