



Australian Government
Medicare Australia

small business
superannuation
clearing house



Small Business Superannuation Clearing House

Contribution report standards—version.1.1

Version control

Version	Effective date	Change	Sections amended
1.0	1 July 2010		
1.1	5 December 2010	Employer trading name added to contributor record. PDF version of report added.	1.3 Context 2.3.3 Contributor record 3.2 Example

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1. Introduction

1.1 Purpose of document

The purpose of this document is to specify the structure and content of the contribution report downloaded by superannuation funds and/or administrators from the Medicare Australia Small Business Superannuation Clearing House (the Clearing House) website.

1.2 Conditions of use

This user guide is provided for information purposes only. The Commonwealth (as represented by Medicare Australia) does not accept liability for its use or purport that the guide will cover all possible scenarios.

To the extent permitted by law, the Commonwealth (as represented by Medicare Australia) is not liable to you for any claim, loss, liability or expense (including consequential and indirect loss or damage) incurred by you or your representatives arising out of, or connected with this user guide, whether the claim is based in contract, tort (including negligence), statute or otherwise.

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- your (including your staff and representatives) negligence, wrongful act or omission (including fraud)
- the suitability, performance or fitness for purpose of the user guide to the extent that the user guide forms part of your products or is used in your products.

1.3 Context

Superannuation fund administrators, trustees and providers (for the purpose of this document, all of whom are referred to as the 'administrator') can download the contribution report from the Clearing House website.

The administrator is issued with a Clearing House user ID and password to login and download reports. Within the Clearing House, each user ID is linked to the funds or products that administrator is responsible for.

After logging in to the Clearing House, the user can select **Payments** in the menu and enter their selection criteria on the screen shown on the next page.

Superannuation payments

User ID:

ABN:

Entity Name:



Please enter either the Payment reference number or Processing date. To generate the report, select Submit. Note: to avoid incorrect re-formatting of the Payment reference number field, copy and paste the following link into your browser to view help material <http://www.medicareaustralia.gov.au/super/files/2903-10-save-format-super-fund-reports.pdf>

Parameters

Payment reference number

Processing date (DD/MM/YYYY)

Export as CSV

Export as PDF

[Header Sample](#)

The selection criteria for the report are **processing date** or **payment reference number**. If a processing date is entered, a single report is generated containing all member contributions whose payments were processed on the specified day and who are members of the fund or product linked to the administrator's user ID. Historical reports (up to four months old) will be available for administrators to download through the Clearing House website. Older reports can be requested by contacting the Clearing House helpdesk.

If a payment reference number is entered, a single report is generated containing all member contributions for the specified payment reference and who are members of the fund or product linked to the administrator's user ID.

The report is designed to:

- include payments to members of multiple funds in a single report
- group contributions within the report by fund/product, and within each fund/product, by employer
- accommodate flexible payment structures. The Clearing House can be configured to pay contributions aggregated per fund, or individually into each fund member's bank account. The target account details and payment reference number are included in the report either at fund/product or at member level. This allows an administrator/trustee to link the contribution details in the report with your bank statement using the payment reference number.

To ease integration, where possible, field names, lengths and business rules are aligned with the position put forward by the Association of Superannuation Funds of Australia's (ASFA) Electronic Commerce Committee, together with the swimEC industry standard. In those cases where a field is not aligned, a remark is included indicating how the behaviour differs from the ASFA-proposed position.

1.4 Export options

Users will be able to download reports in one of two formats;

Export as PDF This selection will generate a PDF version of the report. This option will most likely suit businesses using the reports to perform manual reconciliation.

Export as CSV This selection will generate a CSV version of the report. This option will most likely suit businesses using the reports to perform automated reconciliation.

Note: while the details in this document will generally apply to both reports, there is a particular focus on the details of the CSV option due to its automation focus.

2. Report definition

2.1 Format rules

- The file contains a series of data items separated by commas (comma-separated values or csv).
- The file name is in the format MCA-PAYMENTS-<CCYYMMDD>.csv, where CCYYMMDD is the ProcessingDate. For example MCA-PAYMENTS-20100913.csv.
- Any data items that include a comma (such as an address line) will be enclosed in double quotes.
- If an optional field is absent, the comma that marks its position is still included.
- There is no comma after the last field on a line.

The example in Section 3 illustrates these rules.

2.2 Report structure

The file consists of a single header record, followed by one or more fund, contributor and member records, according to the following rules.

- There is one header record, which is the first record in the file. It is followed by a fund record.
- There are one or more fund records. The first fund record follows the header record. Each of the remaining fund records follows the last member record belonging to the previous fund record.
- There are one or more contributor records for each fund. The first contributor record for each fund follows the fund record. Each of the remaining contributor records for that fund follows the last member record belonging to the previous contributor record.
- There are one or more member records following each contributor record.

Note: there are no 'informational' header records in the file, showing column (field) names.

2.3 Data elements

This file is based on swimEC field names and lengths. Those fields where the Clearing House definition is longer may be truncated if the data exceeds the swimEC length. These fields are noted in the definitions below as 'Clearing House data potentially truncated'.

The data element definitions below use the following abbreviations to describe the format of a data item.

Abbreviation	Description
A	Alpha – the field can contain only values a-z or A-Z
N	Numeric – the field can contain only values 0-9 and a decimal point
AN	Alphanumeric – the field can contain any printable character
Date	Date (swimEC format) – CCYY-MM-DD

The data element definitions below use the following abbreviations to describe whether a field will be populated in the report.

Abbreviation	Description
M	Mandatory – there will always be a value
OP	Optional – there may be a value
C	Conditional – whether the field has a value or not depends upon the value of other fields. The rules are described in the 'remarks' column.

2.3.1 Header record

The header record primarily includes information about the Clearing House.

Element	CSV Pos.	Format	Rules	Remarks
RecordType	1	1 A	M	Record type. Value = H.
ProcessingDate	2	Date	M	The date the contributions were processed (the date the 'payment-out' to the super fund was initiated). This is typically the business day before the payment is credited to the recipients' bank accounts.
SenderID	3	30 AN	M	Sender ABN (Medicare ABN). Value = 75174030967.
SenderEmail	4	76 AN	OP	The Clearing House helpdesk email address. Although this field is defined as optional (OP), in line with the ASFA proposal, the Clearing House will always populate it.
ContactGivenName	5	45 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal this field is mandatory.
ContactFamilyName	6	30 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal this field is mandatory.
ContactNumber	7	15 AN	M	The Clearing House helpdesk phone number.
FaxNumber	8	15 AN	OP	In the initial implementation, not supplied.

2.3.2 Fund record

The fund record represents information about each of the administrator's funds to which payments have been sent. In this context the terms 'fund' and 'product' are used interchangeably, to refer to the superannuation entity, identified by an ABN and an optional 'product ID', within which a member account can be identified to allocate money.

Element	CSV Pos.	Format	Rules	Remarks
RecordType	1	1 A	M	Record type. Value = F.
TargetFundABN	2	11 N	M	ABN of the superannuation fund/product.
TargetProductId	3	9 AN	OP	Product identifier, typically the SPIN.
TargetFundName	4	76 AN	M	Fund or product name (Clearing House data potentially truncated).
TargetBSB	5	7 AN	C	<p>BSB number of the bank account of the superannuation fund into which superannuation contributions are deposited.</p> <p>In the fund record, TargetBSB, TargetAccountNumber, TargetAccountName and PaymentReferenceNumber are either all populated, or all empty.</p> <p>If they are all populated, then TargetBSB, TargetAccountNumber, TargetAccountName and PaymentReferenceNumber in all the constituent member records are all empty.</p> <p>If they are all empty, then TargetBSB, TargetAccountNumber, TargetAccountName and PaymentReferenceNumber in all the constituent member records are all populated.</p>
TargetAccountNumber	6	9 AN	C	<p>Bank account number of the superannuation fund into which superannuation contributions are deposited.</p> <p>See remarks on TargetBSB above.</p>
TargetAccountName	7	32 AN	C	<p>Bank account name of the superannuation fund into which superannuation contributions are deposited.</p> <p>See remarks on TargetBSB above.</p>
FundContributionTotal	8	15,2 N	M	The sum of all the member contributions to this fund/product. The payment amount as seen on the recipient's bank account statement will be the same as this only if payments to this fund are the only payments made to this bank account number.
PaymentReferenceNumber	9	18 AN	C	<p>The (RBA) payment reference number, which will appear on the recipient's bank statement.</p> <p>The Clearing House will populate a 12 character reference.</p> <p>See remarks on TargetBSB above.</p>

2.3.3 Contributor record

A contributor in this specification is the employer that contributed an amount of money on behalf of a specific member. If a contributor contributed money to multiple funds, the same contributor information will be repeated for each fund.

Element	CSV Pos.	Format	Rules	Remarks
RecordType	1	1 A	M	Record type. Value = C.
ContributorBusinessName	2	76 AN	M	Name of the contributor (the employer).
ContributorABN	3	11 N	M	ABN of the contributor (the employer).
ContactGivenName	4	45 AN	M	Given name of the contributor's contact.
ContactFamilyName	5	30 AN	M	Family name of the contributor's contact.
ContactNumber	6	15 AN	M	Phone number of the contributor's contact.
ContactEmail	7	76 AN	OP	Email address of the contributor's contact. Although this field is defined as optional (OP), in line with the ASFA proposal, the Clearing House will always populate it.
AlternateAddressee	8	38 AN	OP	Used to capture 'care of' information in an address excluding 'care of' a Post Box. In the initial implementation, not supplied.
AddressLine1	9	38 AN	OP	In the initial implementation, not supplied.
AddressLine2	10	38 AN	OP	In the initial implementation, not supplied.
Suburb	11	27 AN	OP	In the initial implementation, not supplied.
State	12	3 A	OP	In the initial implementation, not supplied.
Postcode	13	4 AN	OP	In the initial implementation, not supplied.
Country	14	20 AN	OP	In the initial implementation, not supplied.
ContPeriodStartDate	15	Date	OP	Start date of the period for the contribution instruction. Although this field is defined as optional (OP), in line with the ASFA proposal, the Clearing House will always populate it.
ContPeriodEndDate	16	Date	OP	End date of the period for the contribution instruction. Although this field is defined as optional (OP), in line with the ASFA proposal, the Clearing House will always populate it.
EmployerTradingName	17	76AN	OP	Trading name of the employer (if provided).

2.3.4 Member record

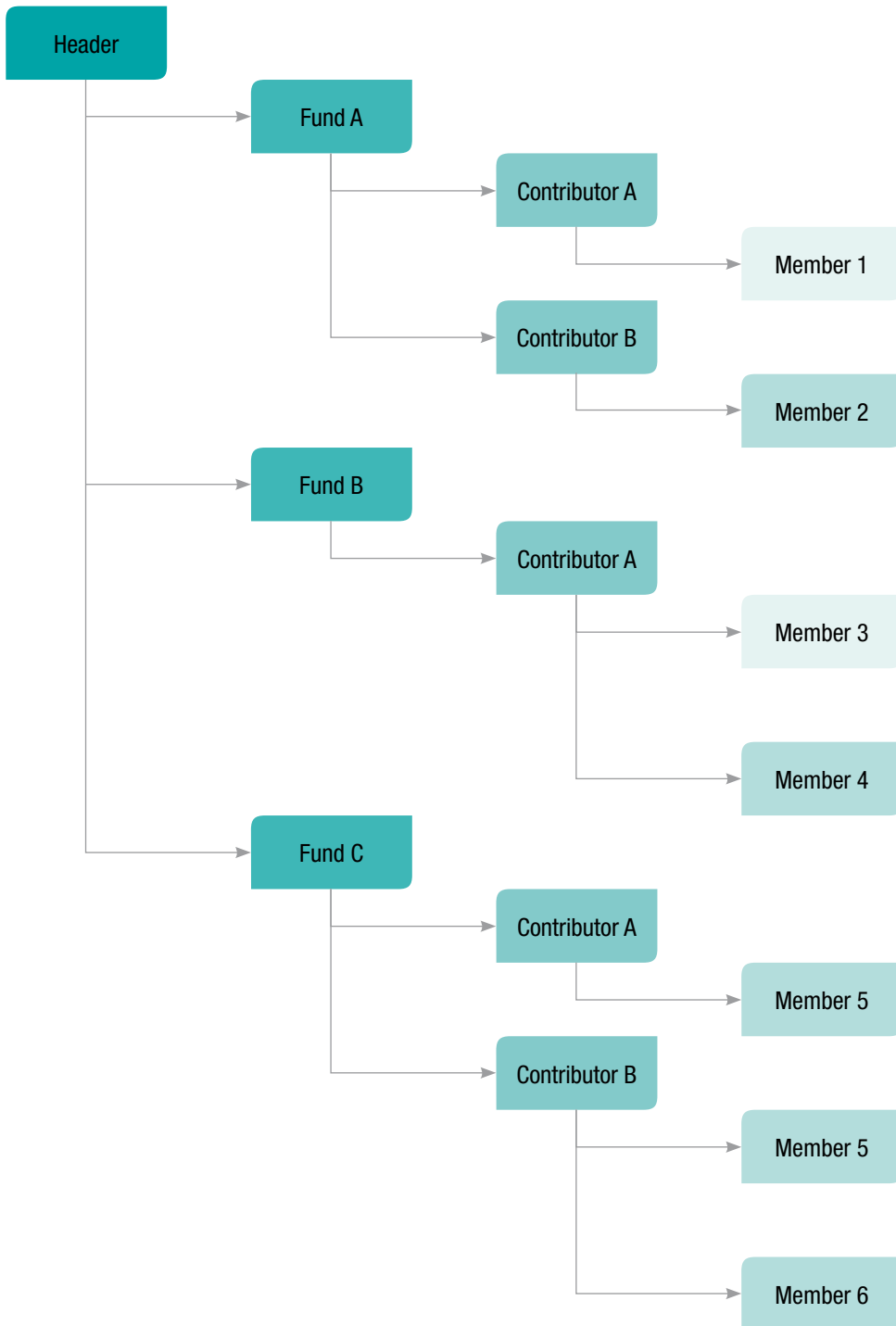
The member record provides member level information. If an employer contributes money to multiple funds on behalf of an employee, there will be a member record for each fund. The member-specific information will be repeated in each of those member records, although the contribution amounts (SGAmount, EmployerOtherAmount, EmployeeAmount) and fund-specific information (such as member ID) would generally be different.

Element	CSV Pos.	Format	Rules	Remarks
RecordType	1	1 A	M	Record Type. Value = M.
ContributionReference	2	10N	M	A number identifying this member contribution, to be passed back to the Clearing House in the event of the contribution being rejected and refunded.
FundMbrNumber	3	16 AN	OP	Superannuation fund membership number of the employee. Included if supplied by employer.
TFN	4	9 N	OP	Employee's tax file number. Included if supplied by employer. Note that in the ASFA proposal the length is defined as 11.
PayrollNumber	5	25 AN	OP	The employee's payroll number. Included if supplied by employer. The PayrollNumber is not included in the ASFA proposal.
EmploymentCommencementDate	6	Date	M	The date that the employee began employment with this employer. The EmploymentCommencementDate is not included in the ASFA proposal.
EmploymentTerminationDate	7	Date	OP	The date that the employee ceased employment with this employer. Included if supplied by employer. The EmploymentTerminationDate is not included in the ASFA proposal.
GivenName	8	45 AN	M	Given name of member.
MiddleName	9	45 AN	OP	Middle name of member.
FamilyName	10	30 AN	M	Family name of member.
NameTitle	11	15 AN	M	Employee's title.
BirthDate	12	Date	M	Employee's date of birth.
HomeContactNumber	13	15 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal at least one means of contact is required.
DaytimeContactNumber	14	15 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal at least one means of contact is required.
MobileContactNumber	15	15 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal at least one means of contact is required.
Email	16	76 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal at least one means of contact is required.

Element	CSV Pos.	Format	Rules	Remarks
AlternateAddressee	17	38 AN	OP	Used to capture 'care of' information in an address excluding 'care of' a Post Box. In the initial implementation, not supplied.
AddressLine1	18	38 AN	M	Address details of employee (Clearing House data potentially truncated).
AddressLine2	19	38 AN	OP	Address details of employee (Clearing House data potentially truncated).
Suburb	20	27 AN	M	Suburb of employee's residence.
State	21	3 A	M	State of employee's residence.
Postcode	22	4 AN	M	Postcode of employee's residence.
Country	23	20 AN	OP	In the initial implementation, not supplied, although in the ASFA proposal this field is mandatory.
SGAmount	24	13,2 N	M	Superannuation guarantee contribution amount.
EmployerOtherAmount	25	13,2 N	M	Other employer (pre-tax) contribution amount. This includes salary sacrifice and employer additional.
EmployeeAmount	26	13,2 N	M	Employee (post-tax) contribution amount. This includes member voluntary.
TargetBSB	27	7 AN	C	BSB number of the bank account of the superannuation fund into which superannuation contributions are deposited. See remarks on the fund record TargetBSB field.
TargetAccountNumber	28	9 AN	C	Bank account number of the superannuation fund into which superannuation contributions are deposited. See remarks on the fund record TargetBSB field.
TargetAccountName	29	32 AN	C	Bank account name of the superannuation fund into which superannuation contributions are deposited. See remarks on the fund record TargetBSB field.
MemberContributionTotal	30	15,2 N	M	The sum of the contributions at the member level. (SGAmount, EmployerOtherAmount, EmployeeAmount)
PaymentReferenceNumber	31	18 AN	C	The (RBA) payment reference number, which will appear on the recipient's bank account statement. The Clearing House will populate a 12 character reference. See remarks on the fund record TargetBSB field.

3. Example

The following diagram details how the four data elements listed above relate to each other.



In the example, there are three funds and two contributors (employers). The example shows seven transactions for six different members. Members 1 and 3 are shaded to show that they are the same person. However, a superannuation fund may represent these using two different identification numbers and as a consequence they represent different logical entities.

Member 5 is duplicated to show that for a superannuation fund he/she is the same logical entity, however, there will be two entries as he/she is simultaneously working for different employers but is contributing to the same fund.

Regardless of the number of funds, contributors and members, the reconciliation file will contain a single header record. The number of lines contained in the example report above will be equal to the number of boxes in the diagram.

As mentioned previously, a superannuation trustee may allocate:

- a single BSB/bank account number for all their products
- distinct BSB/bank account numbers for each of their products
- distinct BSB/bank account numbers for each of their members.

The following table describes how the reconciliation file will present bank account information for each of these two scenarios:

Group type	Description
Fund/product level	BSB/bank account number information will be shown within the fund record. Different numbers may be shown for each of the funds (Funds A and C in the example). Within the member record, BSB/bank account number fields will not be populated.
Member level	BSB/bank account number information will be shown within the member record. Different numbers may be shown for each member (Fund B in the example). Within the fund record, BSB/bank account number fields will not be populated.

The following page shows the csv file arising from the contributions shown in the example.

Member 1 and Member 3 in the example are represented by the individual Mickey Mouse, an employee of Employer A, who is contributing to both Fund A and Fund B.

Member 5 is represented by Bart Simpson, an employee of both Employer A and Employer B, who both contribute to Fund C on her behalf.

3.1 CSV file example

```
H,2010-11-03,75174030967,sbschexceptions@medicareaustralia.gov.au,,130006600048,
F,24680246801,SLF0001AU,Super Fund B,,,,440.49,
C,Employer A,10987654321,John,Brown,,john@carwash.com,,,,,2010-08-01,2010-09-30,John's Plumbing Service
M,2405,8889962,,2003-12-07,,Donald,,Duck,,Mr,1985-06-01,,,,,23 Disney St,,Greenway,ACT,2906,,89.98,100.00,50.00,0.00,0.66-
163,9967655,Donald Duck,239.98,4000000006319
M,2403,8889999,,1998-04-03,,Mickey,,Mouse,,Mr,1980-01-01,,,,,15 Disney Rd,,Chisholm,ACT,2905,,50.00,150.51,0.00,0.66-
150,11111122,Mickey Mouse,200.51,4000000006321
F,12345678901,,Super Fund A,062-909,123456789,Super Fund A,163.56,4000000006318
C,Employer B,97657362562,Sue,Daffodil,0399988995,sue@flowers.com,,,,,2010-07-01,2010-07-31,Sue's Flowers
M,2406,888999777,,2009-02-12,,Marge,,Simpson,,Mrs,1969-11-15,,,,,15 Brown Rd,,Greenway,ACT,2906,,38.00,0.00,0.00,,,,
,38.00,
C,Employer A,10987654321,John,Brown,,john@carwash.com,,,,,2010-08-01,2010-09-30,John's Plumbing Service
M,2404,1234567,,1998-04-03,,Mickey,,Mouse,,Mr,1980-01-01,,,,,15 Disney Rd,,Chisholm,ACT,2905,,125.56,0.00,0.00,,,,,1
25.56,
F,23456789011,,Super Fund C,062-908,13762510,Super Fund C,478.49,4000000006320
C,Employer B,97657362562,Sue,Daffodil,0399988995,sue@flowers.com,,,,,2010-07-01,2010-07-31,Sue's Flowers
M,2407,123abc,,2006-04-15,,Bart,,Simpson,,Mr,2000-10-10,,,,,1 Jones Rd,,Springfield,VIC,3010,,38.00,0.00,0.00,,,,,38.
00,
M,2408,888bbb888,,1962-01-01,2010-07-31,Fred,,Flintstone,,Mr,1954-03-03,,,,,999 Rubble Rd,,Boulder,NSW,2880,,89.98
,100.00,50.00,,,,,239.98,
C,Employer A,10987654321,John,Brown,,john@carwash.com,,,,,2010-08-01,2010-09-30,John's Plumbing Service
M,2402,,,,,2006-04-15,,Bart,,Simpson,,Mr,2000-10-10,,,,,1 Jones Rd,,Springfield,VIC,3010,,50.00,150.51,0.00,,,,,200.51,
```

3.2 Contribution reports standard example



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Date of Deposit	03/11/2010	
Total Deposit	\$440.49	
Product Name	Super Fund B	Fund ABN 24680246801
Product ID	SLF0001AU	
BSB		Account number
Account Name		

Employer ABN 10987654321 **Contact:** John Brown **john@carwash.com**
Employer Trading Name John's Plumbing Service
Employer Entity Name Employer A

Contributions for the period Starting 01/08/2010 Ending 30/09/2010

Medicare/Contribution Reference	Title	Name	Date of Birth	Member Number	Tax File Number	Payroll Number	SG Amount	Employer Other Amount	Employee Amount	Member Total
2405	Mr	Donald Duck	01/06/1985	8889962			\$89.98	\$100.00	\$50.00	\$239.98
Member Address		23 Disney St, Greenway, 2906		Employment Start		Employment End				
Member Account		Donald Duck	066-163	9967655	Payment Reference		400000006319			
2403	Mr	Mickey Mouse	01/01/1980	8889999			\$50.00	\$150.51	\$0.00	\$200.51
Member Address		15 Disney Rd, Chisholm, 2905		Employment Start		Employment End				
Member Account		Mickey Mouse	066-150	1111122	Payment Reference		400000006321			