

Paying Australian Retirement Trust



13 11 84 | art.com.au

At Australian Retirement Trust (ART) we make super, super simple for employers. We're all about helping you easily manage your super commitments so you can get on with running your business.

ART offers a range of payment methods to provide you the flexibility in how you make employee superannuation contribution payment transactions with us:

- Direct debit
- BPAY®
- EFT

Simply register on Employer Online (EOL) as an ART "Participating" employer to streamline your super payment and do everything securely using EOL. By registering, you will also have the opportunity to access our clearing house.* ART Clearing House takes the hassle out of managing contribution transactions with one simple, secure payment regardless of which super fund your employees are with.



Whether you are registered with ART or not, you still have the ability to make payments to ART. Simply call our dedicated employer team on 13 11 84, Monday to Friday from 8:00am – 7:30pm AEST, to find out more.

Make payments and manage your employees' details using EOL

Take the first step to making your Superannuation Guarantee (SG) obligations super simple.

Register your company's details online at art.com.au

Once registered, you'll be issued a new ART employer number. Make sure you keep a record of this number. To access EOL, simply log on using your ART employer number and the password provided.

Disclaimer and disclosure: This material is current as at July 2025. This is general information only. It's not based on your personal objectives, financial situation or needs. So, think about those things and read the relevant Product Disclosure Statement and Target Market Determination at art.com.au/pds before you make any decision about our products. And if you're still not sure, talk with a financial adviser. We issue this information and all Australian Retirement Trust products. When we say 'we', 'us' or 'the Trustee', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) ('the Fund' or 'ART'). Australian Retirement Trust Clearing House is issued by Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667, AFSL 246 604). Precision is wholly owned by Australian Retirement Trust Pty Ltd (the Trustee) (ABN 88 010 720 840, AFSL 228 975), trustee of Australian Retirement Trust ('the Fund' or 'ART') (ABN 60 905 115 063). Precision issues the information in this email Australian Retirement Trust Clearing House. The Trustee issues all information about the Fund.

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EOL gives you the capability to enter and pay contributions in one fully encrypted, password-protected, SuperStream compliant online service. It also allows you to:

- run and print reports
- check online transaction history
- create different user access levels
- update your payment method online and
- upgrade to ART Clearing House. As an ART employer, you'll also get access to ongoing support and education with
- quarterly employer newsletters
- information seminars for you and your employees.

Payment Options

Payment options	Direct debit	BPAY®	EFT	Features	How to start
Employer Online	✓	✓		<ul style="list-style-type: none">• pay contributions for existing Australian Retirement Trust members,• add new employees• create new member accounts for employees who have not made a choice• update employees' details and• SuperStream compliant.	Register online
Australian Retirement Trust Clearing House	✓	✓	✓	<ul style="list-style-type: none">• make one single transaction for all of your employees – whether they're Australian Retirement Trust members or not• accessible when you select Australian Retirement Trust as your default fund and• SuperStream compliant.	Log on to Employer Online . Select upgrade and complete the Australian Retirement Trust Clearing House enrolment form

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*Eligibility includes: enrolled for Australian Retirement Trust Employer Online and have nominated Australian Retirement Trust as your default fund.

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How to make payments

To make payments in EOL you can use either:

- Web Input: enter employees' contributions via a contribution grid
- Web Upload: upload a payroll file direct from your payroll system

How to use Web Input

1. Login to [EOL](#)
2. Create a new contribution period
3. Once you have created a new period, a list of your current employees will appear. Simply enter the amount to be paid for each employee – totals are calculated automatically
4. Once you have entered all your amounts, click next and a total amount will be displayed for final approval
5. Once you click 'Submit' your payment instructions will be displayed. If you have chosen direct debit that amount will be debited from your nominated bank account and distributed to each employee's ART account.

It's important to note that you must submit your payment via your financial institution the same day as submitting the contribution grid.

How to use Web Upload

Please call our employer team on **13 11 84**, Monday to Friday from 8:00am – 7:30pm AEST, to find out more about Web Upload and whether it is suitable to you.

Payment Frequency options

- quarterly
- monthly
- fortnightly
- weekly.

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When do I need to make my payments to Australian Retirement Trust?

	Direct debit	BPAY®	EFT	Features
Employer Online	✓			One of the benefits of paying by Direct Debit is that it's easy to make sure you meet any payment deadlines. All you need to do is submit your contribution grid before 3pm on the business day you want the contribution to be allocated and we'll do the rest.
		✓		Australian Retirement Trust Clearing House processing times vary. We recommend you allow at least five business days for payments to be received. For more information on our Clearing House processing times please refer to the Australian Retirement Trust Clearing House PDS .
Australian Retirement Trust Clearing House	✓	✓	✓	Australian Retirement Trust Clearing House processing times vary. We recommend you allow at least five business days for payments to be received. For more information on our Clearing House processing times please refer to the Australian Retirement Trust Clearing House PDS .

We're here to Help

Our dedicated employer team is here to support you with everything super related. From understanding your employer obligations to assisting you with making your super payments, our team can help.

Please call us on **13 11 84**, Monday to Friday from 8:00am – 7:30pm AEST/AEDT, or contact us online at australianretirementtrust.com.au

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