Creating financial independence since 1846

IOOF **Transact**

User guide

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What is Transact?

Transact is our secure and easy to use online clearing service which helps you administer your superannuation contributions and perform general employee maintenance.

Transact enables you to:

- submit contributions via a payroll file upload or an online e-form
- pay contributions for your IOOF fund and choice of fund employees (including self-managed super funds)
- view all contributions submitted online
- maintain employer details
- add, cease and amend employee records
- create multiple users with different access levels
- maintain passwords .

Should you need any help with Transact, call our Transact help desk on **1800 125 566** or send an e-mail to **transactsupport@ioof.com.au**.

Navigating Transact

Browser Tips

Transact supports the following browsers:

- Internet Explorer (most recent or prior two versions)
- Firefox
- Safari
- Chrome

Avoid using your internet browser back button; only use the Transact navigation buttons.

Note that the Transact login page address begins with https:// (rather than the more common http://). This indicates that you're connected to a secure internet site.

To return to the previous screen, click the **Return** button.

Logging in

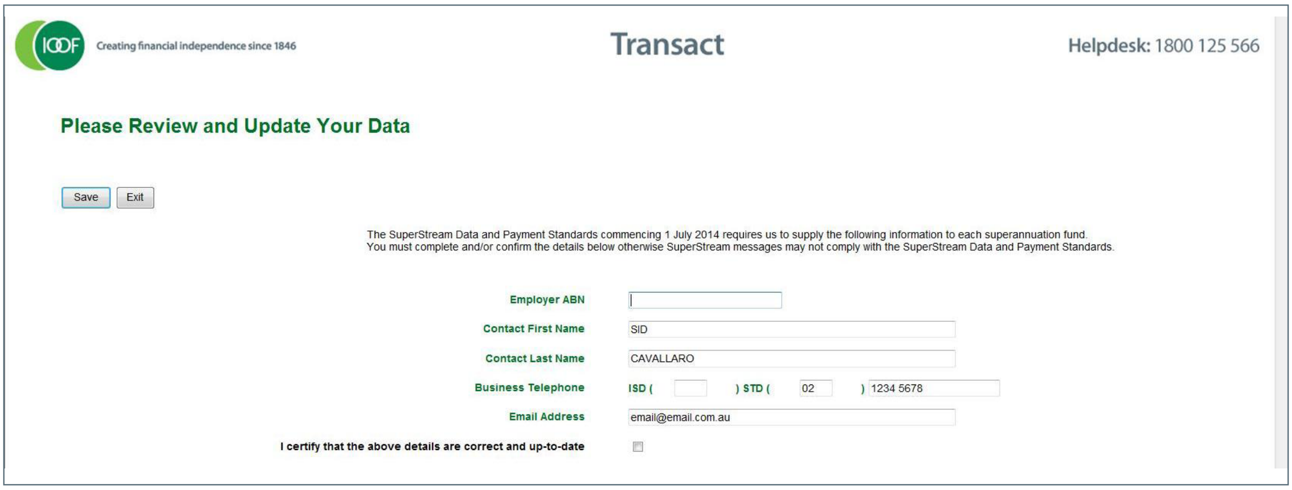
The web address for Transact is w**ww.ioof.com.au/login**

Save this in your favourites for easy access.

Enter your user ID and password and click **Log in**.

When logging on for the first time:

- you may be asked to change your password
- accept an Acknowledgement screen giving permission for superannuation funds to obtain additional information for all members from you
- review and update your
  - ABN
  - Contact details



If you've forgotten your user ID or password, or if your login has been de-activated, call the Transact help desk on **1800 125 566** for assistance.

Changing a password

You'll be prompted to change your password every 180 days. If you wish to change your password at any time, go to **Change Details** and select **Users**.

Click on your user ID and then enter the new password in the appropriate field.

Your new password must be 8-16 characters, and contain at least one number, one upper case and one lower case letter. For security purposes, we suggest you don't save your password if your browser prompts you to.

> After changing your password, we recommend you log out of Transact and log in again using your new password.

Add/amend user

Additional user profiles can be set up if you need multiple staff using Transact. These users can have different access levels for Transact.

The different user types are:

- **Employer Admin** – please contact the Transact help desk who will assist you to arrange these users to perform ALL functions on Transact.
- **Employer Clerical** – the user can perform most functions (such as set up new members and prepare contributions) but can't authorise contributions.
- **Employer Read-Only** – these users can view details but can't authorise any changes or payments.

We recommend you have at least two users with Employer Admin access.

To set up Employer Clerical or Employer Read-Only users, do the following:

1. Go to **Change Details** and select **Users**.
2. Click **Add** and enter the details for the new user. Nominate either Employer Clerical or Employer Read-Only access.

Please note: if you need additional Employer Admin users contact the Transact help desk on **1800 125 566**.

3. Once all the mandatory fields have been completed, click **Submit** to add the new user.

To amend an existing user account:

1. Go to **Change Details** and select **Users**.
2. Click the **User ID**.
3. Update the relevant details and press **Submit**.

Employee maintenance

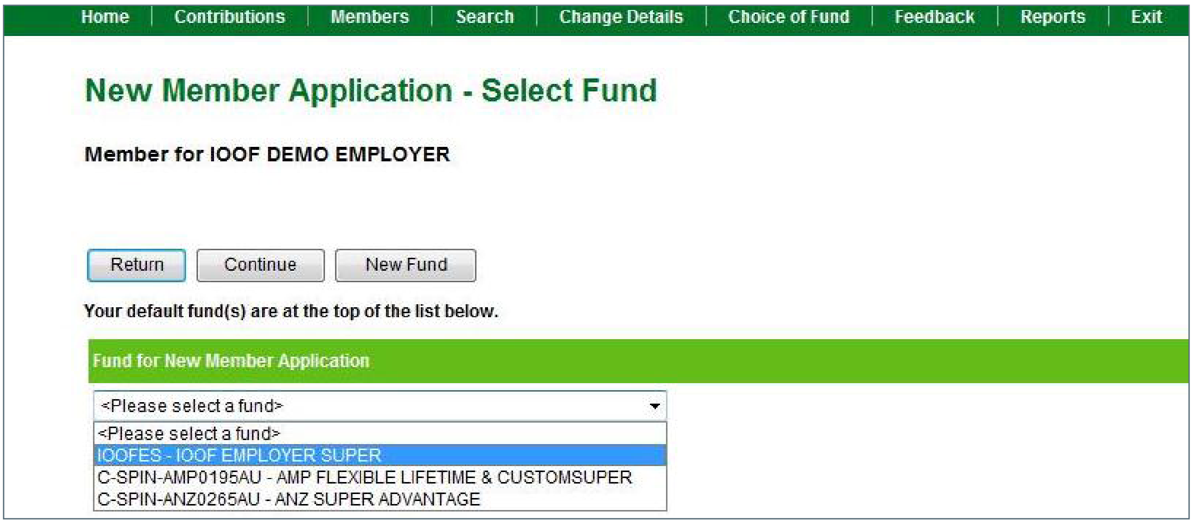
Adding a new employee (IOOF)

When we process your Transact registration, we load all active IOOF members under your plan on to Transact so that you don't have to.

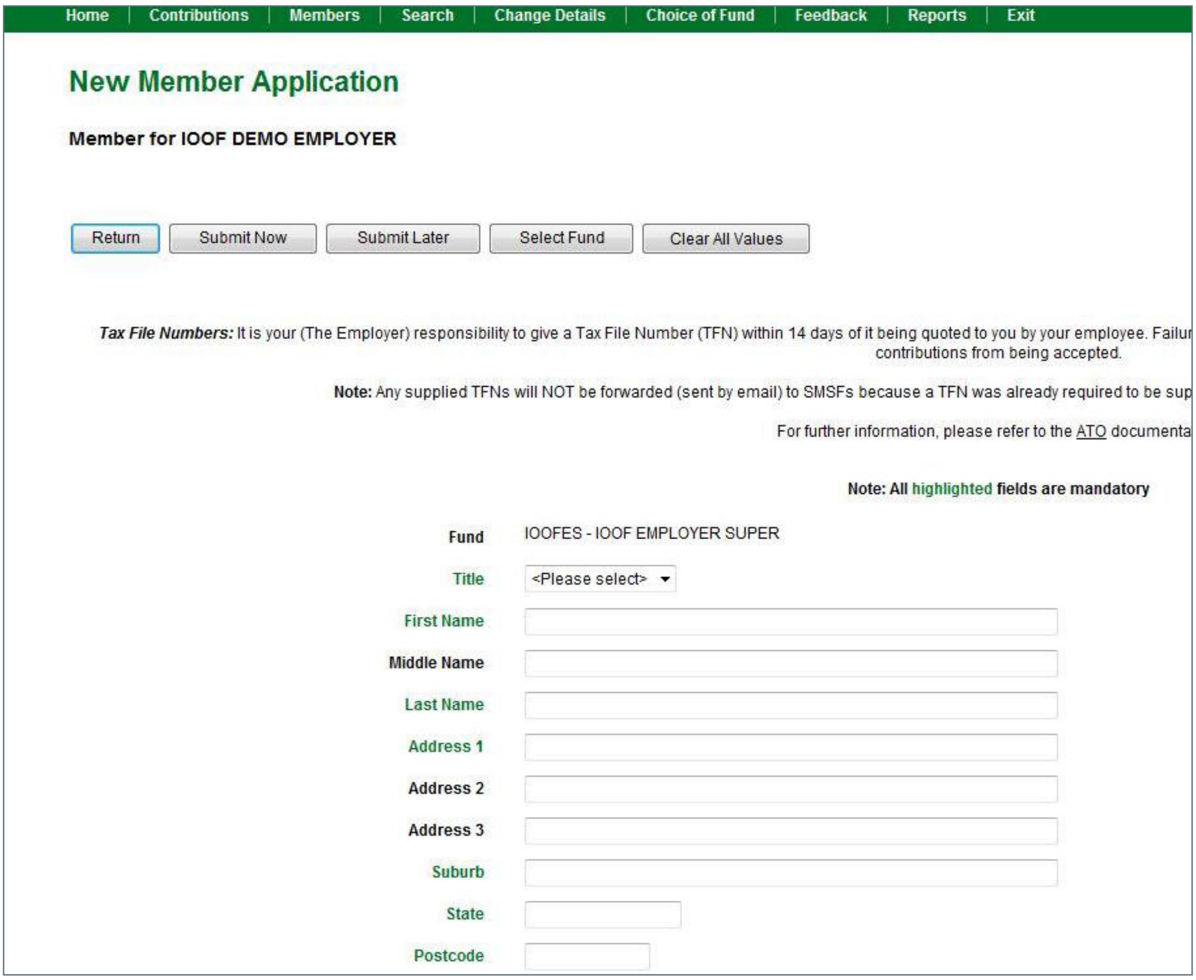
To add a new IOOF member on to Transact:

1 Go to **Members** and choose **New Members**.

2 Click **Add**, select the IOOF fund from the drop-down list (always at the top) and click **Continue**.



3 Complete the fields on the new member page (all highlighted fields in green are mandatory).



4 Once all details have been entered, click **Submit Now** to complete the new member process.

5 If you don't wish to add the employee on now, or you need further details, click **Submit Later** to save what you've currently entered.

Once you're ready to complete the process, follow step one and click on the Incomplete link next to the employee to add them on.

Please note: For IOOF members, IOOF will receive the new member information once you click submit now. A welcome kit will be issued once all required information is received.

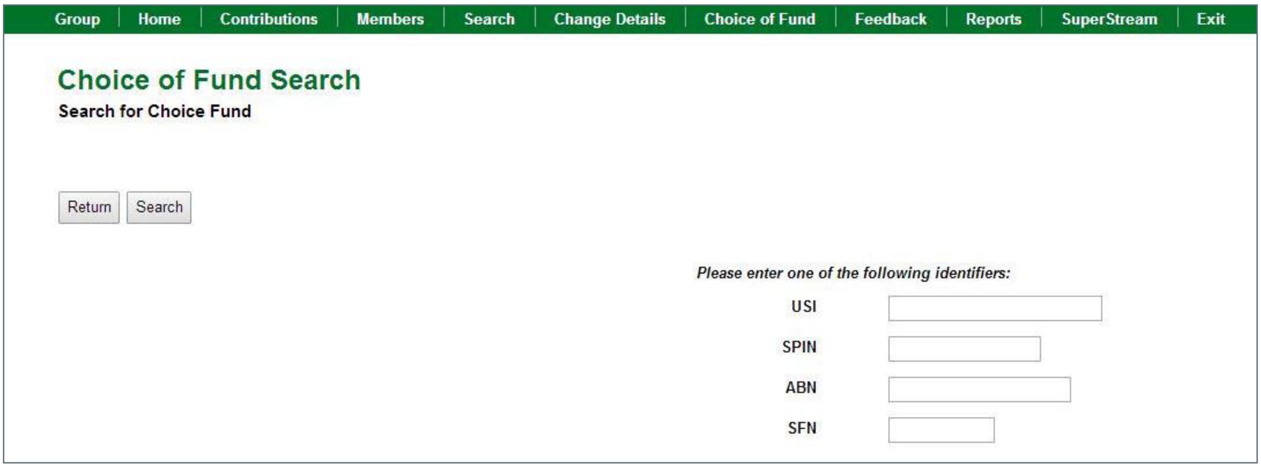
Linking a choice fund

To add a choice of fund employee on Transact, you'll need to link the choice fund first before adding the employee.

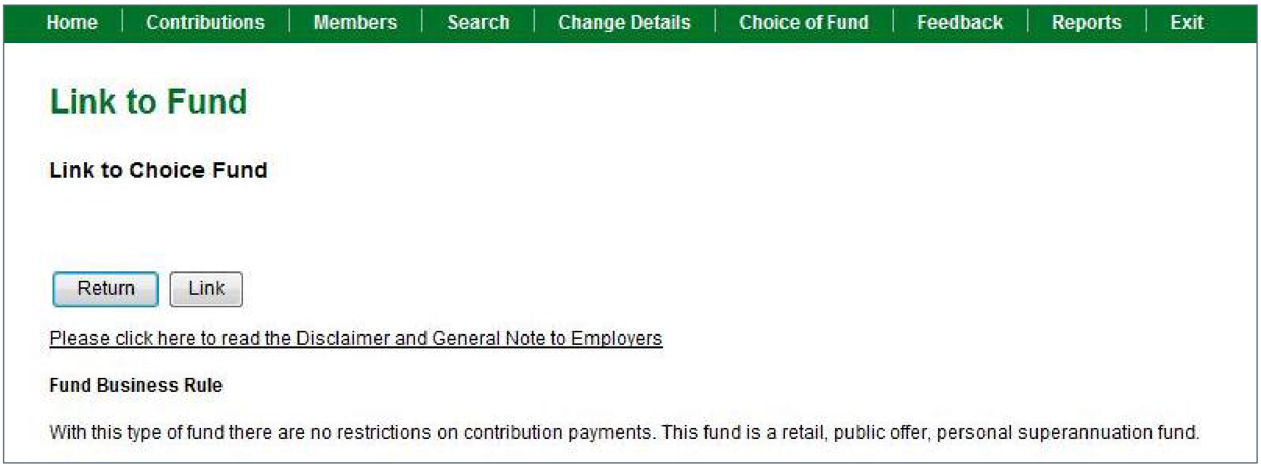
1 Go to **Choice of Fund** and choose **Link to Choice Fund**.

2 Enter the USI, SPIN or ABN for the fund and click **Search**.

> To find the USI or ABN of a fund, go to Choice of Fund and select Fund Information to search for a fund's details.



3 If the fund displayed is correct, click the grey **Link** button located in the top left corner to link the fund on Transact.



The Fund Business Rules provide information on how the fund operates.

If you're registered as a participating employer with the fund you are linking, enter the Fund Employer Number in the field located at the bottom of the screen.

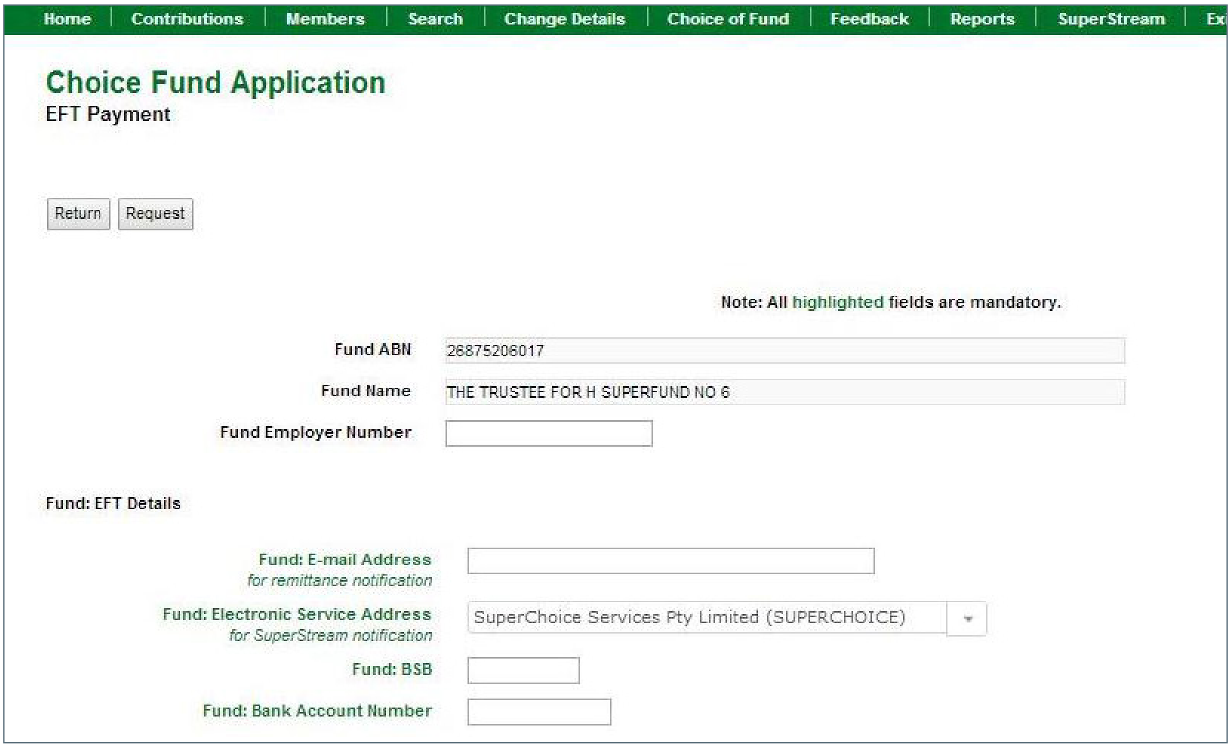
After the fund is linked, you'll be taken back to the choice of fund search screen.

Linking a Self-Managed Super Fund (SMSF)

To link a SMSF for your employee, you'll need additional details for the fund to link it on Transact. These should have been provided on your employees Superannuation standard choice form.

Go to **Choice of Fund** and choose **Link to Choice Fund**.

1 Enter the ABN for the fund and click **Search**.
2 Enter the following fields:
   - Fund E-mail Address
   - Electronic Service Address (ESA)
   - Bank account details for the fund



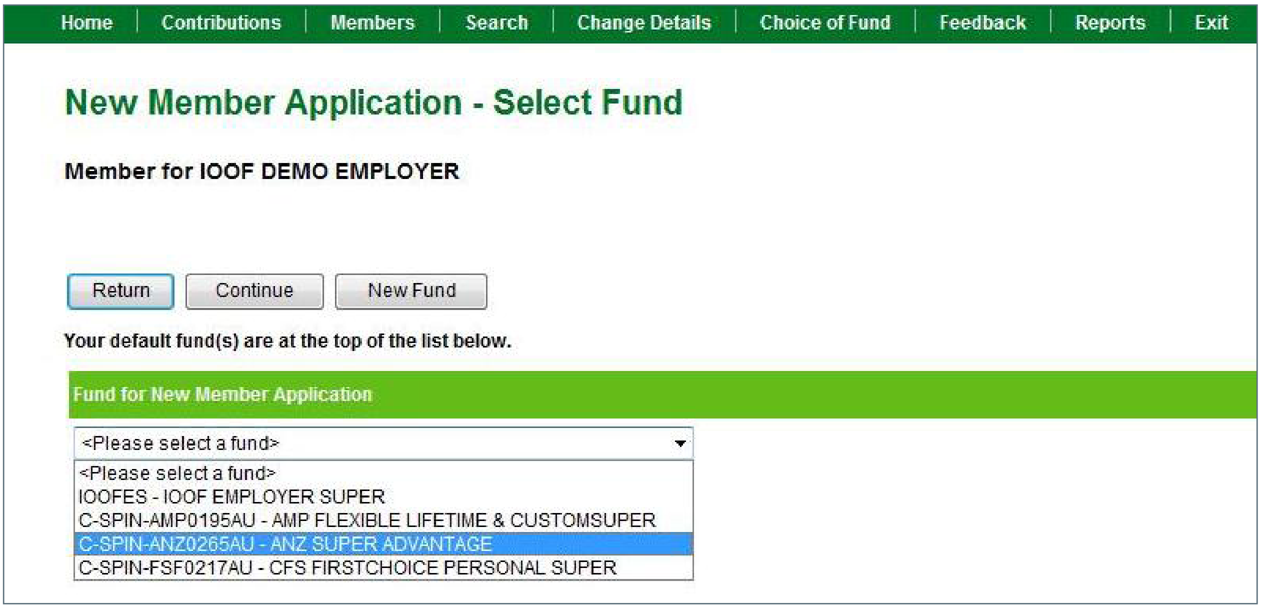
3 Click **Request**.
4 You will be asked to reconfirm the bank account details
5 An email confirmation will be sent once the SMSF has been linked to your plan.

Adding a new employee (Choice fund)

1. Go to **Members** and choose **New Members**.
2. Click **Add**, select the Choice fund from the drop-down list and press **Continue**.

   Please note: If you forget to link the Choice fund, press New Fund to take you to the Link to Choice Fund page.

   The Choice fund will appear after it has been linked.



3. Complete the fields on the new member page (all highlighted fields in green are mandatory).
4. Once all details have been entered, click **Submit Now** to complete the new member process.
5. If you don't wish to add the employee on now, or you need further details, click **Submit Later** to save what you've currently entered.

   Once you're ready to complete the process, follow step one and click on the Incomplete link next to the employee to add them on.

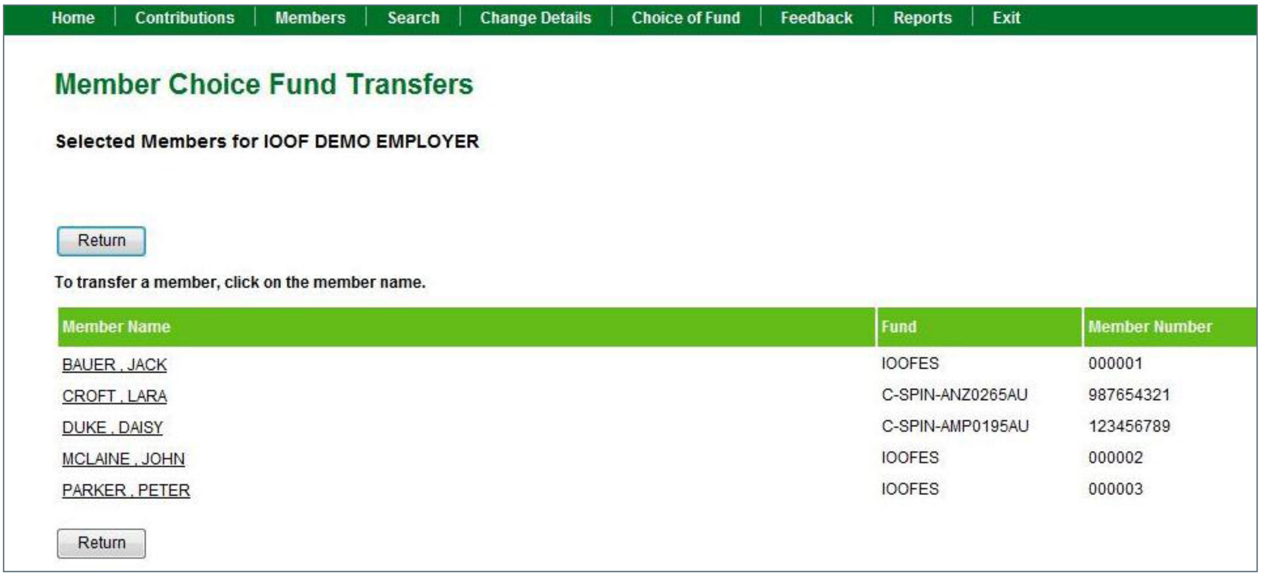
Transferring an employee to a Choice fund

If an employee notifies you that they've changed funds and want their contributions paid elsewhere, you can transfer the employee to the new choice fund.

1 Go to **Members** and select **Transfer Members**.

2 Enter any search criteria and press **Search** (leaving the fields blank will display all active members).

3 Select the member you wish to transfer by clicking their name.



a For default members – enter the Effective Date of Transfer, select the new Choice fund and enter the correct member number for them.

b For Choice of fund members – select the new choice fund and enter the correct member number. Remember to link the Choice fund first (refer to Linking a Choice Fund).

4 Click **Transfer Member** and, once you've checked the new details, select **Yes** to confirm the transfer.

Once you confirm the transfer, the status of the member record for the previous fund will change to Exited.

Changing employee details

You can update details for both IOOF and choice of fund members, such as their address, tax file number and annual salary.

1 Go to **Change Details** and select **Members**.

2 Enter any search criteria you wish and click **Search**. Leaving the fields blank will display all your employees.

3 Choose the member you wish to make changes for.

4 Click **Amend Member** and only enter the new details in the fields that require amending.

5 Once the new details have been entered, press **Submit**.

Please note: IOOF will receive the amendments for default members once you submit the details.

Exiting an employee

When an employee has ceased employment, you're are able exit their record on Transact.

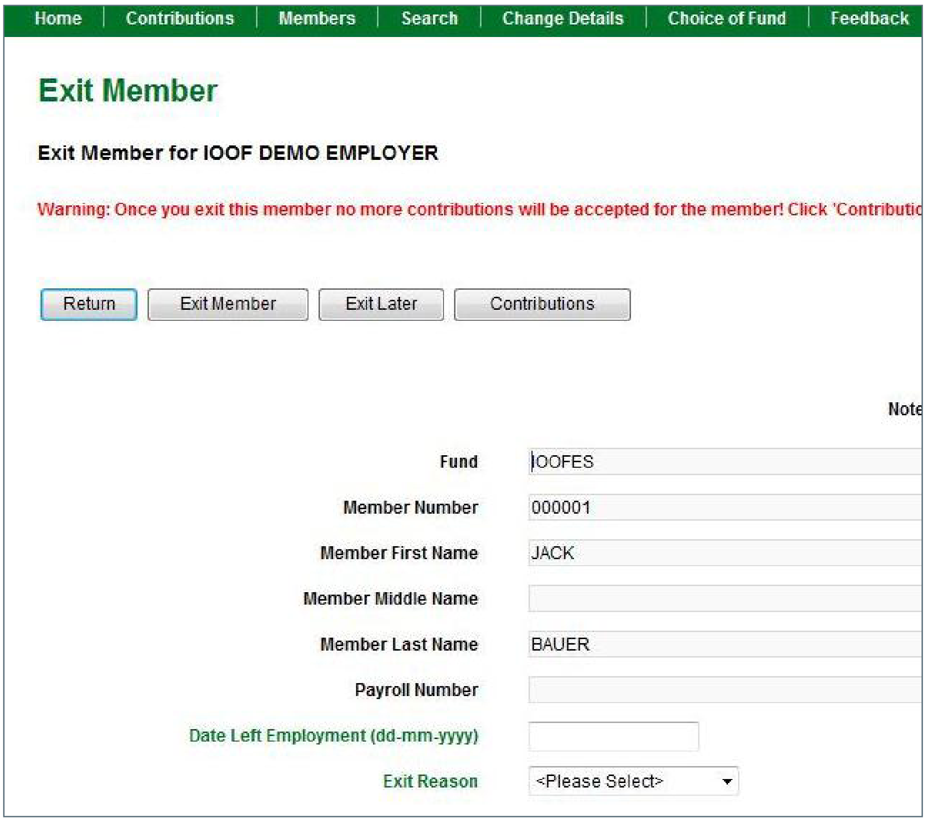
1 Go to **Members** and select **Exit Members**.

2 Click the **Exit Member** button and enter any search criteria to locate the employee you wish to exit. Leaving the search criteria blank displays all active members.

3 Click on the employee's name you wish to exit.

> A warning message will appear stating that no further contributions can be paid for the member once you exit them.

a For IOOF fund members – enter the date ceased and select an exit reason from the drop-down list. The cease date should not be more than 12 months old.



b For Choice of Fund members, simply click **Exit Member**.

4 Once the date left employment and the exit reason have been entered, click **Exit Member** and then **Yes** to confirm.

Please note: IOOF will receive the termination notice once you confirm the exit

The status on Transact may not change to 'Exited' immediately if the employee is in an active batch.

Once the batch status changes to 'Confirmed', the status of the member will update to 'Exited'.

Member data remediation

Overview

The Government has set out a number of reforms under the SuperStream initiative which aim to deliver efficiency and improve data quality in the super system.

As part of these reforms, super funds are required to obtain additional member information (referenced on the Transact Acknowledgement Screen).

For default members, IOOF is reviewing existing data on Transact and will update the missing fields on behalf of registered employers. If we are not able to obtain the mandatory information, one of our Transact Help Desk specialists will be in contact with you over the coming months for assistance.

Choice member remediation will provide employers with the ability to capture the mandatory fields for employees who elected choice of fund to ensure contributions can still be paid.

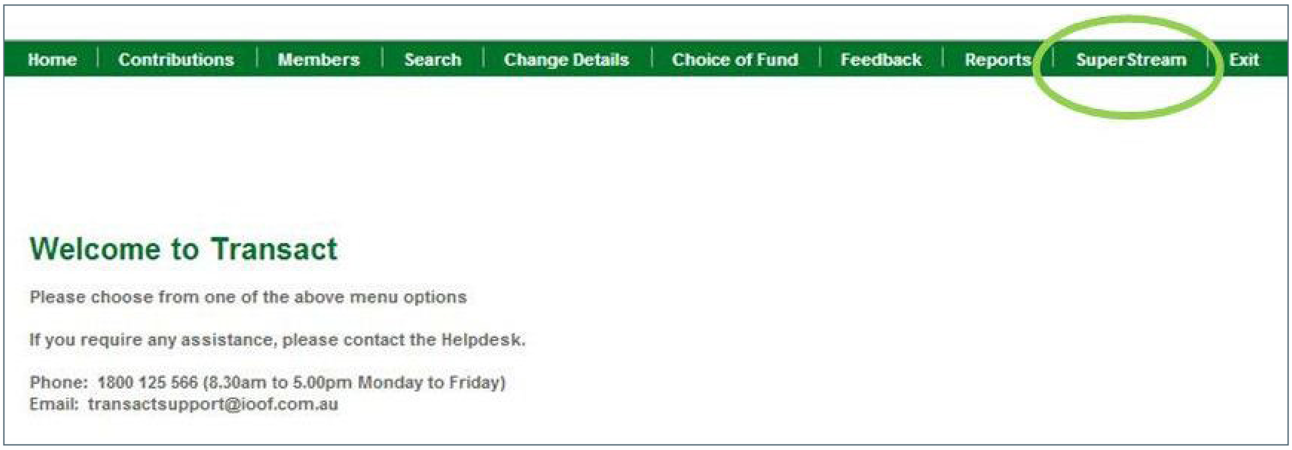
Functionality changes

Additional member information fields were introduced to Transact on 1 May 2014. It's recommended that you complete all fields for your new members to reduce the amount of remediation required in the future and to ensure you are compliant when the legislation comes into effect.

For existing Choice Members, the ability to provide this information was introduced to Transact on 1 June 2014. This will assist you in managing the process of updating member records.

Existing Choice Members

When you login to Transact, a new item called SuperStream will be available in the menu bar.



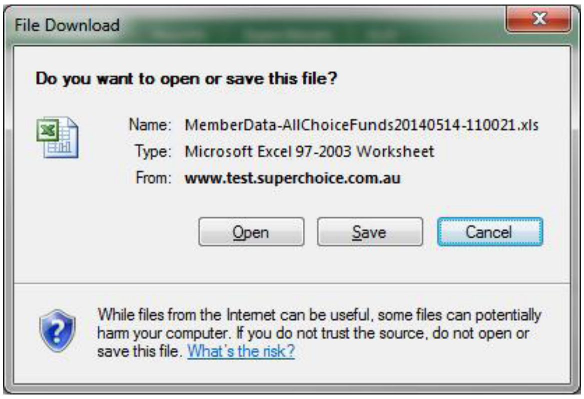
Two options are available. Download Member Data and Upload Member Data. The first step is to download your choice member information currently held on Transact.

To begin, select **Download Member Data**. This will direct you to the Member Data Augmentation Screen.

There are two options for your download, all choice funds or fund by fund. If you have a large employee base it may be worth considering using the second option to assist in working through this process.

Once you have selected your download option, click on **Download Members** and either Open or Save (recommended) to your preferred location.

Please note, the file will need to be saved as an Excel spreadsheet (.xls) to be uploaded



Remediating the data

Overview

The data that has been downloaded has all of the information currently held for your employees who are on Transact and have exercised Choice of fund.

If you find that an employee's fund details need to be updated you can complete the transfer after the remediation has been completed.

Please note: additional members cannot be added to this list. Follow the usual process for adding or transferring a member and they will be included in any future data remediations you complete.

Data fields

All fields should be completed where there is missing or incorrect information, this will ensure member contributions are able to be paid to the relevant funds.

The spreadsheet has 18 fields, four of which are locked. These are used by Transact for identification purposes.

- GUID (locked)
- Fund (locked)
- Member number (locked)
- Payroll number (locked)
- Family name
- Given name
- Gender
- Date of birth
- Address usage code (new)
- Address lines 1 to 4
- Suburb
- State or territory
- Post code
- Country (new)
- TFN

A successful data download should provide you with an Excel spreadsheet similar to the example below:

GUID	Fund	Member Number	Payroll Number	Family Name	Given Name	Gender	Date of Birth	Address Usage Code	Address Line 1	Address Line 2	Address Line 3	Address Line 4	Suburb	State or Territory	Post Code	Country	TFN
410628	C-SMITHSUP003	0670004654115	797778	SEPEK	NADA	1	1995-07-25	RES	36 ALEXANDRA STREET				DRUMMOYNE	NSW	2047	AU	000000000
410626	C-SPIN-AMP0195AU	013465584		SIMPSON	JANE	1	1978-04-16	POS	1 SMITH PLACE				WALLACE LAKES			US	000000000
410205	C-SPIN-AMP0195AU	01254846	031587	SMITH	PAUL	0	1971-09-12	RES	45 CASTLEREAGH STREET				SYDNEY	NSW	2000	AU	000000000
410627	C-SPIN-BTA0137AU	01888948452		SMITHTON	CLIVE	2	1982-07-15	POS	58 Geroge Street			New York				US	000000000
410207	C-SPIN-FSF0511AU	01198476848	48549	SMITH	SCARLET	3	1985-10-15	RES	3321 ARCADIA STREET				ARCADIA	NSW	2159	AU	000000000

Under SuperStream legislation all the information requested on this file will be required for your choice members. This must be completed no later than **30 June 2015** for employers who employ 20 or more employees and **30 June 2016** for small employers with fewer than 20 employees.

Date of birth

Date of birth format used should be YYYY-MM-DD

Tax file number (TFN)

TFN's will become mandatory if provided by your employees. The remediation process enables you to be prepared in advance.

States

States should be spelt in full or use the standard abbreviation

Full Name	Abbreviation
Australian Antarctic Territory	AAT
Australian Capital Territory	ACT
New South Wales	NSW
Northern Territory	NT
Queensland	QLD
South Australia	SA
Tasmania	TAS
Victoria	VIC
Western Australia	WA

New formats or fields

The ATO has prescribed new formats and new fields for information being captured. The following tables outline these:

Gender

Please ensure you update a member with the new format.

Old Format	New Format
Male	1
Female	2
Intersex or Indeterminate	3
Not stated or inadequately described	0

Address usage code

These fields identify the type of address recorded for each member. Residential addresses should be the standard:

Type	Format
Residential	RES
Postal	POS

Country

The following table lists the five most commonly used countries. To obtain a full list of country codes please refer to our website (http://www.ioof.com.au/employer/help/resources/country_codes).

Country	Code
Australia	AU
New Zealand	NZ
South Africa	ZA
United Kingdom	GB
United States	US

When entering an overseas address please use the following format:

Field	Example Address
Address Line 1	1600 Pennsylvania Avenue NW
Address Line 2	
Address Line 3	
Address Line 4	Washington
Country	US

Please note: Suburb, state or territory and post code fields should be left blank

Uploading completed files

Once you have completed updating your member records, remember to save your current file and you can start the upload process which has three stages: testing, error correction and upload

Testing

On Transact select **SuperStream and choose Upload Member Data**

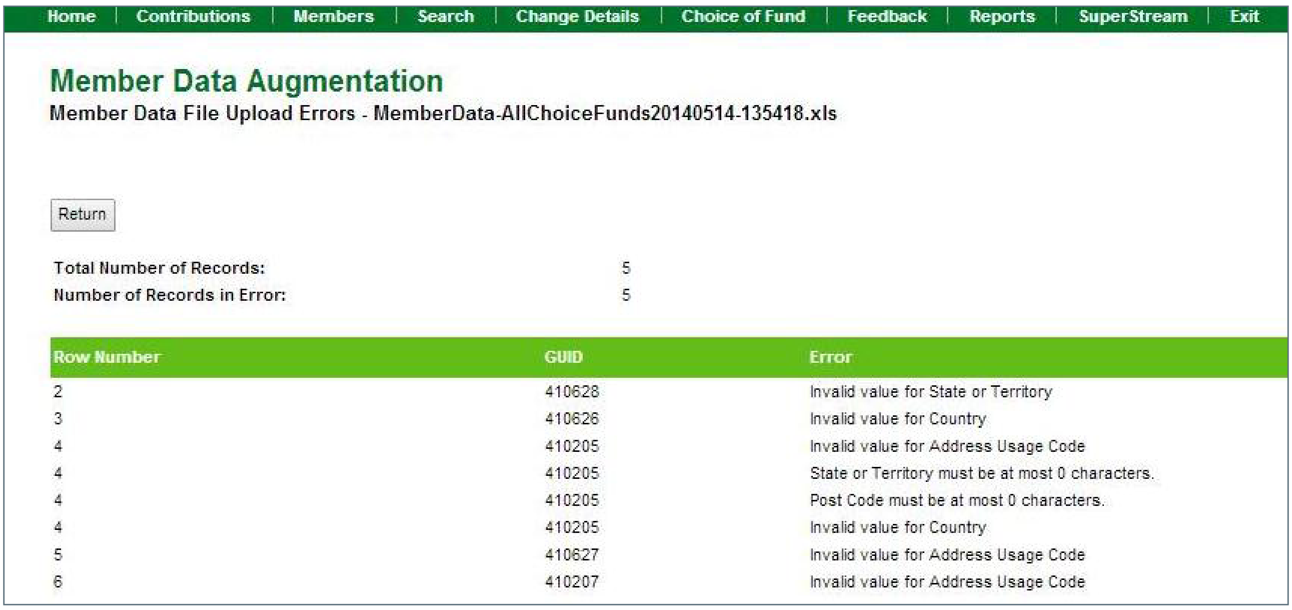
Click on **Choose File**, locate the file on your computer and select **Test** to validate the data against the required formats.

Error correction

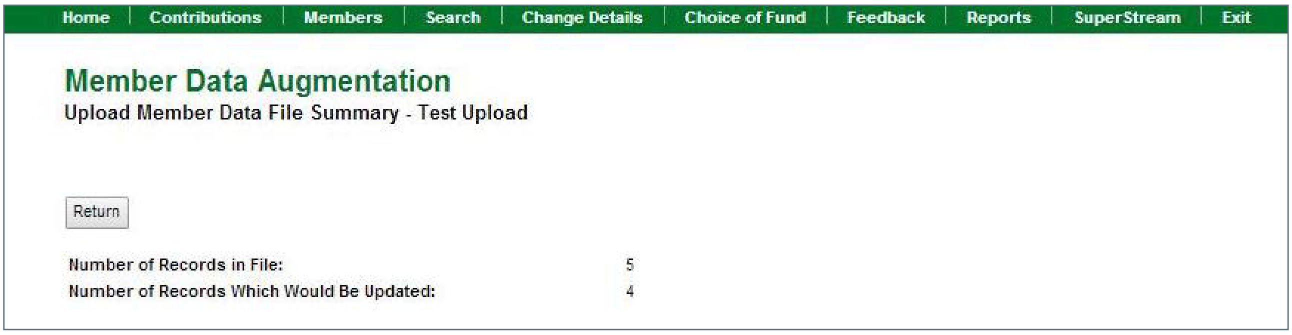
If the incorrect format has been used, or data placed in fields that should remain empty, you'll receive an error for each incorrect field.

Errors need to be corrected before your file can be uploaded and member details corrected.

The row number refers to the particular row on your saved excel file and the GUID is a unique reference number allocated to each employee (Transact use only).



Once you have corrected and saved your file click **Return** to go back to the previous screen on Transact and retest your file.
A successful test should return a screen similar to the one below:



File upload

Now that the file is ready you can choose **Upload** and select **Yes** to update the records.

You will receive an on screen message indicating the upload was successful.

Tips

To ensure you haven't missed any employees, we recommend:

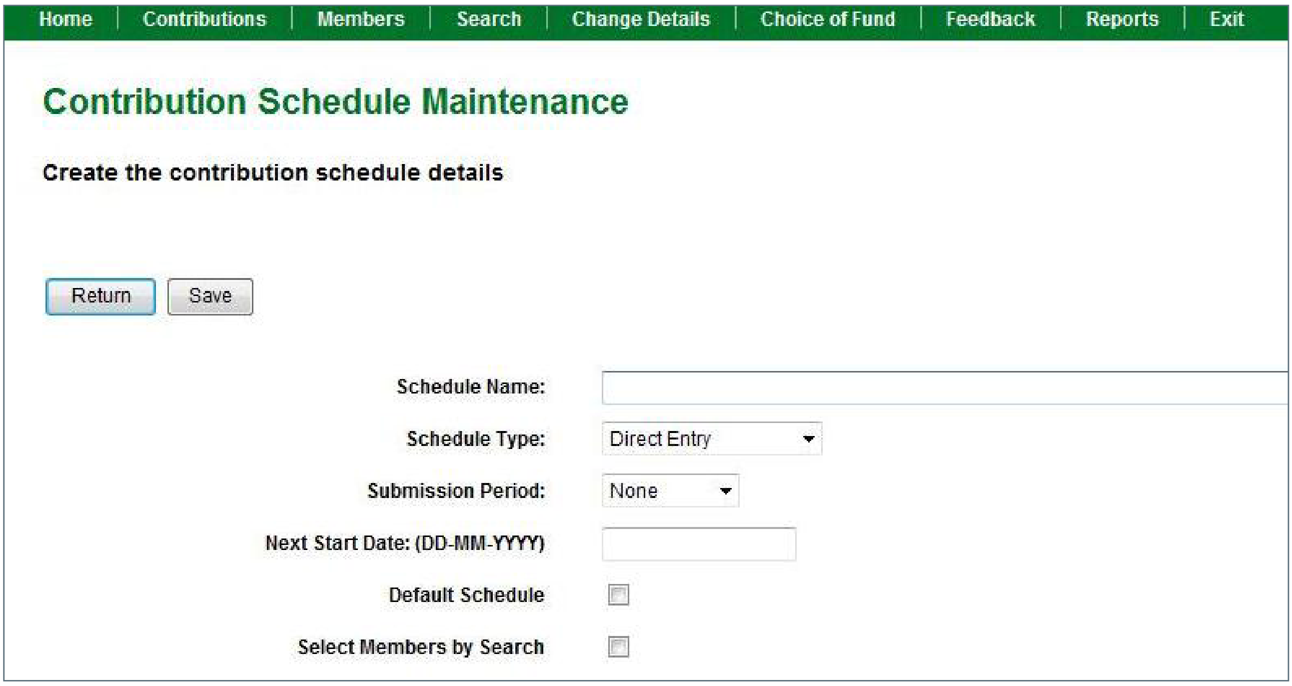
1 you complete one final download check for any empty cells that should be populated and
2 repeat this process until you have captured all mandatory fields for your choice members.

Contributions

With Transact, you have two ways to submit contributions – an online e-form or uploading a payroll file.

We'll work with you to determine the best method for submitting contributions, and help create the right contribution schedule for you.

Once a contribution schedule has been created, you can use this same schedule to submit every contribution.



Creating an e-form schedule

We recommend you use the e-form contribution schedule if you have **less than 20** employees to submit contributions for.

> Only one contribution schedule can be set up as the default schedule.

To set up an e-form schedule:

1 Go to **Contributions** and click **Add**.

2 Complete the fields in the Contribution Schedule Maintenance screen.

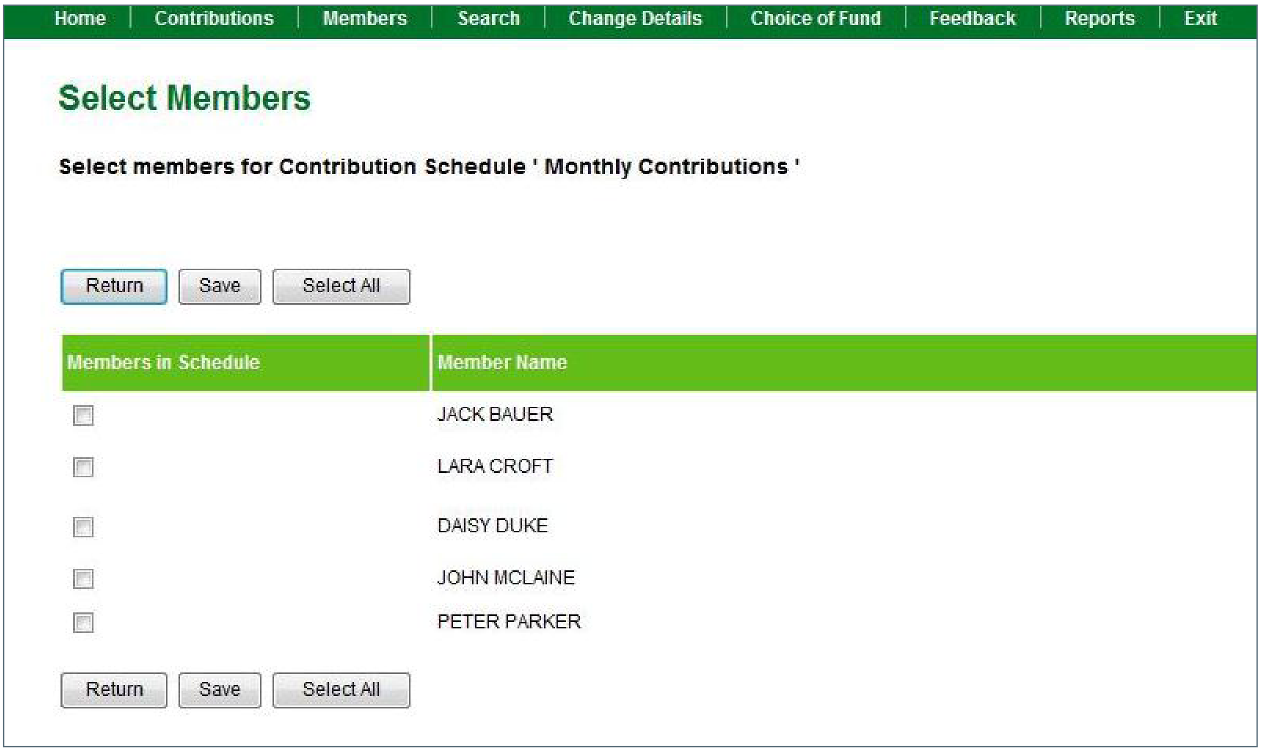
Make sure you select Direct Entry in the Schedule Type to create the e-form.

a If you select Default Schedule, all future employees are automatically added to the e-form.

b If you only want to add certain employees, tick Select Members by Search.

3 Once all fields have been completed, press **Save**.

4 On the Select Members screen, click **Select All** to include all your employees in the schedule and press **Save**.



Alternatively, individual employees can be selected by ticking the box next to their name.

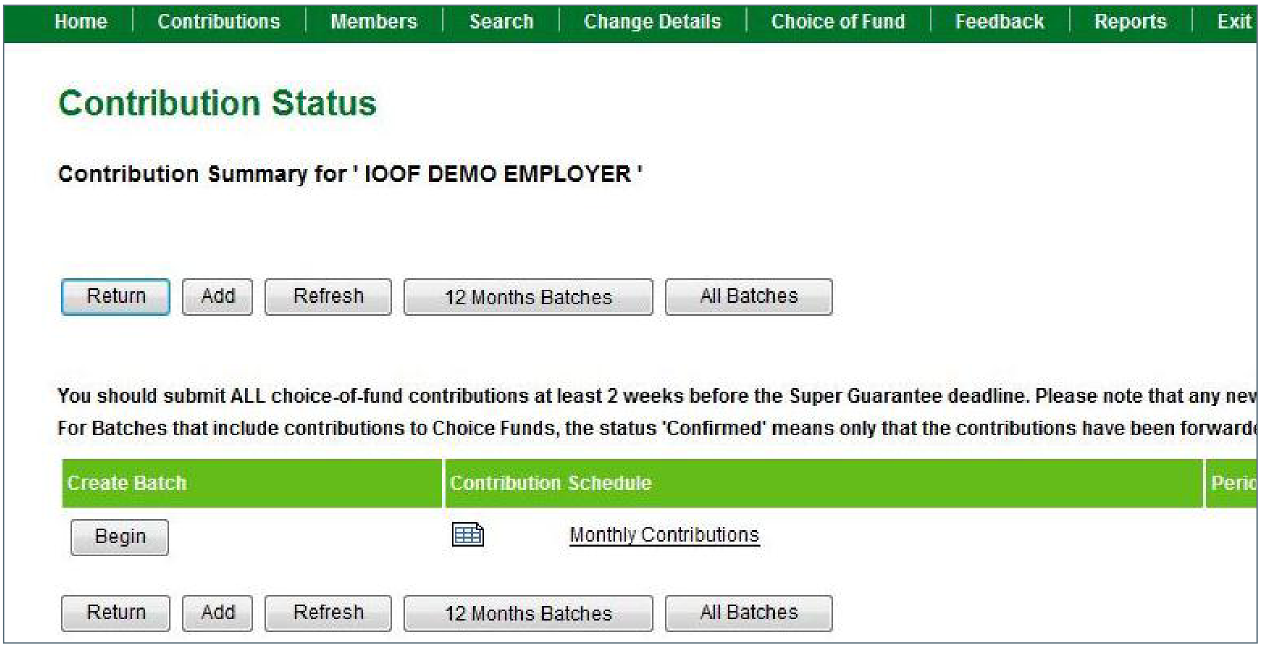
5 Check the details of the schedule on the Contribution Schedule Maintenance page.

Click **Modify** if you need to change any details. If everything is correct, press **Return** and your new schedule will appear.

Submitting a contribution (e-form)

Once your e-form schedule has been created, you can begin using it to submit your contributions.

1 Go to **Contributions** and click **Begin** next to the schedule. An e-form is indicated by the icon.



Check that the period date showing is correct. If it's incorrect, click **Delete** and then click the schedule name or icon. Press **Modify** to make the required changes.

2 Enter the contribution amounts for each employee in the relevant contribution type fields.

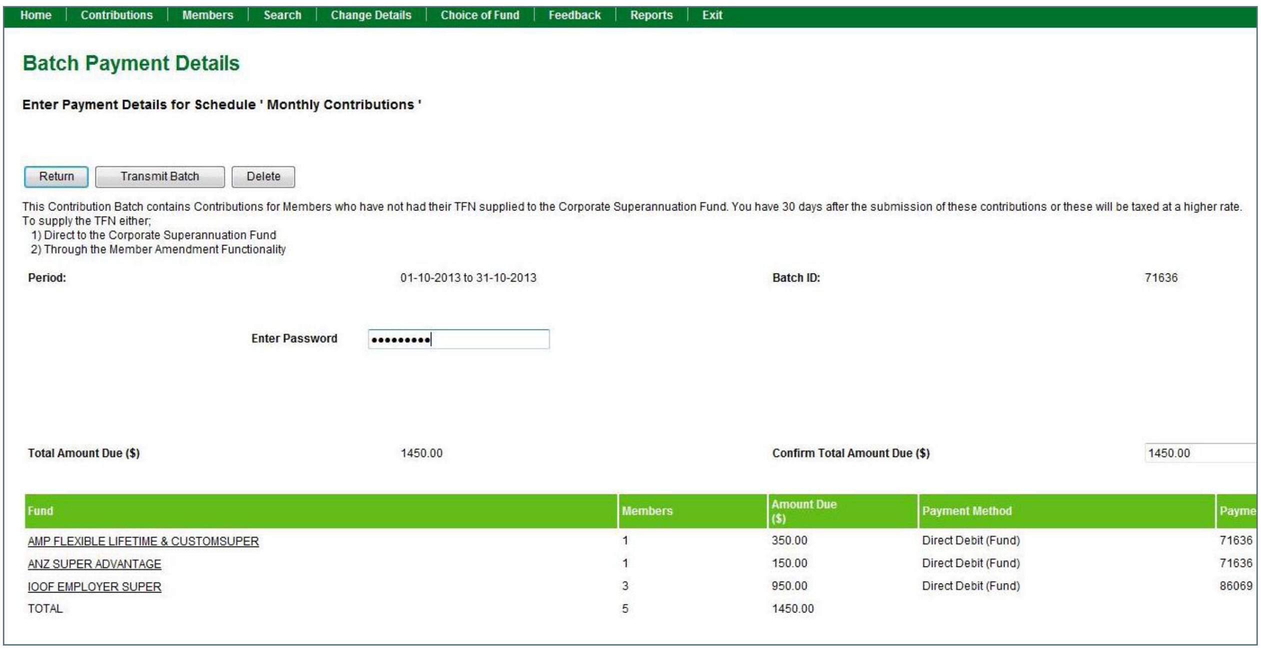
> Ticking the box under Set as defaults pre-populates the e-form for future contributions.

3 Click **Calculate Totals** to update the total column.

If you want to submit the batch at a later time, press **Save and Return** to exit the e-form. To continue, go to **Contributions** and click the Ready for Submission status.

4 If the totals are correct and you're ready to submit the contribution, press **Save and Continue**.

5 Confirm the total amount due and enter your password.



6 Press **Transmit Batch** to authorise the contribution.

7 Once the batch is authorised, the Batch Confirmation page appears.

Click the **Return** button to go back to the Contribution Status screen. You'll now see your batch with a status of Submitted.

Creating a payroll file upload schedule

We recommend you upload a payroll file if you have **more than 20** employees to submit contributions for.

To upload a contribution payroll file, you'll first need to send us a copy of your file for testing before it can be used on Transact.

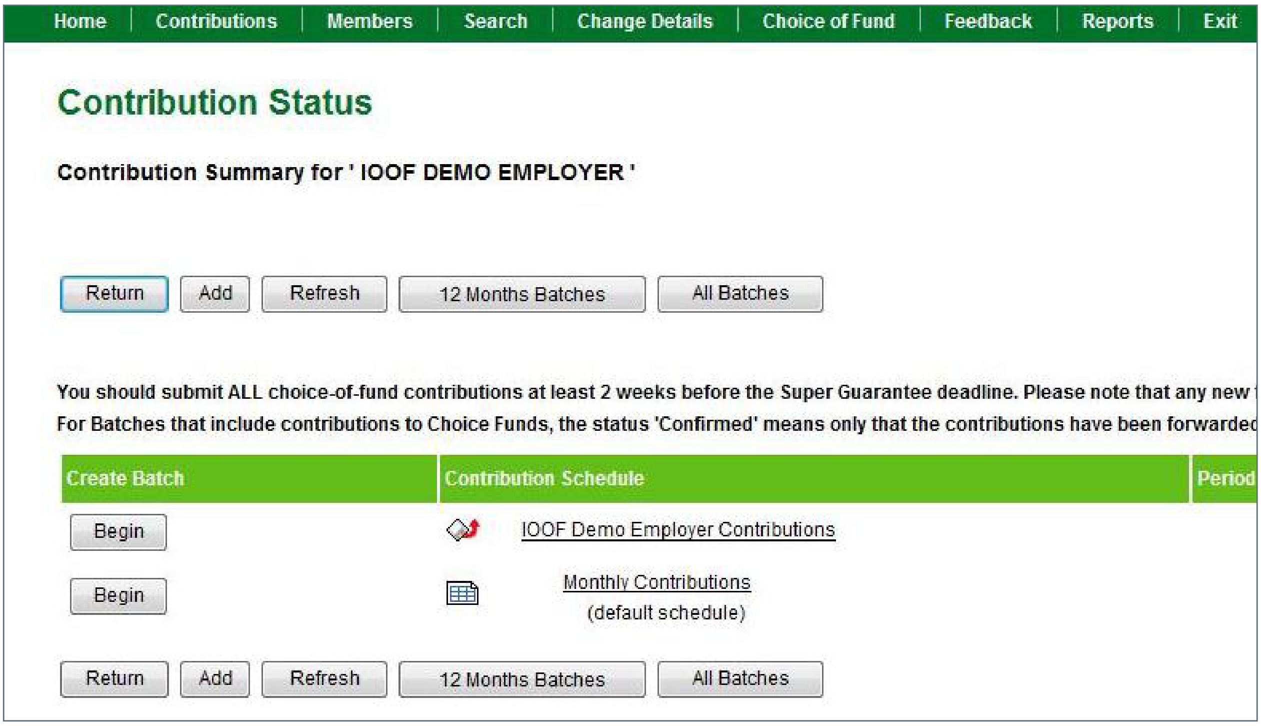
Please contact the Transact help desk on **1800 125 566** to arrange for this method to be set up for you.

When the file has been successfully tested, we'll inform you when you can begin uploading contributions.

Submitting a contribution (payroll file)

1 Go to **Contributions** and click **Begin** next to the schedule.

A payroll file schedule is indicated by the icon.

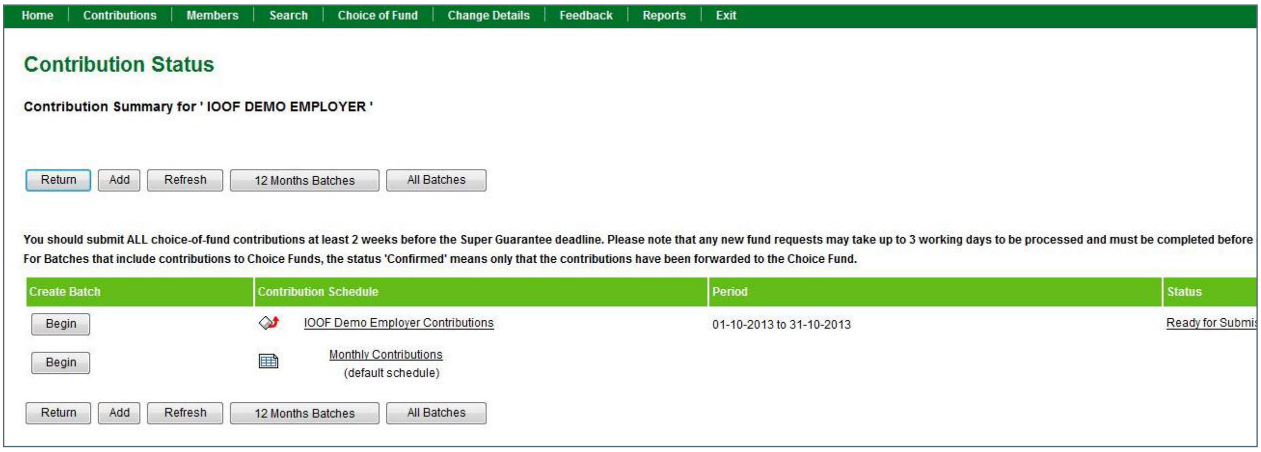


2 Click the **Browse** button to search for your payroll file and press **Submit**.

You'll then be taken back to the Contribution Status screen while your file is being validated.

3 Click the **Refresh** button until the status appears next to the schedule.

4 Once the status shows Ready for Submission, click this link to proceed to the Batch Payment Details page.



5 Confirm the total amount due and enter your password.

Press **Transmit Batch** to authorise the contribution.

6 Once the batch is authorised, the Batch Confirmation page appears.

Click the **Return** button to go back to the Contribution Status screen. You'll now see your batch with a status of Submitted.

Common File Errors

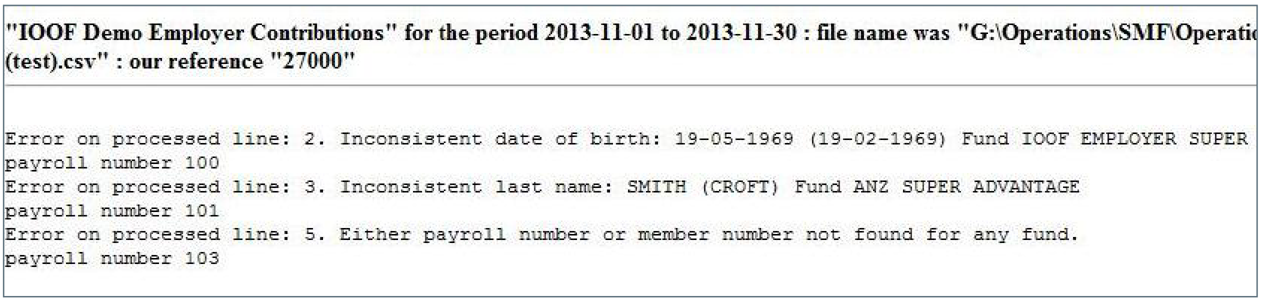
If there is an error with your payroll file, the batch status will display **Input Error**.

To check any errors you received when uploading your file:

1 Click on **Input Error** on the Contribution Status page.

2 Press **View Errors**.

A new window opens indicating the row in your file where the error occurred and what the error is.



"IOOF Demo Employer Contributions" for the period 2013-11-01 to 2013-11-30 : file name was "G:\Operations\SMF\Operati (test).csv" : our reference "27000"

```
Error on processed line: 2. Inconsistent date of birth: 19-05-1969 (19-02-1969) Fund IOOF EMPLOYER SUPER
payroll number 100
Error on processed line: 3. Inconsistent last name: SMITH (CROFT) Fund ANZ SUPER ADVANTAGE
payroll number 101
Error on processed line: 5. Either payroll number or member number not found for any fund.
payroll number 103
```

The most common errors are:

- Inconsistent date of birth – the date of birth in your file differs to the employee's date of birth on Transact.
- Inconsistent last name – the surname in your file differs to the employee's surname on Transact.
- Either payroll number or member number not found - this can represent the following:
  - The payroll number wasn't loaded on Transact when the employee was set up
  - The payroll number in your file is different to the payroll number entered on Transact
  - You've added a new employee in your payroll system but haven't added them on Transact.

After fixing the errors, you must upload the file again by clicking on Input Error and browsing for the file. Transact confirms that the file was successful by showing the contribution status as Ready for Submission. You're now ready to submit the batch.

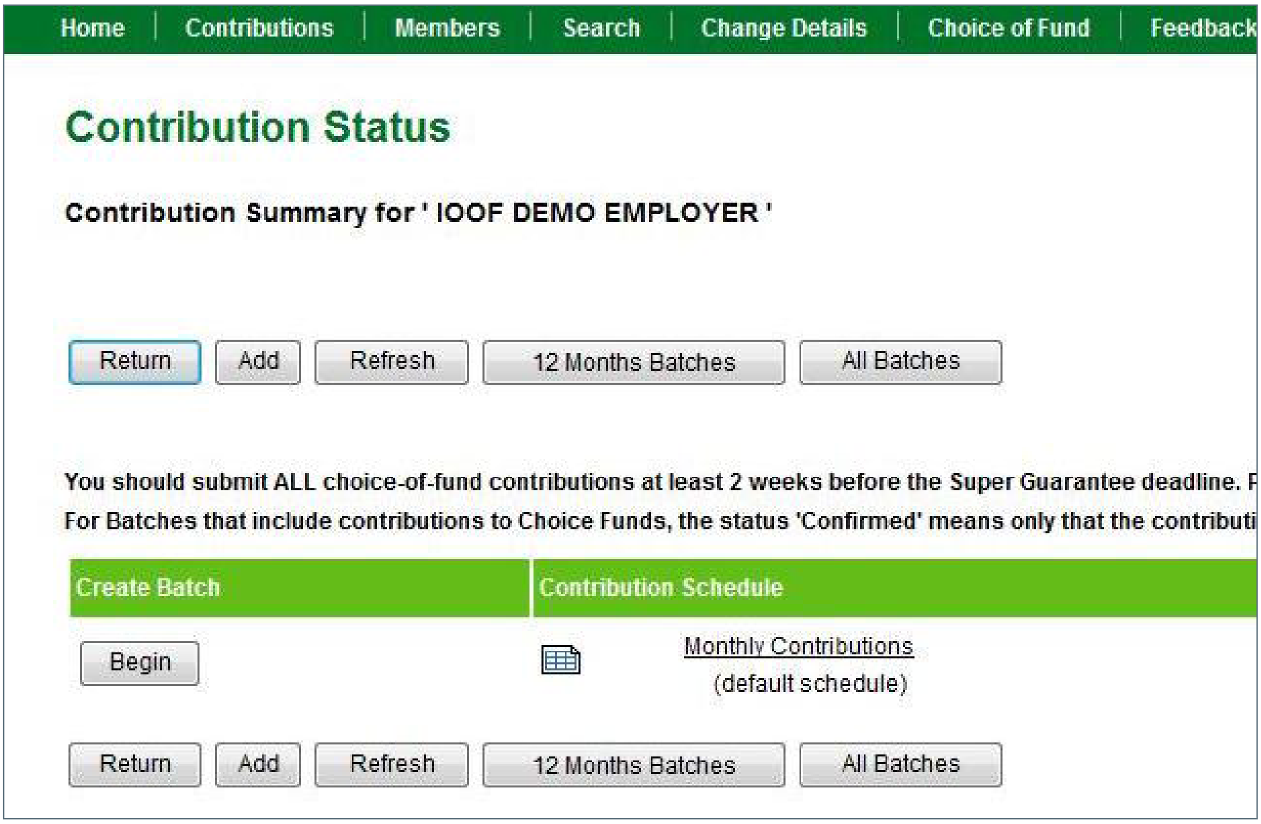
Modifying a contribution schedule

If you've created a contribution schedule and realise that you've set it up incorrectly, the schedule details can be easily fixed.

> Schedules can only be modified before a contribution has been submitted.

To modify a contribution schedule:

1 On the Contributions page, click the schedule icon or the schedule name listed under 'Contribution Schedule'.



2 Click **Modify** on the Contribution Schedule Maintenance screen.

3 Make the necessary adjustments and **Save**.

4 In the Contribution Schedule Maintenance screen, check that the updated details are correct.

5 Click **Return** to go back to the Contributions page.

If the period dates are incorrect after a batch has been authorised, contact the Transact help desk to have these corrected.

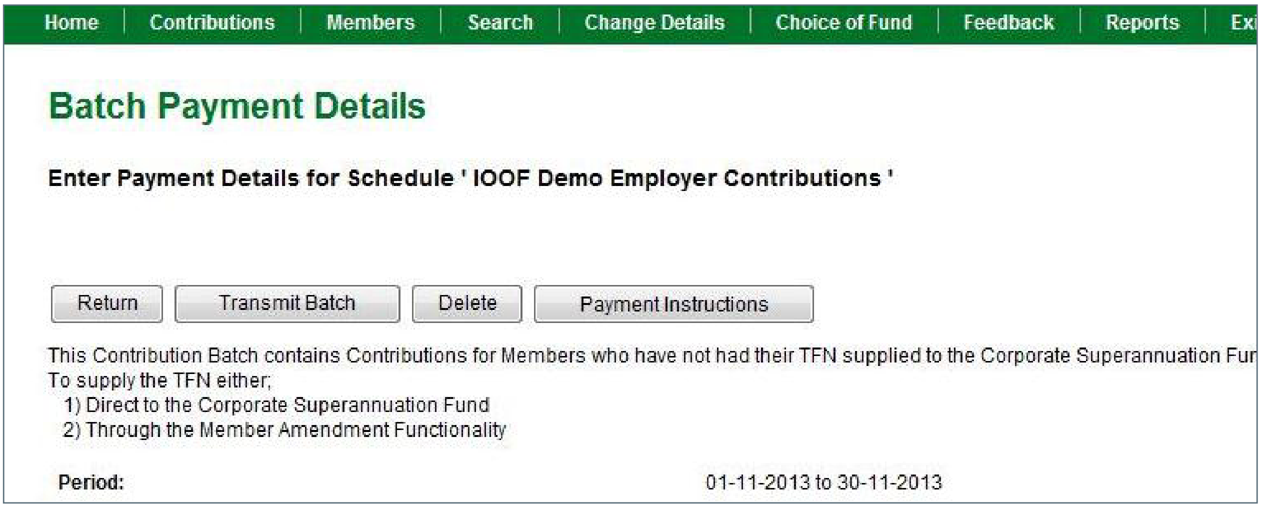
Payment Instructions (for Direct Credit users)

Each time you prepare your contribution batch, you'll be issued with payment instructions.

These indicate which bank account you need to make a payment to, as well as the specific amount.

To view your payment instructions:

1. On the Batch Payment Details screen, click **Payment Instructions**.



2. Make note of the bank account details and the amount you need to pay.

   If you want to print off these details, press **Print**.

3. Click **Return** to go back to the Batch Payment Details to authorise the batch.

   When making your direct credit payment, please include the unique payment reference and your business name to allow the account to be easily reconciled.

We recommend your payment is issued on the same day you submit the batch.

Fees

If you have a high proportion of contributions going to choice funds, a fee may be charged on top of the contributions you submit on Transact.

Any fees will be automatically calculated when a batch has been prepared.

Contribution search by batch

This function allows you to view a history of all contributions submitted for each contribution schedule.

1. Go to **Search** and choose **Search by Batch**.
2. To view all submitted batches, click **Batch Search**.

You can also use the filter options to narrow your search.

Contribution search by employee

You can also view submitted contributions for a particular employee.

1. Go to **Search** and choose **Search by Member**.
2. Enter details of the employee and click **Search**. Leaving the fields blank will display all employees.

   To view all contributions, change the Member Status to All.

3. Click the employee's name to display all their contribution details.
4. Press **Print** if you wish to print the Member Contributions Report.

General functions & notifications

Batch Payment status

The Contribution Status page shows you every contribution batch that you've submitted.

The table below provides further information about each batch status and what they mean.

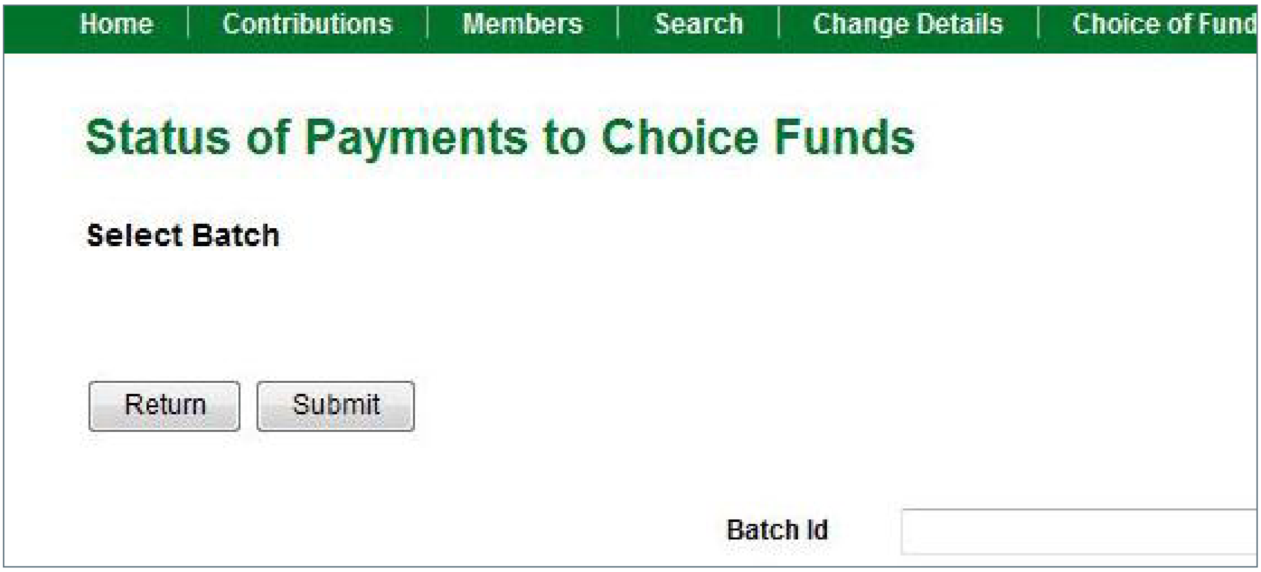
Batch status	Description
Ready for Submission	You've started a contribution batch but have not yet authorised it.
Input Error	There is an error with the payroll file you've uploaded.
Submitted	The contribution batch has been submitted and authorised.
Confirmed	The contribution advice has been received by the fund. **Please note:** for Choice of Funds, the Confirmed status means payments have been issued to the funds.
Confirmed with Choice Refunds	A contribution sent to a choice of fund has been refunded. Check the fund administrator feedback for further details.

Trace Payments to Choice funds

To view the details of contribution payments to choice funds, Transact can provide them once a contribution batch is confirmed.

1 Go to Choice of Fund and select **Payment Status**.

2 Enter the batch ID for the payment you're looking for and press **Submit**.



The batch ID can be found by going into Contributions, or if you've done a contribution search by batch or employee.

3 Details of payments sent to all funds for that particular batch will then be displayed.

You'll be able to identify the fund; the amounts issued and trace details of the payment sent to the fund, including applicable reference numbers.

Fund Administrator feedback

The Fund Administrator feedback link displays notifications, errors and alerts from fund administrators.

You can access it by one of two ways:

1. Clicking on the Click here to view new Fund Administrator feedback link when first logging on
2. Click **Feedback** in the top menu bar.

Once actioned, you can use the hide button to no longer display these messages. If all messages have been hidden or actioned, the notification prompt will no longer appear when you log on.

Refunded contributions

You will be notified through the fund Administrator feedback or by IOOF if a contribution is being refunded.

To view details of the refunded contributions:

- Click **Choice of Fund** and select **Refunded Contributions**.
- Enter any details to locate the refund or leave all fields blank to bring up all returned choice of fund contributions.
- Click **Search** to bring up the details of the refunded contribution.

The information provided includes member name, batch number, contribution dates and the refund reason.

Use this information to communicate with your employee to ensure correct fund information is provided before you submit any further contributions on their behalf.

This allows you to resubmit a returned contribution in a new batch and also ensures no future contributions for members are refunded.

Reports

Member Reports

Member reporting enables an employer to view the Member Name, Status, Member number, Fund Code and Member Creation Date.

When searching, leaving the fields blank will display all members, or you can narrow your search by defining member status, name or member number.

Member Reports enables you to view active and exited members, or a combination of both when search is refined by Member Status.

Employee Advices

Employee Advices enables you to create advice documents outlining the contributions made to employees through Transact.

These reports can be accessed by clicking on **Reports** and then **Employee Advices**.

You can download one of two types of Contribution Advices for Employees, selecting the one that best fits your requirements:

- Fixed Format Contribution Advices – If you use this option, the Contribution Advices will be downloaded in PDF format and can't be amended
- Flexible format Contribution Advices – Use this option if you want to edit the contribution advices for your employees or if your batches contain more than 150 employees.

Glossary

ABN – The unique identifier for dealings with the Australian Taxation Office.

Choice of Fund – A complying super fund which a member has elected to have contributions paid to outside the employer default.

Contribution batch – One or more contribution schedules submitted on Transact by an employer containing instructions for the payment of contributions to IOOF and/or a choice fund.

Contribution schedule – contains member and contribution details and used to prepare contribution batches.

Direct Credit – transferring the correct monies to a bank account once a batch has been authorised on Transact.

e-form – A contribution schedule into which amounts are entered manually for each employee.

ESA – Electronic Service Address; an administration facility selected by the Trustees of a Self-Managed Superannuation fund which will receive electronic contribution messages for members of the SMSF.

IOOF fund – The default employer-sponsored fund into which contributions are made if an employee doesn't exercise choice of Fund.

Payment reference – A unique reference number used to reconcile payments received with the relevant contribution batch.

Payroll file upload – a contribution schedule where a file generated from your payroll system is uploaded.

Self-Managed Superannuation Fund (SMSF) – a superannuation fund which has fewer than 5 members and all members are the trustees of the fund. Most SMSFs are identified by the ABN.

USI – Unique Superannuation Identifier, used to identify superannuation products. Most complying superannuation funds have a USI, previously referred to as a SPIN number (Superannuation Product Identification Number).

User ID – The identification code provided to you by IOOF which enables you to access Transact.

For more information call us on 1**800 125 566**, 8:30am to 5:00pm EST weekdays,
or email **transactsupport@ioof.com.au**

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