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## Rollovers

Detailed rollovers information for SuperStream.

### **Rollovers supporting information**



Supporting information for APRA funds and digital service providers dealing with rollovers.

### **Rollover user guide**



Business obligations and interactions for SuperStream.

### **SMSF verification service**



Funds that receive a request to rollover member's super to a SMSF must use the SMSF verification service (SVS).

### **SMSF member TICK**



How to action your release authority if you're a trustee of an APRA-regulated super entities or SMSF via SuperStream.

### **SuperStream Death benefit rollovers**



What SMSF and APRA-regulated fund trustees must do differently when rolling over a death benefit to a child recipient.

## SuperStream Rollover v3 – supporting information



SuperStream Rollover v3 information for APRA-regulated funds, digital service providers and SMSFs.

QC 29315

# Rollovers supporting information

Supporting information for APRA funds and digital service providers dealing with rollovers.

**Last updated** 1 September 2021


### On this page

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## SuperStream Rollovers v3

From 31 March 2021, the SuperStream Rollover message extended to include self-managed superannuation funds (SMSFs) and digital release authorities. The transition period for implementation and onboarding to SuperStream Rollover v3 is from 31 March 2021 to 30 September 2021. From 1 October 2021, to rollover any super to or from a fund, you will need to use SuperStream.

The SuperStream Rollovers v3.0 technical artefacts that should be used to inform your systems build are available on [Rollover standard v3.0](#)  on the Software Developer's website. These include:


- the conformance testing guide for digital service providers when running conformance testing against the SuperStream data standard for rollovers

- the user guide gives information for funds on the business obligations and interactions for the SuperStream data and payment standard. It shows you how to use and understand the schedules and associated documents when processing a rollover.

For more information, email [SuperStreamStandards@ato.gov.au](mailto:SuperStreamStandards@ato.gov.au)

## **SMSF Verification Service (SVS)**

SMSF Verification Service terms and conditions of use

[SVS Business implementation guide \(DOCX, 245KB\)](#)  This link will download a file.

[Self-managed super funds verify \(SMSFVRFY\)](#) 

## **SMSF member TICK**

SMSFmemberTICK Service terms and conditions of use

[SMSFmemberTICK Business implementation guide \(DOCX, 236KB\)](#) 

This link will download a file.

[SMSFmemberTICK \(SMSFMBRVRFY\)](#) 

## **Version 2 of SuperStream Rollovers**

### **Rollovers V2 conformance testing guide**

This document gives testing guidance for digital service providers when running conformance testing against the SuperStream data standard for rollovers V2:

- Superstream rollover V2 conformance testing guide.

### **Rollover V2 user guide**

The user guide gives information for APRA funds on the business obligations and interactions for the SuperStream data and payment standard. It shows you how to use and understand the schedules and associated documents when processing a rollover.

For more information, email [SuperStreamStandards@ato.gov.au](mailto:SuperStreamStandards@ato.gov.au)

**See also:**

- Rollover user guide

## Superstream rollover V2 conformance testing guide

A guide to the rollover v2 conformance testing process for funds and solution providers.

QC 36279

# Rollover user guide

Business obligations and interactions for SuperStream.

**Last updated** 6 May 2021

The Rollover user guide provides information for Australian Prudential Regulation Authority (APRA) funds, retirement savings accounts (RSA) and self-managed super funds (SMSFs). The guide has been developed to support technical users:

- on the business obligations and interactions for the SuperStream data and payment standard
- to use and understand the schedules and associated documents when processing a rollover.


This guide reflects the current Rollover Message Implementation Guide and the associated reporting taxonomy.

## Audience

This guide is intended to act as a reference document for solution providers developing SuperStream compliant systems for processing superannuation contributions, member registrations and rollovers. Solution providers may include:

- APRA-regulated funds and RSA providers
- SMSFs

- fund administrators
- other intermediaries and commercial software developers providing SuperStream solutions.

The latest version of the [Rollover user guide \(PDF, 1.47MB\)](#)  can be found on the Software developers website.

**See also:**

- [Rollover message implementation guide \(PDF, 612.86KB\)](#) 

QC 32611

## SMSF verification service for rollovers

Funds that receive a request to rollover member's super to a SMSF must use the SMSF verification service (SVS).

**Last updated** 19 December 2022

### On this page

[What SVS verifies](#)

[Mandatory use of this service](#)

[How to manage responses from this service](#)

[Manual verification process](#)

[Authentication and authorisation](#)

APRA-regulated funds and self-managed super funds (SMSF) that receive a request to rollover their member's super balance to an SMSF must use the SMSF verification service (SVS) to verify SMSF details before making the rollover.

## What SVS verifies

The SVS will verify the following:

- the ABN in the request is registered as an SMSF
- SMSF status (complying or regulated)
- the TFN of the member requesting the rollover is associated with the SMSF
- the TFN of the member requesting the rollover is not compromised
- no verified date of death exists for that member
- SMSF bank details in the rollover request match those held by the ATO
- Electronic Service Address (ESA) in the rollover request matches that held by the ATO.

## Mandatory use of this service

Regulation 6.33E of the *Superannuation Industry (Supervision) Regulations 1994* (SISR) requires funds to use an electronic service upheld by the ATO, in this instance the SVS, to verify certain information about an SMSF before making a rollover to an SMSF.

## How to manage responses from this service

The SVS will provide either a verified or non-verified response.

If the fund receives a:

- verified response – they can proceed with the rollover request
- a non-verified response – the SVS will also advise whether the detail that could not be verified related to the SMSF or the member, but not the specific error.

## Non-verified responses

The SVS will return a non-verified response related to the **SMSF** for one of the following reasons:

- provided ABN is not registered as an SMSF
- SMSF ABN is not compliant or not regulated

- SMSF FIA and/or ESA is either incomplete or does not match ATO records

The SVS will return a non-verified response related to the **member** for one of the following reasons:

- the individual's TFN is not linked to SMSF
- the individual's TFN is compromised
- ATO holds a date of death for the individual

Funds who receive a non-verified response may consider taking the following additional steps prior to proceeding with the rollover.

If the request to rollover was received:

- from the receiving SMSF sending an initiate rollover message, respond with the error code 'Unable to verify SMSF member'
  - this error code is a trigger for the SMSF (or their member) to contact the ATO and take the required corrective action
- directly by the transferring fund member, they should firstly check the details they hold, and if correct then advise their member to contact the ATO to take the required action.

Contact us to notify us of changes or update your details

## Manual verification process

Manual verification may be required, where funds are prevented from using the SVS, such as when:

- a fund does not hold the member's TFN
- the SVS is not operational or available for an extended period.

The preferred channel to submit manual verification requests is via the Super Enquiry Service.

- Log in to the Super Enquiry Service for APRA funds
- Select **Data Messages and Errors** from the menu
- Select the **SMSF Verification Service manual request** template.

If you have not already joined, refer to the **user guide** on how you can get access to the Super Enquiry Service.

The manual verification process (and expected actions) will align with the [responses received](#) from the SVS.

For more about the SVS, see **SMSF Verification Service terms and conditions of use** and the [SVS Business Implementation Guide \(DOCX, 191KB\)](#) .

## Authentication and authorisation

There are three broad authentication and authorisation options for using the SVS. Your digital service provider (DSP) or software solution may allow one, two or all three.

1. [Cloud software authentication and authorisation](#) – if you use cloud-based Standard Business Reporting (SBR)-enabled software, you may need to notify the ATO of your hosted SBR solution to services such as the SVS.
2. [Business appointment](#) – If you appoint another entity to lodge and interact on your behalf you may need to setup a cross entity authorisation through business appointments.
3. [Machine credential](#) – If you use desktop or locally hosted software, you may need to create a machine credential using Relationship Authorisation Manager (RAM).

### Cloud software authentication and authorisation

In **Access Manager, my hosted SBR software services** enables businesses and registered agents to notify us of their hosted SBR software service providers they use for transactions to and from the ATO, using their hosted software (cloud) environments.

Notification of your hosted SBR solution is at software service provider or software ID level and does not require you to specify the permission SMSF – Verification service for rollovers/contributions at the service level.

### Business appointment – appointing another entity to access SVS

To appoint another entity to access SVS updates on your behalf:



1. the principal authority or authorisation administrator for the fund logs into **Access Manager**
2. selects 'Who has access to my business' from the left menu
3. from the list of businesses already authorised for at least one activity, check if the business you're seeking to appoint already has a current business appointment from your fund
  - a. if yes, then you don't need to take any further action
  - b. if the business does not appear
    - I. click 'Appoint new business'
    - II. enter the ABN of the business you want to appoint
    - III. select 'Continue'
    - IV. under the Business Details heading within the list of online functionality, select 'SMSF – Verification service for rollovers/contributions' (See [Table 1](#))
    - V. 'Save' the record. You have now granted the other entity the authority to use the SVS on your behalf.

## Machine credential

A machine or device credential allows you to transact directly with government online services through desktop or locally hosted SBR-enabled business software.

You can use [Relationship Authorisation Manager \(RAM\)](#)  to create machine credentials.

Once created, a machine credential is valid for two years. Your software provider will advise you what steps you need to take to install the credential into your solution, and if you need to take further action before it expires.

By default, a machine credential will have the Access Manager permissions for all your available SBR services.

To view permissions of your machine credential:

1. the principal authority or authorisation administrator for the fund logs into **Access Manager**
2. select 'Manage permissions'
3. view the list of authorised users and device/machine credentials assigned permissions including 'SMSF – Verification service for rollovers/contributions' (See [Table 1](#)).

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

**Table 1: Access Manager permissions and descriptions**

<b>Web-service name</b>	<b>Access Manager description</b>	<b>Business appointments</b>
Self-managed Super Fund Verification Service (SMSFVRFY)	SMSF– Verification service for rollovers/contributions	Available

QC 65495

## **SMSF member TICK**

How to action your release authority if you're a trustee of an APRA-regulated super entities or SMSF via SuperStream.

**Last updated** 13 August 2021

### **On this page**

[Mandatory use of this service](#)

[How to manage responses from this service](#)

## [Authentication and authorisation](#)

The self-managed super fund (SMSF) member TFN Identity Check (SMSFmemberTICK) service allows SMSF trustees and their nominated intermediaries to match member details to information held by the ATO using the member's TFN and other key identity information.

SMSF trustees who receive a request to rollover their member's super balance to another fund must use the SMSFmemberTICK service to verify the member's TFN before making the rollover.

### **Mandatory use of this service**

Regulation 6.33D of the *Superannuation Industry (Supervision) Regulations 1994* requires any fund rolling over the whole or a part of a member's super benefit, to request a notice from the ATO validating that member's information prior to completing the rollover. This includes any SMSF undertaking an outward rollover.

### **How to manage responses from this service**

When you send a request to the SMSFmemberTICK service the ATO will verify the member's details and provide either a 'valid' or 'not valid' response.

Where you receive a 'valid' response, you can proceed with the rollover request.

You will receive a 'not valid' response when we are unable to match the member details provided to our records with an appropriate level of confidence.

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

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

Where you receive a 'not valid' response, you should confirm the details with the member. If the details you provided are correct, the

member must contact the ATO to update their details. Once the details have been corrected, you can re-send the SMSFmemberTICK message.

For detailed information on how to manage responses from this service refer to:

[SMSFmemberTICK Business Implementation Guide](#) 

**See also:**

- Rollover user guide
- SuperStream Rollover v3

## Authentication and authorisation

Three broad authentication and authorisation options exist for using the SMSFmemberTICK service. Your digital service provider (DSP) or software solution may allow one, two or all three.

1. [Cloud software authentication and authorisation](#) – if you use cloud-based Standard Business Reporting (SBR)-enabled software, you may need to notify the ATO of your hosted SBR solution to use services such as the SMSFmemberTICK.
2. [Business appointment](#) – if you appoint another entity to lodge and interact on your behalf you may need to setup a cross entity authorisation through business appointments.
3. [Machine credential](#) – if you use desktop or locally hosted software, you may need to create a machine credential using Relationship Authorisation Manager (RAM).

### Cloud software authentication and authorisation

In **Access Manager My hosted SBR software services** enables businesses and registered agents to notify us of their hosted SBR software service providers they use for transactions to and from the ATO, using their hosted software (cloud) environments.

Notification of your hosted SBR solution is at software service provider or software ID level and does not require you to specify the permission SMSF – Search and verify members at the service level.

## Business appointment – appointing another entity to access SMSFmemberTICK

To appoint another entity to access SMSFmemberTICK on your behalf:

1. the principal authority or authorisation administrator for the fund logs into **Access Manager**
2. selects 'Who has access to my business' from the left menu
3. from the list of businesses already authorised for at least one activity, check if the business you're seeking to appoint already has a current business appointment from your fund
  - a. if yes, you don't need to take any further action
  - b. if the business does not appear
    - I. click 'Appoint new business'
    - II. enter the ABN of the business you want to appoint
    - III. select 'Continue'
    - IV. under the Business Details heading within the list of online functionality, select 'SMSF – Search and verify members (see [Table 1](#))
    - V. 'Save' the record. You have now granted the other entity the authority to use SMSFmemberTICK on your behalf.

## Machine credential

A machine or device credential allows you to transact directly with government online services through desktop or locally hosted SBR-enabled business software.

You can use [Relationship Authorisation Manager \(RAM\)](#)  to create machine credentials.

Once created, a machine credential is valid for two years. Your software provider will advise you what steps you need to take to install the credential into your solution, and if you need to take further action before it expires.

By default, a machine credential will have the Access Manager permissions for all your available SBR services.

To view permissions of your machine credential:

1. the principal authority or authorisation administrator for the fund logs into **Access Manager**
2. select 'Mange permissions'
3. view the list of authorised users and device/machine credentials assigned permissions including 'SMSF – Search and verify members' (see [Table 1](#))

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

**Table 1: Access Manager permissions and descriptions**

<b>Web-service name</b>	<b>Access Manager description</b>	<b>Business appointments</b>
SMSF Member Verify (SMSFmemberTICK)	SMSF– Search and verify members	Available

QC 65726

## **SuperStream Death benefit rollovers**

What SMSF and APRA-regulated fund trustees must do differently when rolling over a death benefit to a child recipient.

**Last updated** 11 August 2021

From 1 October 2021, SuperStream Rollovers version 3 is introducing changes to Death Benefit rollovers. These are different depending on whether the rollover is for a dependent adult or child beneficiary.

A dependent child beneficiary is a child of the member who is either:

- under 18 years old
- between 18 and 25 years old and was financially dependent on the deceased
- living with a permanent disability.

When you are undertaking a death benefit rollover, you must:


- process the rollover electronically using the SuperStream Rollover message
- where the dependent beneficiary is a child, as soon as practicable, complete the **Death benefit rollover statement (DBRS)** and send this to the receiving fund, and
- for dependent adult and child beneficiaries, give a DBRS or a statement with the same information as the DBRS to the dependant beneficiary, within 30 days of the rollover payment.

For example, a dependent child recipient wants to roll their death benefit income stream to Fund B:

- Fund B sends an Initiate Rollover Request (IRR) via SuperStream to the transferring fund.
- Fund A responds with a Rollover Transaction Request (RTR) message via SuperStream, with the appropriate death benefit tax code and the 'recipient age category' set to 'C'.
- Fund B will know (due to the recipient age category value of C) they will also get a DBRS outside of SuperStream.

If the rollover is a death benefit and the recipient is a dependent child, this is a 'child death benefit rollover' and therefore the receiving fund will need to check the recipient's date of birth in relation to the associated cashing obligations.

**See also:**

- [SMSF - How-to-report-contributions-that-you-roll-over](#)
- [SMSF - SuperStream rollovers and release authorities for SMSFs](#)
- [Rollover Standard v3.0](#) 
- [Rollover benefits statement and Death benefit rollover statement information and instructions for transactions from 1 July 2017](#)

QC 66594

# SuperStream Rollover v3 – supporting information

SuperStream Rollover v3 information for APRA-regulated funds, digital service providers and SMSFs.

Last updated 11 November 2024

## On this page

[Upgrade to SuperStream Rollover v3](#)

[Glossary](#)

[RV3 supporting information](#)

## Upgrade to SuperStream Rollover v3

The upgrade to SuperStream Rollover version 3 (RV3) in 2021, introduced self-managed super funds (SMSFs) and digital release authorities into SuperStream.

This information is to assist the following entities with RV3:

- APRA funds
- Digital service providers (DSPs)
- Self-managed super funds (SMSFs)
- Electronic service address (ESA) providers.

## Glossary

**BIG** – business implementation guide

**DSP** – digital service provider (registered with the ATO)



**ESA** – electronic service address

**IRR** – initiate rollover request message

**ITAA** – *Income Tax Assessment Act 1997*

**MIG** – message implementation guide

**RTR** – rollover transaction request message

**RV3** – SuperStream Rollover version 3

**SISA** – *Superannuation Industry (Supervision) Regulations 1994*

**SISR** – *Superannuation Industry (Supervision) Regulations 1994*

**SMSF** – Self-managed superannuation fund

**SMSFmemberTICK** – SMSF member TFN Integrity Check

**SVS** – SMSF Verification Service

**TAA** – *Taxation Administration Act 1953*

**USM** – Unclaimed Superannuation Money

## **RV3 supporting information**


### **Access permission**

#### **What authorisations/permissions are required for RV3?**

Funds and DSPs need to have the following permissions in access manager, in order to use the RV3 services:

- **SVS:** 'SMSF – Verification service for rollovers/contributions' permission in access manager
- **SMSFmemberTICK:** 'SMSFmemberTICK – SMSF – Search and verify members' permission needed in access manager.

In order for a DSP to access RV3 services on behalf of a fund (where they are the ATO registered DSP of that fund), a business appointment between the fund and the DSP needs to be created in Access Manager.

For information on Access Manager, see [Using Access Manager](#) and for myID, visit the [Australian Business Register's myID](#) .

## Approved form

### **Are funds required to use the ATO's rollover request form?**

Funds can use our rollover request form (the approved form). Or if they prefer, they can develop their own rollover request form for their members. Refer to paragraph 6.33(2) SISR.

The approved form, Request for rollover of whole balance of super benefits between funds, is for a member to request the whole of their balance to be transferred between complying funds.

Funds developing their own form for their members, must ensure the form meets the requirements of section 11A of the SISA.

### **Will the approved form include proof of identity (POI) and SMSF bank account details as information that can be requested by the fund?**

Yes. POI and SMSF bank account detail fields are included in the approved form.

The approved form can be accessed here – Request for rollover of whole balance of super benefits between funds.

## ATO Online (ATOO)

### **When a member requests a whole of balance rollover to their SMSF (receiving fund) via ATOO, does the ATO check the SMSF bank account name against its records?**

No. The ATO does not perform a check on the receiving SMSF bank account name for ATOO whole of balance transfer requests to an SMSF. However, the SMSF bank account name is captured in our records.

## Contributions splitting

### **Are funds required to use SuperStream where an application for contribution splitting, results in the transfer of super benefits from the member's super account in Fund A to their spouse's account in Fund B?**

No. Funds do not have to make these rollovers via SuperStream. However, they may choose to use SuperStream to make the payment for a contribution splitting application if they have all the mandatory information.


The reason for this is that SuperStream applies to transactions according to **division 6.5 of the SISR**. This applies where the member makes a written request to rollover all or part of their benefit within the super system. This is separate from contributions splitting applications, which are made under a different part of the law, see **division 6.7 of the SISR**.

## **Death benefit rollover**

### **Are death benefit rollovers included in RV3?**

Yes. Death benefit rollovers are included in RV3, however a paper form may also be required in some cases.

Death benefit rollovers paid to:

- **a child recipient** are made via SuperStream, however an additional paper form, [Death Benefit Rollover Statement \(NAT74924\)](#) , should also be sent to the receiving fund
- **an adult recipient** can be completed via SuperStream – no paper form is needed.

### **Is the transferring fund required to validate the TFN of the deceased beneficiary before rolling over?**

No. The transferring fund is not required to validate the TFN of the deceased beneficiary before making a rollover. However, they may choose to do so via:

- SuperTICK if the receiving member account is with an APRA-regulated fund
- SMSFmemberTICK if the receiving member account is with an SMSF.

Validation of the deceased beneficiary's TFN is not compulsory, as cashing benefits after the member's death is not considered a rollover at the member's request (refer to **Regulation 6.21(2A) and (2B) of the SISR**).

## **Division 293 (DIV293)**

### **Which DIV293 release authorities are included in SuperStream RV3?**

The following release authorities are included in SuperStream RV3:

- DIV293 Due & Payable (D&P)

- DIV293 Deferred Debt (DD).

The Debt Account Discharge Liability (DADL) release authority is not included in SuperStream RV3.

The DADL is associated with the final DIV293 amount for the member.

The DADL release authority is issued to the client and they can choose whether or not to provide it to the fund. As this interaction is directly between the member and fund it is not possible for it to be delivered in SuperStream.

**Will the ATO notify funds of the creation of a deferred debt account via a process outside of SuperStream?**

Yes. The ATO will notify funds of the creations of a deferred debt account via paper correspondence.


DIV293 assessments are generated each fortnight and funds are notified via paper correspondence when deferred debt accounts are created.

## **Electronic Portability Form (EPF)**

**What should a fund do if they receive an EPF where the member's address is "UNKNOWN"?**

When the member address held by the ATO is deemed unreliable, an EPF sent to the fund will contain "UNKNOWN" in the address field as it is a mandatory field that can't be left blank.

The fund should use the current contact details for the member if they have them on file. Where funds require additional documentation from their members and do not hold current contact details for that member, they may need to obtain these details from other sources.

For further information refer to [Default values for mandatory fields when data is unavailable](#)  (DOCX, 79.6KB) guidance note on our software developers web page.

**Will the name of the receiving SMSF appear on an EPF issued by the ATO?**

No. When the ATO issues an EPF and the receiving fund is an SMSF, the name of that receiving SMSF will not appear on the EPF.

The receiving organisation name is a mandatory field in the SuperStream rollover message. Therefore funds will need to source the name of the receiving SMSF to complete the rollover. This information is available on the [ABR](#) or [Super Fund Lookup](#).

The EPF will include the receiving SMSFs ABN, Electronic Service Address and bank account details.

## Electronic Service Address (ESA)

### **Can an SMSF have 2 ESAs at one point in time?**

No. An SMSF can only have one ESA recorded on ATO systems at any point in time. If SMSFs need to engage a new ESA provider to allow for rollovers via SuperStream, this will replace their existing ESA.

SMSFs should ensure they notify us when changing their ESA.

If the SMSF is receiving employer contributions via SuperStream, they should also notify their employer of ESA changes using the Superannuation standard choice form.

## Family Law Super split

### **Does a rollover resulting from a family law super split that is subject to a prescribed splitting order need to be undertaken in SuperStream?**

No. Funds do not have to make rollovers resulting from a family law super split that is subject to a prescribed splitting order, via SuperStream. They can choose to do so if they have all of the required information.

The reason for this is that SuperStream applies to transactions according to **division 6.5 of the SISR**. This applies where the member makes a written request to rollover all or part of their benefit within the super system.

This is separate from family law super splitting rollovers, which are made under a different part of the law. These rollovers are made under Part 7A of the SISR which deals with payments as a result of an arrangement whereby the member's super interest is subject to a payment split under the *Family Law Act 1975*. **Regulation 7A.03D of the SISR** provides for the non-member spouse to request a rollover or transfer of benefits.

As family law superannuation split payments fall outside Division 6.5, it is not compulsory that SuperStream be used to affect the rollover.

## **Foreign super fund transfers**

### **Do rollovers from overseas super funds have to be made via SuperStream?**

No. Transfers to or from overseas super funds are considered to occur outside the super system, therefore they don't need to be made via SuperStream.

This is because section 34K of the SISA, which outlines SuperStream, and Part 6 of the SISR do not apply to transfer to or from overseas super funds.

For guidance on the tax treatment of foreign transfers, refer to tax treatment of transfers from foreign super funds.

## **Initiate rollover request (IRR)**

### **Can a fund use the TFN provided on an IRR to update their records?**

No. A fund is not permitted to update their records with a TFN that is provided in an IRR.

There are no legislative provisions that allow the transferring fund to use the TFN provided in an IRR to update their member records.

### **Can a fund use the TFN provided on an IRR as part of an SMSF verification service (SVS) check?**

No. If the transferring fund has not previously received the TFN from the member or the ATO, they are not permitted to use the TFN received in an IRR as part of their SVS check.

There are no legislative provisions that allow a transferring fund that has not previously received the TFN from the member or the ATO, to use the TFN provided in an IRR, for the purpose of validation (or any other purpose).

## **Member verification**

### **What happens where a fund is not able to call the SVS or the SMSFMemberTICK service because they don't have a member's TFN?**

If a transferring fund does not have a SMSF member's TFN:

- the fund will not be able to validate that member's detail via SMSFmemberTICK and SVS
- they may ask the member for POI information
- they may ask the ATO to verify or validate information using the **SVS manual verification process**
- this won't prevent a rollover being made via SuperStream.

A transferring fund is required to validate a member's details via an electronic service. The electronic services are SMSFmemberTICK and SVS. These services require a TFN and will return an error where a mandatory data element (for example, TFN) is not supplied.

If a transferring fund does not have a SMSF member's TFN they may:

- ask the member for POI information as outlined in **Regulation 6.33D of the SISR** – where the member details the fund has on file, match that of the individual requesting the rollover, the fund can proceed with the rollover
- ask the ATO to verify or validate information using the **SVS manual verification process** – the ATO can verify or validate that information per **Regulation 6.33E of the SISR**.

Note that the absence of a TFN does not prevent a rollover in SuperStream. Once the transferring fund has validated the member and SMSF details, the rollover must be made via SuperStream.

### **In what scenario can a transferring fund send a rollover message without the member TFN?**

The absence of a TFN does not prevent a rollover in SuperStream.

Where a fund holds a member's TFN, they can use it for validation purposes. They can also quote it in the rollover transaction request (RTR),

In some cases, a member may specifically request for their TFN not to be quoted for super purposes. In this scenario the TFN should not be provided in the rollover message.

For information about a member giving a written statement to advise they do not want the receiving fund informed of their TFN, see **Subsection 299M(3) SISA**.

### **If funds are prevented from using the SVS, how can they request manual verification?**

If funds are prevented from using the SVS, they can request manual verification from the ATO. This may occur for example:

- where the transferring fund does not hold the member's TFN
- the SVS is unavailable for an extended period of time.

Refer to SVS manual verification process for details on how to request a manual verification.

### **Non-complying fund**

#### **Are non-complying funds required to use RV3 to rollover money to another fund?**

Non-complying funds are excluded from SuperStream and are required to report using the paper Rollover Benefits Statement.

### **Payment Reference Number (PRN)**

#### **Can funds re-use a payer defined PRN?**

Our expectation is that funds use a payer defined PRN that is unique for the sender within a 12 month period.

Note that the ATO PRN is a unique number that will never be duplicated.

#### **When the PRN in the payment and data message do not match, is the fund allowed to match using other details (for example, the BSB and bank account)?**

The PRN in the payment and data message must match to be valid.

Where the payment and data message PRNs do not match, the normal practice is to reject/error the transaction/payment to the sender rather than matching on other details.


### **Release Authority (RA)**

#### **Where the nominated account on the RA is either closed or has an insufficient balance to pay the RA in full, what steps should funds take?**



When the nominated account for an RA is closed, funds may send back an RAER with the code "SUPER.GEN.GEN.22 - *No longer a member of Superannuation fund*".

When the nominated account has an insufficient balance to pay the RA in full, funds can respond with a partial payment. For partial payments, funds should respond with a RAS message using the field SuperannuationRollover.RemainingBenefit.Indicator with the following values:

- TRUE – if the remaining interest cannot be released due to it being a defined benefit or non-commutable
- FALSE – where there is no more money left to be released –refer to the "Release Authority Statement (RAS and RASOR)" section of the [Rollover v3 User Guide](#) .

In both closed account and partial payment scenarios the ATO will take additional steps, such as:

- contacting the individual to obtain another election, and issue a subsequent RA
- issue another RA (depending on the product).

Where either the nominated account is closed or has insufficient balance, funds may choose to look to other accounts held by a member to pay an RA. However they must do so with a single RAS, adhere to the SuperStream message requirements and ensure all data elements are the same as the RA. For more details on matching account numbers between RA/RAS, see [How do we treat RAs with an incorrect account number](#).

### **Will the ATO action requests from funds to reissue an RA that has been sent via SuperStream?**

There is no requirement to action requests to re-issue an RA that has been sent via SuperStream and successfully received by the fund.

### **How does the ATO determine which account to send an RA to?**

Most RA elections are made by an individual via ATO Online, where the individual determines the account the ATO will send the RA to.

For ATO Online elections:

- ATO Online displays a list of accounts and the individual selects the account they wish to release from.

- The individual cannot edit the account details, such as the ABN, USI and account number.
- The RA uses the details that are reported by the transferring fund on the MAAS (or for SMSF accounts, those reported on the annual return).

For default elections (not selected by the member) the target account will be based on details for that member that have been reported to us by funds.

For paper elections the individual determines the account to send an RA to, noting the following:

- An individual completes the paper form and it is scanned into our systems. The account details for the election are exactly as on the completed paper form.

It is possible for the individual to enter incorrect details on the form, however we are unable to alter or correct them (paper elections make up only a small portion of RAs).

#### **How do we treat RAs with an incorrect account number?**

If funds receive a RA with an incorrect account number, best practice is to reject the RA, by returning an RAER with error code SUPER.GEN.GEN.22.

- The transferring account number and receiving account number of the RA and the RAS **must match exactly** for the ATO to process the RAS successfully.
- If funds send a RAS to the ATO, where the account number does not match the corresponding RA, the ATO will return an unsuccessful RASOR. A fund cannot change the account number if it is incorrect, by changing the account details in the RAS. Instead they should reject the RA by returning an RAER with error code SUPER.GEN.GEN.22.
- Once the ATO receives the RAER, it will trigger processes to find an alternative account (which may involve contact with the member, depending on the product).

NOTE: funds may release money from an account that is different to that specified in the RA. However they must respond with only a single RAS which has transferring/receiving account numbers that match those on the originating RA exactly.

## **What RAER error code should we use where we receive a RA message with errors?**

A fund should only respond to an RA with an RAER when they are either unable to release any money or they are unable to process an RA message (for example due to validation errors).

The RAER error codes that should be used in these scenarios are as follows:

- **Unable to release any money:** use one of the 4 RAER error codes as outlined in the [Rollover v3 User Guide](#) – refer to the *Release Authority (RA and RAER)* section.
- **Unable to process the RA message:** select the most appropriate error code for the circumstances, but do not use any of the 4 "unable to release money" RAER error codes above. For a list of error codes, refer to [Schedule 6 Error Code Management](#). This will trigger the ATO to review the contents of the RA message and re-send it to the original fund/account.

Use of an incorrect error code could result in reverse workflows (for the fund and ATO), as well as delays for the individual having their money released.

## **Release Authority Statement**

### **Are funds required to include the Tax Component elements when reporting RAS to the ATO?**

Yes. Funds must populate the Tax Component elements when reporting RAS to the ATO as these are mandatory fields for a SuperStream RAS message (as per the [Rollover Message Implementation Guide](#)). However the fields may contain either actual values or be zero filled, as the ATO will not use this information.

## **Release Authority Statement payment**

### **Are all RAS payments in RV3 to be made to the ATO SuperStream bank account?**

Yes - for SuperStream RASs only.

For SuperStream RASs, funds must use the ATO SuperStream bank account, taken from the Fund Validation Service.

### **ATO SuperStream bank account details:**

BSB – 092-009

Account Number - 121781  
ATO SuperStream Receipts Account

For any RASs sent via paper, funds must use existing processes.

## **Release Authority Statement Outcome Response (RASOR)**

### **When will I have met my lodgment obligation for the RAS?**

Funds have 10 business days to provide the information required in the RAS.

You are considered to have met your obligation when you submit a successful RAS. This will be confirmed by receipt of a successful RASOR message from the ATO (typically within minutes).

We advise funds to wait 72 hours before contacting the ATO with any queries regarding RAS processing.

- APRA regulated funds may lodge an enquiry via the Super Enquiry Service
- SMSF trustees should direct their enquiries to the SMSF messaging provider.

For the requirement to provide a RAS within 10 business days see section 131-50 of the Taxation Administration Act 1953.

### **When the ATO rejects a RAS message sent by a fund (via the RASOR message), how long does the fund have to correct the RAS?**

Funds must correct a rejected RAS message as soon as practicable.

Where a RAS message has been rejected by the ATO (via the RASOR message):

- it has not been received by the ATO and therefore has not been processed
- the ATO is unable to assign the payment associated with that RAS message to the applicable RA
- the fund must rectify the rejected RAS message as soon as practicable to meet their trustee obligations.

Trustee obligations for RAS are outlined in sections 131-50 and 390-65 of the TAA.

## **Rollovers**

### **What happens if a fund receives a rollover of member benefits outside of SuperStream?**

SuperStream RV3 brings SMSF rollovers out of a manual based process and into an electronic data and payment standard to improve the timeliness of SMSF rollovers and reduce administrative cost.

Not complying with SuperStream is a breach of the payment standards, and penalties may apply.

While the receiving fund must be able to accept a rollover electronically, the obligation to undertake an electronic rollover is with the transferring fund.

Accepting a roll in of member benefits outside of SuperStream, for example via the paper Rollover benefits statement (NAT 70944), where it is in the best interest of the member, occasionally occurs and this has not been altered by SuperStream RV3.

Note, a roll in of member benefits outside of SuperStream means that the transferring fund has not sent, or attempted to send, a correctly formatted SuperStream message. If the transferring fund attempts to send a rollover via SuperStream and this message either fails at the gateway or cannot be processed, the ATO's expectation is that the receiving fund works with the transferring fund to enable the transaction to occur via the SuperStream channel.

As always, we will monitor behaviour and, if necessary, reassess our compliance position.

### **Are funds required to undertake partial rollovers using SuperStream?**

Yes. When a member makes a written request to rollover their benefits (either the whole balance or a partial amount) between complying funds, the rollover must be done via SuperStream (except if it is an in-specie rollover).

For requests to rollover a partial amount of super benefits:

- members must make the request directly with one of their existing super funds (they are unable to request partial rollovers via ATO Online)

- prior to completing the rollover using SuperStream, the transferring fund must undertake the relevant calculation of preservation components or asset drawdown under the default rules of the fund or instructions from the member.

**When undertaking a rollover in SuperStream and the transferring fund is an SMSF are they required to process the rollover transaction to other funds within 3 business days following receipt of the message?**

Yes, the transferring fund is required to process the rollover transaction as soon as practicable or within 3 business days of receipt of the message, as long as no additional information is required. This regulation applies to all regulated super funds including SMSFs.

For more detail around the 3 business day timeframe for standard rollovers, see Regulation 6.34A of the SISR.

## **Rollover Transaction Outcome Response (RTOR)**

### **What are the RTOR message timeframes?**

Funds have 3 business days to complete a standard rollover to another fund via SuperStream. A completed rollover will be confirmed by receipt of a successful RTOR.

The transferring fund must send the payment and associated details to the receiving fund within 3 business days of receiving all the required information.

The receiving fund must:

- confirm the money has been received into their bank account
- allocate the rollover amount to the member's account within 3 business days of receiving that payment and associated details
- confirm receipt of payment and associated data with the transferring fund via the RTOR.

Note: where the receiving fund is an SMSF, in some cases (depending on their provider's solution) they may need to:

- alert their software provider of the completion of the rollover (confirmed by checking bank account and allocation of benefit)

- direct their software provider to send an RTOR message to the transferring fund.

This will enable the transferring fund to receive an RTOR confirming the transaction has gone through successfully and that they have met the 3 business day timeframe to complete the rollover.

For more detail around the 3 business day timeframe for standard rollovers, see Regulation 6.34A of the SISR.

**If a fund needs to refund a Rollover Transaction Request (RTR) to an SMSF using the out of band process, are they required to process a Rollover Transaction Outcome Response (send an RTOR) and use SVS?**

No. funds do not need to send RTORs and use SVS for out of band refunds to SMSFs. However they can do so if they choose. For this scenario the RTOR is not mandatory but you can choose to use the RTOR where you can source the information required for a rejection.

The SVS is not mandatory as you are rejecting/refunding. However you may choose to use the SVS at this point as well. If funds choose to use the SVS, note that a message is sent to the member each time the SVS is called.

## **Rollover Transaction Request (RTR)**

**If a fund receives an RTR containing an initiator conversation ID they do not recognise, what should they do?**

Where you receive an RTR, and the initiator conversation ID field is provided, but you are unable to locate an IRR with this conversation ID, you should reject the RTR.

Note: do not reject the RTR where the initiator type code is 'EPF'.

## **Security checks**

**Can the transferring fund trustee request POI and bank account information where the member has requested to rollover or transfer part of a member's withdrawal benefit? If so, can they do so for both whole of balance and partial rollovers?**

Yes. Required information is outlined in the [approved form](#), and includes POI and bank account information

If the fund receives a written request from the member that does not contain all the required information in the approved form, they can ask the member for that information where they deem it is required. This applies to both partial transfers and whole of balance transfers.

Trustees must ask the member for the additional information not later than 5 business days after receiving the rollover request as outlined in Regulation 6.33D of the SISR.

Transferring fund trustees must complete that rollover within 3 days of receiving the requested information, outlined in Regulation 6.34A of the SISR).

## **Self-Managed Superannuation Fund (SMSF)**

### **Will SMSFs be listed on the Fund Validation Service (FVS)?**

No. SMSFs will not be listed on the FVS. Funds should use the SMSF Verification Service (SVS) for rollovers to an SMSF.

For rollovers to an SMSF:

- If an individual requests a rollover to an SMSF, they will need to provide the receiving SMSF details required by the approved form to the transferring fund when they request the rollover.
- The transferring fund must then use the SVS to electronically verify the receiving SMSFs information against ATO held data prior to making the rollover.
- The SVS will return information indicating whether the SMSF's provider is Rv3 certified (able to receive SuperStream rollovers).

### **When an SMSF is newly registered, what will the SVS return in the period between registration and when the ATO determines that the SMSF is complying?**

Newly created SMSFs will have a status of 'registered' until we issue them with a notice of compliance and their status moves to 'complying'.

Processes to issue notices of compliance, typically run weekly.

The SVS will return a 'verified' response when the compliance status is either registered or complying (assuming all other details match).

### **Are SMSFs required to process rollovers to other funds within 3 business days following receipt of the message?**



Yes. A transferring fund is required to process a rollover transaction as soon as practicable or within 3 business days of receipt of the message, as long as no additional information is required. This applies to all regulated super funds which includes SMSFs.

For more detail around the 3 business day timeframe for standard rollovers, see **Regulation 6.34A of the SISR**.

## **SMSF bank account**

### **Can SMSF bank account numbers contain letters?**

No. SMSF bank account numbers cannot contain letters.

Acceptance of characters within bank accounts is determined under banking guidelines – that it is not a limitation developed or imposed by the ATO.

Generally Australian bank account numbers can only be a maximum of 9 digits and must be numeric.

## **SMSF refund**

### **Do APRA funds need to send an RTOR and use SVS if they need to refund an RTR to an SMSF using an out of band process?**

No. APRA funds do not need to send RTORs and use SVS for out of band refunds to SMSFs. However they can do so if they choose. For this scenario the RTOR is not mandatory but you can choose to use the RTOR where you can source the information required for a rejection.

The SVS is not mandatory as you are rejecting/refunding but you may choose to use the SVS, noting that a message will be sent to the member each time the SVS is called.

## **SMSF verification Service (SVS)**

### **Will ESA case sensitivity impact funds' use of the SVS?**

No, the SVS is case insensitive and wont impact funds' use of the SVS.

### **How quickly should I expect a response from the SVS?**

Funds should expect to receive a response from the SVS within a few seconds of calling the service.

**Is the receiving fund required to call the SVS before requesting a rollover via an Initiate Rollover Request (IRR)?**

No. The receiving fund is not required to call the SVS prior to sending an IRR.

The obligation to call the SVS is with the transferring fund prior to sending the rollover (via an RTR).

While there is no obligation for a receiving fund to call the SVS prior to issuing an IRR, the SVS terms and conditions do allow this, noting that the SVS call:

- requires the SMSF FIA details (as these are mandatory fields)
- triggers an alert to issue to the individual.

For information regarding the transferring fund's obligation to use the SVS for verification of SMSF and member's details, see section 6.33E of the SISR.

**Where an ESA provider is not RV3 certified, what certification value will be returned by the SVS?**

The SVS will return the certification value of an ESA gateway provider (where we are able to identify the provider). An RV3 certified provider will be indicated by values containing 'ROLL3.0-X'.

**RV3 certified provider** – SVS will return values containing 'ROLL3.0-X', and funds can proceed with the rollover via SuperStream:

- ROLL3.0-X GROL3.0-X
- ROLL3.0-X.

**Provider is not RV3 certified** – SVS will return either of 2 values that do not contain 'ROLL3.0-X':

- GROL3.0-X
- Nil.

If an ESA provider is not RV3 certified:

- funds will be unable to proceed with the rollover
- funds should advise the member they are unable to complete the rollover because the ESA is not RV3 certified.

**If a fund is unable to immediately process the rollover, how long is an SVS call 'valid'?**

ATO expectation is that funds:

- call the SVS as close as possible to affecting a rollover
- generally call the SVS only once for each rollover.

Where a fund has successfully verified the SMSF/member details via SVS, they have satisfied their obligation to electronically verify information. There is no further requirement to use the service again.

Funds may call the SVS again, where they believe it is reasonable and appropriate to do so (which would result in another alert to the individual).

A transferring fund's obligation to electronically verify SMSF information is set out in section 6.33E of the SISR.

**If the SVS is unavailable (for example, during a service outage) are funds expected to request manual verification of an SMSF?**

The ATO Superannuation Dashboard provides a display of Superannuation services performance and availability, including the SVS. You will also find a schedule of planned system maintenance.

In line with SuperTICK, where the SVS is down for an extended period (more than 3 business days), transferring funds may choose to request manual verification of the SMSF and member (see [SVS manual verification process](#)).


Manual verification should not be requested during periods of planned maintenance undertaken on the SVS.

**If a transferring fund receives a 'not verified' SVS response, are they required to request a manual verification?**

The 'not verified' response indicates that we were unable to verify the SMSF's, or the SMSF member's details, based on the details provided in the SVS call. Requesting a manual verification of the same details will not alter the verification outcome.

The SVS will return either of the following 'not verified' responses when we cannot verify the information:

- CMN.ATO.SMSFVRFY.SMSFNOTVALID
- CMN.ATO.SMSFVRFY.MEMNOTVALID.

If a transferring fund chooses not to proceed with a rollover based on a 'not verified' response, our expectation is the receiving SMSF/ requesting member (as appropriate) will be advised. For more detail about what causes a 'not verified' response, and the action a fund should take, refer to the "How to manage responses" section of the [SVS Business Implementation Guide](#) .

The SVS is the electronic service transferring funds must use to verify or validate SMSF details as required by 6.33E of the SISR.

Where the SVS returns a 'not verified' response, the fund does not have an obligation under 6.33E(3) of the SISR to contact the ATO for manual verification as they have received a response.

**When must a fund request further information from the ATO, where they are unable to verify/validate information electronically?**

A fund may be unable to use the SVS to complete a verification check, for example if the service is unavailable for an extended period or where the member has not provided their TFN. The fund would then be required to ask the ATO to manually validate the information (see SVS manual verification process).

You are not required to contact the ATO where you use the SVS and receive a 'not verified' response.

The SVS is the electronic service transferring funds must use to verify or validate SMSF details as required by 6.33E of the SISR.

Where the SVS returns a 'not verified' response, the fund does not have an obligation under 6.33E(3) of the SISR to contact the ATO for manual verification as they have received a response.

**What are the SVS messages that will be returned by the ATO service?**

Once a correctly formed message passes validation, the SVS service will verify that:

- the SMSF status is complying or regulated
- the TFN of the individual is associated with the SMSF
- no verified date of death exists for the individual/SMSF member
- the SMSF bank account details are held by the ATO
- the electronic Service Address (ESA) is held by the ATO.

The SVS will also return the certification status of the SMSFs ESA provider.

See the [SVS Business Implementation Guide](#) for a list of SVS messages that will be returned by the ATO.

### **When a fund (transferring fund) receives an EPF request to rollover to an SMSF (receiving fund), are they required to call the SVS before making the rollover?**

The ATO verifies SMSF and member details prior to issuing an EPF to a fund. There is no requirement for a fund to use the SVS to verify information in an EPF they receive, however they may choose to do so if this fits with their system design.

There is no requirement to use the SVS to verify information in an EPF in order to meet obligations to verify or validate SMSF details under 6.33E of the SISR.

### **How does a fund use the SVS when the SMSF Bank Account Name includes invalid characters?**

Only valid characters for SMSF Bank Account Name should be used when calling the SVS. Valid characters are:

- [ 0-9 a-z A-Z .(){}|\-\/#\*&]

Funds should remove invalid characters from the SMSF bank account name when using the SVS.

For example, an SMSF Bank Account Name of Sample\_SMSF should be entered as SampleSMSF when using the SVS.


The SVS does not verify the SMSF Bank Account Name but it is required in the request for internal record keeping purposes.

This information is available on [sbr.gov.au](http://sbr.gov.au) in the [SMSFVRFY](#) package (within the Get Request Message Structure Table spreadsheet).

## **Unclaimed Superannuation Money (USM)**

### **What RV3 USM code should funds use to report trustee voluntarily payments?**

Funds should use RV3 USM code "V" for trustee voluntary payments.

For further guidance around USM, and the other reason codes, refer to the 'Rollover of Unclaimed Super Monies' section of the [Rollover v3 User Guide](#) .

### **Will SMSFs receive USM amounts from the ATO via SuperStream?**

No. SMSF USM transactions are excluded from RV3. SMSFs will receive any ATO held amounts of USM via the Rollover Benefits Statement and EFT or cheque.

QC 69917

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