



BUSINESS RESPONSE MESSAGING FRAMEWORK USER GUIDE



v3.0

VERSION CONTROL

CURRENT VERSION NUMBER:

v3.0

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Version	Date	Description of change
0.1		DRAFT for consultation
0.2	8/9/2015	Inclusion of Phases and Dates Section Inclusion of Pilot section
0.3	18/9/2015	Inclusion of references to supporting documentation throughout Minor changes to incorporate Industry feedback Addition of pass-through section Addition of Appendix A – Standard Specific Error Codes Addition of Appendix B - Supporting Documentation Addition of Appendix C – Example Messages
0.4	25/9/2015	Inclusion of ATO feedback on version 0.2 Minor changes to incorporate Industry feedback Updated Business Response Messaging Scenarios to v0.20
0.5	12/10/2015	Inclusion of guidance notes in Appendix Appendix B and C swapped.
0.6	20/10/2015	Minor changes to incorporate internal feedback Addition of pass-through links Addition of example messages
0.7	21/10/2015	Update to Phases and Dates – Phases 3 and 4 Update to Pilot section reflecting the conclusion of the pilot Addition of guidance notes G039 and G040 Changes to Refund Principles to align with guidance note G039 Updated Business Response Messaging Scenarios to v0.21
1.0	22/10/2015	Final Review by the ATO

Version	Date	Description of change
1.1	22/04/2016	<p>Updates throughout to incorporate feedback</p> <p>Updates to incorporate rollover process into Framework (including scenarios - Scenarios v0.23)</p> <p>Addition of Appendix D of Business Response Messaging Lessons Learned from MROR and CTER pilots.</p> <p>Updated Example Messages in Appendix B to correct contributions example and add rollover examples</p> <p>Updated wording in scenario SP002 (Scenarios v0.24)</p> <p>Remove Guidance notes from document leaving list and link to SSTC Guidance note page</p> <p>Add additional rollover scenario R011 for technical error - similar to S010 for contributions (Scenarios v0.25)</p>
1.2	21/03/2025	<p>Updates throughout to incorporate feedback from the SuperStream Technical Working Group as part of the Payday Super Implementation SuperStream Data and Payment Improvements Project.</p> <p>Updates:</p> <ul style="list-style-type: none"> • Contribution and Member registration response messaging scenarios • New section covering the new Member Verification Request scenarios • Removal of references to the pilot
3.0-0.1	29/05/2025	<p>Updates throughout to incorporate specific feedback from the SuperStream Technical Working Group.</p> <p>Updates:</p> <ul style="list-style-type: none"> • Contribution and Member registration response messaging scenarios. • Version control to 3.0.
3.0-0.2	12/08/2025	<p>Updates throughout to incorporate additional specific feedback from SuperStream Technical Working Group following publishing of version 3.0-0.1.</p> <p>Updates:</p> <ul style="list-style-type: none"> • Contribution and Member registration response messaging scenarios. • Member Verification Request response messaging scenarios.
3.0-0.3	21/11/2025	<p>Updates throughout to incorporate feedback from the SuperStream Technical Working Group.</p> <p>Final review by the ATO.</p>

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Intent

The Business Response Messaging Framework was developed with industry to provide Solution providers with a clear and consistent approach to managing responses messages for all participants, particularly the processing of Business Response Errors. The focus of the framework was initially on Contributions and Member Registrations with subsequent changes incorporating version 2.0 of Rollovers, and has now been updated to emphasise employers interacting with response message including understanding of business response messages and follow-up actions to undertake and rectify errors.

This document should be read as a supporting document to the:

- Data and Payment Standards – Contributions Message Implementation Guide v3.0 (MIG)
- Data and Payment Standards – Rollover Message Implementation Guide v3.0 (MIG)
- Data and Payment Standards – Error Code Management v3.0 (Error Code Management Schedule)

In addition, other supporting documents, such as Guidance notes and Binding Implementation Practice (BIP) notes are referenced throughout the document and listed in Appendix C.

Phases and dates

The following phases outline the approach taken for implementation of Business Response messages for Member Registration, Contributions and Rollovers v3.0, and has been updated to include enhancements to Contribution error response messages from the SuperStream Data and Payment improvements project.

Response messaging implementation phases		
Phase 1: Pilot group A	This phase of the pilot focussed on the handling of member registration outcome messages only. Production exchange of MROR messages.	April 2015
Phase 2: All cross certified funds implement Member Registration Outcome Responses (MROR's)	Funds cross-certified prior to the completion of Phase 1, were expected to begin processing member registration outcome messages as part of normal operations.	May 2015
Phase 3: Pilot group B Business error messages	The pilot aimed to validate the high value response messaging scenarios agreed in this framework and confirmed the need for industry to adopt the framework in order to realise the full benefits of error messaging.	September / October 2015
Phase 4: All Funds Implement Business error messages (CTER's)	<p>From 19 October 2015, all solutions (including APRA fund products in active receiving mode) were expected to begin processing business messages as part of normal operations, unless an alternate start date was agreed.</p> <p>It was recognised at the time that some aspects of the Framework may not have been adopted by all participants by 19 October 2015. However, it is now expected that all response message</p>	October 2015

	solutions are compliant with the Framework, unless there is an alternate agreement in place with the ATO.	
Phase 5: Rollover MIGv2.0 Implement Rollover v2.0 B2B response messaging	Funds to implement updated Response messaging incorporating version 2 changes for IRER and RTOR by November 2016.	November 2016
Phase 6: Rollover MIGv2.0 Implement Rollover v2.0 G2B response messaging for USM (ATO to fund)	Funds to implement USM Rollover Outcome Response Messages by December 2016.	December 2016
Phase 6: Rollover MIGv2.0 Implement response messages for Section 20C Notices and USM (Fund to ATO)	Funds to implement Section 20C Notice Error Response and the receipt of USM Rollover Outcome Response Messages by November 2017.	November 2017
Phase 7: SuperStream Data and Payments Improvements Implement enhancements to Contribution error response messages, Employer error responses, MVR and general guidance update.	The SuperStream Data and Payments Improvements project introduces a raft of changes to contextual information of Contribution error response messages, emphasising employer understanding and actions to rectify error response messages and support the Member Verification Request. Updates to this document align to those made to Schedule 4a and Schedule 6.	March 2025

Audience

This guide is intended to act as a reference document for Employers and Solution Providers developing SuperStream compliant systems for processing superannuation rollovers, contributions, and member registrations. Solution Providers may include the following:

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

Background

The purpose of the Response Messaging Framework is to assist in understanding business error responses (errors that do not relate to a schema validation error) and SuperStream transaction exception handling.

This framework aims to ensure the experience for the recipient of a business error is consistent regardless of where they receive the response from. This will lead to realisation of the following benefits:

- Improved automation
- Time efficiencies reducing costs
- Compliance with the Standards
- Improved member outcomes
- Improved employer experience

The framework includes the following key artefacts:

- **Guiding principles** – The basis of how the framework operates and how future enhancements are considered.
- **Definitions and Rules** – Provides a clear and consistent approach for all outcome response messaging for stakeholders to adopt and reference.
- **Business Error Scenarios** – ‘high value’ scenarios have been identified and the expected actions and behaviour by stakeholders over the course of the response message lifecycle have been clarified.

Guiding Principles

1. **All stakeholders (participants and solution providers) are considered throughout the response message lifecycle.**
2. **Start small then scale up, but design with the end in mind** (SuperStream design principle) - Create a workable foundation for delivering a desired end state.
3. **Not practical (or necessary) to address all business scenarios initially.** Take a practical, pragmatic approach and target high volume, high benefit scenarios.
4. **Ensure what is returned is useful and actionable.**
5. **Enable straight through processing by software where possible** (and where not possible provide sufficient user centred information to enable efficient non automated exception management).
6. **Where possible, a CTER with 'error' event item severity should be related to returned payments only** (there are a limited number of exceptions outlined in the scenarios).
7. **A CTER that relates to a returned payment should be sent as early as possible to the employer and on the same business day as the returned payment.** This ensures employers receive response messages in a timely manner.

Definitions and Rules

The following Definitions and Rules form the basis of the Response Messaging framework and will support a consistent and efficient approach for all outcome response messaging stakeholders to adopt. The definitions and rules supplement sections 3.1 and 3.5 of the Error Code Management Schedule v3.0 and the guidance outlined in Guidance Notes G016 and G039.

Definitions

Event Item	Communicates the final outcome of a message response scope (Refer to definition below) back to the Sender of the original message
	All event items have a severity and response scope (below).
	Multiple event items are allowed per response scope but all the event items for specific response scope must be bundled in a single response message (for example, an information event item and a warning event item can be included in the same response message for a particular response scope).

Maximum Severity Code – indicates the most severe level of error present in the associated Event items.

Maximum Severity	Definition	Rule
Progressive	Multiple response messages will be sent for the associated request message. Responses commence prior to finalising processing of all components within the associated request message.	Maximum severity is derived by taking the most severe level of error present in the associated Event Items. Order of priorities is outlined in section 3.1 of Error Code Management Schedule v3.1. Note: only relevant severities should be considered when deriving the maximum severity.
Partial	A single event is sent once ALL processing has completed for the associated request message. Some elements have succeeded, and some have failed. Only failed items in the message need to be included. For contributions, all other items can be interpreted as having been processed successfully. For rollovers, separate success messages are required	
Error	A single event is sent once ALL processing has completed for the associated request message. None of the request message could be successfully processed.	
Warning	A single event is sent once ALL processing has completed for the associated message. Processing was successful for all components included in the associated request message; however, one or more warnings were encountered during processing.	
Information	A single event is sent once ALL processing has completed for the associated message. Processing was successful for all components included in the associated request message.	

Event items – provides specific information about individual message events.

Event Item Severity	Definition	Expected action
Error	The request has not been completed.	The receiver of the response message to action the error and submit a new message and payment as applicable.
Warning	The request has been completed; however, there are one or more warnings associated with the response scope. <u>Note:</u> The implication of this definition is that warnings can't be sent with Error messages as outlined in the response scope rules below.	Message senders are expected to correct data in the next run.
Information	The request has been completed and the transaction has been successful e.g. a MROR for successful new member registration MUST include the member ID.	In some cases no action required. In the case of Member ID, records should be updated.

Response scope – provides specific details on the structure of response message

Response scope	Message Type	SuperStream outcome responses can refer to individual request components or aggregations of request components.
Business Document	All response messages	Broadest scope of response: The event item refers to all transactions in the request document.
Employer Context	MROR/CTER/MVOR	The event item refers to all member contexts with the same employer ABN.
Member Context	All response messages	The event item refers to a specific member context.
Member Context Contribution Type	CTER	The event item refers to a specific member context contribution type.

Rules

Response scope rules	Within a response scope, the following event item severities and combinations are valid: <ul style="list-style-type: none"> - Error - Information - Warning - Information/Warning together
	Within a response scope, the following event item severities and combinations are NOT valid: <ul style="list-style-type: none"> - Error/Warning - Error/Information
	Once you have sent a response for a particular response scope, no further responses can be sent for anything contained within that response scope (for example, if a response is sent at the Employer Context response scope level, a further response can't be sent for any members related to that Employer Context).
Use of Progressive responses	The request Sender should not assume that processing is complete for the associated request message. For rollovers, the transaction outcome for any items not included in the response will be resolved by further progressive responses. For contributions and member registrations, the transaction outcome for any items not included in the response will be resolved by either further progressive responses or the elapsed time as outlined in guidance note G033.
	Notification of contribution success no longer required under progressive response pattern - refer to guidance note G016.
	One or more response messages are allowed but not for the same response scope occurrence (for example, one Employer Context and one Member Context).
	Progressive responses are limited to Employer Context response scope and below for contributions, and Member level response scope only for rollovers. A progressive message MUST not be sent at the Document response scope level.
Use of Partial responses	Use of partial responses is possible and will complement progressive responses.
Refund principles	Refer to guidance note G039 for details of the Essential Information to be included in contribution refund messages (CTER). In addition to this guidance note the following principles should be followed for both rollovers and contributions:
	When a refund or rejected payment needs to be processed the payment and response message should be generated and sent on the same day.
	Where follow up with employers is required 7.07G of the Regulations should be adopted as Best Practice.
	There must be a one-to-one relationship between the response message (event structure) and refund payment, in the same way that there is a 1:1 relationship between the CTR/RTR/RA/USM document (part) and contribution/rollover/RA payment/USM payment.
	The response message MUST be a subset of one and only one CTR/RTR/USM part. Refer to guidance note G018.
	If rejecting a contribution type, the whole amount for that contribution type is rejected, not a portion of it. If rejecting a Rollover or USM payment, the whole rollover or USM payment is rejected, not a portion of it.

	For contributions, if a CTER and refund is sent, any service provider must ensure that the details in the message are passed on to the employer so that the employer is aware of their outstanding SG obligations.
Detailed descriptions and parameters	Parameters are represented in the short or long description by {}. Any parameters referenced in the short or long description MUST also be included as separate parameters, rather than having to re-extract values from descriptions. However, this does not preclude parameters from being included that are not represented in the short or long description.

Contribution and Member Registration Business Response Messaging Scenarios

Contribution business response messages in the following table have been updated to include new business scenarios and incorporate additional content for employers, providing them with detailed steps to resolve returned response messages. Business scenarios are ordered by the most common errors and errors that relate to refunds.

These messages will travel to the default or choice fund via several hops. For all business response messaging scenarios outlined in this framework, the expectation is that response messages will follow the same route back to the originating employer.

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
CM01	CTER	CTR received for a member that cannot be processed. For example, member cannot be found with supplied information.	If Funds are not able to identify the member, a refund will be sent along with a CTER. Refer to Definitions and Rules for Refund Principles and G039.	Y	Member context	Error	SUPER.GEN.GEN.21	Member not found with supplied information.	Unsuccessful	1. Employer to confirm the submitted details match the details provided by the employee, such as surname, date of birth and fund details. Employees should be encouraged to contact the superannuation fund to validate their details. 2. If the original details sent were confirmed by the employee as being wrong, you should resubmit the contribution for the employee with the valid member details. 3. Where no new information has been provided, Employer to follow the existing choice of fund rules to ensure SG is able to be received by a fund.
CM02	CTER	CTR received for a member that is no longer a member of the Superannuation Entity e.g. the employee has rolled over to a new fund and has not provided you the new fund details	A refund to be sent with a CTER.	Y	Member Context	Error	SUPER.GEN.GEN.22	No longer a member of specified Superannuation fund.	Unsuccessful	1. Employer to inform the employee of the outcome. Employees should be encouraged to contact their fund directly and verify their membership status. 2. You should attempt to resubmit the payment for the employee if the employee is able to provide new superannuation fund details. 3. Where no new information has been provided, Employer to follow existing choice of fund rules to ensure SG is able to be received by a fund.
CM03	CTER	CTR is received containing contributions, however the USI does not accept contributions as it is a pension fund.	A refund to be sent with a CTER.	Y	Contribution Type or Member Context	Error	SUPER.GEN.CNTRBTN.4	Contributions cannot be accepted as it is either a closed product, defined benefit, or pension fund.	Unsuccessful for that response scope.	1. Employer to inform the employee that the fund does not accept contributions. 2. Employer to attempt to resubmit the payment for the employee if the employee is able to provide new superannuation fund details. 3. Where no new information has been provided, employer to follow existing choice of fund rules to ensure SG is able to be received by a superannuation fund.
CM04	CTER	Multiple issues with the one message.	The fund may reject the entire member record, or may send a progressive response at the	Y	Contribution Type	(Max Severity Day 1:	SUPER.GEN.CNTRBTN.8	Contributions cannot be accepted for this	Unsuccessful	Day 1

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
		<p>E.g., A fund receives a CTR with a SG contribution and multiple Child contribution amounts (assume that fund holds the member's valid TFN for Child number one, but no TFN is held for a Child number two.</p> <p>Example of a Progressive Response.</p>	<p>Contribution type response scope level as follows:</p> <p>Day 1 Fund accepts the mandated SG contribution.</p> <p>Progressive Error: Fund Rejects/refunds the Child contribution for Child number one</p> <p>Fund initiates a manual process to try and obtain TFN for Child number two.</p> <p>The fund does NOT send a warning for the invalid TFN.</p> <p>Day 3 (future changes) If TFN can't be obtained the Child contribution for Child number two will be rejected and an error message sent.</p>			<p>Progressive) Error</p> <p>(Max Severity Day 3: Progressive) Error</p>	SUPER.GEN.CNTRBTN.5	<p>individual due to age or eligibility restrictions.</p> <p>Member TFN required for this contribution type.</p>	Unsuccessful	<p>1. Employer to inform the employee that the contribution type is not able to be accepted by the superannuation fund.</p> <p>Day 3</p> <p>2. Employer to inform the employee that they need to provide TFN to the superannuation fund.</p> <p>3. Employer to attempt to resubmit the payment for the employee if the employee has confirmed that the superannuation fund has their updated details.</p>
CM05	CTER	CTR is received containing a contribution for an individual who does not meet age or eligibility restrictions of the USI.	Funds may reject the contribution.	Y	Member context	Error	SUPER.GEN.CNTRBTN.8	Contributions cannot be accepted for this individual due to age or eligibility restrictions.	Unsuccessful	<p>1. Employer should check the employee's reported age and contribution type details to ensure they align with acceptable contributions.</p> <p>2. Employer to inform the employee that the contribution is not able to be accepted by the superannuation fund if they do not meet requirements.</p> <p>3. Employer to attempt to resubmit the payment for the employee if the employee is able to provide new superannuation fund details.</p> <p>4. Where no new information has been provided, employer to follow existing choice of fund rules to ensure SG is able to be received by a superannuation fund.</p>
CM06	CTER	CTR message Received, with the payment amount received is less than (underpayment) the total in the CTR.	<p>Fund would follow up where possible to contact the employer to attempt to process the transaction in the first instance.</p> <p>If the data and payment can't be reconciled the Fund will process a refund and send an error message.</p> <p>Refer to Definitions and Refund principles in relation to follow up obligations.</p>	Y	Document	Error	SUPER.GEN.CNTRBTN.6	Payment is less than what has been specified with Contribution Transaction Request Message.	Unsuccessful	<p>1. Employer to review the response message and determine the correct payment amount to be made.</p> <p>2. Employer to resend the contribution message with a matching corresponding payment to the superannuation fund.</p>

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
CM07	CTER	CTR message received with an unknown BPAY biller code.	Funds would follow up where possible with the Employer sending solution and if no money is received a CTER will be sent per the time frames defined in the SIS regulations.	Y	Document	Error	SUPER.GEN.GEN.13	Unknown BPAY Biller code.	Unsuccessful	<p>1. Employer to check the BPAY details provided and confirm with the bank the BPAY biller code is correct.</p> <p>2. Employer to resend the contribution with the correct BPAY biller code of a valid corresponding payment that has been made to the superannuation fund.</p>
CM08	CTER	CTR message received with an unknown BPAY customer reference number.	Funds would follow up where possible with the Employer sending solution and if no money is received a CTER will be sent per the time frames defined in the SIS regulations.	Y	Document	Error	SUPER.GEN.GEN.14	Unknown BPAY Customer Reference Number.	Unsuccessful	<p>1. Employer to check the Customer Reference Number (CRN) is correct, and it matches the Superfund's details. Confirm with the fund out of band if required.</p> <p>2. Employer to resend the contribution with the correct CRN of a valid corresponding payment that has been made to the superannuation fund.</p>
CM09	CTER	Non-concessional contribution received for employee with no TFN in registry system.	<p>Funds may have business processes to try and obtain TFN. If TFN can't be obtained the payment will be rejected and an error message sent.</p> <p>As above, refund may be either at member or contribution type level.</p>	Y	Contribution Type or Member Context	Error	SUPER.GEN.CNTRBTN.5	Member TFN required for this Contribution Type.	Unsuccessful for that response scope.	<p>1. Employer to confirm the TFN provided by the employee matches the TFN included in the message.</p> <p>2. If the TFN provided by the employee matches the submitted TFN, confirm with the employee or use the ATO's EmployerTICK, to verify the TFN is correct.</p> <p>3. Resubmit the contribution with the updated TFN listed.</p>
CM10	CTER	CTR is received and successfully processed, however the contribution amount is greater than (overpayment) the payment amount on the contribution message.	Funds to allocate and refund any residual amount to the employer.	Y	Document	Information	SUPER.GEN.CNTRBTN.7	Payment is more than what has been specified with Contribution Transaction Request Message.	Successful	<p>1. Employer to review contribution and identify the discrepancy</p> <p>2. Employer to ensure future contribution message value amount and payment amount match to expedite processing.</p>
CM11	OOB	Payment received with no corresponding CTR Message e.g., duplicate part ID.	<p>No Message to be sent.</p> <p>Refund handled Out of Band.</p>	Y	N/A	N/A	N/A	N/A	Unsuccessful	<p>Out of band contact. Employer to review submission status with their SuperStream messaging provider to identify issue and re-submit when resolved</p> <p>SuperStream must be used by employers to transmit money and information consistently across the super system.</p>
CM12	CTER/MROR	<p>A CTR or MRR is received by an SMSF service provider that cannot be processed as the ABN is not known to them.</p> <p>Refer to guidance note G036.</p>	<p>SMSF service providers must send a CTER/MROR.</p> <p>Generally, no refund because the money has been paid to correct bank account.</p>	N	Document	Warning	SUPER.GEN.CNTRBTN.21	The ABN {abn} of the SMSF is not known to the Message Receiver.	Unsuccessful	<p>Employers to speak with their employee to request a valid ESA for the fund.</p> <p>All SMSFs are required to be registered with an ESA in order to accept superannuation contributions.</p> <p>A refund may be unlikely as the SMSF can still allocate the payment to the member's account.</p>
CM13	CTER	CTR message received, Payment Received, Incorrect USI, however correct USI can be identified and CTR processed.	Optional for fund on whether a warning message is sent.	N	Document or Member Context	Warning	SUPER.GEN.CNTRBTN.11	Contribution processed however incorrect USI provided. See detailed description for correct USI.	Successful	<p>Employer to correct USI details for the next contribution cycle.</p> <p>When making future contributions to the employee's fund, ensure the correct USI is included for each employee. Employers can use the Fund Validation Service to confirm the correct USI. Employers to ensure the correct USI is used for future contributions for the employee.</p>

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
CM14	CTER	CTR message received with no corresponding payment.	Funds would follow up where possible with the Employer sending solution and if no money is received a CTER will be sent per the time frames defined in the SIS regulations.	N	Document	Error	SUPER.GEN.GEN.12	Payment reference {payref} number cannot be matched.	Unsuccessful	<p>1. Employer to verify the payment was successfully made, debited from your account and sent to the correct location.</p> <p>Employer may choose to contact their clearing house, if able to do so, to query the missing payment.</p> <p>2. Employer to ensure the PRN on your contribution message matches the PRN of your payment.</p> <p>3. Employer to resubmit the contribution with the PRN of a valid matching payment.</p>
CM15	CTER	Use of progressive: multi tiered validation scenarios for the same response scope (i.e. sending back warnings as they are discovered) E.g. TFN mismatch may be identified before the final outcome for the transaction is known. During further validation, further problems may be encountered for that transaction, so there may or may not be a subsequent message, and the transaction outcome may be either success or fail.	<p>Multi-tiered validations for the same response scope occurrence must not be sent. A CTER must only be sent for any given response scope occurrence once all processing is complete.</p> <p>For example, multiple messages can be sent at the Member Context Response scope level for a message, providing they are for different Member Contexts. Multiple messages for the same Member Context are not allowed.</p> <p>Refer to Response Scope Rules in Definition and Rules.</p>	N	N/A	N/A	N/A	N/A	N/A	N/A
CM16	CTER	CTR is received and there is no record of the employee in the fund. The fund also does not have a default relationship with the employer.	Fund sends response message after confirming the employee is not a member.	N/A	Member Context	Error	SUPER.GEN.CNTRBTN.22	No account exists and you do not have a default relationship with the fund to register the employee.	Unsuccessful	<p>1. Employer to speak to employee to inform them that they do not have an account with the provided fund and to provide alternate superfund details.</p> <p>2. Employer to resubmit another CTR if the employee has provided updated details or new superfund details.</p> <p>3. Where no new information has been provided, Employer to follow the existing choice of fund rules and ensure SG is able to be received by a fund.</p>
CM17	CTER	CTR is received and the employee is confirmed as not being able to join the fund.	Fund sends response message after confirming the employee is not able to be a member of a fund.	N/A	Member Context	Error	SUPER.GEN.CNTRBTN.23	The Super Fund is not open to new members.	Unsuccessful	<p>1. Employer to speak to employee to inform them that the provided fund is not able to accept them as a member and to provide alternate superfund details.</p> <p>2. Employer to resubmit another CTR if the employee has provided updated details or new superfund details.</p> <p>3. Where no new information has been provided, Employer to follow the existing choice of fund rules and ensure SG is able to be received by a fund.</p>
CM18	MROR	A MRR is received where all mandatory data fields have been included but	Funds will create the new member account and send the MROR success message and go	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.1	Member registration request message was successfully processed.	Successful	Employer to provide additional fund specific information if requested by the fund.

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
		there are specific elements related to the MRR that are optional under the Standard but required by the rules of a particular fund to determine member benefits. Refer to Guidance Note G016.	out of band to request required additional fund specific information.							
CM19	MROR	MRR is received containing a new member for a default fund and is registered successfully. Refer to Guidance Note G017.	MROR message MUST be sent by the receiving entity once they have processed the Member Registration Request message, containing the new Member Client Identifier for the member.	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.1	Member registration request message was successfully processed.	Successful	Update systems with the Member Number provided.
CM20	MROR	MRR is received containing an amendment for a member that is updated successfully. Refer to Guidance Note G017.	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party).	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.1	Member registration request message was successfully processed.	Successful	No action required.
CM21	MROR	MRR is received requesting update to the member's address.	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party).	N/A	Member Context	Warning	SUPER.GEN.CNTRBTN.10	MRR update will not be processed by fund.	Unsuccessful	Employer to take note that Superannuation fund will not process member update requests.
CM22	MROR	MRR is received containing member registration, but can't be fulfilled due to an error.	MROR message MUST be sent by the receiving entity once they have processed the Member Registration Request message.	N/A	Member Context	Error	SUPER.GEN.CNTRBTN.12	Registration for this member can't be processed due to errors.	Unsuccessful	Employer to contact the fund to obtain further information on what is missing. Employer to action the error and submit a new message as applicable.
CM23	MROR	MRR is received containing updates for a USI that does not accept MRR messages.	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party). The fund may have an internal legal/compliance requirement to send a response, however employer solutions may not want to see the responses each time, so a specific error code is required for this scenario so the response messages can be filtered out as appropriate.	N/A	Document	Error	SUPER.GEN.CNTRBTN.13	Maintenance data provided for this USI cannot be actioned when received from Employers. Maintenance data needs to be provided to the Fund by the Member directly.	Unsuccessful	Employer to speak to employee. Employee to update their details directly with the fund.
CM24	MROR	MRR is received with every contribution cycle (CTR). Should the fund send back a generic response that no updates were detected if they continue to receive MRR message with every cycle.	After the initial MRR, an MRR update should only be sent where the member's information has changed. No response message to be sent.	N/A	N/A	N/A	N/A	N/A	N/A	Employers must not send MRRs with every CTR unless the MRR is an update to a member's information.

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
			Funds receiving MRR with every CTR should report this to the ATO for follow up action.							
CM25	OOB	MROR or CTER is sent that is not able to be processed.	As there is no response message defined for MROR or CTER messages, this would need to be handled out of band.	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CM26	OOB	A CTR is received where the RecordCount part property does not match the actual number of records within that message part's XBRL payload. Refer to BIP 12.	To be managed out of band however it is unlikely that the message will be rejected.	N	N/A	N/A	N/A	N/A	N/A	N/A
CM27	OOB	Employment End Date / Reason is supplied with a CTR.	Updates are not expected to be performed from a CTR so no response message required. Can be followed up out of band at trustees discretion.	N	N/A	N/A	N/A	N/A	N/A	Employer to follow instructions of Superfund.

 Scenario is deemed 'out of band' (OOB)

Member Verification request

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
MV01	MVOR	MVR received for an employee that cannot be identified as a member of the fund. For example, member does not exist.	Employer to be informed with a MVOR.	N/A	Member Context	Error	SUPER.GEN.GEN.21	Member not found with supplied information.	Unsuccessful	<p>1. Employer to confirm the submitted details match the details provided by the employee, such as surname, date of birth and fund details.</p> <p>Employees should be encouraged to contact the superannuation fund to validate their details.</p> <p>2. If the original details sent were confirmed by the employee as being wrong, you should resubmit another MVR for the employee with the valid member details.</p> <p>3. Where no new information has been provided, Employer to follow the existing choice of fund rules to ensure SG is able to be received by a fund.</p>
MV02	MVOR	MVR received for an employee that is no longer a member of the Superannuation Entity.	Employer to be informed with a MVOR.	N/A	Member Context	Error	SUPER.GEN.GEN.22	No longer a member of specified Superannuation fund.	Unsuccessful	<p>1. Employer to inform the employee of the outcome.</p> <p>Employees should be encouraged to contact their fund directly and verify their membership status.</p> <p>2. You should attempt to resubmit another MVR for the employee if the employee is able to provide new superannuation fund details.</p> <p>3. Where no new information has been provided, Employer to follow existing choice of fund rules to ensure SG is able to be received by a fund.</p>
MV03	MVOR	MVR received for an employee but the fund does not accept contributions.	Employer to be informed with a MVOR.	N/A	Contribution Type or Member Context	Error	SUPER.GEN.CNTRBTN.4	Contributions cannot be accepted as it is either a closed product, defined benefit, or pension fund.	Unsuccessful	<p>1. Employer to inform the employee that the contributions cannot be accepted by the superannuation fund.</p> <p>2. Employer to resubmit another MVR if the employee has provided updated details or new superfund details.</p> <p>3. Where no new information has been provided, Employer to follow the existing choice of fund rules to ensure SG is able to be received by a fund.</p>
MV04	MVOR	MVR received for an employee who does not meet Fund rules.	Employer to be informed with a MVOR.	N/A	Member context	Error	SUPER.GEN.CNTRBTN.8	Contributions cannot be accepted for this individual due to age or eligibility restrictions.	Unsuccessful	<p>1. Employer to inform the employee that they do not meet age or eligibility restrictions of the superannuation fund.</p> <p>2. Employer to resubmit another MVR if the employee has provided updated details or new superfund details</p> <p>3. Where no new information has been provided, Employer to follow the existing choice of fund rules to ensure SG is able to be received by a fund.</p>
MV05	MVOR	MVR is received and successfully processed.	Fund sends response message after confirming the employee has a member account with an acceptable contribution type.	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.20	Member was successfully verified.	Successful	Employer to contribute to the specified fund as it has been confirmed by the Superannuation fund.
MV06	MVOR	MVR is received and SMSF ABN unknown to the ESA provider.	N/A	N/A	Document	Warning	SUPER.GEN.CNTRBTN.21	The ABN {abn} of the SMSF is not known to the Message receiver.	Unsuccessful	<p>Employers to speak with their employee to request a valid ESA for the SMSF fund.</p> <p>All SMSFs are required to be registered with an ESA in order to accept superannuation contributions.</p>
MV07	MVOR	MVR is received and there is no record of the employee in the	Fund sends response message after confirming the	N/A	Member Context	Error	SUPER.GEN.CNTRBTN.22	No account exists and you do not have a default	Unsuccessful	1. Employer to speak to employee to inform them that they do not have an account with the provided fund and to provide alternate superannuation fund details.

Ref	Message type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error
		fund. The fund also does not have a default relationship with the employer.	employee is not a member. Fund cannot open an account if an MRR is received prior to a CTR.					relationship with the fund to register the employee.		An MRR should not be sent as the fund and employer does not have a default employer relationship. 2. Employer to resubmit another MVR if the employee has provided updated details or new superfund details. 3. Where no new information has been provided, Employer to follow the existing choice of fund rules and ensure SG is able to be received by a fund.
MV08	MVOR	MVR is received and the employee is confirmed as not being able to join the fund.	Fund sends response message after confirming the employee is not able to be a member of a fund.	N/A	Member Context	Error	SUPER.GEN.CNTRBTN.23	The Super Fund is not open to new members.	Unsuccessful	1. Employer to speak to employee to inform them that the provided fund is not able to accept them as a member and to provide alternate superfund details. 2. Employer to resubmit another MVR if the employee has provided updated details or new superfund details. 3. Where no new information has been provided, Employer to follow the existing choice of fund rules and ensure SG is able to be received by a fund.

Rollover Business Response Messaging Scenarios

Ref	Message Type	Business Scenario	Expected action for the recipient of the original message	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error message
R01	RTOR/USM	RTR or USM received for a member that is processed successfully.	Funds will process the Rollover or USM and send a success response message.	N	Member context	Information	SUPER.GEN.RLVR.2	Rollover Process successful.	Successful	No action required
R02	RTOR/USM	RTR or USM received for a member that is not processed successfully due to errors	Funds will reject the message and send an error message with a refund	Y	Member context	Error	SUPER.GEN.RLVR.5	Rollover Process unsuccessful.	Unsuccessful	If there is no long description or not enough detail in the long description, recipient to contact the sender and request further information and then action the error and submit a new message and payment as applicable
R03	RTOR/USM	RTR or USM received containing multiple members that can't be processed due to product rules	Funds will reject the message and send an error message with a refund	Y	Document	Error	SUPER.GEN.RLVR.6	Rollover could not be processed due to rules within Superannuation entity. Contact Superannuation entity for details.	Unsuccessful	If there is no long description or not enough detail in the long description, recipient to contact the sender and request further information and then action the error and submit a new message and payment as applicable
R04	IRR/RTR	IRR is received and successfully processed from the same USI	Funds will process the IRR message and send an RTR message with the rollover payment. No response message to be sent. It is recommended that the RTR should include a SuperRolloverOtherDetails Tuple containing details of the IRR to assist with the reconciliation of IRR messages.	N/A	N/A	N/A	N/A	N/A	Successful	N/A
R05	IRR/RTR	IRR is received and successfully processed from a different USI	Funds will process the IRR message and send an RTR message with the rollover payment. No response message to be sent. It is recommended that the RTR should include a SuperRolloverOtherDetails Tuple containing details of the original IRR to assist with the reconciliation of IRR messages.	N/A	N/A	N/A	N/A	N/A	Successful	N/A
R06	IRR/IRER	IRR is received but can't be processed due to an error. For example, member not found.	Funds will reject the message and send an IRER error message.	N/A	Member context	Error	SUPER.GEN.GEN.21	Member not found with supplied information.	Unsuccessful	Recipient to action the error and submit a new IRR as applicable
R07	EPF	An EPF is received that can't be processed	There are no automated business response messages for EPF messages. For errors relating the message content, the Fund must contact the transferring member directly. For errors relating to the receipt or validation of the message they should contact the ATO at SuperCRT@ato.gov.au	N/A	N/A	N/A	N/A	N/A	Unsuccessful	N/A
R08	20C / USM	The ATO sends a Section 20C Notice to a Fund that is successfully processed.	The Fund processes the Section 20C Notice and sends a USM Rollover Payment to the ATO. No response message is sent.	N/A	N/A	N/A	N/A	N/A	Successful	N/A

Ref	Message Type	Business Scenario	Expected action for the recipient of the original message	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error message
R09	20C / 20C Notice Error Response	The ATO sends a Section 20C Notice that the Fund is unable to process due to errors. For example, the member has already transferred to another entity.	Funds will reject the message and send a 20C Notice Error Response message to the ATO.	N/A	Member context	Error	SUPER.GEN.GEN.22	No Longer a member of specified Superannuation fund.	Unsuccessful	The ATO to action the error and submit a new Section 20C notice as applicable
R10	Release authority	The ATO sends a RA message that the Fund is unable to process due to errors. For example, the account is closed.	Funds will reject the message and send a Release Authority Error Response message to the ATO.	N/A	Member context	Error	SUPER.GEN.GEN.22	No Longer a member of specified Superannuation fund.	Unsuccessful	The ATO to action the error.
R11	USM from Fund to ATO	The Fund sends a USM payment to the ATO that the ATO is not able to process. For example, if a mandatory data element is not supplied	The ATO will reject the USM message and send an error message with a refund.	Y	Member context	Error	SUPER.GEN.GEN.4	Mandatory data element not supplied.	Unsuccessful	Recipient to action the error and submit a new USM message to the ATO as applicable
R12	OOB	RTR and payment received with RTR not a valid message	This scenario is to be handled out of band to rectify the RTR message and no refund is expected. As a refund will not be processed a corrected new RTR with the original PRN will need to be sent allowing the transaction to be processed and reconciled.	N	Document	N/A	N/A	N/A	Unsuccessful	Fund to submit a new message and payment as agreed with the Fund.

 Scenario is deemed 'out of band' (OOB)

Appendix A - Supporting Documentation

Schedules	
Schedule 4a	Data_and_Payment_Standards_Contributions_Message_Implementation_Guide_v3.0 (MIG)
Schedule 4b	Data and Payment Standards - Rollover_Message_Implementation_Guide_v3.0
Schedule 6	Data and Payment Standards – Error Code Management v3.0 (Error Code Schedule)

BIP notes relating to Response Messages - http://softwaredevelopers.ato.gov.au/GOGpub	
BIP12	RecordCount part property

Pass-through documentation	
Regulations	https://www.comlaw.gov.au/Details/F2013C00831/Html/Volume_1).
Scenarios	http://softwaredevelopers.ato.gov.au/SSTC