

What is substantiation?

Substantiation is evidence of an expense. Eziway requires proof of spend for all salary packaging benefits to keep you and your employer compliant against the real prospect of an ATO audit.



What is substantiation?

It's Eziway's responsibility

Your employer has engaged Eziway to oversee the compliant administration of your workplace benefits program. Of paramount concern when conducting these activities is:

- Ensuring you provide substantiation in a form acceptable to the ATO
- Ensuring the value of your substantiation on record is sufficient, and
- Ensuring that we store your validated substantiation for seven years

The steps we take

1. When choosing a benefit to package, Eziway requests you to provide evidence of your spend before we activate the benefit.
2. We will provide you with options where they exist and validate the documents as they are submitted.
3. Eziway will then record the value of the substantiation against the benefit type in your account. This will allow you to package the benefit into the future as long as the recorded value is sufficient.
4. Each pay cycle, the recorded value of the stored substantiation will reduce by the amount reimbursed.
5. When your substantiation runs low, Eziway will notify you to provide updated evidence of expense.

Substantiation checklist

Below is a list of documentation that the ATO accepts as evidence of spend:

- **Mortgage**
Copy of mortgage statement or schedule showing repayments
- **Rent**
Copy of rental agreement or tenant ledger
- **Personal Loan**
Copy of loan statement or schedule showing repayments
- **Credit Card**
Copy of 12 months of credit card statements showing repayments.

Substantiation loophole

You can access your pre-tax funds to pay for Living Expenses and Meal Entertainment Benefit Expenses using our all-in-one Salary Packaging Payment Card



Disclaimers:

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