



Superannuation Data Standard Technical Group - Key Messages

File ref: 09/2021

Title:	Superannuation Data Standard Technical Group (SDSTG)		
Issue date:	8 th October 2021.		
Venue:	WebEx		
Event date:	22 September 2021	Start: 10.00am	Finish: 12.05pm AEST

Chair:	Tracie Crowden	A/g Assistant Commissioner, Superannuation and Employer Obligations
Contact:	Darrel Cunnington	Contact phone: 07 3213 3265

Industry Attendees:	John Kennedy, CBA Yong Zhang, GBST Matt Rea, Link Group Tristan Herbert, CSC Grant Doherty, QValent Philip Boadi, Class Limited Brett Hillier, Suncorp	Stephen Milburn, Sunsuper Hans van Daatselaar, ASP Michael Vernik, Bravura Solutions Jack Gao, IRESS Fraser Cooper-Southam, SuperChoice Michelle Bower, GNGB David Delaney, IOOF
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ATO Attendees:	Shane Moore, Superannuation & Employer Obligations, ATO Ian Morgan, Superannuation & Employer Obligations, ATO Tracy Holloway, Superannuation & Employer Obligations, ATO Sharna Maltman, Enterprise Solutions and Technology, ATO Sangitha Sivayogaraj, Enterprise Solutions and Technology, ATO Alex Barnes, Enterprise Solutions and Technology, ATO Anupama Duggirala, Enterprise Solutions and Technology, ATO Belinda Black, Superannuation & Employer Obligations, ATO Joe Maxymenko, Superannuation & Employer Obligations ATO Michael Cooper, Superannuation & Employer Obligations , ATO Al Ramsay, Superannuation & Employer Obligations, ATO
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Michael Ferris, Enterprise Solutions and Technology, ATO

Next meeting: Wednesday, 24 November 2021

Agenda item: 1– Welcome and opening remarks

1. Tracie Crowden opened the meeting with the welcome to country .
2. Tracie Crowden discussed the recent SDSTG membership refresh and confirmed meetings will be held Quarterly from the next meeting which is scheduled for 24th November. Hans van Daatselaar was welcomed as the new representative for ASP.

Agenda item: 2 – SDSTG Action Items and Issues Register call over

3. **Shane Moore provided an update to action items. Key messages included:**
 - a. 22.01.2020-3: This item regarding occupation codes within a contributions message remains on hold and will be re-assessed in 2022.
 - b. 30.09.2020-4: In progress - Development work is underway. Likely to have a deployment/delivery date in late 2021, early 2022. Agenda item #6 discusses this issue further.
 - c. 26.11.2020-4: In progress – GO51 regarding NPP –
 - i. Key focus was is there a business need to include NPP in the Standard? Shane mentioned following recent SDSTG and SAG discussion, there are other stronger use cases for NPP and now is not the time to change SuperStream.
 - ii. Are funds stopping employers from not using the solution? Answer is no, employers aren't generally using it.
 - iii. Updated Guidance Note forwarded to SDSTG members for comment on 27th September 2021. Responses to be returned to Shane Moore by COB 1st October. The group was reminded of the previously agreed SuperStream Design Principles when it came to new measures that may impact on SuperStream.
 - d. 04.02.2021-1: In progress - 10 new scenarios have been added to the SuperTICK conformance suite, in addition to the existing scenarios. Will be available as part of the September EVTE release.
 - i. This action item will be closed
 - e. 27.05.2021-2: Meeting to be held out of session to discuss drafting a guidance note in relation to the SuperannuationOtherAmounts tuple. Linked to AI 04.02.2021-2. (see below previous action item for details)
 - i. *(04.02.2021-2: Grant Doherty provided an update to this item regarding messages with SuperannuationOtherAmounts tuple. Analysis has found that while there is a low number of USI's receiving this data (less than 100 USIs), the impact of the occurrences is high. It appears that most funds are accepting these contribution files containing these tuples, likely assuming they are other contribution types. ATO asked to consider a guidance note advising that tuples need to be accepted by the standard).*
 - ii. Still in progress – Shane will be working with Grant to progress.

- f. 27.05.2021-3 – In progress – A number of guidance notes have already been incorporated in subsequent Contributions & Rollovers releases.
 - i. Shane has been in discussions with the GOM looking to incorporate BIPS into relevant schedules.
 - ii. This aligns with the rationalising of the published guidance and will be progressed once Rollovers v3 onboarding has settled.
 - iii. It was noted that any changes to schedules and guidance would need to be managed closely to ensure there was no unintended impact on Industry.

4. Shane Moore led a discussion providing an update on the issues register. Key messages included:

- a. IR001 – No further updates to this item, as was discussed in Action Item 04.02.2021-1
 - i. When do we revisit this, is next year ok seeing we are dealing with RV3
 - ii. John Kennedy confirmed next year will be acceptable – supported by David Delaney.
- b. IR002 – This issue regarding validation rules will remain on hold.
- c. IR010 – Draft Guidance note still in progress.

Agenda item: 3 – SuperStream Rollovers V3 update

5. Belinda Black provided the following updates about SuperStream Rollovers V3:

- a. Testing is progressing well with several funds having fully completed both their Government to Business (G2B) and Business to Business (B2B) testing. Ongoing support still exists within the project team to assist those still progressing or yet to complete these test phases.
- b. Onboarding update - The Fund validation service (FVS) is being updated daily as funds complete their testing and are preparing to onboard to version 3.
- c. Funds who onboarded to version 3 during August and prior to 10 September were assigned to wave 1 of Production Verification Testing (PVT). This testing involved end to end testing across all products. This is now finalised with several successful outcomes and identified issues resolved.
- d. Wave 2 PVT support commenced on 13 September for funds with an onboarding date post 10 September. This testing enables funds to review inbound transactions to ensure all have been received correctly.
- e. Update of SMSF member verification service - From 11.30pm on 24 September, the SMSF member verification service (MVS) will no longer be available, and funds must use the new SMSF Verification service (SVS).
- f. Industry engagement - The ATO is continuing to generate and issue articles and updated web content to support industry with preparations for rollovers version 3 and to understand their roles and responsibilities.
- g. Maintaining version 2 - The ATO is seeking SDSTG members feedback on the reasonable timeframe to retire v2 support after the final fund has onboarded to v3.

6. There was discussion within group regarding the following:

- a. Michelle advised there is no version control on the SMSF alias register 'other tab', dates were corrected but not reflected in the update. Belinda will correct ASAP.
- b. Hans congratulated Belinda's team for their efforts so far. Hans then asked about contingency planning – and how does industry keep up to date with changes?
- c. Belinda advised project is still operational, reporting is still in place, and meetings can be called if / when required. We can provide support when PVTs is completed via our mailbox, and reporting may be ongoing if there's a definite need. Either ad hoc or ongoing.
- d. Re: Rollbacks – if FVS timings had to change, does ATO have communications that can quickly be distributed to the right recipients for emergency release? David D agreed and advised it would be good if industry had advanced notice.
- e. Shane responded by advising FVS has been around for a while and is criticality heightened when onboarding. When transitioning to SBR - service the alerts stopped. Challenge now is last minute changes that may not be picked up. ATO has the RIF, and we could write to industry about daily issues – via a DSP alert. However, this would rely on the DSP passing on to the client. There may be capacity to create an FVS alert. This question was posed to the group.
- f. Some registries receive the file each morning from their gateway and record misalignments and they get issues. David not sure how best to address – SPR CRT maybe?
- g. Brett asked if validations could be included in the service to prevent multiple versions of transactions, such as ROLL, etc?
- h. Shane advised we have requested addition of a new validation rule for the service. This validation rule will be in place before any new re-versioning.
- i. ATO will take away issue and look for best communication channel and come back with a proposal to the group.

Action item:	Due date:	Responsibility:
22.09.2021-1	24.11.2021	ATO – Belinda Black
Belinda will advise most suitable communication channel proposal and discuss with the SDSTG members.		

- j. Grant asked about the Alias list and if any processes are in place for ATO to test / initiate roll over transactions? APRA funds have checks e.g. SVS. What is the process for new ESA's onboarding?
- k. ATO advised B2B, G2B and SBR validation service consumption was required before approving an update to the alias list. Until an SMSF engages with the ATO, Alias won't be updated.

- i. Michelle requested to take the issue offline as we need to be clear about new ESA providers process, which has caught Industry off guard. This is a big impact for gateways as this will be live from 30 Sept and 10 days was not enough time for that notification.

Action item: 22.09.2021-2	Due date: 24.11.2021	Responsibility: ATO – Alex Barnes
Alex advised he would take feedback offline and discuss further and report back to the SDSTG members.		

- m. Grant queried whether the issue of RA's and RAS's discussed in the Rv3 codesign group had been resolved.
- n. Belinda advised the ATO is writing up key messages currently for distribution.

David asked if the ATO took into account options put forward? Belinda advised there are issues between data on RAS and on the RA and there are three or four FAQs being prepared to hopefully mitigate these issues.

7. What timeframe would be appropriate to retire rollovers version 2.

- a. Group agreed 6 months was realistic, although it may be less all v2 messages had gone through the system.
- b. Michelle asked for clarification that gateways do not need to maintain two versions of the standard and can effectively retire an older version.
- c. Shane will check the messaging schedule.

Action item: 22.09.2021-3	Due date: 24.11.2021	Responsibility: ATO – Shane Moore
Shane will review the messaging schedule and discuss further with relevant SDSTG members.		

- d. John K confirmed.
- e. Fraser asked what funds aren't going to be ready in 6 months. Belinda advised there will be very few funds onboarding post 30 September with all currently scheduled to be live by end October. There is 1 SMSF provider wanting to start testing in October and hoping to be live by early November however are not impacted by v2 at all.

Agenda item: 4 – Unactioned electronic portability forms.

8. AI Ramsay brought to the attention of the group the following key messages:

- a. Through ATO Online, individuals can request a rollover of the whole of their super account which is sent as an electronic portability form (EPF) to the fund, using the member information held in the ATO client register, in the likeness of an Initiate Rollover Request (IRR).
- b. When a fund actions the EPF, the whole balance is to be transferred to the requested fund, which is expected to result in a closed MAAS from the fund that received the EPF. The ATO has identified that around 20% of these forms have not resulted in the expected rollover of the whole balance to the new fund requested by the member.
- c. The ATO is exploring a combination of options to improve the member experience and would like to discuss with SDTSG members any technical solutions that will give the ATO greater visibility on why an EPF is not actioned.

9. There was discussion within group regarding the following:

- a. A common issue is that the account balance is now zero so there was no further action although there may be a number of real time vs annual updates. We need to be careful not jump to conclusions that funds aren't doing what they're supposed to. There needs to be scenario testing of what we are trying to solve before we move into solution mode.
- b. David advised sometimes some data points don't match – as such often married names haven't been notified of. Fund may not have the extra info that ATO holds. The data the ATO sends in an EPF does not come from MAAS – so there may be a data mismatch.
- c. Grant - ATO doesn't have visibility, but seems to be that a rejection message would be the best. We could achieve this by introducing new error messages into the Standard, aligned to current IRR error codes. Could introduce into standard as optional (v3.1) that funds could use if desired and will be mandatory when the Rollovers standard V4.
- d. Hans queried whether the annual balance will be re-settled after the October reporting date as the.
- e. AI reiterated that 20% did seem very high. ATO will complete more analysis and come back to the group.

Agenda item: 5 – SuperMatch

10. Shane Moore led a discussion regarding the following key messages:

- a. The ATO has approved applications and re-connected 53 funds to the SuperMatch service with over 1.8 million requests processed since the service was turned back on.

- b. The ATO is continuing regular check-ins with Trustees once they start re-using the service and monitoring their use to ensure it complies with approvals.
- c. In reviewing AUSTRAC Suspicious Matter Referrals along with intelligence shared by some funds, the ATO identified two mobile numbers had been connected to new accounts opened in funds, which connected through to SuperMatch searches without any other activity on those accounts.
- d. The ATO issued SuperMatch Alert 001 to make users, and their providers aware of this actionable intelligence and to review any newly opened accounts and apply protective controls if required.
- e. Further to this alert, ATO issued SuperMatch Alert 002 to recommend funds have controls in place to prevent SuperMatch being accessed where there are suspicious or flagged member account information.
- f. It is imperative to the effective operation of SuperMatch that funds, and where they are supported by the service provider, not only monitor the use of SuperMatch but have processes in place that will protect member information from inappropriate access via SuperMatch.
- g. To request an application form or ask any questions please email sprenablingservices@ato.gov.au.
- h. More information is available at <https://www.ato.gov.au/Super/SuperStream/In-detail/Validation-services/SuperMatch-terms-and-conditions-of-use/>

11. There was discussion within group regarding the following:

- a. Shane reiterated that any unauthorised or inappropriate use of the service via fund platforms will be addressed directly with those funds. The ATO will only turn the service off where there are industry wide impacts or broader risks across the network. The ATO wants to get in front of any mischief will issue more alerts as necessary.
- b. Hans confirmed the importance of this service and that nine versions of Terms and Conditions has resulted in a lot of change. Hans sees this as a behavioural issue, industry has had enough warnings of doing the wrong thing. Wrongdoing funds should be penalised, not the whole industry. Suggested banning the offending funds off the system altogether for 12 months.
- c. The ATO continues monitoring this issue closely and hopefully less mischief will occur.

Agenda item: 6 – SMSF alias lookup service - Digital Services Gateway (DSG) proof of concept.

12. Michael Ferris led a discussion regarding the following key messages:

- a. The SMSF alias table is currently a CSV that sits on the software developer's website
- b. Users of the table need to monitor the table for updates manually
- c. The ATO is looking to engage with industry on the provision of a lightweight digital service with the following design and delivery principles:

13. Registration for service use – As per Standard Business Reporting (SBR) the ATO will expect consumers of the service to register with the Digital Partnership Office (DPO) for product ID's and Operational Framework assessments.

- a. Test environment - A test environment will be provisioned for registered participants with associated product id's, test credentials and conformance suites
- b. Production environment - As per SBR - entry to production will be based meeting conformance suites
- c. Product verification testing (PVT) - PVT is not expected for this service
- d. RESTful - The service will be delivered with REST (Representational state transfer) as opposed to the SOAP based protocols of SBR
- e. Authentication - The service will involve an OAuth2 authentication design involving machine credentials and access manager
- f. Error code management - Errors codes will be developed and made available to registered participants
- g. Support - As with SBR support will be made available through the DPO
- h. Throttling - The DSG will facilitate throttling strategies with details to be discussed on service by service basis.

14. SMSF Alias lookup table

- a. The SMSF Alias lookup table is to verify the details of a self-managed super fund alias and its associated gateway.
- b. Entities who are responsible to send contribution and rollover messages to SMSFs in the SuperStream Standard will need to access the table to ensure the SMSF alias details are correct. For example, clearing houses or other gateways providers.

15. Digital Services gateway – DSG

- a. The ATO is seeking a new innovative solution to deliver lightweight digital services. This solution will enable clients to interact and consume quick, small and data driven services. This capability is referred to as the Digital Services Gateway (DSG).

16. There was discussion within group regarding the following:

- a. After Michael went through the 'New digital services platform' – Grant asked for a separate meeting about this, and the data not to be on a spreadsheet.
- b. Michael agreed and he is setting up the model now – we will provide detail in readable and useful format. Display data will be in tabular format, date time stamp when data changed.
- c. API gateway about how data will be stored in a tabular format via API's.
- d. Matt raised a question about API keys to consumer – machine to machine.
- e. Michael advised - potential difference between design time and process time. Not setting up separate keys. More complex data will decide what pattern to use. We will be doing a lot of work and set up DSP prototype around this.

- i. Michael asked the group do they want to look at the API spec or at the end of development.
 - ii. Brett advised he would like to be involved early – Jack Gao also confirmed he would like to see it as early as possible.
- f. Another question was raised about how client knows about the interaction and how its explained.
- g. Joe M answered this would be done by an increased scope to authenticate service and a token approach. We want to find usage patterns for consumption, and look to push message capability.
- h. We want to make sure interested parties are interested. This will determine what APIs are delivered 1st, and to get a minimum viable product out 1st.
- i. Tracie advised presentation will be distributed and the group can get back to Michael via a workshop to further this.

Agenda item: 7 – SBR2 enhancements impacting MAAS & MATS

17. Sangitha Sivayogaraj led a discussion regarding the following key messages:

- a. The SBR2 channel has progressively been enhanced over several years, as an ongoing activity to improve its stability, availability and reduce the occurrences of irritants.
- b. As further enhancements are introduced, the experience is being streamlined to improve the processing outcomes or accurately report any issues to facilitate easier remediation.
- c. A number of SBR2 platform error messages will be enforced to ensure correctly structured messages are lodged through the channel, and provide more meaningful information to assist in resolving the issue.
- d. The details of the error messages have been presented and provided separately for assessment within the superannuation industry and software development community.
- e. In summary - new error messages introduced into the SBR channel, and improved error messages will be presented and provided separately for assessment within the superannuation industry and software development community, including delivery timeframes for EVTE and production.

18. There was discussion within group regarding the following:

- a. Updates to STIC and SMAT. New error message being formulated and added as a conformance suite scenario to SMAT 2 part of Q 3 upcoming release. STIC updated to update valid characters for address fields and aligned to MAAS.
- b. Sangitha also advised there have been approximately 1 billion transaction per year via SBR. We are continuing to improve scalability through SBR volume growth by using expanding our use of cloud technology. New high volume services are developing using new technology, including Payevent 2020, client

communications and data visibility. MAAS and MATS on radar towards end this year. Perhaps 3 months between EVT and production with dates to be confirmed.

- c. How can ATO add value – issue of stuck batches. Better operational support to move issue resolution closer to real time, and in-built ‘self-healing’ capabilities to automatically retry processing and reduce the occurrence of stuck batches and failure to process errors.
- d. Sangitha also encouraged the group to take her presentation offline and get back to her regarding any questions that arise.
- e. Grant discussed the issue that the ATO weren’t doing the right thing around where the fault lies with maintenance outages. E.g. the ATO advises that it’s the senders fault – but after investigation it’s an ATO error.

Action item:	Due date:	Responsibility:
22.09.2021-4	24.11.2021	ATO – Alex Barnes
Alex Barnes will take issue offline to relevant resolver group to align with the standards and get confirmation date when this will occur.		

- f. Tracie confirmed we will send out the presentation pack and respond to issues from the group.

Agenda item: 8 – GNGB update

- 19. **Michelle Bower provided a very brief update due to time constraints regarding:**
- 20. RV3 taking a lot of time. There is a BIP review underway, 5 BIPs maybe going back into the standards. An update around this can be provided next meeting.
- 21. There is also a round table on multi-factor authentication in superannuation with the DTA
- 22. ATO and broader discussion on myGovId enhancements on biometrics, testing BM CVP – test for next meeting.
- 23. Tracie advised the GNGB update will be higher up in the agenda for next meeting.

Agenda item: 9 – ASP update.

- 24. **Hans van Daatselaar provided a very brief update due to time constraints regarding:**
 - a. RV3 is a priority for ASP members.
 - b. Shout out to Belinda Black and her team for their availability and immediate access to an ATO staff member in lieu of going through a mailbox. This is a real positive.
 - c. Co design with the ATO is also beneficial.

- d. Changing landscape – fraud and cyber important as there is a need to deal better with detection and prevention. Weakest link in this space is of course SMSFs.
 - e. Hans also acknowledged our team have done a great job regarding RV3 and wishes us luck for the rollout.
 - f. Hans may provide a paper for his update at the next meeting.
25. Tracie advised the ASP update will be higher up in the agenda for next meeting

Agenda item: 10 – Meeting close

26. Tracie Crowden thanked all attendees for a very informative and valuable meeting and advised the next SDSTG will be held on **Wednesday 24 November 2021**.
27. Meeting closed.