



Member account transaction service

Detailed information about the SuperStream member account transaction service.

Member Account Transaction Service terms and conditions



This page provides users with the terms and conditions relating to the Member Account Transaction Service (MATS).

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What a Member Account Transaction Service is

The Member Account Transaction Service (MATS) is an Australian Taxation Office (ATO) service that is comprised of two interactions:

- SPRMBRACCTX.0001.2018.Submit – for superannuation providers in relation to complying superannuation plans (other than self-managed superannuation funds (SMSFs)) and certain life insurance companies to notify the ATO of an individual's superannuation account transactions.
- SPRMBRACCTX.0001.2018.Cancel – for superannuation providers in relation to complying superannuation plans (other than SMSFs) and certain life insurance companies to notify the ATO to cancel a transaction previously reported through the Submit interaction.

See also

- [MATS Business Implementation Guide \(BIG\)](#) 

Access to MATS



Users of the MATS are:

- superannuation providers and their intermediaries (including 'administrators') who lodge a MATS approved form for:
 - the giving of a statement to the Commissioner under section 390-5 of Schedule 1 to the *Taxation Administration Act 1953* (TAA 1953) in relation to an individual's superannuation account transactions
 - the reporting, under section 390-115 of Schedule to the TAA 1953, of material changes to, or omissions in, information given to the ATO in a statement under section 390-5 of Schedule to the TAA 1953.
- life insurance companies and their intermediaries (including 'administrators') who lodge a MATS approved form for the giving of a statement under section 390-20 of Schedule 1 to the TAA 1953 in relation to an individual's superannuation account transactions.

Use of the MATS does not extend to SMSFs.

You must hold a machine credential if you are lodging via software. Or, if you have a Digital ID such as myID, you can lodge via Online services for business. In both cases, you need to have permission to access MATS; this is granted in Access Manager. The terms and conditions that apply to the use of machine credentials and Digital ID continue to apply.

See also

- **Access Manager** – more information on assigning permission to access the MATS
- **Accessing online services with Digital ID and RAM**
- [Machine credentials](#) 
- [Online services for business](#) 


Terms and conditions and use of the MATS

By using the MATS, users acknowledge they are accepting the following terms and conditions of use. These terms and conditions and your use of the MATS are governed by the laws in force in the Australian Capital Territory, Australia.

Computer system, software and data compatibility and risks

Users are responsible to take appropriate and adequate precautions to ensure that the information provided and obtained from this service is free of viruses or other contamination that may interfere with or damage their computer system, software or data. This includes the responsibility to ensure that unauthorised persons do not have access to that data, and that other security measures are in place.

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.

Refer to the [Operational Framework for Digital Service Providers \(PDF, 667KB\)](#)  for details regarding the protection of digital taxation or superannuation related information.

Non availability, interruptions and faults using the service

While the ATO will make reasonable efforts to ensure that the service is available, the ATO makes no guarantees to neither provide continuously available access to the service nor provide access which is uninterrupted or fault free.

See also

- System maintenance

No warranties by the ATO

While the ATO has taken all reasonable care to ensure information provided to users is accurate, subsequent changes in circumstances may occur at any time and may impact on 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.

We may alter these terms and conditions at any time. If we do so, notification of the change will be issued prior to its implementation.

Indemnity and limited liability

Users will be responsible for (and users agree to indemnify the ATO against) any loss or damage to any person arising from any one of the following:

- any breach by users of these terms and conditions
- any wilful, negligent or unlawful act or omission by users in relation to, or in the course of using the MATS.

Users agree that the ATO will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages (including for loss of profits, goodwill, information, data or other intangible losses) resulting from:

- the use or inability to use the MATS
- unauthorised access or alterations of your transmissions to or from the MATS
- activities resulting from the loss or misuse of your online credential
- statements or conduct of any third party
- any other matter relating to the MATS.

Breach of these terms and conditions

The MATS must only be used by superannuation providers and life insurance companies, and their intermediaries (including administrators), for the purposes for which it is designed.

If a Digital ID such as myID user or the holder of a machine credential accesses or uses the MATS for purposes other than in accordance with these terms and conditions, the ATO (in addition to any other rights) may:

- revoke the machine credential or revoke access to MATS
- report the matter to the entity or entities who authorised the access.
- refer the matter to other regulatory authorities.

Compliance reviews

Users of the service understand that the Commissioner will conduct regular reviews of their compliance with these terms and conditions. If compliance review indicates that the user has not complied with the terms and conditions or misused the service in any way, the Commissioner can:

- terminate a user's access to the service
- impose penalties or take prosecution action
- refer the matter to their regulator.

As part of our fraud prevention measures, the ATO may impose limits on the use of the MATS by a user at any point in time or during a single day.

Definitions for the purpose of this document

Administrator	An entity appointed in Access Manager by a superannuation entity for the purpose of using the MATS on their behalf.
Approved form	The form in which information must be provided to the ATO to satisfy an entity's reporting obligations to the ATO.

Intermediary	An intermediary is authorised by the provider to report on their behalf. An intermediary may be a superannuation administrator, or any other properly authorised legal entity. The intermediary lodges the report with the ATO.
Individual	<p>For the purposes of this document, an individual refers to:</p> <ul style="list-style-type: none"> • a member of a superannuation fund • a depositor with an Approved deposit fund (ADF) • holders of certain life insurance policies • holders of a Retirement savings account (RSA).
Life insurance company	For the purposes of this document and the MATS, a life insurance company refers to a life insurance company required to report under section 390-20 of Schedule 1 to the TAA 1953 that is not a superannuation provider.
Machine credentials	Allows you to transact with government online services through Standard Business Reporting (SBR)-enabled software. If you use desktop or locally hosted SBR-software, you will need to create a machine credential through Relationship Authorisation Manager.
myID	An app you download to your smart device that lets you prove who you are when logging into government online services. myID is the Australian Government's Digital ID provider.
Relationship Authorisation Manager (RAM)	An authorisation service that allows you to act on behalf of a business online when linked with your Digital ID,

	such as myID. You'll use your Digital ID to log into RAM.
Superannuation provider	<p>A 'superannuation provider' in relation to a 'superannuation plan' refers to:</p> <ul style="list-style-type: none"> • for a superannuation fund – the trustee of the fund • for an approved deposit fund (ADF) – the trustee of the fund • for an RSA – the RSA provider <p>For the purposes of this document, and the MATS, a 'superannuation provider' does not include the trustee of an SMSF.</p> <p>A superannuation provider includes a life insurance company that is an RSA provider.</p>

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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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