SuperMatch2- Frequently Asked Questions

What is SuperMatch2?

SuperMatch2 enables superannuation funds (excluding SMSF’s) and their administrators to obtain a list from the ATO of superfund memberships, including lost member accounts, and ATO held monies that belong to their members/clients. Providing this information to superannuation funds and their administrators will enable them to initiate consolidation of superannuation accounts with their members. It will also enable the transfer of ATO held super monies into their accounts, if requested.

The SuperMatch2 service is provided through the Standard Business Reporting (SBR) framework and you will either need to build the software using the information provided upon request from the [SBRServiceDesk@sbr.gov.au](mailto:SBRServiceDesk@sbr.gov.au) , or purchase the software from a developer who has done this on your behalf.

How does SuperMatch2 work?

SuperMatch2 uses member details provided to search against ATO records, and where we are able to match the details to a single record with a high enough confidence we will return the individuals super details and pay any ATO held money to the requesting super fund if this was requested.

Where we cannot match the details we will provide an unmatched response.

Are there implementation constraints for SuperMatch2?

Yes. To ensure the service is secure and effective, we’ve added the following constraints:

1. You cannot incorporate SuperMatch2 into a super fund’s external services.

We have only designed it for internal use.

1. You cannot combine SuperMatch2 with other services, such as SuperTICK.

If you do, SuperMatch2 will always return a successful result. This increases the risk of fraud as you don’t need to know someone’s TFN to use SuperMatch2

**Are we able to test the production version of SuperMatch2 using test data?**

No. The production version of the service must be used in accordance with the terms and conditions of use, and requests can only be submitted for members of the fund or applicants to become members, holders of Retirement Savings Account providers or applicants to become holders or clients of non-superannuation entities who have provided a specific authorisation to do so.

A test environment is available for SuperMatch2 developers with a number of scenarios with defined responses provided.

**How does a fund appoint another entity to access SuperMatch2 on its behalf?**

The Administrator AUSkey holder for the fund logs into Access Manager.

Select **‘Who has access to my business’** from the left hand menu.

A list of appointed businesses already authorised for at least one activity will be listed. Check that the business you are seeking to appoint does not already have a current business appointment from your fund. If the business has already been appointed you do not need to take any further action.

If the ABN does not appear, click on **Appoint new business**. Enter the ABN of the business you want to appoint. Then select ‘**Continue’**. The system will check the validity of the ABN and will progress to the next screen if the ABN entered is valid.

On the next screen under the ‘Business Details’ heading you will see a list of online functionality. To permit access to SuperMatch2 on your behalf, select the ‘**SuperMatch2 - Retrieve super details**’ and/or the ‘**SuperMatch2 - Initiate ATO monies transfer**’ check box.

**‘Save’** the record.

You have now granted authority for another entity to perform SuperMatch2 transactions on your behalf.

Further assistance with Access Manager and making business appointments is available from [the Access Manager Support page](http://accessmanager/AMSupport/pages/Scenarios.pdf).

What is the minimum amount of member information that must be sent with each request?

The minimum message requirements for trustees are detailed in Section 299TD of the Superannuation Industry (Supervision) Act 1993 and requires the trustee to provide all the name details held by the fund (representing the full name), the tax file number and date of birth.

Providing an address is optional, although where addresses are included it increases the likelihood of a successful match and improves the processing time of the service.

What does an ‘unmatched’ response mean?

SuperMatch2 may return one of two responses: a matched response and an unmatched response.

An ‘unmatched’ response does not necessarily mean the details are incorrect.

There are several reasons why an ‘unmatched’ response may be provided, including:

* the records held by the ATO are incorrect
* the tax file number has a protected, compromised or duplicate status on ATO systems, or
* the ATO data matching system can’t establish a single match to a high enough level of confidence

The SuperMatch2 User Guide provides comprehensive instructions on the different responses and what action a fund and/or an entity may take in response to those messages.

**What is the bulk service and how does its design differ from the single service channel?**

To provide flexibility in submitting validation requests, there are two channels available:

1. **Single service channel (providing an instant response)**
2. **Bulk service channel (most responses are in 24 – 48 hours)**

Selecting the appropriate channel depends on the number of member requests and when you require the response:

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **How request is lodged** | **When to use the channel** | **Timeframe for service response** |
| Single | SBR-enabled software | When an instant response is required/preferred | 95% of responses within five seconds |
| Bulk | SBR-enabled software | 1 - unlimited member requests (total file should be limited to less than 300Mb otherwise performance may degrade significantly) | Usually 24 – 48 hours |

To access the single service channel you need to either build the software or purchase SuperMatch2-enabled software. Every message submitted for processing is validated to ensure it conforms to the mandatory data requirements and structure.

To access the bulk service you need to construct a file conforming to the required technical specifications. Each request document (each individual) submitted as part of a bulk file is also validated to ensure conformance with the mandatory data requirements and structure.

**Note: Software developers who have certified their SuperMatch2 (single) service product do not need to re-certify for the bulk service channel.**

**Are there any proposed changes to functionality for the SuperMatch2 service?**

Previous versions of SuperMatch will be progressively de-commissioned once the SBR2 version is deployed.

**Where can I find out more?**

Further information on both SuperStream and SuperMatch2 is available from the [SuperStream section of the ATO web site](https://www.ato.gov.au/Super/SuperStream/).