

## Key Features

- Highly secure web-based hosted infrastructure.
- Guaranteed service levels.
- Full branding and provider web-site integration.
- Handles contributions and member processing (new, exit, amendment).
- Manages contributions for the default and choice funds via their default fund administrator/manager.
- Employer web form data entry or bulk payroll file transfer from any payroll system.
- Real time data entry validation and confirmation.
- Payments handled through direct debit, direct credit, BPAY or cheque.
- Delivers only validated data to compliant super funds.
- Unlimited contribution types.
- Authorisation for payments and contributions.

## Contact Us

For more information, please contact  
InvestmentLink Pty Limited  
Level 4, 116 Military Road  
Neutral Bay NSW 2089  
Australia



Online employer &  
choice-of-fund superannuation  
contribution processing  
for fund administrators

# The High Cost of Employer Contribution Management

As a fund administrator you understand the impact that contribution processing can have on your business. Inefficient and manual processes not only have substantial administration costs, but also affect your reputation and ability to gain new business.

Building and maintaining electronic systems to manage both the flow of information and funds from employers is an ongoing resource challenge. Legislative and market changes to the superannuation system add to the complexity. Increasing usage from employers also impacts the demand on infrastructure, particularly at peak load times such as the financial year-end and the quarter-end deadlines.

SuperChoice delivers the most comprehensive contribution processing system and lowers the cost of employer contribution processing while increasing customer service levels, allowing you to focus on your core business of superannuation administration.

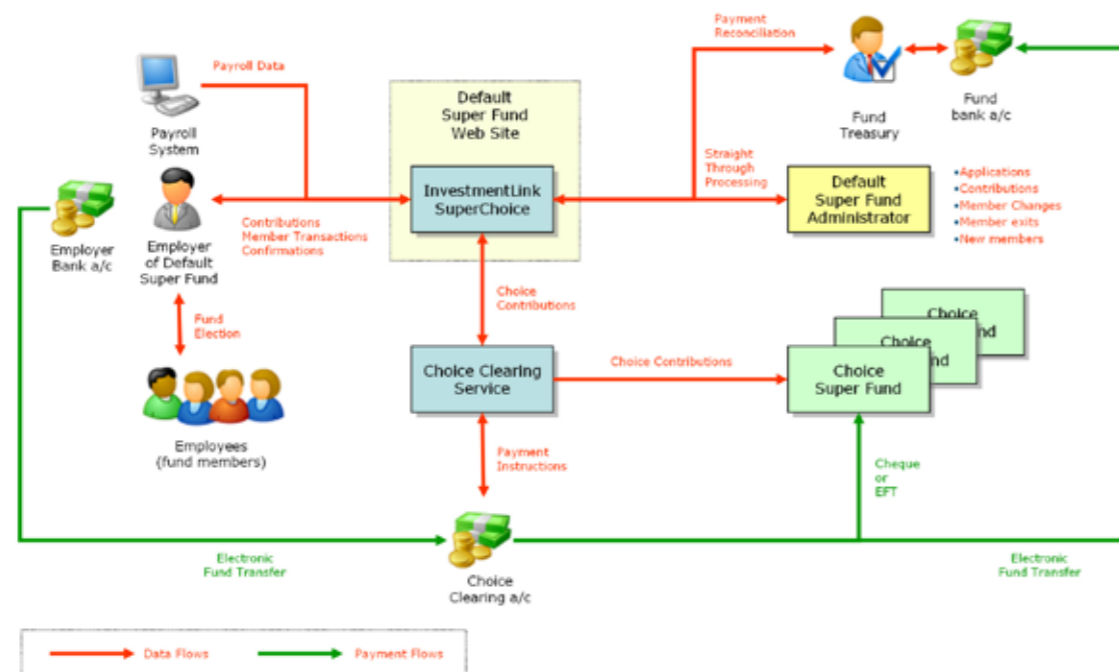
**“48m employer superannuation contribution transactions processed by SuperChoice for our fund customers since 2000”**

## What is SuperChoice?

SuperChoice provides superannuation funds with a proven e-commerce solution for collecting and validating superannuation contributions from employers. It also provides straight-through processing (STP) into superannuation fund administration systems.

SuperChoice reduces the possibility of receiving poor quality information from employers by moving the fund’s business and validation rules to the point of data entry. Further processing errors are eliminated by effecting straight-through processing into the fund registry system. Employers are reassured that their compliance obligations are better satisfied and their employees monies are promptly allocated. By simplifying the employer superannuation remittance process, funds benefit from strengthened employer relationships and lower operational costs.

SuperChoice also provides comprehensive choice-of-fund processing capabilities to funds and their employers. Operating as a clearing service for the industry, SuperChoice takes a single contribution file or schedule from an employer and transfers the contributions and funds to the correct administrator, whether or not the receiving fund uses SuperChoice services. Choice transactions are processed at a fraction of the cost of the administrator manually handling contribution schedules and cheques and the employer gets a simple, single system for all contributions.



**“60%: Approximate market share of Australian superannuation funds using SuperChoice for employer contribution processing”**

## How does it work?

SuperChoice is a “white-labeled”, fully hosted, online application that is branded to match the look-and-feel of the fund and is fully integrated into your web infrastructure.

Employers connect through a secure web connection and can make contributions easily through connections to virtually any payroll system. The SuperChoice Payroll Wizard makes it easy for fund administrators to configure a new payroll file for an employer in minutes - providing the ultimate in flexibility and customer responsiveness. Smaller employers without payroll systems are equally well catered for with an intuitive and familiar spreadsheet-style of data entry allowing staff contribution details to be saved for use in the future.

Fund member amendments are supported including new members, exiting members and member changes.

All contribution types and fund structures are supported. Put simply, SuperChoice can be configured to handle any type of pension or superannuation fund. Full choice-of-fund support means that employers can meet their statutory requirements to pay contributions to any superannuation fund with a single payment. The SuperChoice Clearing Service also automatically handles splitting of contributions and the transmission of information and payments to any superannuation fund in Australia, including DIY funds.

All electronic payment types are supported and payment authorisation is maintained within the complete control of the employer. Authorisation levels can be set to require dual authorisations or to limit permitted functions to certain personnel.

SuperChoice supports a highly configurable STP engine for interfacing with fund administrators back-office systems. Any file format, security protocol or interface standard can be supported. Two-way communication ensures that employers are kept fully informed of the status of contributions being processed.

## Key Benefits

- Reduce errors and exceptions by moving administration tasks to the employer to ensure that information is captured correctly the first time.
- Reduce costs by eliminating paper handling and data entry through the use of Straight-Through Processing (STP).
- Increase customer service by reducing processing times, eliminating errors and providing confirmations.
- Differentiate your fund and build employer loyalty by offering innovative and market leading functionality such as payroll connectivity, choice-of-fund clearing capabilities and online member processing.
- Get to market quickly with our proven solution that can be configured to the needs of a new fund in a matter of days and weeks rather than weeks and months.
- Lower cost of ownership through our shared-infrastructure business model that means you never need to worry about managing IT infrastructure.