



**Australian Government**  
**Australian Taxation Office**

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**Standard**

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**RSA Data and Payment Standards 2013**

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I, **Christopher Jordan, Commissioner of Taxation**, make this Standard under subsection 45B(3) of the *Retirement Savings Accounts Act 1997*.

**Signed by**

**Commissioner of Taxation**

Dated: 22 May 2013

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**1 Name of Standard**

This Standard is the *RSA Data and Payment Standards 2013*.

**2 Commencement**

This Standard commences on the day after its registration on the Federal Register of Legislative Instruments.

**3 Application**

This Standard determines the standards<sup>1</sup> relating to data and payment matters relating to RSAs<sup>2</sup>.

**4 Who is covered by this Standard**

This Standard is applicable to:

- (a) RSA providers; and
- (b) employers in their dealings with RSA providers.<sup>3</sup>

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<sup>1</sup> That is, the data and payment standards relating to RSAs under subsection 45B(3) of the *Retirement Savings Accounts Act 1997*.

<sup>2</sup> As defined in subsections 45B(5) and (6) of the *Retirement Savings Accounts Act 1997*.

<sup>3</sup> See subsection 45B(3) of the *Retirement Savings Accounts Act 1997* and Divisions 4.4A and 5.2 of the *Retirement Savings Accounts Regulations 1997*.

## 5 When the Standard applies

Subject to clause 6, this Standard applies to conduct by an entity as follows:

- (a) an RSA provider, in relation to rollovers and transfers as the transferring entity or receiving entity, on and after 1 July 2013;
- (b) an RSA provider, in relation to receiving contributions from employers, on and after 1 July 2014;
- (c) a medium to large employer, in relation to contributions for an employee on and after 1 July 2014; and
- (d) a small employer, in relation to contributions for an employee on and after 1 July 2015.

## 6 The Standard does not apply to certain transactions

This Standard does not apply to an RSA provider in relation to a **closed product**.

**Closed product** for the purposes of clause 6 means a product that does not receive any contributions or rollovers, whether from an existing RSA holder or any other person, but that may rollover or transfer an RSA holder's withdrawal benefit to another RSA provider or a superannuation entity.

## 7 This Standard incorporates by reference documents or content on a website as existing from time to time

- (a) A reference to a document in a Schedule to this Standard is a reference to that document by that name published from time to time by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).
- (b) A reference to a document or content on a website in a document referred to in paragraph 7(a) of this Standard, is a reference to that document or that content at that website address as it exists from time to time.
- (c) This Standard incorporates by reference the documents referred to in paragraph 7(a) and the documents and content on websites referred to in paragraph 7(b) of this Standard.

## 8 Complying with the data and payment standards relating to RSAs

- (a) An RSA provider deals with payments and information relating to a holder of an RSA, or a person for whose benefit a contribution to the RSA is to be made, in a manner that complies with the data and payment standards relating to RSAs if the specifications and requirements as set out in the document, or documents, relevant to the transaction, and as existing from time to time, are met.<sup>4</sup>
- (b) An employer deals with payments and information relating to an employee, for whose benefit a contribution to an RSA is to be made, in a manner that complies with the data and payment standards relating to RSAs if the specifications and requirements as set out in the document, or documents, relevant to the transaction, and as existing from time to time, are met.<sup>5</sup>

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<sup>4</sup> See also paragraph 45D(1)(b) of the *Retirement Savings Accounts Act 1997*.

<sup>5</sup> See also paragraph 45E(1)(b) of the *Retirement Savings Accounts Act 1997*.

- (c) The documents referred to in paragraphs 8(a) and 8(b) are those referred to in clause 7 of this Standard.
- (d) An entity complies with the data and payment standards relating to RSAs during a transition-in period if the entity complies to the extent it is required to comply under the relevant transitional arrangements as set out in Schedule 1 to this Standard.

## 9 Terms used in this Standard

Unless otherwise defined in this clause, terms and phrases used in this Standard have the same meaning as the *Retirement Savings Accounts Act 1997* or the Retirement Savings Accounts Regulations 1997, as applicable.

- (a) **medium to large employer**, has the meaning given by subitem 20(4), and determined at the time under subitem 20(2), of Part 4 of Schedule 1 to the *Superannuation Legislation Amendment (Stronger Super) Act 2012*.
- (b) **small employer**, has the meaning given by subitem 20(4), and determined at the time under subitem 20(3), of Part 4 of Schedule 1 to the *Superannuation Legislation Amendment (Stronger Super) Act 2012*.
- (c) **transition-in period**, means a period that is relevant to an entity as determined under section 2.2 or paragraph 4.1(a) of Schedule 1 to this Standard.

## **SCHEDULE 1 – TRANSITIONAL ARRANGEMENTS**

### **1. PURPOSE**

This Schedule explains the requirements that must be met during the transitional periods (the rollover transition-in period and the contribution transition-in period) to comply with the data and payment standards relating to RSAs.

### **2. ROLLOVER TRANSITIONAL ARRANGEMENTS**

#### **2.1 Rollover transition-in period**

For the purposes of this Schedule, the rollover transition-in period means the period between 1 July 2013 and 31 December 2013.

#### **2.2 Transition-in completion date**

##### **2.2.1 General transition-in completion date for an entity**

The transition-in completion date for an RSA provider is 20 December 2013, unless the RSA provider has an alternative transition-in completion date.

*Note: the transition-in-period for an RSA provider is the period between 1 July 2013 and 20 December 2013 unless section 2.2.2 applies.*

##### **2.2.2 Alternative transition-in completion date**

- (a) APRA may, by notice in writing to an RSA provider, adjust the date in clause 2.2.1 to an alternative date (alternative transition-in completion date) that applies in place of the transition-in completion date.
- (b) An alternative transition-in completion date determined by APRA under paragraph 2.2.2(a) may apply to part or all of the operation of an RSA provider.

*Note: in this case the transition-in-period for an RSA provider (or part of an RSA provider's operation) is the period between 1 July 2013 and the alternative transition-in completion date.*

#### **2.3 Rollover transition-in arrangements**

##### **2.3.1 Temporary entry level profile rollover transaction messages**

For the period between 1 July 2013 and the transition-in completion date or alternative transition-in completion date (as applicable), an RSA provider must as a minimum:

- (a) operate the temporary entry level profile (see clause 3.1 of this Schedule) to receive rollover transaction messages; and
- (b) maintain operation of the temporary entry level profile to receive rollover transaction messages between the hours of 9am and 5pm, Monday to Friday,

excepting public holidays in the receiving entity's state or territory (normal business hours).

### **2.3.2 Requirement to *receive* compliant rollover transaction messages**

On and after 1 July 2013 an RSA provider must maintain a capability to receive rollover transaction messages and associated electronic payments that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 3, 4(b), 5 and 6 to the Standard.

### **2.3.3 Requirement to *send* compliant rollover transaction messages**

On and after the day immediately after the transition-in completion date or alternative transition-in completion date (as applicable), an RSA provider must send rollover transaction messages and associated electronic payments that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 3, 4(b), 5 and 6 to the Standard.

### **2.3.4 Temporary entry level profile rollover initiation messages**

- (a) For the period between 5 October 2013 and the transition-in completion date or alternative transition-in completion date (as applicable), an RSA provider must as a minimum:
- (i) operate the temporary entry level profile (see clause 3.1 of this Schedule) to receive rollover initiation messages; and
  - (ii) maintain operation of the temporary entry level profile to receive rollover initiation messages during normal business hours.

### **2.3.5 Requirement to *receive* compliant rollover initiation messages**

On and after 5 October 2013 or, if an RSA provider has an alternative transition-in completion date on and after the day immediately after that date, an RSA provider must maintain a capability to receive rollover initiation messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 4(b), 5 and 6 to the Standard.

### **2.3.6 Requirement to *send* compliant rollover initiation messages**

On and after the day immediately after the transition-in completion date or alternative transition-in completion date (if applicable), an RSA provider must send rollover initiation messages that comply with the relevant specifications and requirements contained in the documents referred to in Schedules 4(b), 5 and 6 to the Standard.

## **2.4 Other arrangements during the rollover transition-in period**

Subject to the requirements specified in clause 2.3 of this Schedule, during the rollover transition-in period, or up to and including an RSA provider's alternative transition-in completion date if this is later than 31 December 2013, RSA providers may continue to:

- (a) send rollover transaction messages and make rollover payments in a format that does not conform with the Standard provided all mandatory data elements set out in the documents referred to in Schedules 3 and 4(b) to the Standard are included; and
- (b) send rollover initiation messages in a format that does not conform with the Standard provided all mandatory data elements set out in the document referred to in Schedule 4(b) to the Standard are included.

### **3. TEMPORARY ENTRY LEVEL PROFILE**

#### **3.1 Temporary entry level profile defined**

The temporary entry level profile is the profile as defined in section 2 of the document *Data and Payment Standards - Temporary Entry Level Profile and Default Agreement* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).

#### **3.2 Use of the temporary entry level profile**

The temporary entry level profile must not be used by an RSA provider after 31 December 2013, or if applicable, the alternative transition in completion date as notified to the RSA provider under paragraph 2.2.2(a).

### **4. CONTRIBUTION TRANSITIONAL ARRANGEMENTS**

#### **4.1 Contribution transition-in period**

- (a) For the purposes of this Schedule, the contribution transition-in period means the period between 1 July 2014 and 30 June 2016.
- (b) Alternate electronic file formats described in clause 4.2 must not be used by an employer or an RSA provider after 30 June 2016.

#### **4.2 Contribution transition-in arrangements – electronic file formats that do not conform with the Standard**

During the contribution transition-in period, contribution transaction messages as defined in the document referred to in Schedule 4(a) to the Standard may be submitted by an employer to an RSA provider in an electronic file format that does not conform with the Standard provided that the following conditions are met:

- (a) the employer and the RSA provider agree in writing that each party to the agreement will meet the requirements as set out in paragraphs (b)(i) to (b)(iv) of clause 4.2 during the contribution transition-in period or such shorter period as might be agreed to between the parties; and

- (b) in relation to the contribution transaction messages the following conditions are satisfied:
- (i) terms and definitions used in the alternate format align with the relevant terms and definitions specified in the document referred to in Schedule 2 to the Standard;
  - (ii) associated payments conform with the methods specified in the document referred to in Schedule 3 to the Standard; and
  - (iii) alternative data mappings (if any) are documented to show how the alternative data elements map to the data elements in the document referred to in Schedule 4(a) to the Standard;
  - (iv) business rules and data requirements used in the alternate format align with the business rules and data requirements specified in the document referred to in Schedule 4(a) to the Standard.

### **4.3 Requirement to receive compliant contribution transaction messages**

Notwithstanding clause 4.2, on and after 1 July 2014 an RSA provider must maintain a capability to receive from employers contribution transaction messages that comply with the relevant specifications and requirements contained in the document referred to in Schedule 4(a) to the Standard.

## **SCHEDULE 2 – TERMS AND DEFINITIONS**

The terms and definitions that apply for the purpose of the documents referred to in Schedules 3, 4(a), 4(b), 5 and 6 are those terms and definitions as set out in the document *Data and Payment Standards - Superannuation Terms and Definitions* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).

## **SCHEDULE 3 – PAYMENT METHODS**

The payment methods to be used are those payment methods as set out in the document *Data and Payment Standards - Payment Methods* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).

## **SCHEDULE 4(a) – CONTRIBUTIONS MESSAGE IMPLEMENTATION GUIDE**

The contribution and registration message specifications are those set out in the document *Data and Payment Standards - Contributions Message Implementation Guide* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).

## **SCHEDULE 4(b) – ROLLOVER MESSAGE IMPLEMENTATION GUIDE**

The rollover message specifications are those set out in the document *Data and Payment Standards - Rollover Message Implementation Guide* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).

## **SCHEDULE 5 – MESSAGE ORCHESTRATION AND PROFILES**

The message orchestration and profiles are those set out in the document *Data and Payment Standards - Message Orchestration and Profiles* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).

## **SCHEDULE 6 – ERROR CODE MANAGEMENT**

The error code management to be used is set out in the document *Data and Payment Standards - Error Code Management* as it exists from time to time and published by the Commissioner of Taxation and available at [www.ato.gov.au](http://www.ato.gov.au).