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Education and consultation

Detailed education and consultation information for SuperStream.

SuperStream glossary

A glossary of terms commonly associated with SuperStream.

SuperStream Testimonials

SuperStream has helped employers make their super contribution payments easier.

QC 47610

SuperStream glossary of terms

A glossary of terms commonly associated with SuperStream.

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Table 1: SuperStream glossary of terms

Term	Definition
APRA-regulated fund	A super fund regulated by the Australian Prudential Regulation Authority (APRA).

	APRA-regulated funds must be able to send and receive electronic messages and payments using the SuperStream standard.
Bulk Electronic Clearing System (BECS)	The self-regulatory framework that supports the exchange and settlement of direct credit and direct debit transactions among banks, building societies and credit unions.
BPAY	An electronic bill payment system that enables payments to registered BPAY billers through a financial institution's online banking facility.
Data message	The information (such as member, super fund and payment) sent electronically in support of a super payment.
Default fund	<p>The (employer-nominated) super fund an employee's super guarantee contributions will be paid to if they have not chosen an alternate super fund.</p> <p>A default fund must be a complying fund registered by APRA to offer a MySuper product. It must also offer a minimum level of life insurance.</p>
Electronic commerce interface (ECI)	<p>An internet-based application that allows businesses and their service providers to deal electronically with the ATO using recognised electronic certificates.</p> <p>ECI is closing in December 2019.</p>
Electronic payment destination	<p>The method used by employers and funds to make payments electronically.</p> <p>SuperStream payments can be made by either BECS or BPAY.</p>

Electronic portability form (EPF)	An ATO-hosted form that can be used by fund members to transfer the whole balance of super accounts between APRA-regulated funds, or to the member's self-managed super fund.
Electronic service address (ESA)	<p>Identifies where the super contribution data message or rollover message is sent for a particular fund. It can be an Internet Protocol (IP) address, uniform resource locator (URL) or an alias.</p> <p>For APRA-regulated funds, employers can give the destination fund's unique superannuation identifier to their service provider, who can obtain a fund's ESA by using the Fund Validation Service. Alternatively, employers can obtain this information directly from the APRA-regulated fund.</p> <p>For SMSFs, this is known as the electronic service address alias, and is obtained from a SMSF messaging service provider.</p> <p>Our website has a register of SuperStream messaging service providers.</p>
Employer contributions	Contributions an employer makes to a super fund for their employees (including super guarantee contributions and contributions made under a salary sacrifice arrangement).
EmployerTICK	A service that allows employers to check employee details (including name, TFN, date of birth and address) before sending contributions to a fund.
Fund Validation Service (FVS)	A service that enables employers and funds to obtain APRA-regulated funds' e-commerce

	<p>details that support SuperStream transactions (including unique superannuation identifier, bank account details, and electronic service addresses). SMSF details are not included in the FVS.</p>
Gateways	<p>Gateways facilitate the transfer of electronic data messages within the SuperStream network.</p>
Genuine attempt	<p>Employers and super funds will be deemed to have made a genuine attempt to prepare for SuperStream if they have:</p> <ul style="list-style-type: none"> • an implementation plan in place with a service provider • set a start date for sending or receiving their first SuperStream-compliant transactions.
Service providers (intermediaries)	<p>A term used to collectively describe entities that assist super funds and employers in processing super transactions (e.g. payroll software providers, outsourced payroll providers, clearing houses, message handlers and super fund administrators).</p>
Legislative Instrument	<p>For SuperStream, this is the legal document that specifies the technical requirements, including the transitional arrangements allowed, when finalising SuperStream implementation.</p>
Machine credentials	<p>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</p>

	credential through Relationship Authorisation Manager (RAM).
Message handler	A service provider that sends, receives or transforms data in a SuperStream-compliant format on behalf of a fund or employer.
myID	myID is an app you can download to your smart device that lets you prove who you are when logging into government online services.
Payment reference number (PRN)	A unique identifier that links the super payment and the data message.
Relationship Authorisation Manager (RAM)	RAM is an authorisation service that allows you to act on behalf of a business online when linked with your myID.
Related party	Related parties of a super fund include members of the fund, standard employer sponsors and 'Part 8 associates', such as relatives of members and companies controlled by one or more of the members.
Self-managed super fund (SMSF)	A super fund with 6 or fewer members, regulated by the ATO.
SMSF messaging provider	<p>Entities that simplify how SMSFs can make and receive rollover messages and receive employer contribution messages via a secure electronic distribution network (in line with SuperStream obligations). SMSF messaging providers translate these messages into a format that SMSF trustees can access.</p> <p>Messaging providers will register the SMSF and provide an electronic service address (alias)</p>

	<p>that can be provided to employers and other funds.</p>
<p>Super TFN integrity check service (SuperTICK)</p>	<p>An online service that improves the integrity of data used by APRA-regulated funds when meeting their super obligations (such as processing rollover requests).</p> <p>SuperTICK allows an APRA-regulated fund to check a member's details, (including their tax file number), against ATO records.</p>
<p>SMSFmemberTICK</p>	<p>An online service that improves the integrity of data used by SMSFs when meeting their super obligations (such as when processing rollover requests).</p> <p>SMSFmemberTICK allows an SMSF and their nominated intermediaries (such as software providers, tax agents, and administrators) to check a member's tax file number, against ATO records.</p>
<p>SMSF Verification Service (SVS)</p>	<p>An online service that improves the integrity of data used by all super funds, including SMSFs, when meeting their super obligations (such as processing rollover requests).</p> <p>SVS allows a fund to check SMSF information against ATO records prior to rolling over money from a super account to an SMSF.</p>
<p>Small Business Superannuation Clearing House (SBSCH)</p>	<p>A free, government-provided super clearing house that can be used by small employers (19 or fewer employees). Note: this service will be closed from 1 July 2026.</p> <p>As part of the Payday Super reform, from 1 July 2026 the ATO's Small Business Superannuation</p>

	<p>Clearing House (SBSCH) will be closed.</p> <p>From 1 October 2025, only existing users of the SBSCH will have access until 30 June 2026. Employers will not be able to register as new users of the SBSCH after 1 October 2025.</p>
Superannuation clearing house	<p>An external service provider that arranges the sending of super data and payments to funds on behalf of an employer.</p> <p>Clearing houses provide a central collection and dissemination point for employers to meet their payroll obligations, including super.</p>
SuperStream	<p>A government reform to improve the efficiency of the super system. Under SuperStream, all super transactions will be sent electronically.</p> <p>Employers are required to send super contributions on behalf of their employees by submitting data and payments electronically.</p> <p>All super funds, including SMSFs, must be able to receive contributions sent electronically. Additionally, all super funds are required to make and receive rollovers electronically.</p>
Superannuation services	<p>Commonly referred to as EmployerTICK, SuperTICK, SMSF Verification Service and SMSFmemberTICK. These ATO services enable employers and funds to check the details of an SMSF employee or member before they send a contribution or process a rollover request.</p>
Unique Superannuation Identifier (USI)	<p>Identifies a super product within an APRA-regulated fund. The USI may be the APRA-regulated fund's</p>

ABN with 3 additional digits, or the fund's current super product identification number (SPIN).

SMSFs don't have a USI – the Australian business number (ABN) acts as the fund identifier.

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