



SUPERSTREAM – information for your SMSF clients

Reminder for SMSFs to get SuperStream ready

It is now time for self-managed super fund trustees to ensure they are SuperStream ready.

Employers with 19 or fewer employees are starting to send contributions using SuperStream to funds, including SMSFs.

From 30 June, employers with 20 or more employees should have finalised their SuperStream implementation.

What you need to do to be SuperStream ready

SMSF trustees that receive employer contributions must be able to receive contribution payments and data electronically using SuperStream.

If you haven't finalised your SuperStream preparations, below are the things you need to do now.

- **Obtain an electronic service address** – SMSF trustees need an electronic service address (ESA) to receive contribution information electronically. You can obtain an ESA from a SMSF message provider or you may already have access to an ESA through your SMSF administrator, tax agent, accountant or bank.

If you choose to engage a SMSF message provider, you will need to register your SMSF with the provider – a small fee may be payable for this service, although free options are available.

A list of registered SMSF message providers is available at www.ato.gov.au/Super/SuperStream/In-detail/Contributions/SMSF-messaging-service-providers/

- **Provide bank account details** – SMSFs need to have nominated a fund bank account to receive employer contribution payments electronically.
- **Obtain an ABN** – If your SMSF does not have an ABN, you will need to obtain one to receive employer contributions using SuperStream. Apply for an ABN at www.abr.gov.au.

Employers need to receive this information to make contributions using SuperStream.

Most SMSFs have already provided this information to their employers. If this has not occurred, each member of your SMSF will need to provide the above information to their employer at least 30 days before the employer plans to make the first SuperStream contribution.



If you don't know when your employer plans to send contributions using SuperStream, check with them and confirm their plans.

Remember – it is your responsibility as an SMSF trustee to make sure that your employer has all the information they need to be able to send contributions.

What if I don't get my SMSF details to my employer?

If you do not provide the SMSF's details by the date your employer has requested, you may be asked to complete a [standard choice form](#) and return this form to your employer within 28 days.

This form has been updated to include mandatory information that employers need to send contributions under SuperStream (including the SMSF's ABN, bank account details and an electronic service address). If this information is not provided, you will be deemed as not having provided sufficient details for the choice fund to be accepted and your employer may redirect your contributions to their [default fund](#).

Who can help

If you'd like more information go to [What you need to know for SMSFs](#). You'll find [frequently asked questions](#) for SMSFs and [scenarios](#) illustrating how to meet the SuperStream standard.

<Tax professional name> also has a handy [standard email](#) you can use to give your SMSF e-commerce details to your employer.