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Australian Government  
Australian Taxation Office

FILE REF: [G051]

# SUPERSTREAM PAYMENTS USING THE NEW PAYMENTS PLATFORM (NPP)

## PURPOSE

This document provides guidance in relation to the use of the NPP for SuperStream related payments.

## BACKGROUND

The NPP is an open access infrastructure for fast payments in Australia. The NPP was developed through industry collaboration to enable payments to be made and received in near real-time. The Reserve Bank of Australia (RBA) built the Fast Settlement Service component of the NPP to allow transactions to be settled in close to real time.

The NPP launched in February 2018. G051 was first issued on 28 May 2018 in response to initial analysis that NPP transactions could impact straight-through processing, with the potential to impact the efficient operation of the SuperStream network. The guidance note was subsequently updated in November 2021 as the operation and usage of NPP infrastructure was better understood.

Updates have been made to G051 to reflect increased NPP functionality and uptake, together with broader market shifts to modernising payment systems and changes to SuperStream Payment Methods.

## ISSUE

SuperStream rollover and contributions functions are designed around automated message and payment reconciliation processes (“straight through processing”) predominantly using the Bulk Electronic Clearing System Direct Entry System (BECS DE).

The NPP platform utilises the ISO 20022 message structure, a message schema captures and transmits this data in such a way that it can be customised for different payment types.

*Schedule 3 – Data and Payment Standards – Payment Methods* has been updated to include the NPP as a permitted payment method. Refer to section 2.5 of Schedule 3.

Initially, there was limited uptake of NPP payments through the SuperStream network due to concerns of reconciliation impacts on payments with SuperStream data. These impacts will reduce over time with increased usage of NPP, alongside BECS, as a payment solution for superannuation, as:

- restrictions requiring bi-lateral agreement between parties are no longer required;
- financial institution and account reachability increases;
- enhanced functionality, such as batch processing, demonstrates broader usability within the payment system;
- the cost of NPP payments closer aligns to other payment options;
- government regulatory changes drive a shift away from BECS.

## IMPLEMENTATION ADVICE

From 1 July 2026, super funds need to ensure they can receive and allocate an NPP payment.

In the lead up to 1 July 2026, super funds will be able to opt-in to receive an NPP from any sending solution. To opt-in, super funds need to ensure their bank accounts are enabled to receive NPP payments with their financial institution; and consider if they will accept NPP payments for contributions, rollovers, or both.

A register of super funds which have opted in early to receive NPP payments will be published on the Software Developers site <insert link>. Super funds will need to email [SuperStreamStandards@ato.gov.au](mailto:SuperStreamStandards@ato.gov.au) to be added to the register, and to provide the following details:

- Fund Name
- ABN
- USI
- Product Name
- Start date
- NPP-ready for contributions, rollovers, or both

The register will be regularly updated regularly prior to 1 July 2026 and can be accessed by senders ahead of making an NPP payment.

From 1 July 2026, this register will be replaced by the Fund Validation Service.

## MAKING AN NPP PAYMENT

If a sender makes a payment using NPP, then the entity receiving and allocating the payment such as a super fund, should follow the requirements below:

1. Section 2.5 of Schedule 3 outlines the PRN construction methodology and data elements applies and must be part of any such solution.
2. The trustee of a superannuation entity or RSA provider MUST ensure bank accounts are enabled for the purposes of receiving NPP payments with their financial institution.
  - a. SuperStream receiving solutions which receive an NPP payment which cannot be allocated to a member account must in line with current practice for payment reconciliation failures:

- i. reject the SuperStream contribution transaction with a SuperStream error message; and
- ii. refund the payment to the sender in line with current practice for payment reconciliation failures.

**Note:** Refunds should be returned using the fastest available payment method

## DEPENDENCIES

Solution is dependent on receiving entities being able to process and allocate NPP payments.

This guidance note applies to both contributions and rollover transactions and will remain in place until such time as *Schedule 4(b) – Data and Payment Standards – rollover message implementation guide*, is updated.

## IMPLEMENTATION INSTRUCTIONS

See SuperStream Schedule 3 Section 2.5 for changes to incorporate NPP payments.

<b>Release notes</b>	
<b>Guidance note</b>	<b>G051 – SuperStream payments using New Payments Platform (NPP)</b>
<b>Message pattern</b>	All rollover and contribution transaction requests and corresponding response messages that have an associated payment.
<b>Relevant Schedules</b>	Schedule 3 - Data and Payments Standards – Payment methods v3.0
<b>Due date</b>	<b>This guidance applies immediately from 6 August 2025</b>
<b>Sending solutions</b>	<p>Sending solutions may choose to send SuperStream NPP payments (including the use of PayID and PayTo functionality) as prescribed in section 2.5 of Schedule 3 from 1 July 2026.</p> <p>SuperStream NPP payments made prior to 1 July 2026 may only be made where the sending solution has confirmed (via the register) their receiving solution can accept NPP payments.</p> <p>The ATO does not yet have a timeframe on when they may send GROL or GCON transactions through NPP.</p>
<b>Receiving solutions</b>	<p>Receiving solutions must process SuperStream NPP payments they receive from 1 July 2026.</p> <p>SuperStream NPP payments received prior to 1 July 2026 can only be processed if the super fund has opted in to receive NPP payments.</p>