MLC EmployerPay

Employer User Guide

Preparation Date
January 2024

Important information

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MLC EmployerPay (the Site) is provided by SuperChoice Services Pty Limited (ACN 109 509 739) (SuperChoice) which is not part of the Insignia Financial Group. The Site is accessed to make superannuation contributions, which are then disbursed by a clearing house facility. The clearing house facility is provided by SuperChoice's affiliate, PayClear.

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Contents

Introducing MLC EmployerPay

Welcome to MLC EmployerPay, your solution for submitting employer contributions through an industry accredited gateway using legislated formats and messaging protocols.

About this guide

Audience

MasterKey Business Super (MKBS) employer clients that use the MLC preferred clearing house solution, MLC EmployerPay, and any internal teams supporting these clients, are the intended audience for this guide.

Some topics in the guide are aimed at specific roles, when that is the case, the role is highlighted at the start of a topic.

Prerequisites

This guide assumes that MKBS employer client users of MLC EmployerPay are registered to use the system. For more information about registration contact your Relationship Manager (RM) or email us at mkbsemployerpay@mlc.com.au.

How to get help

If you have questions that this guide does not answer, you have the following options:

- Your Relationship Manager
- Email us at mkbsemployerpay@mlc.com.au
- MLC general enquiries 132 652 between 8am and 6pm AEDT Monday to Friday

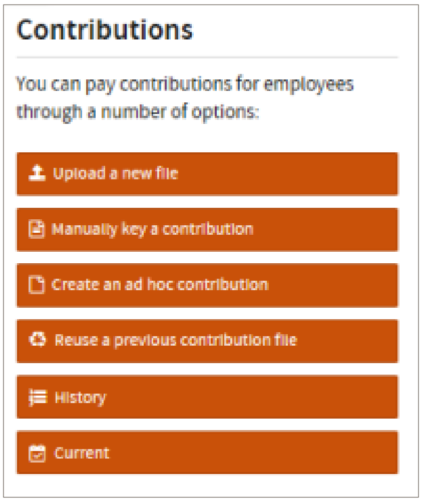
System overview

There are three key functional areas of MLC EmployerPay. The options available to you to perform certain actions will depend on your level of access.

1. Contributions

Contributions functions include:

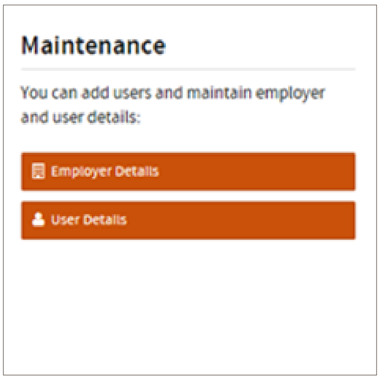
- **Upload a new file**: Upload contribution files extracted from your payroll system.
- **Manually key a contribution**: Provides a contribution grid, populated with your employees, with no contribution amounts entered.
- **Create an ad hoc contribution**: Provides a blank contribution grid with no employees populated.
- **Reuse a previous contribution file**: Provides a contribution table with previously submitted contribution amounts for your active employees as the template for the next contribution file.
- **History**: View previous contribution files and those you're currently working on for basic reporting and status information.
- **Current**: View files started and yet to complete or the last recent, completed file.



2. Maintenance

Maintenance functions include:

- **Employer Details**: Add and maintain employer contact, address, payment, and other information about the organisation.
- **Member Details**: Add and maintain member, contact, employment, fund, and employer information.
- **User Details**: Add and maintain contact details and other information and create new users for the organisation (depending on your access level).

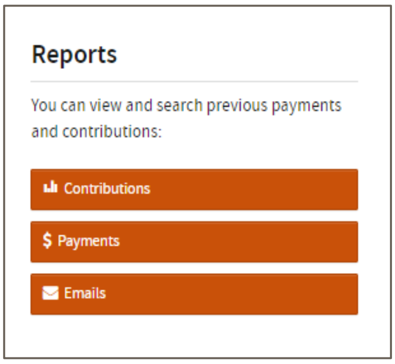


Disclaimer: Changes to employees' names and dates of birth must comply with our Anti-Money Laundering & Counter-Terrorism Financing (AML/CTF) obligations, see Creating and maintaining users for more information.

3. Reports

Reporting functions include:

- **Contribution report**: Allows a user to produce reports on super contributions, member registration requests (MRRs), refunds and more.
- **Payment report**: Includes a historical listing of contributions payments made and received by the business.
- **Emails** Users are able to view and resend emails.



Getting started

System requirements

MLC EmployerPay has minimum browser requirements to allow the upload of contribution files. For further information contact us or your Relationship Manager for assistance.

The latest versions of these browsers are supported:

- Microsoft Edge (the version using the Chromium engine)
- Google Chrome
- Firefox

Multi-factor authentication

Multi-factor authentication (MFA) adds an additional layer of security to the MLC EmployerPay portal. To complete multi-factor authentication, a temporary verification code will be sent to your registered email address prompting you to authenticate yourself.

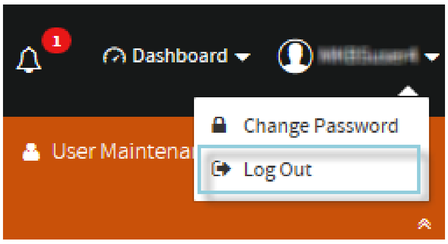
You'll receive an MFA prompt whenever you log into MLC EmployerPay using a different browser, on a new device or when you log in to the portal for the first time.

Logging in

1. Access MLC EmployerPay using the URL you have been given.
    - For MasterKey Business Super clients, your URL is http://www.employerpay.com.au/MasterKey
2. Enter your **Username** (as noted during registration) and **Password** (set during registration)
   Note: Passwords are case sensitive.
3. Click **Log in**.
4. If this your first time logging in, you will also need to complete MFA authentication. If not, login is complete, and you will see the landing page of MLC EmployerPay.

Logging out

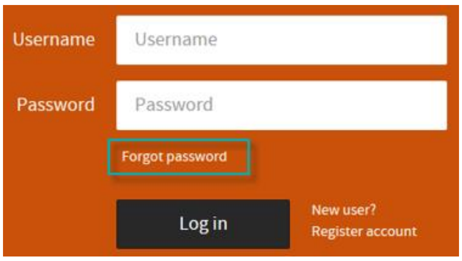
1. Navigate to the User ID drop-down in the title banner and select **Log Out**.



2. You will be returned to the MLC EmployerPay log in page to confirm your logout.

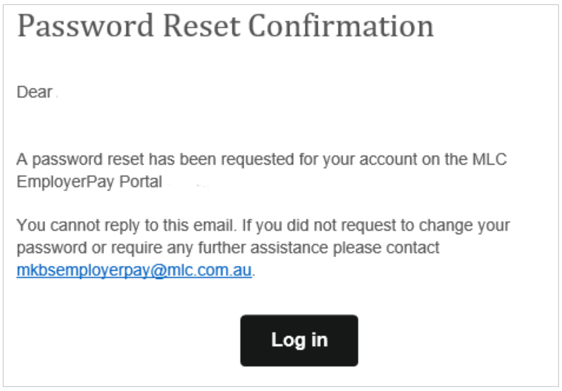
Forgot your password

1. If you have forgotten your password, navigate to the MLC EmployerPay log in page and select Forgot password.

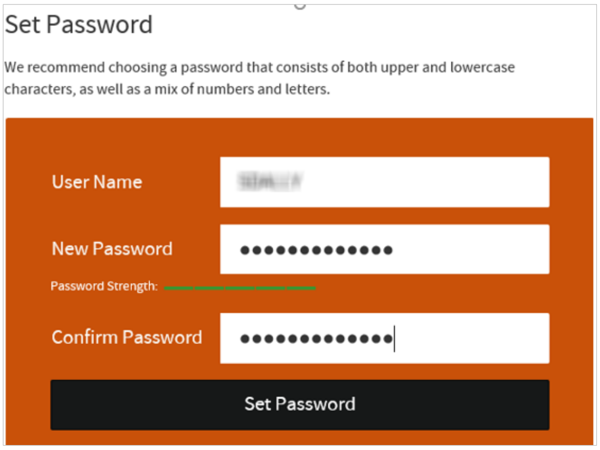


2. At the prompt, enter your **Username** and click **Submit**.

3. You will receive an email to your registered email address containing a link to set your new password.



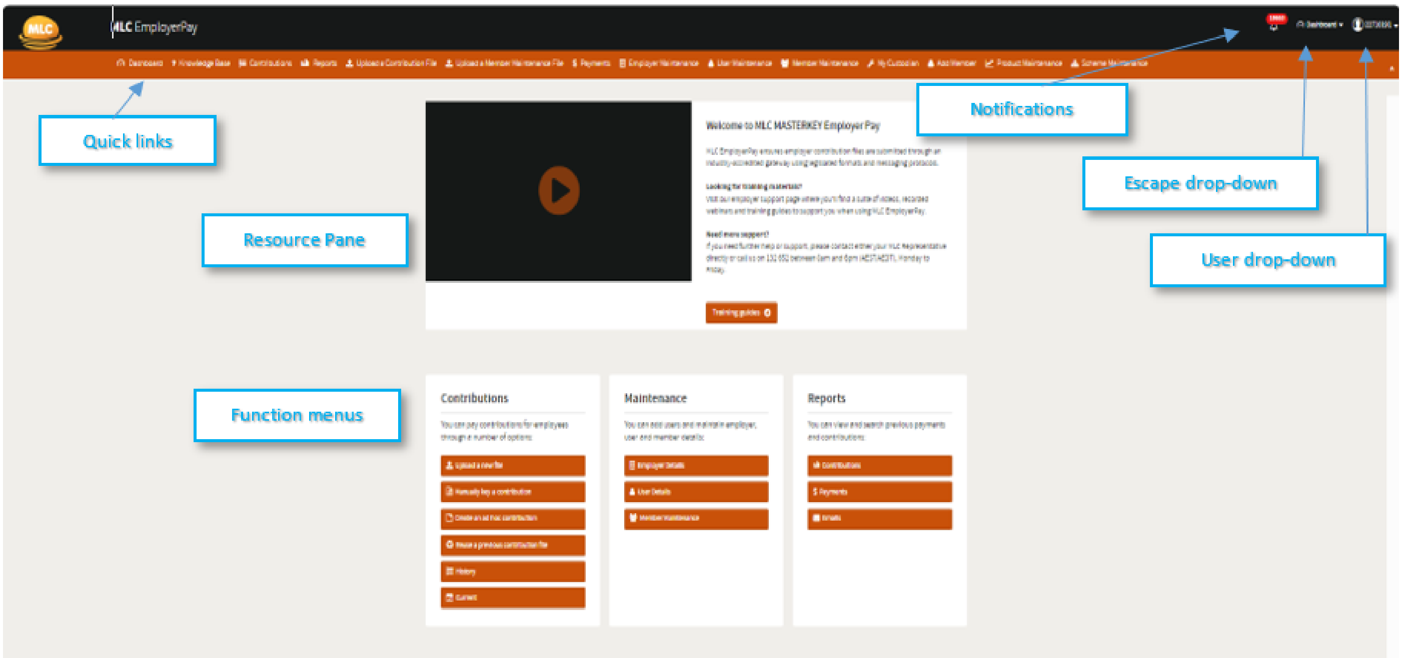
4. Follow the link in the email and enter your **Username** and your new **Password**.



5. After resetting your password, you will be prompted to compete MFA authentication when you log in to the portal.

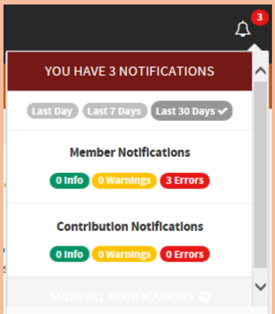
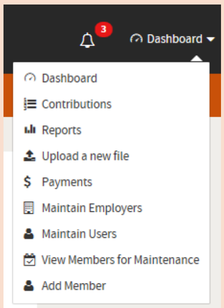
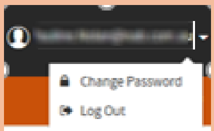
What is the dashboard?

When you enter MLC EmployerPay, you will see the dashboard which gives you several navigation options:



Note: All dashboard access points are dynamic, what you see depends on your user role. This means that your dashboard may look slightly different to the training materials or to your colleagues' dashboard.

Dashboard elements

Element	Purpose
Quick links toolbar	A collapsible toolbar that includes frequently used navigation options. **Note:** This toolbar adjusts to the size of your screen.
Notifications indicator	An icon with a number counter display to alert when notification messages are present and require action. Click on the icon for more information about the date and type of notifications. Drill down further for more detail about the warning or error and to fix and clear the errors. 
Escape drop-down	From anywhere in the system, click on this dropdown to navigate to other functions. 
User drop-down	From anywhere in the system, it shows the user ID of the person logged in. You can click on the drop-down to log out at any stage. You can only change your password when in dashboard view. Click on the dropdown to change your password. 
Resources pane	Includes access to training videos, training materials and other relevant links.

Function menus	The key to doing your work in MLC EmployerPay. The three functional areas include navigation options to a range of activities to submit your contributions, perform maintenance and reporting. **Note:** What you see in a menu is based on the access you have been granted and the functions that you need to perform. This means that your dashboard may look slightly different to the training materials or to your colleagues' dashboard.

User roles

This table outlines the user roles available in MLC EmployerPay.

<table>
<tr><th>Role suitable for…</th><th>Purpose is to…</th><th>Description</th></tr>
<tr><td>ADMINISTRATOR
• Operations Management
• HR Coordinator
• Technology (IT)</td><td>Maintain employers and users of the system.</td><td>This role can:
• Add, edit, reset passwords for users
• Add, edit, deactivate employers
This role can't:
• Change ABN or Employer Name
• Upload, submit or view contributions
• Download and view submissions history
• Run reports/create custom reports
• View payment information and history
• View or edit employee information</td></tr>
<tr><td>APPROVER
• Senior Payroll
• CFO
• Accounts</td><td>Sign off/approve a contribution submission.
Note: Allows for added security and approval of payments for separation of duties.</td><td>This role can:
• Submit and view contributions
• Download and view submissions history
• View employee, employer, and user information
• Run reports/create custom reports
• View payments information and history
This role can't:
• Edit employee information
• Manage users or employer information
• Upload contributions</td></tr>
<tr><td>CLERICAL
• Payroll Officer
• Junior Payroll Admin</td><td>Allow for:
• Upload contribution files, and
• View/edit employee data</td><td>This role can:
• Upload and view contributions
• Create manual contributions
• Download and view submissions history
• View employer and user information
• Run reports/create custom reports
• View payments information and history
• View/edit employee information
This role can't:
• Manage users or employers
• Submit contributions</td></tr>
<tr><td>VIEWER
Staff requiring access for reporting</td><td>View only with access to view all data aspects.</td><td>This role can:
• View contribution grid data
• Download and view submissions history
• Run reports/create custom reports
• View payments information and history
This role can't:
• Manage and view users or employers
• Upload or submit contributions
• Edit employee information</td></tr>
</table>

Creating and maintaining employers

Introduction

The Maintenance section lets you update information about your business. This includes contact details, payment details and managing funds (including SMSFs).

If you upload contribution files created by your payroll system to MLC EmployerPay, check that any changes to employer information are also in the uploaded files.

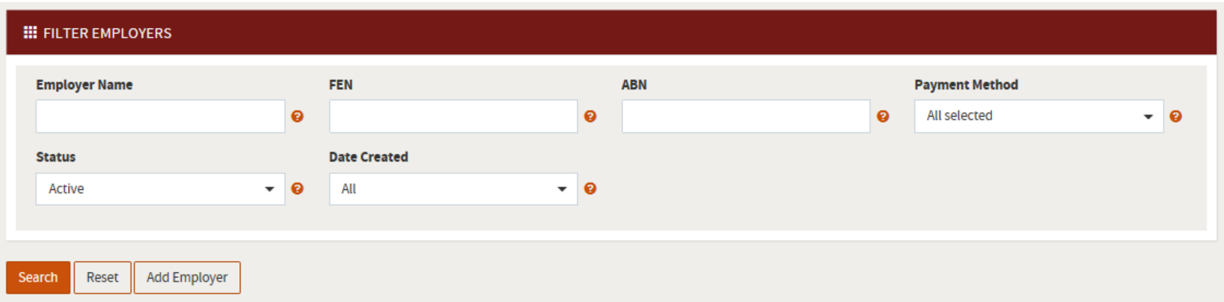
The changes you make to employer details in MLC EmployerPay only update the details in this system. To have employer changes reflected in your plan, you will need to submit a request to your Super contact.

Who

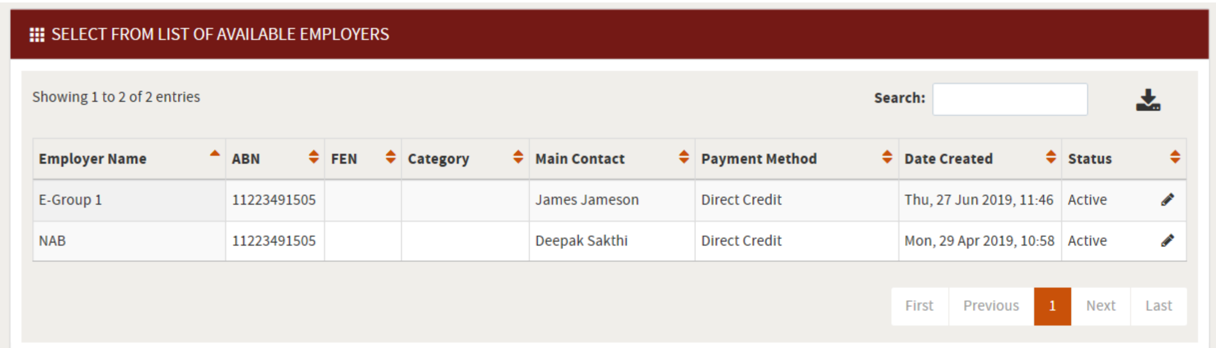
Users who can perform the functions described in this section are users with **Administrator** permissions. For more information about the different permissions, see User roles.

Maintain an employer

1. Select **Employer Details** from the **Maintenance** menu or **Employer Maintenance** from the quick links toolbar.
2. Select **Search** to bring up a list of linked employers.



3. Click to select the employer to update from the list.



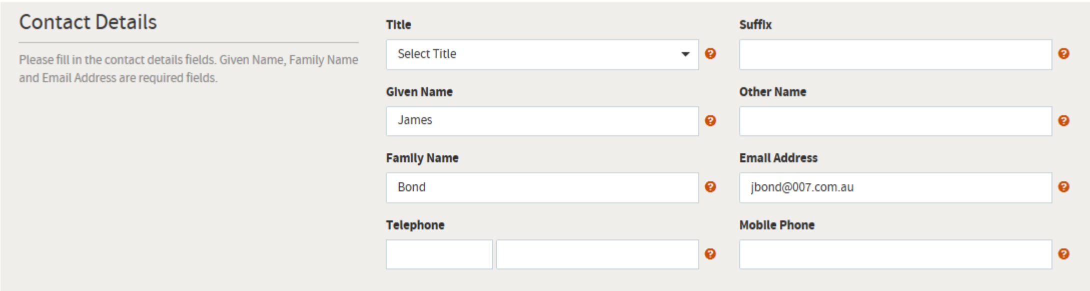
4. The Employer Details page will display.

Note: Where any changes are made, before navigating to a different tab or section, remember to select **Save** at the bottom of the page.

Employer details

Amend contact details

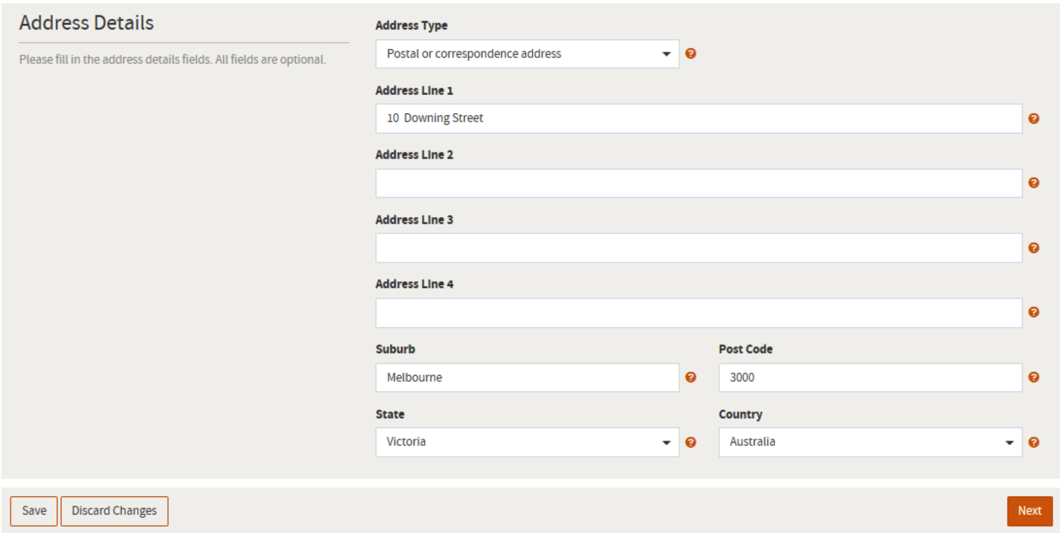
You can change all contact details on this page. Given name, Family name and email address are required fields.



Note: The details entered here will be treated as the **main contact** details for the employer.

Amend address details

You can change all address details on this page.



Payment details

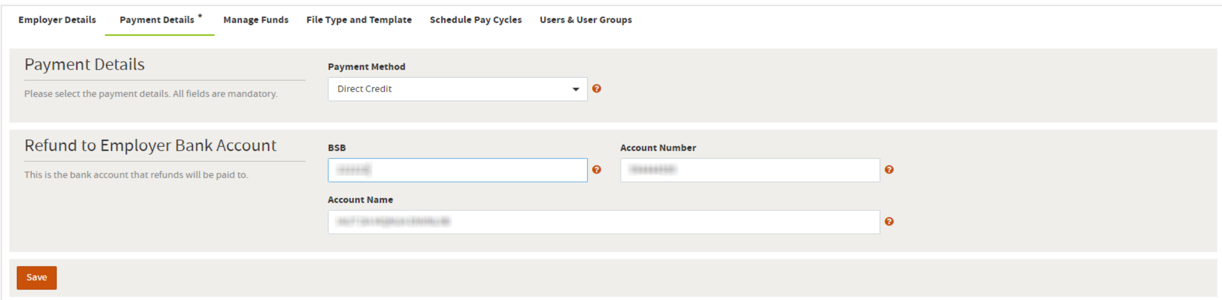
You can choose to pay by Direct Debit or Direct Credit in MLC EmployerPay.

- If paying by Direct Credit, you will be given the bank account details needed to make payment for your contributions after each submission.
- If paying by Direct Debit, you will be asked to enter a BSB, Account Number and Account Name. This is the account that will be debited automatically after each submission.

Amend refund bank account

You can change the destination bank account for any refunds you might receive from your contribution submissions.

1. Navigate to Employer Maintenance > Select the employer > Select the **Payment Details** tab
2. In the **Refund to Employer Bank Account** section, enter the BSB, Account Number and Account Name, as required.



3. Select **Save** to make the changes.

Important: If you want to change the bank account a refund will go to, you will need to make this change in EmployerPay ***before*** you make your next submission. If you make your submission before you update your refund bank account, then any refunds associated with contributions in this submission will be paid to the former account

Manage funds

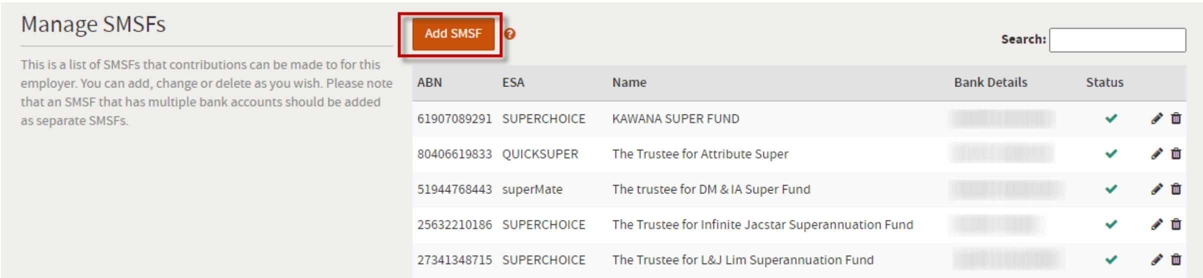
Manage self-managed super funds (SMSFs)

You can add, edit, and delete SMSFs.

However, you can only edit the SMSF ESA. If you need to make changes to any other fields associated with an SMSF, then you'll need to delete and re-add the SMSF. I.e., amending bank account information can't be done by editing an SMSF.

Add SMSF

1. Navigate to Employer Maintenance > Select the employer > Select the **Manage Funds** tab.
2. Scroll to the **Manage SMSFs** section.
3. Select **Add SMSF**.

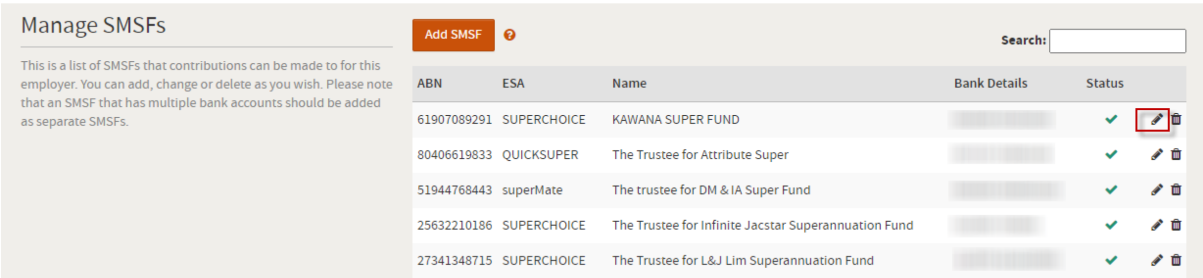


4. Enter the ABN, ESA (select from the dropdown menu) and bank details.
5. Click **Save** when complete

Note: MLC EmployerPay searches the ATO database for the SMSF name and compliance status and populates the Fund Details page automatically.

Edit SMSF

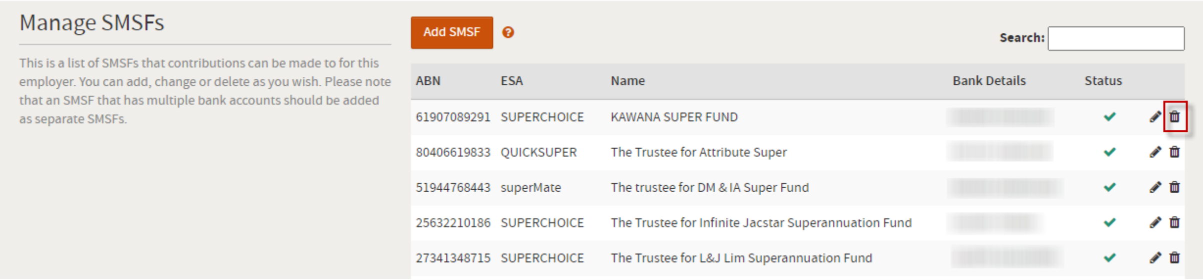
1. Navigate to Employer Maintenance > Select the employer > Select the **Manage Funds** tab.
2. Scroll to the **Manage SMSFs** section.
3. Locate the SMSF you wish to edit and click the **pencil** icon.



4. Select the correct ESA from the dropdown menu.
5. Click **Update**.

Delete SMSF

1. Navigate to Employer Maintenance > Select the employer > Select the **Manage Funds** tab.
2. Scroll to the **Manage SMSFs** section.
3. Locate the SMSF you wish to remove and click the **bin** icon.



4. A confirmation screen will pop up to confirm you wish to delete the SMSF, click **OK** to continue.

Creating and maintaining users

Introduction

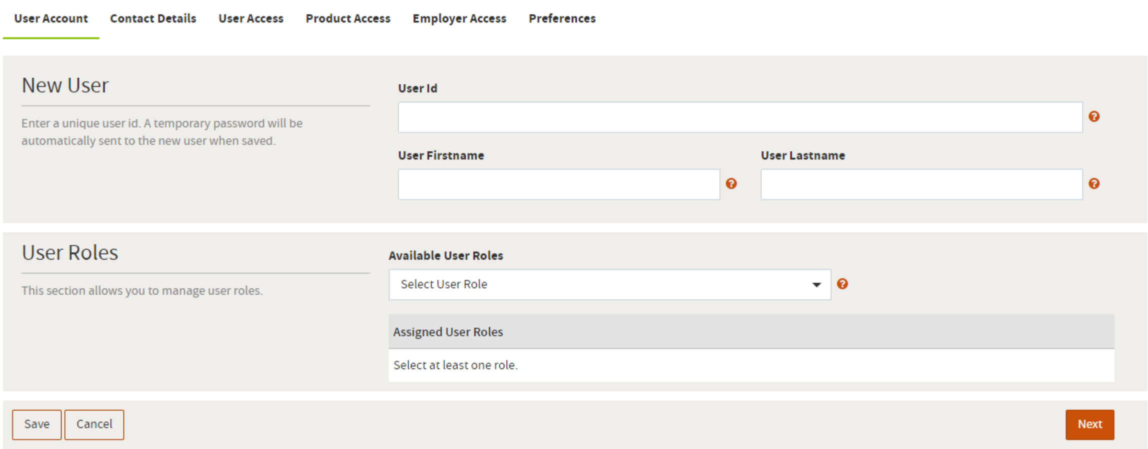
The User Maintenance menu lets you set up and manager users' account details and access in MLC EmployerPay.

Who

Users who can perform the functions described in this section are users with **Administrator** permissions. For more information about the different permissions, see User roles.

Create new users

1. Select **User Maintenance** in the quick links toolbar.
2. Select **Add User** from the User Maintenance page.
3. Use the tabs at the top of the page to navigate to each section.
4. In the **User Account** tab, enter the individual's user ID (this will be their username used to log in), first name and last name.

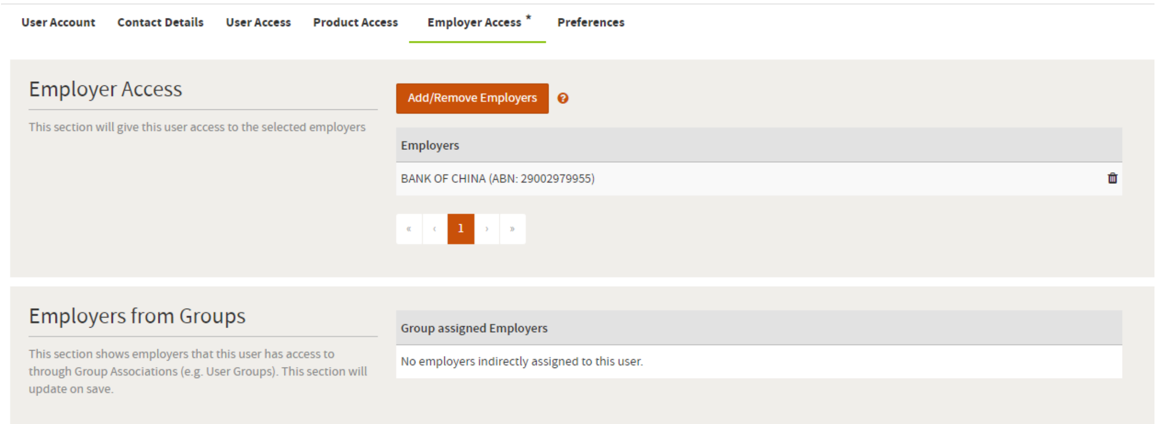


Note: We recommend that the User ID is set as the email address of the user being created, but it can be any unique identifier that's easy to remember. The User ID is the username entered when logging into the portal.

5. Select one or more of the permission types under **User Roles**. For more information about the different permissions, see User roles.

Note: A single user can be assigned one access level to allow for segregation of duties, or multiple access levels depending on the functions they are required to perform.

6. In the **Contact Details** tab, enter the contact details for the user (email address is the only mandatory field).
7. In the **Employer Access** tab, add or remove employers you wish the user to have access to.

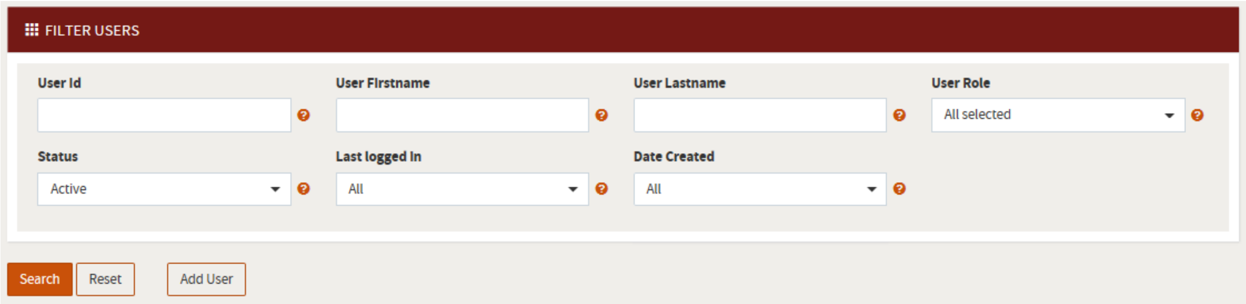


8. Select **Save** to create the new users.

Maintain existing users

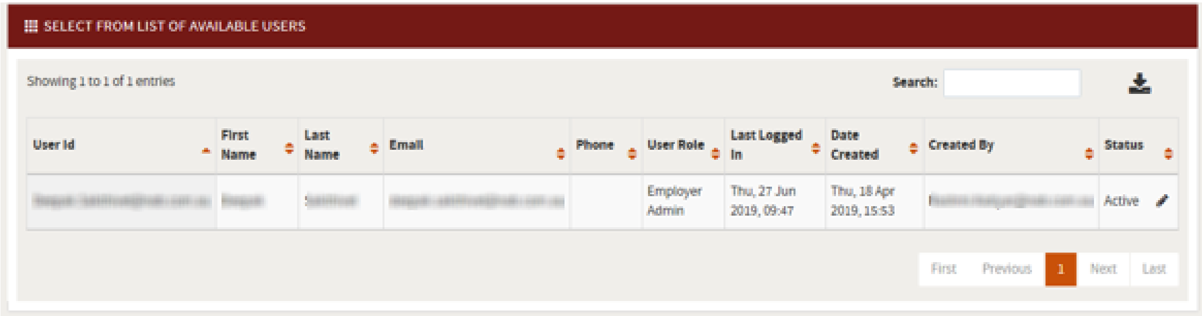
You can manage the details associated with your users, including updating contact details, amending permissions and deactivating users.

1. Select **User Maintenance** in the quick links toolbar.
2. Select **Search** to bring up a list of your users.



3. From the list, place your curser on the **User ID** and click in the row to select the user you wish to update.

Note: If you have a lot of users, use the filters to refine your search, such as **User Last Name**.



4. Once you've selected the user to edit, use the tabs at the top of the page to navigate to each section and make the required changes.

Note: Any fields you can click into can be amended, but some will be greyed out and are unable to be changed (i.e., User ID).

Amend user permission

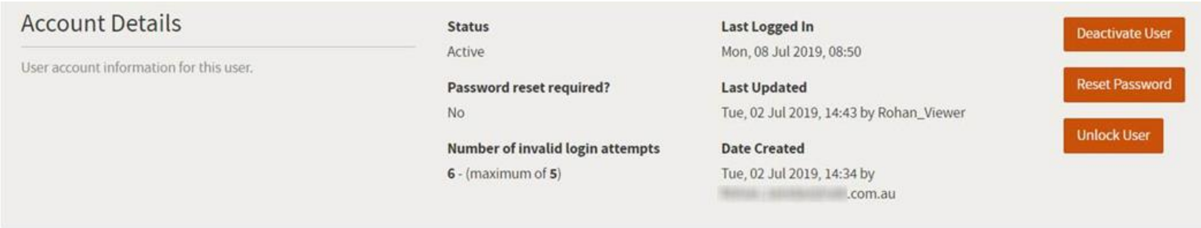
Select the new role from the Available User Roles drop-down list. For more information about the different permissions, see

1. User roles.
2. Select Save to save changes.

Note: If you've made changes to your own permissions, you'll need to log out of the portal and wait 15 minutes before you log back in before the changes will apply. If you've made changes to another user's permissions, they'll need to log out of the portal and wait 15 minutes before the changes will apply.

Account details

When performing user maintenance, under the **User Account** tab, a section called **Account Details** gives you the ability to perform some additional functions such as deactivating a user, resetting a password, or unlocking a user.



Deactivate user

Where a user no longer needs access to MLC EmployerPay, you can choose to deactivate their account to ensure that only the necessary people have access to the portal.

Note: User accounts can only be deactivated, *not* deleted. Once deactivated, a user account can be made active again if required.

Reset password

Where a user is unable to reset their password themselves (see Forgot your password), you can select **Reset Password** to trigger the email to the user which contains the link to set a new password.

Note: A Password Reset Confirmation email will be sent to the user's registered address, with instructions on how to set a new password. Ensure that the email address associated with the user is correct before triggering.

Unlock user

If a user attempts to log into MLC EmployerPay and is unsuccessful 6 times, the user account will become locked. Select **Unlock User** to return the number of invalid log in attempts back to zero (as shown in the image above).

Note: The option to Unlock User will only display when maximum invalid login attempts are exceeded.

Creating and maintaining members

Introduction

An important note about updating your employees' information.

Changes to how we receive your employees' information

To comply with our Anti-Money Laundering & Counter-Terrorism Financing obligations we can't automatically update your employee's name and date of birth through your submission.

To make these changes we need certified identification from the member to update our records. There may be a delay in updating their details until we receive the appropriate documents. Alternatively, if you have certified documentation to support the change and member consent to provide this to us.

What you need to do

When you need to change an employee's name or date of birth, contact MLC Wealth prior to making the change. For MasterKey Business Super you can email this to contactmlc@mlc.com.au.

For more information on the certified identification your employees can provide, you can view the Proof of Identity Guide available in the **Identification Forms** section of mlc.com.au for MasterKey Business Super.

Who

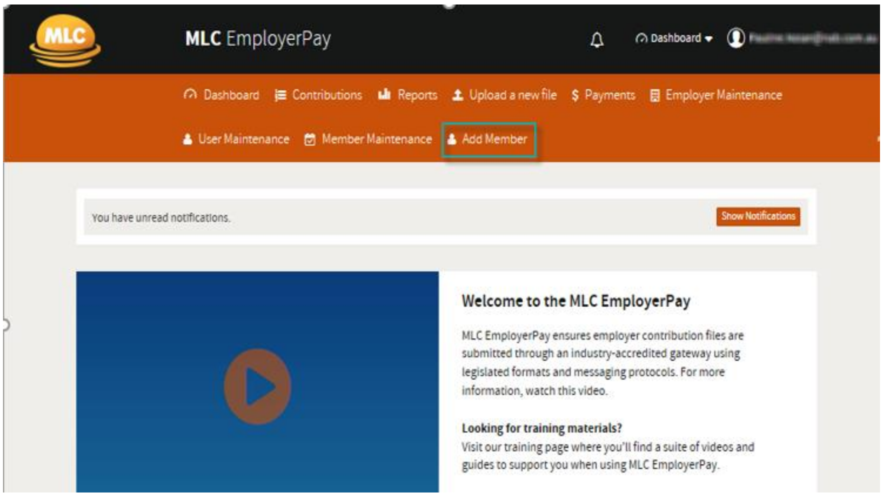
Users who can perform the functions described in this section are users with **Clerical** permissions. For more information about the different permissions, see User roles.

Adding a member

Make sure you have all the employee information you require before creating a member record. Mandatory data fields for default members can be found in Appendix A: Mandatory member data.

You can add members/employees prior to uploading or manually keying a contribution. A new member record can be created using the **Add Member** button in the bottom centre of the **Review** step. This function is also available from the **Add Member** button on the Dashboard view.

1. Navigate to the quick links toolbar and click **Add Member**.



2. Complete the employee's **Member Details**.

Note: Some sections and fields are not mandatory. If you miss a mandatory field, the system will alert you with a pop up indicating what the required field is before you save.

3. Complete the employee's **Contact Details**.

Note: See Appendix B: Detailed address guidelines for detailed address entry guidelines.

4. Complete the employee's **Employment** details.

Note: if you don't enter a valid pay group, an error message will let you know the value required for your employer.

5. Complete the **Product Details** for the employee. Select from MKBS Plan, Choice or Self- Managed Super Fund (SMSF):
   - For MKBS Plan, select the Plan and Member Group.
   - For Choice, select the Fund from the list returned.
   - For SMSF, enter the ABN, USI or name of fund to filter the list.

Note: If the fund is an SMSF and did not appear in the search results, you can Add an SMSF.

6. Complete the **Employer Details.** Select the correct employer from the **Search Employer** drop-down list.

Note: The Name, ABN and Fund Employer No fields are auto populated.

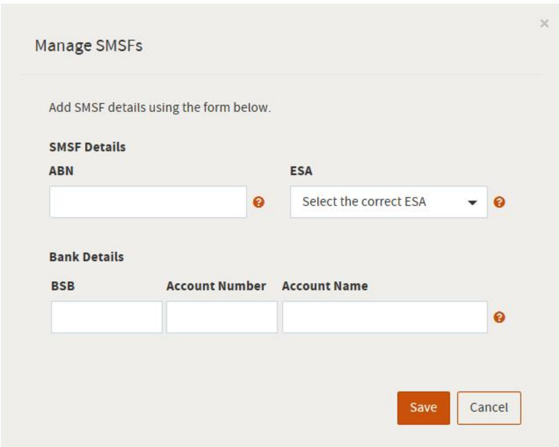
7. Click **Save** to save the new member details
8. Click the Confirm and Send button on the bottom right corner

Note: Provisional status is recorded for all new members until a contribution is submitted. Once the first contribution is submitted the member's status will change to Active.

Add an SMSF

If you are adding a new member who has an SMSF and it does not appear in the search results, you can add the SMSF.

1. In Add Member > Product Details > SMSF, click **Add SMSF**.
2. To add the SMSF, enter the **ABN**, **ESA** and **Bank Details** and click **Save**.



3. The system searches the ATO database for the SMSF name and compliance status and populates the Fund Details page.

Note: If you need to delete or amend an SMSF you should do this in Member Maintenance, see Manage self-managed super funds (SMSFs).

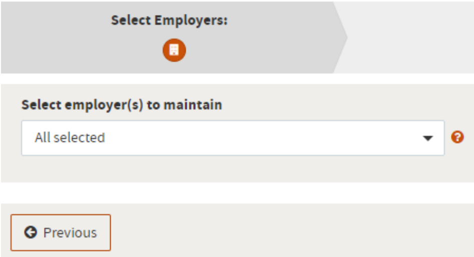
Amend a member

The Member Maintenance function allows an employer to maintain their member/employee details. If you upload contribution files created by your payroll system to MLC EmployerPay, employee detail changes should be included in the uploaded file rather than following the manual process below.

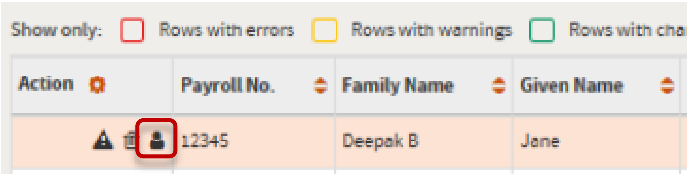
1. In the Dashboard view, navigate to the quick links toolbar and click **Member Maintenance**.

Note: If you have access to multiple employers, you will also need to select the relevant employer(s) at this step. You can select multiple employers, and all associated member records will display. If you select one employer, then only those members associated with that employer will be visible for maintenance. If you only have access to one employer, all members will be loaded, and you will go straight to the **Review** step.

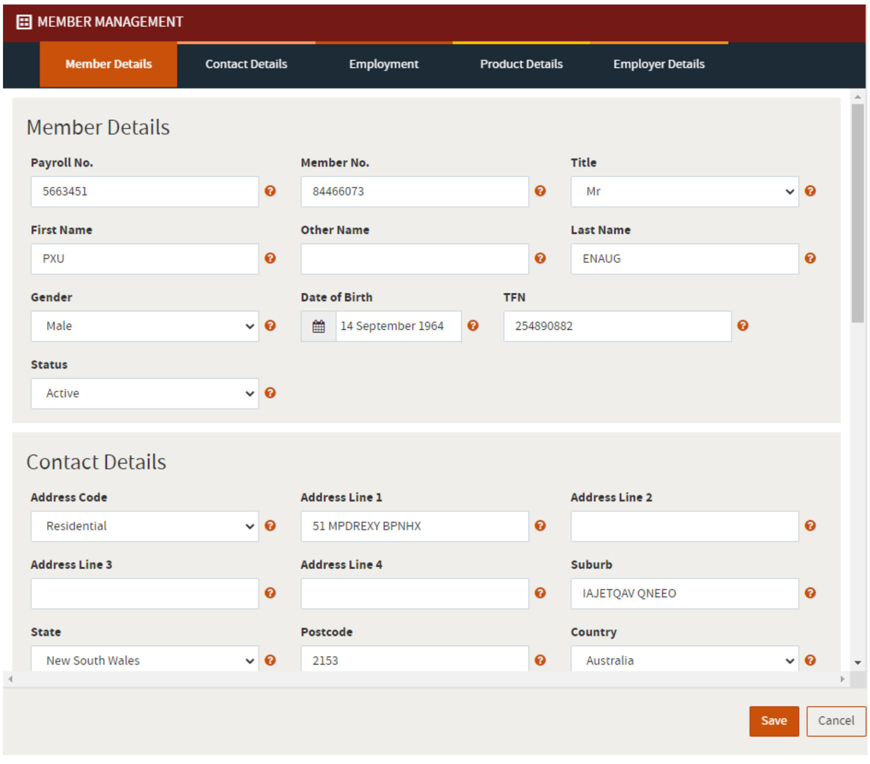
2. Click on the drop-down to open the menu, select the employer you wish to maintain and click **OK**.



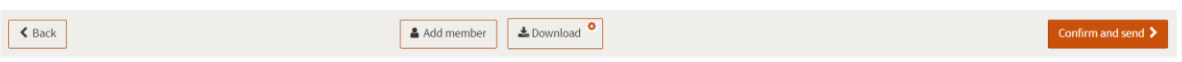
3. Click **Next** and **Next** again to display the grid.
4. Select the person icon in the **Action** column from the relevant member's row in the grid.



5. The member management pop up will display where you can make the required changes.



6. When the necessary changes have been made, click **Save**.



7. Click **Confirm and Send** to submit the changes

Note: Changes you make to a member's details will update their information in MLC EmployerPay at that point in time. Previous transactions will show in the Contribution history screens with the members' updated details. However, the reporting function allows you to view transactions so that you can see what was submitted under a member's details at the time of submission.

Remove a member from a submission

This function cannot be used to remove valid historic member records where the member may have had a different member number, payroll number or benefit category. The delete icon removes the member from a current submission only, i.e., if a file has already been submitted, the member is already in the database.

1. From the Dashboard view, navigate to the quick links toolbar and click **Member Maintenance**.
2. Click **Next**.
3. Search for the employee you wish to remove from the current submission.
4. Select the delete icon, in the **Action** column for the employee's row in the grid.

5. To confirm delete, click **OK**.

Exit a member

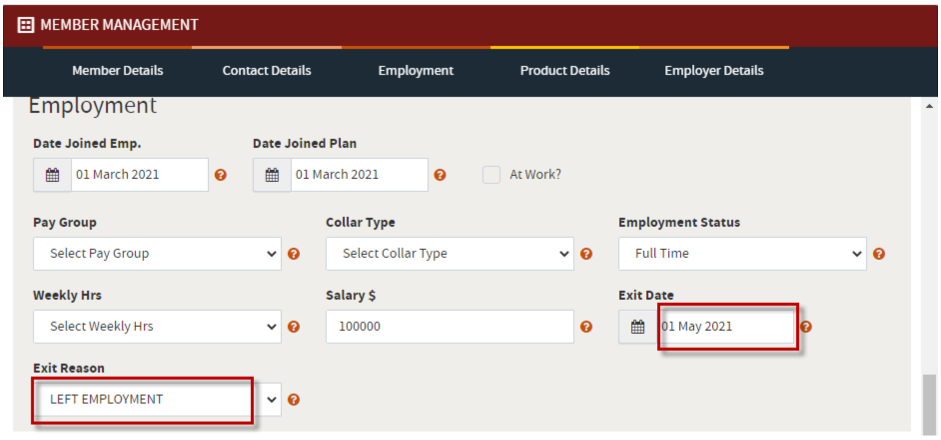
Before you exit an employee from the plan (default MKBS Plan member or Choice) you must have made the employee's last contribution or make it in the submission that you are terminating them in.

For example, if the employee terminates their employment on 1 February, but still has super payable, then don't exit them until you're paying their last contribution.

Note: If you upload contribution files created by your payroll system to MLC EmployerPay, employee detail changes should be included in the uploaded file rather than following the process below. Use the below reference to locate these fields in your payroll file:

Field Name	Conditional/Optional	Additional Rules
Exit Date	Conditional Optional	Must be provided when Exit Reason is provided.
Exit Reason	Conditional Optional	Must be provided when Exit Date is provided.

1. From the Dashboard view, navigate to the quick links toolbar and click **Member Maintenance**.
2. Click **Next** to show all member entries in the grid.
3. Search for the employee you wish to exit.
4. Select the person icon in the **Action** column in the employee's row in the grid.
5. Select the **Employment** tab.
6. Enter the date in the **Exit Date** field and select Left Employment from the **Exit Reason** drop-down menu



7. Click Save.
   Note: LFT will be recorded as the Exit Reason in the grid.
8. Click the Confirm and Send button on the bottom right corner.

This will update the database and send a Member Registration Request through to the respective fund notifying them of the change. The employee will be made inactive in EmployerPay overnight and no longer appear when you create a manual contribution. However, if you intend to create a contribution the same day, you can delete the member from the manual file when it loads.

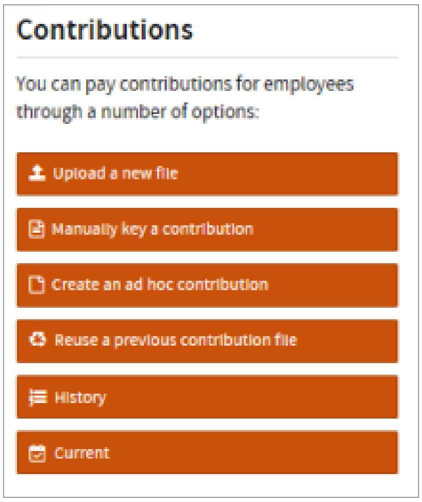
Note: For MasterKey Business Super (MKBS), exiting a default member closes the member's MKBS account, and they will be transferred to an MKPS account. No more contributions will be accepted for this MKBS account.

Submitting contributions

Introduction

The contribution menu has four options for submitting your data:

- **Upload a new file** – use this option if you are going to upload a file extracted from your payroll system. This file will need to be in SAFF format.
- **Manually key a contribution** – use this option to create an empty contribution table with your current employees in it. The amounts will be blank ready for you to enter the right information.
- **Create an ad hoc contribution** – use this option if you need to make an adjustment or fix an error. This option will give you a completely blank contribution table and you'll add the employee you want to make an adjustment to.
- **Reuse a previous contribution file** – use this option if your employees have similar contributions each cycle. Changes can be made to amounts before submission.



The contribution menu also offers the **History** option which shows previous submissions, and **Current** to view submissions in progress.

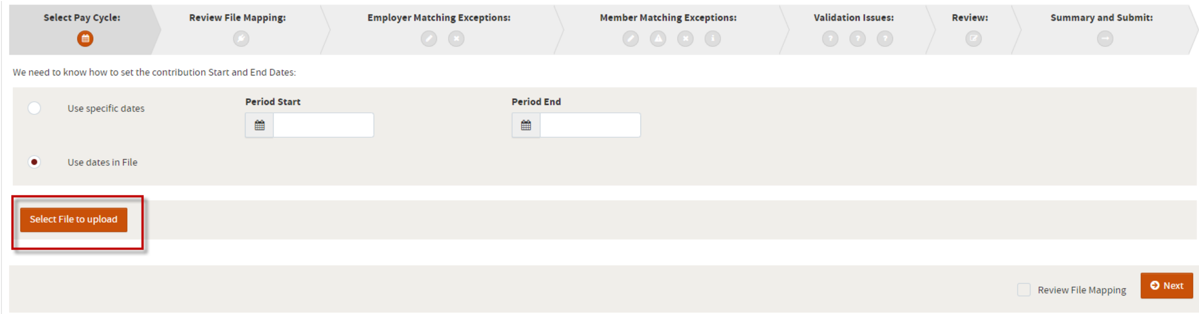
Who

Users who can perform the functions described in this section are users with **Clerical** and/or **Approver** permissions. For more information about the different permissions, see User roles.

The way user roles are set up in your organisation determines who will perform the actions described below, e.g., a Clerical user may perform upload and review tasks and an Approver may complete a final review and submission. In other organisations, a user may have Approver and Clerical permissions so will complete all tasks.

Upload a contribution

1. From the Contributions menu, select **Upload a new file**.
2. Define the dates that are applied to your contribution file:
   - Use specific dates option allows you to manually specify a Period Start and Period End date.
   - Use dates in File default option to use the dates that are present in the contributions file you are uploading.
3. Click **Select file to upload**.



4. Navigate to where you've saved your contribution file and click **Open**.
5. Click **Next** to upload your file.
6. If there are no errors in your file, you will proceed straight to the Summary and submit screen.
   If there *are* errors, you'll need to resolve the issues in the **Employer Matching**, **Member Matching** and **Validation Issues** screens as outlined in the following sections.

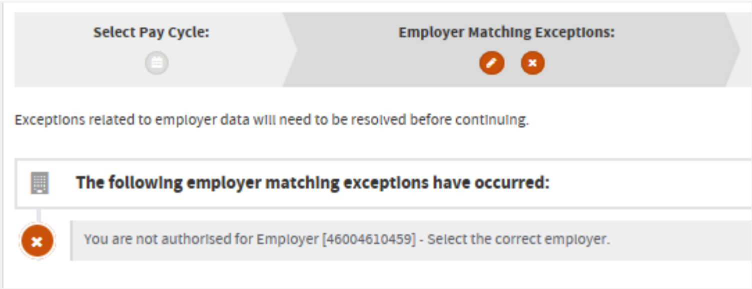
Employer matching exceptions

If the file you are uploading includes any lines where the employer ABN differs from the registered MLC EmployerPay employer ABN you are logged in for, it will present an Employer Matching Exception.

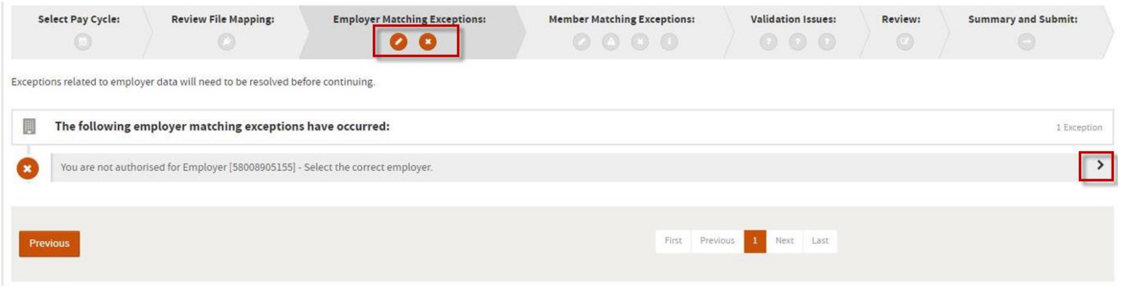
If prompted, it is important you select the correct employer as this selection will override the employer details in the file upload.

Note: This can occur if you process super contributions for more than one employer. Please check you have used the correct employer login details before proceeding.

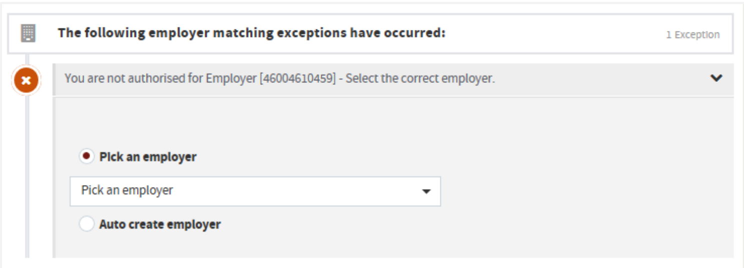
1. In the **Employer Matching Exceptions** tab, click on the **X** icon next to the exception to expand the window.



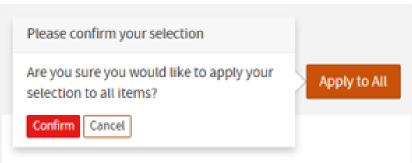
2. To expand the exception and show the available options, click the expandable arrow to the right of the exception. The orange icons are a visual cue that there are exceptions.



3. If you are certain you want to change the employer recorded, select the correct employer from the **Pick an employer** drop-down list.



4. Correct each employer exception or click **Apply to All** to apply the same employer to all exceptions and click **Confirm to continue**.



Member matching exceptions

When you load a contribution file to MLC EmployerPay, the system may find a *possible* match between 'your uploaded data' file with an existing employee record found in the database. If a member matching exception is generated, you'll need to check and confirm the employee's information.

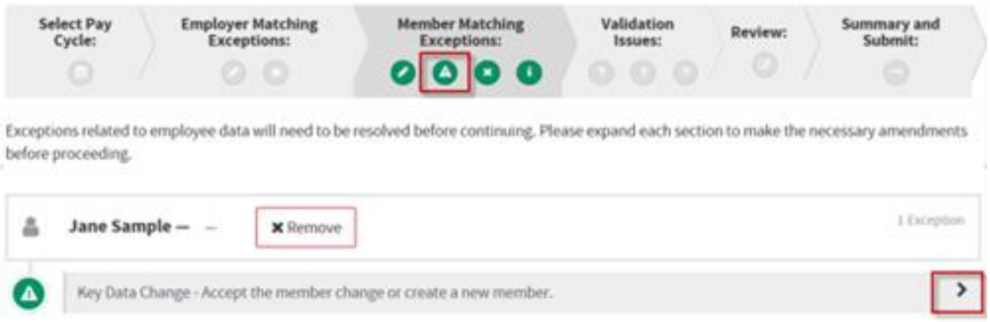
Member matching exceptions occur when:

- The database cannot create a member record based on the information in a file upload
- There is a possible match with an existing member record, i.e., a file may not contain the complete details for a member's Self-Managed Super Fund.

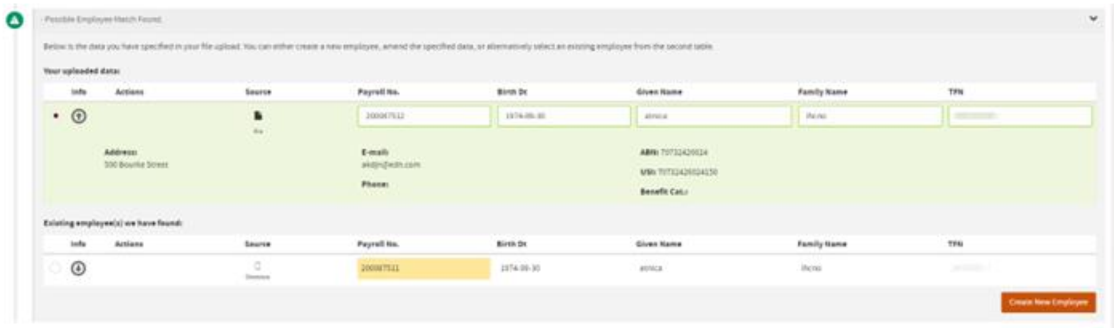
- Any of these key identifiers change from the most recent previous submission:
    - Surname
    - Name
    - DOB
    - Tax file number (TFN)
    - Member number
    - Benefit category
    - Fund (USI)

Note: If you select Next at any stage, you will progress past the member matching exception screen, however you will not be able to submit your file until you resolve the exceptions.

1. In the **Member Matching Exceptions** tab click on the expandable arrow next to an exception to display the file and database comparisons.



2. Click on the arrow icon under **Info** to display expanded information for each line.
   You'll be presented with two views to highlight the fields that contain the variance between the member in your file and the member in the MLC EmployerPay database (from previous contributions).

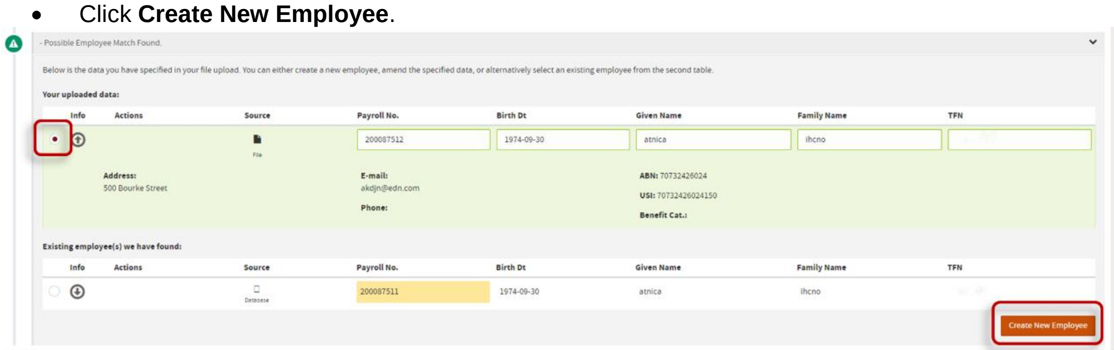


Possible employee match

In this example the payroll number in 'Your uploaded data' file is different to the payroll number recorded in the 'Existing employee(s) we have found' in the database file. You will need to determine if the possible employee match is an actual match and then reject or confirm the match:

To reject the match:

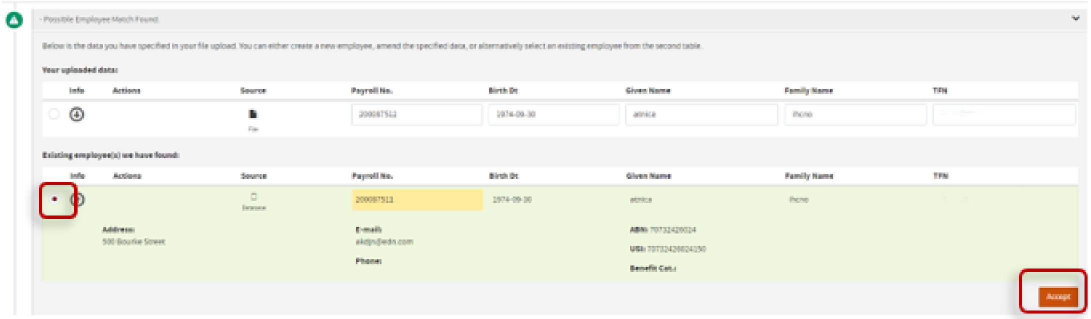
- Select the file record under **Your uploaded data** which contains the new employee information from the file.
- Click **Create New Employee**.



To confirm the match:

- Select the database record under **Existing employee(s) we have found.**

Note: This is displaying the *existing* database record that includes the *existing* payroll number. By confirming the employee in the file is the same, it connects the records together as the same Employee. This is shown here for matching purposes only and there is no update of the payroll number at this stage.



- Click **Accept**.

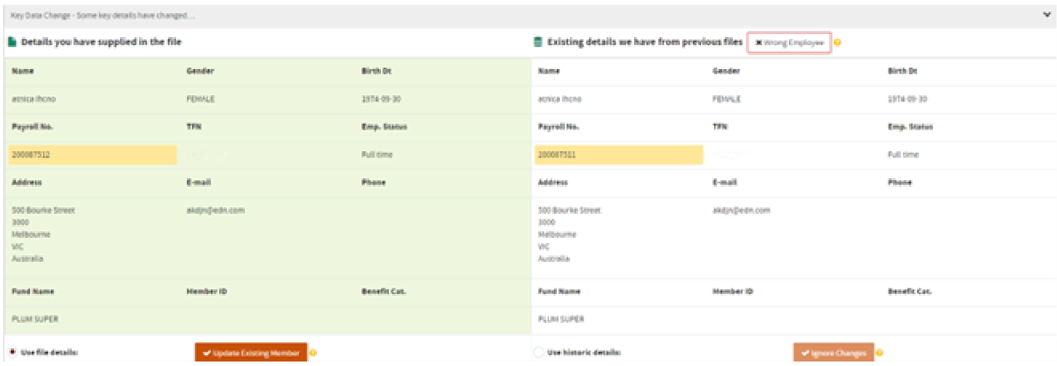
In some instances, you will not be taken to a Key Data Change, it will accept the employee details chosen from the database and the exception will be cleared.

If it is a key Data Change, and once the match has been confirmed, the system will display the Key Data Changes screen to allow you to update the changed data.

Key data change

Your options to correct a key data change include:

- Use the details in the new upload by clicking the **Update Existing Member** button
- Use the details previously uploaded by selecting **Use historic details**, and then clicking the **Ignore Changes** button that becomes available.
- Remove the comparison to the existing employee by clicking **Wrong Employee.**



Compare the data in the Details you have supplied in the file view to the data in Existing details we have from previous files. The field or fields that differ are highlighted.

Accept or ignore the employee changes in the uploaded file:

To **accept** the changes and update the employee's details:

- Select the Use file details radio button.
- Click **Update Existing Member**.

To **ignore** the changes:

- Select the Use historic details radio button.
- Click **Ignore Changes**.

Note: If you have selected the database employee and then decide that this employee is not the same as the file, click the **Wrong Employee** button to take you back to the previous screen.

Continue working through each exception so that your contribution file can progress towards submission.

Validation issues

MLC EmployerPay validates your employee's data to make sure we have the right information. You will be prompted to correct the issues in the Validation Issues tab. There are three types of validation issues.

- **Warnings** – May be ignored, but should be checked for updates back into the originating payroll system
- **Errors** – Must be fixed, and
- **Information** – should be checked for updates back into the originating payroll system

Validation Issues are the error messages that relate to Member, Employment, Contribution, Employer or Fund data.

The icons and number counts will change as you resolve the Validation Issues. Once a validation issue has been resolved, MLC EmployerPay validates the data in real time and removes them from the screen.

There are three ways to review and correct validation issues in MLC EmployerPay:

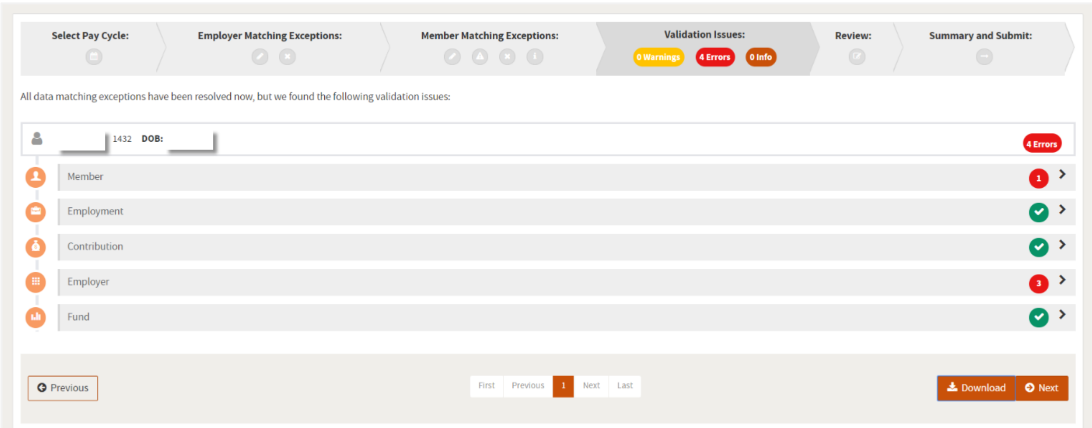
- The Validation Issues page
- The Contribution Grid
- The Download feature to create a .csv file.

Download validation issues

On the validation issues page there is a **Download** feature that allows you to capture validation issues.

The feature is most useful where there are many validation issues and can be used to resolve the issues in the payroll system, then you can re-upload the contribution file with corrected data.

In the Validation Issues tab, select **Download** to take a snapshot of the errors before making any corrections.



A .csv file is created and appears at the bottom of your web browser. You can then use the information in the .csv file to resolve the errors in your payroll system and create a new contribution file to re-upload into MLC EmployerPay.

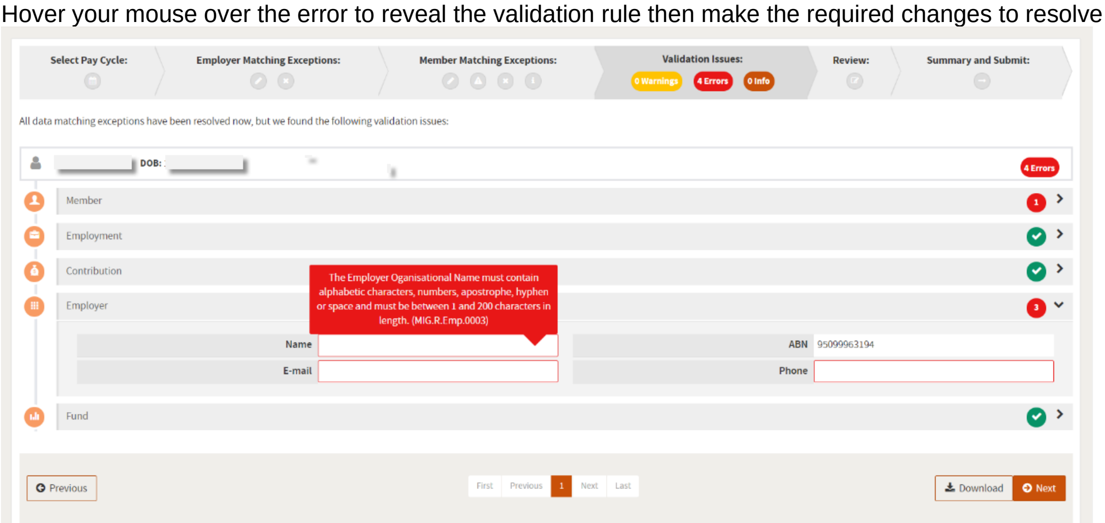
Validation issues screen

The Validation Issues page displays a count of the errors and warnings that are present and the reason for the failure:

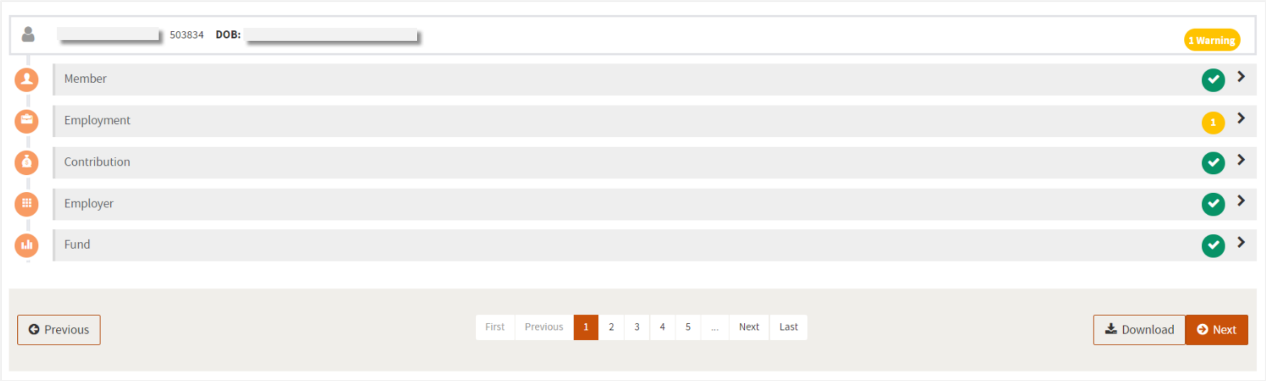
- **Errors** – the submitter will not be permitted to submit a file with error validations. Errors must be corrected within the source payroll system and in MLC EmployerPay before you submit a file.
- **Warnings** – the submitter will be permitted to submit a file with warning validations.

If there are any validation issues with your file upload, the Validation Issues page will display showing the number of issues to be resolved. All lines entered are validated to ensure that the data is correct. If a rule or rules are not met, Validation Issues are triggered.

1. In the **Validation Issues** tab, note the Errors/Warnings/Information indicators that display if there are issues to be resolved.
2. Under each listed member, click the rows with errors to expand the details. Once expanded, fields with errors will display with a red border.
3. Hover your mouse over the error to reveal the validation rule then make the required changes to resolve it.



4. Once you've changed a field, navigate away from the field (click outside the field) to revalidate the data entered.
5. Once all messages have been cleared, click **Next** to proceed to Summary and submit.



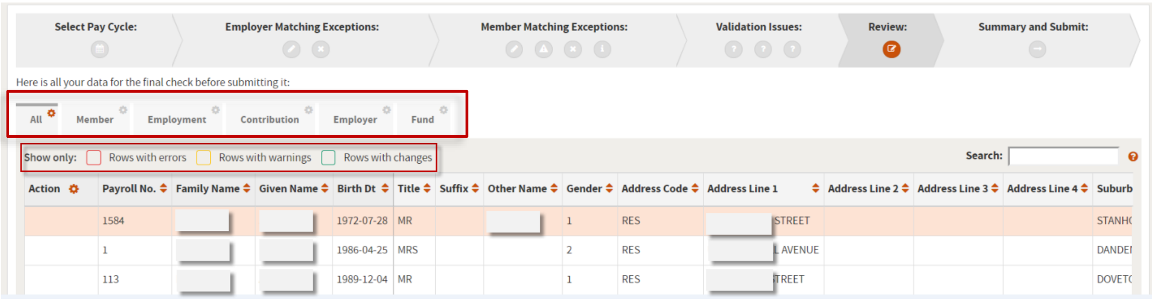
Contribution grid

The Review tab displays the 'contribution grid' which has several options for reviewing your data prior to submitting it. You can add/amend members' details and contributions and resolve errors from this page.

Grid tabs group the data so you can easily navigate to the data you need to change, or you can scroll through all the grid columns. The tabs on the grid will show red if there is information in that tab that has generated an error.

Errors must be corrected in MLC EmployerPay before you submit a file.

1. In the **Validation Issues** screen, click **Next** to proceed to **Review.**
2. Use the tabs and/or filters shown below to locate entries with errors.



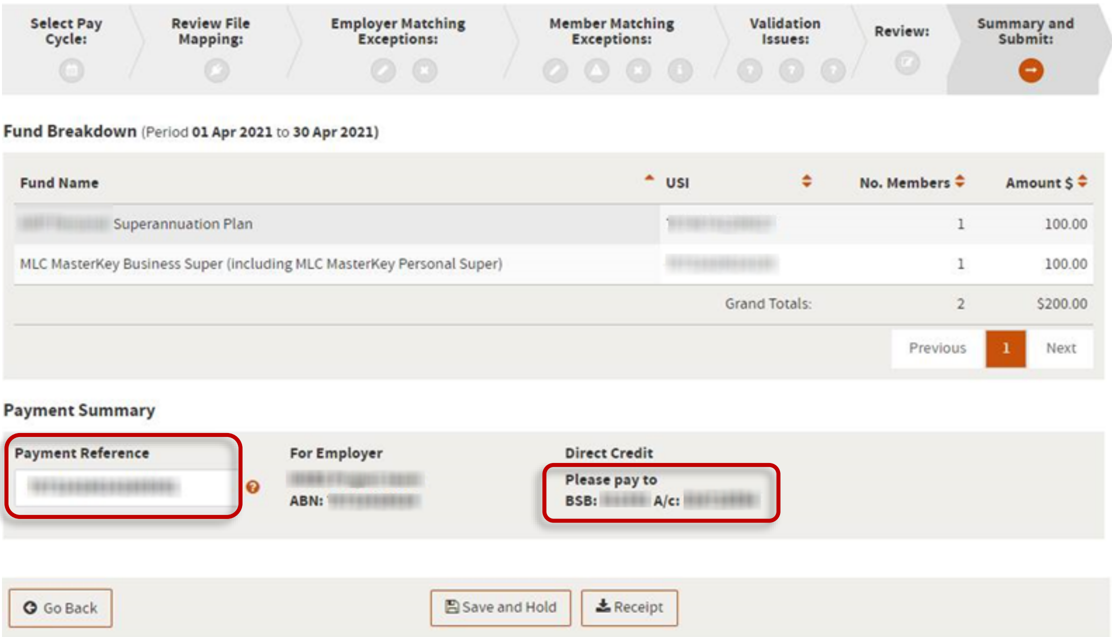
3. Fields with errors will display with a red border, hovering over the field will display information about the error.
4. Once you've changed a field, navigate away from the field (click outside the field) to revalidate the data entered.
5. Once all errors have been cleared, click **Next** to proceed to Summary and submit.

Summary and submit

Once all exceptions and validation issues have been resolved, you can proceed to the Summary and Submit screen.

1. If payment method is:
   - **Direct Debit –** Confirm the details on the summary screen are correct.
   - **Direct Credit** – Take note of the **Payment Reference Number** and the **account details** to make payment to. Make sure you enter the payment reference number (PRN) in the reference field when you make payment for your contribution. This will ensure that the money can be matched.

Important: If you don't use this PRN, your payment may not be matched to the contribution file and your funds may be returned. If funds can be matched with an incorrect PRN this will result in delays.



2. Click **Confirm and Send** to submit the contribution.

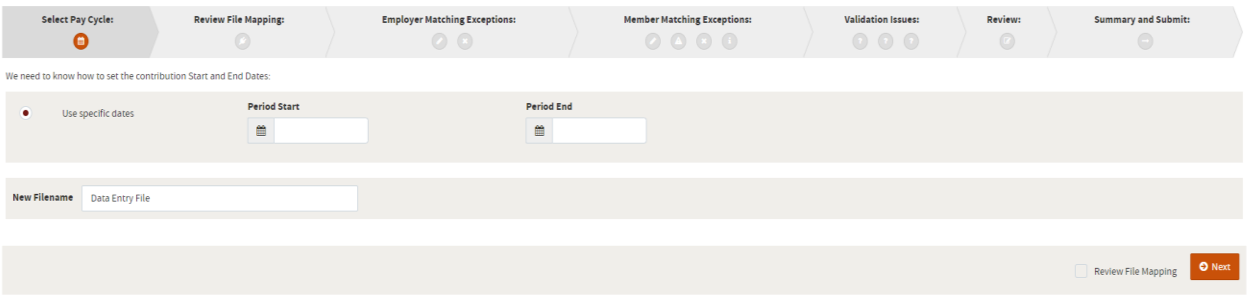
> **Important**: If payment has not been made for the submitted batch, it will auto-cancel after two weeks (14 calendar days). Any money received for the auto-cancelled batch will be returned to your designated refund account.

If you have Clerical permissions, you will not be able to submit the contribution at this point. You can leave the submission as is (progress will be saved) or **Save and Hold** the submission, ready for an Approver to complete the final submission steps (see Approve a Save and Hold contribution).

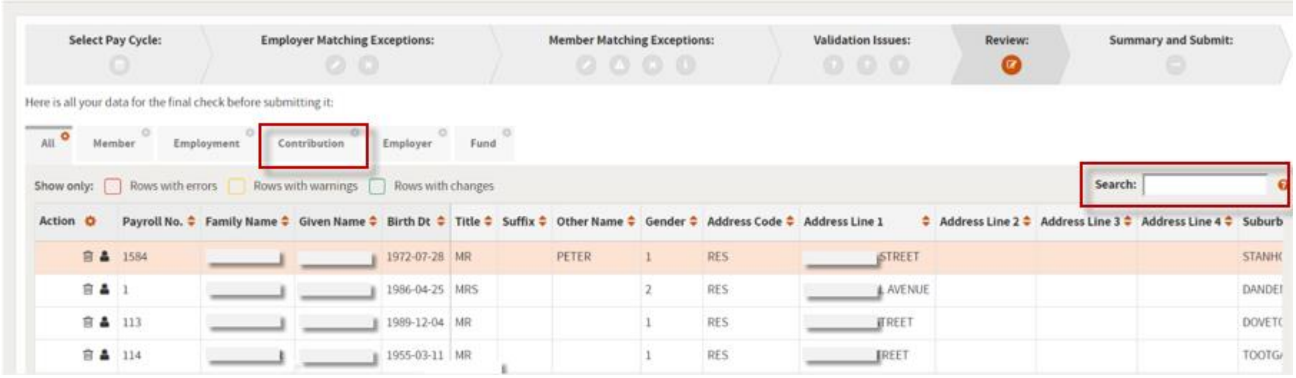
Note: Make sure that all changes are made to the file before clicking **Save and Hold**. Once selected, you cannot make any more edits to the contributions file.

Manually key a contribution

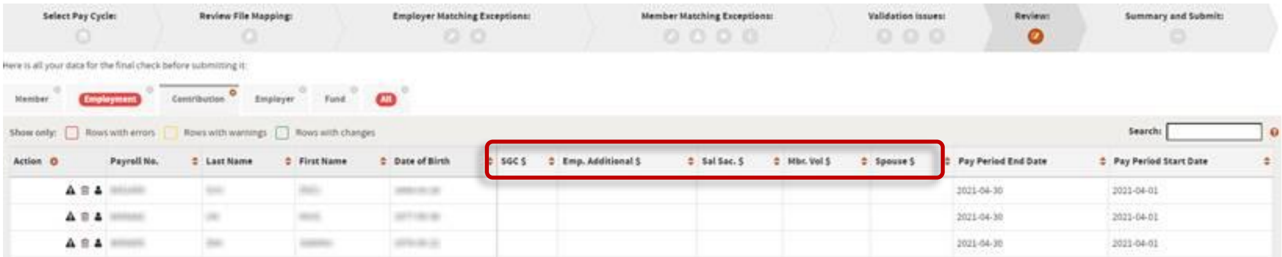
1. From the Contributions menu, select **Manually key a contribution**.
2. Enter the **Period Start** and **Period End** dates.



3. Enter a **New Filename** for the contributions.
4. Click Next to proceed to the **Review** screen.
5. Select the **Contribution** tab and **search** to find the member/s you wish to add a contribution for.



6. For each member, enter the **contribution amounts** in the relevant column, using the below table as a guide for the column options.

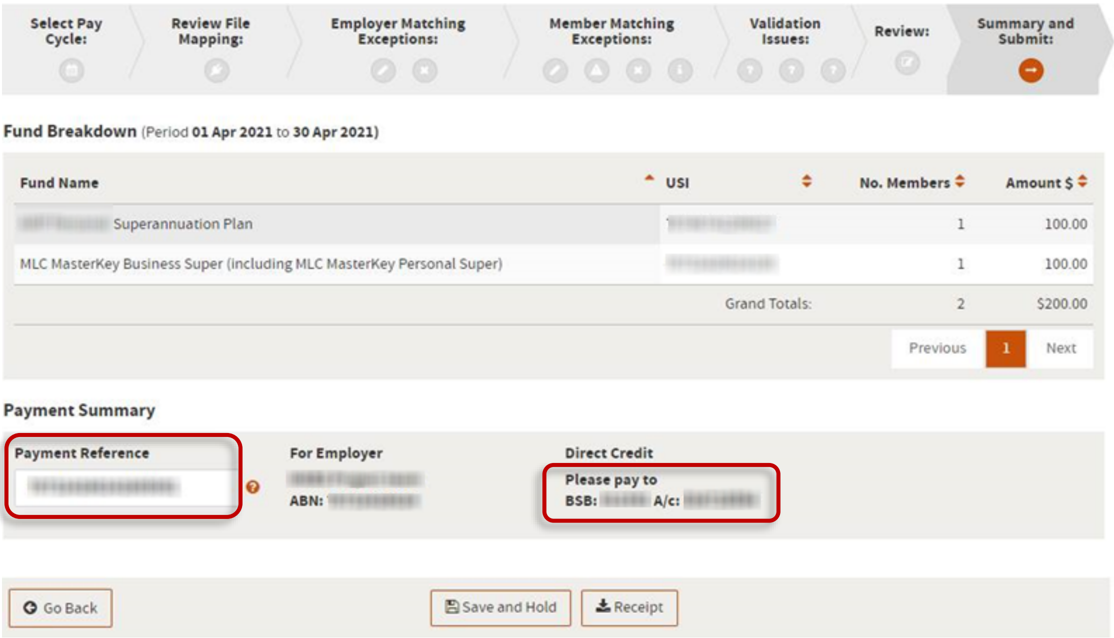


Column	Contribution type
SGC $	The standard compulsory contributions you're required to make, either SG or award.
Emp. Additional $	Employer contributions over and above the compulsory contributions.
Sal Sac. $	Additional contributions made by an employee from pre-tax income and processed by you on your employee's behalf.
Mbr.Vol $	Additional contributions made by an employee from their after-tax income and processed by you on your employee's behalf. Also known as a non-concessional contribution.
Spouse $	An after-tax contribution made by an employee's spouse.

7. Once the relevant contribution amounts have been added, to continue, click **Next** to proceed to **Summary and Submit** screen.

8. If payment method is:
   - **Direct Debit –** Confirm the details on the summary screen are correct.
   - **Direct Credit** – Take note of the **Payment Reference Number** and the **account details** to make payment to. Make sure you enter the payment reference number (PRN) in the reference field when you make payment for your contribution. This will ensure that the money can be matched.

Important: If you don't use this PRN, your payment may not be matched to the contribution file and your funds may be returned. If funds can be matched with an incorrect PRN this will result in delays.



9. Click **Confirm and Send** to submit the contribution.

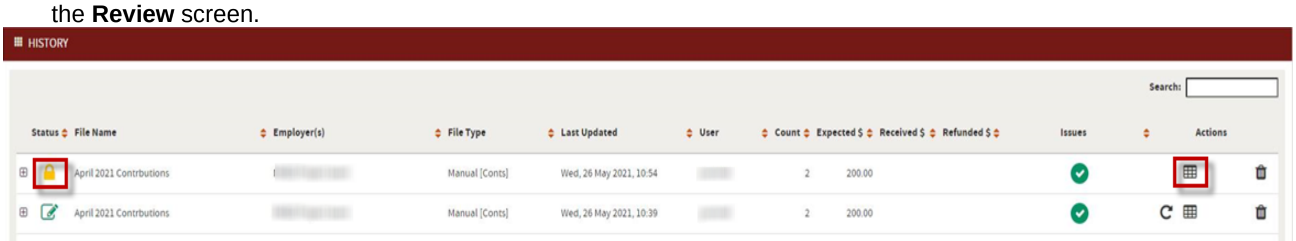
> **Important**: If payment has not been made for the submitted batch, it will auto-cancel after two weeks (14 calendar days). Any money received for the auto-cancelled batch will be returned to your designated refund account.

If you have Clerical permissions, you will not be able to submit the contribution at this point. You can leave the submission as is (progress will be saved) or **Save and Hold** the submission, ready for an Approver to complete the final submission steps (see Approve a Save and Hold contribution).

Note: Make sure that all changes are made to the file before clicking **Save and Hold**. Once selected, you cannot make any more edits to the contributions file.

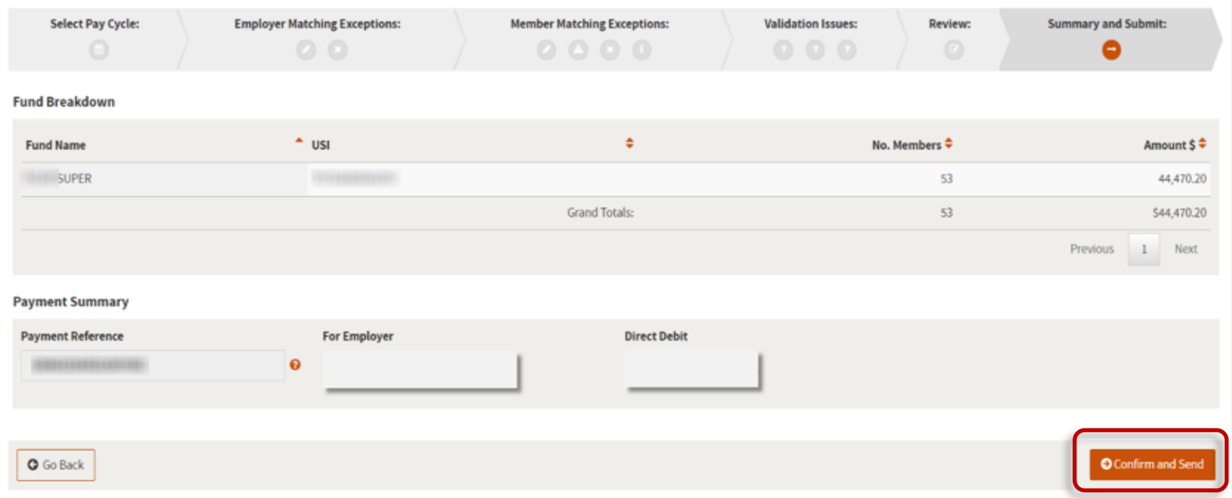
Approve a Save and Hold contribution

1. Select **History** from the Contributions menu or click **Contributions** from the quick links or escape drop down menu.
2. Locate the contribution that needs to be submitted and click the grid icon under the **Actions** column to open the file to the **Review** screen.



Tip: Saved and Held files for approval are indicated by a padlock icon.

3. Click **Next** to proceed to the **Summary and Submit** screen.
4. Click **Confirm and Send** to send the data.



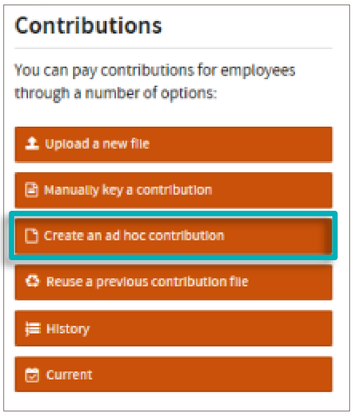
Note: The data file and money should be sent on the same day. In the Contributions page, the status icon next to the file will change to a single green arrow symbol to confirm the file has been sent.

Important: If payment has not been made for the submitted batch, it will auto-cancel after two weeks (14 calendar days). Any money received for the auto-cancelled batch will be returned to your designated refund account..

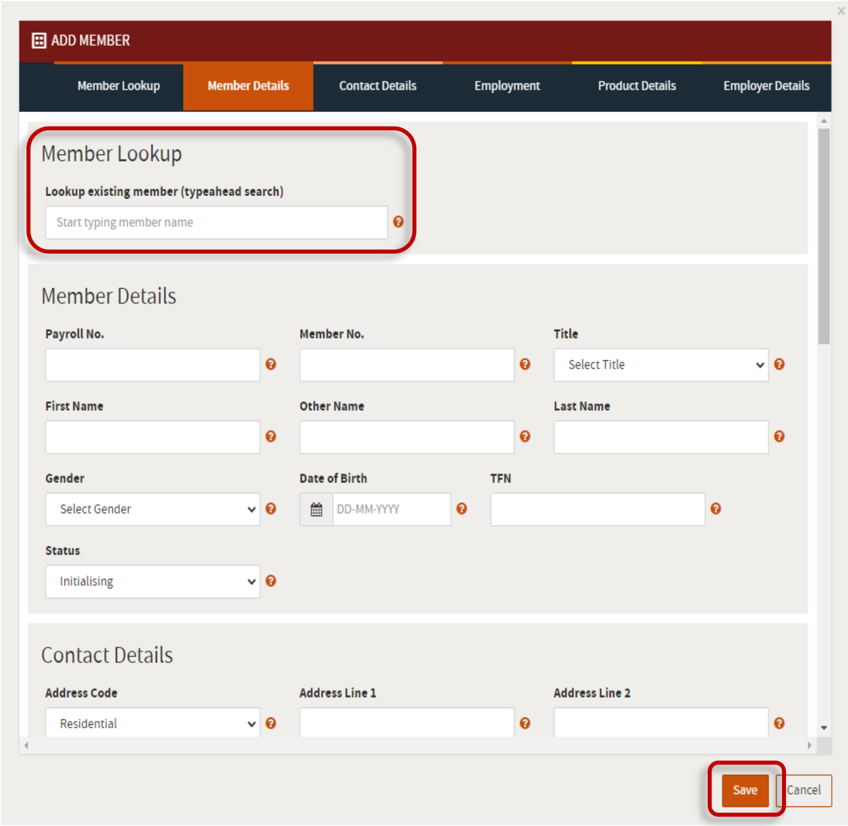
Create an ad hoc contribution

Use the option **Create an ad hoc contribution** if you need to make an individual payment, one off payment or reprocess a refund. This option will give you a completely blank contribution table and you'll add the employee that you need.

1. From the Contributions menu, select **Create an ad hoc contribution.**



2. Enter the Period Start and Period End dates.
3. Enter a new **file name** for the contribution.
   Note: It's helpful to name the contribution something descriptive for your own reference, i.e., you could call the submission "Resubmit for payroll #123456 Jan 2022 Refund"
4. Click **Next** to proceed to the **Review** tab.
5. Click **Add Member** and use the **Member Lookup** function to select from your existing members
6. Select **Save** to add the member to the grid



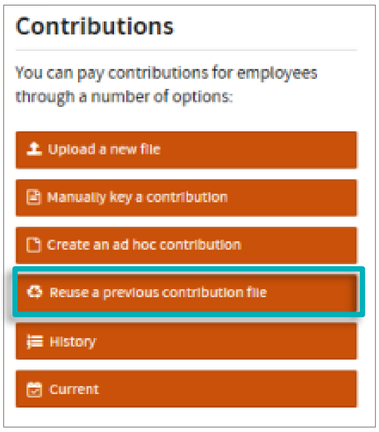
7. Proceed with the contribution as per the steps outlined in Manually key a contribution.

Reuse a previous file

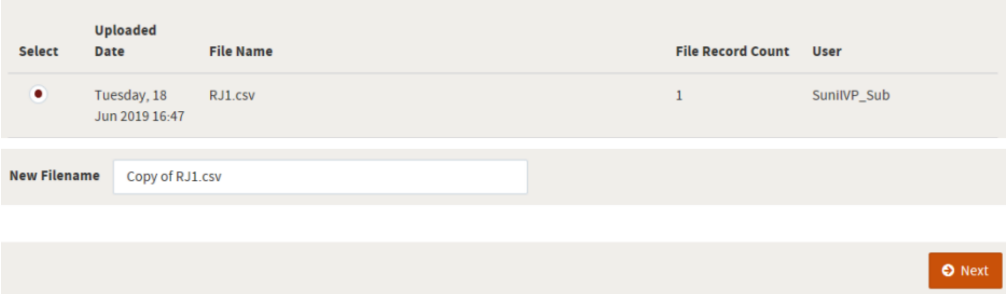
Reuse a previous file can be used if your employees have similar contributions each cycle, it allows you to select from your previously submitted contributions and replicate it for your current submission.

Changes can be made to the contribution amounts before submission.

1. From the Contributions menu, select **Reuse a precious contribution file.**



2. Select the contribution you want to replicate from the available list and enter a new **file name**.

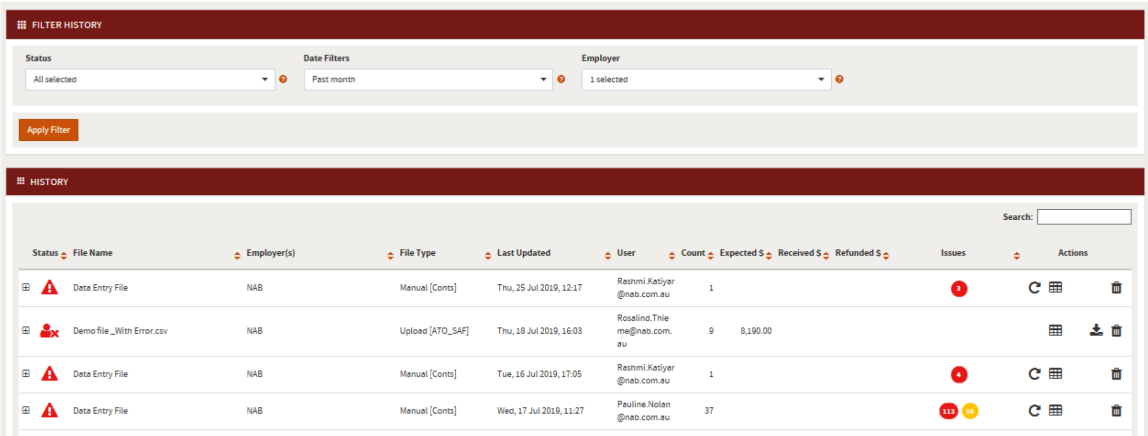


3. Click **Next** to proceed with the contribution as described in Manually key a contribution.

Contribution History

The contributions history screen has several filter options. By default, it displays the last week of contribution files for all employers linked to your user account.

This is the go-to screen to check on the status of your contribution files and their submission status.



Screen elements

Element	Purpose
Filter fields	Allows you to filter down on your current and past contributions using status, date or employer (if you have more than one).
Expand + symbol	Enables you to drill down to the file status details.
Status column	Shows icons that indicate the status of contribution files. **Tip**: Refer to Appendix C: Contribution history icon guide for a legend of system icons and their meaning.
Action column	Hover over each icon to see available actions.
Refunded column	Will show a total of refunded amounts for a file, when applicable.

Appendix A: Mandatory member data

Field Name	Mandatory/Optional for MKBS (70732426024100)	Additional Rules
Last Name	Mandatory	
First Name	Mandatory	
Gender	Mandatory	
Date of Birth	Mandatory	
Address Code	Mandatory	
Address Line 1	Mandatory	
Suburb	Mandatory	
Postcode	Conditional Mandatory	Mandatory for Country type “au” Not to be provided for international addresses.
State	Conditional Mandatory	Mandatory for Country type “au” Not to be provided for international addresses.
Country	Mandatory	
Date Joined Emp.	Mandatory	
Date Joined Plan	Mandatory	
At Work?	Mandatory	
Salary $	Conditional Mandatory	Must be provided where Employment Status is Full Time and Part Time.
Weekly Hrs	Conditional Mandatory	Must be provided where Employment Status is Part Time.
Collar Type	Mandatory	
Employment Status	Mandatory	
Pay Group	Mandatory	
Member Group	Mandatory	

Appendix B: Detailed address guidelines

Australian address example 1

10 George Street
Sydney NSW 2000

Address Details Line 1	10 George Street
Address Details Line 2	
Address Details Line 3	
Address Details Line 4	
Locality Name Text	Sydney
State or Territory Code	NSW
Postcode	2000
Country Code	au

Australian address example 2

Unit 1
100 Henry Street
Brisbane Qld 4000

Address Details Line 1	1/100 Henry Street
Address Details Line 2	
Address Details Line 3	
Address Details Line 4	
Locality Name Text	Brisbane
State or Territory Code	QLD
Postcode Text	4000
Country Code	au

Australian address example 3

The Towers
Unit 5
200 Union Road
Brisbane Qld 4000

Address Details Line 1	The Towers
Address Details Line 2	5/200 Union Road
Address Details Line 3	
Address Details Line 4	
Locality Name Text	Brisbane
State or Territory Code	QLD
Postcode Text	4000
Country Code	au

International addresses

International address formats vary from country to country. It's important to maintain the format of international addresses as provided by the employee. Address lines 1 to 4 are used for the international address, and "OVERSEAS" entered into the locality field as it is a required field and cannot be left blank. Superannuation funds will not print "OVERSEAS" on correspondence to their members.

- Include full address in address lines 1 to 4
- Set locality to "OVERSEAS"
- State and postcode fields must be left blank
- Country code is mandatory. For country codes see **Appendix B: Country Codes**.

International address example 1

1509 Central Park West
Apartment 21A
New York
NY10024
USA

Address Details Line 1	1509 Central Park West
Address Details Line 2	Apartment 21A
Address Details Line 3	New York
Address Details Line 4	NY 10024
Locality Name Text	OVERSEAS
State or Territory Code	
Postcode Text	
Country Code	us

International address example 2

Austin House
123 Bond Street
Wimbledon
HP19 3EQ
United Kingdom

Address Details Line 1	Austin House
Address Details Line 2	123 Bond Street
Address Details Line 3	Wimbledon
Address Details Line 4	HP19 3EQ
Locality Name Text	OVERSEAS
State or Territory Code	
Postcode Text	
Country Code	Gb

Unknown address

Employers must make every effort to send employee addresses to MLC Wealth. This will ensure employees receive important information about their superannuation and potentially avoid lost super in the future. In a rare circumstance where an address is not available e.g., an employee has no fixed address, provide the following:

- "UKNOWN" to be sent in address line 1 and locality
- Postcode "0000", state "ACT", and country code "au"
- All other fields to be left blank.

Country Codes

These are the valid country codes and have been sourced from *International standard ISO 3166-2 Country Codes*

Code	Country	Code	Country
AF	Afghanistan	KH	Cambodia
AX	Aland Islands	CM	Cameroon
AL	Albania	CA	Canada
DZ	Algeria	CV	Cape Verde
AS	American Samoa	KY	Cayman Islands
AD	Andorra	CF	Central African Republic
AO	Angola	TD	Chad
AI	Anguilla	CL	Chile
AQ	Antarctica	CN	China
AG	Antigua and Barbuda	CX	Christmas Island
AR	Argentina	CC	Cocos (Keeling) Islands
AM	Armenia	CO	Colombia
AW	Aruba	KM	Comoros
AT	Austria	CD	Congo, Democratic Republic of (was Zaire)
AZ	Azerbaijan	CG	Congo, People's Republic of
BS	Bahamas	CK	Cook Islands
BH	Bahrain	CR	Costa Rica
BD	Bangladesh	CI	Côte D'Ivoire (Ivory Coast)
BB	Barbados	HR	Croatia (Hrvatska)
BY	Belarus	CU	Cuba
BE	Belgium	CW	Curacao
BZ	Belize	CY	Cyprus
BJ	Benin	CZ	Czech Republic
BM	Bermuda		
BT	Bhutan	DK	Denmark
BO	Bolivia	DJ	Djibouti
BA	Bosnia and Herzegovina	DM	Dominica
BW	Botswana	DO	Dominican Republic
BV	Bouvet Island	TL	East Timor (Timor Leste)
BR	Brazil	EC	Ecuador
IO	British Indian Ocean Territory	EG	Egypt
VG	British Virgin Islands	SV	El Salvador
BN	Brunei Darussalam	GQ	Equatorial Guinea
BG	Bulgaria	ER	Eritrea
BF	Burkina Faso	EE	Estonia
BI	Burundi	ET	Ethiopia

Code	Country	Code	Country
FK	Falkland Islands (Malvinas)	IT	Italy
FO	Faroe Islands	CI	Ivory Coast (Côte D'Ivoire)
FJ	Fiji	JM	Jamaica
FI	Finland	JP	Japan
FR	France	JE	Jersey
GF	French Guiana	JO	Jordan
PF	French Polynesia	KZ	Kazakhstan
TF	French Southern Territories	KE	Kenya
GA	Gabon	KI	Kiribati
GM	Gambia	PK	Korea, Democratic People's Republic of (North Korea)
GE	Georgia	KO	Korea, Republic of (South Korea)
DE	Germany	KW	Kuwait
GH	Ghana	KG	Kyrgyzstan
GI	Gibraltar	LA	Laos
GR	Greece	LV	Latvia
GL	Greenland	LB	Lebanon
GD	Grenada	LS	Lesotho
GP	Guadeloupe	LR	Liberia
GU	Guam	LY	Libya
GT	Guatemala	LI	Liechtenstein
GG	Guernsey	LT	Lithuania
GN	Guinea	LU	Luxembourg
GW	Guinea-Bissau	MO	Macau
GY	Guyana	MK	Macedonia, The Former Yugoslav Republic of
HT	Haiti	MG	Madagascar
HM	Heard and McDonald Islands	MW	Malawi
VA	Holy See (Vatican City State)	MY	Malaysia
HN	Honduras	MV	Maldives
HK	Hong Kong	ML	Mali
HR	Hrvatska (Croatia)	MT	Malta
HU	Hungary	MH	Marshall Islands
IS	Iceland	MQ	Martinique
IN	India	MR	Mauritania
ID	Indonesia	MU	Mauritius
IR	Iran	YT	Mayotte
IQ	Iraq	MX	Mexico
IE	Ireland	FM	Micronesia, Federated States of
IM	Isle of Man, The	MD	Moldova
IL	Israel	MC	Monaco

Code	Country	Code	Country
MN	Mongolia	BL	Saint Barthelemy
ME	Montenegro	SX	Saint Martin (Dutch Part)
MS	Montserrat	MF	Saint Martin (French Part)
MA	Morocco	WS	Samoa
MZ	Mozambique	SM	San Marino
MM	Myanmar	ST	Sao Tome and Principe
NA	Namibia	SA	Saudi Arabia
NR	Nauru	SN	Senegal
NP	Nepal	RS	Serbia
NL	Netherlands, (including the islands of Bonaire, Sint Eustatius and Saba)	SC	Seychelles
NC	New Caledonia	SL	Sierra Leone
NZ	New Zealand	SG	Singapore
NI	Nicaragua	SK	Slovakia (Slovak Republic)
NE	Niger	SI	Slovenia
NG	Nigeria	SB	Solomon Islands
NU	Niue	SO	Somalia
NF	Norfolk Island	ZA	South Africa
PK	North Korea	GS	South Georgia and the South Sandwich Islands
MP	Northern Mariana Islands	KR	South Korea
NO	Norway	SS	South Sudan
OM	Oman	ES	Spain
PK	Pakistan	LK	Sri Lanka
PW	Palau	SH	St Helena
PS	Palestinian Territory, Occupied	KN	St Kitts and Nevis
PA	Panama	LC	St Lucia
PG	Papua New Guinea	PM	St Pierre and Miquelon
PY	Paraguay	VC	St Vincent and The Grenadines
PE	Peru	SD	Sudan
PH	Philippines	SR	Suriname
PN	Pitcairn Island	SJ	Svalbard and Jan Mayen Islands
PL	Poland	SZ	Swaziland
PT	Portugal	SE	Sweden
PR	Puerto Rico	CH	Switzerland
QA	Qatar	SY	Syria
RE	Reunion	TW	Taiwan
RO	Romania	TJ	Tajikistan
RU	Russian Federation	TZ	Tanzania
RW	Rwanda	TH	Thailand

Code	Country	Code	Country
TL	Timor-Leste (East Timor)	US	United States
TG	Togo	UM	United States Minor Outlying Islands
TK	Tokelau	VI	United States Virgin Islands
TO	Tonga	UY	Uruguay
TT	Trinidad and Tobago	UZ	Uzbekistan
TN	Tunisia	VU	Vanuatu
TR	Turkey	VA	Vatican City State (Holy See)
TM	Turkmenistan	VE	Venezuela
TC	Turks and Caicos Islands	VN	Vietnam
TV	Tuvalu	WF	Wallis and Futuna Islands
UG	Uganda	EH	Western Sahara
UA	Ukraine	YE	Yemen
AE	United Arab Emirates	ZM	Zambia
GB	United Kingdom	ZW	Zimbabwe

Appendix C: Contribution history icon guide

Status icon	Hover wording	Detail	Action required
	Uploading	The date the contribution file was uploaded.	No action required.
	Employer Matching Exceptions	Employer Matching exceptions exist. These must be resolved before the contribution batch can be submitted.	Resolve the employer matching exceptions.
	Member Matching Exceptions	Member Matching exceptions exist. These must be resolved before the contribution batch can be submitted.	Resolve the member matching exceptions.
	Validation Exceptions	Validation errors exist. These must be resolved before the contribution batch can be submitted.	Correct the data.
	Validation Exceptions	Validation warnings exist.	Review and correct the data as required.
	Validated	When all validation errors have been resolved.	No action required.
	Ready to Submit	The contribution batch is ready to submit. A Payment Reference Number (PRN) has been generated and is displayed within the 'Summary and Submit' screen.	Submit the contribution file.
	Saved and Held	User has selected the 'Save and Hold' button.	Submit the contribution file.
	Confirmed and Sent	A user with the appropriate level of authority has submitted the contribution batch.	No action required.
$?	Not Paid	No payment has been received for the contribution batch.	Make payment per instructions on the 'Summary and Submit' screen.
$	Partially Paid	A contribution batch has been submitted that contains data for multiple employers. Money has been received and matched via the Payment Reference Number (PRN) for one or more, but not all employers within the contribution batch.	No action required.
$-	Underpaid	The money has been received and reconciled to the contribution batch via the Payment Reference Number (PRN); however, there is a shortfall in the amount of money received.	Payment must be received within 24 hours of the date the contribution batch was submitted. If payment is not received the contribution batch will be cancelled after two weeks (14 calendar days) and the money refunded. The contribution data will need to be submitted again and the necessary payment made.
$+	Overpaid	The money has been received and reconciled to the contribution file via the Payment Reference Number (PRN); however, the money received is in excess of the contribution batch amount. This will be refunded back to the employer.	No action required.
$×	Cancelled	The contribution batch has cancelled due to non-payment.	Employer will be required to reload and submit the contribution data again and

Status icon	Hover wording	Detail	Action required
			make the necessary payment.
	Dishonoured	The correct amount of money has been received and reconciled to the contribution batch via the Payment Reference Number (PRN).	Employer will be required to reload and submit the contribution data again. If a Direct Debit authority is in place ensure that there are sufficient funds within the bank account.
	Paid	The correct amount of money has been received and reconciled to the contribution batch via the Payment Reference Number (PRN).	No action required.
	Partially Sent to Fund	A contribution file has been submitted. Money has been received, but not all, and matched. The contribution data and money has been forwarded	No action required.
	Error Paying to Fund	The bank account provided for a superannuation fund is incorrect. This generally relates to a SMSF.	The money for the fund with the incorrect bank account details will be refund. Correct the bank account data in your payroll system and submit the contribution data again and make the necessary payment.
	Sent to Fund	The money has been received and reconciled to the contribution batch via the Payment Reference Number (PRN) and has requested the bank to make payment to the relevant superannuation funds on behalf of the employer.	No action required.
	Fund Error Response	A Contribution Transaction Error Response (CTER) error message has been received from a superannuation fund. This generally indicates that the fund has refunded money.	Review the error response. Submit corrected data in another contribution file as required.
	Fund Warning Response	A Contribution Transaction Error Response (CTER) warning message has been received from a superannuation fund.	Review the warning response. Submit corrected data in another contribution file if required.
	Member upload	Indicator that the batch contains member data. For a file-based upload then it will be paired with a file type indicator	No action required
	Member Maintenance	This is a member amendment driven by a change in member maintenance	No action required
	Add member	Shown when a user adds an individual member using the Add member feature	No action required
$	Contribution	Indicator that the batch contains contributions. For a file-based upload then it will be paired with a file type indicator	No action required
	CSV File	Standard CSV File	No action required
	Excel File	Microsoft Excel File	Select a file that is in CSV format and upload
	Custom File	A file where the format is not known	Select a file that is in CSV format and upload

Status icon	Hover wording	Detail	Action required
	Copy From Upload	This batch has been copied from either a previous file or manual submission	No action required

For more information
call us on 132 652
or contact your MLC Representative

mlc.com.au