



# Information for small businesses

## Why has the Australian Government established the Small Business Superannuation Clearing House?

The Australian Government offers a free online clearing house service to small businesses with fewer than 20 employees. The Small Business Superannuation Clearing House (the Clearing House) is designed to reduce red tape and compliance costs for small businesses when meeting their superannuation guarantee obligations. As part of these obligations, businesses may need to make superannuation contributions to numerous superannuation funds. This process can be time consuming and result in increased administrative costs.

## What does the Clearing House do?

The Clearing House, administered by Medicare Australia, lets you pay your superannuation contributions to a single location.

You register your employees' superannuation fund details and superannuation contribution amounts with the Clearing House for processing. The Clearing House then distributes the superannuation contributions to the relevant superannuation funds.

## What are the key features of the Clearing House?

- It's free, simple to use and optional.
- You only have to make one electronic payment to the Clearing House. You transfer superannuation contributions for all your employees in a single transaction to a single location.
- It reduces administrative burden by minimising the time and paperwork involved in paying contributions to numerous superannuation funds. Once set-up, it only takes a few minutes to use the Clearing House. Each time you make a contribution, your employees' preferences are already pre-populated. You only need to enter the contribution amounts. A payment option is also available for you to nominate a regular contribution amount for an employee.

- It helps you meet your superannuation guarantee obligations.
- Reporting capabilities allow you to obtain a record of your contribution history whenever you need it.

## How do I know if my business is eligible to use the Clearing House?

The Clearing House is available to employers with fewer than 20 employees. An employee is defined as an individual who is employed on a full-time, part-time or casual basis.

Eligibility for the Clearing House is measured each time you use the service.

## How do I register to use the Clearing House?

1. Go to [www.medicareaustralia.gov.au/super](http://www.medicareaustralia.gov.au/super) and register your business details. A user ID and link to set-up your password will be emailed to you. Once you receive these details, logon to the Clearing House to finalise your registration.
2. Enter the details for each of your employees. Completing these details will take approximately three minutes for each employee and only needs to be done once. The details will then be pre-populated each time a contribution is made.

The contribution amounts of each employee are entered and submitted to the Clearing House. The system will generate the total contribution amount required to be paid to the chosen superannuation fund.

## Why is the Clearing House limited to employers with fewer than 20 employees?

The Australian Government introduced the Clearing House for small businesses. The definition of a small business is an employer with fewer than 20 employees.

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### Will details of previous employees remain visible in the Clearing House?

Your previous employees continue to remain visible in the Clearing House through a separate employee listing. This gives you the flexibility to reactivate employees if required. Medicare Australia also maintains full audit logs.

### How do I make a payment to the Clearing House?

1. Key in the 'from' and 'to' dates that your payment will cover and the system populates all employees for that period.
2. Key in the dollar amount to be paid per employee (if a standard amount, the field can also be pre-populated).
3. You then make a single payment to the Clearing House. The Clearing House distributes the money to the relevant superannuation funds once a match is made with your deposit and the contribution instruction.

### How often can I make payments?

You can make payments as often as you like.

Once the dollar amount matches the contribution amount, the money will be disbursed.

### When is my superannuation guarantee obligation discharged?

Once payment for the contribution instruction amount is accepted by the Clearing House, your superannuation guarantee obligation is discharged—you no longer need to wait until the contribution is accepted by the superannuation fund. For more information about superannuation guarantee obligations, go to Employers superannuation essentials on the Australian Taxation Office (ATO) website at [www.ato.gov.au](http://www.ato.gov.au)

### What reports are available?

Once you have made a payment, a report is available within the 'Instructions history' tab on the employers main page of the Clearing House website.

### For more information

Online [www.medicareaustralia.gov.au/super](http://www.medicareaustralia.gov.au/super)

Write **Medicare Australia**  
**GPO Box 9822**  
in your capital city

Call **1300 660 048\***

Email [SBSCHEnquiries@medicareaustralia.gov.au](mailto:SBSCHEnquiries@medicareaustralia.gov.au)

If you need help translating this information call the TIS on **131 450\***.

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