



An Australian Government Initiative
Standard Business Reporting

SBR

Standard Business Reporting

Australian Taxation Office –
Self-managed Super Fund Member TFN
Identity Check Service

Business Implementation Guide

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DRAFT BUILD VERSION

 This document and its attachments are **Unclassified**



For further information or questions, contact the SBR Service Desk at SBRServiceDesk@sbr.gov.au or call 1300 488 231. International callers may use +61-2-6216 5577

VERSION CONTROL

Version	Release date	Description of changes
0.1	19/12/2018	Initial draft for comment
0.2	07/03/2019	Updated as a result of industry feedback
0.3	29/11/2019	Minor formatting changes and updated links

ENDORSEMENT

APPROVAL

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1. INTRODUCTION

1.1 PURPOSE

The purpose of this document is to provide information that will assist software developers in understanding the business context surrounding the Self-managed Superannuation Fund (SMSF) member tax file number (TFN) identity check service (SMSFmemberTICK) interactions. The interactions with this service are performed with the Australian Taxation Office (ATO) through the Standard Business Reporting (SBR) platform by, or on behalf of, any SMSF performing a rollover to another fund.

Specifically, SMSFmemberTICK refers to the interactions between an SMSF and the ATO, in order to validate a member's TFN prior to performing a rollover on that member's behalf to another super fund.

1.2 AUDIENCE

The audience for this document is any SMSF (or their tax agent or software industry partner) that will be utilising the SMSFmemberTICK on the SBR ebMS3 platform.

1.3 DOCUMENT CONTEXT

This SMSFmemberTICK Business Implementation Guide (BIG) forms part of the broader suite of documents used by the ATO to describe or interpret how the technical implementation relates back to the business context and process. This document is designed to be read in conjunction with the ATO SBR documentation suite including the:

- Web service/platform information eg SBR Web Service Implementation Guide
- ATO Common Business Implementation Guide
- ATO SBR Service Registry
- Validation rules
- Message information eg Message Structure Table, and
- Test information for example Conformance suites.

For more information refer to the SBR Logical Artefact Map for the relationship of this document with others in the suite.

1.4 GLOSSARY

This table only contains terms that need specific explanation for this document. Other terminology can be found in the [SBR glossary](#).

Term	Definition
APRA	Australian Prudential Regulation Authority.
ABN	Australian business number A unique public 11 digit number issued to the SMSF registered in the ABR that identifies a business or organisation to the government or community.
ATO	The Australian Taxation Office (ATO) is the principal revenue collection agency of the Australian government.
BDE	Bulk Data Exchange.
Business Intermediary	A business intermediary is represented by the entity who is confirming the required SMSF details to process and complete a SuperStream transaction to a SMSF on behalf of the reporting party.
eBMS3	Version 3 of the ATO's default electronic commerce platform that utilises SBR to facilitate transaction message between the ATO's online systems and end users.
EPF	Electronic portability form.
Employer	An employer who employs a person under a verbal or written employment contract on a

Term	Definition
	full-time, part-time or casual basis (definition for superannuation guarantee purposes)
Individual's TFN	Tax file number A TFN is a unique 9 digit number issued by the ATO to an SMSF member / trustee to help the ATO administer tax and other Australian Government systems.
Intermediary's business name	The full name by which an intermediary is known.
MAAS	Member account attribute service.
Reporting Party	The reporting party can be represented as a major aggregator of super data who is confirming the required SMSF details to process and complete a SuperStream transaction to a SMSF
Self-managed superannuation fund bank account details	The name and account details of the SMSF bank account held by a financial institution.
SISA	<i>Superannuation Industry (Supervision) Act 1993.</i>
SMSF	Self-managed Super Fund A type of super fund where the members are also the trustees of the fund and run it for their own benefits.
SMSF Electronic service address (ESA)	This is the electronic service address alias provided by the messaging service provider to the SMSF in order to receive SuperStream Standard messages.
SMSF Employee	An employee who has nominated an SMSF as their choice fund to receive their super contributions.
SRP	Single Request Processor – this is a service within ebMS3 that provides an interactive service for a single event or transaction. It is a transaction by transaction service only and cannot receive transactions in bulk.
SuperTICK	A service that enables super funds (excluding self-managed super funds), their administrators and intermediaries to validate a member's TFN.
Unique request identifier	This is an identifier generated by the business entity, used to uniquely identify the business document contained in the exchanged message.

2. WHAT IS THE SELF-MANAGED SUPER FUND MEMBER TFN IDENTITY CHECK SERVICE?

2.1 SERVICE OVERVIEW

The Self-managed super fund member TFN identity check service (SMSFmemberTICK) is a web service that allows SMSFs to validate their member’s TFN prior to effecting an outward rollover.

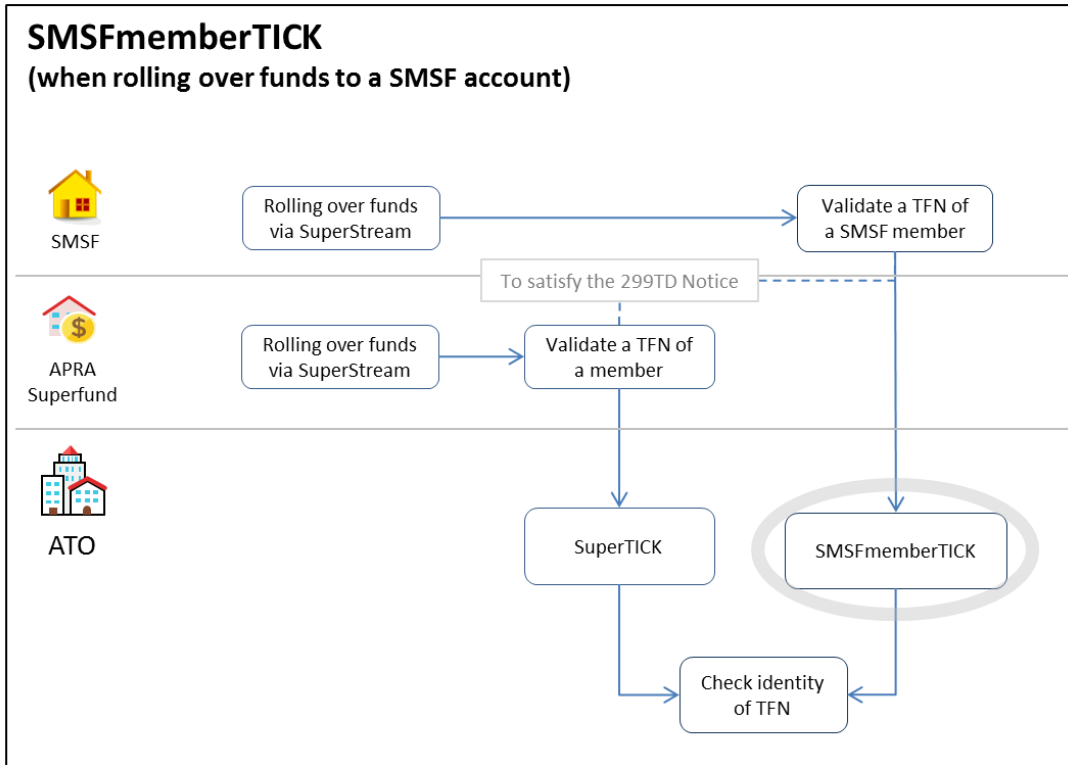


Figure 1: Transaction flow for the SMSFmemberTICK service

2.2 INTERACTIONS

Interaction	Short Description	Single	Batch
SMSFMBRVRFY.0001.2019.Get	Enables SMSFs to validate member TFNs prior to a rollover	Y	N

Table 1: Interactions available in SMSFmemberTICK process

2.3 CHANNELS

The SMSFmemberTICK interactions are available in the following channel:

Channel	How request is lodged	When to use the channel	Timeframe for service response
SRP	SBR ebMS3.0 enabled software	Single real time requests	refer to ATO Common Message Implementation Guide

Table 2: Channel availability of SMSFmemberTICK interactions

2.4 MANDATORY USE OF THE SERVICE

Under regulation 6.33D of the *Superannuation Industry (Supervision) Regulations 1994*, there is a requirement for any fund rolling over the whole or a part of a member's withdrawal benefit, to request a notice from the Commissioner of the ATO (the Commissioner) validating that member's information.

With the expansion of SuperStream rollovers to include any rollover to or from an SMSF, there is now a requirement for any SMSF undertaking an outward rollover to also obtain a statement from the Commissioner validating that member's details.

2.5 LEGISLATION PROVIDES THE MINIMUM MESSAGE REQUIREMENTS

Section 299TD of the *Superannuation Industry (Supervision) Act 1993* (SISA) requires the trustee of the superannuation fund to provide the Commissioner with information it believes to be:

- The full name, TFN and date of birth of a person, or
- The full name, TFN and date of birth and address of a person.

Although our systems may accept a message with a reduced data set, section 299TD of the SISA provides the legal requirements for a TFN validation message to receive a valid 299TD notice from the Commissioner.

Where mandatory member information is not provided or provided in an incorrect format, the request from the fund or sender will be rejected and an error response message returned.

In relation to the input address, ATO systems treat all addresses equally; we recommend a residential address or the latest address held for the member be provided in the request. Where an overseas address is input, the 'Locality Name' is to be populated with the overseas address (eg city, postcode) in addition to Address Line 1 and 2 (where applicable); no 'Postcode' or 'State or Territory' is to be populated as they are used exclusively for Australian addresses.

Note: default or invalid TFNs

In many circumstances a superannuation fund will be unaware that a member TFN may be a default or invalid TFN. There are circumstances where a fund could reasonably be expected to conclude that the TFN quoted is invalid for that member. Examples include where:

- the code is a TFN exemption code provided by the employer (such as 111 111 111 or 444 444 444)
- we have notified the fund that the TFN it holds is not the member's TFN.

Default or invalid TFNs **must not** be used through the service.

2.6 MESSAGE STRUCTURE

The SMSFmemberTICK message structure contains the following sections:

1. Intermediary (sender) details
2. Reporting party (requesting provider) details
3. Individual's (member's) details.

Please note, where we refer to an item as 'optional', this is from an SBR messaging perspective in that a message can still be valid without the optional components. From a superannuation reporting point of view, these optional items must be reported where a fund holds that information (that is, they should be treated as 'conditional'). For example a tax agent acting as an intermediary must include their tax agent number in the intermediary details section.

Note:

The Message Structure Table and Validation Rules spreadsheets are to be read in conjunction with this business implementation guide.

2.7 INTERMEDIARY (SENDER) DETAILS

Used to report the details of the sender of the message. The sender must be the entity who has authorisation in Access Manager to report on behalf of the reporting party. The sender can be the reporting superannuation entity itself. This section is optional.

Intermediary	Requirement	Description
Intermediary ABN	Mandatory	The intermediary ABN must be provided if the SMSFmemberTICK request is submitted by a Tax Agent or business intermediary.
Intermediary's business name	Mandatory	The intermediary business name must be provided if the SMSFmemberTICK request is submitted by a Tax Agent or business intermediary.
Tax agent number	Optional	The number of the tax agent acting as the intermediary.

2.8 REPORTING PARTY (REQUESTING PROVIDER) DETAILS

Used to report the details of the reporting superannuation entity. This section is mandatory.

Reporting party details	Requirement	Description
Reporting party ABN	Mandatory	The ABN of the transferring super fund.
Reporting party's business name	Mandatory	The business name of the transferring super fund.

2.9 INDIVIDUAL'S (MEMBER'S) DETAILS

Identifies to which member the request relates. This section is mandatory.

Individual's (member's) details	Requirement	Description
Unique request identifier	Mandatory	This is an identifier generated by the business entity, used to uniquely identify the business document contained in the exchanged message
Individual's tax file number provided	Mandatory	
Individual's day of birth	Optional	
Individual's month of birth	Optional	
Individual's year of birth	Mandatory	
Individual's name		
Individual's name - family name	Mandatory	
Individual's name - given name	Optional	
Individual's name - other given name	Optional	
Individual's address		
Individual's address - street name and number - line 1	Optional	
Individual's address - street name and number - line 2	Optional	
Individual's address - suburb/town	Optional	
Individual's address - postcode	Optional	
Individual's address - state or territory	Optional	
Individual's address - country code	Optional	

When lodging a validation request, the individual's year of birth and family name are mandatory. Where you do not hold the required mandatory data you should follow the conventions described in SuperStream guidance note 22 (see [Default values for mandatory fields when data is unavailable](#)).

2.10 SERVICE RESPONSES

All successfully formatted requests will undergo identity matching, and will result in a matching response being returned and are to be treated as per the following table:

Where the fund provides	and ATO can	ATO will provide a
Correct TFN	Match to the member	Matched response <i>GEN.OK + CMN.ATO.SMSFMBRVERFY.VALID</i>
Incorrect TFN	Match to the member	Unmatched response <i>GEN.OK + CMN.ATO.SMSFMBRVERFY.NOTVALID</i>
Incorrect TFN	Not match to the member	Unmatched response <i>GEN.OK + CMN.ATO.SMSFMBRVERFY.NOTVALID</i>

Table 3: SMSFmemberTICK responses

Note:

The ATO will not issue corrected TFNs through this service.

2.11 INVALID RESPONSES

A response of 'not valid' means we were unable to match the member details provided to our records with an appropriate level of confidence.

We may have been unable to match the member details for the following reasons:

- your member has provided you with incorrect details
- the records we hold are incorrect
- the TFN has a compromised or duplicate status on our systems
- our data matching system cannot establish a single match.

We are unable to identify which element/s have prevented us from finding a match to an individual.

You should confirm the details you hold for the member are correct.

If you contact your member and they confirm the details you hold are correct the member should update their details with us directly by:

- telephoning 13 28 61 between 8.00am and 6.00pm weekdays, or
- updating their details [here](#).

Note:

The member should have a copy of a personalised ATO document (such as a personal income tax assessment from the last three years) for identity purposes.

3. AUTHORISATION

3.1 INTERMEDIARY RELATIONSHIP

The SBR services that an intermediary can use on behalf of their clients (Reporting party), depend on the activity being undertaken and whether the intermediary has a relationship with the client. That is, an intermediary has the appropriate authorisation for the interaction being performed on behalf of the taxpayer recorded in ATO systems. A business intermediary must be appointed by a Reporting party (SMSF) in Access Manager to use the available services on their behalf.

A tax agent to SMSF relationship must be appointed by the tax agent to use the available services on the fund's behalf.

3.2 ACCESS MANAGER

AUSkey¹ and Access Manager are used to manage access and permissions for SBR online services. ATO systems will check that the initiating party is allowed to use the interaction that is received through the SBR channel.

For more information on Access Manager, see the [ATO website](#). For further information on AUSkey, see the Australian Business Register's [website](#).

The table below displays the interactions available to each initiating party via SBR for the SMSFmemberTICK:

Interaction	Activity	APRA Fund	SMSF	Tax agent
SMSFMBRVERFY.0001.2019.Get	Request validation of an SMSF member's TFN.	x	✓	✓

Table 4: SMSF Member TFN Identity Check Service Users

Note: APRA funds will continue to validate member TFN details through the SuperTICK service and will not have access to use the SMSFMBRVERFY service.

A user must be assigned the appropriate authorisation permissions to use the SMSFmemberTICK service. The below table references the SBR service to the relevant permission in Access Manager:

Interaction	Access Manager Permission
SMSFMBRVERFY.0001.2019.Get	[To be confirmed]

Table 5: Access Manager Permissions

¹ AUSkey will be decommissioned in March 2020 and replaced by myGovID and Relationship Authorisation Manager (RAM). For more information on the transition to myGovID and RAM please see the [myGovID](#) website. This content will be updated when further details are available.

4. USING THE SMSF MEMBER TFN IDENTITY CHECK SERVICE

4.1 SYSTEM AVAILABILITY

SBR system status

The current availability status of SBR systems for both production and test environments can be confirmed by accessing the [SBR system status page](#).

ATO superannuation dashboard

The ATO Superannuation Dashboard (Dashboard) is a near real time indicator of whether the Superannuation services are functioning normally or experiencing problems. The Dashboard also provides services updates, announcements, upcoming planned system maintenance information and useful references. Refer to the [Superannuation Dashboard website](#) and [user guide](#) for more information.

4.2 TERMS AND CONDITIONS

The SMSFmemberTICK can only be used in accordance with the terms and conditions of Use that apply at the time of the transaction. Your access and use signifies your acceptance of the terms and conditions of use.

We will monitor use of the service, and may contact the reporting party, or their authorised representative for clarification of transactions processed through the service.

Computer system, software and data compatibility and risks

It is your responsibility to ensure you have taken appropriate and adequate precautions to ensure that the information obtained from this service is free of viruses or other contamination that may interfere with or damage your computer system, software or data. The ATO accepts no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to this service.

Non availability, interruptions and faults using the service

Whilst we will make reasonable efforts to ensure that the service is made available, we make no guarantees to provide continuously available access to the service or to provide access which is uninterrupted or fault free.

The ATO publishes information about systems maintenance times at <https://www.ato.gov.au/General/Online-services/System-Maintenance>.

No warranties by the ATO

While the ATO has taken all reasonable care to ensure information provided to you via the service is accurate, subsequent changes in circumstances may occur at any time and may impact on the accuracy of the information.

The ATO does not give any warranty, make any representation as to, or accept responsibility for the accuracy, correctness, reliability, timeliness or completeness now or in the future of any information provided to you via the service.

Breach of these terms and conditions

The SMSFmemberTICK must only be used by or on behalf of trustees of super entities, regulated exempt public sector super schemes and/or RSA providers and only for the purposes for which it is designed. Where a person holding an AUSKey accesses or uses the SMSFmemberTICK other than in accordance with the terms and conditions, the ATO (in addition to any other rights it may have):

- may terminate the ability of that AUSKey to access the SMSFmemberTICK services, and
- may report the matter to the entity or entities for whom that AUSKey is held or purportedly used, and to the authority who issued that AUSKey.

ATTACHMENT A: LINKS TO FURTHER INFORMATION

The SMSFmemberTICK service page on the SBR website:

<https://www.sbr.gov.au/digital-service-providers/developer-tools/australian-taxation-office-ato/superannuation-data-and-reporting-standards/superannuation-spr#SMSFmember>

Information about Data Standards is available from the ATO website:

<http://www.ato.gov.au/Super/SuperStream/>

Notification of SMSFmemberTICK outages is available through the Data Standards release notes page:

<http://softwaredevelopers.ato.gov.au/supervalidationservices>

AUSkey explained:

<https://abr.gov.au/AUSkey/AUSkey-explained/>

Further information about Access Manager:

<https://www.ato.gov.au/general/online-services/in-detail/using-access-manager/using-access-manager/>

The benefits to developers of using SBR-enabled software:

<https://www.sbr.gov.au/about-sbr/benefits-sbr#DSP>

Full list of SBR-enabled reports:

<http://www.sbr.gov.au/software-developers/sbr-enabled-reports>