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QC 81863

SuperStream glossary of terms

A glossary of terms commonly associated with SuperStream.

Last updated 5 January 2026

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 credential through Relationship Authorisation Manager (RAM).</p>

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) 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).</p> <p>Note: This service will be closed from 1 July 2026. Only existing users of the SBSCH have access until 11:59 pm AEST on 30 June 2026. SBSCH users should switch to an alternative method</p>

	preferably by 1 July 2026 to pay their employees' super guarantee.
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	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.
Unique Superannuation Identifier (USI)	<p>Identifies a super product within an APRA-regulated fund. The USI may be the APRA-regulated fund's ABN with 3 additional digits, or the fund's current super product identification number (SPIN).</p> <p>SMSFs don't have a USI – the Australian business number (ABN) acts as the fund identifier.</p>

QC 43072

Contribution data for SuperStream

Data to be provided to a super fund when making contributions under the SuperStream standard on behalf of an employee.

Last updated 5 June 2014

This is a summary of the data to be provided to a super fund when making contributions under the SuperStream standard on behalf of an employee.

All items identified as mandatory must be provided to the super fund. Mandatory information that is not provided may lead to the super fund being unable to allocate the contribution to a fund member and may also lead to compliance action by the ATO.

The detailed specification of this data is set out in the **Contributions Message Implementation Guide** (Schedule 4a) of the Superannuation Data and Payment Standard (2012).

Summary of data provided to super funds using SuperStream

Employer details	Status	Comment
Organisation name	Mandatory	
Australian business number (ABN)	Mandatory	
Contact details <ul style="list-style-type: none">• full name of contact• email address• contact telephone number	Mandatory	

Employer identifier	Optional	May include if provided by super fund
Employer financial institution account details <ul style="list-style-type: none"> • BSB number • account number • account name 	Mandatory	

Employee details	Status	Comment
Tax file number (TFN) (*)	Mandatory	Mandatory if quoted by employee
TFN not provided indicator	Mandatory	Only required in no TFN provided
Employee name (*) <ul style="list-style-type: none"> • family name • given name/s 	Mandatory	
Sex (*)	Mandatory	Only required for member registration
Date of birth (*)	Mandatory	
Residential address details (*)	Mandatory	
Email address	Optional	
Contact phone number (*)	Mandatory	

Superannuation fund details member client identifier	Optional	May include if provided by super fund
Payroll number identifier	Optional	Only required in no TFN provided
Employment information <ul style="list-style-type: none"> • start date • end date 	Optional	

*mandatory requirement to provide this data as stated in Superannuation Industry Supervision Regulation (7.07A and/or 7.07E)

Superannuation contribution details	Status	Comment
Contribution pay period <ul style="list-style-type: none"> • start Date • end date 	Mandatory	
Employer contributions <ul style="list-style-type: none"> • superannuation guarantee amount • award or productivity amount • salary sacrificed amount • voluntary amount 	Mandatory/ Optional	At least one contribution type must be included.
Personal contributions amount	Optional	
Spouse contributions amount	Optional	

Child contributions amount	Optional	
Other third party contributions amount	Optional	

Superannuation fund details	Status	Comment
Australian business number (ABN)	Mandatory	
Unique superannuation identifier	Mandatory	Only required for APRA funds
Super fund financial institution account details <ul style="list-style-type: none"> • BSB number • account number • account name 	Mandatory	
Payment method	Mandatory	
Date of payment	Mandatory	
Payment amount	Mandatory	
Payment reference number	Mandatory	Except where BPAY reference number used
If payment is via BPAY: <ul style="list-style-type: none"> • Customer reference number • BPAY biller code 	Mandatory	

Additional Employee details	Status	Comment
Work details <ul style="list-style-type: none"> • Annual salary for benefits • Annual salary for contributions • Annual salary for insurance • Weekly hours worked • Occupation description 	Optional	Mainly used in defined benefit and corporate schemes
Insurance <ul style="list-style-type: none"> • Insurance opt-out indicator • Fund registration date • Benefit category • Employment status 	Optional	Mainly used in defined benefit and corporate schemes
Super fund membership <ul style="list-style-type: none"> • Contributions commencement date • Contributions cease date 	Optional	Mainly used in defined benefit and corporate schemes

QC 40574

SuperStream release authorities

Trustees of APRA-regulated super entities and SMSFs must action their release authority via SuperStream.

Last updated 22 October 2021

A release authority is sent to super funds to authorise the release of a member's superannuation.

Release authorities

SuperStream has been extended to allow certain release authorities to be issued to super funds electronically via the SuperStream rollover message.

This includes the following release authorities:

- Excess Concessional Contributions (ECC)
- Excess Non-Concessional Contributions (ENCC)
- Excess Non-Concessional Contributions Tax
- Division 293 due and payable
- Division 293 deferred debt
- First home super saver scheme.

Mandatory use of SuperStream

The Superannuation data and payment standards (standards) require trustees of both APRA-regulated super entities and self-managed superannuation funds (SMSFs) to comply with the standards.

This is in relation to a release authority issued on or after 31 March 2021 by the Commissioner of Taxation (the Commissioner) under Division 131 of Schedule 1 to the *Taxation Administration Act 1953* (TAA).

If you are a SMSF, refer to SuperStream rollovers and release authorities for SMSFs.

Exemption

A trustee can receive a release authority message outside of the standards.

For example, if the Commissioner issued a paper release authority by mail and the trustee is not able to use SuperStream to respond to that release authority. The trustee needs to action the release authority and return the release authority statement (RAS) to us via paper.

How to action the release authority in SuperStream

Once the super fund receives a release authority message in SuperStream they must take action to process that release authority within the required time frame.

Super funds must, within 10 business days from the date of the release authority:

- electronically pay us the lesser of
 - the amount stated in the release authority, or
 - the total amount of the super interest that could be paid at the time

- send us a RAS message via SuperStream advising
 - the amount that was released to us, and
 - for partial releases, whether any super benefits remain in the account.

Paying the release authority

All payments must be made to our SuperStream bank account.

- Our SuperStream bank account details can be found on the **Fund Validation Service (FVS)**. The FVS is accessed through the Standard Business Reporting (SBR) framework, either via FVS-enabled software, or through your digital service provider.

- The data and money must be linked by a unique payment reference number (PRN). If there is no unique identifier, we cannot match the payment to your reported RAS.

- The PRN in the data message and payment must be identical (case and space sensitive). If they are not identical, we cannot allocate

the payment.

- Our current SuperStream bank account details are:
 - Bank – Reserve Bank of Australia
 - BSB – 092-009
 - Account – 121781
 - Account name – Australian Taxation Office Official Administered Receipts SuperStream Account.

Members holding multiple accounts

Super fund trustees may choose to look to other accounts held by the member to pay the release authority where either the account nominated is closed or has an insufficient balance.

However, super funds must:

- respond to each release authority with a single RAS (and payment)
- adhere to the SuperStream message requirements and ensure the RAS is returned with the same data elements as the release authority.

Unable to action the release authority

If the trustees of SMSFs and APRA-regulated super entities cannot release any money, they must send us a release authority error response message with one of the following errors:

- member not found with supplied information, where the super fund does not have any record of the member identified in the release authority
- no longer a member of superannuation fund, where the super fund can identify the member, however they no longer have an open account
- release authority could not be processed due to rules within superfund, where the member has an open account, however the super fund is unable to release due to it being a defined benefit interest or non-commutable income stream

- the account for the provided member identifier has been closed, where the member has an open account, but the super fund is unable to release for any other reason (such as the account is recently opened with no balance, or subject to a court order).

How to manage responses received from SuperStream

Once we receive the RAS message from the super fund, we will provide a release authority statement outcome response (RASOR) to the super fund advising them the RAS was either successful or unsuccessful.

Where the fund receives a:

- RASOR – successful, we have processed the super fund RAS and no further action is required.
- RASOR – unsuccessful, we are unable to process the RAS because of either a validation issue in the message or unable to match to the member, account or product provided in the RAS message
 - super funds are required to correct the error and resubmit the RAS message to us
 - if the corrected message contains a different payment amount, the fund must send a new payment (using a new PRN) that matches the reported amount in the corrected message
 - if the corrected message contains the same payment amount but with a new PRN please advise us of the old PRN and new PRN via the **Super Enquiry Service**. This will enable us to locate and process the initial payment received
 - super funds will not have met their obligation to action the release authority within 10 business days until they have submitted a successful RAS
 - we will not automatically refund the payment as part of the RASOR process
 - APRA-regulated superannuation entities may request a refund by submitting a 'Member issue' request via the **Super Enquiry Service**

- SMSF trustees should direct enquiries to us via their authorised representative or calling **13 10 20**.

QC 67178

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