



# Electronic Payment Services

*Product information guide*

*January 2018*



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## Product Information Guide



This document describes the Electronic Payment Services (EPS) offered by Automatic Data Processing Limited (ADP) and provides an understanding of what to expect from your interactions with ADP and the use of our EPS product.

### This guide contains information about:

- the features and functionality of the EPS product
- the use of EPS
- the cost of EPS
- issue resolution and escalation procedures in relation to the EPS product

### Who is ADP?

Automatic Data Processing Limited ABN 70 003 924 945 (ADP) is a subsidiary of Automatic Data Processing, Inc which is headquartered in Roseland, New Jersey in the United States of America.

Automatic Data Processing, Inc and within Australia, ADP, provide globally a range of payroll and human resource administration solutions for organisations of any size within any industry. Here in Australia, ADP maintains offices in Melbourne, Sydney, Brisbane, Adelaide and Perth.

ADP has been granted an Australian Financial Services Licence (AFSL No. 312078) by the Australian Securities and Investments Commission which authorises it to

issue EPS as a non-cash payment facility and to provide general financial product advice concerning EPS. General enquiries regarding EPS can be directed to:

Automatic Data Processing Limited EPS Team  
Level 1, 6 Nexus Court  
Mulgrave 3170 Victoria

Telephone: 1300 955 280

Email: [eps@au.adp.com](mailto:eps@au.adp.com)

Website: [www.adppayroll.com.au](http://www.adppayroll.com.au)

# Electronic Payment Services

dro@adp.com

## What is EPS?

ADP Electronic Payment Services (EPS) enables employers to make electronic transfers to recipient organisations for a wide range of employee related deductions and benefits. This includes PAYG withholding tax payments to the Australian Taxation Office, superannuation contributions, insurance premiums, car leasing payments and so on. It allows the recipient, which could be the trustee or administrator of a superannuation fund or insurer, to receive those payments or transfers using the streamlined features of EPS.

EPS is designed to simplify data and funds exchange between employers (on behalf of their employees) and recipients. Employers can channel all payroll deduction data and payments to many different recipients, using one online interface.

## How can employers use EPS?

ADP requires employers to sign a service agreement for the provision of EPS. This service agreement will detail the terms and conditions under which we will make EPS available to you. To use EPS we require that you provide information about your business. We require details of the recipient organisations to which you wish to transfer payments and details of your account held with a bank or other approved Australian deposit taking institution (e.g. building society, credit union etc.) that permits non-cash payments to be made. Once your business details are established in EPS, you may provide instructions on any configuration changes such as new recipient organisations to be set up or changes to the account from which your payments are made, using our online, secure internet facility, or emailing (a scanned copy) a completed form/s to us. Instructions as to amounts to be transferred from your account will take the form of electronic data records that may come from your payroll instructions to us or they may be loaded directly by you into our secure internet facility and confirmed by you online.

## How do we protect your privacy?

ADP is committed to complying with the requirements of the Privacy Act 1988 when it comes to handling personal information that you provide. Please visit our website [www.adppayroll.com.au/privacy](http://www.adppayroll.com.au/privacy) for further information regarding our security and privacy policies.

## What is the cost of EPS?

The cost of EPS for your business can be obtained from the EPS team or an ADP sales consultant. Please note that ADP may from time to time change or introduce new fees and charges for EPS in accordance with the service agreement. Please see the 'Questions and Answers' section of this Guide for further information about the cost of EPS.

ADP will retain interest accrued on funds held in EPS trust accounts during the clearing and reconciliation period between receipt of transfer monies from employers and payment to recipients.

## Issue resolution and complaints

We have a simple and accessible process which you can use for any issues or complaints you have regarding EPS. In the first instance please contact the EPS Team by telephone on 1300 955 280 or by email to [eps@adp.com](mailto:eps@adp.com)

If your issue remains unresolved, you may contact the ADP Dispute Resolution Officer (DRO) by sending an email to [dro@adp.com](mailto:dro@adp.com) Please provide as much detail as possible regarding the unresolved issue and the reasons why you disagree with the response from the EPS Team. If the DRO is unable to resolve your issue, it will be referred to the ADP Dispute Resolution Committee.

If you remain unsatisfied, you may lodge your complaint with the Financial Ombudsman Service. Their contact details are GPO Box 3, Melbourne Victoria 3001, Telephone: 1300 780 808.

## Professional indemnity insurance

ADP has a Professional Indemnity Insurance Policy (PI Policy) in place. The PI Policy covers ADP and its employees for claims made against ADP and its employees as a result of their conduct in the provision of EPS.

## Would you like more information?

For further information relating to product, the cost of EPS or aspects of our services related to EPS, please contact our EPS team on 1300 955 280 or email [eps@adp.com](mailto:eps@adp.com)

## Questions & Answers

The following information is general advice to all our clients and has been prepared without taking into account an individual client's objectives, financial situation or needs. Before deciding to use EPS, you should read this Guide and consider whether EPS is appropriate for you.

### Electronic Payment Services

What is Electronic Payment Services?

EPS is a payment solution offered by ADP Employer Services (ADP) to allow employers to make superannuation, PAYG and other employee entitlement payments from one channel to different recipient organisations. It is a service primarily designed to streamline and simplify data and funds exchange between employers and recipients organisations (such as Superannuation Funds, ATO and Health Insurance providers).

Is EPS SuperStream compliant?

EPS is an ATO certified SuperStream solution. All relevant superannuation data is sent in accordance with the SuperStream file specifications and linked to the payment using a Payment Reference Number (PRN).

Will the sales person receive commission if I decide to proceed with EPS?

Yes, in most cases the ADP sales person with which you deal with will receive a small commission payment as a result of the sale. This is in line with the ADP sales reward procedure and represents a very small component of their overall remuneration.

What do I need in order to use the Electronic Payment Service?

EPS requires internet access and a standard Web Browser. We can provide full specifications on request. If you use an ADP payroll solution additional usage options are available. All prospective EPS clients must pass ADP's Know Your Transaction (KYT) and Anti Money Laundering (AML) screening process prior to receiving EPS.

How long does it take to set up EPS?

Subject to the client providing accurate and complete documentation and satisfying the Anti Money Laundering checks, the amount of time taken to set up a client and to link all their recipient organisations to their client profile within the system normally takes up to five business days. It may take longer for larger clients.

## Questions & Answers

### Electronic Payment Services

What type of payments can be made through Electronic Payment Service?

EPS provides a single distribution channel for all employee deductions and entitlements to recipients across all sectors of the market. Some of the main types of recipient organisations include:

- ATO for PAYG withholding tax
- Superannuation funds, including Self Managed Super Funds
- Health funds
- Child support
- Leases and other fixed payments
- Life and general insurance
- Share Plans
- Memberships, professional associations and union subscriptions
- Donations
- Garnishee payments

Can payments to recipients be made by cheque?

Cheque payments can still be made for non-superannuation payments or superannuation payments exempt from SuperStream. SuperStream legislation states that all superannuation payments (unless exempted) must be made electronically. EPS will make all superannuation payments via EFT to the bank accounts supplied by the superannuation funds.

Electronic payment is the preferred method as it is quicker and removes the risk of potentially late or misplaced payments.

How much does the service cost?

The cost of the service will depend on the range of ADP Services provided to you, including the use of ADP Payroll Services. As an indication, when combined with the Payline payroll service, the cost of EPS is 40 cents per employee per payroll process cycle. Alternatively, when combined with other payroll services or as a standalone service, the cost of EPS is 72 cents per employee per month, however where contributions are not paid by direct debit from your account, an additional fee of 65 cents per employee per month will apply. We can discuss a specific costing after discussing your service needs.

## Questions & Answers

### Electronic Payment Services

What benefits do employers gain from EPS?

The key benefits of EPS for employers include being able to make all employee deduction and entitlement payments through one interface, potentially reduced administration costs related to writing cheques and producing lodgement reports to be posted to different organisations.

What benefits do recipients gain from Electronic Payment Service?

The key benefits of EPS for recipients are reconciled data and payment, cleared funds with no dishonours, standard electronic data file format or customised data files to suit individual recipients for straight through processing and regularly scheduled payments.

Is my data transfer secure with EPS?

EPS data and reports are held on a secure server in ADP's data centre located in Melbourne, Victoria. All files stored on the server are encrypted. Once successfully logged in, you connect to our server through an SSL secure connection. EPS uses technologies equivalent to those used by the banks in their internet banking applications.

Can I give you the money to cover the payments by cheque?

EPS does not accept cheque payments. The standard method of funds collection is by direct debit. This is facilitated by signing relevant forms to allow ADP to direct debit from your nominated bank account.

How does the payment process work?

Depending on the ADP product/s chosen, the payment file will be uploaded to EPS by either ADP or the client. The payment will be direct debited from the nominated bank account on the date specified based on the override date in the file and the client payment frequency.

Why is there a delay between ADP receiving payment and ADP making payment to recipients?

For superannuation contributions, on day one, EPS will debit your nominated bank account according to your chosen frequency. The banking industry standard stipulates that the banks have three business days to inform ADP of any rejections or problems with a direct debit that causes the payment to fail. This accounts for days two to four. We then reconcile all funds collected and address any payment rejections and payments are generated on the fifth day.

## Questions & Answers

### Electronic Payment Services

What if I don't have enough money in my account when ADP performs the debit?

In this case our debit of your account will dishonour and no payments will be performed. We will email you with the details of the dishonour. You can then decide if you wish to make the payments yourself on that specific occasion or whether you wish ADP to reprocess the debit after you have transferred sufficient funds to your bank account. Dishonour fees (approx. \$16 (ex GST) per process) and resubmission fees may apply (approx. \$36 (ex GST) per process).

How will I know what will be debited so that I can manage our cash flow?

EPS will only debit the amounts in accordance with your advice of what amounts need to be distributed. This data comes to us from your payroll instructions or may be loaded directly by you. The total amount to be debited is reported to you on the day of debit.

You must notify us not less than five business days prior to the date on which you wish to cease having contributions payable to any recipient or debited by us from you. A fee for cancellation may apply (approx. \$16 (ex GST) per process).

Does ADP hold my funds in an interest bearing account?

ADP holds all funds on trust in interest bearing bank accounts with funds of other clients during the clearing period.

ADP is entitled to all the interest accrued from funds held in the bank accounts.



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## About ADP

ADP has worked with Australian businesses for more than 35 years and provides services to over 7000 Australian clients. Globally, the ADP group is one of the largest providers of Human Capital Management and Payroll solutions, serving more than 650,000 clients. We provide our customers with a platforms and services to mitigate compliance risk, deliver business insight and gain operational efficiencies. From software to outsourcing solutions, organisations of all sizes take advantage of ADP's deep expertise to free their team resources and help them focus on driving greater business results. For more information, visit [adppayroll.com.au](http://adppayroll.com.au)

### Connect with us:



1800 000 729



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### Office Locations:

#### Adelaide

Level 1, 1284 South Road  
Clovelly Park, SA 5042

#### Brisbane

Ground Floor, Building 2  
Gateway Office Park  
747 Lytton Road  
Murarrie QLD 4172

#### Melbourne

Level 1, 6 Nexus Court  
Mulgrave VIC 3170

#### Perth

The Gateway  
G2/59 Albany Highway  
Victoria Park WA 6100

#### Sydney

Level 3, 15 Bourke Road  
Mascot NSW 2020