

SuperStream Rollovers v3

Implementation and onboarding information

The following information has been provided to assist APRA-regulated funds, digital service providers (DSPs), self-managed superannuation funds (SMSF) and Electronic Service Address (ESA) providers in the transition to or implementation of SuperStream Rollover v3. This resource will be regularly updated with the latest information before and during the transition period.

*Asterisk questions are new since previous version

BOLD questions have been updated since previous version

<i>Number</i>	<i>Topic</i>	<i>Question</i>	<i>Answer</i>
1	FVS	Will the ATO be on the Fund validation service (FVS) for RV3?	The ATO's Unique Superannuation Identifier (USI) 51824753556001 will be maintained and updated to GROL3.0-X to align to the first fund onboarding to RV3
2	PRN	Can you re-use a payer defined Payment Reference Number (PRN)?	Our expectation is that funds use a payer defined PRN that is unique for the sender within a 12-month period. The ATO payment PRN is a unique number that will never be duplicated.
3	RAS payment	Can you please confirm we are to configure all Release Authority Statement (RAS) payments once we transition to SuperStream Rollovers v3 to the Future State financial institution details being; BSB – 092-009 Account Number - 121781 ATO SuperStream Receipts Account	Yes - Funds must use the SuperStream bank account, taken from FVS for SuperStream RASs only. Any RASs sent via paper must use existing processes.
4	FVS	Are we required to update the FVS to GROL3.0-X once we transition to Release Authority (RA) into the data standard per fund, similar to what we utilise for ATO/Fund Unclaimed Superannuation Money (USM) Rollovers?	Yes, once funds are ready to receive RAs via SuperStream (and send Release Authority Statements likewise), they can update that USI's certification to GROL3.0-X. For guidance around commencing GROL3.0-X transactions prior to completing B2B testing refer to number 53 below.

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Number	Topic	Question	Answer
5	Death Benefit Rollover	<p>What are the new codes and the business description applicable for the new death benefit fields below?</p> <ul style="list-style-type: none"> ❖ SuperannuationRollover.DeathBenefitType.Code ❖ SuperannuationRollover.DeathBenefitTax.Code 	<p>The values are as follows:</p> <ol style="list-style-type: none"> 1. DeathBenefitType.Code: values 'A' for adult 'C' for Child 2. DeathBenefitTax.Code: Values: 'P' and 'Q'. <p>Refer to Sect:3.5.10 of the Rollover v3 User Guide for more information</p> <p>If you would like to view the Rolloversv3 taxonomy where these images are sourced:</p> <ul style="list-style-type: none"> • Visit https://www.taxonomy-collaboration.sbr.gov.au/yeti/resources/yeti-gwt/Yeti.jsp
6	FVS	<p>Will Release Authorities be covered under GROL3.0-X certification, and SMSF Rollovers & Death Benefit Rollovers covered under ROLL3.0-X?</p>	<p>Rollovers v3 and Release Authorities will be covered under GROL3.0-X, and all B2B interactions will be covered under ROLL3.0-X.</p> <p>The ATO will check if a fund has the GROL3.0-X certification before it will send a Release Authority out using SuperStream, otherwise it will default to a paper release authority. A fund could technically be ROLL3.0-X certified but not GROL3.0-X certified (or vice versa) during the transition period.</p> <p>Expectation is that all funds will be certified for both ROLL3.0-X and GROL3.0-X by the end date of the transition period.</p> <p>For guidance around commencing GROL3.0-X transactions prior to completing B2B testing refer to number 53 below.</p>
7	USM	<p>Has the ATO added a new code on Rollover v3 to allow funds to send money voluntarily to the ATO.</p>	<p>The additional USM code V has been reserved for this purpose and to allow some future proofing.</p>
8	SMSF verification	<p>When will the SMSF Member Verification Service (MVS) portal cease?</p>	<p>The existing online MVS function will remain available to funds until COB 24 September 2021. From late July Online services for business log in page will contain a link to take funds to the existing service. Further information is available on ato.gov.au under Changes to the member verification service.</p>

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Number	Topic	Question	Answer
9	SVS	How quickly can industry expect a response from the SVS?	Funds should expect to receive a response within a few seconds of calling the service.
10	SMSF Refund	If an APRA fund needs to refund a Rollover Transaction Request (RTR) to a SMSF using the out of band process, does the APRA fund still need to process a Rollover Transaction Outcome Response (RTOR) and use SVS?	<p>The RTOR is not mandatory for this scenario but you can choose to use the RTOR where you can source the information required for a rejection.</p> <p>You may choose to use the SVS at this point as well, however, as you are rejecting/refunding this is not mandatory.</p> <p>If funds choose to use the SVS, note that a message will be sent to the member each time the SVS is called.</p>
11	RAS	Are funds required to report the 'Mandatory' SuperStream RAS Tax Component elements when reported to the ATO by funds in Rollover v3?	We can confirm as these fields are mandatory within the message implementation guide (MIG), they must be populated. As the ATO will not utilise this information, the fields may either contain actual values or zero filled.
12	FVS	How will versioning be managed during the transition window when some funds are on Rollover v2 and some funds are on Rollover v3?	<p>Both Rollover v2 and Rollover v3 supported during the transition period (see ATO Rollover Version 3 Cutover Scenarios). APRA funds are expected to maintain their certification values in the FVS (USI registration).</p> <p>An SMSF certification value will be returned in the SVS response and we will provide procedures to SMSF Gateways/DSPs that can be followed during the transition period.</p>

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Number	Topic	Question	Answer
13	FVS	Will all funds be required to update their FVS certifications to Rollover v3 at the compliance date?	<p>Following the end of the transition period, industry (both funds and ATO) will commence decommissioning Rollover v2 functionality. Once decommissioned, any entity not certified for Rollover v3 will be unable to interact through SuperStream. Amongst other interactions, this will necessarily prevent a non-Rollover v3 fund from rolling monies in/out and complying with their unclaimed super money obligations. It is the expectation that all funds required to interact in SuperStream will be Rollover v3 certified by the end of the transition period – 30 September 2021.</p> <p>Funds are reminded that they are required to update their USI certifications on the FVS at least 10 business days prior to commencing Rv3 transactions in production as per SIS Reg 3B.03.</p> <p>Where a fund has updated the FVS prior to completing their testing and later determines at any stage that the effective date of their update is no longer applicable, they will need to follow their current practices regarding making any changes.</p> <p>While our preferred approach is that funds provide all of the required evidence that testing is finalised prior to making an update to the FVS, this is a risk based decision for each fund. For example, after 3 days of testing the fund may only have minor tests remaining with a low risk of failure and may decide to update FVS at that point in time.</p> <p>It is up to each fund to ascertain the most appropriate approach to ensure they are compliant with the law.</p> <p>For further information and guidance on the FVS please refer to the guidance available on the ATO's website www.ato.gov.au</p> <ul style="list-style-type: none"> • Fund Validation Service user guide. • Fund Validation Service • Using Access Manager
14	SVS	Is the fund required to call the SVS before sending an Initiate Rollover Request (IRR)?	<p>The purpose of the SVS is to allow transferring funds to meet their obligations under 6.33E of the <i>Superannuation Industry (Supervisory) Regulations 1994</i> (SIS Regulations). As such there is no obligation for a receiving fund to call this service prior to issuing an IRR.</p> <p>The terms and conditions however do permit such use, though noting:</p> <ul style="list-style-type: none"> • the SMSF FIA details would be required for any such call (as these are mandatory fields) • this would trigger an alert to issue to the individual.

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Number	Topic	Question	Answer
15	Death Benefit Rollover	Are death benefits rollovers included in RV3?	Yes. Death Benefit Rollovers (DBR) paid to an adult recipient will be undertaken within the Standard without the need for a Death Benefit Rollover statement. DBRs to a child recipient will be managed through the Standard but also require a Death Benefit Rollover Statement to be sent to the receiving fund.
16	Death Benefit Rollover	<ol style="list-style-type: none"> 1. Is it a legislated requirement to validate the TFN of the deceased beneficiary before rolling over? 2. If a fund can undertake a TFN validation on the deceased beneficiary, does this contravene the validation service's Terms and Conditions? 	<p>Regulations 6.33 to 6.38 of the SIS Regulations outline the obligation trustees must undertake when their member makes a written request to rollover or transfer their super benefits. These obligations include (among other things) the requirement for the transferring fund trustees validate the TFN.</p> <p>SIS Regulation 6.21(2A) and (2B) deal with cashing benefits after the member's death, this is not considered a rollover at the member's request under regulation 6.33. Consequently, it is not a legislated requirement to validate the TFN of the deceased beneficiary in this instance.</p> <p>You have the discretion to use the applicable validation service (SuperTICK or SMSFmemberTICK) for any beneficiary of your fund or a person who has an interest in the fund. Therefore, you will not contravene services Terms and Conditions if you choose to validate the beneficiary TFN in this circumstance.</p> <p>Please note, the rules governing the payment of benefits under the SIS Regulations are 'prescribed operating standards' under the <i>Superannuation Industry (Supervision) Act 1993</i> (SISA). As such it is the trustee of the fund that needs to be satisfied all requirements are met before cashing a member's benefits.</p>
17	Non-complying fund	Are non-complying funds required to use RV3 to rollover money to a fund	Non-complying funds are excluded from the Standard and are required to continue to report using the paper Rollover Benefits Statement only

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Number	Topic	Question	Answer
18	SVS	<p>What certification value will be returned in the SVS response where the ESA provider is not RV3 ready?</p> <p>Will we breach our legislative obligations if we proceed with the rollover via paper?</p>	<p>The SVS response will always contain the certification value of the ESA gateway provider (where we are able to identify the provider). Values to be returned are:</p> <ul style="list-style-type: none"> • ROLL3.0X GROL3.0X • ROLL3.0X • GROL3.0X • Nil <p>Where the provider's certification contains 'ROLL3.0X', funds can proceed with the rollover via the SuperStream channel.</p> <p>Where the provider's certification does not contain 'ROLL3.0X' (that is, only 'GROL3.0X' or 'Nil'):</p> <ul style="list-style-type: none"> • during the transition period and prior to 1 October 2021 funds are able to proceed with the rollover using their existing manual/paper process • from 1 October 2021, funds will be unable to proceed with the rollover and should advise the member they are unable to complete the rollover because the ESA is not SuperStream ready.
19	SVS	<p>In circumstances where a trustee is unable to immediately process the rollover, how long is an SVS call 'valid'.</p>	<p>ATO expectation is that funds will call the SVS as close as possible to affecting a rollover, and generally will do this only once for each event.</p> <p>Where a fund has successfully verified the SMSF/member details, the legal obligation under 6.33E of the SIS Regulations has been discharged, and there remains no <i>legal</i> imperative to use the service again.</p> <p>Trustees may call the SVS again, where they believe it is reasonable and appropriate to do so. (Noting this would result in another alert to the individual.)</p>

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Number	Topic	Question	Answer
20	RASOR	What is the applicable timeframe to correct the Release Authority Statement (RAS) message when the fund has received an error from the ATO via the RASOR message?	<p>Where the RAS message is rejected by the ATO (via the RASOR message) the message (and therefore the RAS) has not been received - the fund has not met its obligation under section 131-50 of the <i>Taxation Administration Act 1953</i> (TAA).</p> <p>Funds have 10 business days to provide the information required in the RAS approved form message. If that message has been rejected, it has not been received by the ATO and therefore has not been processed. Additionally, the message containing the details prescribed under section 390-65 of the TAA has been rejected the ATO would be unable to assign the payment associated with that message to the applicable RA.</p> <p>Consequently, the 10-day time frame to complete the requirement to pay the amount under section 131-50 of the TAA remains and must be rectified as soon as practicable to meet this requirement.</p> <p>In practical terms this means you have met your obligation when you submit a successful RAS. This will be confirmed by receipt of a successful RASOR message from the ATO.</p>

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Number	Topic	Question	Answer
21	Member verification	What happens where a member refuses to provide a TFN and as such the fund is not able to call the SVS or the SMSFMemberTICK service?	<p>Both the SMSFmemberTICK and SVS services will return an error where a mandatory data element (e.g. the TFN) is not supplied.</p> <p>In this situation the trustee of the transferring fund will not be able to validate the member detail or the SMSF via an electronic service.</p> <p>Where the transferring fund trustee does not hold the TFN, they may ask the member for proof of identification information as outlined in regulation 6.33D of the SIS Regulations. Where the member details they have match that of the individual requesting the rollover, they can proceed with the request.</p> <p>Similarly, where the transferring trustee is unable to verify the SMSF and member information using the electronic service, SIS Regulation 6.33E requires trustees to ask the Commissioner to verify or validate that information. This can be undertaken through existing processes.</p> <p>Once the transferring fund obligations under SIS Regulations 6.33D and 6.33E have been met, the rollover must be undertaken electronically in SuperStream and, as directed in the MIG, the Entity Identifier MUST be set to an identifier which will uniquely identify the Super Fund Member within the instance document. For clarity, the absence of a TFN will not prevent a rollover in SuperStream.</p>

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Number	Topic	Question	Answer
22	USM	Why have the USM codes for the Member Status values changed for the UnclaimedSuperannuationMoneyReason.Code?	<p>The itemised reasons previously required by the ATO will no longer be necessary. For example, the use of the Initiate Rollover Request (IRR) for the section 20C notice will now only require notification (IRER) if the transfer will not occur.</p> <p>The reason codes for rejecting a USM IRR where a fund cannot satisfy the s20C notice will be:</p> <ul style="list-style-type: none"> • GEN.GEN.22 - (no longer a member) will cover the previous codes A, T, D, C, F – in effect the member has gone. No reason code required. • GEN.RVRL.7 – (claim pending) will cover the other possible scenario (I) – in effect the member is about to go. No reason code required. <p>NB – the context ID needs to be included.</p> <p>The reason codes for inbound USM (RTR) are confirmed as (Refer to Sect: 3.5.4 of the Rollover v3 User Guide):</p> <p>R Temporary Resident (received s20C Notice) Q Small lost member accounts (less than threshold and lost) P Insoluble lost member accounts (insoluble and lost) A Member reached eligible age N Non-member spouse D Deceased member L Inactive Low Balance Account (ILBA) V Trustee voluntary payments</p>
23	SVS	If the SVS is unavailable due to an event such as a service outage are funds expected to request manual verification of the SMSF?	<p>The ATO Superannuation Dashboard provides a display of Superannuation services performance and availability, which will include the SVS. You will also find a schedule of planned system maintenance.</p> <p>In line with SuperTICK, where the SVS is down for an extended period (more than 3 business days), transferring fund trustees may choose to request manual verification of the SMSF and member in accordance with current practices.</p> <p>Manual verification should not be requested during periods of planned maintenance undertaken on the SVS.</p>

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Number	Topic	Question	Answer
24	SVS	If the transferring fund calls the SVS and receives a 'not verified' response is the trustee required to contact the ATO to request a manual verification?	<p>The SVS is the electronic service transferring funds utilise to verify or validate SMSF details as required by regulation 6.33E of the SIS Regulations. Where we are unable to verify the information in the SVS call, one of two 'not verified' responses will be returned</p> <ol style="list-style-type: none"> 1. CMN.ATO.SMSFVRFY.SMSFNOTVALID 2. CMN.ATO.SMSFVRFY.MEMNOTVALID <p>Refer to section 4.3 of the SVS Business Implementation Guide (SVS BIG) for a list of 'not verified' causes.</p> <p>The 'not verified' responses will enable the transferring fund trustee to identify whether we were unable to verify the SMSF's, or the SMSF member's details.</p> <p>In these circumstances, the trustee does not have an obligation under 6.33E(3) of the SIS Regulations to contact the Commissioner as you have received a response. Nor will requesting a manual verification at this point alter the verification response.</p> <p>If the transferring fund trustee chooses not to proceed with the rollover based on the 'not verified' response, our expectation is the receiving SMSF/ requesting member (as appropriate) will be advised (as per the SVS BIG).</p>
25	SVS	When is a trustee required to request further information from the Commissioner under regulation 6.33E(3) of the SIS Regulations?	<p>There is no requirement to contact the Commissioner where you use the service and receive a 'not verified' response.</p> <p>Where a trustee is unable to use the service to complete the verification check, for example if the service is unavailable for an extended period or where the member has not provided their TFN, the trustee will be required to ask the Commissioner to validate the information.</p>

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Number	Topic	Question	Answer
26	Approved form	Are Funds required to use the ATO's approved rollover request form?	<p>The ATO is developing an approved form that may be used by members that require a whole of balance rollover or transfer as prescribed by SIS regulations.</p> <p>Paragraph 6.33(2)(b) of the SIS regulations specifies that if the member is requesting the whole of their balance to be transferred, they MAY use the approved form.</p> <p>A document is in the approved form if it meets all the requirements of section 11A of the SISA.</p> <p>Trustees have discretion to develop their own forms for members and these will still be considered 'in the approved form' if all of the above are met.</p>
27	Approved form POI and SMSF bank account information	Will the approved form include proof of identity (POI) and SMSF bank account information as information that can be requested by the trustee?	<p>Yes – this information forms part of the approved form. The approved form Request for rollover of whole balance of super benefits between funds is available on ato.gov.au.</p>
28	Full rollover – security checks	What are the provisions allowing for further POI and bank account information to be requested once a trustee receives a member request to rollover their benefits in the approved form?	<p>Regulation 6.34A of the SIS Regulations prescribes the timeframes that apply to the transferring fund trustee (including SMSF trustees) once they receive a request from their member to rollover or transfer the whole or part of their member benefits.</p> <p>The trustee is required to rollover or transfer an amount no later than three business days after:</p> <ul style="list-style-type: none"> (a) the trustee received the rollover or transfer request; or (b) if the trustee seeks further information that is required by the approved form and has not been provided by the member—the date the trustee receives the information. <p>If the trustee receives a written request from the member that does not contain all the required information in the approved form, that trustee can ask for that information. They must ask the member for the information not later than five business days after receiving the rollover request.</p> <p>These regulations apply to trustees of regulated super funds (including SMSFs) and approved deposit funds.</p>

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Number	Topic	Question	Answer
29	Partial rollover – security checks	Can the transferring fund trustee request POI and bank account information where the member has requested to rollover or transfer <u>part</u> of a member’s withdrawal benefit?	<p>Regulation 6.34A of the SIS Regulations prescribes a three business day timeframe for standard rollovers and transfers, and applies if a transferring fund trustee is required to rollover or transfer an amount to a receiving fund under regulation 6.34 SIS Regulations.</p> <p>SIS Regulation 6.34 applies to the transferring fund if:</p> <ul style="list-style-type: none"> • the transferring fund receives a request to rollover or transfer the whole or part of a member’s withdrawal benefit, and • for partial transfers (6.34(c))—the transferring fund receives: <ul style="list-style-type: none"> ○ all the information that is required in the approved form referred to in paragraph 6.33(2)(b); and ○ any other information that is reasonably required by the trustee of the fund to give effect to the rollover or transfer. <p>While members may approach either the transferring or receiving fund to request a partial rollover (they cannot initiate a partial rollover via ATO Online), the three day timeframe does not apply until the <i>transferring fund</i> receives all the information required by the approved form.</p> <p>A trustee must request any further information required within five days of receiving the member’s request (6.33C(2)) and then must complete that rollover within three days of receiving that information.</p> <p>Transferring funds will therefore be able to request POI and bank account information for security checks where they deem this is required, ensuring they meet the timeframes above, as prescribed in the SIS Regulations.</p>
30	RA	What process should a fund follow if they receive an RA for a closed account, but the member holds another open account with the fund?	<p>The required treatment in circumstances where a fund receives an RA for a closed account but holds another open account would be to return an RAER with the error code SUPER.GEN.GEN.22 (no longer a member of Superannuation entity). This will then trigger ATO processes to find an alternative destination account (which may or may not be the ‘other open account’ with the original fund).</p>

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Number	Topic	Question	Answer
31	SMSF	Will SMSFs be listed on the FVS?	<p>SMSFs will not be listed on the FVS.</p> <p>If an individual requests a rollover to an SMSF, they will need to provide the SMSF details required by the approved form to the transferring fund. The transferring fund must then use the SVS to electronically verify the SMSF information against ATO held data prior to making the rollover.</p> <p>The SVS will return certification values to identify whether the SMSF's ESA/SuperStream digital service provider is Rollover version 3 ready.</p>
32	SMSF	What will be returned by the SVS call in the period between when the SMSF is newly registered and when the ATO determines that the SMSF is complying?	Newly created SMSFs will have a status of 'registered' until we issue them with a notice of compliance (and their status moves to 'complying'). This process (issuing notice of compliance) typically runs weekly. A compliance status of either registered or complying will return a 'verified' response via the SVS (assuming all other details match).
33	PRN	In the scenario where the PRN in the payment and data message do not match, is the fund allowed to match using other information e.g. BSB/bank account?	Where there is a PRN mismatch between the data and payment, the normal practice is to reject/error the transaction/payment to the sender as the PRN must match to be a valid message/payment, rather than matching on other details.
34	RTR	What process does the ATO expect a fund to follow if they receive a Rollover Transaction Request (RTR) containing an initiator conversation ID they do not recognise?	<p>Where you receive an RTR, and the initiator conversation ID field is provided, but you are unable to locate an IRR with this conversation ID, you should reject the RTR.</p> <p>*Note do not reject the RTR where the initiator type code is 'EPF'.</p>
35	USM	Will SMSFs receive USM amounts from the ATO via SuperStream?	No, SMSF USM transactions are excluded from Rollovers v3. SMSFs will continue to receive any ATO held amounts of USM via the current process (Rollover Benefits Statement and EFT or cheque).

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Number	Topic	Question	Answer
36	SVS	Can you provide a list of the SVS messages that will be returned by the ATO service	<p>Once a correctly formed message passes validation the SVS service will verify:</p> <ul style="list-style-type: none"> • SMSF status (complying or regulated) • The TFN of the individual is associated with the SMSF • No verified date of death exists for the individual/SMSF member • SMSF bank account details held by the ATO • Electronic Service Address (ESA) held by the ATO. <p>The SVS will also return the certification status of the SMSFs DSP.</p> <p>The following tables set out the SVS message that will be returned by the ATO. We have separated these into to SMSF verification, member verification and error responses.</p>

SMSF can be verified but DSP certification may prevent transferring fund from proceeding with request

Scenario	ATO will provide response	DSP certification status	Outcome
All details match, DSP fully certified	<i>GEN.OK + CMN.ATO.SMSFVRFY.VALID</i>	ROLL3.0-X GROL3.0-X	Transferring fund can complete rollover through SuperStream
All details match, DSP B2B certified	<i>GEN.OK + CMN.ATO.SMSFVRFY.VALID</i>	ROLL3.0-X	Transferring fund can complete rollover through SuperStream
All details match, DSP G2B certified	<i>GEN.OK + CMN.ATO.SMSFVRFY.VALID</i>	GROL3.0-X	Transferring fund will be unable to complete rollover*
All details match, DSP has no rollover certifications	<i>GEN.OK + CMN.ATO.SMSFVRFY.VALID</i>	Nil	Transferring fund will be unable to complete rollover*

*During the transition period funds may still be able to complete the rollover using existing processes.

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SMSF details cannot be verified

Message	ATO will provide response	DSP certification status	Outcome
SMSF details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.SMSFNOTVALID</i>	ROLL3.0-X GROL3.0-X	Transferring fund may elect not to complete rollover
SMSF details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.SMSFNOTVALID</i>	ROLL3.0-X	Transferring fund may elect not to complete rollover
SMSF details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.SMSFNOTVALID</i>	GROL3.0-X	Transferring fund will be unable to complete rollover
SMSF details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.SMSFNOTVALID</i>	Nil**	Transferring fund will be unable to complete rollover

**where we are unable to verify the ESA provided, 'Nil' certification will be returned irrespective of if the supplied ESA provider is certified or not.

SMSF member cannot be verified

Message	ATO will provide response	DSP certification status	Outcome
The Member details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.MEMNOTVALID</i>	ROLL3.0-X GROL3.0-X	Transferring fund may elect not to complete rollover
The Member details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.MEMNOTVALID</i>	ROLL3.0-X	Transferring fund may elect not to complete rollover
The Member details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.MEMNOTVALID</i>	GROL3.0-X	Transferring fund will be unable to complete rollover
The Member details supplied do not match ATO records	<i>GEN.OK + CMN.ATO.SMSFVRFY.MEMNOTVALID</i>	Nil	Transferring fund will be unable to complete rollover

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Number	Topic	Question	Answer
37	ATOO	Where the member uses ATO Online (ATOO) to request the rollover of their whole balance to another fund and they select their SMSF as the receiving fund does the ATO check the SMSF bank account name against its records?	No, the ATO does not perform a check on the SMSF bank account name, but it is captured in our records.
38	ATOO	What process will take place when a member requests a rollover of their whole balance using ATOO to an SMSF and the transferring fund has not onboarded to RV3?	<p>Where the transferring fund has not onboarded to RV3, they will receive Electronic Portability Forms (EPF) in the RV2 format, which does not include the SMSF ESA or FIA details. Without these details a request is not in the approved form. The transferring fund will need to contact the member to obtain these details.</p> <p>In an EPF, the receiving fund's USI will be blank where that fund is an SMSF.</p> <p>We are looking to update ATO Online help aside/ on screen content for individuals to be clear that information captured on the transfer super screen will also be requested by their funds.</p> <p>More information about the transition period where both v2 and V3 need to be supported can be found on the Rollover MIG v3 cutover information on ato.gov.au.</p>
39	SVS	Where a fund receives an EPF to roll to an SMSF, is the fund required to call the SVS before sending a Rollover Transaction?	Where a fund receives an EPF from the ATO, the SMSF/member details will have already been verified prior to issuing this form. Therefore in this instance there would be no requirement for the fund to separately use the SVS (in order for the fund to meet their obligations under 6.33E of the Superannuation Industry (Supervision) Regulations 1994 (SISR)) however they may choose to do so if this fits with their system design.
40	IRR	Can a fund use the TFN provided on an IRR to update their registry?	<p>No. A fund is not permitted to update their registry with a TFN that is provided in an IRR.</p> <p>There are no provisions in the legislation that allow the transferring fund to use the TFN provided in an IRR to update their member registry.</p>

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Number	Topic	Question	Answer
41	IRR	Can a fund use the TFN provided on an IRR as part of an MVS/SVS check?	<p>Where the transferring fund has not previously received the TFN from either the member or the ATO, there are no provisions in the legislation that allow them to use the TFN provided in an IRR for the purpose of validation (or any other purpose).</p> <p>Therefore, transferring fund trustees are not permitted to use the TFN provided in an IRR as part of their MVS/SVS check.</p>
42	SMSF	When undertaking a rollover in SuperStream and the transferring fund is an SMSF are they required to process the rollover transaction within three business days following receipt of the message?	<p>Yes, under SIS regulation 6.34 the transferring fund is required to process the rollover transaction as soon as practicable or within three-business days of receipt of the message, as long as no additional information is required. This regulation applies to regulated super funds including SMSFs.</p>
43	RASOR	When will I have met my lodgement obligation for the RAS?	<p>Under section 131-35 of the <i>Taxation Administration Act 1953</i> funds have a 10-business day timeframe to provide the information required in the RAS approved form message.</p> <p>You are considered to have met your obligation when you submit a successful RAS. This will be confirmed by receipt of a successful RASOR message from the ATO (typically within minutes).</p> <p>We advise funds to wait 72 hours before contacting the ATO with any queries regarding RAS processing.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
44	FHSS	Will the ATO continue to contact funds in relation to First Home Super Saver (FHSS) scheme RA processing once the fund has onboarded to RV3?	<p>The current process of requesting funds to place a FHSS release authority on hold, is an interim approach until the Rollover v3 changes are fully implemented and funds have on-boarded.</p> <p>We don't expect this to occur in the future unless in exceptional circumstances e.g. where additional checks are required. In the event this is necessary, we'll work with the Fund directly to determine what action is required.</p> <p>This process ensures that where a release authority shouldn't be actioned, there is no manual work for funds or the ATO to return released FHSS amounts back to the member.</p>
45	ATOO	Where the member uses ATOO to request the rollover to another fund and the receiving fund is not RV3 certified, does the 3 business day time frame to process the rollover still apply?	<p>During the extended transition period (until 30 September 2021) our expectation is that, until you are RV3 enabled, you will follow your current processes.</p> <p>Where a member uses ATO Online to request a rollover, you will receive the EPF according to your certification value. Where the receiving fund is an SMSF and either you or that SMSF is not RV3 enabled the existing time frames will apply.</p>
46	RA	How will the transition from paper to electronic RAs be managed?	<p>Due to the time taken to receive paper RAs via mail funds could potentially continue to receive paper RAs after their RV3 certification date.</p> <p>We can confirm the following solution as proposed by industry:</p> <ul style="list-style-type: none"> • RAs issued by paper have their outbound correspondence stored in Online Service for Business (OSB) (therefore only up until the fund has onboarded). • To help monitor paper RAs, funds can use the OSB Communications history screen, which provides copies of paper RAs, to confirm all have been actioned. • SuperStream triggered RAs are not displayed in the OSB Communications history screen.

SuperStream Rollovers v3

<i>Number</i>	<i>Topic</i>	<i>Question</i>	<i>Answer</i>
47	RV3 Deployment	Is support available to funds who plan on deploying into production over a weekend?	<p>We do not expect weekend support to be required or provided as the ATO does not undertake any batch runs after 7pm Friday and before 2am Monday (contributions). The EPF batch runs 11am weekdays, our other batches run at 7pm Monday to Friday.</p> <p>Support will be available from the Monday following a funds weekend deployment.</p>
48	Access Permission	What authorisations/permissions are required as part of RV3 implementation?	<p>Funds and their ATO registered Digital Service Providers (DSP) will need to update their access manager permission for the new services, SVS and SMSFmemberTICK. As these are new services, business appointments will need to be created in Access Manager between the fund and their ATO registered DSP.</p> <p>For information on Access Manager, see the ATO website. For information on myGovID, see the Australian Business Register's myGovID website. To determine the relevant permissions in Access Manger, refer to section 3.2 of the relevant service Business Implementation Guide</p> <p>APRA funds do not need to use SMSFMemberTICK as they already have access to SuperTICK to validate their members TFN information.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
49	RV3 Deployment	What is the process to obtain RV3 certification?	<p>A fund will meet the B2B exit criteria when it has successfully completed each test in the test 'matrix'. The matrix for each phase of testing is to be sent to SuperStreamStandards@ato.gov.au.</p> <p>Once exit criteria have been met, funds can proceed with readiness activities for production cutover; i.e. FVS updates, Access Manager permissions set up for SVS, SMSFMemberTICK.</p> <p>Refer to Orchestration Plan - B2B peer to peer (P2P) testing (section 8. Exit criteria and production readiness) for additional information.</p> <p>Funds must be satisfied they have successfully performed sufficient testing.</p> <p>Requests to update certification values for a USI should be made via the Fund Validation Service a minimum of 10 business days prior to cut-over, refer to: SuperStream: Rollover version 3 and Release Authorities Production Readiness checklist for further information.</p> <p>While the ATO recommends funds complete both their G2B and B2B testing prior to submitting their FVS update, this is not a strict requirement, refer to Question 13 in this document for further information.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
50	RV3 Deployment	What occurs where a fund requires additional testing time?	<p>Funds will still have the option to engage in their own P2P B2B testing at any time outside of the cohort groups. The 10 business day timeframe to complete each cohort (outlined in the B2B Orchestration Plan) is merely a guide, and may vary by provider/fund based on their testing/implementation complexity and any issues which may arise.</p> <p>The ATO coordinator has and will continue to provide extra support outside of each cohort testing window either through the use of extra/contingency days, and/or re-scheduling a participant into another cohort group when required.</p> <p>If a failure event has stopped completion of one or more test cases during any one day, the ATO coordinator will advise how to proceed (options may be to use the contingency days or reschedule a participant into another cohort group). Extra contingency days may be provided outside of the P2P cohort structure for additional testing (e.g. specific APRA/SMSF testing) within reason. Either contact your cohort coordinator or SuperStreamStandards@ato.gov.au.</p>
51	DIV293	<p>Both the Division 293 Due & Payable, and Division 293 Deferred Debt RAs are moving into SuperStream.</p> <p>Will the ATO continue to notify funds of the creation of a deferred debt account via the current process (outside of SuperStream)?</p>	<p>The process of notifying funds of the creation of a deferred debt account occurs via paper correspondence when Division 293 assessments are generated each fortnight. The notifications will continue to be delivered in the same way, they are not included in any current or proposed SuperStream release.</p> <p>The RA associated with the final Division 293 amount for the member (Debt Account Discharge Liability - DADL) is not one of the RAs included within the RV3 changes. The DADL RA is still issued to the client and they choose whether or not to provide it to the fund. As the RA interaction here is directly between the member and fund it is not possible for it to be delivered in SuperStream.</p>

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Number	Topic	Question	Answer
52	RV3 Deployment	Can funds commence GROL3.0-X transactions prior to completing their B2B testing?	<p>Subject to confirmation of successful G2B testing, funds may choose to update their GROL certification on the FVS prior to completing their B2B testing. Where a fund identifies they would like to commence GROL3.0-X transactions they are required to undertake the following steps:</p> <ul style="list-style-type: none"> • Complete their G2B testing and the associated matrix • Email Super Stream Standards with you request to accept GROL3.0 -X SuperStream messaging prior to completion of your B2B testing phase. • Have a plan of how you will remediate any issues identified during B2B testing that may impact your G2B implementation. • Send in the SuperStream: Rollover version 3 and Release Authorities Production Readiness checklist with the GROL3.0-X section completed ONLY. (Noting a second checklist will be required as part of your B2B onboarding process).
53	EPF	What is a fund required to do when they receive an EPF where the member's address is populated as UNKNOWN?	<p>The mandatory address field in the EPF is set to UNKNOWN where the address held by the ATO is deemed unreliable.</p> <p>Where funds require additional documentation from their members and do not hold current contact details for that member, they may need to obtain these details from other sources.</p> <p>For further information refer to Default values for mandatory fields when data is unavailable guidance note on our software developers web page.</p>
54	RV3 Deployment	If the fund deploys over the weekend, from Monday will they only receive messages through SuperStream?	<p>There will be a transition period where funds will need to consume both existing processes as well as SuperStream.</p> <p>Some messages may generate just prior to a fund onboarding and as per the cutover scenarios (rule 7), entities are required to respond in the same version as the original message.</p> <p>Any messages generated post a fund's cutover date (i.e., from the Monday as no ATO messages are issued over the weekend) will be issued via SuperStream.</p>

SuperStream Rollovers v3

<i>Number</i>	<i>Topic</i>	<i>Question</i>	<i>Answer</i>
55	RV3 Deployment	Will ESA case sensitivity impact funds' use of the SVS?	No, the SVS is case insensitive and wont impact funds' use of the SVS.
56	EPF	Will the name of the receiving SMSF appear on an EPF issued by the ATO?	<p>No, when the ATO issues an EPF and the receiving fund is an SMSF, the name of the SMSF will not appear on the EPF.</p> <p>It will include the ABN, Electronic Service Address and bank account details of the SMSF.</p> <p>Funds will need to source the name of the SMSF in order to complete processing of the rollover as the receiving organisation name is a mandatory field in the rollover message. Web services such as the ABR or Super Fund Lookup could be utilised to obtain this information.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
57	RTOR	What are the rollover transaction outcome response message timeframes?	<p>The legislation provides a 3 business day timeframe that trustees must adhere to when completing a standard rollover to another super fund. The transferring fund trustee must ensure the payment and associate details are sent to the receiving fund within 3 business days of receiving all the required information.</p> <p>The receiving fund trustee must allocate the rollover amount to the member's account within 3 business days of receiving that payment and associated details.</p> <p>It is the responsibility of the receiving fund trustee to confirm the money has been received into their bank account, and the ATO's expectation is that receiving fund trustees will confirm receipt of payment and associated data within that required time frame.</p> <p>For SMSFs, depending on your provider's solution, as part of the rollover process the receiving fund trustee may be expected to alert their software provider of the completion of the rollover (checking bank account and allocation of benefit) and direct their software provider to send an outcome response message back to the transferring fund.</p> <p>This will enable the transferring fund to confirm the transaction has gone through successfully and that they have met the 3 business day timeframe to complete the rollover.</p>
58	Member verification	Is there a situation where a fund will send a rollover message without the member TFN?	<p>Where the fund holds the member's TFN, they can use it for validation purposes. They can also quote it in the RTR, unless the member has given a written statement to advise they do not want the receiving fund informed of their TFN as per subsection 299M(3) of the SISA.</p> <p>Industry must ensure TFNs are not passed on in messages in these circumstances.</p>

SuperStream Rollovers v3

<i>Number</i>	<i>Topic</i>	<i>Question</i>	<i>Answer</i>
59	ESA	Can an SMSF have two ESAs at one point in time?	No, an SMSF can only have one ESA recorded on ATO systems at any point in time. If SMSFs need to engage a new ESA provider to allow for rollovers via SuperStream, this will replace their existing ESA. SMSFs should ensure they notify us when changing their ESA. If the SMSF is receiving employer contributions via SuperStream, they should also notify their employer of this change (using the standard choice form).
60	Member verification	Manual verification may be required, where funds are prevented from using the SVS. How does the fund request manual verification?	Where the transferring fund does not hold the member's TFN or the SVS is unavailable for an extended period of time, funds can request manual verification. Please refer to SMSF verification service to obtain information about how to do this.
61	Rollovers	What happens if I receive a roll in of member benefits outside of SuperStream?	<p>The intent of the current change to SuperStream is to bring SMSF rollovers out of a manual based process and into an electronic data and payment standard to improve the timeliness of SMSF rollovers and reduce administrative cost.</p> <p>Not complying with SuperStream is a breach of the payment standards, and penalties may apply.</p> <p>While the receiving fund must be able to accept an electronic rollover, the obligation to undertake an electronic rollover is with the transferring fund.</p> <p>Accepting a roll in of member benefits outside of SuperStream, where it is in the best interest of the member, occasionally occurs and this has not been altered by SuperStream Rollover version 3. As always, we will monitor behaviour and, if necessary, reassess our compliance position.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
62	SVS	How does a fund use the SVS when the SMSF Bank Account Name includes invalid characters?	<p>Where a SMSF bank account name is provided including invalid characters, users of the SVS should remove these characters. The SMSF Bank account name without the invalid characters should be used when calling the SVS.</p> <p>For example: An SMSF Bank Account Name of Sample_SMSF should be entered as SampleSMSF when using the SVS.</p> <p>The SVS does not verify the SMSF bank account name but is required in the request for internal record keeping purposes.</p> <p>Valid characters for the SMSF Bank Account Name Field when using the SVS are:</p> <p>[0-9a-zA-Z .(){}'-\#*&]</p> <p>This information is available on the SBR website in the ATO SMSFVRFY.0002 2020 Get Request Message Structure Table spreadsheet</p>
63	SMSF bank account	Can SMSF bank account numbers contain letters?	<p>Acceptance of characters within bank accounts is determined under banking guidelines - that it is not a limitation developed or imposed by the ATO.</p> <p>Generally Australian bank account can only be 9 digits and must be numeric.</p>
64	Rollovers	Are funds required to undertake partial rollovers using SuperStream?	<p>Yes, from 1 October all rollovers between complying funds (except <i>in-specie</i> rollovers) must be done via SuperStream.</p> <p>For requests to rollover a <u>partial amount</u> of super benefits, members must make the request directly with one of their existing super funds.</p> <p>The transferring fund must undertake the relevant calculation of preservation components or asset drawdown under the default rules of the fund or instructions from the member, prior to completing the rollover using SuperStream.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
65	Release Authority	Should fund trustees look to other accounts held by the member in order to pay a RA in full?	<p>The law allows fund trustees to look to other accounts held by the member to pay the RA. Therefore trustees may choose to do this where either the account nominated is closed or has an insufficient balance. However, if they do this, funds must do so with a single RAS, adhering to the SuperStream message requirements and ensuring all the same data elements as the RA. (See also question 68 below for more details regarding matching of account numbers between RA/RAS.)</p> <p>Alternatively, for closed accounts, funds can send back an RAER with the relevant code: SUPER.GEN.GEN.22 - <i>No longer a member of Superannuation fund.</i></p> <p>For partial payments, as per section 3.5.12 of the Rollover v3 User Guide, funds should send back a RAS message and use MIG Conditional – Mandatory field <i>SuperannuationRollover.RemainingBenefit.Indicator</i> with the following values:</p> <ol style="list-style-type: none"> 1. TRUE – if the remaining interest cannot be released due to it being a defined benefit or non-commutable, 2. FALSE – where there is no more money left to be released. <p>In both closed account and partial payment scenarios the ATO will take additional steps, such as either contacting the individual to obtain another election, and issue a subsequent RA or simply issue another RA (depending on the product).</p>
66	Release Authority	Will the ATO still action requests from Funds to reissue a Release Authority that has been sent via SuperStream?	<p>Once a fund updates their USI certification to Rv3 they will receive the relevant RA as an electronic transaction.</p> <p>There will no longer be a requirement to action requests to re-issue an RA that has been sent via SuperStream and successfully received by the fund.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
67	Release Authority	How does the ATO determine which account to send an RA to?	<p>Generally, RA elections are made by the individual via ATO Online. As part of this process, ATO Online displays a list of accounts and the individual selects the account they wish to release from; they cannot edit the detail of this account. The details on the RA (in terms of ABN/USI and account number) will therefore be those as provided by the transferring fund on the MAAS (or annual return for SMSF accounts).</p> <p>Similarly, for default elections (not selected by the member) the target account will be selected based on details reported by funds for that member, and the details therein will reflect what has been reported to us.</p> <p>For paper elections, the account details will be entered directly by the member and scanned by our systems. In this scenario the individual could potentially enter these details incorrectly. We are unable to alter/correct the details, as we are required to issue the RA based on the details elected by the individual. (Noting paper elections make up only a small portion of RAs.)</p>
68	Release Authority	How do we treat RAs with an incorrect account number?	<p>ATO processing of RASs relies on the account numbers (both transferring account number and receiving account number) of the RAS matching exactly with those as provided on the RA. Changing these details, for example releasing money from a different account to that specified in the RA (see note below), will result in an unsuccessful RASOR being returned (note question 20 above).</p> <p>ATO expectation where funds receive a RA with an incorrect account number, is for them to reject the RA (RAER) with error code SUPER.GEN.GEN.22. ATO downstream processes will then be triggered to find an alternative account (which may involve contact with the member, depending on the product).</p> <p>NOTE: as per question 65 above, funds may release money from an account that is different to that specified in the RA, however if they do they must do so as if all the money released was only from the account specified in the RA. (That is, funds must respond with only a single RAS, and the transferring/receiving account numbers in that RAS must match those on the originating RA.)</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
69	Release Authority	What RAER error code should we use where we receive a RA message with errors?	<p>There are two reasons why a fund should return a RAER:</p> <ol style="list-style-type: none"> 3. unable to release any money 4. unable to process the message. <p>For scenarios where funds are unable to release any money, they should respond with one of the four error codes as outlined in section 3.5.11 of the Rollover v3 User Guide.</p> <p>Where a fund is unable to process the RA message (for example due to validation errors), they should respond with any error code other than one of the prescribed error codes in section 3.5.11.</p> <p>Using any of the 'other' (not defined) error codes will trigger the ATO to review the contents of the RA message, and re-send it to the original fund/account.</p> <p>Use of an incorrect error code could result in reverse workflows (for the fund and ATO), as well as delays for the individual having their money released.</p>
*70	Rollovers	Is the transfer of superannuation benefits between a member's super account with one super fund and their spouse's account in another super fund under a <i>family law superannuation split</i> required to be undertaken in SuperStream?	<p>No.</p> <p>These rollovers are made under Part 7A of the SISR which deals with payments as a result of an arrangement whereby the member's super interest is subject to a payment split under the <i>Family Law Act 1975</i>. Regulation 7A.03D of the SISR provides for the non-member spouse to request a rollover or transfer of benefits.</p> <p>Transactions to which the superannuation electronic data and payment regulations and standards (SuperStream) apply are prescribed under division 6.5 of Part 6 of SISR. These regulations apply where the member makes a written request to either their transferring or receiving fund to roll all or part of their benefit within the superannuation system.</p> <p>As <i>family law superannuation split</i> payments fall outside Division 6.5, it is not compulsory that SuperStream be used to affect the rollover.</p>

SuperStream Rollovers v3

Number	Topic	Question	Answer
			<p>However, funds may choose to use SuperStream to make rollovers for <i>family law superannuation splitting</i> payments if they have all the mandatory information.</p> <p>Further, a member may seek to request a rollover of all or part of their own benefit which would be covered by SuperStream (i.e., under division 6.5 of Part 6 of SISR) despite any benefit that may be paid to them as a result of a <i>family law superannuation split</i> being dealt with under the usual rollover system that was in place prior to 1 October 2021.</p>
*71	Rollovers	Is a transfer of superannuation from an overseas superannuation fund required to be undertaken in SuperStream?	<p>Part 6 of the SISR provides that Australian regulated superannuation funds must use SuperStream for rollovers and transfers within the superannuation system.</p> <p>The term <i>superannuation system</i> is defined in Part 5 of the SISR:</p> <p><i>superannuation system</i> means the system comprising:</p> <ul style="list-style-type: none"> (a) regulated superannuation funds; and (b) approved deposit funds; and (c) the Commissioner of Taxation in the Commissioner of Taxation's role as the maker of payments to a superannuation provider under the Superannuation (Unclaimed Money and Lost Members) Act 1999; and (d) deferred annuities; and (e) EPSSSs; and (h) RSAs; and (i) annuities. <p>As transfers to/from overseas superannuation funds are considered to occur <i>outside</i> the superannuation system, these transactions are not required to be undertaken in SuperStream.</p> <p>Refer to division 305 of the <i>Income Tax Assessment Act 1997</i> for the treatment of superannuation benefits from foreign superannuation funds.</p>

SuperStream Rollovers v3

<i>Number</i>	<i>Topic</i>	<i>Question</i>	<i>Answer</i>
*72	Rollovers	Are we required to use SuperStream where an application for contribution splitting, made under Division 6.7 of the SISR, results in the transfer of super benefits from the member's super account in Fund A to their spouse's account in Fund B?	<p>No. These rollovers are made under division 6.7 of the SISR which deals with payments relating to superannuation contribution splitting applications.</p> <p>Transactions to which SuperStream apply are prescribed under division 6.5 of Part 6 of SISR which applies where the member makes a written request to roll all or part of their benefit within the superannuation system.</p> <p>However, funds may choose to use SuperStream to make the payment for a contribution splitting application if they have all the mandatory information.</p>
*73	SMSF	The SMSF already has an ESA, but the current SMSF messaging provider doesn't provide SuperStream rollover services, do they need to upgrade?	<p>From 1 October 2021, you must use SuperStream to roll over funds to or from your SMSF. There is no requirement to have an ESA that offers SuperStream rollover services if you do not need to undertake a rollover.</p> <p>Note: while existing funds may not be looking to undertake a rollover in the immediate future, it is important for all trustees to have a plan in place in the event that a member requests an unexpected rollover of benefits, or the fund needs to be wound up. In these cases, an ESA or SMSF administration software offering SuperStream rollovers would be required.</p>