



SuperStream Contributions Version 3 Implementation

Dear Trustee

In our last trustee letter dated 17 July 2025 we advised we would be upgrading SuperStream Contributions and enhancing the Fund Validation Service (FVS). The core technical documents outlining these changes were published in August 2025.

With Payday Super legislation receiving Royal Assent and taking effect from 1 July 2026, we recognise the need for increased communication, support and guidance between the ATO and all super funds, administrators and service providers.

To ensure a smooth transition to Contributions v3 within a Payday Super environment, final SuperStream changes and transition documents are published. These documents can be found on the software developers' website under the Contributions standard v3.0 page and have been categorised to assist:

- **Technical artefacts**, detailing the required build changes for Contributions v3.
- **User guides and supporting documents**, providing further clarity of expected changes for Contributions v3.
- **Testing and cutover guidance**, outlining the testing approach and actions required to be undertaken prior to transitioning to Contributions v3.

Implementation information

To spread implementation loads, start realising benefits early and to set a firm foundation for the start of Payday super, these SuperStream and Fund Validation Service changes are being delivered across four phases. What you need to do for each of these phases is outlined below:

- 1) **New Payments Platform (NPP) by 1 July 2026:** Be ready to accept payments through NPP from 1 July 2026. You should speak to your financial provider

now to ensure you can accept NPP payments from 1 July 2026. Funds can opt-in sooner by informing the ATO via SuperStreamStandards@ato.gov.au that you are NPP ready.

- 2) **Better Error Messaging from May 2026:** Funds are required to participate in limited technical testing with your registry service provider and gateway in May 2026 and start sending error messaging according to the new requirements by 8 June 2026.
- 3) **Updated Fund Validation Services from 1 July 2026:** Funds will need to make the necessary changes to support FVS updates before moving to Contributions v3.
- 4) **Member Verification Request and Contributions v3 Changes from 1 July 2026:** Funds are required to participate in and complete conformance and peer-to-peer testing and be ready to comply with all Contribution v3 requirements from 1 July 2026.

The ATO will be co-ordinating testing cohorts throughout the transition and implementation window, and it is important you make plans and speak to your service providers and gateways to start getting ready now.

In the lead up to each phase, funds should make the necessary changes and comply with any testing requirements. Once funds confirm they are ready to transition to production, the Production Readiness Checklist is to be completed and submitted to the ATO. This checklist can be found in Section 8 of the Contributions V3 Conformance Testing and Implementation Guide – Supporting Documents.

Throughout the transition process, the SuperStream Technical Working Group will continue to meet regularly to share updates from the ATO and industry, discuss the progress of testing and production readiness and share lessons learned.

What you need to do

To help us understand your progress, the ATO requires a copy of your readiness and implementation plan which should outline:

- when you intend to join a testing cohort and start conformance testing for Contributions v3 changes
- your proposed go-live date for MVR and Contributions v3 changes

Your plan should be sent to SuperStreamStandards@ato.gov.au by 31 January 2026.

The transition to SuperStream Contributions v3 is a critical step in preparing for Payday Super.

Early readiness will not only reduce risk and avoid last-minute challenges but also helps employers meet their obligations from day one. By acting now, reviewing the published technical and business guidance, engaging with your service providers, and confirming your implementation timelines, you will help deliver faster, more accurate contributions and strengthen confidence across the system.

Any questions or queries can be directed to SuperStreamStandards@ato.gov.au.

Yours faithfully,

Emma Rosenzweig
Deputy Commissioner of Taxation

Don't get scammed

The ATO never asks for your confidential details by email.
To learn more about staying safe online, go to ato.gov.au/onlinesecurity

Look suspicious?

Don't take chances, forward suspicious emails to
ReportScams@ato.gov.au

Your privacy

To learn more about how we maintain your privacy,
go to ato.gov.au/privacy

Our commitments to you

For information about our commitments to you and what we ask of you,
go to ato.gov.au/atocharter



