



Australian Government
Australian Taxation Office

SuperMatch User Guide

Version 9.0

VERSION CONTROL

Version	Release date	Description of changes
1.0	01.05.2015	Initial draft
2.0	01.06.2015	Correction to diagram at Figure 3.1 and updated SuperMatch2-terms-and-conditions hyperlink on page 10
3.0	09.09.2015	Most recent updates relating to SuperMatch2 section revised. Update to Service response time in Service Overview
4.0	09.10.2015	Inclusion of an “important note” describing the implementation constraints of SuperMatch2, on page 10
5.0	10.12.2015	Update “important note” on page 10
6.0	01.02.2016	Removed the last sentence on page 9 as this was incorrect. Removed the sentence in attachment B referring to the supply of a sub-licence for a XBRL processor, as this is incorrect.
7.0	01.09.2018	General updates to document to align with updated terms and conditions, added scenarios under service overview, updates to service responses and appropriate use of the service. Added process flows in Attachment E
8.0	11.12.2019	General updates to provide further clarity on how the ATO will respond to concerns about the use of our service and how we will continue to work with other regulators. Removal of technical content already covered in SBR documentation We have also taken the opportunity to rationalise content previously in the Terms and Conditions into this guide.
9.0	31.07.2020	New requirements for member verification prior to a SuperMatch request and that the service can only be used by the member. New Application process New requirement for Trustee annual statement of compliance with SuperMatch Terms and Conditions of use. Interim approach while full changes are being made

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Purpose

The purpose of this document is to provide information to trustees of superannuation funds and their administrators/service providers on how to use the SuperMatch service and meet the requirements.

This user guide is to be read in conjunction with the [SuperMatch Terms and Conditions](#) and applies to the operation of the single and bulk service.

SuperMatch was released as a real-time web-service in 2015 and the ATO has continued to refine our terms and conditions of use and user guide in response to observations about solution development and implementation, usage and risk management.

This user guide sets our specific and detailed requirements, noting:

1. the **intent of the service** is to provide information to the trustee of the superannuation fund to help their members make an informed decision regarding their superannuation interests
2. the **trustee's responsibilities** to maintain the integrity of the SuperMatch service by ensuring it is used appropriately and to recognise and report instances of misuse.

Background

Trustees of eligible superannuation funds are permitted, under section 299LA of the Superannuation Supervision (Industry) Act 1993 to use an individual's TFN to search for superannuation accounts.

The SuperMatch service enables superannuation fund trustees (excluding Self Management Superannuation Funds) to obtain details of active superannuation fund accounts including lost accounts or any ATO held monies for an individual from the ATO.

Use of this service is restricted to trustees of superannuation funds and can be used for beneficiaries (members) of the fund, or individuals who are applying to become a member of that fund.

Providing this information to superannuation fund trustees will assist consolidation of superannuation accounts for their members. SuperMatch is not a consolidation service itself but provides an individual with information on their active superannuation accounts and attributes to assist in any decision to consolidate their accounts.

Any inter-fund consolidation initiated by the member following a SuperMatch request is a new interaction and trustees must have procedures in place to safeguard the integrity of the consolidation activities of the member. It will also enable the transfer of ATO held superannuation monies into their accounts, if requested, by the superannuation fund utilising the service.

Given the nature of data returned by SuperMatch it is critical that the trustee's implementation, and their use, is in the member's best interest.

For information on how the SuperMatch service operates and responses provided through the service refer to Attachment A.

Access to the service

Access to the SuperMatch service is controlled by the ATO and is available to trustees of the following superannuation entities (referred to as superannuation funds):

- APRA-regulated funds
- Approved Deposit Funds
- Retirement Savings Account (RSA) providers.

To make a SuperMatch request to the ATO funds will be required to build the SuperMatch service themselves or engage a digital service provider who is registered with the ATO and has built the SBR-certified SuperMatch enabled software.

Before the ATO will provide access to use SuperMatch funds will need to complete the application process and provide an overview of each proposed usage of SuperMatch along with detailed process documents outlining how they comply with the SuperMatch terms and conditions of use and requirements provided within this User Guide. An application form can be requested from SPREnablingServices@ato.gov.au.

For more information on what trustees must provide to the ATO refer to Attachment E - Application process in this guide.

No 'non-trustee' access to SuperMatch

SuperMatch can only be used by the trustee of a superannuation fund directly or through an administrator/service provider acting for the trustee¹. No other entities can use SuperMatch.

Trustees are not allowed to on-disclose SuperMatch search results to other entities.

Third party financial advice businesses or other non-superannuation entities that offer superannuation search or consolidation functions are not permitted to use SuperMatch or obtain information from SuperMatch results from trustees.

Parent companies or related companies to a superannuation fund trustee are not permitted to use SuperMatch as it is not direct use by a fund trustee. These entities may link or connect their own clients or members to the superannuation fund where the trustee of their administrator/service providers would be able to do a SuperMatch call for an applicant or member of the fund.

Trustees who fail to ensure their access to SuperMatch is not used as outlined in the SuperMatch terms and conditions of use and user guide will have any and all access to SuperMatch removed.

Using SuperMatch

Access and use of the service is governed by the terms and conditions of use including the user guide. Use of the service signifies acceptance of these terms and conditions of use including adherence with the user guide which applies to both single and bulk solutions.

¹ An entity would be considered an administrator or service provider of the superannuation fund trustee if the trustee has an agreement with the entity to provide administration services for the fund as per *SPS231 – Outsourcing*

A trustee is responsible for access and use of the SuperMatch service and will need to provide assurance that all SuperMatch usage associated with its ABN, including via an administrator/service provider they have authorised with the ATO on their behalf, is compliant with the terms and conditions of use of SuperMatch.

The trustee of the superannuation fund acknowledges that information provided by the Commissioner in response to a search request for an individual (a member or an applicant to be a member of the fund) is for the purpose of any of the following:

- inform them of one or more of their interests in a superannuation fund
- assisting in a choice to maintain or create a superannuation interest
- assist to give effect to their choice to maintain or create a superannuation interest
- inform them of an amount of ATO-held superannuation that may become payable, credited or otherwise dealt with in relation to that individual
- assisting them to give effect to a choice they may make or action they may take in relation to an amount of ATO-held superannuation.

The trustee of the superannuation fund and their administrator/service providers agrees that no fees or charges will be applied to any beneficiary, holder or applicant for:

- submitting a search request
- the receipt, acceptance and subsequent provision to them of information obtained from the ATO in response to a search request
- the receipt, acceptance and subsequent provision to them of credits of ATO-held super annuation obtained from the ATO in response to a search request.

The trustee of the superannuation fund and their administrator/service providers agree that:

- where SuperMatch is used as part of an application or join process, it must be clear and transparent to the individual which fund or product they are joining **before** any SuperMatch request is made.
- the SuperMatch service cannot be used to support employee commencement activities and cannot be integrated into employer solutions.

Monitoring of usage and trustee ongoing obligations in relation to SuperMatch compliance

Once access is granted and established by the ATO, fund trustees must actively monitor their SuperMatch usage to ensure their systems and controls are operating effectively and are compliant with the terms and conditions of use.

The trustee must have considered the risk around access to and use of the service and have appropriate processes in place to monitor fraudulent or inappropriate usage.

Any behaviour or activity that puts the use of the service, or the members' information returned by the service, at risk of fraudulent or inappropriate use or where there is a breach of the SuperMatch Terms and Conditions must be disclosed to the ATO in writing within 24 hours of the event being identified.

The ATO must be informed where there are any changes to the SuperMatch solution after application has been approved, this includes:

- a. moving or partnering with a new/different service provider/administrator

- b. introducing a new type of service interaction not previously covered in a self-application
- c. changes that potentially affect your compliance with the SuperMatch terms and conditions of use.

Periodic confirmation of ongoing compliance with terms and conditions of use

The fund trustee or an appropriately senior and qualified officer of the superannuation fund as approved by the ATO (for example a Chief Risk Officer) will need to make a statement of compliance at least annually, or otherwise as requested by the ATO.

Details of this requirement will be communicated to trustees when they are granted access to the service.

Consent

The trustee of the superannuation fund or their administrator/service providers must obtain **explicit consent** from the individual before a search can be made using the service. This consent must be sought from the individual prior to using their TFN for the purposes of a SuperMatch search and a separate consent must be captured to reunite the individual with any ATO held superannuation.

This consent can be captured together but must be clearly differentiated. It may be stored for the bulk search process or searches in the future, but you must inform the member of the details involved in storing the consent and how they can opt-out of any stored consent.

An individual is not considered to have provided consent if it is only contained within a Product Disclosure Statement and has not been captured explicitly in a separate process.

Customer verification requirements

Prior to using SuperMatch in relation to an individual, trustees must successfully complete customer verification to ensure they are providing access to the SuperMatch service and the results to the person they are dealing with.

This customer verification must generally be completed by the fund trustee. There may be limited circumstances where a fund trustee can be assured (and can easily demonstrate to the ATO) that the same level of customer verification has been completed by another entity, for example:

- by an employer prior to the employer creating an account in the fund for that employee, (eg where there is a corporate or limited membership fund)
- by a related financial institution prior to their customer becoming a member/creating an account in the fund
- by another fund trustee prior to a successor fund transfer occurring.

There would be limited circumstances in which this approach could satisfy the requirements as it requires the trustee:

- to have an adequately in depth understanding of the customer verification policy and procedures of another organisation/entity
- to have assurance that the policy and procedures were/are followed by the other organisation/entity
- to obtain relevant evidence of the above and be able to provide that to the ATO.

The ATO will consider each case on its facts and the evidence that is able to be provided by the trustee and the entity conducting the customer verification during the application process.

Minimum customer verification requirements

Electronic-based verification

For *electronic-based verification* the customer's name and either their address or date of birth or both must be verified against two reliable and independent electronic data and must include at least one primary Government ID verified against the [Document Verification Service \(DVS\)](#) where applicable.

Document-based verification

For *document-based verification* the customer's name and either their address or date of birth, or both, must be verified against:

- an original or certified copy of a primary photographic identification document
- both:
 - an original or certified copy of a primary non-photographic identification document
 - an original or certified copy of a secondary identification document.

AND

- any document used for verification must not have expired (other than an Australian passport which can be used if it expired within the past 2 years).

The following table provides an example of the different types of documentation that could be used.

Type of Identity Document	Examples
Original primary photographic identification document	<ul style="list-style-type: none"> ▪ a driver's licence or permit from Australia or overseas, including a digital driver's licence ▪ an Australian passport ▪ a government proof of age card issued in Australia ▪ an ImmiCard ▪ a foreign passport issued by a foreign government or the United Nations ▪ international travel documents issued by a foreign government or the United Nations ▪ a national identity card issued by a foreign government or the United Nations. <p>If a travel document or identity card is in a foreign language, the customer must provide an accredited English translation if the person verifying the documents doesn't understand the foreign language used.</p>

Original primary non-photographic identification document	<ul style="list-style-type: none"> ▪ an Australian birth certificate, birth extract or citizenship certificate ▪ a foreign birth certificate or citizenship certificate ▪ a government issued concession card, such as a pensioner concession card, a health care card, or a seniors health care card. <p>If a foreign birth certificate or citizenship certificate is in a foreign language, the customer must provide an accredited English translation if the person verifying the documents doesn't understand the foreign language used.</p>
Original secondary identification document.	<ul style="list-style-type: none"> ▪ a notice from the Australian Taxation Office or other government agency, such as Centrelink, that contains the person's name and residential address, issued in the past 12 months ▪ a municipal council rates notice or a utilities bill (such as a water, gas or electricity bill) that contains the person's name and residential address, issued in the past three months ▪ for a person aged under 18, a letter from a school principal issued in the past three months that details the person's name, residential address and when they attended the school, or a student card if available.
Reliable and independent electronic data	<p>To determine whether electronic data is reliable and independent you must consider whether the data is:</p> <ul style="list-style-type: none"> ▪ accurate ▪ secure ▪ kept up-to-date ▪ comprehensive (for example, how many listings are included in the data and the period over which it has been collected) ▪ verified from a reliable and independent source ▪ verifiable against an authoritative source such as the DVS ▪ maintained by a government body under legislation ▪ able to be additionally authenticated.

The ATO and superannuation funds must keep pace with the rapid growth of the digital ecosystem and respond to security concerns including cybercrime and fraud activities. Required level of customer verification may change in response to an increase in the risk to the security of the SuperMatch service.

Renewal of customer verification

Customer verification is not a once off event and must be maintained to ensure the individuals identity has not been compromised.

Where there is no positive activity from the member on their account for a period of two years, the trustee must complete customer verification to the minimum level prescribed above before the SuperMatch service can be used for that member.

'No positive activity from the member' is something trustees must establish parameters for monitoring. The following are relevant considerations:

- positive activity from a member is something funds would already monitor their membership for as it is relevant to assessing whether there are any lost member accounts. The ATO provides information about lost member accounts [on its website](#) but the following is relevant:

*Positive activity may include **member activity** such as:*

- *deferring a benefit in the fund*
- *electing to rollover all or part of their benefit from their original policy to another product (and it is not an automatic transfer)*
- *initiating a transaction (for example, a switch)*
- *changing their contact details*
- *initiating a change to their account (such as nominating a beneficiary)*
- *making an enquiry (such as an account balance query, performance of their account) or complaint*
- *responding to a communication issued by you*
- *accessing your secure website to view or obtain information about their account.*

*This activity indicates **the member is aware of where their money is, and is engaged with their account** so you should exclude the member from being a lost member.*

- Member activity may include by the members directly or an authorised or legal representative of the member.

Trustees of superannuation funds are required to provide evidence to the ATO of effective monitoring for positive activity from the member to appropriately consider the requirements for customer verification renewal prior to SuperMatch being used.

Layering of services and TFN's

A trustee can only use a tax file number (TFN) provided by the individual in a SuperMatch search. Any TFN provided by the ATO from services such as SuperTICK or MAAS **cannot** be used in a SuperMatch search. Fund trustees must have controls in place to ensure this does not occur.

SuperTICK is designed for internal use only by the trustee and must not be incorporated into external services that a superannuation fund may provide.

Tax file numbers

A trustee of a superannuation fund or their administrator/service provider must include a member's TFN in any search request.

When using a member's TFN in a search request, a trustee of a superannuation fund or their administrator/service provider must comply with any legal obligations relating to the use of that TFN, including section 299LA of the Superannuation Industry (Supervision) Act 1993, section 137A of the Retirement Savings Account Act 1997 and regulations made under those sections.

Online Use of SuperMatch

Where the SuperMatch service is used in an online portal, website or application, the provider of this solution, being the trustee of a superannuation fund or their administrator/ service provider must ensure that:

1. Website or portal satisfies information security requirements set out in [Prudential Standard SPS 234 Information Security](#). Australian Prudential Regulatory Authority July 2019.
2. Requests may only be initiated by the individual in accordance with the following:
 - a. SuperMatch must be hosted within the trustee approved portal and accessed from an official webpage of the superannuation fund. Links must not be used in an unsolicited email that requests personal or financial information from the member.
 - b. Links which seek to connect members to SuperMatch services must take a member to the trustee nominated home page, allowing them to engage with the member services portal (including to authenticate) from that site.
 - c. Any personalised URL provided to the member to assist them linking to the portal must expire within 30 days of issue.
3. A member's identity has been confirmed by the trustee prior to that member being granted access to the SuperMatch function in line with the customer verification requirements set out above.
4. Two-factor authentication is completed prior to disclosure of any SuperMatch results must be in line with the principles of the [Trusted Digital Identity Framework](#) or equivalent government standard.
5. A SuperMatch request cannot be initiated unless the TFN has been provided directly by the member or via their employer and is linked to their account.
6. Where member consent has not been provided or has been revoked, the ability to initiate a SuperMatch request is disabled for that member.
7. Risk processes are in place to monitor fraudulent or inappropriate usage.
8. Any behaviour or activity that puts the use of the service, or the members' information returned by the service, at risk of fraudulent or inappropriate use or where there is a breach of the SuperMatch Terms and Conditions must be disclosed to the ATO in writing within 24 hours of the event being identified.
9. The ATO will be informed where there are any changes to the SuperMatch solution after application has been approved, this includes:
 - a. moving or partnering with a new/different service provider/administrator
 - b. introducing a new type of service interaction not previously covered in a self-application
 - c. changes that potentially affect your compliance with the SuperMatch terms and conditions of use.

Multi-factor authentication

Where an individual will be viewing results through an electronic channel there must be a multi-factor authentication before detailed results can be viewed.

[Multi-factor authentication](#) is defined as ‘a method of authentication that uses two or more authentication factors to authenticate a single claimant to a single authentication verifier’.

The authentication factors that make up a multi-factor authentication request must come from two or more of the following:

- something the claimant knows (e.g. a personal identification number (PIN), password or response to a challenge)
- something the claimant has (e.g. a physical token, smartcard or software certificate)
- something the claimant is (e.g. a fingerprint or iris scan).

The claimant being authenticated may be a person, device, service, application or any other security principal that can be authenticated within the system.

An authentication verifier is an entry point to a confined sub-system where a single technical authentication policy is enforced.

Multi-factor authentication often involves the use of passphrases in addition to one or more of the following multi-factor authentication methods:

- Universal 2nd Factor (U2F) security keys
- physical One-Time PIN (OTP) tokens
- biometrics
- smartcards
- mobile apps
- Short Message Service (SMS) messages, emails or voice calls
- software certificates.

If an authentication method at any time offers a user the ability to reduce the number of authentication factors to a single factor it is by definition no longer a multi-factor authentication method.

A common example of this is when a user is offered the ability to ‘remember this computer’ for a public web resource. In such a scenario, a user may be authenticated initially using multi-factor authentication but a token is then set on their device such that subsequent authentications use a single factor (usually a passphrase) as long as the token on their device is accessible and valid.

In this scenario, the claimant verified by the token is the user’s web browser rather than the user. As such, it violates the requirement for two or more authentication factors to authenticate a single claimant to a single authentication verifier. Furthermore, the token has characteristics more akin to a session token than an authentication factor, which makes it unsuitable for the purposes of authentication.

Disclosure of results

Information about members obtained by the trustee of the superannuation fund or their administrator/service provider from the ATO through SuperMatch is confidential and subject to the taxpayer confidentiality provisions in Division 355 of Schedule 1 to the Tax Administration Act.

The trustee of the superannuation fund or their administrator/service provider must inform each individual for whom a search request was submitted of the complete results of that search as

soon as practicable after receiving a response to a search request. This includes “no matches” if reported.

Use of emails, physical mail outs, SMS and electronic notifications to a member, whether solicited or unsolicited, must be general in nature and cannot contain specific SuperMatch response data, specifically:

- member details
- superannuation fund or account details
- account balances
- any ATO held money balances.

If a URL link is provided in the message it must direct the member or potential member to a secure portal/platform where they can be authenticated and verified before viewing results.

There must be **multifactor authentication** before any SuperMatch data can be displayed in an electronic channel, including cached data.

All response data provided by the ATO to a search request should be provided to the applicant or member to assist them to make consolidation decisions. Some superannuation fund details from the response file can be omitted from this requirement, specifically:

- Superfund Contact Name
- Superfund contact – phone area code
- Superfund contact – phone number
- Superfund address

Relevant caveats, including when the search results were received from the ATO, may be displayed to ensure the member is fully informed that the account balance may have changed since last reported to the ATO.

Claiming ATO held superannuation

Where payment of ATO-held superannuation is sought through a search request, the trustee of the superannuation fund or their administrator/service provider must have received consent from each member whose details are included in the search request. This consent will allow the payment of identified amounts through the search process to be made to the USI provided in the search request.

Where payment of ATO-held superannuation is sought through a search request, the trustee of the superannuation fund or their administrator/service providers agrees to accept payment of any credits identified and to transfer any such payments to the relevant member’s account with that superannuation fund.

Attachment A: How the SuperMatch service operates

SuperMatch is an ATO web-service utilising the Standard Business Reporting (SBR) infrastructure. Fund trustees or their administrators/service providers will either need to build the approved software, integrate with existing or purchase approved software or services from a developer who has this.

For more information about Standard Business Reporting visit <http://www.sbr.gov.au/software-developers>

In order to connect to the ATO and use the SuperMatch service directly you must:

- be using a software package that is SBR SuperMatch enabled and ATO approved
- have a machine to machine (M2M) credential permitted to access the service.

Alternatively, you may use a digital service provider who delivers this for you.

Refer to Attachment C for further information on machine credentials.

Appointing an administrator/service providers to act on behalf of the trustee

A fund trustee that uses the SuperMatch service can provide authority for their administrator/service providers to act on their behalf using the Access Manager application.

Access Manager is a stand-alone system. You need to log in to Access Manager using an Administrator myGovID to manage access and permissions (including the authorisation of access to an administrator or service provider).

The fund trustee bears responsibility for the maintenance of access manager permissions and the usage and conduct of users under authorised permissions.

Supporting information can also be accessed by logging in to Access Manager and viewing the Help topic at <http://www.ato.gov.au/General/Online-services/In-detail/Online/Access-Manager/>

SuperMatch channels

There are two channels available to submit search requests:

1. Single Request Processor (SRP) channel
2. Batch Bulk Request Processor (BBRP) channel

Selection of the channel depends on the number of member requests:

Channel	When to use the channel	Service response time
SRP	When an instant response is required/preferred	95% of responses within five seconds
BBRP	When up to 10,000 SuperMatch requests for unique members are submitted in one file for processing	Usually within 24-48 hours (depends on processing load on ATO services at the time of request)

Note: A sender submitting SuperMatch transactions through the bulk service channel may only include SuperMatch requests for one fund/ABN per file.

Service responses

The SuperMatch service compares member details received in the request message from a fund against member information held in the ATO client register.

Complex data matching processes are used to determine whether the member details provided can be matched against a single ATO record to the satisfactory level of confidence.

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.

For messages that have passed validation and have been processed by the ATO, the SuperMatch service will provide one of two messages to the sender:

- Matched + Member and superannuation account information
- Unmatched.

Matched

If the member details supplied are matched to a single ATO client with a high level of confidence a 'matched' response will be returned through the system.

A transfer of ATO-held superannuation money will be initiated where this has been requested, which will be transferred in the next ATO payment run.

Included with the matched response will be a list of member details and open superannuation accounts, as per the table of information below. This information is sourced from Member Account Form (MAF) reporting by funds through the Member Account Attribute Service (MAAS), and will return a value from the table below where one has been provided by the fund who reported the account.

For further information, please see the message structure table [here](#).

Member details	Member's tax file number
	Member's name - family name
ATO held money details	Super Co-contributions (Co-Cons)
	Super Guarantee (SG)
	Super Holdings Account (active) (SHAA)
	Super Holding Account (inactive) (SHAI)
	Unclaimed Superannuation Monies - Resident
	Unclaimed Superannuation Monies - Temporary Resident
	Low Income Super Contribution (LISC)
Member details	Member's account number
	Member's Unique Superannuation Number (USI)
	Member's identifier number
Super Fund Details	Superfund Name
	Superfund ABN
	Superfund Contact Name
	Superfund contact - phone area code
	Superfund contact - phone number
	Superfund Postal Address - street name and number - line 1
	Superfund Postal Address - street name and number - line 2
	Superfund Postal Address - suburb/town
	Superfund Postal Address - postcode
	Superfund Postal Address - state or territory
	Superfund Postal Address - country code
Member Account Details	Does the provider accept govt contributions on behalf of the member?
	Insurance indicator
	Defined benefit indicator
	Inward rollovers accepted indicator
	Activity status of the account
	Account Balance

Please note: The following fields cannot be auto-consolidated into your superannuation fund on behalf of your member. The member will need to contact the ATO separately to claim these amounts:

- Superannuation Holding Account (inactive) (SHAI)
- Unclaimed Superannuation Monies - Temporary Resident

Where the member is deceased the rollover of ATO-held monies to superannuation funds will not be processed.

Where the member holds more than one active superannuation account the data labels associated with member, superannuation fund and account details will be returned for each account in the response.

Some pension accounts will be returned in a SuperMatch response, where the account has been reported as **closed** and in **pension phase** and

- has a balance greater than 0
- is a defined benefit account and has a balance equal to 0.

There are some occasions where there will be no superannuation information provided with a matched response. This means there are no active superannuation accounts recorded in ATO systems, which may be the result of:

- a delay in reporting due to timeframes from an open/closed messages through MAAS
- the member has just joined the workforce and has no previous superannuation accounts
- all superannuation accounts are reported to the ATO with a closed status.

Self-managed superannuation fund (SMSF) accounts are returned in a SuperMatch response file. These accounts are displayed without a USI and in some cases where the SMSF has not lodged their first SMSF Annual Return only the SMSF ABN can be returned in the response file. After the SMSF lodges their Annual Return a complete SuperMatch response file will be returned for the SMSF account.

If any other unexpected responses received in a SuperMatch request, please contact SPREnablingServices@ato.gov.au

Unmatched

A response of 'unmatched' means the ATO was unable to match the member details provided to ATO records with an appropriate level of confidence.

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

- your member has provided you with incorrect details
- the records held by the ATO do not match those provided to you
- the tax file number has a protected, compromised or duplicate status on ATO systems.

We encourage you to check the information with the member and revalidate at the next available opportunity.

To update or confirm personal information details on ATO systems, the member can check ATO Online services through myGov or phone 13 28 65

Further information on updating details for individuals is available from the ATO's web site at: <https://www.ato.gov.au/individuals/tax-file-number/update-your-details/update-your-contact-details-or-nominated-representative/>

Note: An unmatched response is not a notice under section 299TB of the SIS Act 1993

Common errors

The following are common error messages that may be received in response to a SuperMatch call, including a description and treatment response.

Code	Short description	Treatment
CMN.ATO.GEN.EM0001	Request Failed. Please contact the ATO on 1300 488 231 and quote error message 60369	Please advise the member's account details may have been withheld due to, but not limited to, the following reasons: <ul style="list-style-type: none">▪ the records held by the ATO are no longer active for that individual▪ the TFN has a protected, compromised or duplicate status on ATO systems
CMN.ATO.GEN.EM0001	Request Failed. Please contact the ATO on 1300 488 231 and quote error message 40544	The error may have occurred due to member having an account with a fund that has an end-dated ABN and/or not closed correctly through MAAS. Please contact Super CRT
CMN.ATO.SMAT2.EM1004	Invalid ABN	An account returned is from a State Authority. The ATO cannot provide a list of accounts for this individual as one of the members accounts is from a State Authority. Please contact Super CRT

Attachment B: Glossary

Term	Definition
Administrator/ service provider	An entity would be considered an administrator or service provider of the superannuation fund trustee if the trustee has an agreement with the entity to provide administration services for the fund as per SPS231 – Outsourcing
Applicant	An individual that has applied to become a member of an APRA regulated superannuation fund.
ATO Held Super	Includes but is not limited to: <ul style="list-style-type: none"> ▪ superannuation guarantee (SG) ▪ superannuation holding accounts (SHA) special account (active and inactive) ▪ superannuation co-contributions ▪ low income superannuation contributions (LISC) ▪ unclaimed superannuation monies (resident and former temporary resident)
Digital Service Provider (DSP)	An entity registered with the ATO to develop digital wholesale services <i>who meets</i> the requirements outlined in the DSP Operational Framework
Electronic Channel	Any type of electronic communication. This generally includes email, SMS and online activities
Explicit Consent	Consent must be sought from the member at the time of the beneficiary initiation to use their TFN for the purposes of a SuperMatch search and a distinct consent to reunite the beneficiary with their ATO held superannuation. Storing the consent to search must include the information provided by the member's explicit consent and include information on how to opt out of consent being provided to the beneficiary at the time of consent.
Holder	Section 9 of the Retirement Accounts Act 1997 defines holder in respect of an account. A person holds an account if the account is opened in the person's name. The person is the holder of the account.
Machine Credential	Machine Credential (M2M) is an authentication solution for business-to-Government online services
myGovId	the Australian Government's digital identity provider which aims to transform the way Australians interact with Government.
Member Account Attribute Service (MAAS)	The Member Account Attribute Service (MAAS) is the service for reporting changes to member's account phases and attributes when they occur (event-based reporting). This includes the opening and closing of member accounts.
Matched	A match has been found for the TFN supplied. Also known as a 'Valid' response.
Member	A member of a superannuation fund, the depositor of an approved deposit fund, the holder of an RSA or a member of a SMSF.
Superannuation fund	Includes an APRA-regulated superannuation fund, approved deposit fund or RSA provider.
Unmatched	A match has <u>not</u> been found for the TFN supplied. Also known as a 'Not Valid' response.

Attachment C: Machine to machine credential guidelines

The SuperMatch service (the Service) is a secure service protected accessed with a Machine 2 Machine (myGovID + Relationship Authorisation Manager (RAM)) credential.

Machine credentials

A machine credential is installed on a device and enables you to interact directly with government online services through your business software.

Machine credentials are created in RAM and replaced AUSkey used in software.

You will use a machine credential if you:

- Are a digital service provider who offers cloud-based Standard Business Reporting (SBR) enabled software. You will need to create a machine credential and install it on your server to enable software authentication by third party users.
- Use desktop or locally hosted software. You will need to create a machine credential. Your digital service provider will let you know when your software has been updated.

If you use cloud-based SBR enabled software you will not need to create a machine credential. Instead, your digital software provider will install it on their server.

myGovID Terms of use – Machine

<https://www.mygovid.gov.au/mygovid-terms-of-use-machine>

Attachment D: Interim arrangements for existing members prior to 1 March 2020

On 15 May 2020 the ATO disconnected access to SuperMatch while version 9 of the terms and conditions of use and user guide were updated. The updates included strengthened controls to protect the security and integrity of the SuperMatch service.

To balance the implementation of the new requirements with the impact on existing members, trustees or their administrator/service provider can allow SuperMatch use for members where customer verification checks may not have occurred prior to using SuperMatch for members who:

- joined the fund prior to 1 March 2020 **and**
- have an account balance greater than \$0 at the time of the SuperMatch request.

This is an interim approach that will be in place until 30 June 2021 by which time superannuation fund trustees and their administrator/services providers will be required to have implemented relevant customer verification checks for any member they use SuperMatch for, including those members who had an account created prior to 1 March 2020.

Where a fund trustee requests SuperMatch access be reinstated and used in line with the interim approach, the trustee will need to demonstrate:

- adequate controls that ensure the service is only used for members in line with the interim approach **and**
- sufficient consideration and plan including timeframe for delivering a compliant solution before 30 June 2021.

Funds that rely on this interim approach will have to engage the ATO again to provide assurance that the interim approach has ended by 30 June 2021.

Attachment E: Application process

Where a trustee intends to use the SuperMatch service, they must complete an application form for each SuperMatch process they will undertake. An application will not be approved for a Trustee until the ATO is satisfied the trustee has disclosed all instances of SuperMatch usage for that Trustee.

We recommend early engagement with the ATO via the SPREnablingServices@ato.gov.au mailbox if you are building a solution to clarify any ambiguities before implementation.

On the application form you must include comprehensive technical and business documentation (e.g. business requirements, flow diagrams/screenshots) of each SuperMatch solution to the SPR enabling services mailbox for review, which will include:

- a. Who is your service provider
- b. All end-to-end applicant registration and existing member processes
 - i. Portal/Web (screen shots and process flows);
 - ii. Mobile App (screen shots and process flows)
 - iii. Paper (sample letters)
 - iv. Voice call (Sample Scripting and process)
- c. How you satisfy the customer verification requirements
- d. Explicit consent capture, storage and overt opt out processes
- e. Multi-factor authentication steps, if required, and at what stage in your processes
- f. How results are notified, displayed and distributed
- g. Controls in place to ensure only those member who meet all requirements are included in SuperMatch requests (including where the trustee is using the interim approach – see Attachment D)

Applications must be provided by the trustee. Administrators/service providers can complete the engagement with the ATO on behalf of fund trustee clients if they have clear authority from each trustee and a statement from the trustee that they understand the solution and declare it is compliant.

Access will not be provided to SuperMatch until an application form has been received, reviewed and approved by the ATO. Requests for access to the service that are not accompanied by a complete application form will not be actioned.

An email acknowledging receipt for your application will be provided. Following consideration of your application(s) the outcome of the application(s) will also be provided by email.

Trustees must remain compliant with SuperMatch service terms and conditions and should review their solution with each update or change. Material changes will require re-application with evidence provided to the ATO in accordance with the application process.

Please note: The ATO will periodically review trustee compliance with SuperMatch terms and conditions of use in addition to any review or surveillance as well as support any action undertaken by ASIC and APRA that involves review of the use of the service. The reviews may impact on the trustee's continued use of the service.

Attachment F: links to further information

The SuperMatch service page on the SBR website (including technical artefacts):

<http://www.sbr.gov.au/software-developers/developer-tools/ato/ato-superannuation-data-and-payment-standards/ato-superannuation-spr>

Notification of SuperMatch outages is available through the ATO Superannuation Dashboard:

<http://sses.status.ato.gov.au/>

To find out more information about digital service providers and the operational framework:

- <https://softwaredevelopers.ato.gov.au/>
- https://softwaredevelopers.ato.gov.au/operational_framework

MyGovID : www.mygovid.gov.au

Relationship Authorisation Manager: info.authorisationmanager.gov.au/

Further information about Access Manager: <https://www.ato.gov.au/General/Online-services/In-detail/Using-Access-Manager/Using-Access-Manager/>

