



Australian Government
Australian Taxation Office

SuperStream

Contributions V3 Testing and Cutover Guidance

This document describes the testing and production cutover processes that APRA-regulated superannuation funds, SMSFs, and/or their intermediaries need to undertake to prepare for and support implementation of contributions.

Payday Super

18 September 2025

Version control

This document is maintained by SuperStream Data and Payments Improvement Project team as part of the ATO Payday super program

Version	Date	Author	Description of change
V1	8 July 2025	Shane Moore	Initial Draft for feedback
FINAL	18 September 2026	Shane Moore	Final version published



We acknowledge the Traditional Owners and Custodians of Country throughout Australia and their continuing connection to land, waters and community. We pay our respects to them, their cultures, and Elders past and present.

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1. Testing Approach

1.1. Testing objectives

1. Testing is being undertaken to confirm that the changes being delivered in Contributions v3.0 have been successfully implemented by all participants in the ecosystem, and these messages conform to SuperStream data and payment standards.
2. Any significant issues identified will be raised to the ATO and reviewed with the Payday Super SuperStream Data & Payments Technical Working Group to determine resolution.
3. The ATO will maintain an issues log, which will be available to all test participants to review issues and solutions.
4. Documents requiring update will follow change management, including version history.

1.2. Audience

The Testing and Cutover Guidance document is intended to act as a reference document for Solution Providers who will participate in Contributions v3.0 testing. Solution Providers may include the following:

- APRA regulated funds and Retirement Saving Account (RSA) providers
- Self Managed Super Funds (SMSFs)
- Employers
- Gateways
- Clearing Houses
- Payroll Solutions
- Fund Administrators
- Digital Service Providers
- The ATO
- Other intermediaries and commercial software developers providing SuperStream solutions

1.3. Testing cycles

There will be two cycles of testing:

- **Cycle 2:** Error Code Management - is expected to occur between March and April 2026; and
- **Cycle 4:** MIG Changes - is expected to occur between March 2026 and March 2027.

Within each cycle there are three types of testing that will be conducted:

Testing Type	Co-ordinated by
1. Interoperability testing – between gateway operators	GNGB
2. Integration Testing ¹ - between employer solutions, gateway operators and funds	ATO
3. Peer-to-peer Testing – between funds and employer solutions, and their service providers	ATO
4. Regression Testing	ATO
5. Induction Cutover	ATO

The requirements of each cycle of testing are to be completed with no outstanding high priority issues, before commencing the next cycle of testing. The following process will occur to prioritise issues:

1. Raise the issue with your testing cohort, advising the ATO of details, impact and severity;
2. The ATO will raise issues with the SuperStream Data and Payments Technical Working Group to discuss and agree on prioritisation.

1.4. Testing principles

1.4.1 Delivery scope

Improvements to the SuperStream standard and Fund Validation Services (FVS) will be progressively delivered over four phases.

- **Phase 1 – New Payments Platform (NPP)** – available from 12 August 2025, NPP will enable faster payments between employer to fund.
- **Phase 2 – Error Code Management** – scheduled to be delivered in May 2026, and will simplify error codes, so the message is more transparent, allowing employers to take corrective action.
- **Phase 3 – FVS** – scheduled to be delivered July 2026, to provide employers early visibility of changes (such as Successor Fund Transfers) and provide traceability of account closures.

¹ Responsibility for timing of integration testing rests with the funds and MUST be completed before peer-to-peer testing can commence.

- **Phase 4 – MIG Changes** – scheduled delivery date to be confirmed, will introduce new functionality allowing employers to verify fund account details, and other changes supporting contributions to be made to the fund.

Throughout this document we will align references to testing cycles with the functional phases - Phase 2 (Error Management) will be referred to as Cycle 2; and Phase 4 (MIG Changes) will be referred to as Cycle 4.

Out of scope for Contributions v3.0 testing:

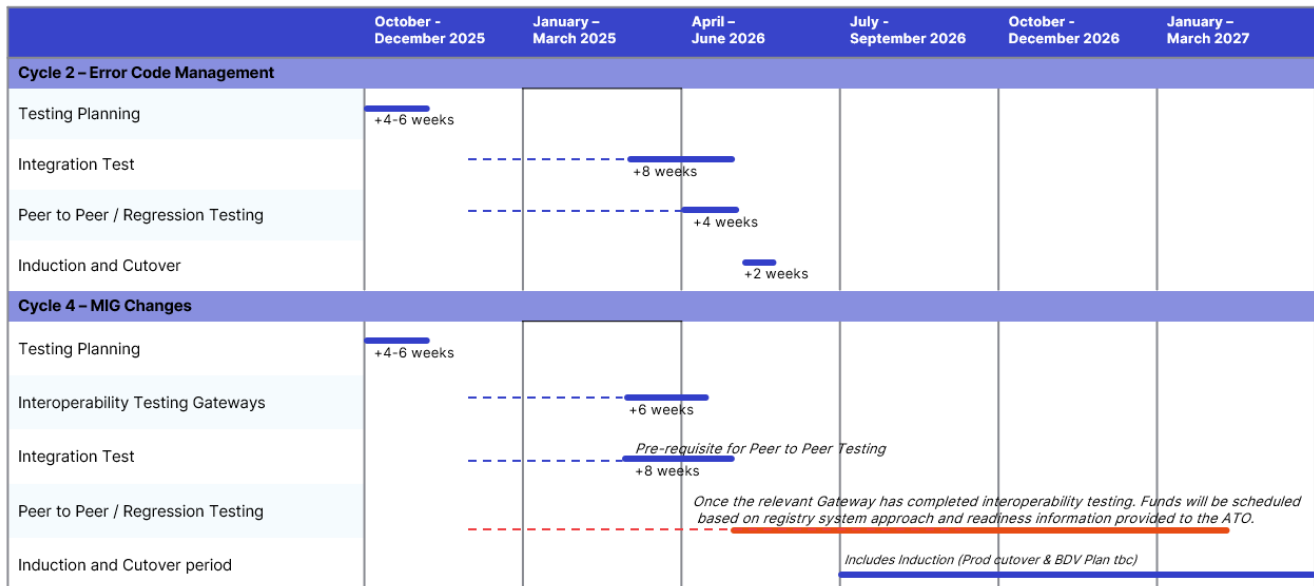
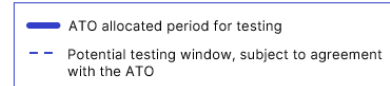
- Testing of FVS (Phase 3).
- Payment processing.

1.4.2 Principles

1. The test process has been designed to meet the requirements of the Contributions v3.0 Conformance Testing Guide. This document and other key artefacts, listed on page 16 of this guide, are published in the Contributions section on the [software developers website](#).
2. Testing will occur over two cycles. Cycle 2 is a streamlined conformance testing process focussed on error and outcome messaging only. Cycle 4 will test all other MIG changes and will be a standard conformance testing process.
3. Solution providers will be requested to nominate readiness dates for testing and the ATO will schedule resources to provide tests as they are requested.
 - i. If you are a fund, you must complete the tests that are relevant to your sector. For example, APRA funds need to complete all mandatory APRA-related tests; and SMSF-specific test solutions need to complete all mandatory SMSF-related tests.
 - ii. Further tests may be recommended but are at the discretion of test participants and cohort groups.
4. Solution providers are to return the appropriate response messages. A response will be required for 25 of the 27 messages.
5. Once the fund lodges their production readiness check list and receives acknowledgement from the ATO, the fund is required to update their certification value on the relevant USI through the Fund Validation Service.

1.5. Indicative testing timeline

Indicative Testing Timeline



1.6. Test types

1.6.1 Interoperability Testing

- Interoperability testing occurs between Gateways and between Gateways and the ATO.
- Interoperability testing relates to message level testing only and not application-level testing of additional services provided by a gateway.
- The ATO has developed tests that will provide confirmation of gateway/ATO interoperability testing. These tests are listed in further detail in the Contributions v3.0 Conformance Test Guide.
- Interoperability testing for Gateways will be coordinated by the Gateway Network Governance Board (GNGB).

1.6.2 Integration Testing

- Integration test cases are the responsibility of each solution implementation team.
- Test cases are listed in further detail in the Contributions v3.0 Conformance Test Guide.
- The full extent of integration testing will need to be agreed between each fund and their solution provider/s.
- The requirements of integration and interoperability testing must be met before progressing into peer-to-peer testing.

1.6.3 Peer-to-Peer Testing

- Peer-to-peer testing confirms that employers and funds (and intermediaries) can successfully receive, process and respond to messages to and from each other.
- ATO has developed a suite of 15 minimum and optional test scenarios which are detailed in the Contributions v3.0 Conformance Test Guide.
- Peer-to-peer testing will be scheduled and coordinated by the ATO based on fund readiness dates and registry system approach.
- Peer-to-peer test cases described throughout this document form the basic requirement for testing. Specific variables or error messages can be determined with the testing group at the time of testing.
- Funds must confirm the ABN and USI details with the ATO prior to commencing peer-to-peer testing.

2. Cycle 2 – Error Code Management

NOTE: The test cases below are the basic frame for testing. Specific variables or outcomes not specifically required below, can be determined within the testing group, at the time of testing.

2.1 Cycle 2 – Test Details – MROR

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
1.	Valid single member MRR message. MROR Business error – new membership unable to be created.	MRR1.1 MROR2.1		MROR	Mandatory
2.	Valid multiple member MRR message. MROR Technical error – new membership unable to be created.	MRR1.2 MROR2.2		MROR	Mandatory
3.	Valid multiple member MRR message. Success – new membership created with account details returned.	MRR1.2 MROR2.3		MROR	Mandatory

2.2 Cycle 2 – Test Details – CTER²

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
4.	Valid single member CTR message to an APRA fund. CTER Business error, with Context ID included	CTR1.1 CTER2.1, 2.5		CTER	Mandatory
5.	Valid single member CTR message to an SMSF. CTER Business error, with Context ID included	CTR1.2 CTER2.2, 2.4		CTER	Mandatory
6.	Valid single member CTR message to an APRA fund. CTER Technical error, with Context ID included	CTR1.1 CTER2.3, 2.5		CTER	Mandatory
7.	Valid single member CTR message to an SMSF. CTER Technical error, with Context ID included	CTR1.2 CTER2.2, 2.6		CTER	Mandatory
8.	Valid single member CTR message to an APRA fund. CTER Business error, with original PRN and refund PRN included	CTR1.1 CTER2.7		CTER	Mandatory

² Ensure at least one SMSF test (5. or 7.) verifies the message for SUPER.GEN.CNTRBTN.21

2.3 Cycle 2 – Regression Testing – B2B³

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
9.	Valid single member IRR message Valid error response is sent	IRR7.1 IRER8.1		IRER	Optional
10.	Valid single member IRR message Valid single member RTR message processed successfully Rollover response processed successfully	IRR7.2 RTR9.1 RTOR10.1		RTOR	Optional

2.4 Cycle 2 – Preparing for cutover

At the end of the induction period for Cycle 2, all funds, employers and solution providers will be using the new Error Code Management functionality.

- Sufficient testing will need to be conducted to ensure any high priority issues have been identified and resolved.
- No change to certification details on the Fund Details Register will occur following Cycle 2 testing. All SuperStream users will remain with a CONT1.0-X certification value, until after Cycle 4 changes have been tested (see below).

³ Ensure at least one test verifies the message for SUPER.GEN.GEN.11

3. Cycle 4 – MIG changes

NOTE: The test cases below are the basic frame for testing. Specific variables or outcomes not specifically required below, can be determined within the testing group, at the time of testing.

3.1 Cycle 4 – Test Details – MVR

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
1.	Valid single member MVR message to an APRA fund, with Record Count populated. Success message returned (MVOR) with Context ID included	MVR1.1, 1.3 MVOR2.1, 2.4		MVOR	Mandatory
2.	Valid single member MVR message to an SMSF, with Record Count populated. Success message returned (MVOR) with Context ID included	MVR1.2, 1.3 MVOR2.2, 2.4		MVOR	Mandatory
3.	Valid single member MVR message, with Record Count populated. Unsuccessful MVOR message sent (member not successfully verified)	MVR1.1, 1.3 MVOR2.3		MVOR	Mandatory

3.2 Cycle 4 – Test Details – MRR

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
4.	Valid single member MRR message, with Record Count populated. Success message returned (MROR) with Context ID included	MRR1.1, 1.3 MROR2.1, 2.4		MROR	Mandatory
5.	Valid multiple member MRR message, with Record Count populated. Success message returned (MROR) with Context ID included	MRR1.2, 1.3 MROR2.2, 2.4		MROR	Mandatory
6.	Valid single member MRR message, with Record Count populated. Unsuccessful MROR message sent (new membership unable to be created)	MRR1.1, 1.3 MROR2.3		MROR	Mandatory

3.3 Cycle 4 – Test Details – CTR

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
7.	Valid single member CTR message to an APRA fund, with Record Count populated, and Other Details tuple populated with an agreed value between peers. CTER Business error, with Context ID included	CTR1.1, 1.5, 1.7 CTER2.1, 2.3		CTER	Mandatory
8.	Valid single member CTR message to an SMSF, with Record Count populated., and Other Details tuple populated with an agreed value between peers. CTER Business error, with Context ID included	CTR1.2, 1.6, 1.8 CTER2.2, 2.4		CTER	Mandatory
9.	Valid multiple member CTR message to an APRA fund, with Record Count populated, and Other Details tuple populated with an agreed value between peers.	CTR1.3, 1.5, 1.7		Message actioned – NFA	Mandatory
10.	Valid multiple member CTR message to an SMSF, with Record Count populated., and Other Details tuple populated with an agreed value between peers.	CTR1.4, 1.6, 1.8		Message actioned – NFA	Mandatory

3.4 Cycle 4 – Test Details – Regression Testing

Government to Business transactions

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
11.	Valid single member GCTR message Valid GCTER message in response	GCTR1.1 GCTER2.1		GCTER	Optional
12.	Valid single member GCTAR message Valid GCTAOR message in response	GCTAR1.2 GCTAOR2.2		GCTAOR	Optional
13.	Valid single member USM rollover USM rollover response processed successfully	USM3.1 USMOR4.1		USMOR	Optional
14.	Valid single member USM rollover USM rollover response processed successfully	USM5.1 USMOR6.1		USMOR	Optional
15.	Valid release authority sent (such as member Division 293 deferred debt (DivDef) Release Authority Statement (RAS) partial release RAS successfully processed	RA7.1 RAS8.1 RASOR9.1		RASOR	Optional

Business to Business transactions

Test Number	Description	Conformance Testing Guide P2P Scenarios Exercised	Member/s used in Test	Expected Result	Mandatory or Optional
16.	Valid single member RTR message Rollover response processed successfully (RTOR)	RTR10.1 RTOR11.1		RTOR	Optional
17.	Valid single member IRR message Valid error message sent	IRR12.1 IRER13.1		IRER	Optional

3.5 Cycle 4 – Cutover

At the end of Cycle 4, each solution provider has to determine their readiness to cutover. Aspects to consider in this decision include:

- Sufficient testing has been conducted to allow self certification of production systems and operational processes.
- There is a lead time of 10 business days to update the certification details on the Fund Details Register before the certification change becomes active.
- Once a USI on the FDR has an active CONT3.0-X certification value, that USI can receive the Member Verification Requests, as well as the changes to the Member Registration Requests and Contributions Transaction Requests in the Data Standard. This can only occur after all Cycle 4 testing has occurred.

3.6 Updating the Fund Details Register

Please refer to the Fund Validation Service User Guide to add the CONT3.0-X certification value. The CONT3.0-X certification value cannot be added until all Contributions v3.0 tests in Cycle 2 and Cycle 4 have been undertaken

To assist in determining what start date you should use for the commencement of CONT3.0-X , refer to the production run schedule which will be published closer to the testing date. We will also publish a concise production calendar prior to testing.

4. Configuring your test environment

4.1 Test Data

To obtain the optimum test experience, it is the testers responsibility to establish and manage their own test environment. The data required to be configured in your test environment is contained in a Test Data Excel sheet will be published closer to testing.

The Test Data workbook contains:

- Mapping of the Contributions v3.0 Conformance Test Guide scenarios
- Member data with particular attributes for specific test scenarios
- A matrix showing which members are included in each test together with the expected outcome and response message for each member for each test.
- Each test has its own plan where the message elements are defined including expected responses.

4.2 Sample messages

Each of the 27 test messages, across both cycles, will be captured and published closer to testing. These sample messages are not required for testing, but intended to be of value for testers, should issues be experienced. The sample messages provide a view of message structure and element values including the message header and payload.

5. Requesting and responding to tests

5.1 Requesting tests

1. Once integration testing is complete and your test environment is configured; 1 or more tests can be requested to the SuperStreamStandards@ato.gov.au mailbox.
2. An email template will be available and published prior to testing. You will be able to request tests by providing:
 - Testers contact details – name, email and contact number/s
 - Organisation Name
 - ABN
 - If you are a fund, your USI or ESA (if testing SMSF)
 - Test number/s required (any combination of tests may be requested in one email)
 - Please include testing Organisation Name and Fund USI (if applicable) in the email subject line.

5.2 Responding to tests

1. The expected outcome from Cycle 2 tests:
 - 1, 2, 3, and 10 is an outcome response;
 - 4, 5, 6, 7, 8, and 9 is an error response
2. The expected outcome from Cycle 4 tests:
 - 1, 2, 3, 4, 5, 6, 12, 13, 14, 15 and 16 is an outcome response message;
 - 7, 8, 11 and 17 is an error response; and
 - 9 and 10 do not produce a response.

5.3 Requesting tests

- Test participants are required to track and monitor their testing progress and are responsible for determining their solutions' functional performance.
- The ATO will track, monitor and report the progress and status of testing for overall industry.

6. Key artefacts required

- Data and Payment Standards Contributions and Member Registrations Message Implementation Guide v3.0 **(Schedule 4a, final)**
- Supporting XBRL reporting taxonomy
- Data and Payment Standards Terms and Definitions **(Draft Schedule 2)**
- Data and Payment Standards Payment Definitions **(Schedule 3, final)**
- Data and Payment Standards Message Orchestration and Profiles **(Draft Schedule 5)**
- Data and Payment Standards Error Code Management **(Schedule 6, final)**
- Business Response Messaging Framework User Guide Final v1.1
- Fund Validation Service User Guide

7. Key artefacts required

- Questions and Feedback
SuperStreamStandards@ato.gov.au
- Testing Requests and Testing Support
SuperStreamStandards@ato.gov.au
- Further information
<https://softwaredevelopers.ato.gov.au/ContributionV3>