



ATO online services simulator

Use the simulator to interact with scenarios to learn about the functions and features of myTax and ATO online services.

Last updated 26 March 2026

Go to the tool

[Access the ATO online services simulator](#)

The ATO online simulator is for **educational purposes only**.

What you can do with this tool

The simulator allows you to interact with different client scenarios to get a feel for the functions and features of myTax and ATO online services.

The simulator doesn't interact with any of our processing systems. You **can't** use it to prepare and lodge your tax return, make payments or update any other details with us.

The simulator contains [8 client scenarios](#), each with different attributes and mock data.

When you select a client scenario you can access the functions and services relevant to that scenario.

Using the simulator, you can interact with different functions, features and services, including:

- income tax products

- activity statements
- PAYG instalments
- payment options
- accounts and registrations
- superannuation services
- employment-related services, and other details.

Our simulator uses mock client data and doesn't interact with our processing systems, so there are some [limitations](#).

We incorporate new functions and services into our Online services for individuals and sole traders throughout the year.

The mock data we use in the simulator client scenarios displays as it would on **1 August 2025** and may **not** have the new functions and services that we include during the year. For example, super payments reflect as they would on 1 August, even though data from the funds is typically reported in October.

The information we pre-fill in the myTax scenarios is consistent with information that would [pre-fill in your online tax return](#).

New functions, features or services


In the July 2025 release there are updates to all functions and forms including myTax, to include legislative changes and updates to rates and thresholds for Tax Time 2025.

An online form is now available as a new way to lodge objections.

Limitations

The following functions are limited and may not reflect the correct or chosen outcomes because the simulator doesn't interact with our processing systems and uses mock data.

- **Personal details** (including addresses and bank accounts) that are changed, or actions taken on a screen, will not always be displayed on other screens – for example, if you make a payment, it will not be reflected on the client account.

- **Tax return estimate calculation** – HELP debt or PAYG instalments may not be taken into account for the calculation. The outcome for myTax2014 will display the same regardless of the client data entered.
- **New employment** – on the first screen you can enter any valid ABN to proceed. On the subsequent screens the employer details are mocked up and will not reflect the ABN entered. Regardless of the type of employment selected, full-time employment will display.
- **First home super saver** – the figures for the determination and release amounts are mocked up. They may not be accurate and will not reflect any information you add as you progress through the simulator. All other information is current for 1 August 2025.
- **YourSuper comparison** – the Compare super products function will not work within the simulator because it requires system interaction. To compare super products, see [YourSuper comparison tool](#) .
- **Payment screens** – you **can't** use the simulator to make a payment to us, login to your ATO online account to use the payment function. The payment method and instalments schedule for payment plans can be updated, but a summary will not be displayed on screen.

Client scenarios

Choose from the following for more detail about the information included in the scenarios:

1. [Lodge myTax with no pre-fill data, transfer super](#)
2. [Under 18 years – lodge myTax](#)
3. [Retiree over 60 – lodge myTax, super income stream](#)
4. [Complex myTax, BAS including PAYGW, TPAR, STR, manage super](#)
5. [Working holiday maker – lodge myTax, new employment](#)
6. [Non-resident with a HELP debt – report worldwide income](#)
7. [View/amend myTax lodged returns, HELP debt, super](#)
8. [Lodge myTax, view agent lodged returns, super ENCC election](#)

1. Lodge myTax with no pre-fill data, transfer super

This scenario represents someone who has disengaged from the tax and super systems which is why there are limited details in the respective screens and no regular super contributions.

You can use this scenario to:

- prepare tax returns for the 2013–14 to 2024–25 years:
 - the tax returns don't contain any pre-filled third-party information, such as salary and wages or bank interest
 - you can enter any data you want and receive an estimated assessment for a person aged 18–59 years (for scenarios outside these ages, see [under 18 years old](#) or [over 60 years old](#))
 - eligibility rules apply to the 2013–14 and 2014–15 years because some fields in the tax return were not included in myTax – find out more about [online lodgment availability for prior year returns](#)
- prepare an online refund of franking credits claim (for the years 2014–15 to present), if eligible to do so
- complete a non-lodgment advice for the years they are not required to lodge a tax return
- view and consolidate multiple superannuation accounts, and find out whether they are eligible to withdraw some or all the ATO-held super – accounts include:
 - 2 types of ATO-held super – tax-free superannuation holding account (SHA) special account, and unclaimed superannuation money (USM)
 - 2 accounts held with super funds
- create a new employment record (online tax file number (TFN) declaration) and nominate or change super funds.

2. Under 18 years – lodge myTax

This scenario represents a person under 18 years old who has worked part-time during the 2023–24 year, receiving a small amount of income and superannuation.

You can use this scenario to:

- prepare tax returns for the 2023–24 and 2024–25 years and receive an estimate assessment tailored to a person under 18 years old:

- the 2024–25 tax return doesn't contain any third-party pre-fill information except private health insurance policy details
- the 2023–24 tax return contains some third-party pre-fill information you can view, add to, edit or delete, including an income statement and private health insurance policy details
- prepare an online refund of franking credits claim, if eligible to do so
- complete a non-lodgment advice for the years they are not required to lodge a tax return
- view a superannuation account that includes employer contributions
- create a new employment record (online TFN declaration) and nominate or change super funds.

3. Retiree over 60 – lodge myTax, super income stream

This scenario represents a person who recently started receiving a superannuation income stream. They also receive a Centrelink benefit and income from some investments.

You can use this scenario to:

- prepare a tax return for the 2024–25 year – tailored to a person over 60 years old
 - the tax return contains third-party pre-fill information including a super income stream payment summary so you can:
 - leave the details as they are or change them, and
 - use the Defined benefit income cap tool to work out the tax offset
 - you can enter any additional information you want and receive an estimated assessment tailored for a person over 60 years old
- view and amend lodged tax returns:
 - to do this select **Manage tax returns** on the homepage, or from the top menu, select **Tax** then **Lodgments, Income tax**, then the **History** tab
 - there are [time limits for amending tax assessments](#) – for individuals this is generally 2 years

- the 2017–18 to 2023–24 tax returns were lodged using myTax and include the detailed information from the lodgment
- the 2014–15 and 2015–16 returns were lodged by a tax agent – tax agent lodged returns include the label alpha-numeric references, like the paper tax return, these years don't include the more detailed information available in myTax lodged returns
- view superannuation accounts
- is in receipt of a super income stream (defined benefit income pension) as evidenced in the [transfer balance cap](#).

4. Complex myTax, BAS including PAYGW, TPAR, STR, manage super

This scenario represents a person who earns money from a job, their own business, and investments. This year they are focussing on their business and have taken on an employee.

You can use this scenario to:

- prepare a tax return for the 2024–25 income year – there is extensive pre-fill information you can view, add to, edit, or delete, including:
 - taxable payments and grants they have received
 - interest and managed fund income
 - details of a rental property, including assets in the Depreciation and capital allowances tool
 - a labour-hire income statement
 - business transactions
 - capital gains from the disposal of shares and a capital loss carried forward from the previous year
 - deduction for a personal super contribution
- view and amend lodged prior year tax returns:
 - to do this select **Manage tax returns** on the homepage, or from the top menu, select **Tax** then **Lodgments, Income tax**, then the **History** tab

- there are [time limits for amending tax assessments](#) – for individuals including sole traders, this is generally 2 years – you can therefore amend the 2022–23 and 2023–24 tax returns, but only view the earlier years tax returns
- manage tax registrations – this client is registered for Goods and Services Tax (GST), Pay As You Go Withholding (PAYGW), and Pay As You Go Instalments (PAYGI):
 - you can update or add other registration types
 - prepare a Business Activity Statement (BAS)
 - view and amend any previously lodged activity statements
- submit an online [PAYG withholding variation application](#)
- prepare a Taxable payments annual report (TPAR) to report payments they have made, or submit a non-lodgment advice if they haven't made any payments
- request and view a Statement of tax record (STR) (required for Commonwealth Government procurements)
- view shares and units acquisition and disposal transactions – this information is also pre-filled in myTax
- view taxable payments, government grants and business transactions reported by third-party providers – this information is also pre-filled in myTax
- manage GST property credits
- manage multiple superannuation accounts, including:
 - view fund transactions and concessional contributions consisting of salary sacrifice and super guarantee payments made by former employers – information suggests an underpayment of super guarantee
 - view a prior year non-concessional election
 - view First home super saver scheme (FHSSS) information
 - view an excess concessional contribution
- access the Small Business Superannuation Clearing House (SBSCH) to pay employees' super

- view employment details and income statements lodged by employers using Single Touch Payroll (STP)
- manage their own STP reporting, now that they have an employee – this includes the option to request a deferral or exemption
- create a new employment record (online TFN declaration) and nominate or change super funds
- view associate details for positions they hold with linked entities, including their self-managed superannuation fund.

5. Working holiday maker – lodge myTax, new employment

This scenario represents a person who is a non-resident who worked temporarily in Australia during the year. They are aged between 18 and 35 years old and hold a Working Holiday visa (subclass 417) or a Work and Holiday visa (subclass 462). Working holiday makers are taxed differently to Australian residents.

You can use this scenario to:

- prepare a tax return for the 2024–25 income year:
 - the return contains a pre-filled employment income statement you can view, add to, edit and delete
 - access other screens and functions, including tax offsets for working holiday makers
- view a super account – the application for a Departing Australia superannuation payment (DASP) is not part of the simulator
- view employment details and an income statement lodged by an employer using Single Touch Payroll (STP)
- create a new employment record (online TFN declaration) and nominate or change super funds.

6. Non-resident with a HELP debt – report worldwide income

This scenario represents a person who was an Australian resident, who currently reside overseas. As a non-resident with a Higher Education Loan Program (HELP) debt they are required to report their world-wide

income and make repayments towards their HELP debt, depending on their income.

You can use this scenario to:

- prepare the 2024–25 tax return as a non-resident (if they still reside overseas) or as a resident (if they returned to Australia during the year) – to report worldwide income, you can choose to use the:
 - simple self-assessment method
 - comprehensive tax-based assessment method, or
 - overseas assessed method
- view or amend prior year tax returns, (the 2019–20 to 2023–24 tax returns were lodged as a non-resident – the Simple self-assessment method was used to report their worldwide income):
 - to do this select **Manage tax returns** on the homepage, or from the top menu, select **Tax** then **Lodgments, Income tax**, then the **History** tab
 - there are [time limits for amending tax assessments](#) – for individuals this is generally 2 years
- prepare tax returns for the 2014–15 and 2015–16 years:
 - neither of the returns contain pre-filled third-party information
 - eligibility rules apply to the 2014–15 year because some fields in the tax return were not included in myTax – find out more about [online lodgment availability for prior year returns](#)
- complete a non-lodgment advice for the years they are not required to lodge a tax return or report world-wide income
- prepare an online refund of franking credits claim, if eligible to do so
- view the 2016–17 and 2017–18 tax returns lodged using myTax while still an Australian resident
- view an active payment plan, with some payments already made – the overdue tax debt is the result of the HELP overseas levy calculated on their 2023–24 world-wide income
- view and manage their Higher Education Loan Program (HELP) account – find out more, see [Types of loans](#)
- view an overseas travel notification

- view a superannuation account
- create a new employment record (online TFN declaration) which is tailored to acknowledge the HELP account; and nominate or change super funds should they return to Australia.

7. View/amend myTax lodged returns, HELP debt, super

This scenario represents a person who has lodged tax returns using myTax. Labels and format will display in the same format as myTax and include the detailed information from the original return. The person will have to make repayments towards their HELP debt depending on their taxable income.

You can use this scenario to:

- view the lodged tax returns for 2015–16 to 2023–24
- amend the lodged tax returns for 2023–24 to 2024–25:
 - to do this select **Manage tax returns** on the homepage, or from the top menu, select **Tax** then **Lodgments, Income tax**, then the **History** tab
 - there are [time limits for amending tax assessments](#) – for individuals this is generally 2 years.
- lodge 2013–14 and 2014–15 tax returns – these returns contain some pre-filled third-party information (eligibility rules apply to these years because some fields in the tax return were not included in myTax – find out more about [online lodgment availability for prior year returns](#))
- submit an online [PAYG withholding variation application](#)
- manage superannuation accounts, including:
 - view fund transactions, which include concessional and non-concessional contributions consisting of super guarantee payments made by an employer, and personal contributions
 - transfer or withdraw ATO-held super
 - view First home super saver scheme (FHSSS) information
- view and manage their Higher Education Loan Program (HELP) and Australian Apprenticeship Support Loan (AASL) accounts – find out

more at [Types of loans](#)

- view employment details and income statements lodged by their employer using Single Touch Payroll (STP)
- create a new employment record (online TFN declaration) which is tailored to acknowledge the HELP and AASL accounts; and nominate or change super funds.

8. Lodge myTax, view agent lodged returns, super ENCC election

This scenario is typical of the information that would pre-fill by late July and has less complex affairs than [scenario 4](#), you can add information to make it as complex as you want. Some of the prior year tax returns have been lodged by a tax agent so the return displays in the same format as if it was lodged on paper, including the alphanumeric references. Regardless of how an original return is lodged, it can be amended online.

You can use this scenario to:


- prepare a tax return for the 2024–25 year, which includes some pre-filled information you can view, add to, edit or delete, including:
 - an income statement from an employer using Single Touch Payroll (STP)
 - interest income
 - information from myDeductions in the ATOapp
 - private health insurance details
- view and amend prior year tax returns:
 - to do this select **Manage tax returns** on the homepage, or from the top menu, select **Tax** then **Lodgments, Income tax**, then the **History** tab
 - there are [time limits for amending tax assessments](#) – for individuals this is generally 2 years – you can therefore amend the 2022–23 and 2023–24 tax returns, but only view the earlier years returns
- submit an online [PAYG withholding variation application](#)
- view summary of a lodged objection

- manage superannuation accounts, including:
 - view fund transactions, including concessional and non-concessional contributions consisting of super guarantee payments made by an employer including salary sacrifice, and a personal contribution
 - make an Excess non-concessional contributions (ENCC) election
 - consolidate super accounts and ATO-held super
- view employment details and income statements lodged by their employer using Single Touch Payroll (STP)
- create a new employment record (online TFN declaration) and nominate or change super funds.

Troubleshooting

To troubleshoot issues and errors, use [Help and support for online services – individuals](#).

What else can you do

Log in to ATO online services through [myGov](#)  to lodge your tax return or update your details.

Find out more about [using ATO online services](#) and how to [lodge your tax return online with myTax](#).

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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.

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