SuperStream

Fact Sheet, July 2026

What is SuperStream?

SuperStream is a government initiative introduced in 2015 and is now fully implemented across the Australian superannuation system. It standardises how superannuation contributions, rollovers, and related data are sent electronically between employers, super funds, and Self-Managed Super Funds (SMSFs).

The SuperStream standards were designed based on recommendations from the Cooper Review and aim to:

- Allocate contributions to member accounts more efficiently
- Reduce returned or rejected contributions due to missing or incorrect details
- Improve visibility of superannuation payments for employees
- Provide an electronic record to support tax and compliance requirements.

SuperStream operates through two integrated components:

- **Payment Standards** – Contributions and rollovers must be paid electronically to the receiving fund
- **Data Standards** – Accompanying information (such as member details and fund identifiers) must be transmitted electronically alongside payments

Who does SuperStream apply to?

SuperStream is mandatory for:

- All employers making superannuation contributions
- All APRA-regulated super funds
- Self-Managed Super Funds (SMSFs) when receiving employer contributions or rollovers from external funds

SMSF related-party exemption

SuperStream does not apply where an SMSF only receives contributions from a related-party employer.

A related-party employer is generally an employer that is controlled by an SMSF member or their associates, as defined under the Superannuation Industry (Supervision) Act 1993

What do I need to do to meet my SuperStream obligations?

Employers

Employers must ensure that both contribution payments and associated data are submitted electronically using SuperStream-compliant systems.

Key obligations include:

- Providing the required minimum data set in the correct electronic format
- Making electronic payments to the relevant super funds
- Ensuring contribution data and payments are correctly linked under SuperStream requirements
- Responding promptly to fund requests for missing or corrected information
- Ensuring contributions are submitted in accordance
- with Superannuation Guarantee (SG) due dates and SuperStream processing requirements

Employer options for compliance

Employers may meet SuperStream requirements using:

- Payroll software with SuperStream functionality
- Outsourced payroll providers
- Commercial super clearing houses or integrated payroll solutions.

(Note: The Small Business Superannuation Clearing House (SBSCH) will permanently close from 1 July 2026 for all clients.)

SMSFs (Self-Managed Super Funds)

SMSFs receiving employer contributions or rollovers must comply with SuperStream requirements.

Electronic Service Address (ESA)

SMSF trustees must obtain an Electronic Service Address (ESA) from an approved SMSF messaging provider. The ESA acts like an email address for receiving SuperStream data messages.

SMSFs do not use a USI (Unique Superannuation Identifier). Instead, the required identifiers are:

- SMSF Name
- SMSF ABN
- SMSF bank account details (BSB and account number)
- Electronic service address (ESA).

Information SMSF members must provide to employers SMSF members must provide their employer with:

- SMSF name
- SMSF ABN
- SMSF bank account details (BSB and account number)
- Electronic Service Address (ESA)

Rollovers between super funds and SMSFs

All superannuation rollovers must be processed using SuperStream.

Rollovers require:

- An electronic data message
- A corresponding electronic funds transfer
- A matching Payment Reference Number (PRN) to reconcile payment and data

Timeframes

- Rollovers must generally be completed within few business days after receipt of all required information
- Funds may take longer in limited cases (e.g. illiquid assets or verification delays)

How SMSF rollovers work (summary)

- Member submits a rollover request
- The transferring fund and receiving fund exchange SuperStream data
- SMSF details are validated via the messaging provider and ATO systems
- Payment is made using a matching Payment Reference Number (PRN)
- The receiving fund reconciles the data and payment and confirms completion

SMSF messaging providers and ESA services

SMSFs must use an approved SMSF messaging provider to receive SuperStream messages.

Providers facilitate:

- Transmission of rollover and contribution data
- Validation of SMSF details
- Issuing or supporting PRNs for rollovers

SMSFs must ensure they use an active and ATO-approved SMSF messaging provider, as providers may change or be decommissioned over time.

Alternatively see the ATO's list of registered ESA providers at Register of SMSF messaging providers | Australian Taxation Office

What happens if I do not comply?

The ATO may impose:

- Administrative penalties
- Compliance enforcement action
- Auditor reporting of contraventions (for SMSFs)
- Delays or rejection of rollovers or contributions
- Superannuation Guarantee compliance risks for employers

Failure to correctly follow SuperStream requirements may also result in rejected transactions or compliance breaches.

Useful Links

For more detailed information, visit the ATO website: https://www.ato.gov.au/super/superstream/

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