



Australian Government
Australian Taxation Office

RSA Data and Payment Standards 2013

as amended

made under subsection 45B(3) of the *Retirement Savings Accounts Act 1997*.

This compilation was prepared on 25 November 2016 taking into account amendments up to *RSA Data and Payment Standards (Payments and Information from the Commissioner of Taxation) Amendment 2016* (F2016L01738).

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Prepared by Superannuation Business Line, Australian Taxation Office.

1 Name of Standard

This Standard is the *RSA Data and Payment Standards 2013*.

2 Commencement

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

3 Application

This Standard determines the standards¹ relating to data and payment matters relating to RSAs².

4 Who is covered by this Standard

This Standard is applicable to:

- (a) RSA providers; and
- (b) employers in their dealings with RSA providers.³

5 When the Standard applies

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

- (a) an RSA provider, in relation to rollovers and transfers as the transferring entity or receiving entity, on and after 1 July 2013;
- (b) an RSA provider, in relation to receiving contributions from employers, on and after 1 July 2014;
- (c) an RSA provider, in relation to receiving payments from, and returning amounts required to be repaid to, the Commissioner of Taxation on and after 14 November 2016;
- (d) a medium to large employer, in relation to contributions for an employee, on and after 1 July 2014; and
- (e) a small employer, in relation to contributions for an employee, on and after 1 July 2015.

6 The Standard does not apply to certain transactions

This Standard does not apply to an RSA provider 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 RSA holder or any other person, but that may rollover or transfer an RSA holder's withdrawal benefit to another RSA provider or a superannuation entity.

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

¹ That is, the data and payment standards relating to RSAs under subsection 45B(3) of the *Retirement Savings Accounts Act 1997*.

² As defined in subsections 45B(5) and (6) of the *Retirement Savings Accounts Act 1997*.

³ See subsection 45B(3) of the *Retirement Savings Accounts Act 1997* and Divisions 4.4A and 5.2 of the *Retirement Savings Accounts Regulations 1997*.

- (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 a 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) This Standard incorporates by reference 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 data and payment standards relating to RSAs

- (a) An RSA provider deals with payments and information relating to a holder of an RSA, or a person for whose benefit a contribution to the RSA is to be made, in a manner that complies with the data and payment standards relating to RSAs 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 an RSA is to be made, in a manner that complies with the data and payment standards relating to RSAs 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 data and payment standards relating to RSAs 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 *Retirement Savings Accounts Act 1997* or the Retirement Savings Accounts Regulations 1997, as applicable.

- (a) **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*.
- (b) **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*.
- (c) **transition-in period**, means a period that is relevant to an entity as determined under section 2.2 or paragraph 4.1(a) of Schedule 1 to this Standard.

⁴ See also paragraph 45D(1)(b) of the *Retirement Savings Accounts Act 1997*.

⁵ See also paragraph 45E(1)(b) of the *Retirement Savings Accounts Act 1997*.

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 data and payment standards relating to RSAs.

2. ROLLOVER TRANSITIONAL ARRANGEMENTS

2.1 Rollover transition-in period

For the purposes of this Schedule, the rollover transition-in period means the period between 1 July 2013 and 31 December 2013.

2.2 Transition-in completion date

2.2.1 General transition-in completion date for an entity

The transition-in completion date for an RSA provider is 20 December 2013, unless the RSA provider has an alternative transition-in completion date.

Note: the transition-in-period for an RSA provider is the period between 1 July 2013 and 20 December 2013 unless section 2.2.2 applies.

2.2.2 Alternative transition-in completion date

- (a) APRA may, by notice in writing to an RSA provider, adjust the date in clause 2.2.1 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 RSA provider.

Note: in this case the transition-in-period for an RSA provider (or part of an RSA provider's operation) is the period between 1 July 2013 and the alternative transition-in completion date.

2.3 Rollover transition-in arrangements

2.3.1 Temporary entry level profile rollover transaction messages

For the period between 1 July 2013 and the transition-in completion date or alternative transition-in completion date (as applicable), an RSA provider 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

On and after 1 July 2013 an RSA provider 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

On and after the day immediately after the transition-in completion date or alternative transition-in completion date (as applicable), an RSA provider 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 Temporary entry level profile rollover initiation messages

- (a) For the period between 5 October 2013 and the transition-in completion date or alternative transition-in completion date (as applicable), an RSA provider 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.

2.3.5 Requirement to *receive* compliant rollover initiation messages

On and after 5 October 2013 or, if an RSA provider has an alternative transition-in completion date on and after the day immediately after that date, an RSA provider 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.

2.3.6 Requirement to *send* compliant rollover initiation messages

On and after the day immediately after the transition-in completion date or alternative transition-in completion date (if applicable), an RSA provider 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 RSA provider's alternative transition-in completion date if this is later than 31 December 2013, RSA providers 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 an RSA provider after 31 December 2013, or if applicable, the alternative transition in completion date as notified to the RSA provider under paragraph 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 between 1 July 2014 and 30 June 2017.
- (b) Alternate electronic file formats described in paragraphs 4.2(b) and 4.2(c) must not be used by an employer or an RSA provider after 30 June 2017.

4.2 Contribution transition-in arrangements – circumstances where electronic file formats that do not conform to the Standard can be used

Medium to large employer

- (a) For the period 1 July 2014 until 2 November 2014, a medium to large employer may send the information required by regulation 5.07 in the *Retirement Savings Accounts Regulations 1997* to an RSA provider in an electronic file format that does not conform with the Standard provided that:
 - (i) the information is sent in a format the RSA provider has advised the employer it can accept, and
 - (ii) any payment associated with that information is made using an electronic payment method that the RSA provider has advised the employer it can accept.
- (b) On and after 3 November 2014 and until 30 June 2017, contributions transaction messages dealt with by the document referred to in Schedule 4(a)

may be sent by a medium to large employer to an RSA provider in an electronic file format that does not conform with the Standard, provided that they agree in writing that the following conditions are satisfied:

- (i) the terms and definitions used in the alternate file format align with the relevant terms and definitions specified in the document referred to in Schedule 2;
- (ii) any payment associated with the contributions message conform with a method specified in the document referred to in Schedule 3; and
- (iii) alternative data elements and business rules (if any) are documented to show how the 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).

Small employer

- (c) On and after 1 July 2015 and until 30 June 2017, contributions transaction messages dealt with by the document referred to in Schedule 4(a) may be sent by a small employer to an RSA provider in an electronic file format that does not conform with the Standard, provided that they agree in writing that the following conditions are satisfied:
 - (i) the terms and definitions used in the alternate file format align with the relevant terms and definitions specified in the document referred to in Schedule 2;
 - (ii) any payment associated with the contributions message conforms with a method specified in the document referred to in Schedule 3; and
 - (iii) alternative data elements and business rules (if any) are documented to show how the 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).
- (d) For the purposes of paragraphs 4.2(b) and 4.2(c), *in writing* includes any form of electronic communication.

4.3 Requirement to receive compliant contributions transaction messages

- (a) Subject to clause 4.4, on and after 3 November 2014 or a particular date (the **alternative date**) as specified under subparagraph 4.3(b)(ii), an RSA provider must maintain a capability to receive from employers, contributions transaction messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedule 4(a), Schedule 5 and Schedule 6 as they exist from time to time.
- (b) An RSA provider has an alternative date if:
 - (i) the RSA provider has provided an implementation plan to the Commissioner of Taxation on or before 30 September 2014; and
 - (ii) the implementation plan contains a statement that the RSA provider is able to meet the requirements of paragraph 4.3(a) on and after a particular date which is not later than 1 July 2015.
- (c) If an RSA provider has an alternative date, an employer that is sending contributions transaction messages to that RSA provider can use a transitional arrangement in accordance with paragraph 4.2(a) until that alternative date.

4.4 Error and outcome response messages

For the period 1 July 2014 until 1 February 2015, an RSA provider, or a medium to large employer is not required to send or receive a member registration outcome response or a contribution transaction error response message as specified in the documents referred to in Schedule 4(a) and Schedule 6 as they exist from time to time.

4.5 Contribution induction process

- (a) An employer, or an RSA provider together with an employer, may nominate to the Commissioner to participate in a **contribution induction process** during a **contribution induction period** if:
 - (i) third party certification of an information technology (IT) solution to be applied during a **group induction period** has been completed before the group induction period commences, and
 - (ii) there is agreement to complete cross-certification of the IT solution used during the group induction period no later than four weeks after the end of the group induction period.
- (b) The Commissioner will advise an entity if its nomination to participate in the contribution induction process has been accepted.
- (c) If an entity's nomination is accepted, the Commissioner will advise the entity of the group (**induction group**) the entity will participate in and the group induction period for that induction group.
- (d) If an entity takes part in a contribution induction process, that entity may send or receive contributions transaction messages, and payments associated with those contributions transaction messages, in the manner advised by the Commissioner until the end of their group induction period.
- (e) If an entity takes part in a contribution induction process the entity must comply with the specifications and requirements in the document referred to in Schedule 4(a) after the induction completion date for their group induction period unless clause 4.2 of Schedule 1 applies to the entity after that date.
- (f) For the purposes of this clause:

contribution induction period means:

- (a) for medium to large employers, the period between 1 July 2014 and 30 June 2015, and
- (b) for small employers, the period between 1 July 2015 and 30 June 2016.

contribution induction process means a process identified as such and established by the Commissioner of Taxation.

group induction period means a period determined by the Commissioner as starting on a particular day (the induction commencement date) and ending on a particular day (the induction completion date), or that period as subsequently varied by the Commissioner for a particular induction group.

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) – CONTRIBUTIONS 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.

Notes to the RSA Data and Payment Standards 2013

End Note 1 – Table of Instruments

The RSA Data and Payment Standards 2013 (in force under subsection 45B(3) of the Retirement Savings Accounts Act 1997) as shown in this compilation is amended as indicated in the Tables below.

Title	Date of FRLI registration	Date of commencement	Application, saving and transitional provisions
<i>RSA Data and Payment Standards 2013</i>	31 May 2013 (see F2013L00881)	1 June 2013	Clause 3
<i>RSA Data and Payment Standards (Contribution Transitional Arrangements) Amendment 2014</i>	30 June 2014 (see F2014L00889)	1 July 2014	Clause 3
<i>RSA Data and Payment Standards (Payments and Information from the Commissioner of Taxation) Amendment 2016</i>	11 November 2016 (see F2016L01738)	12 November 2016	Clause 5

End Note 2 - Table of Amendments

This endnote sets out the amendment history of the RSA Data and Payment Standards 2013.

ad. = added or inserted *am.* = amended *rep.* = repealed *rs.* = repealed and substitute

Provision affected	How affected
<i>Clause 5</i>	am. F2016L01738
Schedule 1	
<i>Section 4</i>	rs. F2014L00889