



Australian Government
Australian Taxation Office

Standard

Superannuation Data and Payment Standards 2012

I, **Michael D'Ascenzo, Commissioner of Taxation**, make this Standard under subsection 34K(3) of the *Superannuation Industry (Supervision) Act 1993*.

Signed by

Commissioner of Taxation

Dated: 24 December 2012

1 Name of Standard

This Standard is the *Superannuation Data and Payment Standards 2012*.

2 Commencement

This Standard commences on the day after its registration on the Federal Register of Legislative Instruments.

3 Application

This Standard determines the standards (superannuation data and payment standards¹) relating to superannuation data and payment matters² for the purposes of the *Superannuation Industry (Supervision) Act 1993*.

4 Who is covered by this Standard

The superannuation data and payment standards are applicable to³:

- (a) trustees of regulated superannuation entities other than trustees of self managed superannuation funds (APRA-regulated superannuation entities);
- (b) trustees of self managed superannuation funds (SMSFs) but only in relation to receiving contributions from employers that are not related parties of the SMSF; and
- (c) employers in their dealings with superannuation entities except for contributions made by an employer for an employee to an SMSF where the employer is a related party of the SMSF.

¹ Subsection 34K(3) of the *Superannuation Industry (Supervision) Act 1993*.

² As defined in subsections 34K(5) and (6) of the *Superannuation Industry (Supervision) Act 1993*.

³ See subsection 34K(3) of the *Superannuation Industry (Supervision) Act 1993* and Divisions 6.5 and 7.2 of the *Superannuation Industry (Supervision) Regulations 1994*.

5 The date from which the Standard applies to an entity

Subject to clause 6, this Standard applies to conduct by an entity as follows:

- (a) a trustee of an APRA-regulated superannuation entity, in relation to rollovers and transfers as the transferring fund or receiving fund, from 1 July 2013;
- (b) a trustee of an APRA-regulated superannuation entity, in relation to receiving contributions from employers, from 1 July 2014;
- (c) a trustee of an SMSF, in relation to receiving contributions from employers that are not related parties of the SMSF, from 1 July 2014;
- (d) a medium to large employer, in relation to contributions for an employee, other than contributions to an SMSF that is a related party of the employer, from 1 July 2014; and
- (e) a small employer, in relation to contributions for an employee, other than contributions to an SMSF that is a related party of the employer, from 1 July 2015.

6 The Standard does not apply to certain transactions

This Standard does not apply to an APRA-regulated superannuation entity in relation to a ***closed product***.

Closed product for the purposes of clause 6 means a product that does not receive any contributions or rollovers, whether from an existing member or any other person, but that may rollover or transfer a member's withdrawal benefit to another superannuation entity.

7 This Standard incorporates by reference documents or content on a website as existing from time to time

- (a) A reference to a document in a Schedule to this Standard is a reference to that document by that name published from time to time by the Commissioner of Taxation and available at www.ato.gov.au.
- (b) A reference to document or content on a website in a document referred to in paragraph 7(a) of this Standard, is a reference to that document or that content at that website address as it exists from time to time.
- (c) The superannuation data and payment standards include the documents referred to in paragraph 7(a) and the documents and content on websites referred to in paragraph 7(b) of this Standard.

8 Complying with the superannuation data and payment standards

- (a) A trustee of a superannuation entity deals with payments and information relating to a member of a superannuation entity, or a person for whose benefit a contribution to the superannuation entity is to be made, in a manner that complies with the superannuation data and payment standards if the specifications and requirements as set out in the document, or documents, relevant to the transaction, and as existing from time to time, are met.⁴
- (b) An employer deals with payments and information relating to an employee, for whose benefit a contribution to a superannuation entity is to be made, in a manner that complies with the superannuation data

⁴ See also paragraph 34M(1)(b) of the *Superannuation Industry (Supervision) Act 1993*.

and payment standards if the specifications and requirements as set out in the document, or documents, relevant to the transaction, and as existing from time to time, are met.⁵

- (c) The documents referred to in paragraphs 8(a) and 8(b) are those referred to in clause 7 of this Standard.
- (d) An entity complies with the superannuation data and payment standards during a transition-in period if the entity complies to the extent it is required to comply under the relevant transitional arrangements as set out in Schedule 1 to this Standard.

9 Terms used in this Standard

Unless otherwise defined in this clause, terms and phrases used in this Standard have the same meaning as the *Superannuation Industry (Supervision) Act 1993* or *Superannuation Industry (Supervision) Regulations 1994*, as applicable.

- (a) **contribution transition-in period**, has the meaning given in clause 4.1(a) of Schedule 1 to this Standard.
- (b) **medium to large employer**, has the meaning given by subitem 20(4), and determined at the time under subitem 20(2), of Part 4 of Schedule 1 to the *Superannuation Legislation Amendment (Stronger Super) Act 2012*.
- (c) **rollover transition-in period**, has the meaning given in clause 2.1 of Schedule 1 to this Standard.
- (d) **small employer**, has the meaning given by subitem 20(4), and determined at the time under subitem 20(3), of Part 4 of Schedule 1 to the *Superannuation Legislation Amendment (Stronger Super) Act 2012*.
- (e) **transition-in period**, means a period that is relevant to that entity as determined under section 2.2 or paragraph 4.1(a) of Schedule 1 to this Standard.

⁵ See also paragraph 34N(1)(b) of the *Superannuation Industry (Supervision) Act 1993*.

SCHEDULE 1 – TRANSITIONAL ARRANGEMENTS

1. PURPOSE

This Schedule explains the requirements that must be met during the transitional periods (the rollover transition-in period and the contribution transition-in period) to comply with the superannuation data and payment standards.

2. ROLLOVER TRANSITIONAL ARRANGEMENTS

2.1 Rollover transition-in period

For the purposes of this Schedule, the rollover transition-in period means the period from 1 July 2013 to 31 December 2013 inclusive.

2.2 Transition-in completion date

2.2.1 Determining the transition-in completion date for an entity

- (a) A trustee of an APRA-regulated superannuation entity must determine the transition-in completion date (as set out in column 3 of Table 1 at paragraph 2.2.1(f) of this Schedule) that applies to the entity.
- (b) The transition-in completion date for the entity is the date that corresponds to the rollover value range (as set out in column 2 of Table 1 at paragraph 2.2.1(f) of this Schedule) that the total rollover value for that entity falls within.
- (c) If an entity has an inward rollover amount and/or an outward rollover amount reported in the *Table 8: Fund level data 2011 in APRA's Superannuation Fund-level Profiles and Financial Performance*⁶ document (the Table 8 document) as issued on 29 February 2012 then:
 - (i) if there is both an inward rollover amount and an outward rollover amount, the sum of those amounts is the total rollover value for that entity; or
 - (ii) if there is only an inward rollover amount or an outward rollover amount, that amount is the total rollover value for that entity;
- (d) If an entity does not have either an inward rollover amount or an outward rollover amount reported in the Table 8 document then that entity has a total rollover value of zero.
- (e) Column 1 of Table 1 at paragraph 2.2.1(f) of this Schedule sets out the band number for an entity that corresponds to the rollover value range for that entity.
- (f) Table 1:

Band	Rollover Value Range	Transition-in Completion Date
Band 1	\$1,100,000,001 and above	6 September 2013
Band 2	\$380,000,001 - \$1,100,000,000	20 September 2013
Band 3	\$160,000,001 - \$380,000,000	4 October 2013
Band 4	\$40,000,001 - \$160,000,000	18 October 2013
Band 5	\$20,000,001 - \$40,000,000	8 November 2013
Band 6	\$5,000,001 - \$20,000,000	22 November 2013

⁶ This document is available at www.apra.gov.au.

Band	Rollover Value Range	Transition-in Completion Date
Band 7	\$1 - \$5,000,000	6 December 2013
Band 8	\$0 (or not reported)	20 December 2013

2.2.2 Alternative transition-in completion date

- (a) APRA may, by notice in writing to the trustee of an APRA-regulated superannuation entity, adjust the date in paragraph 2.2.1(f) to an alternative date (alternative transition-in completion date) that applies in place of the transition-in completion date.
- (b) An alternative transition-in completion date determined by APRA under paragraph 2.2.2(a) may apply to part or all of the operation of an APRA-regulated superannuation entity.
- (c) An entity that has an alternative transition-in completion date nonetheless falls within the band determined under clause 2.2.1.

2.3 Rollover transition-in arrangements

2.3.1 Temporary entry level profile rollover transaction messages

From 1 July 2013 up to, and including, the transition-in completion date or alternative transition-in completion date (as applicable), the trustee of an APRA-regulated superannuation entity must as a minimum:

- (a) operate the temporary entry level profile (see clause 3.1 of this Schedule) to receive rollover transaction messages; and
- (b) maintain operation of the temporary entry level profile to receive rollover transaction messages between the hours of 9am and 5pm, Monday to Friday, excepting public holidays in the receiving entity's state or territory (normal business hours).

2.3.2 Requirement to *receive* compliant rollover transaction messages

From 1 July 2013 a trustee of an APRA-regulated superannuation entity must maintain a capability to receive rollover transaction messages and associated electronic payments that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 3, 4(b), 5 and 6 to the Standard.

2.3.3 Requirement to *send* compliant rollover transaction messages

From the day immediately after the transition-in completion date or alternative transition-in completion date (as applicable), the trustee of an APRA-regulated superannuation entity must send rollover transaction messages and associated electronic payments that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 3, 4(b), 5 and 6 to the Standard.

2.3.4 Requirement to send and receive compliant rollover initiation messages – bands 1 to 3

If an APRA-regulated superannuation entity is within band 1, 2, or 3 as determined under clause 2.2.1, then from 5 October 2013 or, if the entity has an alternative transition-in completion date from the day immediately after that date, the trustee must:

- (a) maintain a capability to receive rollover initiation messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 4(b), 5 and 6 to this Standard; and
- (b) send rollover initiation messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 4(b), 5 and 6 to the Standard.

2.3.5 Temporary entry level profile rollover initiation messages

- (a) If an APRA-regulated superannuation entity is within band 4, 5, 6, 7 or 8 as determined under clause 2.2.1, then from 5 October 2013 up to, and including, the transition-in completion date or alternative transition-in completion date (as applicable), the trustee must as a minimum:
 - (i) operate the temporary entry level profile (see clause 3.1 of this Schedule) to receive rollover initiation messages; and
 - (ii) maintain operation of the temporary entry level profile to receive rollover initiation messages during normal business hours.
- (b) If an APRA-regulated superannuation entity is within band 1, 2, or 3 as determined under clause 2.2.1, and has an alternative transition-in completion date that is later than 5 October 2013, then from 5 October 2013 up to, and including, the alternative transition-in completion date the trustee must as a minimum:
 - (i) operate the temporary entry level profile (see clause 3.1 of this Schedule) to receive rollover initiation messages; and
 - (ii) maintain operation of the temporary entry level profile to receive rollover initiation messages during normal business hours.

2.3.6 Requirement to receive compliant rollover initiation messages – bands 4 to 8

If an APRA-regulated superannuation entity is within band 4, 5, 6, 7 or 8 as determined under clause 2.2.1, then from 5 October 2013 or, if the entity has an alternative transition-in completion date from the day immediately after that date, the trustee must maintain a capability to receive rollover initiation messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 4(b), 5 and 6 to the Standard.

2.3.7 Requirement to *send* compliant rollover initiation messages – bands 4 to 8

If an APRA-regulated superannuation entity is within band 4, 5, 6, 7 or 8 as determined under clause 2.2.1, then from the day immediately after the transition-in completion date or alternative transition-in completion date, the trustee must send rollover initiation messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 4(b), 5 and 6 to the Standard.

2.4 Other arrangements during the rollover transition-in period

Subject to the requirements specified in clause 2.3 of this Schedule, during the rollover transition-in period, or up to and including an entity's alternative transition-in completion date if this is later than 31 December 2013, trustees of APRA-regulated superannuation entities may continue to:

- (a) send rollover transaction messages and make rollover payments in a format that does not conform with the Standard provided all mandatory data elements set out in the documents referred to in Schedules 3 and 4(b) to the Standard are included; and
- (b) send rollover initiation messages in a format that does not conform with the Standard provided all mandatory data elements set out in the document referred to in Schedule 4(b) to the Standard are included.

3. TEMPORARY ENTRY LEVEL PROFILE

3.1 Temporary entry level profile defined

The temporary entry level profile is the profile as defined in section 2 of the document *Data and Payment Standards - Temporary Entry Level Profile and Default Agreement* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.

3.2 Use of the temporary entry level profile

The temporary entry level profile must not be used by the trustee of an APRA-regulated superannuation entity after 31 December 2013, or if applicable, the alternative transition in completion date as notified to the entity under clause 2.2.2(a).

4. CONTRIBUTION TRANSITIONAL ARRANGEMENTS

4.1 Contribution transition-in period

- (a) For the purposes of this Schedule, the contribution transition-in period means the period from 1 July 2014 to 30 June 2016 inclusive.
- (b) Alternate electronic file formats described in clause 4.2 must not be used by an employer⁷, a trustee of an APRA-regulated superannuation entity or a trustee of an SMSF⁸ after 30 June 2016.

4.2 Contribution transition-in arrangements – electronic file formats that do not conform with the standard

During the contribution transition-in period, contribution transaction messages as defined in the document referred to in Schedule 4(a) to the Standard may be submitted by an employer to a trustee of an APRA-regulated superannuation entity or a trustee of an SMSF⁹ in an electronic file format that does not conform with the Standard provided that the following conditions are met:

- (a) the employer and the trustee agree in writing that each party to the agreement will meet the requirements as set out in paragraphs (b)(i) to (b)(iv) of clause 4.2 during the contribution transition-in period or such shorter period as might be agreed to between the parties; and
- (b) in relation to the contribution transaction messages the following conditions are satisfied:
 - (i) terms and definitions used in the alternate format align with the relevant terms and definitions specified in the document referred to in Schedule 2 to the Standard;
 - (ii) associated payments conform with the methods specified in the document referred to in Schedule 3 to the Standard; and
 - (iii) alternative data mappings (if any) are documented to show how the alternative data elements map to the data elements in the document referred to in Schedule 4(a) to the Standard;
 - (iv) business rules and data requirements used in the alternate format align with the business rules and data requirements specified in the document referred to in Schedule 4(a) to the Standard.

4.3 Requirement to receive compliant contribution transaction messages

Notwithstanding clause 4.2, from 1 July 2014 a trustee of an APRA-regulated superannuation entity or a trustee of an SMSF¹⁰ must maintain a capability to receive from employers contribution transaction messages that comply with the relevant specifications and requirements contained in the document referred to in Schedule 4(a) to the Standard.

⁷ This is relevant to an employer unless the employer only makes contributions to an SMSF and the employer is a related party of that SMSF (see paragraph 4(c) of the Standard).

⁸ This is relevant only to a trustee of an SMSF that receives contributions from employers that are not related parties of the SMSF (see paragraph 4(b) of the Standard).

⁹ See footnote 8.

¹⁰ See footnote 8.

SCHEDULE 2 – TERMS AND DEFINITIONS

The terms and definitions that apply for the purpose of the documents referred to in Schedules 3, 4(a), 4(b), 5 and 6 are those terms and definitions as set out in the document *Data and Payment Standards - Superannuation Terms and Definitions* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.

SCHEDULE 3 – PAYMENT METHODS

The payment methods to be used are those payment methods as set out in the document *Data and Payment Standards - Payment Methods* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.

SCHEDULE 4(A) – CONTRIBUTION MESSAGE IMPLEMENTATION GUIDE

The contribution and registration message specifications are those set out in the document *Data and Payment Standards - Contributions Message Implementation Guide* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.

SCHEDULE 4(B) – ROLLOVER MESSAGE IMPLEMENTATION GUIDE

The rollover message specifications are those set out in the document *Data and Payment Standards - Rollover Message Implementation Guide* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.

SCHEDULE 5 – MESSAGE ORCHESTRATION AND PROFILES

The message orchestration and profiles are those set out in the document *Data and Payment Standards - Message Orchestration and Profiles* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.

SCHEDULE 6 – ERROR CODE MANAGEMENT

The error code management to be used is set out in the document *Data and Payment Standards - Error Code Management* as it exists from time to time and published by the Commissioner of Taxation and available at www.ato.gov.au.