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| Standard Business Reporting  Australian Taxation Office –  Member Account Attribute Service (MAAS) (SPRMBRINFO.0001 2018) web service  Business Implementation Guide  Date: 05 06 2017  C | |
| FINAL | |
| This document and its attachments are **Unclassified** |  |
|  | For further information or questions, contact the SBR Service Desk at [SBRServiceDesk@sbr.gov.au](mailto:SBRServiceDesk@sbr.gov.au) or call 1300 488 231.  International callers may use +61-2-6216 5577 |

VERSION CONTROL

|  |  |  |
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| **Version** | **Release date** | **Description of changes** |
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| 0.2 | 05/06/2017 | Updates following internal and external review |
| 0.3 | 20/07/2017 | Updates following internal and external review |
| 1.0 | 12/4/2018 | Updates following internal and external review |
| 1.1 | 10/05/2018 | Updates following external feedback, inclusion of default data (for missing mandatory values) |
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ENDORSEMENT

APPROVAL

[Business Director] Jason Lucchese

Superannuation

Australian Taxation Office

[Project Director] Tracie Crowden

B2G Reporting Project

Australian Taxation Office

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1. Introduction
   1. Purpose

The purpose of this document is to provide information that will assist software developers in understanding the business context surrounding the Member Account Attribute Service (MAAS) interactions. These interactions are performed with the Australian Taxation Office (ATO) through the Standard Business Reporting (SBR) platform.

Specifically, member account attribute service refers to the interactions with the ATO for a user, depending on their role, to:

* Request ATO held details of a member (Provision of Details)
* Notify of a new, updated, or closed member account (maintain member account attributes).
  1. Audience

The audience for this document is any organisation that will be implementing the Member Account Attribute Service interactions into their products. Typically this will be large funds and their administrators, and software industry partners. In addition, entities not prescribed under Superannuation Industry (Supervision) Regulations 1994 (SISR), such as life insurance companies, can use the service to notify of member accounts and their attributes.

* 1. Document Context

The ATO MAAS Business Implementation Guide 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 Services Implementation Guide
* Message information eg Message Structure Table, and
* Test information eg Conformance suites.

See the ATO SBR [[Site and Documents maps](http://www.sbr.gov.au/software-developers/developer-tools/ato)](http://www.sbr.gov.au/__data/assets/pdf_file/0018/41085/High-Level-Document-Map.pdf)for the relationship of this document with others in the suite.

* 1. Glossary

This table only contains terms that need specific explanation for this document. Other terminology can be found in the [SBR glossary](http://www.sbr.gov.au/software-developers/developer-tools/glossary).

| **Term** | **Definition** |
| --- | --- |
| Administrator | An entity appointed in Access Manager by a superannuation entity via their AUSkey for the purpose of using MAAS on their behalf. |
| Approved deposit fund (ADF) | A fund that is an indefinitely continuing fund and is maintained by a registrable super entity licensee that is a constitutional corporation that is maintained solely for approved purposes. |
| Approved form | The form in which information must be provided to the ATO to satisfy an entity’s reporting obligations to the ATO. |
| Australian business number (ABN) | A unique public 11 digit number issued to all entities registered in the Australian Business Register (ABR) that identifies a business or organisation to the government or community. |
| Australian Prudential Regulation Authority (APRA) | The prudential regulator of banks, insurance companies and super funds, credit unions, building societies and friendly societies. |
| Australian Taxation Office (ATO) | The ATO is the principal revenue collection agency of the Australian Government. The role of the ATO is to effectively manage and shape the tax and superannuation systems that support and fund services for Australians. |
| ATO Online Super Accounts | The super account webpage allows a user on the myGov/ATO Online portal to view a list of their active super account/s (including lost accounts) and the associated account balances. This includes both ATO held super accounts and super fund accounts known to the ATO. |
| ATO Online Transfer Super | The Transfer Super webpage allows a user on the myGov/ATO Online portal to transfer ATO held super accounts as well as rollover super fund accounts to one super fund account. The rollover/consolidation of super fund accounts will result in SuperStream Electronic Portability Form messages being sent. |
| AUSkey | A secure online login obtainable from [abr.gov.au](http://www.abr.gov.au) that allows businesses to access and send business information to government agencies, online. AUSkey is a requirement for lodgments via Standard Business Reporting (SBR). |
| Conditional | A data element (section or field) identified as ‘conditional’ must be reported if it exists or is held by the fund.  For example, the member TFN field is conditional – if the fund holds the TFN it must be reported. |
| Deferred Division 293 (Div 293) tax | Payment of Div 293 tax is deferred if raised on a defined benefit account from which no super benefit has yet become payable. |
| Eligible rollover fund (ERF) | A regulated super fund or ADF which is eligible to receive benefits automatically rolled over from other super funds. The trustee of the fund must have given APRA a notice in the approved form stating that it is an ERF. |
| Fund Validation Service (FVS) | The FVS is a suite of services that are designed to assist fast and reliable processing of electronic rollovers and contributions in accordance with the Superannuation Data and Payment Standard 2012 (the 'Standard').  These services collect information from superannuation funds regarding their superannuation products and make this information available to other funds and employers. |
| Intermediary | This is the organisation (as authorised by the provider) that gives the statement on behalf of the providers being reported for. An intermediary may be a superannuation administrator, tax agent, accountant, employee of the superannuation provider, or any other properly authorised legal entity. It may also be the provider itself lodging on its own behalf (for example, a super fund or its corporate trustee or a life insurance company). The intermediary is the organisation who lodges the MAAS with the ATO. |
| Legislative Instrument | The legal document that specifies the requirements, including the transitional arrangement allowed, when lodging a MAAS statement (the approved form). |
| Life insurance company | For the purposes of this document, and the MAAS, a life insurance company refers to a life insurance company required to report under section 390-20 of Schedule 1 to the *Tax Administration Act 1953* (TAA) that is not a superannuation provider. |
| Low income superannuation tax offset (LISTO) | A government super payment to eligible individuals that will generally ensure low income earners do not pay more tax on their concessional contributions than if they had received the money in their take-home pay. LISTO will apply to concessional contributions made from 1 July 2017. |
| Lost member | A member is a ‘lost member’ they are:   * a lost retirement savings account (RSA) holder within the meaning of regulation 1.06 of the Retirement Savings Accounts Regulations 1997 (RSAR) * a lost member within the meaning of regulation 1.03A of the Superannuation Industry (Supervision) Regulations (SISR). |
| Lost members register (LMR) | A central register of lost super fund members and RSA holders administered by the ATO. |
| MAAS form | The MAAS form is the approved form for the giving of a statement to the Commissioner under section 390-5 and section 390-20 of Schedule 1 to the TAA. |
| Member Account Transaction Service (MATS) | The real time service that allows providers to report superannuation account transactions. |
| Member | For the purposes of this document, a member is a:   * member of a super fund * depositor with an ADF * holder of a certain life insurance policy, or * holder of a RSA. |
| Member contributions statement (MCS) | The MCS is an annual statement lodged with ATO to report:   * contributions received for each fund member during the financial year, * the balance and other attributes of the account they held in the fund.   The MCS is only required to report contributions and account balances up to 30 June 2018. (Contributions received from 1 July 2018, and account balances for 30 June 2019 onwards will be reported via the MATS). |
| Provision of TFN | The notification of a member’s TFN to a super fund by the Commissioner under the powers granted by section 299TA and 299TC, including ‘Please Resolve Notices’. |
| Retirement Savings Account (RSA) | An account offered by banks, building societies, credit unions, life insurance companies and prescribed financial institutions (RSA providers). It is used for retirement savings and is similar to a superannuation fund. |
| Section 299TA notice | Where a member TFN reported to the ATO by a provider for super purposes does not match ATO systems and the ATO has matched the MCS form, the correct TFN is provided to the super fund under section 299TA of the *Superannuation Industry (Supervision) Act 1993.* |
| Section 299TC notice | Where no TFN is reported to the ATO by a provider, the client’s TFN has been previously reported for super purposes, and the ATO is able to match the MCS form to the correct TFN, a 299TC notice is issued to the super fund advising of the member TFN. |
| Section 299TD notice | Where a TFN is reported to the ATO by a provider, and it can be validated, a validation notice is forwarded to the super fund by the ATO. |
| Superannuation provider | A ‘superannuation provider’ in relation to a ‘superannuation plan’ refers to:   * for a superannuation fund – the trustee of the fund * for an approved deposit fund (ADF) – the trustee of the fund * for an RSA – the RSA provider.   For the purposes of this document, and the MAAS, a ‘superannuation provider’ does not include the trustee of a self-managed superannuation fund.  A superannuation provider includes a life insurance company that is an RSA provider. |
| Super product identification number (SPIN) | A number used to identify superannuation fund products within the financial services industry and government. |
| SuperTICK Version 3 | SuperTICK V3 is a web service that enables super funds to meet a mandated requirement to validate member details. |
| Supplier | An organisation (authorised as an agent by the super provider) that manages the affairs of one or more super providers. For APRA regulated funds the supplier is typically the super fund’s administrator. |
| Tax file number (TFN) | A unique 8 or 9 digit number issued by the ATO to individuals and organisations to help the ATO administer tax and other Australian Government systems. |
| Transition to retirement income stream (TRIS) | An income stream drawn from a person’s super savings, where a person has reached their preservation age but is still working. |
| Unique super identifier (USI) | An identifier used by the super industry principally to ensure electronic messages and payments are directed appropriately. It can identify a super fund or one or more products within that super fund. Super funds may select, with the ATO’s approval, one of two formats for the USI – the super fund’s ABN plus three digits or a super product identification number (SPIN). |

1. What is the Member Account Attribute Service?

The MAAS is a suite of services that support the redesign of the member contributions statement (MCS) reporting lodgment, from an annual statement to a contemporary offering allowing the real time reporting of member account phases and attributes. The MAAS also replaces the lodgment of the lost member statement (LMS). Lost members can be reported via the MAAS either in real time or biannually.

**Note:**

Reporting of transactions/contributions will be achieved through the Member Account Transaction Service (MATS).

Event-based reporting of accounts and their attributes (eg open/update/close) as it happens, allows the ATO to hold a more complete and up to date picture of superannuation accounts held by members. This information is used internally, made available externally, and will minimalise reverse workflow by preventing interactions with ineligible/closed accounts. Individuals will have more up to date information available via ATO Online Services and can request consolidation or rollover of their super accounts.

Through MAAS, superannuation providers will receive member data allowing their records to be more accurate and up to date, assisting to prevent, locate and consolidate lost accounts.

Services made available through the MAAS include:

* Provision of Details (*SPRMBRINFO.0001.2018.get)* – allows superannuation providers in relation to complying superannuation plans (other than self-managed superannuation funds) to obtain certain information held by the ATO in relation to an individual and their superannuation account.
* Maintain Member Account (*SPRMBRINFO.0001.2018.submit*) – allows superannuation providers in relation to complying superannuation plans (other than self-managed superannuation funds) and certain life insurance companies to advise the ATO of account phases and attributes in relation to opened, updated and closed accounts.

**Note:**

The SuperTICK service (*STIC.0003.2015.lodge*) will remain available for TFN validation purposes.

Further information regarding SuperTICK is available [**here**](https://www.ato.gov.au/Super/SuperStream/In-detail/Validation-services/SuperTICK/), see also frequently asked question 2 in section 6.19 below.

* 1. Provision of Details

The *SPRMBRINFO.0001.2018*.get is an optional interaction that allows superannuation providers and their intermediaries (including 'administrators') to proactively request member information held by the ATO.

The service can be utilised at any time:

* where members are not yet lost or unclaimed (under the regulations) but may become so in the future, for example upon the receipt of one piece of unclaimed mail, or
* when attempting to reunite with your lost members.

By returning this information, it provides the opportunity for superannuation funds to contact their members, and reunite members with their accounts, thus preventing accounts being reported as lost and/or potentially as unclaimed monies.

This service also provides the information whether the requested defined benefit member account has a Div293 deferred debt or not. This will assist funds in determining whether the calculation of an end benefit cap (for certain defined benefit members) is required.

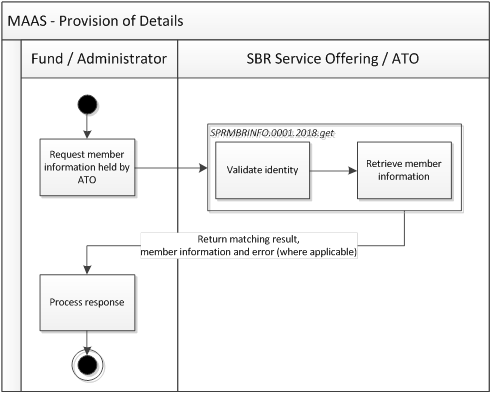


Figure : POD process

* 1. Maintain Member account

The *SPRMBRINFO.0001.2018.submit* interaction allows superannuation providers and their intermediaries (including ‘administrators’, as well as other entities holding a superannuation interest (such as life insurance companies, to notify the ATO of a new, updated (including lost) or closed member account. The account information will be utilised in ATO processes including Government to business (G2B) rollovers and contributions, as well as reflected in external interactions with the ATO, for example ATO Online Services and the SuperMatch2 web service.

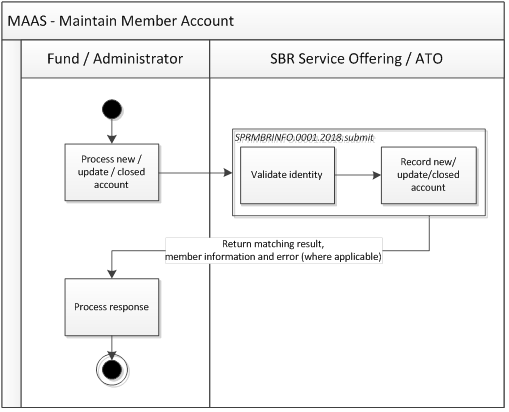


Figure : MMA process

* 1. Interactions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Interaction** | **Short Description** | **Single** | **Batch** | **Optional** |
| SPRMBRINFO.0001.2018.get | Request for member information held by the ATO | N | Y | Y |
| SPRMBRINFO.0001.2018.submit | Notification of a new/updated/closed member account | N | Y | N |

Table : Interactions available in MAAS process

* 1. Channels

The MAAS interactions are available in the following channels:

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **How request is lodged** | **When to use the channel** | **Timeframe for service response** |
| BBRP | SBR ebMS3.0 enabled software | 1 – 10,000 member requests (up to July 2018)  1 – 100,000 member requests (from July 2018) | Service response times will vary depending on the batch size and number of transactions processing in the ATO at the time.  For guidance on polling intervals, refer to the Service Registry located at: [sbr.gov.au/software-developers/developer-tools/ato](http://www.sbr.gov.au/software-developers/developer-tools/ato) |

Table : Channel availability of Member Account Attribute Service interactions

**Intermediate and delayed response criteria**

The ATO's ‘Intermediate’ and ‘Delayed’ response time service levels are as follows.

* A batch or bulk transaction with less than or equal to 1,000 logical or child records is classified as having an ‘Intermediate’ response time service level.
* A batch or bulk transaction with more than 1,000 logical or child records in the same transaction is classified as having a ‘Delayed’ response time service level.

**Technical receipt**

For MAAS requests, SBR will first send back a generic technical receipt after it successfully accepts the incoming request. This receipt will confirm that the service level agreement (SLA) obligations for reporting of member account attributes, in accordance with the legislative instrument have been discharged for that message.

Following the technical receipt an intermediate request message will then result in one single validation and business response.

A delayed request message will result in two separate responses – a validation response followed by a business response – regardless of how often you poll. These must be picked up in order.

In both instances you will need to pull these responses from SBR.

For information regarding the format of the technical receipt, refer to ‘Single Receipt & Batch/Bulk Receipt’ in the [ebMS3 Web Services Implementation Guide (WIG)](http://www.sbr.gov.au/software-developers/developer-tools/new-form-pages/ebms-webservice).

1. Authorisation
   1. Intermediary Relationship

The SBR services that an intermediary can use on behalf of their clients depend on the activity being undertaken and whether the intermediary has a relationship with the client. That is, an intermediary must have the appropriate authorisation recorded in ATO systems for the interaction being performed on behalf of the taxpayer.

A business intermediary must be appointed by a business in Access Manager to use the available services on their behalf.

* 1. Access Manager

AUSkey 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](https://www.ato.gov.au/general/online-services/access-manager/). For further information on AUSkey, see the [Australian Business Register website](https://abr.gov.au/AUSkey/).

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

| **Interaction** | **Activity** | **APRA Fund** | **Entity outside of SISR** |
| --- | --- | --- | --- |
| SPRMBRINFO.0001.2018.get | Request for member information held by the ATO | ✓ |  |
| SPRMBRINFO.0001.2018.submit | Notification of a new/updated/closed member account | ✓ | ✓ |

Table : MAAS Permissions

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

| **Interaction** | **Access Manager Permission** |
| --- | --- |
| SPRMBRINFO.0001.2018.get | Super - Member account services (View) |
| SPRMBRINFO.0001.2018.submit | Super - Member account services (Lodge and update) |

Table : Access Manager Permissions

For fraud protection reasons, the ATO may impose limits on how many members are queried by a user at any point in time or during a single day. This may occur where usage patterns for a provider are excessive or outside their normal pattern.

1. Using MAAS
   1. System AvaIlability

**SBR system status**

Current availability of SBR systems for both production and test environments can be confirmed by accessing the [SBR system status page](http://www.sbr.gov.au/software-developers/developer-tools/current-sbr-system-status).

**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 [Dashboard website](http://sses.status.ato.gov.au/) and [user guide](http://sses.status.ato.gov.au/Superannuation%20Dashboard%20User%20Guide.pdf) for more information.

* 1. Terms and Conditions

By using MAAS services, users acknowledge they are accepting the following terms and conditions of use. These terms and conditions, your use of MAAS services, and information provided to you through MAAS services, are governed by the laws in force in the Australian Capital Territory, Australia.

**Recording and disclosing information obtained**

The Commissioner may disclose information to a superannuation provider, life insurance company or intermediary that provides administrative services under subsection 355-65(3) and section 355‑50 of Schedule 1 to the *Tax Administration Act 1953* (TAA) in response to details received in a message from the ATO via MMA or PODS.

Pursuant to subdivision 355-C of Schedule 1 to the TAA, a superannuation provider, life insurance company or intermediary who receives information from the ATO through the MAAS is permitted to disclose information about an individual to the individual to whom the information relates. Outside of this, superannuation providers, life insurance companies or intermediaries must not use the information other than for the original purpose of the disclosure.

In respect of information disclosed through the MAAS, users acknowledge and accept that:

* all contact details for an individual returned by the ATO, via MAAS, are only to be used for the purpose of reuniting individuals with their superannuation.
* information obtained from the ATO via PODs is only to be used for the purpose of:
  + establishing if an individual has a deferred Division 293 tax debt,
  + to support reunification activities for members they identify as at risk of becoming lost or unclaimed, for example, where one piece of returned mail is received.
* information provided to them by the ATO including date of death could have been supplied to the ATO via a number of sources that are not disclosable.

The two MAAS interactions (MMA and POD services) are not to be used for any other purpose other than that described above. For avoidance of doubt, users acknowledge that the two MAAS interactions are not to be used for the purpose of driving marketing activities.

**Computer system, software and data compatibility and risks**

Data about individuals and entities provided to you through MAAS is confidential and subject to the taxpayer confidentiality provisions in Division 355 of Schedule 1 to the TAA.

Users are responsible to take 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. This includes the responsibility to ensure that unauthorised persons do not have access to that data, and that other security measures are in place.

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.

Refer to the [Digital Service Provider (DSP) Operational Framework](https://softwaredevelopers.ato.gov.au/sites/default/files/resource-attachments/Operational_Framework_Final_Implementation_Approach_v1.0.pdf) for details regarding the protection of digital taxation or superannuation related information.

**Non-availability, interruptions and faults using the service**

Whilst the ATO will make reasonable efforts to ensure that the service is available, the ATO makes no guarantees to either provide continuously available access to the service or provide access which is uninterrupted or fault free. The ATO publishes information about systems maintenance times at [ato.gov.au/systemmaintenance](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 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.

We may alter these terms and conditions at any time. If we do so, notification of the change will be issued prior to its implementation.

**Indemnity and limited liability**

Users will be responsible for (and users agree to indemnify the ATO against) any loss or damage to any person arising from any one of the following:

* any breach by users of these terms and conditions
* any wilful, negligent or unlawful act or omission by users in relation to, or in the course of using MAAS services.

Users agree that the ATO will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages (including for loss of profits, goodwill, information, data or other intangible losses) resulting from:

* the use or inability to use MAAS services
* unauthorised access or alterations of your transmissions to or from MAAS
* activities resulting from the loss or misuse of your AUSkey and password
* statements or conduct of any third party, and
* any other matter relating to MAAS services.

**Breach of these terms and conditions**

MAAS must only be used by superannuation providers and life insurance companies, and their intermediaries (including 'administrators'), for the purposes for which it is designed.

Where an administrator holding an AUSkey accesses or uses MAAS services for purposes other than in accordance with these terms and conditions, the ATO (in addition to any other rights) may:

* terminate the ability of that AUSkey to access MAAS
* 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, and
* refer the matter to other regulatory authorities.

**Compliance reviews**

Users of the service understand that the Commissioner will conduct regular reviews of their compliance with these terms and conditions. If a compliance review indicates that the user has not complied with the terms and conditions or misused the service in any way, the Commissioner can:

* terminate a user’s access to the service
* impose penalties and/or take prosecution action, and
* refer the matter to their regulator.

As part of our fraud prevention measures, the ATO may impose limits on the use of MAAS (including PODs) by a user at any point in time or during a single day.

* 1. Mandatory Data

There are data elements that are mandatory for POD (get) or MMA (submit). These are outlined in the [POD message structure](#PODMessageStructure) and [MMA message structure](#MMAMessageStructure) sections.

Where you do not hold the required mandatory data our guidance is to follow the conventions described in SuperStream guidance note 22. This will ensure MAAS reporting aligns with current business-to-business transaction data requirements.

While we will accept these default values, accurate and complete data will increase the chances of the ATO matching data to an individual.

If you do not hold complete data, we advise you to use the following default data:

**Date of Birth (DOB)**

SuperStream guidance note 22 describes using default DOB 01/01/1900 where a member DOB is unknown (whether or not you're reporting using a TFN). We further advise that:

* Where you don’t know a member’s DOB year, you should use the full default DOB value of 01/01/1900 (even if you know the DOB day or month).
* If DOB year is known you should report it, along with any known day/month value, then use defaults for the unknown day/month values. We suggest this use of default values (if your implementation allows it) as it optimises the matching outcome.

**Address**

When reporting a non-closed account and no TFN, if you don't know the member’s complete address, report a default address as described in SuperStream guidance note 22.

In all other cases – that is, when reporting a closed account or reporting a non-closed account with a TFN – if you don't know the member's complete address you can report either the partial address (that meets the validation rules), a default address (as described in SuperStream guidance note 22), or no address details.

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 ‘Suburb/Town’ 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.

Download *SuperStream guidance note 22 – Default values for mandatory fields when data is unavailable* by visiting the [softwaredevelopers.ato.gov.au/SSTC/Guidance](https://softwaredevelopers.ato.gov.au/SSTC/Guidance) page on the software developers' homepage and scrolling to G022.

**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.

1. Provision of Details Guidance
   1. Service Overview

The *SPRMBRINFO.0001.2018.get* is an optional interaction that allows superannuation providers and their administrators to proactively request member information held by the ATO. This service can be used any time the fund requires updated member/account information. The following information held on ATO systems (where present) will be returned in the response:

* residential address (and the date it was added to ATO systems)
* postal address (and the date it was added to ATO systems)
* email address (and the date it was added to ATO systems)
* mobile phone number (and the date it was added to ATO systems)
* date of death
* Div293 deferred debt account status code.

The service can be utilised where members are not yet lost (under the regulations) but may become lost in the future, or to prevent them from becoming unclaimed. The returned information provides the opportunity for superannuation funds to contact their members, and reunite members with their accounts, thus preventing accounts being reported as lost and potentially as unclaimed monies.

The address provided by this service should only be used for the purpose of locating your members. Returned data should only be used to update your member records once the address has been confirmed with the member. (The use of details returned is discussed further in sections 5.8 and 5.9)

This service also provides the necessary information whether the requested defined benefit member account has a Div293 deferred debt or not. This will assist funds in determining whether the calculation of an end benefit cap (for certain defined benefit members) is required.

The service is to be used only to request information in regard to potentially lost members and Div 293 deferred debts held by the ATO - no further action will be taken by the ATO (eg no accounts or member records will be updated).

**Note:**

The previous biannual Provision of Address process was last run in January 2018 and has been decommissioned.

* 1. Process Diagram



* 1. POD (get) Message Structure

The Provision of Details message structure contains the following sections:

* Intermediary (sender) details
* Reporting party (requesting provider) details
* Individual (member’s) details
* Individual’s account 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’), such as:

* TFN – if a member (or employer) has provided a member TFN to the fund, the fund is required to report that to the ATO, if no TFN has been provided this field should be left blank.

**Note:**

The Message Structure Table and Validation Rules spreadsheets are to be read in conjunction with the BIG.

* 1. 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 mandatory.

|  |  |  |
| --- | --- | --- |
| **Intermediary** |  |  |
| Intermediary ABN | Mandatory |  |
| Intermediary's business name | Mandatory |  |

* 1. Reporting Party (Requesting Provider) details

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

|  |  |  |
| --- | --- | --- |
| **Reporting party details** |  |  |
| Reporting party ABN | Mandatory |  |
| Reporting party’s business name | Mandatory |  |

* 1. Individual’s (Member's) Details

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

|  |  |  |
| --- | --- | --- |
| **Individual's (member's) details** |  |  |
| Unique request identifier | Mandatory |  |
| Reporting party ABN | Mandatory | This must contain the same value as in the Reporting party details section |
| Individual's tax file number provided | Optional |  |
| 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 | Where the member only has one name, the given name should not be populated/included in the request |
| 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 POD (get) message, 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 [Mandatory Data](#MandatoryData) above). Please note that the Mandatory Data guidance will take precedence over the table above.

* 1. Individual’s Account Details

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

|  |  |  |
| --- | --- | --- |
| **Individual's account details** |  |  |
| Current USI for member's superannuation product | Mandatory |  |
| Current superannuation member account identifier | Mandatory |  |

* 1. Matching Responses

The 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 ATO records to the satisfactory level of confidence.

The use of this service is not a formal request for a section 299 notice, however where we are able to provide a matched or matched and corrected response, the fund can consider the response to be a formal notice as per the following table:

|  |  |  |  |
| --- | --- | --- | --- |
| **Where the fund provides** | **and ATO can** | **ATO will provide a** | **equates to** |
| Correct TFN | Match to the member | Matched response  *GEN.OK + CMN.ATO.SPRMBRINFO.VALID* | Sec 299TD notice\* |
| Incorrect TFN | Match to the member | Matched and corrected response  *GEN.OK + CMN.ATO.SPRMBRINFO.VALID*  *CORRECTEDTFN* | Sec 299TA notice |
| Incorrect TFN | Not match to the member | Unmatched response  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* | Does not equate to a please resolve notice |
| No TFN | Match to the member | Matched and corrected response\*\*  *GEN.OK + CMN.ATO.SPRMBRINFO.VALIDCORRECTEDTFN* | Sec 299TC notice |
| No TFN | Not match to the member | Unmatched response  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* |  |

\*Provided the minimum message requirements are met, refer section 6.3.

\*\* Provided the member's TFN has been 'quoted for super purposes', otherwise simply a matched response (note a matched response in this instance does not equate to a Sec 299TD notice).

Table : TFN validation responses and SISA notices

**Note:**

The existing section 299TA, 299TC and please resolve notices issued following the MCS lodgment will be decommissioned once the MAAS is introduced.

* 1. How to Manage Matching Responses
     1. Matched

A ‘matched’ response confirms the TFN data held by the fund is correct and is a notice under 299TD of *Superannuation Industry (Supervision) Act 1993* (SISA), provided the minimum requirements are met (refer section 6.3).

* + 1. Matched and Corrected

You should update your records to delete the incorrect TFN and record the correct number. Penalties may apply for continuing to use the incorrect TFN.

Where a corrected TFN is included in the response, privacy regulations do not permit you to provide the TFN to an employer.

Where a TFN is provided in the request and a corrected TFN is returned it is a notice under section 299TA of the SISA.

Where a TFN is not supplied in the request and a TFN is returned, it is a notice under 299TC of SISA, meaning the member has provided this TFN for superannuation purposes previously.

* + 1. Unmatched

A response of ‘unmatched’ 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.

While an unmatched response – from this service – is not a please resolve notice, we would encourage you to take reasonable steps to verify the member information you hold. What is ‘reasonable’ would depend on the specifics of each case, and how likely your efforts would be to achieve a result.

For example:

* if the account has been created by an employer then we recommend you contact the employer in the first instance. If the member has a financial advisor we recommend you contact the financial advisor.
* if unable to confirm details from the above resources we recommend you contact the member directly.

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

* telephoning 13 28 61 between 8.00am and 6.00pm weekdays, or
* updating their details [here](https://www.ato.gov.au/Individuals/Tax-file-number/Update-your-details/).
* **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.
  1. 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 specified in Section 5.8.

Where there is an unmatched result, no additional information is returned (ie no business document).

An error will be returned if the requested member does not hold an open account (ie not closed) with the requesting provider (identified by the USI and Member Account Identifier).

The member’s address and contact details will be validated to ensure they do not belong to a tax agent. Where the address/contact details belong to a tax agent no alternative address/contact details are returned, hence the response may only contain a subset of the below list of addresses/contact details.

The start date returned with each address and piece of contact information correlates to the date the address was recorded in ATO systems.

Where an overseas address is returned, the ‘Suburb/Town’ will 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’ will be populated as they are used exclusively for Australian addresses.

If the individual does not have a date of death recorded, then no date will be included in the response.

Where the account identified by the Member Account Identifier for the member and requesting provider has a Div293 deferred debt liability greater than $0, an ‘exists’ value will be returned in the Div293 deferred debt account status code. Where the member does not have a Div293 deferred debt across all their accounts (including with other providers) ‘None’ will be returned. Otherwise, where multiple accounts could be identified (including with other providers) due to scenarios such as incorrect reporting or successor fund transfers, an ‘Unconfirmed’ response will be returned. On receipt of an ‘Unconfirmed’ response, this can be treated as an ‘exists’, or the requesting provider can contact [SuperCRT@ato.gov.au](mailto:SuperCRT@ato.gov.au?subject=MBR-293) (with subject line ‘MBR-293’) to ascertain whether the member has a Div293 deferred debt liability.

| **Matching Outcome** | **Business Data Returned**  ***(where no error)*** |
| --- | --- |
| Matched  *GEN.OK + CMN.ATO.* *SPRMBRINFO.VALID* | * Date of Death * Residential Address * Postal Address * Email Address * Mobile Phone Number * Div293 deferred debt account status code |
| Matched + Corrected TFN  *GEN.OK + CMN.ATO.SPRMBRINFO.VALIDCORRECTEDTFN* | * Date of Death * Corrected TFN * Residential Address * Postal Address * Email Address * Mobile Phone Number * Div293 deferred debt account status code |
| Unmatched  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* | N/A |

Table : Provision of Details responses

**Note:**

For a successful lodgment, the response message will contain:

- a message event item informing the result of matching the member’s details

- one or more message event item(s) containing a list of warnings (for data that may be incorrect)

- a response business document (where the matching outcome is not unmatched).

For an unsuccessful lodgment, the response message will contain:

- one or more message event item(s) containing a list of errors (for data that is incorrect or incomplete)

- a message event item informing the result of matching the member’s details (only where the request message is formatted correctly).

* 1. Using the Returned Data

The provider must only use data returned in the response for the purpose of matching that information to records in its database for a member where:

* The member is **not yet ‘lost’** (under the regulations) but has been identified as being at risk of becoming ‘lost’:
  + Address information (electronic or non-electronic) obtained via this service can only be used for the purpose of locating members. Returned data should only be used to update member records once the member has confirmed the address.
  + If the fund is unable to engage with the member utilising the information provided through the POD service, funds will need to proceed with consideration of ‘lost member’ criteria as per the legislation and update the lost member status through the MAAS service where appropriate.
* The member is already considered as lost:
  + **Lost uncontactable** members can be updated as ‘not lost’ if we provide a new (electronic or non-electronic) address
  + **Lost inactive** members can only be updated as ‘not lost’ once contact has been made and the member confirms the new address (electronic or non-electronic).

|  |
| --- |
| **Note:**  ATO considers ‘new’ to mean the address is both different and more recent in comparison to the provider’s most recent address on record for the member. |

**Verification**

* Where an ATO provided address (electronic or non-electronic) is less than two years old and matches the address the fund considers to be the most recent contactable address for the member (electronic or non-electronic), the member’s address has been verified. Hence the members’ status can be updated to ‘not lost’ without further contact. However if the fund has reason to believe that the individual is no longer at this address (for example, if they have an instance of returned mail, either electronic or non-electronic), they should make contact with the member before they can consider the address verified.

**Phone numbers**

* Phone numbers are provided to funds for the purposes of making contact with their members, but do not impact the member’s lost status.

**POD responses and unclaimed monies**

Funds are able to utilise the POD service to obtain updated contact details of members at risk of becoming ‘general unclaimed’. That is:

* the member is at least 65 years of age
* the member has not made a contribution for at least two years, and
* the fund has not had contact with the member for at least five years.

Updated contact details in these circumstances will not prevent a member’s account from becoming unclaimed; however they provide an opportunity to re-establish contact with the member.

Subsection 52(2) of the SISA outlines your obligations as a trustee to exercise your powers in the best interests of your members. Once you become aware (via the POD service) that the member is deceased, we encourage you to utilise this information.

For further details regarding your lost member reporting obligations, please refer to [lost member protocol](https://www.ato.gov.au/Super/APRA-regulated-funds/Fund-reporting-protocol/).

* 1. Frequently Asked Questions

|  |  |  |
| --- | --- | --- |
| ***Number*** | ***Question*** | ***Answer*** |
| 1 | Industry notes that the client register is updated via a variety of sources.  How will the ATO understand which is the most recent? | ATO only updates a client's details where provided by the individual or their authorised representative. |
| 2 | When we get a response message from the POD service with an unmatched response, what are our obligations? | If the fund is unable to verify the member’s identity based on the information they hold, it is likely this account may eventually become inactive and have to be reported and paid to the ATO as unclaimed superannuation money as per current provisions. |
| 3 | In reference to – ‘An error will be returned if the requested member does not hold an open account (ie not closed) with the requesting super fund (identified by the USI and Member Account Identifier).’  If the requested member does hold an open account and the notification of the open account was via MCS rather that a STIC/MAAS call will POD still return a result? | Yes, STIC, MAAS and MCS will be used in the validation. |

1. Maintain Member Account Guidance
   1. Service Overview

The *SPRMBRINFO.0001.2018.submit* interaction allows superannuation providers and their administrators, as well as other entities holding a superannuation interest (such as life insurance companies), to notify the ATO of a new/updated (including lost)/closed member accounts. The account information will be utilised in ATO processes including G2B rollovers and contributions, as well as reflected in external interactions with the ATO, for example ATO Online Services and the SuperMatch2 web service.

This service also replaces the lodgment of the lost member statement. (Note the requirement to report lost members remains biannual (April/October), however funds may choose to do so more regularly – for example if it is more inline with their system design, or to receive updated member information.)

In addition to recording the account, depending on the account notification the following information held on ATO systems (where present) may be returned in the response:

* residential address (and the date it was added to ATO systems)
* postal address (and the date it was added to ATO systems)
* email address (and the date it was added to ATO systems)
* mobile phone number (and the date it was added to ATO systems)
* date of death.

ATO systems will reference the input field ‘message timestamp’ to ensure requests are processed sequentially as they are received.

* 1. Mandatory use of the Service

A legislative instrument requires superannuation providers to report all member accounts and updates to these member accounts effective from 1 April 2018 using the MAAS service. See[*Taxation Administration Member Account Attribute Service – the Reporting of Information relating to Superannuation Account Phases and Attributes 2018*](https://www.legislation.gov.au/Details/F2018L00467)*.*

The purpose of this instrument is to enable the immediate reporting of member accounts and any updates to these member accounts when they occur (within 5 business days). The reporting of lost members will remain biannual; however there is the ability to update the lost status more regularly.

**Note: entities without a USI**

Entities holding a superannuation interest (such as life insurance companies) and not prescribed under the Superannuation Industry (Supervision) Regulations 1994 (SISR), are to utilise a default USI value (ABN+999 format). This USI is **not** to be registered in the Fund Validation Service (FVS).

Prescribed entities (under the SISR) may also use a default USI for any products not registered on the FVS. However please note **any** entity using one USI (default or otherwise) for multiple products, will need to ensure the member account identifiers in each of those products are unique.

**Note: unique accounts**

Our systems use the combination of USI and member account identifier to uniquely identify individual accounts. If **either**of these values changes, and you report these to us, we will treat this as a new account. Therefore, if you use a default USI, you **must** continue to use that same default USI going forward. Failure to do so would result in additional accounts being created, which could have adverse consequences for your members (including total super balance, and Division 293 tax).

* 1. 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 of Taxation 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 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 (see below).

**Hint:**

Providing as much member information as you can, (date of birth, address and other optional information) increases the likelihood of our systems establishing a ‘matched’ or ‘matched + corrected TFN’ response.

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.

* 1. Process Diagram



* 1. MMA (Submit) Message Structure

The Maintain Member Account (MMA) message structure contains the following sections:

1. Intermediary (sender) details
2. Reporting party (requesting provider) details
3. Individual’s (Member’s) details
4. Individual’s current account 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’), such as:

* TFN – if a member (or employer) has provided a member TFN to the fund, the fund is required to report that to the ATO, if no TFN has been provided this field should be left blank

**Note:**

The Message Structure Table and Validation Rules spreadsheets are to be read in conjunction with the BIG

* 1. 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 mandatory.

|  |  |  |
| --- | --- | --- |
| **Intermediary** |  |  |
| Intermediary ABN | Mandatory |  |
| Intermediary's business name | Mandatory |  |

* 1. Reporting Party (Requesting Provider) Details

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

|  |  |  |
| --- | --- | --- |
| **Reporting party details** |  |  |
| Reporting party ABN | Mandatory |  |
| Reporting party’s business name | Mandatory |  |

* 1. Individual’s (Member’s) Details

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

|  |  |  |
| --- | --- | --- |
| **Individual's (member's) details** |  |  |
| Unique request identifier | Mandatory |  |
| Reporting party ABN | Mandatory | This must contain the same value as in the Reporting party details section |
| Message timestamp | Mandatory |  |
| Request message action required | Mandatory | VALNEWMEM or VALUPDMEM  VALNEWMEM to report a new account, whilst VALUPDMEM to report an update to an account (including when closing an account) |
| Individual's tax file number provided | Optional |  |
| 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 | Where the member only has one name, the given name should not be populated/included in the request |
| 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 MMA (submit) message, 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 [Mandatory Data](#MandatoryData) above). Please note that guidance outlined at the Mandatory Data section will take precedence over the table above.

* 1. Individual’s Current Account Details

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

|  |  |
| --- | --- |
| **Individual's account details** |  |
| Current USI for member's superannuation product | Mandatory |
| Current superannuation member account identifier | Mandatory |
| Individual's account phase | Mandatory |
| Individual's account status | Mandatory |
| Individual's account status date | Mandatory |
| Contributions accepted | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Inward rollovers accepted | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Member outward rollover requests accepted | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Government rollovers accepted | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Lost status | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Defined benefit interest indicator | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Insurance indicator | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Grandfathering indicator | Refer to [Table 7. Account attributes to be reported](#Table7) |
| Innovative income stream product indicator | Refer to [Table 7. Account attributes to be reported](#Table7) |

* 1. Reporting Account Attributes

Whenever there is a change to an account attribute this must be notified to the ATO via the Maintain Member Account service in the MAAS approved form. All of the account attributes are required to be reported for a new or updated account.

Where an account is reported as ‘closed’, the account attributes are not required to be updated to reflect the closed nature of the account (eg contributions accepted – none, rollovers accepted – none). Where they are reported, ATO systems will ignore the account attributes reported for a closed account.

The following table provides further information on what the mandatory fields that are required to be completed when reporting a new, updated or closed account is reported.

|  |  |  |  |
| --- | --- | --- | --- |
| **Account Attribute** | **New account** | **Update account** | **Close account** |
| USI | Mandatory | Mandatory | Mandatory |
| Member account identifier | Mandatory | Mandatory | Mandatory |
| Account phase | Mandatory | Mandatory | Mandatory |
| Account status | Mandatory | Mandatory | Mandatory |
| Contributions accepted | Mandatory | Mandatory | Optional |
| Inward rollovers accepted | Mandatory | Mandatory | Optional |
| Member outward rollover requests accepted | Mandatory | Mandatory | Optional |
| Government rollovers accepted | Mandatory | Mandatory | Optional |
| Lost status | Mandatory | Mandatory | Optional |
| Defined benefit interest | Mandatory | Mandatory | Optional |
| Insurance | Mandatory | Mandatory | Optional |
| Grandfathering | Mandatory | Mandatory | Optional |
| Innovative income stream product | Mandatory | Mandatory | Optional |

Table : Account attributes to be reported

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Account Phase** | **Accumulation** | **Retirement** | **Insurance Only** | **Closed** |
| **Account Status** | Open | Non capped defined benefit income stream | Open | Closed |
| Transition to retirement income stream | Capped defined benefit income stream (1 July 2017 onwards) |  |  |
| Capped defined benefit income stream (pre 1 July 2017) |
| Market linked capped defined benefit income stream |

Table : Acceptable Account Statuses for each Account Phase

|  |  |
| --- | --- |
| **Account Status** | **Definition** |
| Non capped defined benefit income stream | Any retirement phase income stream that is not a capped defined benefit income stream( commonly referred to as account based income streams). This can be a transition to retirement income stream in retirement phase. |
| Capped defined benefit income stream (1 July 2017 onwards) | Capped defined benefit income streams starting on or after 1 July 2017.  Defined as:   * lifetime pensions as per Superannuation Industry (Supervision) Regulations 1994 (SISR) 1.06(2) * any other equivalent type of income stream as specified in the law. |
| Capped defined benefit income stream (pre 1 July 2017) | Capped defined benefit income stream (other than a market linked capped defined benefit income stream) that is in existence just before 1 July 2017  Defined as:   * lifetime pension SISR 1.06(2) * lifetime annuity SISR 1.05(2) * life expectancy pension SISR 1.06(7) * life expectancy annuity SISR 1.05(9) and * any other equivalent types of income streams as specified in the law. |
| Market linked capped defined benefit income stream | Market linked capped defined benefit income stream that is in existence just before 1 July 2017:   * market linked pension SISR 1.06(8) * market linked annuity SISR 1.05(10) * market linked pension Retirement Savings Accounts Regulations 1997 (RSAR) 1.07(3A) * any other equivalent types of Life income streams as specified in the law. |

Table : Definition of Account Statuses for Retirement Account Phase

Where either the USI and/or member account identifier changes for a member account, the provider should:

* submit a ‘close account’ request quoting the old USI/member account identifier, and
* submit a separate ‘new account’ request for the new account (identified by the new identifier/s).

The account phase drives how the account is used in ATO processes. All except a closed account phase will have the account displayed on myGov/ATO Online Super Accounts. Only accounts with an accumulation account phase will be selectable on myGov/ATO Online Transfer Super, and returned in SuperMatch2.

Please note the member’s details (name, date of birth, address) are used for matching purposes only – these are not ‘account attributes’, and as such there is no requirement to report changes to these details within the 5 day timeframe. Where you are provided with updated member’s details (such as a change of name), these need only be reflected in your next MAAS update for that member.

There are, however, two important exceptions to this general rule where you should report updates:

* where you have attempted to open an account, and received an unmatched response – you should report the updated contact details as these may result in a matched response
* where the member provides you with an updated TFN
  + where no TFN has been reported for this account, the TFN can simply be reported via a ‘VALUPDMEM’ message
  + where you have previously reported a different TFN, *and* have received a matched response, you should close the account with the old TFN, and re-open with the new/corrected TFN (if you attempt to re-open the account before we have processed the ‘close’, you will receive an error).

For clarity, where we have provided you with a TFN via a (matched + corrected) MAAS message (either MMA or POD) response, there is no requirement to report the updated TFN.

**Account opened date**

Our systems will treat the ‘account status date’ reported on the first MAAS message you send for an account as the ‘account opened date’ – this is true whether the first message is a ‘VALNEWMEM’ or ‘VALUPDMEM’.

**Note: account status date**

When reporting new accounts, funds should use the reason code ‘VALNEWMEM’, and should populate the ‘account status date’ as the date the account was opened.

When updating an account’s attribute(s), funds should use the reason code ‘VALUPDMEM’ and the account status date should reflect the date the particular attribute(s) changed.

For clarity, the account status date field relates to a change of **any** account attribute (as per table 7) – not just changes to the ‘account status’ field.

* 1. Descriptions of Account Attributes
     1. Contributions Accepted

Outlines the types of contributions (if any) this account can accept. Is used both to guide ATO interaction (payment of co-contribution and LISC/LISTO), as well as to inform individuals when viewing their accounts on myGov.

Valid values for this field are:

* All
* Non-government (ie all but government contributions)
* Government only (ie only government contributions)
* None.

To be able to accept a super co-contribution and LISC/LISTO:

* the member must be a current member of the fund
* the account cannot be a pension account or income stream account, and
* the super provider must hold the member’s TFN.

As both co-contributions and LISC/LISTO are member contributions they may only be accepted if the provider holds a valid member TFN. However, a provider can accept a Superannuation holding account (SHA) payment without a TFN.

In most cases, providers not reporting a TFN at the member TFN field will also be reporting that co-contributions and LISC/LISTO will not be accepted for that member.

The provider may also choose not to accept co-contributions or LISC/LISTO for the member (for example, the trust deed prevents it) and this choice should be reflected here.

**Note**

Super guarantee charge amounts, collected by the ATO, are **not** included within the meaning of ‘government contributions’.

* + 1. Rollovers Accepted

There are three separate rollover indicators:

* inward rollovers accepted
* member outward rollover requests accepted, and
* government rollovers accepted.

These indicators independently identify whether the respective rollover interactions can be performed on the account. Valid values for each field are ’true’, and ‘false’.

The ATO will use this data to help restrict member activity via myGov, to avoid sending the provider an Electronic Portability Form for the member in circumstances where it cannot be considered.

Funds should only report member outward rollovers accepted as false when one or more of the following apply:

* a pension is being paid from the account **and** it is not an account-based pension, allocated pension or market-linked pension
* the account relates to a defined benefit component of a superannuation interest in a defined benefit fund **and** the member who holds the interest is an employee of an employer-sponsor of that fund
* the provider is an unfunded public sector superannuation scheme
* the account relates to a risk-only account with no investment component (so that the account either currently has a zero balance or the balance consists entirely of contributions intended by the contributor to fund future insurance premiums).

Government rollovers refer to ATO held amounts of unclaimed super monies.

* + 1. Lost Status

Used to identify and report which of your members are:

* Uncontactable
* Inactive
* Not Lost.

Lost uncontactable has the meaning as per subregulation 1.03A(1)(a) of the Superannuation Industry (Supervision) Regulations 1994 (SISR), or subregulation 1.06(1)(a) of the Retirement Savings Accounts Regulations 1997 (RSAR). Or more generally, a member is lost uncontactable when:

* the provider has never held an address for them (either electronic or non-electronic), or the trustee has made attempts to send written communications to the member and the trustee believes the member can no longer be contacted at any address known to the provider
* the member has not contacted the provider within the last 12 months
* the member has not accessed details about their interest with the provider, using an electronic facility offered by the provider, within the last 12 months, and
* the provider has not received a contribution or rollover in respect of the member within the last 12 months.

Lost inactive has the meaning as per subregulation 1.03(1)(b) of the SISR or subregulation 1.06(1)(b) of the RSAR. Or more generally, a member is lost inactive when:

* they joined more than two years ago (as a standard employer-sponsored member – applies to funds only), and
* the provider has not received any contributions or rollover amounts for that member within the past five years.

For clarity, setting this indicator to ‘not lost’ reflects both members who have never been lost, and those who were previously lost but are now no longer lost.

For further details regarding your lost member reporting obligations, please refer to [lost member protocol](https://www.ato.gov.au/Super/APRA-regulated-funds/Fund-reporting-protocol/).

* + 1. Defined Benefit Interest

Indicates whether this account relates to some or all of the member’s defined benefit interest. For the definition of ‘defined benefit interest’ refer to section 291-175 of the *Income Tax Assessment Act 1997*.

This field must be set to one of the following valid values:

* **false**
* **true**
  + 1. Insurance

To identify super accounts with an insurance interest. This field must be set to one of the following valid values:

* **false** – no insurance
* **true** – an insurance interest is attributed to this account, or to the member in respect of this account.
  + 1. Grandfathering

Identifies if the member account is eligible for the grandfathering provisions. The grandfathering provisions recognise the level of notional taxed contributions for a member of a defined benefit scheme is largely beyond the member’s control. These provisions seek to ensure those members are not unfairly taxed as a result, by limiting the member’s notional taxed contributions to their concessional contributions cap.

This field must be set to one of the following valid values:

* **false** – member account is not eligible for grandfathering
* **true** – member account is eligible for grandfathering.

With the introduction of the carry-forward of unused concessional contributions (from 1 July 2018), an individual’s concessional contribution cap could vary significantly depending upon their particular circumstances. It is not practicable for providers to know the concessional contributions cap of each of their members, therefore providers simply report all their members’ notional taxed contributions, and identify those eligible for grandfathering. The ATO will then use this grandfathering indicator when calculating their notional taxed contributions.

Generally, from the 2009-10 year onwards, a member is eligible for grandfathering if they:

* were a member of an eligible defined benefit fund on 12 May 2009
* have not had a substantial change to the rules that apply to their benefit since that date, and
* have not had a non-arm’s length change to their salary of more than 50% in a year or 75% in three years since that date.

**Note: historical change to grandfathering attribute**

As the grandfathering attribute impacts the calculation of excess contributions, if there is a change to the attribute that is required to be applied historically, then contact [SuperCRT@ato.gov.au](mailto:SuperCRT@ato.gov.au).

* + 1. Innovative Income Stream

An innovative income stream product is an income stream that meets the pension and annuity standards in regulation 1.06A of the SISR, introduced June 2017. This field must be set to one of the following valid values:

* **false** – account is not an innovative income stream product
* **true** – account is an innovative income stream product.
  1. ATO Processing of Account Attributes

The below table lists further information on how the specific account attribute is used.

|  |  |  |
| --- | --- | --- |
| **Account Attribute** | **Value** | **ATO processing** |
| Contributions accepted | All | Will be a valid destination for super guarantee charge, co-contribution and LISC/LISTO payments, and all SHA monies. |
| Contributions accepted | Non-government | Will be a valid destination for super guarantee charge payments and SHA taxable monies. |
| Contributions accepted | Government only | will be a valid destination for co-contribution and LISC/LISTO payments, and SHA tax-free monies. |
| Contributions accepted | None | Will not be a valid destination for any contributions from the ATO. |
| Inward rollovers accepted | true | Will be selectable on myGov/ATO Online Transfer Super as a destination for rollovers,  will be returned in SuperMatch2. |
| Inward rollovers accepted | false | Will not be selectable on myGov/ATO Online Transfer Super as a destination for rollovers,  will be returned in SuperMatch2. |
| Member outward rollovers accepted | true | Will be selectable on myGov/ATO Online Transfer Super to roll monies out,  will be returned in SuperMatch2. |
| Member outward rollovers accepted | false | Will not be selectable on myGov/ATO Online Transfer Super to roll monies out,  will not be returned in SuperMatch2 |
| Government rollovers accepted | true | Will be a valid destination for G2B USM. |
| Government rollovers accepted | false | Will not be a valid destination for G2B USM. |
| Lost status | Uncontactable | Will be included in the lost members register; updated contact details will be returned to fund (part of response message). |
| Lost status | Inactive | Will be included in the lost members register; updated contact details will be returned to fund (part of response message). |
| Lost status | Not Lost | Will not be included in the lost members register, or will be removed from the lost members register (if previously reported as lost). |
| Defined benefit interest | true | Have a defined benefit indicator set on myGov/ATO Online Super Accounts. |
| Defined benefit interest | false | Have a defined benefit indicator not set on myGov / ATO Online Super Accounts. |
| Insurance | true | Have an insurance indicator set on myGov/ATO Online Super Accounts. |
| Insurance | false | Have an insurance indicator not set on myGov/ATO Online Super Accounts. |
| Grandfathering | true | Will have any concessional contributions limited to the member's concessional contribution cap (for calculating excess contributions). |
| Grandfathering | false | Will have any concessional contributions not limited to the member's concessional contribution cap (for calculating excess contributions). |
| Innovative income stream product | true | N/A – required for reporting purposes. |
| Innovative income stream product | false | N/A – required for reporting purposes. |

Table : ATO processing of Account Attributes

Please note that account attributes you report should be chosen to reflect the desired interactions with that account, both from an ATO perspective and from your members via ATO Online services, even though these may not technically reflect their actual nature..

For example, an insurance only account that accepts premiums only as a rollover should have the MAAS contributions accepted and rollover indicators set to none/false. This will prevent:

* the ATO attempting to send contributions to the account, and
* your member attempting to roll monies into/out of that account.
  1. 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** | **equates to** |
| Correct TFN | Match to the member | Matched response  *GEN.OK + CMN.ATO.SPRMBRINFO.VALID* | Sec 299TD notice |
| Incorrect TFN | Match to the member | Matched and corrected response  *GEN.OK + CMN.ATO.SPRMBRINFO.VALIDCORRECTEDTFN* | Sec 299TA notice |
| Incorrect TFN | Not match to the member | Unmatched response  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* | Please resolve notice |
| No TFN | Match to the member | Matched and corrected response\*  *GEN.OK + CMN.ATO.SPRMBRINFO.VALIDCORRECTEDTFN* | Sec 299TC notice |
| No TFN | Not match to the member | Unmatched response  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* |  |

\* Provided the member's TFN has been 'quoted for super purposes', otherwise simply a matched response (note a matched response in this instance does not equate to a Sec 299TD notice).

Table : TFN validation responses and SISA notices

Entities holding a superannuation interest (such as life insurance companies) and not prescribed under SISR, will not have the matching response returned. An error will be returned in the response where the account update was not processed.

Where there is an unmatched result, no additional processing occurs and the account is not recorded/updated.

A warning will be returned if the reported USI does not have an active record on the FVS. This includes entities holding a superannuation interest (such as life insurance companies) and not prescribed under SISR, and prescribed entities using a default USI.

An error will be returned if the account (identified by the USI and member account identifier) was previously reported as belonging to a different account holder and this previous account is still active (not closed).

A warning will be returned in the following scenarios:

* for a new account request, if the account (identified by the USI and member account identifier) has been previously reported (and belongs to the same account holder)
* for an update account request (including closing an account), if the account (identified by the USI and Member Account Identifier) has not been previously reported.

**Note:**

Where a warning is returned, the request was successfully processed.

Where the request is not closing an account, if the individual has a date of death recorded in ATO systems, it will be included in the response.

Where the request is not closing an account, and the account has a lost status set (ie uncontactable or inactive), the member’s address and contact details and date of death will be returned as specified in Section 5.8.

Where the request is closing an account, and the matching results in a corrected TFN, the matching outcome will not be included in the response (that is, a TFN will not be provided as part of a response to a close account request).

A summary of responses, warning and errors is provided in section 7 below.

| **Service Interaction** | **Matching Outcome** | **Business Data Returned**  ***(where no error)*** | **Effect on ATO systems / Member’s list of super accounts on ATO online services** |
| --- | --- | --- | --- |
| New Member (**Open**) | Matched  *GEN.OK + CMN.ATO.SPRMBRINFO.VALID* | * date of death   *Where the reported ‘Lost status’ is either ‘Uncontactable’ or ‘Inactive’:*   * residential address * postal address * email address * mobile phone number | * New account details added to the member’s list of super accounts viewable via ATO online services. |
| Matched + Corrected TFN  *GEN.OK + CMN.ATO.SPRMBRINFO.VALIDCORRECTEDTFN* | * date of death * corrected TFN   *Where the reported ‘Lost status’ is either ‘Uncontactable’ or ‘Inactive’:*   * residential address * postal address * email address * mobile phone number | * New account details added to the member’s list of super accounts viewable via ATO online services. |
| Unmatched  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* | N/A | * No change to ATO systems and account is NOT opened. |
| Update Member  (**Not** **Closed**) | Matched  *GEN.OK + CMN.ATO.SPRMBRINFO.VALID* | * date of death   *Where the reported ‘Lost status’ is either ‘Uncontactable’ or ‘Inactive’:*   * residential address * postal address * email address * mobile phone number | * Account details updated to the member’s list of super accounts viewable via ATO online services. |
| Matched + Corrected TFN  *GEN.OK + CMN.ATO.SPRMBRINFO.VALIDCORRECTEDTFN* | * date of death * corrected TFN   *Where the reported ‘Lost status’ is either ‘Uncontactable’ or ‘Inactive’:*   * residential address * postal address * email address * mobile phone number | * Account details updated to the member’s list of super accounts viewable via ATO online services. |
| Unmatched  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* | N/A | * No change to ATO systems and account is NOT updated. |
| Update Member (**Closed**) | Matched  *GEN.OK + CMN.ATO.SPRMBRINFO.VALID* | N/A | * Account has been closed and removed from list of super accounts on ATO online services. |
| Matched + Corrected TFN  *GEN.OK* | N/A | * Account has been closed and removed from list of super accounts on ATO online services. |
| Unmatched  *GEN.OK + CMN.ATO.SPRMBRINFO.NOTVALID* | N/A | * No change to ATO systems and account is NOT closed. |

Table : Maintain Member Account responses

**Note:**

For a successful lodgment, the response message will contain:

- a message event item informing the result of matching the member’s details

- one or more message event item(s) containing a list of warnings (for data that may be incorrect)

- a response business document (where the matching outcome is not unmatched or the request is not to close an account).

For an unsuccessful lodgment, the response message will contain:

- one or more message event item(s) containing a list of errors (for data that is incorrect or incomplete)

- a message event item informing the result of matching the member’s details (only where the request message is formatted correctly).

* 1. Using the Returned Data

Where a member is reported as either ‘lost – uncontactable’ or ‘lost – inactive’ the message response will contain updated contact details (as outlined above in section 6.13).

The provider must only use data returned in the response for the purpose of matching that information to records in its database for a member where:

* the updated address is different to the existing address on record:
  + where the member is lost-uncontactable, the member’s status can be updated from ‘lost-uncontactable’ to ‘not lost’ without further contact
  + where the member is lost-inactive, the member’s status can be updated from ‘lost-inactive’ to ‘not lost’ once contact has been made and the member confirms the updated address
* the updated address matches the existing address on record, the member’s address has been verified and hence the member’s status can be updated where applicable, from ‘lost-uncontactable’ or ‘lost-inactive’ to ‘not lost’ without further contact
  + unless the fund has reason to believe that the individual is no longer at this address (eg they have an instance of returned mail), in which case they should make contact with the member before they can consider the address verified
* the ATO has provided updated information regarding the member the provider can update the member’s account and use this to evaluate the status of the member.

Subsection 52(2) of the SISAoutlines your obligations as a trustee to exercise your powers in the best interests of your members. Once you become aware (via the MAAS) that the member is deceased, we encourage you to utilise this information.

For further details regarding your lost member reporting obligations, please refer to [lost member protocol](https://www.ato.gov.au/Super/APRA-regulated-funds/Fund-reporting-protocol/).

* 1. Scenarios

**Note:**

In addition to the MAAS reporting obligations, super funds must be aware of their TBAR reporting obligations, as MAAS reporting does not mean their TBAR reporting obligation has been met. Likewise, TBAR reporting does not mean the MAAS reporting obligation has been met.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ***Grouping*** | ***Number*** | ***Scenario*** | ***New Account*** | ***Update Account*** | ***Close Account*** | ***Comments*** |
| Intra-fund changes | 1 | Member changes 'product' or investment strategy, but remains within the one USI (account number unchanged) |  |  |  | Simply intra-fund changes with no material impact, for example a member moving from a 'high growth' to 'conservative' asset allocation. |
| Intra-fund changes | 2 | Member changes 'product' or investment strategy, but will be reported under a different USI (account number unchanged) |  |  |  | When changing the USI to which an account belongs, funds should close the account under the old USI, and lodge a separate request to open a new account under the new USI. |
| Intra-fund changes | 3 | Member's account identifier changes |  |  |  | When changing the member account identifier, funds should close the existing account with the old account identifier, then lodge a separate request to open a new account with the new account identifier. |
| Intra-fund changes | 4 | Deceased estate transferred to another member |  |  |  | Generally, account numbers should not be re-used; new account (with new account identifier) should be created for beneficiary.  However, please note the exception for auto-reversionary accounts (scenario 5). |
| Inter-fund changes | 5 | Auto reversionary pension |  |  |  | Where a fund is notified of the death of a member, and the super income stream automatically transfers to the beneficiary (an auto reversionary pension), the account identifier can be re-used for the beneficiary.  In the event of a legitimate change of account holder and the account identifiers don’t change, a close account and open new account is required with the new member name. When the fund sends in the open account for the new account holder, it may return an error, and in these instances the fund will need to contact [SuperCRT@ato.gov.au](mailto:SuperCRT@ato.gov.au) to process the new account. |
| Intra-fund changes | 6 | Member moves from accumulation phase to pension - within same USI |  |  |  | Simply an intra-fund change however fund will need to update relevant account attributes (eg account phase, account status, acceptance of contributions) using the MAAS.  Note: In addition to reporting this update through the MAAS, there may be TBAR reporting obligations when this scenario occurs. |
| Intra-fund changes | 7 | Member moves from accumulation phase to pension - changes USI |  |  |  | When changing the USI to which an account belongs, funds should close the account under the old USI, and lodge a separate request to open a new account under the new USI.  Note: In addition to reporting this update through the MAAS, there may be TBAR reporting obligations when this scenario occurs. |
| Lost reporting | 8 | Member becomes lost as per regulations |  |  |  | Single update request to the MAAS by providing the relevant lost status value.  Funds are obliged to report changes to a member’s lost status biannually, however they may choose to do so more regularly (ie within five business days of the member becoming lost) in line with other MAAS reporting processes.  Further information on determining a lost member is available through the [lost member protocol](https://www.ato.gov.au/Super/APRA-regulated-funds/Fund-reporting-protocol/). |
| Lost reporting | 9 | Lost member becomes not-lost as per legislation |  |  |  | Single update request to the MAAS by providing a Lost Status value of ‘not lost’.  Funds are obliged to report changes to a member’s lost status biannually, however they may choose to do so more regularly (ie within five business days of the member becoming not lost) in line with other MAAS reporting processes.  Further information on determining whether a lost member is no longer lost is available through the [lost member protocol](https://www.ato.gov.au/Super/APRA-regulated-funds/Fund-reporting-protocol/). |
| Inter-fund changes | 10 | Partial rollover of member interest |  |  |  | Assumes details of member's interest in original fund remain unchanged. |
| Inter-fund changes | 11 | Complete rollover of member interest |  |  |  | Account can be closed once confirmation of rollover receipt is received.  Alternatively, funds can send the close account message (MAAS submit) once the rollover message has been sent, with the potential of having to re-open an account for the member should the rollover be rejected. |
| Inter-fund changes | 12 | Transfer of unclaimed to ATO |  |  |  | Money should be transferred to the ATO as (effectively) an ordinary rollover.  Once the rollover has been sent and confirmed by the ATO, the fund can close the account using their regular account closing processes (refer scenario 11).  Note: There is still an MCS reporting obligation for the 2018 reporting year (until reporting fund cuts over to the MATS). |
| Inter-fund changes | 13 | Successor fund transfers |  |  |  | Practically a series of complete member rollovers.  The successor fund will need to open accounts for all members – typically even where they have an existing account for a member.  Note: This reporting obligation of accounts is one component of the [ISAT protocol](http://softwaredevelopers.ato.gov.au/ISAT). |
| Changing software platforms | 14 |  |  |  |  | No updates to member accounts required, **unless** software change results in updates to member account identifiers – refer to scenario 3. |
| Errors | 15 | Account closed in error |  |  |  | Funds should be able to effectively re-open a closed account by creating a new account with the previous account's account identifier and back-dating the account opened date (reflected at the ‘account status date’ field).  In the scenario where a member leaves and then returns, we would require the opening of a new account, with a new account identifier. |
| Errors | 16 | System outages – sequencing |  |  |  | We would expect in the scenario where the MAAS is unavailable, that funds stockpile their requests and once the service is available, send these through in the order they were stockpiled.  ATO systems will utilise the message timestamp to ensure messages are processed in sequence. |

* 1. Frequently Asked Questions

|  |  |  |
| --- | --- | --- |
| ***Number*** | ***Question*** | ***Answer*** |
| 1 | Will there be a new legislative instrument for the MAAS? | Yes there is a legislative instrument for the MAAS. See[Taxation Administration Member Account Attribute Service – the Reporting of Information relating to Superannuation Account Phases and Attributes 2018](https://www.legislation.gov.au/Details/F2018L00467). |
| 2 | Does a MAAS message cover TFN validation obligations? | You are able to meet multiple obligations by using the MAAS service.  There are combinations of mandatory requirements which may be met by our services at present. These obligations are:  1) Prior to a making a rollover under regulation 6.33D of the SISR  2) When receiving an employer contribution in the Standard for the first time under regulation 7.07A of the SISR  3) When opening or closing a member’s account in accordance with the Legislative Instrument.  To meet your obligations under (1) and (2) you need to ask the Commissioner to validate the information through an electronic interface (refer to subregulations 6.33(2) and 7.07B(2) of the SISR), to receive a SISA 299TD notice which for our purposes could be via SuperTICK or the MAAS.  The important notes here are that a 299TD notice is only available where you hold or are provided with a TFN for the member, as receiving a valid 299TD notice requires the fund to provide (excerpt of SISA 299TD below):  (i) the full name, tax file number and date of birth of a person, or  (ii) the full name, tax file number, date of birth and address of a person.  Also, the requirement to validate as part of a member rollover request or contribution transaction request is only mandatory where a contribution is involved and you have not received a contribution from that employer for that member previously (and a TFN is included from the employer or held by the fund).  The requirements under (1) and (2) do not require you to provide a member account identifier or USI, as you are attempting to receive a 299TD notice to discharge your obligation under the SISR. The legal requirement is to validate the member information (including TFN) with the ATO, not to provide account details. The MAAS does allow for provision of that information, as there are broader benefits in displaying member accounts as early as possible in the process.  All other uses of the services are at the Trustee’s discretion, as long as the member is a beneficiary or applicant of the fund at the time of the service call.  In relation to point (3), you must use MAAS to meet that obligation under the Legislative Instrument, unless you meet an exception. Note: this obligation under the current Legislative Instrument is met through STIC.003.  So in summary, where you open or close a member’s account as part of a rollover or employer’s first contribution in the Standard, and provided you hold all of the mandatory member information, you can use the MAAS to meet all obligations.  Where you receive a successful response (GEN.OK) from the service you have discharged your obligation to call the service and the next actions are dependent on the type of response you receive, ie whether you contact the member of the employer to verify information or seek alternate POI channels. |
| 3 | How will the Industry be notified for a cancelled TFN (section 299TB process)?  Please expand the 299TB process once MAAS is implemented. Assuming they may be handled out of the SuperStream standards, only 299TA, 299TC and Please Resolve notice in MAAS.  Please expand on the required Please Resolve process as part of MAAS. Currently the Please Resolve TFN process as documented on the ATO website, is more in line with contacting the member. SuperTICK, if unmatched TFN, may involve contacting the employer. Have you thought about the future process of the Please Resolve process and the requirement under MAAS? Large mail out to individual members will be required for every Unmatched SuperTICK return. This also only relates to a SuperTICK Validation where the TFN was supplied in the request message. | 299TB notices were revoked in August 2014 and the ATO does not have any plans in the near future to reverse this decision. The issue is regarded as relatively low risk and effectively managed by the Please Resolve notice.  Therefore Industry will not be notified of a cancelled TFN with a 229TB notice. They will get an ‘unmatched response’ and (generally) should treat this response as a Please Resolve notice.  Where an unmatched response is received  • If the account was created by the employer, contact the employer in the first instance. However if there is no response from the employer within a reasonable timeframe, you should contact the member directly.  • If the account was created by the member, contact the member for further details. |
| 4 | Retrospective reporting for closed accounts  'Catch-up reporting' | Generally, no catch-up reporting will be required. Providers will only be required to report updates to accounts from when they cutover to MAAS (with the exception of any changes to an account’s lost status, which should be updated as part of the following lost reporting cycle).  Please note however the MAAS Foundation Data requirements, which include the reporting of some closed accounts (not closed through SuperTICK). Please refer to the [Foundation Data Handbook](https://s3-ap-southeast-2.amazonaws.com/ehq-production-australia/14f8d6261221492fb18828f527ec8b366bc2652a/documents/attachments/000/070/497/original/MAAS_Foundation_Data_Handbook_v2.pdf?1521167461) for further details. |
| 5 | How should defined benefit accounts with nil balance, nil insurance, closed to contributions be reported? | These are still 'open' accounts and have to be reported as such (but otherwise closed to contributions). |
| 6 | How should accounts where an insurance interest (eg corporate super/essential super) carries forward for 90 days post account closure be reported? | The account should be closed as normal, when it is actually closed - otherwise there could be issues with ATO payments, as well as EPFs.  The Fund could maintain/record the details regarding the insurance policy internally. |
| 7 | When should account closure notification be sent (when should the account status be changed to 'closed' via the MAAS)? | Not until all closure processes have been completed; money rolled/paid out, no interest remaining, not possible to receive further contributions.  The process to close an account may take some time; notification of this closure should not be provided until this process is complete (and the account is actually closed, as opposed to in the process of being closed). Once the account closure is complete, notification of the closed account should be provided in a timely manner. |
| 8 | What responses are issued as part of an account closure? | Where a fund performs an update via the MAAS, and sets the account phase and account status as closed, the response will include the matching result and any error with the update request (with a relevant error code) – refer to Table 12.  For clarity, a TFN will never be included as part of the response to an account closure request. |
| 9 | Multiple activity/changes on the one day, does each one need reporting? | Each status update overrides previous updates – it is only the latest status update that is required.  Funds may elect to do this as part of a batch process, aggregating all the status updates within a period (say, two days) and reporting the end status soon after that period. For example, the insurance indicator changes multiple times during the two days, we would only require the final value of the indicator as at the end of the two day period to be reported via the MAAS within the 5 day timeframe.  In the scenario that the fund provides all of the changes within an 'aggregated' request, ATO systems will process all these updates (subject to sequencing) and the snapshot of the account with the latest timestamp will be used for subsequent ATO processing. |
| 10 | How can we ensure messages are processed in the intended order? | ATO systems cannot guarantee that the messages received will be processed sequentially.  ATO systems will however evaluate the timestamp included in a MAAS request and will not process a request (for the same member account) where a prior request has been processed with a later timestamp. This ensures that the latest snapshot of the member account as reported by the fund will be used for subsequent ATO processing. |
| 11 | Please confirm sequencing between batches of Provision of Details and batches of Maintain Member Account  If there is no sequencing between the two this may lead to timing issues due to validation:  ‘An error will be returned if the requested member does not hold an open account (ie not closed) with the requesting superfund (identified by the USI and Member Account Identifier).’  This can result in the following scenario:  a) Fund sends request for POD for a member  b) Whilst ATO is processing POD – Fund sends a request for account closure.  Would it be possible for the ATO to return the address details to the fund for someone that is no longer a member? | Yes in this scenario it could be possible due to these being two discrete services.  A potential approach could be to wait until a POD request is received prior to sending a MAAS request for the same member.  Alternatively, we recommend the fund does not act on the information returned through the POD and disregard it. |
| 12 | Is there a privacy issue in respect of the timing of batch service responses? For example, if we report a member as lost then close the account, then receive information from the ATO to identify the member two days later, by that time the account is closed and the member is not ours anymore, however we have received information about them. | In this scenario, we recommend the fund does not act on the information returned and disregard it. |
| 13 | How will the ATO handle the duplicate reporting of TBAR, and effective dates within STICKv3? | Our systems will be able to handle these scenarios. Currently there is no ATO system overlap between TBAR and MAAS/STIC reporting, ie the ATO processes which utilise TBAR reporting do not rely on MAAS/STIC data. Similarly ATO processes which utilise MAAS/STIC data do not use TBAR data. This will change once the TBAR is incorporated in the MATS.  In relation to duplicate reporting with MAAS/STIC, these web services result in the same data being used in ATO processes, so if a reporting fund has onboarded to the MAAS and continues to utilise STIC, the updates through STIC will be processed. Please note, ATO will contact the reporting fund to seek an explanation of this behaviour. |
| 14 | Does the Industry need to report a member as not lost for every account not being reported as a lost member? | No, not required for lost reporting purposes. Only where a member has been previously reported as either lost-inactive or lost-uncontactable will there be a requirement to report them as not lost (when they are first identified as being not lost).  The default lost member code for each member will be ‘not lost’, unless the fund advises the ATO their member is either ‘lost uncontactable’ or ‘lost inactive’. The code ‘not lost’ covers both situations, where the member has never been lost (default) OR the member was previously reported as ‘lost – uncontactable’ or ‘lost – inactive’ and has since been found (‘not lost’). |
| 15 | Reporting of a changed administrator | The current process for updating provider and supplier client links automatically based on MCS and LMS, unclaimed super money (USM) and payment variation advice (PVA) lodgments, will be ceased. From December 2018 supplier/provider updates will need to be reported to the ATO via [SuperCRT@ato.gov.au](mailto:SuperCRT@ato.gov.au). |

1. Responses

The table below provides details of the response messages and errors returned from the MAAS (POD and MMA services):

| ***Message Code*** | ***Service*** | ***Severity*** | ***Message - Short Description*** | ***Comment*** |
| --- | --- | --- | --- | --- |
| CMN.ATO.SPRMBRINFO.048147 | POD | Error | Account details cannot be provided. | There is not an open membership recorded for the member or account details cannot be returned for this client. |
| CMN.ATO.SPRMBRINFO.050148 | POD | Error | Account details cannot be provided. | The account details cannot be returned for this client |
| CMN.ATO.SPRMBRINFO.VALID | POD and MMA | Information | A match has been found for the TFN supplied. | A match has been found for the tax file number and member information supplied. |
| CMN.ATO.SPRMBRINFO.  VALIDCORRECTEDTFN | POD and MMA | Information | A match has been found but supplied TFN is not correct. | A match has been found but the supplied tax file number is not correct. The correct tax file number is provided in the message body. |
| CMN.ATO.SPRMBRINFO.NOTVALID | POD and MMA | Information | No match has been found for the TFN supplied. | No match has been found for the tax file number and member information supplied. |
| CMN.ATO.SPRMBRINFO.048151 | MMA | Warning | The account has already been reported to the ATO. Check the details submitted. | The fund has used ‘VALNEWMEM’ and we have previously received a record (either a SuperTICK or previous MAAS) for the same individual and same account.  Funds should check their records to ensure the correct details are submitted, eg they are not trying to incorrectly report a new account for the same member.  **Note:** where a subsequent ‘VALNEWMEM’ message is received for an existing account, we will overwrite the previous ‘VALNEWMEM’ details – this will overwrite the account opened date (reported as the ‘account status date’) reported in the original ‘VALNEWMEM’. |
| CMN.ATO.SPRMBRINFO.048152 | MMA | Warning | The account has not been previously reported to the ATO. Check the details submitted. | The fund has used ‘VALUPDMEM’ and we have not previously received a record (either a SuperTICK or previous MAAS) for the same individual and same account.  Funds should check their records to ensure the correct details are submitted, eg they are not trying to incorrectly report a new account for the same member. |
| CMN.ATO.SPRMBRINFO.048153 | MMA | Warning | The USI is not registered on the FVS. | The fund should check whether the USI they reported is the correct one, and whether it should be registered on the FVS for SuperStream interactions (or confirm they are using the correct default USI). |
| CMN.ATO.SPRMBRINFO.048154 | MMA | Warning | Account details cannot be provided. | Requesting entity is not authorised to receive the information as they are not prescribed under the SIS Regulations. |
| CMN.ATO.SPRMBRINFO.048155 | MMA | Warning | Account details cannot be provided. | This means account details cannot be returned for this client. |
| CMN.ATO.SPRMBRINFO.096604 | MMA | Error | Reported account belongs to a different account holder. | This error will be returned where the member account (identified by USI and Member Account Identifier) has been previously recorded/matched against a different individual, and that member account is not closed.  Fund is to either close the old account (for a reversionary beneficiary), or confirm the identity of the account holder (ie ATO may have matched to a different person based on updated client data). |
| CMN.ATO.SPRMBRINFO.099264 | MMA | Error | A more recent member account request has already been processed. | This error will be returned where a later transaction identified by the message timestamp for the same account/member has already been processed.  No further action is required from the fund (the earlier message is ignored). |

Table MAAS responses and errors