



An Australian Government Initiative  
Standard Business Reporting

**SBR**

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# Standard Business Reporting

Australian Taxation Office –  
Self-managed Super Fund Verification  
Service

Business Implementation Guide

Date: 8 November 2019

DRAFT BUILD VERSION

 This document and its attachments are **Unclassified**



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# 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	08/11/2019	Minor updates, included addition of certification value to output message

## 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) Verification Service (SVS) interactions. These interactions are performed with the Australian Taxation Office (ATO) through the Standard Business Reporting (SBR) platform by, or on behalf of, any SMSF or APRA regulated fund (APRA fund) completing a SuperStream rollover to an SMSF.

The SVS is part of a suite of services supporting the implementation of the SuperStream Standard ('the Standard'), part of the Government's Super Reform package. SuperStream improves the client experience by reducing cost and effort while making it easier to track people's money. The Standard provides a consistent, reliable electronic method of transacting linked superannuation data and payments.

### Note:

We are continuing to explore the possibility of leveraging off the system to expand the use of the SVS to entities making contributions to SMSFs.

## 1.2 AUDIENCE

The audience for this document is any SMSF, and any APRA fund (or their administrator or software industry partner) that will be utilising the SVS on the SBR ebMS3 platform.

## 1.3 DOCUMENT CONTEXT

This SVS 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 ATO 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

Term	Definition
	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 full-time, part-time or casual basis (definition for superannuation guarantee purposes).
ESA	Electronic service address for a relevant entity.
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.
Major aggregators	Entities that have the capability and resources to build, implement and access the SVS. These entities include any of the following: APRA funds and their administrators, payroll providers, clearing houses and software developers/digital service providers.
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.
SMSFmemberTICK	The service by which an SMSF can validate a member's TFN prior to completing a rollover.
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 VERIFICATION SERVICE?

### 2.1 SERVICE OVERVIEW

The SMSF Verification Service (SVS) is a web service that will provide authorised entities (such as APRA Funds their administrators and SMSFs) with the ability to verify SMSF details prior to making SuperStream transactions to SMSFs.

The SVS will verify the following:

- SMSF status (Complying or Regulated)
- that the TFN of the individual is associated with the SMSF
- no verified date of death exists for the individual/SMSF member associated with the SMSF
- SMSF bank details held by the ATO (see note below)
- Electronic Service Address (ESA) held by the ATO.

In addition, the SVS will return the certification status of the DSP of the SMSF, this will enable the transferring fund to determine how they can interact with the receiving SMSF.

The use of the SVS will be mandatory for transferring funds and their administrators due to the legislative requirement for them to use an electronic service upheld by the ATO to confirm SMSF details prior to completing a rollover to an SMSF.

The service made available through the SVS:

*SMSFVRFY.0001.2019.Get* – allows authorised entities to verify information held by the ATO regarding SMSF details in order to interact and complete a SuperStream transaction with a SMSF.

#### Note:

The SVS will not validate a member's TFN. In order to meet this requirement:

- APRA funds must use either the [MAAS](#) or [SuperTICK](#) service
- SMSFs use the SMSFmemberTICK

The SVS will only verify that the SMSF bank account details in the request match those held by the ATO. Bank details will not be verified with the financial institution.

### 2.2 VERIFICATION OF SMSF DETAILS

The *SMSFVRFY.0001.2019.Get* is an interaction that allows funds to verify SMSF details held by the ATO prior to processing SuperStream rollover payments and data messages. This service will provide a single channel for upfront verification.

For example, an APRA fund or their administrator may use this service prior to processing a rollover request from an SMSF member/Trustee as result of receiving either:

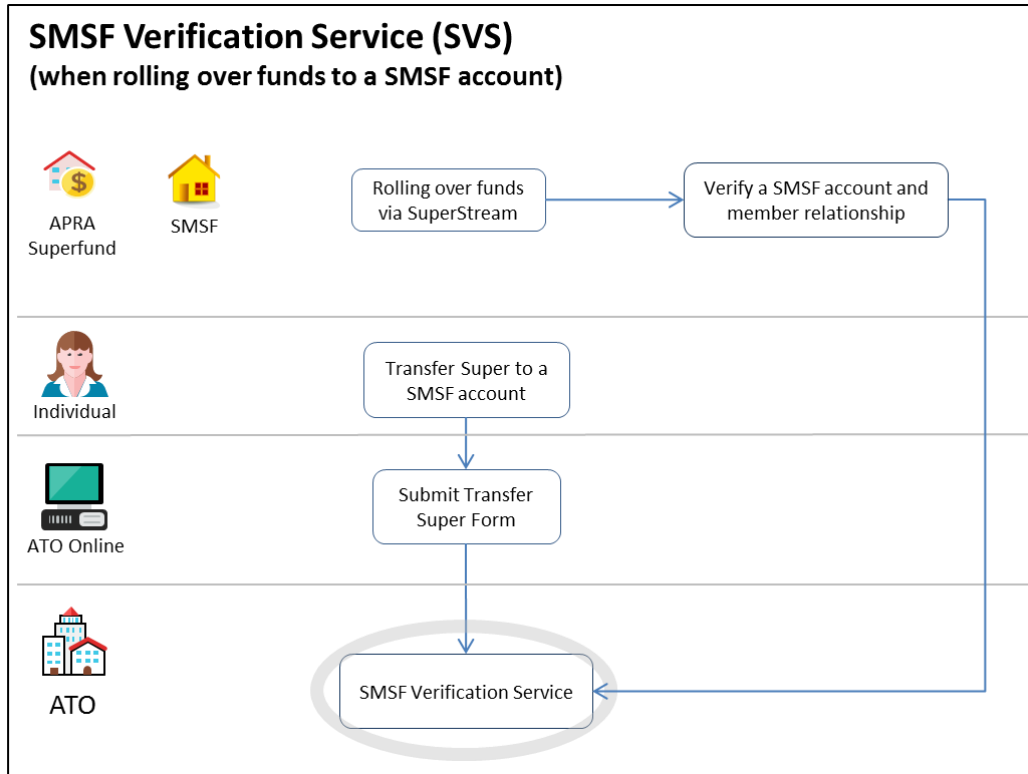
- Schedule 2B *'Rollover initiation request to transfer of whole balance of superannuation benefits to self-managed superannuation fund'*, or
- Electronic portability form (EPF) from the ATO.

Using this service will confirm SMSF details and provide a greater level of confidence that both monies and messages are going to the appropriate SMSF. It will also assist APRA funds with meeting their obligations under 'know your client' in respect of rollovers to SMSFs.

Please note that where an APRA fund receives an EPF from the ATO, the SMSF/member details will have already been verified prior to issuing this form. Therefore in this instance there would be no requirement for the fund to separately use the SVS. (They may however choose to do so, if this fits with their system design.)

**Note:**

APRA funds and their administrators must not solely rely on the SVS to meet their 'know your client' obligations. They are still required to use their current processes and procedures prior to processing rollovers to SMSFs in order to satisfy their own Trustee processes and obligations.



**Figure 1: Transaction flow for the SMSF verification service**

### 2.3 INTERACTIONS

Interaction	Short Description	Single	Batch
SMSFVRFY.0001.2019.Get	This service enables the verification of an SMSF's details prior to sending SuperStream rollover payments and messages to the SMSF.	Y	N

**Table 1: Interactions available in SVS process**

### 2.4 CHANNELS

The SVS 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 SVS interactions**

## 2.5 MANDATORY USE OF THE SERVICE

Regulation 6.33E of the Superannuation Industry (Supervision) Regulations 1994 requires funds to use an electronic service upheld by the ATO to verify certain information that relates to an SMSF when making a rollover to an SMSF such as:

- ABN and the name of the SMSF
- complying status of the SMSF
- individual/member initiating the rollover is a member of the SMSF
- the bank details of the SMSF
- the ESA of the SMSF.

The SVS is the electronic service by which transferring funds can verify these details.

## 2.6 MESSAGE STRUCTURE

The SVS message structure contains the following sections:

1. Intermediary (sender) details
2. Reporting party (requesting provider) details
3. SMSF details
4. 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 SVS is submitted by a Tax Agent or business intermediary.
Intermediary's business name	Mandatory	The intermediary business name must be provided if the SVS is submitted by a Tax Agent or business intermediary.
Intermediary's 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 reporting party.
Reporting party's business name	Mandatory	The business name of the reporting party.

## 2.9 SMSF 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	
Individual's tax file number provided	Mandatory	

## 2.10 SMSF DETAILS

Used to report the details of the SMSF, for which the reporting party is attempting verification. This section is mandatory.

SMSF details	Requirement	Description
SMSF ABN	Mandatory	
SMSF ESA alias	Mandatory	
<b>SMSF bank details</b>		
SMSF bank account name	Mandatory	
SMSF bank state branch (BSB)	Mandatory	
SMSF bank account number	Mandatory	

**Note:**

The SVS does not verify the SMSF bank account name but is required in the request for internal record keeping 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 (APRA fund or SMSF) in Access Manager to use the available services on their behalf.

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

### 3.2 ACCESS MANAGER

AUSkey<sup>1</sup> 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 SVS:

Interaction	Activity	APRA Fund	SMSF	Tax agent
SMSFVRFY.0001.2019.Get	Request verification of SMSF details held by the ATO and receive outcome responses/messages from the ATO in relation to the submitted requests	✓	✓	✓

**Table 3: SMSF Verification Service Users**

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

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

**Table 4: Access Manager Permissions**

<sup>1</sup> 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 VERIFICATION 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 SVS 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 SVS 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 SVS 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 SVS 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.

### 4.3 HOW TO MANAGE RESPONSES

The service compares the SMSF's ABN and the SMSF member's TFN received in the request message from a transferring entity (reporting party) against the SMSF's information held in the ATO client register.

Data matching processes are used to determine whether the SMSF's ABN is linked to the SMSF member's details, provided those data elements can be matched against ATO records to the satisfactory level of confidence.

For successfully processed messages, the service will provide a validation response (GEN.OK) and either a 'verified' (CMN.ATO.SMSFVRFY.VALID) or 'not verified' response.

There are two different not verified responses:

1. CMN.ATO.SMSFVRFY.SMSFNOTVALID
2. CMN.ATO.SMSFVRFY.MEMNOTVALID

These identify (respectively) whether we were unable to verify the SMSF's, or the SMSF member's details. These errors will have a short description detailing 'SMSF/Member [as appropriate] details were unable to be verified'.

Where you receive a 'not verified' response, you may choose (at your discretion) to not proceed with the rollover.

The SMSF DSP gateway certification will be returned, in addition to the verification outcome, as a value in the SVS response message. This will depend on the ATO being able to derive the SMSF DSP gateway from the SMSF ESA provided by the calling fund, as well as the certification value provided to the ATO by the SMSF DSP gateway.

### 4.4 NOT VERIFIED - SMSF

A 'SMSFNOTVALID' response can be caused by one of three reasons:

3. provided ABN is not registered as an SMSF
4. SMSF ABN is not compliant or not regulated
5. SMSF FIA and/or ESA is either incomplete or does not match ATO records.

Where you elect to not proceed with the rollover, if the rollover was commenced:

- by the receipt of an initiate rollover request (IRR) from an SMSF you should respond with the error code '**SUPER.GEN.GEN.25 Unable to verify SMSF information**'. This error code will be a trigger for the SMSF to contact the ATO and take the required corrective action.
- directly by your member, advise them to contact the ATO to update their SMSF's details.

Once the SMSF/individual has resolved the issue, the rollover will need to be re-initiated.

Instructions for how an SMSF can update their details can be found on [ato.gov.au](http://ato.gov.au).

An individual can 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.

### 4.5 NOT VERIFIED - MEMBER

A 'MEMNOTVALID' response can be caused by one of three reasons:

1. the individual's TFN is not linked to SMSF
2. the individual's TFN is compromised
3. ATO holds a date of death for the individual.

Where you elect to not proceed with the rollover, if the rollover was commenced:

- by the receipt of an IRR from an SMSF you should respond with the error code '**SUPER.GEN.GEN.26 Unable to verify SMSF member**'. This error code will be a trigger for the SMSF (or their member) to contact the ATO and take the required corrective action.
- directly by your member, advise them to contact the ATO to take the required action.

Once the issue has been resolved, the rollover will need to be re-initiated.

Instructions for how an SMSF can update their details can be found on [ato.gov.au](http://ato.gov.au).

An individual can 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.

## ATTACHMENT A: LINKS TO FURTHER INFORMATION

The SVS 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#SMSFVRFY>

Information about Data Standards is available from the ATO website:

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

Notification of SVS 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>