



 [Print whole section](#)

Validation services

Detailed information about validation services for SuperStream.

EmployerTICK user guide



For employers and their intermediaries. How to use the EmployerTICK service to validate employee identity details.

EmployerTICK terms and conditions



This page contains the terms and conditions relating to use of the EmployerTICK service.

SuperTICK



SuperTICK service for validation of an individual's TFN and other identity details.

SuperTICK user guide



This guide explains how the SuperTICK service operates. It is for the use of super funds and their intermediaries.

SuperTICK terms and conditions



This page contains the terms and conditions relating to use of

SuperMatch



Information about the SuperMatch web service. SuperMatch enables APRA-regulated funds to consolidate member accounts.

SuperMatch user guide



SuperMatch user guide provides information to trustees of super funds and their administrators or service providers.

SuperMatch terms and conditions of use



Terms and conditions for using the SuperMatch service from 31 July 2020.

Fund Validation Service user guide



This document provides guidance on use of the Fund Validation Service (FVS).

Financial institution account verification details template



This template will help APRA funds verify updated financial institution account details.

SMSF Verification Service terms and conditions of use



Terms and conditions of use for the SMSF member Verification Service.

SMSFmemberTICK Service terms and conditions of use



Terms and conditions of use for the SMSFmemberTICK Service from November 2020.

QC 29542

EmployerTICK terms and conditions

This page contains the terms and conditions relating to use of the EmployerTICK service.

Last updated 13 November 2024

On this page

[EmployerTICK access](#)

[Using EmployerTICK](#)

The terms and conditions outlined on this page apply to the use of the EmployerTICK online service.

EmployerTICK enables employers and their authorised representatives to validate employee information associated with employer super contributions.

EmployerTICK is designed for internal use only and must not be incorporated into external services an employer and, or their agents may provide.

EmployerTICK access

EmployerTICK is available to employers and their authorised representatives.

For fraud protection reasons, we may impose limits on how many employee tax file numbers (TFNs) can be queried by a user at any point or during a single day.

To access EmployerTICK for an employer, you must have SBR-enabled software and a machine credential (if using desktop or locally hosted software), or hold a Digital ID, such as myID for Online services for business use and be authorised in Relationship Authorisation Manager (RAM) to act on behalf of:

- that employer
- an entity with a current appointment or authorisation on behalf of that employer.

You must have been granted permission in Access Manager to access EmployerTICK.

Using EmployerTICK

Computer system, software and data compatibility risks

It is your responsibility to take appropriate and adequate precautions to ensure the information obtained from EmployerTICK is free of viruses or other contamination that may interfere with or damage your computer system, software or data.

We accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to EmployerTICK.

Non-availability, interruptions and faults

While we make reasonable efforts to ensure EmployerTICK is available, we make no guarantees to provide continuously available access to the service, nor to provide access which is uninterrupted or fault free.

No warranties

While we have taken all reasonable care to ensure information provided to you via EmployerTICK is accurate, subsequent changes in circumstances may occur at any time and may affect the accuracy of the information.

We do not provide any warranty, make any representation as to, or accept responsibility for, the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided to you via the EmployerTICK service.

Breach of these terms and conditions




EmployerTICK must only be used by or on behalf of employers and only for the purposes for which it was designed. Where a person accesses or uses EmployerTICK other than in accordance with these terms and conditions, we may (in addition to any other rights it may have):

- terminate the ability of that person to access EmployerTICK
- report the matter to the entity or entities who authorised that persons access.

Privacy obligations

We are bound by the *Privacy Act 1988* in terms of collection and handling of personal information and TFNs. At or before the time you use EmployerTICK, or if that is not practicable, as soon as practicable after you use the service, you must ensure that any individuals whose personal information has been collected via the service are made aware of any matters referred to in subclause 5.2 of the Australian Privacy Principles as are reasonable in the circumstances.

See also:

- ATO privacy policy
- [myID Terms of use – Machine](#) 
- [Relationship Authorisation Manager – Security](#) 
- EmployerTICK user guide
- [Online services for business](#) 

QC 39670

SuperTICK

SuperTICK service for validation of an individual's TFN and other identity details.

Last updated 6 March 2019


Super funds use the SuperTICK service to validate an individual's tax file number (TFN) and accompanying identity information. These details are matched with the ATO client register.

SuperTICK also allows funds to validate member TFN details when processing rollover requests and initial registration information associated with SuperStream employer contributions.


Super funds could previously notify us of new and closed member accounts using the SuperTICK service. New and closed member account notifications are now reported to us through the Member Account Attribute Service (MAAS).

Once a super fund has transitioned to MAAS:

- they must report all new and closed accounts through the MAAS
- they can only use SuperTICK for TFN validation purposes.

You can obtain near real-time information about SuperTICK performance and availability, and planned system maintenance, from the [ATO Superannuation Dashboard](#) .

See also:

- SuperTICK user guide
- SuperTICK terms and conditions
- [SuperTICK technical documentation](#)  on the SBR website.

QC 26958

SuperTICK user guide

This guide explains how the SuperTICK service operates. It is for the use of super funds and their intermediaries.

Last updated 13 November 2024

On this page

[Background](#)

[Arranging access](#)

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[Using SuperTICK](#)

[Service responses](#)

[How to manage responses](#)

[Service terms and conditions](#)

[Appendix](#)

This document provides superannuation (super) funds and their intermediaries with guidance on how to use the SuperTICK service when validating member tax file number (TFN) and identity details.

Funds interact with SuperTICK in different ways, depending on how it is integrated with their internal business systems. You should refer to your procedures and, or your support area for information regarding the interaction between SuperTICK and your internal systems.

Email SPREnablingServices@ato.gov.au for more information or questions.

This user guide will be updated as enhancements to the SuperTICK service are made.

Background

SuperTICK enables super funds (excluding self-managed super funds), their administrators and intermediaries to match member details to information held by us using TFNs and other personal identity information. This assists with SuperStream rollover and contribution requests once a member's details are validated.

Super funds could previously notify us of new and closed member accounts using the SuperTICK service. New and closed member account notifications are now reported to us through the Member Account Attribute Service (MAAS).

Once a super fund has transitioned to the MAAS they:

- must report all new and closed accounts through the MAAS
- can only use SuperTICK for TFN validation purposes.

See also

- [Standard Business Reporting](#) 

Mandatory use of SuperTICK

Where a fund receives a request to rollover to another Australian Prudential Regulation Authority (APRA) regulated fund, the fund must use SuperTICK to validate the member's TFN details in accordance with regulation 6.33D of the *Superannuation Industry (Supervision) Regulations 1994*, unless:

- the fund does not hold the member's TFN
- the rollover request was sent by us
- the fund has already received a successful matched response from the service (or via the MAAS).

SuperTICK may also be used to validate the TFN and identify details of current members or new applicants with the ATO client register.

Minimum message requirements legislation

Section 299TD of the *Superannuation Industry (Supervision) Act 1993* (SISA 1993) requires the trustee of the super fund to provide the Commissioner of Taxation with information it believes to be either:

- the full name, TFN and date of birth of a person
- the full name, TFN and date of birth and address of a person.

Although our systems may accept a message with a reduced data set, Section 299TD of SISA provides the legal requirements for a SuperTICK message to receive a valid 299TD notice from the Commissioner.

Arranging access

Access to SuperTICK is automatically provided for the following super entities:

- APRA-regulated funds

- Approved deposit funds
- Retirement savings account (RSA) providers.

In order to connect to the service you may need to build or purchase SBR-certified SuperTICK software. Refer to your procedures and, or support area for further information.

Access where entity type is changed

Where a super entity has changed fund type (for example, an SMSF has converted to a small APRA fund), the access to SuperTICK may not be automatically provided.

A listed contact for the entity should email SPREnablingServices@ato.gov.au to request access.

Appointing an intermediary to act on behalf of your fund

Entities required to use SuperTICK can provide authority for an intermediary to act on their behalf using **Access Manager**.

Supporting information for Access Manager can be found in the Help topic when you are logged in to Access Manager.

See also

- [Standard Business Reporting](#) 

Service overview

There are two channels available to submit validation requests:

- single service channel (providing an instant response)
- batch and bulk service channel (most responses will be in 24–48 hours).

Channel selection depends on the number of member requests that require processing and when the response is required.

Table 1: Validation request channels

Channel	How request	When to use the channel	Timeframe for service
---------	-------------	-------------------------	-----------------------

	is lodged		response
Single	SBR-enabled software	When an instant response is required	95% of responses within five seconds
Batch and bulk (BBRP)	SBR-enabled software	When up to 10,000 SuperTICK requests for different members are submitted in one file for processing	Usually within 24–48 hours (depends on processing load on ATO services at the time of request)

The transaction flow lists these three validation messages:

- unmatched
- matched
- matched and Corrected TFN.

See Table 2 below for more information about the transaction flow.


Table 2: Transaction flow for the SuperTICK service


Response	Meaning of response
Unmatched	No match found
Matched	Match found validate TFN only
Matched and Corrected TFN	TFN reported is incorrect. Member details have been matched to a different TFN

See also

- [Service responses](#)

Using SuperTICK

The [Current SBR system status](#)  page shows the availability of SBR systems for both production and test environments.

The [ATO Superannuation Dashboard](#)  (the Dashboard) provides the service transactions in the availability charts in near real-time.

The Dashboard also provides services updates, announcements, upcoming planned system maintenance information and useful references.

Find out about

- [Terms and conditions of use](#)
- [Single service channel](#)
- [Information requirements – section 299TD of SISA 1993](#)

See also

- Guide to using the ATO Superannuation Dashboard

Terms and conditions of use

SuperTICK can only be used in accordance with the terms and conditions of use that apply at the time of the transaction. Your access and use signifies your acceptance of the terms and conditions of use.

We will monitor the use of service and may contact the trustee or their authorised representative for clarification of transactions processed through the service.

Next step

- SuperTICK terms and conditions

Single service channel



The SuperTICK single service channel is a web-based service accessed through software that utilises the SBR infrastructure. .You will either need to build the software or purchase software from a digital service provider (DSP) who has done this for you.

To use the SuperTICK single request service you must:

- be using a software package that is SuperTICK-enabled
- create a machine credential – installed via Relationship Authorisation Manager (RAM) – if you're using desktop or locally

hosted software. Your digital service provider installs the machine credential if you use cloud-based software.

Next steps

- See SBR's [Superannuation \(SPR\)](#) 
- Create a [machine credential](#) 

See also

- File transfer

Single and batch transactions for SuperTICK are submitted using SBR messaging on the SBR ebMS3 technical platform.

Information requirements – section 299TD of SISA 1993

Providing mandatory member information and other optional information increases the likelihood of our systems establishing a 'matched' or 'matched and corrected TFN' response.

The minimum message requirements for trustees are detailed in Section 299TD of SISA 1993.

Though a message may be submitted with a reduced data set, Section 299TD of SISA 1993 requires that the trustee provide the full name, TFN and date of birth details they hold for that member to receive a 299TD response.

Where mandatory member information is not provided or provided in an incorrect format, the request from the fund or sender will be rejected and an error response message returned.

Default or invalid TFNs

In many circumstances a super fund will be unaware that a member TFN may be a default or invalid TFN.

Sometimes a fund could reasonably be expected to conclude that the TFN quoted is invalid for that member. Examples include where:

- the code is a TFN exemption code provided by the employer (such as 111 111 111 or 444 444 444)
- we have notified the fund that the TFN it holds is not the member's TFN (for example, a notice under section 299TB of SISA 1993 or an associated process).

Default or invalid TFNs **must not** be used through SuperTICK.

See also:

- More detailed information requirements in [Attachment A](#)

Service responses

SuperTICK compares the member details received in a request from a fund against member information held in our client register.

Complex data matching processes determine whether the member details provided can be matched against our records satisfactorily.

For successfully processed messages, SuperTICK will provide one of three possible validation messages to the fund or sender:

- matched
- matched and corrected TFN
- unmatched.

Find out about:

- [Matched](#)
- [Matched and corrected TFN](#)
- [Unmatched](#)
- [Further information provided as part of the bulk service response](#)
- [Summary of service responses](#)

Matched

If the member details supplied are matched to an ATO client, a 'matched' response will be returned through the system. This response confirms the TFN data held by the fund is correct and is a notice under 299TD of SISA 1993.

The rollover and contribution processes can be commenced once the member's details are matched and validated.

Matched and corrected TFN

SuperTICK attempts to match the member details supplied with the information listed in our client register. If a match has sufficient

member information but an incorrect TFN is provided, the service will return a correct TFN.

You should update your records to delete the incorrect TFN and record the correct number.

Where a TFN is provided in the message, a corrected TFN is a notice under 299TA of SISA 1993. Penalties may apply for continuing to use the incorrect TFN.

Where a TFN is not supplied in the message and a TFN is returned, it is a notice under 299TC of SISA 1993. This means the member has provided this TFN for super purposes previously.

Unmatched

A response of 'unmatched' means we were unable to match the member details provided to our records with an appropriate level of confidence.

An unmatched response is not a notice under section 299TB of SISA 1993.

We may have been unable to match the member details because:

- your member has provided you with incorrect details
- the records we hold are incorrect
- the TFN is compromised or duplicated on our systems
- our data matching system cannot establish a single match.

We encourage you to check the information with the member and revalidate at the next available opportunity, or within five business days.

Where a SuperTICK request is initiated for mandatory requirements such as rollovers or the first SuperStream contribution from an employer, the trustee must make reasonable further enquiries to obtain the information if a response from the member or employer is not received within five business days after making the request.

If the member confirms the details you hold are correct, they should phone us on **13 28 61** to confirm their details. They should have a copy of a personalised ATO document (such as a personal income tax assessment from the last three years) for identity purposes.

See also

- Update your details – for individuals

Further information provided as part of the bulk service response

For a successful lodgment we will return:

- a message event item informing that the super fund member's details were matched
- one or more message event items containing a list of warnings (for data that may be incorrect)
- a response business document (only where a corrected TFN is provided).

For an unsuccessful lodgment we will return a message event item (or items) containing a list of errors (for data that is incorrect or incomplete).

You will need to correct the data and re-submit the request.

Summary of service responses

Table 3 below summarises the service responses and expected activity for each type of SuperTICK interaction.

Table 3: Service response summary

Service interaction	Outcome	SuperTICK response (CMN.ATO.xxxx.xxx)
Validate TFN	Matched	GEN.OK and STIC.VALID
Validate TFN	Matched and Corrected TFN	GEN.OK and STIC.VALIDCORRECTEDTFN
Validate TFN	Unmatched	GEN.OK and STIC.NOTVALID

How to manage responses

Validating member information associated with a rollover request

Where you use SuperTICK to validate member details received in a request for a rollover to another APRA fund, the *Superannuation Industry (Supervision) Regulations 1994* require you to treat the responses as follows:

- matched – proceed with rollover
- matched and corrected TFN – update member details and proceed with rollover
- unmatched – trustee may request further information as specified in the regulations to support rollover request.

Validating initial registration information associated with first employer contribution

Where SuperTICK provides an unmatched response and you are validating member registration details associated with a first employer contribution, the *Superannuation Industry (Supervision) Regulations 1994* require the trustee to contact the employer within five business days to confirm the member's details.


Where a fund receives a corrected TFN, privacy regulations do not permit the fund to provide the TFN to an employer. Corrected TFNs must not be used with other ATO services, such as SuperMatch, without being confirmed by the fund member as being accurate.

Service terms and conditions

Your access and use of the SuperTICK service is governed by its terms and conditions. Use of the service signifies acceptance of these terms and conditions.

The terms and conditions form part of the legal framework of appropriate use. Compliance action may be taken where breaches are detected. Controls are in place to identify suspected fraud and address unauthorised use or access.

See also

- SuperTICK terms and conditions
- [myID Terms of use – Machine](#) 

Appendix

Find out about

- [Attachment A: Message requirements for the different versions of SuperTICK](#)
- [Attachment B: Links to further information](#)
- [Attachment C: Glossary](#)
- [Attachment D: Security guidelines](#)

Attachment A: Message requirements for SuperTICK

Providing your member's address and other optional information increases the likelihood of our systems establishing a matched response.

Excluding the address when using SuperTICK can vary the result.

If you choose to provide an address, the 'Country code' field is optional. All other fields are mandatory.

Though a message may be submitted with a reduced data set, Section 299TD of SISA 1993 requires the trustee to provide the full name, TFN and date of birth they hold.

The tables below list whether particular data elements are compulsory or optional for SuperTICK.

Table 4: SuperTICK compulsory and optional data elements

Data element	Version 3 (STIC.0003)
Intermediary details	Mandatory
Reporting party details	Mandatory

Table 5: Super fund member details






Data element	Version 3 (STIC.0003)
Validate TFN request code	Mandatory
Tax file number (TFN) (see note 1)	Optional (see note 1)
Birth day of month (see note 1)	Optional (see note 1 and note 2)
Birth month (see note 1)	Optional (see note 1 and note 2)
Birth year	Mandatory
Family name	Mandatory
Given name (see note 1)	Mandatory
Other given name (see note 1)	Optional (see note 1)
Address details – Line 1	Optional (see note 2)
Address details – Line 2	Optional
Address details – Locality name	Optional (see note 2)
Address details – Postcode	Optional (see note 2)
Address details – State or territory code	Optional (see note 2)

Address details – Country code	Optional (see note 2)
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Note 1 – Section 299TD of SISA 1993 requires a trustee to provide a full name, TFN and date of birth (address is optional).

Note 2 – Where a TFN is not provided as part of the message, the full date of birth and address must be provided.

Attachment B: Links to further information

- SuperStream
- [ATO Superannuation Dashboard](#) 
- ATO Superannuation Dashboard user guide
- [FAQs for APRA-regulated funds](#) 
- [Outages information](#) 
- Access Manager
- [SBR enabled reports](#) 
- [ATO SBR Superannuation documents](#) 

Attachment C: Glossary

Intermediary – an organisation appointed by a super fund authorised to act on the fund's behalf. This may include, but is not limited to, administrators and clearing houses.

Machine credentials – allow you to interact with government online services through Standard Business Reporting (SBR)-enabled software. If you use desktop or locally hosted software, you will need to create a machine credential through RAM.

Matched – this means a match has been found for the TFN supplied. Also known as a 'valid' response.

Member – a member of a super fund, the depositor of an approved deposit fund, the holder of an RSA or a member of an SMSF.

myID – an app you download to your smart device that allows you to prove who you are when logging in to government online services.

Relationship Authorisation Manager – an authorisation service that allows you to act on behalf of a business online when linked with your myID. You use your myID to log into RAM.

Super fund – an APRA-regulated super fund, an approved deposit fund, or an RSA provider.

SuperStream data standards – data standards that are part of the Government's Super Reform package. These standards provide a consistent, reliable electronic method of transacting linked data and payments for super. The goal is to:

- improve the efficiency of the super system
- improve the timeliness of processing of rollovers and contributions
- reduce the number of lost accounts and unclaimed monies.

The standards are a set of minimum conditions for data and payment transmission including a minimum set of prescribed data. Broadly, there are five aspects:

- a standard set of business terms and definitions (the 'definitional taxonomy')
- a standard set of data message formats (the 'reporting taxonomy' set out in relevant message guides)
- a messaging services standard which sets out requirements for message packaging, transport, security and receipting of messages
- a standard format for electronic payments
- enabling services (also referred to as 'validation services').

Unmatched – this means a match has not been found for the TFN supplied. Also known as a 'not valid' response.

Attachment D: Security guidelines

SuperTICK is a secure service protected by the use of machine credentials as an online security credential.

We recommend you review the information in this guide regularly. It will be updated as we become aware of issues and other relevant information, to help you maintain the highest levels of security.

Security credentials

A security credential is an electronic file and, or software used for identification purposes when transacting over the internet.

A security credential is used to establish a secure environment for online transactions. This provides you with assurance that your online transactions with us are safe by letting us know we are interacting with the right person for each transaction.

Modern security credentials make fraud very difficult. For someone to gain access to our online services and pretend they are you, they would have to be using a computer on which the credential is installed and they would have to know your password.

Every person associated with your super entity who wants to deal with us online on behalf of your Australian business number (ABN) will need their own security credential.

Looking after your security credential

The security of the information you want to guard through the use of a credential is only as good as the care you take to keep this credential protected.

Never disclose your password to anyone, including our staff or the provider of your credential.

When deciding on a password, make sure it is sufficiently complex. Your password must:

- be at least eight characters long
- contain numeric as well as alphabetic characters
- have a mix of upper and lower case alphabetic characters
- have at least one special character (for example, !, @, #).

Your role in securing your information

Technology and computers cannot safeguard information automatically. You need to protect your own and your members' information related to using this service.

We strongly recommend that you:



- never disclose your credential password to anyone, including us or the credential's issuer

- do not download your credential to general use computers, you should access Online services for business only from computers to which you have exclusive use, or that you share under one of the following conditions
 - the computer is configured for multiple users
 - each person has a unique account
 - other users are individuals you can trust.
- keep your computer software up-to-date, especially with security upgrades and patches (these are usually available from the licensor of the software)
- ensure that your anti-virus software is current and running on your computer at all times – scan new programs or files for viruses before opening, running, installing or using them
- ensure that you have anti-intrusion software (commonly referred to as a 'firewall') to provide added security around your information and protection from misuse of your identify
- avoid opening, running, installing or using programs or files you have obtained from a person or organisation unless you are certain that you can trust them
- conduct secure disposal practices (such as cleansing the hard disk) when you dispose your computer.

What to do if someone obtains your password or your phone or computer is stolen

This situation should be treated with the same degree of urgency that you would give to the loss of a credit card.

See also

- Online security
- [Security and privacy – Relationship Authorisation Manager](#) 
- [Reporting inappropriate access – myID](#) 

SuperTICK terms and conditions

This page contains the terms and conditions relating to use of the SuperTICK service.

Last updated 1 July 2020

On this page

[SuperTICK access](#)

[Using SuperTICK](#)

The terms and conditions outlined on this page apply to the use of the SuperTICK online service.

SuperTICK must be used by trustees of super entities and RSA providers to validate member/RSA holder information when processing rollover requests and initial registration information associated with employer contributions.


SuperTICK can also be used to validate member/RSA holder information on a voluntary basis..

SuperTICK is designed for internal use only and must not be incorporated into external services that a super entity, regulated exempt public sector super scheme or RSA provider may provide.

SuperTICK access

SuperTICK is available to trustees of super entities and regulated exempt public sector super schemes and RSA providers.

For fraud protection reasons, the ATO may impose limits on how many tax file numbers (TFNs) are queried by a user at any point in time or during a single day.

To access SuperTICK for a super entity, regulated exempt public sector super scheme or RSA provider, you must hold a [machine credential](#)  on behalf of:

- that super entity, regulated exempt public sector super scheme or RSA provider, or

- an entity with a current appointment or authorisation on behalf of that super entity, regulated exempt public sector super scheme or RSA provider.

You must have been granted permission in Access Manager to access SuperTICK.

Using SuperTICK

Computer system, software and data compatibility risks

It is your responsibility to take appropriate and adequate precautions to ensure that the information obtained from SuperTICK is free of viruses or other contamination that may interfere with or damage your computer system, software or data.

The ATO accepts no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to this service.

Non-availability, interruptions and faults

While we will make reasonable efforts to ensure SuperTICK is available, we make no guarantees to provide continuously available access to the service, nor to provide access which is uninterrupted or fault free.

No warranties

While we have taken all reasonable care to ensure information provided to you via the service is accurate, subsequent changes in circumstances may occur at any time and may affect the accuracy of the information. The ATO does not give any warranty, make any representation as to, or accept responsibility for the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided to you via the SuperTICK service.

Breach of these terms and conditions

SuperTICK must only be used by or on behalf of trustees of super entities, regulated exempt public sector super schemes and/or RSA providers and only for the purposes for which it is designed. Where a person accesses or uses SuperTICK other than in accordance with

these terms and conditions, the ATO may (in addition to any other rights it may have):

- terminate the ability of that person to access the SuperTICK service, and
- report the matter to the entity or entities who authorised that persons access. .

See also:

- SuperTICK user guide

QC 35365

SuperMatch

Information about the SuperMatch web service.

SuperMatch enables APRA-regulated funds to consolidate member accounts.

Last updated 5 August 2020

On this page

[Conditions of use](#)

[What SuperMatch provides](#)

[Explicit consent from members and individuals](#)

The SuperMatch service gives superannuation fund trustees access to details of active super fund accounts, including lost or ATO-held accounts.

This helps super fund trustees with the consolidation of super accounts for their members.

We control access to the SuperMatch service which is available to trustees of:

- Australian Prudential Regulation Authority (APRA) regulated funds
- approved deposit funds
- retirement savings account (RSA).

Find out about:

- [Conditions of use](#)
- [What SuperMatch provides](#)
- [Explicit consent from members and individuals](#)




Conditions of use

We make SuperMatch available on the basis that trustees comply with the terms and conditions of use, current at that time of use.

We may alter these terms and conditions of use at any time. When this happens we will send you notification before the terms and conditions change.

The terms and conditions of use for the SuperMatch service include the SuperMatch user guide. They must be read in conjunction and all requirements in both the terms and conditions of use and user guide must be complied with.

See also:

- [SuperMatch terms and conditions v9.0 \(PDF 422KB\)](#) 
- [SuperMatch user guide v9.0 \(PDF 433KB\)](#) 
- [ebMS3 ATO artefacts Superannuation – Super Match \(SMAT\)](#) 

What SuperMatch provides

SuperMatch can provide a list of super fund accounts, including lost member accounts and any ATO-held monies belonging to your existing members or individuals who are joining your fund. It provides information about:

- all active accounts held by that member
- all categories and amounts of ATO-held super, including
 - super guarantee

- super holding accounts (active and inactive)
- super co-contribution
- low income super contribution (LISC)
- low income super tax offset (LISTO)
- unclaimed super money (resident and former temporary resident).

Explicit consent from members and individuals

You must obtain explicit consent from a member or individual joining the fund before conducting a SuperMatch search. When obtaining a member's consent, we recommend providing clear guidance, so they understand what they are consenting to.

You must also obtain consent to use their tax file number (TFN) if you will be transferring any found ATO-held monies as part of a SuperMatch request.

Where consent is stored for bulk or annual searches on behalf of an individual, you must inform them of the details involved in the storing of consent and how they can withdraw their consent in the future, should they choose to do so.

QC 51096

SuperMatch user guide

SuperMatch user guide provides information to trustees of super funds and their administrators or service providers.

Last updated 11 November 2024



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[Customer verification requirements](#)

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[Claiming ATO-held super](#)

[Attachment A: How the SuperMatch service operates](#)

[Attachment B: Glossary](#)

[Attachment C: Machine to machine credential guidelines](#)

[Attachment D: Interim arrangements for existing members prior to 1 March 2020](#)

[Attachment E: Application process](#)

[Attachment F: Links to further information](#)

This guide provides information to trustees of super funds and their administrators or service providers on how to use the SuperMatch service and meet the requirements.

This user guide is to be read in conjunction with the **SuperMatch terms and conditions of use**. It applies to the operation of both the single and bulk service.

We released SuperMatch as a real-time web-service in 2015. We continue to refine our terms and conditions of use and user guide in response to observations about solution development and implementation, usage and risk management.

The SuperMatch user guide sets our specific and detailed requirements, noting:

- the intent of the service is to provide information to trustees of super funds to help their members make informed decisions regarding their superannuation interests
- the trustee is responsible for maintaining the integrity of the SuperMatch service by ensuring it is used appropriately and to recognise and report instances of misuse.

For a portable format document (PDF) of this content, see:
[SuperMatch user guide v9.0 \(PDF 433KB\)](#).

Background

Trustees of eligible super funds are permitted to use an individual's tax file number (TFN) to search for superannuation accounts, under section 299LA of the *Superannuation Supervision (Industry) Act 1993* (SISA).

The SuperMatch service enables super fund trustees (excluding self-managed super funds) to obtain details of active super fund accounts including lost accounts or any ATO-held super for an individual.

Use of this service is restricted to trustees of super funds and can be used for:

- beneficiaries (members) of the fund
- individuals who are applying to become a member of that fund.

Providing this information to super fund trustees will assist consolidation of superannuation accounts for their members. SuperMatch is not a consolidation service itself but provides an individual with information on their active superannuation accounts and attributes to assist in any decision to consolidate their accounts.

Any inter-fund consolidation initiated by the member following a SuperMatch request is a new interaction. Trustees must have procedures in place to safeguard the integrity of the consolidation activities of the member. It will also enable the transfer of ATO-held super money into their accounts, if requested, by the super fund utilising the service.

Given the data returned by SuperMatch, it is critical that the trustee's implementation, and their use, is in the member's best interest.

For information on how the SuperMatch service operates and responses provided through the service, refer to [Attachment A](#).

Access to SuperMatch

Access to the SuperMatch service is controlled by the ATO and is available to trustees of the following superannuation entities (referred to as super funds):

- APRA-regulated funds
- approved deposit funds
- retirement savings account (RSA) providers.

To make a SuperMatch request, funds are required to build the SuperMatch service themselves or engage a digital service provider who is registered with us and has built the Standard Business Reporting (SBR)-certified SuperMatch enabled software.

Before we provide access to use SuperMatch, funds need to:

- complete the application process
- provide an overview of each proposed usage of SuperMatch
- provide detailed process documents outlining how they comply with the **SuperMatch terms and conditions of use** and requirements provided in this user guide.

You can request an application form from SPREnablingServices@ato.gov.au.

For more information on details trustees must provide, refer to [Attachment E – Application process](#) in this guide.

No 'non-trustee' access to SuperMatch

SuperMatch can only be used by the trustee of a super fund directly or through an administrator or service provider acting for the trustee. An entity is considered an administrator or service provider of the super fund trustee if the trustee has an agreement with the entity to provide administration services for the fund as per SPS231 – Outsourcing. No other entities can use SuperMatch.

Trustees are not allowed to on-disclose SuperMatch search results to other entities.

Third party financial advice businesses or other non-superannuation entities that offer superannuation search or consolidation functions are not permitted to use SuperMatch or obtain information from SuperMatch results from trustees.

Parent companies or related companies to a super fund trustee are not permitted to use SuperMatch as it is not direct use by a fund trustee. These entities may link or connect their own clients or members to the super fund. The trustee or their administrator or service provider may then use SuperMatch for an applicant or member of the fund.

Trustees who fail to ensure their access to SuperMatch is not used as outlined in the SuperMatch terms and conditions of use and user guide will have any and all access to SuperMatch removed.

Using SuperMatch

Access and use of the SuperMatch service is governed by the terms and conditions of use including this user guide. To use the service, you must accept the terms and conditions of use and adhere with the user guide. This applies to both single and bulk solutions.

A trustee is responsible for access and use of the SuperMatch service. They need to provide assurance that all SuperMatch usage associated with its ABN, including via an administrator or service provider they have authorised on their behalf, is compliant with the SuperMatch terms and conditions.

The trustee of the super fund must acknowledge that information provided by the Commissioner of Taxation in response to a search request for an individual (a member or an applicant to be a member of the fund) is for the purpose of any of the following:

- informing them of one or more of their interests in a super fund
- assisting in a choice to maintain or create a superannuation interest
- assisting to give effect to their choice to maintain or create a superannuation interest
- informing them of an amount of ATO-held super that may become payable, credited or otherwise dealt with in relation to that individual
- assisting them to give effect to a choice they may make or action they may take in relation to an amount of ATO-held super.

The trustee of the super fund and their administrator or service providers agrees that no fees or charges will be applied to any beneficiary, holder or applicant for:

- submitting a search request
- the receipt, acceptance and subsequent provision to them of information obtained from us in response to a search request
- the receipt, acceptance and subsequent provision to them of credits of ATO-held super obtained from us in response to a search request.

The trustee of the super fund and their administrator or service providers agree that:

- where SuperMatch is used as part of an application or join process, it must be clear and transparent to the individual which fund or product they are joining before any SuperMatch request is made.
- the SuperMatch service cannot be used to support employee commencement activities and cannot be integrated into employer solutions.

Monitoring of usage and trustee ongoing obligations

Once access is granted and established, fund trustees must actively monitor their SuperMatch usage to ensure their systems and controls are operating effectively and are compliant with the terms and conditions of use.

The trustee must have considered the risk around access to and use of the service. They must have appropriate processes in place to monitor fraudulent or inappropriate usage.

You must disclose to us in writing within 24 hours of identifying any of the following events:

- any behaviour or activity that puts the use of the SuperMatch service at risk of fraudulent or inappropriate use
- if members' information returned by the service is at risk of fraudulent or inappropriate use
- there is a breach of the SuperMatch terms and conditions.

You must also inform us where there are any changes to the SuperMatch solution after your application has been approved, including:

- moving or partnering with a new or different service provider or administrator
- introducing a new type of service interaction not previously covered in a self-application
- changes that potentially affect your compliance with the SuperMatch terms and conditions of use.

Periodic confirmation of ongoing compliance with terms and conditions of use

The fund trustee or an appropriately senior and qualified officer of the super fund as approved by us (for example, a Chief Risk Officer) will need to make a statement of compliance at least annually, or otherwise as requested by us.

Details of this requirement will be communicated to trustees when they are granted access to the service.

Consent

The trustee of the super fund or their administrator or service provider must obtain explicit consent from the individual before a search can be made using the SuperMatch service. This consent must be sought from the individual prior to using their TFN for the purposes of a SuperMatch search.

A separate consent must be captured to reunite the individual with any ATO-held super. This consent can be captured together but must be clearly differentiated.

Consent may be stored for the bulk search process or searches in the future. You must inform the member of the details involved in storing the consent and how they can opt-out of any stored consent.

An individual is not considered to have provided consent if it is only contained within a product disclosure statement and has not been captured explicitly in a separate process.

Customer verification requirements

Prior to using SuperMatch for an individual, trustees must successfully complete customer verification. This is to ensure they are providing access to the SuperMatch service and the results to the person they are dealing with.

This customer verification must generally be completed by the fund trustee. There may be limited circumstances where a fund trustee can be assured (and can easily demonstrate to us) that the same level of customer verification has been completed by another entity, for example:

- by an employer prior to the employer creating an account in the fund for that employee (for example, where there is a corporate or limited membership fund)
- by a related financial institution prior to their customer becoming a member or creating an account in the fund
- by another fund trustee prior to a successor fund transfer occurring.

There would be limited circumstances in which this approach could satisfy the requirements as it requires the trustee:

- to have an adequately in depth understanding of the customer verification policy and procedures of another organisation or entity
- to have assurance that the policy and procedures were/are followed by the other organisation or entity
- to obtain relevant evidence of the above and be able to provide that to us.

We will consider each case on its facts and the evidence that is able to be provided by the trustee and the entity conducting the customer verification during the application process.

Minimum customer verification requirements

Electronic-based verification

For electronic-based verification the customer's name and either their address or date of birth or both must be verified against two reliable and independent electronic data. This must include at least one primary Government ID verified against the [Document Verification Service \(DVS !\[\]\(3211b5d1d968fc1665909b34f9f16010_img.jpg\)](#)) where applicable.

Document-based verification

For document-based verification the customer's name and either their address or date of birth, or both, must be verified against:

- an original or certified copy of a primary photographic identification document
- both
 - an original or certified copy of a primary non-photographic identification document
 - an original or certified copy of a secondary identification document
- any document used for verification must not have expired (other than an Australian passport which can be used if it expired within the past two years).

The following table provides an example of the different types of documentation that could be used.

Type of Identity Document	Examples
Original primary photographic identification document	<ul style="list-style-type: none">• a driver's licence or permit from Australia or overseas, including a digital driver's licence• an Australian passport• a government proof of age card issued in Australia• an ImmiCard• a foreign passport issued by a foreign government or the United Nations• international travel documents issued by a foreign government or the United Nations• a national identity card issued by a foreign government or the United Nations. <p>If a travel document or identity card is in a foreign language, the customer must provide an accredited English translation if the person</p>

	<p>verifying the documents doesn't understand the foreign language used.</p>
<p>Original primary non-photographic identification document</p>	<ul style="list-style-type: none"> • an Australian birth certificate, birth extract or citizenship certificate • a foreign birth certificate or citizenship certificate • a government issued concession card, such as a <ul style="list-style-type: none"> – pensioner concession card – health care card – seniors health care card. <p>If a foreign birth certificate or citizenship certificate is in a foreign language, the customer must provide an accredited English translation if the person verifying the documents doesn't understand the foreign language used.</p>
<p>Original secondary identification document.</p>	<ul style="list-style-type: none"> • a notice from the ATO or other government agency, such as Services Australia, that contains the person's name and residential address, issued in the past 12 months • a municipal council rates notice or a utilities bill (such as a water, gas or electricity bill) that contains the person's name and residential address, issued in the past three months • for a person under 18 years old, either <ul style="list-style-type: none"> – a letter from a school principal issued in the past three months that details the person's name, residential address and when they attended the school – a student card, if available.

Reliable and independent electronic data	<p>To determine whether electronic data is reliable and independent you must consider whether the data is:</p> <ul style="list-style-type: none"> • accurate • secure • kept up-to-date • comprehensive (for example, how many listings are included in the data and the period over which it has been collected) • verified from a reliable and independent source • verifiable against an authoritative source such as the DVS • maintained by a government body under legislation • able to be additionally authenticated.
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We and super funds must keep pace with the rapid growth of the digital ecosystem and respond to security concerns including cybercrime and fraud activities. Required level of customer verification may change in response to an increase in the risk to the security of the SuperMatch service.

Renewal of customer verification

Customer verification is not a once-off event and must be maintained to ensure the individuals identity has not been compromised.

Where there is no positive activity from the member on their account for a period of two years, the trustee must complete customer verification to the minimum level prescribed above before the SuperMatch service can be used for that member.

‘No positive activity from the member’ is something trustees must establish parameters for monitoring. The following are relevant considerations:

- positive activity from a member is something funds would already monitor their membership for as it is relevant to assessing whether

there are any lost member accounts. We provide information about **lost and inactive** member accounts on our website, but the following is relevant

- Positive activity may include member activity such as
 - deferring a benefit in the fund
 - electing to roll over all or part of their benefit from their original policy to another product (and it is not an automatic transfer)
 - initiating a transaction (for example, a switch)
 - changing their contact details
 - initiating a change to their account (such as nominating a beneficiary)
 - making an enquiry (such as an account balance query, performance of their account) or complaint
 - responding to a communication issued by you
 - accessing your secure website to view or obtain information about their account.
- This activity indicates the member is aware of where their money is and is engaged with their account, so you should exclude the member from being a lost member.
- Member activity may include by the members directly or an authorised or legal representative of the member.
 - Trustees of super funds are required to provide us with evidence of effective monitoring for positive activity from the member to appropriately consider the requirements for customer verification renewal prior to using SuperMatch.

Layering of services and TFNs

A trustee can only use a tax file number (TFN) provided by the individual in a SuperMatch search.

Any TFN provided by us from services such as SuperTICK or member account attribute services (MAAS) cannot be used in a SuperMatch search. Fund trustees must have controls in place to ensure this does not occur.

SuperTICK is designed for internal use only by the trustee and must not be incorporated into external services that a super fund may provide.

Tax file numbers


A trustee of a super fund or their administrator or service provider must include a member's TFN in any search request.


When using a member's TFN in a search request, a trustee of a super fund or their administrator or service provider must comply with any legal obligations relating to the use of that TFN, including:

- section 299LA of the *Superannuation Industry (Supervision) Act 1993*
- section 137A of the *Retirement Savings Account Act 1997*
- regulations made under those sections.

Online use of SuperMatch


Where the SuperMatch service is used in an online portal, website or application, the provider of this solution, being the trustee of a super fund or their administrator or service provider must ensure the following:

- The website or portal satisfies information security requirements set out in [Prudential Standard SPS 234 Information Security](#)  Australian Prudential Regulatory Authority July 2019.
- Requests are initiated by the individual only and are in accordance with the following
 - SuperMatch is hosted within the trustee approved portal and accessed from an official webpage of the super fund. Links must not be used in an unsolicited email that requests personal or financial information from the member
 - links which seek to connect members to SuperMatch services must take a member to the trustee nominated home page, allowing them to engage with the member services portal (including to authenticate) from that site
 - any personalised URL provided to the member to assist them linking to the portal must expire within 30 days of issue

- a member's identity has been confirmed by the trustee prior to that member being granted access to the SuperMatch function in line with the customer verification requirements set out above.
- Two-factor authentication is completed prior to disclosure of any SuperMatch results, in line with the principles of the [Trusted Digital Identity Framework](#)  or equivalent government standard.
- A SuperMatch request cannot be initiated unless the TFN has been provided directly by the member or via their employer and is linked to their account.
- Where member consent has not been provided or has been revoked, the ability to initiate a SuperMatch request is disabled for that member.
- Risk processes are in place to monitor fraudulent or inappropriate usage.
- Any behaviour or activity that puts the use of the service, or the members' information returned by the service, at risk of fraudulent or inappropriate use or where there is a breach of the SuperMatch terms and conditions must be disclosed to the ATO in writing within 24 hours of the event being identified.
- The ATO will be informed where there are any changes to the SuperMatch solution after application has been approved, including
 - moving or partnering with a new or different service provider or administrator
 - introducing a new type of service interaction not previously covered in a self-application
 - changes that potentially affect your compliance with the SuperMatch terms and conditions of use.

Multi-factor authentication

Where an individual will be viewing results through an electronic channel there must be a multi-factor authentication before detailed results can be viewed.

[Multi-factor authentication](#)  is defined as 'a method of authentication that uses two or more authentication factors to authenticate a single claimant to a single authentication verifier'.

The authentication factors that make up a multi-factor authentication request must come from two or more of the following:

- something the claimant knows (for example, a personal identification number [PIN], password or response to a challenge)
- something the claimant has (for example, a physical token, smartcard or software certificate)
- something the claimant is (for example, a fingerprint or iris scan).

The claimant being authenticated may be a person, device, service, application or any other security principal that can be authenticated within the system.

An authentication verifier is an entry point to a confined sub-system where a single technical authentication policy is enforced.

Multi-factor authentication often involves the use of passphrases in addition to one or more of the following multi-factor authentication methods:

- universal 2nd factor (U2F) security keys
- physical one-time pin (OTP) tokens
- biometrics
- smartcards
- mobile apps
- short message service (SMS) messages, emails or voice calls
- software certificates.

If an authentication method at any time offers a user the ability to reduce the number of authentication factors to a single factor, it is by definition no longer a multi-factor authentication method.

A common example of this is when a user is offered the ability to 'remember this computer' for a public web resource. In such a scenario, a user may be authenticated initially using multi-factor authentication. A token is then set on their device such that

subsequent authentications use a single factor (usually a passphrase) as long as the token on their device is accessible and valid.

In this scenario, the claimant verified by the token is the user's web browser rather than the user. As such, it violates the requirement for two or more authentication factors to authenticate a single claimant to a single authentication verifier. Furthermore, the token has characteristics more akin to a session token than an authentication factor, which makes it unsuitable for the purposes of authentication.

Disclosure of results

Information about members obtained by the trustee of the super fund or their administrator or service provider from us through SuperMatch is confidential and subject to the taxpayer confidentiality provisions in Division 355 of Schedule 1 to the *Taxation Administration Act 1953* (TAA).

The trustee of the super fund or their administrator or service provider must inform each individual for whom a search request was submitted of the complete results of that search as soon as practicable after receiving a response to a search request. This includes 'no matches' if reported.

The use of emails, physical mail outs, SMS and electronic notifications to a member, whether solicited or unsolicited, must be general in nature. They cannot contain specific SuperMatch response data, and specifically no:

- member details
- super fund or account details
- account balances
- any ATO-held super balances.

If a URL link is provided in the message it must direct the member or potential member to a secure portal or platform where they can be authenticated and verified before viewing results.

There must be multifactor authentication before any SuperMatch data can be displayed in an electronic channel, including cached data.

All response data we provide to a search request should be provided to the applicant or member to assist them to make consolidation

decisions. Some super fund details from the response file can be omitted from this requirement, specifically:

- super fund contact name
- super fund contact – phone area code
- super fund contact – phone number
- super fund address.

Relevant caveats, including when the search results were received from us, may be displayed to ensure the member is fully informed that the account balance may have changed since last reported to us.

Claiming ATO-held super


Where payment of ATO-held super is sought through a search request, the trustee of the super fund or their administrator or service provider must have received consent from each member whose details are included in the search request. This consent will allow the payment of identified amounts through the search process to be made to the unique superannuation identifier (USI) provided in the search request.

The trustee of the super fund or their administrator or service providers must agree to accept payment of any credits identified and to transfer any such payments to the relevant member's account with that fund.

Attachment A: How the SuperMatch service operates

SuperMatch is an ATO web service utilising the Standard Business Reporting (SBR) infrastructure. Fund trustees or their administrators or service providers will either need to:

- build the approved software
- integrate with existing software
- purchase approved software or services from a developer who has this.

For more information about SBR, visit [Digital service providers](#)  on the SBR website.

To connect to the ATO and use the SuperMatch service directly, you must:

- be using a software package that is SBR-SuperMatch enabled and ATO approved
- have a machine to machine (M2M) credential permitted to access the service.

Alternatively, you may use a digital service provider who delivers this for you.

Refer to [Attachment C](#) for further information on machine credentials.

Appointing an administrator or service provider to act on behalf of the trustee

A fund trustee that uses the SuperMatch service can provide authority for their administrator or service providers to act on their behalf using the Access Manager application.

Access Manager is a stand-alone system. You need to log in to Access Manager using an Administrator myID to manage access and permissions (including the authorisation of access to an administrator or service provider).

The fund trustee bears responsibility for the maintenance of access manager permissions and the usage and conduct of users under authorised permissions.

Supporting information can also be accessed by logging in to Access Manager and viewing the Help topic at **Access Manager**

SuperMatch channels

There are two channels available to submit search requests:

- single request processor (SRP) channel
- batch bulk request processor (BBRP) channel.

Selection of the channel depends on the number of member requests:

Channel	When to use the channel	Service response time
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SRP	When an instant response is required or preferred	95% of responses within five seconds
BBRP	When up to 10,000 SuperMatch requests for unique members are submitted in one file for processing	Usually within 24–48 hours (depends on processing load on our services at the time of request)

Note: A sender submitting SuperMatch transactions through the bulk service channel may only include SuperMatch requests for one fund or ABN per file.

Service responses

The SuperMatch service compares member details received in the request message from a fund against member information held in our client register.

Complex data matching processes are used to determine whether the member details provided can be matched against a single ATO record to the satisfactory level of confidence.

Where mandatory member information is not provided or provided in an incorrect format, the request from the fund or sender will be rejected and an error response message returned.

For messages that have passed validation and have been processed by us, the SuperMatch service will provide one of two messages to the sender:

- matched + member and superannuation account information
- unmatched.


Matched

If the member details supplied are matched to a single ATO client with a high level of confidence, a 'matched' response will be returned through the system.

A transfer of ATO-held super money will be initiated where this has been requested, which will be transferred in our next payment run.

Included with the matched response will be a list of member details and open superannuation accounts, as per the table of information

below. This information is sourced from member account form (MAF) reporting by funds through the member account attribute service (MAAS). It will return a value from the table below where one has been provided by the fund who reported the account.

For further information, see the [SuperMatch \(SMAT\) message structure table](#)  on the SBR website.

Fields

- Member details
 - member tax file number
 - member's name – family name
- ATO-held money details
 - super co-contributions (co-cons)
 - super guarantee (SG)
 - superannuation holdings account (active) (SHAA)
 - superannuation holding account (inactive) (SHAI)
 - unclaimed superannuation money – resident
 - unclaimed superannuation money – temporary resident
 - low income super contribution (LISC)
- Member details
 - member's account number
 - member's unique superannuation number (USI)
 - member's identifier number
- Super fund details
 - super fund name
 - super fund ABN
 - super fund contact name
 - super fund contact – phone area code
 - super fund contact – phone number
 - super fund postal address – street name and number – line 1

- super fund postal address – street name and number – line 2
- super fund postal address – suburb or town
- super fund postal address – postcode
- super fund postal address – state or territory
- super fund postal address – country code
- Member account details
 - does the provider accept government contributions on behalf of the member?
 - insurance indicator
 - defined benefit indicator
 - inward rollovers accepted indicator
 - activity status of the account
 - account balance.

Note: The following fields cannot be auto-consolidated into your super fund on behalf of your member. The member will need to contact us separately to claim these amounts:

- superannuation holding account (inactive) (SHAI)
- unclaimed superannuation money (USM) – temporary resident
- where the member is deceased the rollover of ATO-held money to super funds will not be processed.

Where the member holds more than one active superannuation account the data labels associated with member, super fund and account details will be returned for each account in the response.

Some pension accounts will be returned in a SuperMatch response, where the account has been reported as closed and in pension phase and:

- has a balance greater than 0
- is a defined benefit account and has a balance equal to 0.

There are some occasions where there will be no superannuation information provided with a matched response. This means there are

no active superannuation accounts recorded in our systems, which may be the result of:

- a delay in reporting due to timeframes from an open/closed message through MAAS
- the member has just joined the workforce and has no previous superannuation accounts
- all superannuation accounts are reported to us with a closed status.

Self-managed super fund (SMSF) accounts are returned in a SuperMatch response file. These accounts are displayed without a USI. In some cases where the SMSF has not lodged their first SMSF annual return, only the SMSF ABN can be returned in the response file. A complete SuperMatch response file will be returned for the SMSF account after the SMSF lodges their annual return.

If any other unexpected responses received in a SuperMatch request, contact SPREnablingServices@ato.gov.au

Unmatched

A response of 'unmatched' means we were unable to match the member details provided to us with an appropriate level of confidence.

We may have been unable to match the member details for the following reasons:

- your member has provided you with incorrect details
- the records held by us do not match those provided to you
- the TFN has a protected, compromised or duplicate status on our systems.

We encourage you to check the information with the member and revalidate at the next available opportunity.

To update or confirm personal information details on our systems, the member can check ATO Online services through myGov or phone us on **13 28 65**.

Further information on updating details for individuals is available on our website at: [Update your contact details or authorised contacts](#)

Note: An unmatched response is not a notice under section 299TB of the *Superannuation Industry (Supervision) Act 1993* (SISA).

Common errors

The following are common error messages that may be received in response to a SuperMatch call, including a description and treatment response.

Code	Short description	Treatment
CMN.ATO.GEN.EM0001	Request failed.	<p>Please advise the member's account details may have been withheld due to, but not limited to, the following reasons:</p> <ul style="list-style-type: none">• our records are no longer active for that individual• the TFN has a protected, compromised or duplicate status on our systems. <p>Contact Super CRT and quote error message 60369.</p>
CMN.ATO.GEN.EM0001	Request failed.	<p>The error may have occurred due to member having an account with a fund that has an end-dated ABN or not closed correctly through MAAS (or both).</p>

		Contact Super CRT and quote error message 40544.
CMN.ATO.SMAT2.EM1004	Invalid ABN	<p>An account returned is from a state authority. We ATO cannot provide a list of accounts for this individual as one of the members accounts is from a state authority.</p> <p>Contact Super CRT</p>

Attachment B: Glossary

Term	Definition
Administrator or service provider	An entity would be considered an administrator or service provider of the super fund trustee if the trustee has an agreement with the entity to provide administration services for the fund as per SPS231 – Outsourcing
Applicant	An individual that has applied to become a member of an APRA regulated super fund.
ATO-held super	<p>Includes but is not limited to:</p> <ul style="list-style-type: none"> • super guarantee (SG) • superannuation holding accounts (SHA) special accounts (active and inactive) • superannuation co-contributions

	<ul style="list-style-type: none"> • low income superannuation contributions (LISC) • unclaimed superannuation money (USM) – resident and former temporary resident.
Digital service provider (DSP)	An entity registered with the ATO to develop digital wholesale services who meets the requirements outlined in the DSP Operational Framework.
Electronic channel	Any type of electronic communication. This generally includes email, SMS and online activities.
Explicit consent	<p>Consent must be sought from the member at the time of the beneficiary initiation to use their TFN for the purposes of a SuperMatch search and a distinct consent to reunite the beneficiary with their ATO held superannuation.</p> <p>Storing the consent to search must include the information provided by the member's explicit consent and include information on how to opt out of consent being provided to the beneficiary at the time of consent.</p>
Holder	Section 9 of the <i>Retirement Accounts Act 1997</i> defines holder in respect of an account. A person holds an account if the account is opened in the person's name. The person is the holder of the account.
Machine credential	Machine credential (M2M) is an authentication solution for business-to-government online services.
myID	the Australian Government's digital identity provider which aims to transform the way Australians interact with government.

Member account attribute service (MAAS)	The member account attribute service (MAAS) is the service for reporting changes to member's account phases and attributes when they occur (event-based reporting). This includes the opening and closing of member accounts.
Matched	A match has been found for the TFN supplied. Also known as a 'valid' response.
Member	A member of a super fund, the depositor of an approved deposit fund, the holder of an RSA or a member of a SMSF.
Super fund	Includes an APRA-regulated super fund, approved deposit fund or RSA provider.
Unmatched	A match has not been found for the TFN supplied. Also known as a 'not valid' response.

Attachment C: Machine to machine credential guidelines

The SuperMatch service (the service) is a secure service protected accessed with a machine 2 machine (myID + Relationship Authorisation Manager [RAM]) credential.

Machine credentials

A machine credential is installed on a device and enables you to interact directly with government online services through your business software.

Machine credentials are created in RAM and replaced AUSkey used in software.

You will use a machine credential if you:

- are a digital service provider who offers cloud-based Standard Business Reporting (SBR)-enabled software. You will need to create

a machine credential and install it on your server to enable software authentication by third party users

- use desktop or locally hosted software. You will need to create a machine credential. Your digital service provider will let you know when your software has been updated.

If you use cloud-based SBR-enabled software you will not need to create a machine credential. Instead, your digital software provider will install it on their server.

myID Terms of use – Machine

- [myID Terms of use - Machine](#) 

Attachment D: Interim arrangements for existing members prior to 1 March 2020

On 15 May 2020 we disconnected access to SuperMatch while version 9 of the terms and conditions of use and user guide were updated. The updates included strengthened controls to protect the security and integrity of the SuperMatch service.

To balance the implementation of the new requirements with the impact on existing members, trustees or their administrator or service provider can allow SuperMatch use for members where customer verification checks may not have occurred prior to using SuperMatch for members who both:

- joined the fund prior to 1 March 2020
- have an account balance greater than \$0 at the time of the SuperMatch request.

This is an interim approach that will be in place until 30 June 2021. By this date, super fund trustees and their administrator or services providers will be required to have implemented relevant customer verification checks for any member they use SuperMatch for, including those members who had an account created prior to 1 March 2020.

Where a fund trustee requests SuperMatch access be reinstated and used in line with the interim approach, the trustee will need to demonstrate both:

- adequate controls that ensure the service is only used for members in line with the interim approach

- sufficient consideration and plans including a timeframe for delivering a compliant solution before 30 June 2021.

Funds that rely on this interim approach will have to engage with us again to provide assurance that the interim approach has ended by 30 June 2021.

Attachment E: Application process

A trustee intending to use the SuperMatch service must complete an application form for each SuperMatch process they will undertake. An application will not be approved for a trustee until we are satisfied the trustee has disclosed all instances of SuperMatch usage for that trustee.

We recommend you engage with us early via the SPREnablingServices@ato.gov.au mailbox if you are building a solution to clarify any details before implementation.

On the application form you must include comprehensive technical and business documentation (for example, business requirements, flow diagrams and screenshots) of each SuperMatch solution to the SPR Enabling Services mailbox for review. This will include:

- who your service provider is
- all end-to-end applicant registration and existing member processes
- portal or web (screen shots and process flows)
- mobile app (screen shots and process flows)
- paper (sample letters)
- voice call (sample scripting and process)
- how you satisfy the customer verification requirements
- explicit consent capture, storage and overt opt out processes
- multi-factor authentication steps, if required, and at what stage in your processes
- how results are notified, displayed and distributed.

Controls in place to ensure only those member who meet all requirements are included in SuperMatch requests (including where

the trustee is using the interim approach – see [Attachment D](#)).

The application must be provided by the trustee. Administrators or service providers can engage with us on behalf of fund trustee clients if they have clear authority from each trustee and a statement from the trustee that they understand the solution and declare it is compliant.

Access will not be provided to SuperMatch until an application form has been received, reviewed and approved by us. Requests for access to the service that are not accompanied by a complete application form will not be actioned.






We will provide an email acknowledging receipt for your application. Following consideration of your application (or applications), we will provide the outcome by email.


Trustees must remain compliant with SuperMatch service terms and conditions and should review their solution with each update or change. Material changes will require re-application with evidence provided to us in accordance with the application process.

Note: We will periodically review trustee compliance with SuperMatch terms and conditions of use in addition to any review or surveillance as well as support any action undertaken by ASIC and APRA that involves review of the use of the service. The reviews may impact on the trustee's continued use of the service.

Attachment F: Links to further information

Further information is available online:

- SuperMatch service page on the SBR website (including technical artefacts)
 - [Superannuation \(SPR\)](#) 
 - [ATO Superannuation Dashboard](#)  – notification of SuperMatch outages
- Information about digital service providers and the operational framework
 - [Software developers website](#) 
 - [DSP Operational Framework](#) 
- [myID website](#) 

- [Relationship Authorisation Manager website](#) 
- Using Access Manager

QC 63433

SuperMatch terms and conditions of use

Terms and conditions for using the SuperMatch service from 31 July 2020.

Last updated 11 November 2024

On this page

[What is SuperMatch](#)

[Who can access SuperMatch](#)

[Using the SuperMatch service](#)

[Definitions in this document](#)

These terms and conditions of use describe your rights and responsibilities when using the SuperMatch service.

When you use this service, we make it available to you on the terms and conditions of use current at that time. We may alter the terms and conditions of use at any time. If we do so, we will issue a notification of the change prior to its implementation.

The terms and conditions of use for the SuperMatch service also include the **SuperMatch service user guide**. You must read these documents in conjunction and comply with all the requirements in both.

For a portable format document (PDF) of this content, see [SuperMatch terms and conditions v9.0 \(PDF 422KB\)](#) 

Find out about:

- [What is SuperMatch](#)
- [Who can access SuperMatch](#)
- [Using the SuperMatch service](#)
- [Definitions in this document](#)

What is SuperMatch

The SuperMatch service is an online service we provide for super funds. Trustees may use it on behalf of their members to obtain a full list of superannuation accounts and any ATO-held super that belongs to an individual.

SuperMatch requests are processed via Standard Business Reporting (SBR) in either single or batch requests.

Who can access SuperMatch

The SuperMatch service is only available to trustees of super funds (excluding self-managed super funds). A trustee may authorise an administrator or service provider to use this service on their behalf.

Access manager is used to assign permissions for your entity and can be accessed using myID. However, the trustee remains responsible and accountable for any access to the SuperMatch service on their behalf.

Using the SuperMatch service


Computer system, software and data compatibility and risks

It is the trustee's responsibility to ensure they have taken appropriate and adequate precautions to ensure that the information obtained from this service is free of viruses or other contamination that may interfere with or damage computer systems, software or data.

We accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to this service.

Non availability, interruptions and faults using the service

We will make reasonable efforts to ensure that the service is made available, but we make no guarantees to provide continuously available access to the service nor to provide access which is uninterrupted or fault free.

We publish information about systems maintenance, outages and metrics on the [ATO Superannuation Dashboard](#) .

No warranties by the ATO

While we take all reasonable care to ensure information provided to you via the service is accurate, we do not give any warranty, make any representation as to, or accept responsibility for the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided via the service.

Access and use of the service

The trustee of the super fund and their authorised administrator or service provider must agree to comply with any limit we may impose on how members are searched at any point or over a period. For system performance and fraud protection reasons, we may impose limits on how many members are queried at any point in time or during a single day.

The trustee of the super fund and their authorised administrator or service providers must ensure processes are in place to actively monitor for potential fraudulent or inappropriate usage of the service. Any behaviour detected that puts member information obtained from the service at risk, must be disclosed to us in writing within 24 hours of the event being identified.

Evidence of compliance with terms and conditions of use

Initial evidence of compliance

All trustees of super funds using SuperMatch will be required to provide evidence to us that their systems, solutions and intended usage of SuperMatch comply with the terms and conditions of use before we can grant access.

The trustee must complete an application and provide the requisite evidence so we can assess their solution.

Ongoing review and evidence of compliance

Once access is granted and established, trustees will be required to actively monitor their SuperMatch usage to ensure systems and controls are operating as intended and comply with the terms and conditions of use.

An appropriately senior and qualified officer of the trustee of the super fund will need to declare this at least annually or as otherwise requested by us.

Commissioner's review of SuperMatch usage

The trustee of the super fund and their administrator or service provider must understand that the Commissioner of Taxation will conduct regular reviews of their compliance with these terms and conditions.

If our reviews indicate anything of concern or that the super fund or their authorised administrator or service provider has not complied with our terms and conditions or may be misusing the SuperMatch service in any way, the Commissioner can:

- terminate a super fund's access to the SuperMatch service
- refer the matter to other regulators for consideration and potential action.

The Commissioner will advise the trustee of the super fund of our concerns with any of their products or services that have been subject to reviews or investigation, and the outcome of any such activity.

The trustee must accept that where the Commissioner has any concerns over a trustee's use of the service, in the interest of preserving the integrity of the SuperMatch service and the protected information it provides, they reserve the right to terminate any and all access that trustee has to the service without notice.

The following are examples of when the Commissioner may choose to terminate access:

- identified or suspected breach of these conditions of use and the user guide

- identified or suspected fraudulent activity in usage of the service
- unusual or inexplicable usage patterns
- failure to adequately engage or respond to a request for information from the Commissioner
- referrals from other regulators.

The Commissioner may re-establish access to the SuperMatch service when all concerns have been adequately addressed and any deficiencies in the implementation or use of the service corrected.

Breach of terms and conditions of use

If you breach any of these terms and conditions of use, you must:

- immediately advise us of that breach in writing to SPREnablingServices@ato.gov.au
- immediately stop using the SuperMatch service
- not use the service again until we advise you can.

Definitions in this document

Definitions for the purpose of this document include:

- 'administrator or service provider' – means the trustee has an agreement with that entity to provide a relevant 'material business activity' as per SPS231 – Outsourcing
- 'Commissioner' – means the Commissioner of Taxation
- 'myID' – is the Australian Government's digital identity provider which aims to transform the way Australians interact with government
- super fund includes
 - regulated superannuation funds
 - approved deposit funds
 - retirement savings account providers.

Fund Validation Service user guide

This document provides guidance on use of the Fund Validation Service (FVS).

Last updated 13 November 2024

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[Service overview](#)

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[Help](#)

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Background

This document provides guidance on use of the Fund Validation Service (FVS) that supports the *Superannuation data and payment standard 2012*.

Funds interact with Standard Business Reporting (SBR) and FVS in different ways depending on their internal business systems. Refer to your procedures or support area for information about the interaction between the FVS and your internal systems.

This user guide will be updated when:

- enhancements to FVS are made
- further clarification on service functions is required
- the data and payment standards are updated.

The Fund Validation Service (FVS) is a suite of services that support implementation of the SuperStream Standard (the Standard), part of the Australian Government's superannuation reform package.

SuperStream improves the client experience by reducing cost and effort while making it easier to track people's money.

The Standard provides a consistent, reliable electronic method of transacting linked superannuation (super) data and payments.

The FVS allows funds to meet their regulatory obligation to provide rollover and contribution information on the Fund Details Register (FDR).

The FVS also provides lookup services for funds, employers and intermediaries to access this information when making rollovers or contributions in the Standard.

The FVS is accessed through the SBR framework. You may need to build or purchase FVS-enabled software from a developer or provider who has done this for you.

Mandatory use of the FVS

All APRA-regulated super funds must provide particular fund details to the Commissioner of Taxation under subsection 34Z (2) of the *Supervision Industry (Supervision) Act* (SISA).

The intent of the obligation is to facilitate the efficient electronic processing of rollovers and contributions by providing users with access to reliable message and payment delivery details. The Commissioner makes this information available in the FDR. The Commissioner is able to disclose the contents of the register to entities that comply with the Standard.

Service overview


The FVS is a suite of three services:

- **Get (FVSG)** allows super providers and employers to obtain details of a super product – including banking details, electronic service address and contact details. You can make a single request for one product, or a bulk request to get all super product details.
- **List (FVSL)** provides super providers and employers with a list of the provider's products. A list of the provider's product names and product unique superannuation identifiers (USIs) is returned.
- **Lodge (FVSU)** allows super providers and their nominated intermediaries to notify us of new or changed details for their super products, including banking details, electronic service address, effective dates, standards certification and contact details for assistance.

Access to the relevant services is provided by the ATO. The way you use the FVS will depend on the way it is integrated with your internal business procedures.

Use of the FVS must be in accordance with the **Fund Validation Service terms and conditions**. The FVS web services are the authoritative version of the Fund Details Register.

Updates to the FVS will only be accepted through the FVSU web service. Any super provider not able to access the FVSU web service must have alternate arrangements in place with a third-party provider.

For more information on building this software or to identify software developers who have certified software for the FVS, visit the digital service providers section of the [SBR website](#) .

Access

Access to the FVS is managed by the ATO and is only available to super providers, employers and entities with a business purpose of supporting fund and employer compliance with the Standard.

All third parties (or intermediaries) that support employers (for example, payroll providers, funds and clearing houses) need to consider how to best access and use the information in the FVS.

The FVS does not support the operations of self-managed super funds (SMSFs). Refer to the relevant section of this user guide for detailed information on the services.

Authorised agents

Many users will have third-party agents (also known as intermediaries) – for example, administrators, gateway providers, clearing houses and payroll providers – who are authorised to perform specific functions on their behalf.

The appropriate method for authorising access to a third party is through the Business Appointment functions in Access Manager.

Agents are required to use the service in accordance with the terms and conditions and each user is accountable for ensuring this responsibility is understood by any agents transacting on their behalf.

If authorisation of an agent is withdrawn, you should remove the Business Appointment using Access Manager.

Table 1 lists the Access Manager permissions for each of the FVS services, with their descriptions, and whether business appointments are available for the service.

Table 1: Access Manager permissions

FVS product	Access Manager description	Business appointments
Lodge (FVSU)	Lodge super product details	Available
List (FVSL)	List super products	Available
Get (FVSG) – single	View super product details	Available
Get (FVSG) – bulk	Not displayed	Not available

The authorisation of intermediaries is also described in our technical specifications in Access Manager.

Publishing ATO details in the FDR

To facilitate government contributions and rollovers, we publish our details in the FVS.

Publishing annuity details in the FDR

As life insurance companies don't have to comply with the Standard, details about their products are not generally included in the FDR. To support the voluntary adoption of the Standard by a life insurance company, the Commissioner may publish details of annuity products in the FDR where those details are already available to the public.


To support this process, the Commissioner requires written confirmation from a life insurance company that:

- the details of the annuity products to be included in the FDR are listed in a publicly available source (such as on a provider's website)
- those publicly available details will be kept up to date.

When publishing information, we recommend that you follow the specification and detail set out in the FVS technical documentation for the FVSU service to ensure the published content aligns with the information required.

Send your written confirmation to SPREnablingServices@ato.gov.au.

Service outages and maintenance

We will use the [ATO Superannuation Dashboard](#)  as the key source of information about service performance, outages and planned maintenance activities.

The dashboard will provide a near-real-time indicator of whether the super services are functioning normally or experiencing problems. We will provide visibility of planned maintenance on our service platforms for up to 6 months in advance and confirm those outages in the preceding week.

It is important that funds and service providers keep up to date with performance and planned outages when updating their unique superannuation identifier (USI) information.

Lodge (FVSU)

The Lodge (FVSU) service is mandatory for super providers and allows funds to notify us of new or updated product details.

The FVS depends on information received from trustees or their agents. As such, we cannot guarantee the accuracy of the information

where the super provider does not apply appropriate care and diligence when updating the FDR.

To reduce the risk of unauthorised changes to financial institution account (FIA) details, there is a secondary verification process. This applies to FIA details on new products or updates to existing products and will help to prevent unauthorised changes through the web service. For more information, see [Additional controls for updating FIA details](#).

Providing and updating USI details

Changed details require a minimum of 10 business day's notice.

Fund trustees are required to provide new or updated product details at least 10 business days (2 weeks) before the new data takes effect, under sub-regulation 3B.03 (8) of the *Superannuation Industry (Supervision) Regulations 1994*.

If you are updating critical data, it is best practice to provide these details at least 28 days before they become effective. Updates to critical data include changes to:

- bank accounts
- end-point service address
- end-dating a USI (product or fund is merging or winding up).

You should only end-date a USI if you want it removed from the register.

This notification period was introduced after consultation with trustees and industry participants. Sufficient lead time allows gateways and clearing houses to ensure their systems are updated to reflect the changed details. It helps ensure that rollovers and contributions are sent to the correct destination.

Unless making a USI inactive, the 'Effective to' date in all updates should remain 31/12/9999. Where you provide an actual end date in the transaction, it effectively closes that USI from that date. To 'reactivate' an existing USI, you will need to lodge new details with the new 'Effective from' and 'Effective to' dates.

Example: How an update to the FDR will be reflected in the FVSG services

XYZ Fund completes induction for Government Contributions in October 2018. The fund provided their certification values. The fund's current entry in the FDR appeared as shown in Table 2:

Table 2: Example of fund's entry in the FDR

Effective from	Effective to	Certification value	USI
1/10/2018	31/12/9999	ROLL2.0-X CONT1.0-X GROL2.0-X GCON2.0-X	12345678901234

In May 2021, XYZ Fund completed updates for Rollovers v3.0. The record is updated on 15 May 2021, with the new information effective 15 June 2021.

The fund provides all the existing USI details with the new certification value of ROLL3.0-X CONT1.0-X, which is successfully processed by us.

The FVSG bulk file, which is updated overnight, will display the USI in the extract the following day (16 May 2021), as shown in Table 3.

Table 3: Example of FVSG bulk file display of USI in the extract the following day (16 May 2021)

Effective from	Effective to	Certification value	USI
15/06/2021	31/12/9999	ROLL3.0-X CONT1.0-X GROL3.0-X GCON2.0-X	12345678901234
1/10/2018	14/06/2021	ROLL2.0-X CONT1.0-X GROL2.0-X GCON2.0-X	12345678901234

The FVSG single service will return the current details of the USI on the day of the request. The new certification details will only

be returned through the single service from 16 May 2021.

Note: While transitioning to new versions, certification details are compatible with previous versions. Providing certification values of ROLL3.0-X means the fund is also able to accept transactions against versions ROLL2.0-X.

Once all funds have transitioned to the new version and updated all relevant USIs, support for the old version can be retired.

For full details on messaging interactions, refer to the FVS documentation in the [Superannuation data and reporting standards section](#) [\[7\]](#) of the [SBR website](#) [\[7\]](#).

Response from lodge super product service

Once a message has been received by us, and passed validation, you will receive a **CMN.ATO.GEN.OK** response.

The message will then be processed within the FDR and you will receive one of the following response codes (see Table 4).

Table 4: FDR response codes

SBR message code	Short description
CMN.ATO.FVSU.OK	Lodgment successful
CMN.ATO.FVSU.RECV	Lodgment received. Financial institution account details will be validated
CMN.ATO.FVSU.FAIL	Lodgment failed

Once a successful message has been processed (**CMN.ATO.FVSU.OK**), the updated product details will be available via the single lookup services immediately and through the bulk service the following day.

Where FIA details are updated, a **CMN.ATO.FVSU.RECV** message advising the update requires confirmation will be returned. Updates to FIA details will not be available through the services until verified by a secondary contact. Once the change has been approved, the updated

product details will be immediately available via the single lookup service. The bulk service will display updated details the following day.

An unsuccessful message will return the error message

CMN.ATO.FVSU.FAIL. This error may occur if the USI exists for another Australian business number (ABN) or there has been an unexpected error during processing. You will need to check the details submitted in the message, update data if required, and re-submit the request.

Refer to [Help](#) if you've identified an error with the data or for assistance email SPREnablingServices@ato.gov.au.

Additional controls for updating FIA details

Each USI must have a nominated and authorised person to verify FIA data (the FIA verification contact). This contact must be an individual (not a call centre or help desk) and must not be the same contact listed as the FVS contact on the FDR. If there are any changes to the FIA verification contact details, an updated **Financial institution account verification details template** with the new information must be submitted through Online services for business.

Note: If you're submitting details for a new USI, it's important that you first lodge an FIA verification contact details template through Online services for business. The lodge super product (FVSU) transaction should then be submitted.

When an update is made to primary or secondary FIA details for an existing USI, or a request is received for a new USI, the FVS Update web service will return a **CMN.ATO.FVSU.RECV** message to the user advising the update has been received and is subject to confirmation of the FIA details.

Telephone contact will be made with the FIA verification contact, generally within 72 hours. They will be asked to verify the details to ensure they are correct and authorised by the fund. If authorised, the update will be processed.

If there is no FIA verification contact listed, or the contact person cannot be reached within 72 hours (or is unable to confirm the FIA details), the update will be rejected. An email will be sent to the contact on the FDR for that USI and the FIA verification contact if an update is unsuccessful.

Rollovers standard version 3

SuperStream rollovers has been extended to include SMSFs and to bring certain electronic release authorities in SuperStream in 2021.

This allows:

- the process of rolling over between APRA funds and SMSFs consistent with the process that currently applies to rollovers between APRA funds
- all super funds to electronically initiate and process SMSF rollover transactions and requests between each other
- certain release authorities into the SuperStream standard allowing the ATO to send electronic requests to super funds for the release of superannuation, further reducing administrative costs.

Subject to fund, or their service providers requirements, Rollover version 2 messages can be treated as invalid messages once all USIs that supported version 2 messaging have transitioned to ROLL3.0-X and/or GROL3.0-X.

List (FVSL)

The List (FVSL) service allows super providers and employers to provide an ABN, which will return a full list of a provider's current product identifiers (product names and USIs).

For full details on messaging interactions, refer to the technical documents on the [SBR website](#) .

Response from list super product details message

A successful response message will contain the result **CMN.ATO.GEN.OK**.

The service will return the full list of a provider's current product identifiers (product names and USIs). If an ABN is not listed in the FDR, the service will provide an error response.

The service may also return a **CMN.ATO.FVSL.41152** error where there is no USI information to be returned. This may occur where the ABN provided does not belong to a fund, or the fund has wound up or ended their USI details on the FDR.

If there are queries on the data returned for the USI, contact the listed contact person in the extract for further information.

Refer to [Help](#) if you have identified an error with the data.

Get (FVSG)

The Get (FVSG) service allows a user to provide a USI, which will return the full product details, payment details, electronic service addresses and contact details. The single service provides data current at the time of the service call.

The bulk version of this service returns both current and future-dated product details, see [Get super product details – bulk](#).

The certification values returned by the service are backward compatible, where the previous message version remains supported. For example, having a certification value of **ROLL3.0-X** meant the fund was also able to accept transactions for **ROLL2.0-X** during the version 3 implementation period.

Get super product details – single message

A successful response message will contain the result **CMN.ATO.GEN.OK**.

The service returns the current product details for the single USI in the message.

The service may return two error codes:

Table 5: Error codes

SBR Message code	Short description
CMN.ATO.FVSG.41152	No USI information to be returned
CMN.ATO.FVSG.41190	USI provided is inactive (end-dated)

CMN.ATO.FVSG.41152 error is returned where there is no USI information stored against the ABN provided in the request. This may occur where the ABN does not belong to a fund, or the fund may have wound up, and there are no active USI details stored on the FDR.

Refer to [Help](#) if you have identified an error with the data.

Get super product details – bulk

The bulk service (FVSG-All) allows super providers or entities authorised by us to obtain an extract of the full FDR.

The FVSG-All service returns current and future dated product details, including electronic service address, contact for assistance, and banking details for all payment types in XBRL format. The bulk file is updated overnight with new details available by 6:00 am Eastern Standard Time the following day.


Once you've retrieved the file, you need to determine how the information is integrated within your processes and systems environment. The file can be used as a stand-alone lookup file for finding or checking fund details. Alternatively, the data can be uploaded to a registry or other support system.

In response to industry feedback, we added an identifier into the ebMS header of the bulk file. This identifier contains the date–time stamp for when the file was created.

You must ensure you have a robust process in place for replacing previous bulk downloads and overwriting previous data. Failure to do so may result in electronic messages or payments transferred to the wrong location.

Access to use the bulk service is restricted to super providers and entities whose business purpose specifically relates to processing contributions in compliance with the Standard.

Access to the bulk service can be requested by emailing SPREnablingServices@ato.gov.au

There is updated technical information in the Service Registry on the [SBR website](#) .

Best practice for Get super product details bulk


With the inclusion of date-time stamp information in the FVS bulk file header, you'll be able to accurately determine when that file was created.

It is recommended that you collect the FVS bulk file at 6:00 am each day, or earlier if required, and compare the date-time stamp in your

most recently collected file to determine if a newer file has been generated since your last file was retrieved.

If the date-time stamp is the same or earlier than your previous file, there's been a problem at the ATO that has prevented the generation and loading of the new file. You should continue using your existing file for processing purposes.

We recommend you poll the FVSG-Bulk service each hour until the new file is retrieved.

In the event of any prolonged outage, or unavailability of a new file, we will provide updates on the [ATO Superannuation Dashboard](#) .

For further information or assistance, email SPREnablingServices@ato.gov.au.

Errors identified in the FDR

If you discover a significant error in the FDR that is likely to cause rollovers or contributions to fail or be misdirected, you should immediately re-lodge an update to the USI record through the web service. This will then lead to the FDR being corrected.

A trustee still retains legal responsibility under the regulations to correct errors.

If there is an error in critical information, such as effective dates, FIA details or electronic service addresses, you should also advise us by emailing SPREnablingServices@ato.gov.au.


Successor fund transfers (SFT)

The trustee of the transferring and successor fund will need to provide or update USI details, in line with the requirements outlined in the Lodge super product (FVSU).

The transferring fund will need to end-date its USI as a significant change using the FVS and is recommended 28 days prior to the effective date. It is possible for a successor fund to retain a transferring fund's SPIN format USI. However, an ABN format USI cannot be transferred between funds.

For more information, see [Successor fund transfer reporting](#).

Super product identifier number

Super product identifier numbers (SPINs) are administered by [APIR](#)  Systems Limited (APIR), an independent, privately owned company, and are subject to APIR rules. Funds considering retaining a SPIN should first contact APIR.

To retain a transferring fund's SPIN format USI, after the transferring fund has end-dated the SPIN format USI, the successor fund will need to lodge a new entry through the FVS with that SPIN format USI against the successor fund's ABN, effective from the following day. Funds are required to submit the FVS template via our Online services for business. Funds can contact SPREnablingServices@ato.gov.au if there are any issues in updating the FVS.

If a successor fund has retained a SPIN format USI from a transferring fund and the SPIN format USI will be later decommissioned, member accounts transferred under the SFT will need to be closed and opened again by the successor fund with the successor fund's USI.

Payment information

The transferring fund should communicate with employers to ensure future contributions are correctly directed to the successor fund. During the transition period, the successor fund may also need to contact any employers who have not yet updated their employees' fund details.

Old bank accounts should be kept open during the transition after the SFT to catch any trailing contributions to avoid payments being rejected to the employer.


Help

Business process or data interpretation issues should be handled in the first instance by a fund's internal group responsible for implementation and maintenance of the FDR. Routine checks should also be made of the destination or sending fund if USI, account or service address details appear to be wrong or the destination message handling service is not responding.

We will not be able to resolve issues associated with your internal processes or systems or those of the receiving party.

You should contact the fund for assistance where a data item in the FDR appears incorrect or is missing (but only after you have made adequate enquiries to determine the error is not in your process or systems).


Updates to your fund details should be made through the FVS update service as required and must be submitted a minimum of 10 business days before they take effect.

For technical issues with your web-service software, contact your provider in the first instance, and if there are still problems contact the [SBR Service Desk](#)  including details of any message IDs.

For assistance, email:

- SPREnablingServices@ato.gov.au
- SBRServiceDesk@ato.gov.au

Security guidelines

Inputs to the FDR are protected by [myID](#) , which is the Australian Government's Digital ID provider.

We recommend you review this information regularly. We will update it as we become aware of issues and relevant information, which will help you maintain the highest levels of security.

Security credentials

A security credential is an electronic file and/or software used for identification purposes when transacting over the internet.

A security credential is used to establish a secure environment for online transactions. This provides you with assurance that your online transactions with us are safe, by letting us know we are interacting with the right person for each transaction.

Modern security credentials make fraud very difficult. For someone to gain access to our online services as you, they would have to be using a computer on which the credential is installed, and they would have to know your password.

Every person associated with your super entity who wants to deal with us online on behalf of your ABN will need their own security credential.

Looking after your security credential

The security of the information you want to guard through the use of a credential is only as good as the care you take to keep this credential protected.

Never disclose your password to anyone including our staff or the provider of your credential.

When deciding on a password, make sure that it is sufficiently complex. Your password must:

- be at least 8 characters long
- contain numeric as well as alphabetic characters
- have a mix of upper and lower case alphabetic characters
- have at least one special character (for example, !, @, #).

Your role in securing your information

Technology and computers cannot safeguard information automatically. You need to protect your own and your members' information related to using this service.

We strongly recommend that you:



- never disclose your myID password to anyone, including us or the credential issuer
- do not download your credential to general use computers – access the portal only from computers to which you have exclusive use, or that you share under one of the following conditions
 - the computer is configured for multiple users
 - each user has a unique account
 - other users are individuals you can trust
- keep your computer software up to date, especially with security upgrades and patches – these are usually available from the licensor of the software
- ensure your anti-virus software is current and running on your computer at all times – scan new programs or files for viruses before opening, running, installing or using them

- ensure you have anti-intrusion software (commonly referred to as a firewall) to provide added security around your information and protection from misuse of your identity
- avoid opening, running, installing or using programs or files you have obtained from a person or organisation unless you are positive that you can trust them
- conduct secure disposal practices such as cleansing of the hard disk on disposal of your computer.

What to do if someone obtains your password or your computer is stolen

This situation should be treated with the same degree of urgency that you would give to the loss of a credit card.

For morning information on maintaining your online security, see:

- Online security
- [Security and privacy – Relationship Authorisation Manager](#) 
- [Reporting inappropriate access – myID](#) 

Descriptions for FVS data labels

The Commissioner requires certain information in order to complete the FDR and make it functional (for example, fit for purpose) for all users. The descriptions and context for key terms are provided under the headings below.

Organisation ABN

This is the ABN of a registrable superannuation entity (RSE). You should verify that you have recorded the ABN of the fund, not the ABN of the trustee or administrator.

Organisation name

This is the name of the RSE. The name needs to match the fund or trading name as recorded on the Australian Business Register (ABR). From time to time, we may correct any deviations from the ABR (including correction of any obvious spelling errors or abbreviations that may exist).

Effective date (from)

This is the date on which the information takes effect; the start date from which a USI can receive rollovers and/or contributions using the details provided.

Effective date (to)

This is the date on which the information ceases to take effect; USIs where the effective date (to) has passed will not be available through the FVS services. If the USI does not have an end date, the default end date (31 December 9999) must be used.

Note: Providing an end date will have the effect of making the USI inactive from that date. If you wish to reactivate an existing USI, you will need to lodge new details and an updated Effective date (from).

Profile

Each fund must adopt a profile that indicates their capability to enable the secure exchange of business-to-business transactions using web services. The user profiles are defined in the *Superannuation data and payment Standard 2012*, Schedules 1 and 5.

Certification details

The version of each standard for which the fund is certified to receive messages for rollovers (ROLL) and contributions (CONT).

You will need to provide assurance that your fund is certified to receive SuperStream standard messages for rollovers (ROLL) and contributions (CONT), the version of each standard that they are certified for, and the type of certification obtained (including all error messaging).

Table 6 shows the meaning for each certification value.

Table 6: Certification values and their meanings

Certification value	Meaning
Nil	Has not achieved certification for rollovers or contributions

CONT1.0-X	Finished induction for Contributions V1.0
ROLL2.0-X	Finished induction for Rollover V2.0
ROLL3.0-X	Finished induction for Rollover V3.0
GROL2.0-X	Finished induction for Government Rollover V2.0
GROL3.0-X	Finished induction for Government Rollover V3.0
GCON2.0-X	Finished induction for Government Contributions V2.0

Funds should only list their highest level of each certification type. For example, a fund completes induction for ROLL3.0-X after previously completing induction for ROLL2.0-X. The fund will need to update the FVS and update their certification from ROLL2.0-X to ROLL3.0-X.

The certification values are backwardly compatible. Having a certification value of ROLL3.0-X means the fund has also completed induction for ROLL2.0-X (where the prior version remains supported).


Funds are required to support the current version of the message type by the legislated date and maintain support for the prior version until the industry has fully adopted the latest version, at which stage, by industry agreement support for the prior version can be dropped to ease support costs by parties.

Where a fund does not provide a value for contributions, they are unable to receive contributions in the Standard.

We introduced validation of accepted values for this label in August 2017. Where a fund makes an update to their USI and has included an unexpected certification value, that message will be rejected with a validation error and will not be processed. The fund will need to correct the certification value and re-submit the request.

For more information on induction testing, see [SuperStream](#).

Unique superannuation identifier (USI)

The USI is used to identify a fund's products and/or channel preference for receipt of data and monies. This may be the SPIN or ABN plus 3 numerals. A SPIN can be provided as a USI. However, the associated fund and product names must match the data maintained on the [SPIN register](#) .

Superannuation product name

This is the name of the product or product-channel nominated by an RSE for receiving a contribution or rollover. Each row of data in the FDR has a USI. Funds must ensure that every USI has a unique product name which is aligned to that USI and only that USI as it relates to the FDR.

Contribution restrictions

This is an indication that there is a restriction on which employers can make a contribution to the product.

Is there a restriction on which employers can make a contribution to the USI? You will need to indicate whether the USI can accept contributions from all employers from 1 July 2014. Employers will be asked to contact you directly before making a contribution if a USI displays a **Y** in this field.

Primary destination

A bank

A state branch (BSB) number is a unique 6-digit number that identifies banks and branches in Australia. The BSB for the account designated to receive contribution payments for a particular USI.

Financial institution account (FIA) number

A unique number assigned by a financial institution to identify the entity's account. The FIA number designated to receive contribution payments for a particular USI.

FIA name

The name of the FIA held by the entity. Account name designated for receiving contribution payments for a particular USI. The FIA has a maximum of 32 characters (in accordance with the Bulk Electronic Clearing System standard).

BPAY details

BPAY Biller code designated for receiving contributions for a particular USI. Each employer using BPAY also needs a customer reference number (CRN) unique to that employer (not captured).

Electronic service address

The primary destination – electronic service address – is the end point destination for the contribution message. This must be a unique resource locator (URL) or internet protocol (IP) address. URLs are preferred. An example of a typical URL would be <https://en.example.org/>. The correct address will be advised to you by your gateway provider.

Secondary destination

BSB

The BSB for the account designated to receive rollover payments for a particular USI.

FIA number

The FIA number designated to receive rollover payments for a particular USI.

FIA name

The account name designated for receiving rollover payments for a particular USI.

Electronic service address

The secondary destination – electronic service address is the end point destination for the rollover message. This must be a unique resource locator (URL) or internet protocol (IP) address. URLs are preferred. An example of a typical URL would be <https://en.example.org/>. The correct address will be advised to you by your gateway provider.

Contact person

Given name

The given name is the first name of person to contact if there are technical issues when processing contributions or rollovers.

If you provide generic contact details (such as 'Help Desk contact officer'), enter the first word of the title in the Given name field, and the remainder in the Family name field. For example:

- 'Help' in the Given name field, and
- 'Desk contact officer' in the Family name field.

Family name

Family name means the surname of the person to contact if there are technical issues when processing contributions or rollovers.

If you provide generic contact details (such as 'Help Desk contact officer'), enter the second word of the title in the Given name field, and the remainder in the Family name field. For example:

- 'Help' in the Given name field, and
- 'Desk contact officer' in the Family name field.

Email

The email address for correspondence relating to technical issues when processing contributions or rollovers.

Phone number – area code

This is the area code of a phone number to call if there are technical issues when processing contributions or rollovers. For toll-free (1800) numbers and mobile phone numbers, leave this field blank.

Phone number

This is the phone number if there are technical issues when processing contributions or rollovers. For toll-free (1800) numbers and mobile phone numbers, place the entire number in the contact phone number field.





Website address

This is the entity's website address. A valid website address must be provided where available. It should be the **home page of your fund**. When submitting your data, it should follow this format:

- <http://www.example.com.au>

Links to further information

For more information on SBR and Machine credentials, visit:

- [Current SBR system status](#) 
- [Superannuation \(SPR\)](#) 
- [SBR-enabled reports](#) 
- [Machine credentials](#) 

QC 35422

Financial institution account verification details template

This template will help APRA funds verify updated financial institution account details.


Last updated 19 August 2021

The financial institution account (FIA) verification contact details template is available for APRA-regulated funds to use to verify updated primary or secondary FIA details.

When you update primary or secondary FIA details for a new or existing unique superannuation identifier (USI) the Fund Validation Service (FVS) will return a message advising the update has been received and is subject to secondary verification of the FIA details.

This secondary verification process helps mitigate the risk of unauthorised changes as the FIA contact is required to verify the updated FIA details are correct and have been authorised by the fund before it can be processed.

Next step:

- Download the [FIA verification contact details template \(XLSX 24KB\)](#) 

SMSF Verification Service terms and conditions of use

Terms and conditions of use for the SMSF member Verification Service.

Last updated 11 November 2024

On this page

[What is the SMSF Verification Service](#)

[Who can access the SMSF Verification Service](#)

[Using the SMSF Verification Service](#)

[Definitions for the purpose of this document](#)

By using SMSF Verification Service, users acknowledge they are accepting the following terms and conditions of use.

When you use this service, the Australian Taxation Office (ATO) makes it available to you. This is based on the conditions of use at that time published on ato.gov.au.


We may alter these terms and conditions at any time. If we do so, this will be communicated before its implementation.

For a portable format document (PDF) of this content, refer to **SMSF Verification Service terms and conditions (PDF 370 KB)**.

What is the SMSF Verification Service

The SMSF Verification Service is an electronic service that must be used by superannuation entities to verify SMSF information prior to rolling over money from a superannuation account to an SMSF.

SMSF Verification Service requests are processed through the Standard Business Reporting in single request messages in real-time.

The terms and conditions on the SMSF Verification Service are to be read in conjunction with the [SVS Business implementation guide](#) .

Who can access the SMSF Verification Service

The SMSF Verification Service is available to trustees of superannuation entities.

A trustee may authorise a nominated intermediary to use this service on their behalf. Authorisations can be assigned using Access Manager, which requires myID.

Using the SMSF Verification Service

Computer system, software and data compatibility and risks


It is your responsibility to ensure you have taken appropriate and adequate precautions to ensure that the information obtained from this service is free of viruses or other contamination that may interfere with or damage your computer system, software or data.

The ATO accepts no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to this service.

Non availability, interruptions and faults using the service

While we will make reasonable efforts to ensure that the service is made available, we make no guarantees to provide:

- continuously available access to the service
- access which is uninterrupted or fault free.

The ATO publishes information about systems maintenance, outages and metrics on the [ATO Superannuation Dashboard](#) .

No warranties by the ATO

While the ATO has taken all reasonable care to ensure information provided to you via the service is accurate, the ATO does not give any warranty, make any representation as to, or accept responsibility for the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided to you via the service.

Implementation of the service

For system performance and fraud protection reasons, the ATO may impose limits on how many SMSFs are queried by a user at any point in time or during a single day. The Commissioner may at any time, where reasonably necessary for the exercise of his/her powers and functions under the relevant laws, add to, remove, change or impose restrictions on, the functionalities of the service.

Access and use of the service

The user, or their nominated intermediary, agrees to comply with any limit the ATO may impose on how many SMSFs are searched at any point or over a period of time.

Commissioner's review of SMSF Verification Service usage

The user understands that the Commissioner will conduct regular reviews of their compliance with these terms and conditions. If these reviews indicate anything of concern or that the user, or their nominated intermediary, has not complied with these terms and conditions or may be misusing the SMSF Verification Service in any way, the Commissioner can:

- terminate a user's access to the SMSF Verification Service
- impose penalties and / or take prosecution action
- refer the matter to their regulator.

The Commissioner will advise the trustee of the superannuation entity of concerns with any of their products or services that have been subject to reviews or investigation and the outcome of any such activity.

The user or their nominated intermediary accepts that where the Commissioner has any concerns over a user's use of the service, the Commissioner, in the interest of preserving the integrity of the SMSF

Verification Service and the protected information that it provides, reserves the right to terminate access to the service without notice until a full investigation has been completed.

The following are examples of when the Commissioner may choose to terminate access while concerns are investigated further:

- identified or suspected breach of these conditions of use and the SMSF Verification Service Business Implementation Guide (BIG)
- identified or suspected fraudulent activity in usage of the service
- unusual or inexplicable usage patterns
- failure to adequately engage or respond to a request for information from the Commissioner
- referrals from other regulators.

The Commissioner can re-establish access to the SMSF Verification Service when all concerns have been adequately addressed and any deficiencies in the implementation or use of the service corrected.

Privacy obligations

The ATO is bound by the *Privacy Act 1988* in terms of collection and handling of personal information and tax file numbers (TFNs). At or before the time you use the SMSF Verification Service, or if that is not practicable, as soon as practicable after you use the service, you must ensure that any individuals whose personal information has been collected via the service are made aware of any matters referred to in subclause 5.2 of the Australian Privacy Principles as are reasonable in the circumstances.

Breach of terms and conditions

If you breach any of these terms and conditions, you must:

- immediately advise the ATO of that breach
- immediately stop using this service
- not use this service again until the ATO advises you can.

Definitions for the purpose of this document

- **Commissioner** means the Commissioner of Taxation.
- **myID** is the Australian Government service that provides you with and manages your digital identity that is used to access government services.
- **Superannuation entity** includes
 - regulated superannuation funds (includes SMSFs)
 - public sector superannuation schemes
 - approved deposit funds
 - retirement savings account providers.
- **Search request** means the single superannuation matching (SMSF Verification Service) request that a superannuation entity or superannuation administrator makes to the ATO to undertake searches of information the ATO holds about SMSFs.
- **Relationship Authorisation Manager (RAM)** is an Australian Government service that allows you to assign authorisation to others to access government online services on behalf of your business.
- **Response to a search request** means the superannuation matching (SMSF Verification Service) report that is returned to a superannuation entity or superannuation administrator as a result of a search request made by that entity or administrator.
- **User** means user of the SMSF Verification Service and includes, but not limited to, trustees and person or legal entity authorised by SMSF to act on their behalf such as software providers, administrators and tax professionals, trustees of APRA funds, retirement savings account providers and trustees of approved deposit funds.
- **APRA funds** means superannuation funds regulated by the Australian Prudential Regulation Authority.
- **Nominated Intermediary** means persons authorised by the user to act on their behalf and includes, but not limited to, service providers, tax professionals and administrators.

SMSFmemberTICK Service terms and conditions of use

Terms and conditions of use for the SMSFmemberTICK Service from November 2020.

Last updated 11 November 2024

On this page

[What is the SMSFmemberTICK Service](#)

[Who can access the SMSFmemberTICK Service](#)

[Using the SMSFmemberTICK Service](#)

[Definitions for the purpose of this document](#)

By using SMSF member TFN integrity check Service, users acknowledge they are accepting the following terms and conditions of use.

When you use this service, the Australian Taxation Office (ATO) makes it available to you on the conditions of use at that time published on ato.gov.au.

We may alter these terms and conditions at any time. If we do so, this will be communicated before its implementation.

For a portable format document (PDF) of this content, refer to [SMSFmemberTICK Service terms and conditions \(PDF 437 KB\)](#)

What is the SMSFmemberTICK Service

The SMSFmemberTICK Service is an electronic service that must be used by Self-Managed Super Funds (SMSFs) and their nominated intermediaries (software providers, tax agents, administrators etc.) to validate the tax file number (TFN) of an SMSF member.

SMSFmemberTICK Service requests are processed through the Standard Business Reporting in single request messages in real-time.

The terms and conditions on the SMSFmemberTICK Service are to be read in conjunction with the [SMSFmemberTICK Business Implementation Guide \(BIG\)](#) [↗](#).

Who can access the SMSFmemberTICK Service

The SMSFmemberTICK Service is available to SMSFs and their nominated intermediaries.

A trustee may authorise a nominated intermediary to use this service on their behalf. Authorisations can be assigned using Access Manager which requires myID.

Using the SMSFmemberTICK Service

Computer system, software and data compatibility and risks

It is your responsibility to ensure you have taken appropriate and adequate precautions to ensure that the information obtained from this service is free of viruses or other contamination that may interfere with or damage your computer system, software or data.

The ATO accepts no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to this service.

Non availability, interruptions and faults using the service

While we will make reasonable efforts to ensure that the service is made available, we make no guarantees to provide:

- continuously available access to the service
- access that is uninterrupted or fault free.

The ATO publishes information about systems maintenance, outages and metrics on the [ATO Superannuation Dashboard](#) [↗](#).

No warranties by the ATO

While the ATO has taken all reasonable care to ensure information provided to you via the service is accurate, the ATO does not give any warranty, make any representation as to, or accept responsibility for the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided to you via the service.

Implementation of the service

For system performance and fraud protection reasons, the ATO may impose limits on how many SMSF members are queried by a user at any point in time or during a single day. The Commissioner may at any time, where reasonably necessary for the exercise of his/her powers and functions under the relevant laws, add to, remove, change or impose restrictions on, the functionalities of the service

Access and use of the service

The trustee of the SMSF or their nominated intermediary agrees to comply with any limit the ATO may impose on how SMSF members are searched at any point or over a period of time.

Commissioner's review of SMSFmemberTICK Service usage

The user understands that the Commissioner will conduct regular reviews of their compliance with these terms and conditions. If these reviews indicate anything of concern or that the trustee of the SMSF or their nominated intermediary has not complied with these terms and conditions or may be misusing the SMSFmemberTICK Service in any way, the Commissioner can:

- terminate a SMSF or their nominated intermediary's access to the SMSFmemberTICK Service
- impose penalties and/or take prosecution action
- refer the matter to their regulator.

The Commissioner will advise the SMSF of concerns with any of their products or services that have been subject to reviews or investigation and the outcome of any such activity.

The trustee of the SMSF or their nominated intermediary accepts that where the Commissioner has any concerns over an SMSF's use of the

service, the Commissioner, in the interest of preserving the integrity of the SMSFmemberTICK Service and the protected information that it provides, reserves the right to terminate access to the service without notice until a full investigation has been completed. The following are examples of when the Commissioner may choose to terminate access while concerns are investigated further:

- identified or suspected breach of these conditions of use and the SMSFmemberTICK BIG
- identified or suspected fraudulent activity in usage of the service
- unusual or inexplicable usage patterns
- failure to adequately engage or respond to a request for information from the Commissioner
- referrals from other regulators.

The Commissioner can re-establish access to the SMSFmemberTICK Service when all concerns have been adequately addressed and any deficiencies in the implementation or use of the service corrected.

Privacy obligations

The ATO is bound by the *Privacy Act 1988* in terms of collection and handling of personal information and tax file numbers (TFNs). At or before the time you use the SMSFmemberTICK Service, or if that is not practicable, as soon as practicable after you use the service, you must ensure that any individuals whose personal information has been collected via the service are made aware of any matters referred to in subclause 5.2 of the Australian Privacy Principles as are reasonable in the circumstances.

Breach of terms and conditions

If you breach any of these terms and conditions, you must:

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- **Relationship Authorisation Manager (RAM)** is an Australian Government service that allows you to assign authorisation to others to access government online services on behalf of your business.
- **Response to a search request** means the superannuation matching (SMSFmemberTICK Service) validation response that is returned to a SMSF or their nominated intermediary as a result of a search request made by that SMSF or intermediary.
- **Tax file number (TFN)** has the meaning given by section 202A of the *Income Tax Assessment Act 1936*.
- **User** means user of SMSFmemberTICK and includes, but not limited to, trustees and person or legal entity authorised by SMSF to act on their behalf such as software providers and tax professionals.
- **Nominated Intermediary** means persons authorised by the SMSF to act on their behalf and includes, but not limited to, service providers and tax professionals.

QC 64349

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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