



Engage with your stakeholders during SFTs

You should engage with your members, employers and gateways during successor fund transfers (SFTs).

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Successor fund transfers can have a significant impact on members and their contributing employers. You should engage with your members, employers and gateways early for a smooth transition.

Unique superannuation identifier (USI) details should be updated 28 days before they become effective so gateways, clearing houses and payroll providers can adjust their systems to reflect the changed details. This ensures rollovers and contributions go to the correct destination.

At least 10 business days' notice should be provided when updating non critical details and for best practice, submit critical changes at least 28 days before they become effective. Critical updates include changes to bank accounts, end-point service addresses, or end-dating a USI (product or fund is merging or winding up).


You must provide an electronic service address for each USI, including both primary and secondary. If you use different gateway intermediary services for contributions and rollovers, we treat the contributions address as the primary service address and the rollover address as the secondary.

During an SFT:

- Consider the [SuperStream Data and Payment Standards](#)  requirements.
- Plan for availability of a fund Unique superannuation identifier (USI) through the SFT process.

- Any limited-service period should prioritise minimal impact to employers and members. Black-out periods around quarterly super guarantee dates have **adverse impacts** for employers.
- Notify members, employers, administrators, gateway operators, clearing houses and other service providers.
- Discuss any applicable limitations and have ongoing discussions including solutions such as catch and hold.
- Ensure all intermediaries have their access updated.

For further guidance refer to the **Successor and Intra-fund transfer reporting protocol**.

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