



MLC EmployerPay

Employer Data Requirements

An employer's responsibility to their members

Part of your obligation as an employer is to pay superannuation guarantee.

If an employee has not completed a Super choice fund nomination form, you must pay into your employer- nominated fund (default fund) by the due date (28th of the month following end of quarter).

Accurate data assists in the administration of the employee's superannuation and insurance calculations.

For more information on your business obligations and super for employees visit the **Australian Tax Office website**.

What is a default member versus a choice member?

Employers must offer choice of superannuation fund to all eligible employees. To meet this obligation, employers need to identify their eligible employees; provide a Super choice fund nomination form to their eligible employees; and act on an employee's choice.

A default member is an employee who is set up with an MLC MasterKey Business Super account under the employer plan/scheme.

A choice member is any employee whose chosen superannuation account is not under the employer's MLC MasterKey Business Super plan/scheme. This means the employee may hold an account in an external/non- MLC fund or SMSF or they may have an existing account with MLC MasterKey Business or Personal Super, but that account is not related to the Employer plan/Scheme, then they are a choice member.

If an employee provides the employer with incorrect details for their superannuation fund, such as membership number or superannuation fund details, then the superannuation fund will return the payment. This results in missed and late super guarantee payments.

What is a USI?

The Unique Superannuation Identifier (USI) is used to uniquely identify a superannuation fund's products and/or channel for sending data and payments.

For MLC MasterKey Business Super (including MLC MasterKey Personal Super) the USI is 70732426024100.

A list of available USIs for APRA-regulated superannuation funds can be found at the ATO website: <https://superfundlookup.gov.au/Tools/USI>

What's changing?

Prior to your migration to MLC EmployerPay (if you choose this clearing house), Employers with errors in their member data will be advised directly to ensure the required updates are made to avoid validation issues during migration. If errors are not fixed, employee records may be deleted, and their information will not be migrated to MLC EmployerPay. Where employers have added a default member via the choice channel using the 100 USI in SuperEzy, they will be required to correct data validation issues for missing mandatory data during migration.

Refer to page 3 of this guide for the complete listing of mandatory data.

It is imperative that all errors are fixed prior to MLC EmployerPay submission to avoid rework. It is also important to ensure that you check your member data prior to transition to allow for a smooth transition if you choose to move across to MLC EmployerPay.

If you identify an employee in your data who no longer works for your organisation, please ensure that you process an employee exit, rather than just deleting the record. For detailed instructions on how to do this, read this **guide to exiting an employee** which can be found on the MLC EmployerPay employer support page.

MLC MasterKey Business Super will no longer process member personal detail updates

MLC MasterKey Business Super will not update our internal systems to record changes to employee personal and contact details that come through as an amendment from the Employer. The employee is responsible for keeping their personal detail records up to date and will need to notify MasterKey Business Super directly. For a new employee record, submitted via MLC EmployerPay, we will accept their personal and contact details.

Member personal details which will not be updated, unless the member notifies MLC directly, include:

- Title
- Gender
- Address
- Phone number
- Email address
- Tax File Number (TFN)

For a new employee we will continue to record employee personal and contact details.

It's important that you continue to keep your records up to date (payroll and MLC EmployerPay) even though MasterKey Business Super internal systems won't be updated.

The employee can easily login to their account and update their member personal details online. They would have received their login details in their welcome kit when the account was set up.

What to tell your employees

It is important that you periodically remind your employees to keep their member personal and contact details updated with MLC MasterKey Business Super.

Employees can easily login to their account and update their member personal details online

https://www.mlc.com.au/personal/nav_top/contact-us

For any employee who has chosen a superannuation account that is not under your MLC MasterKey Business Super plan/scheme (choice nomination), as the employer you should advise these employees to check that the member ID they've provided is accurate and correct.

What are the data validations for new and existing members?

Make sure you have all the employee information you require before creating a member record. If you have not previously provided the below mandatory information for an existing member, you will be required to provide this information upon transition to MLC EmployerPay (if you have chosen this clearing house). It is important that you record the correct Member ID for an existing member to ensure accurate administration of member entitlements.

Mandatory data fields for employers who are submitting on behalf of members contributing to MLC MasterKey Business Super (including MLC MasterKey Personal Super) (100 USI):

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	

For more information on classifying occupations (Collar Type) visit the MLC website **MLC Occupational Ratings Guide for Insurance**.

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