

NGS OnlinePlus (Mercer Spectrum)

Your comprehensive superannuation remittance solution to save you time and money

NGS OnlinePlus makes processing
superannuation remittances easy –

- save time processing employees' superannuation contributions
- process contributions online when it's convenient for you
- keep control over the amount and timing of contribution payments
- reduce the risk of errors
- transfer all membership data to NGS Super.

In just one transaction you can transfer contributions online to multiple employee superannuation funds. By uploading employee and contribution information from your payroll system to NGS OnlinePlus, you reduce the risk of errors thanks to NGS OnlinePlus's in-built system of checks and balances. This eliminates the repetitive, manual task of entering contribution payments, saving you time.

What is NGS OnlinePlus?

NGS OnlinePlus is an online clearing-house system that enables you to submit superannuation data to multiple superannuation funds — whether it's to NGS Super or an employee's chosen fund.

Specifically, NGS OnlinePlus lets you transfer your employees' contributions 'straight through' from your payroll system and company/employer bank account to multiple superannuation funds in a single online transaction.

And, if your employer's default superannuation fund is NGS Super, NGS OnlinePlus also makes the transfer of all superannuation membership data possible.

How much does it cost?

There are no set-up fees or ongoing fees for using NGS OnlinePlus.

How does it work?

NGS OnlinePlus uses a client-initiated direct debit arrangement to make superannuation contribution payments to your employees' superannuation funds. When you authorise a transaction, NGS OnlinePlus automatically debits your company/employer account and credits your employees' superannuation funds via an electronic funds transfer or by cheque if the Choice fund does not accept payments electronically. And because there is a direct or 'straight-through' link between your company/employer account, NGS Super and your employees' superannuation funds, payments are generally faster and more accurate regardless of whether your employees are members of NGS Super or a chosen superannuation fund.

What are the benefits?

Efficiency – save time and money	NGS OnlinePlus can reduce the administrative burden you face in managing the payment of superannuation contributions to multiple superannuation funds under Choice of Fund. It simplifies administrative processes: NGS OnlinePlus lets you transfer superannuation contributions from your payroll system and company/employer bank account to multiple employee superannuation funds in a single online transaction. It removes the need for unnecessary paperwork and the cost of drawing and sending cheques to multiple superannuation funds.
Accuracy – reduce the risk of errors	NGS OnlinePlus works with most payroll systems. It allows you to directly upload employee and superannuation contribution details from your payroll system to NGS OnlinePlus which helps to reduce the risk of human error. It also helps with any reconciliation issues: NGS OnlinePlus has checks in place to identify errors upfront, generally reducing the need for manual reconciliations.
Flexibility and convenience	You can access NGS OnlinePlus at any time using your normal internet service.
Control	NGS OnlinePlus gives you total control over the amount and timing of each remittance. The funds transferred must equal the contribution data. Both the money and data are electronically transferred to us in the one transaction. Most importantly, you initiate a transfer of funds from your company/ employer bank account by submitting an online authorisation.
Security	NGS OnlinePlus is a secure system accessible only by authorised users – we can set up different authorisation levels, all of which are password driven. The system uses a private cryptographic key system, known as ‘Secure Socket Layer’ (SSL) which encrypts and decrypts data that is sent between your computer and NGS OnlinePlus. It uses a 128-bit encryption, the same used by most financial institutions.

We’re here to help

Your NGS OnlinePlus Consultant can help you if you have any queries. We provide full support through:

- Ongoing training
- Access to our dedicated NGS OnlinePlus Helpline and website
- Notification of system enhancements

Helpline **1300 133 177**
Email **ngssuper.com.au**

Getting started

1. **We work with you to understand your needs**
An NGS OnlinePlus consultant partners with you to understand how you currently submit superannuation data. We work with you to agree on the best method for you to use the system. If necessary, we analyse your current payroll system and demonstrate how NGS OnlinePlus works.
2. **We help you set up**
We provide you with a copy of the NGS OnlinePlus Product Disclosure Statement dated 10 August 2009 (PDS) and ask you read it and complete the application form and the *Client-initiated direct debit request* form. Completing the forms allows us to establish an electronic funds transfer from your company/ employer bank account to the bank accounts of your employees’ chosen superannuation funds.
3. **We determine the best method for submitting contributions**
If you are an employer with a small workforce for example, it may be that an online remittance is the best way to submit your employees’ superannuation contributions. We can work through this with you no matter your workforce size.
4. **We give all your nominated users access to the system**
By telling us who in your organisation will be using NGS OnlinePlus, we give them an ID, password, training and the right support tools.

Then, you’re ready to start.

How NGS OnlinePlus works

Day 1

You remit your employees' superannuation contributions via NGS OnlinePlus to NGS Super or an employee's chosen fund.

NGS Super

Chosen fund

Day 2

Superannuation contributions are allocated to NGS Super.

Day 2 & 3

Superannuation contributions remain in the NGS OnlinePlus bank account until they are cleared (i.e. there are no dishonours).

Day 3

Superannuation contributions are allocated within three days to employees' accounts.

Day 4

Superannuation contributions are moved to the clearing house bank account.

Day 5 & 6

Superannuation contributions remain in the clearing house bank account until they are cleared.

Day 7

Superannuation contributions are forwarded to the employees' chosen superannuation funds.

* Providing the remittance is submitted before 3pm.

Please note 'days' refers to business days and does not include weekends or public holidays.

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