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SuperStream standard for contributions

CSS/PSS contributions payment guide

Version 1

Your Government Super at Work

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1 Introduction

This guide is one of a series of documents designed to assist employers transitioning to the SuperStream Standard for Contributions (SuperStream) for CSS and PSS. It describes the method by which an employer is expected to make CSS and PSS contribution payments under SuperStream.

2 Purpose

The purpose of this guide is to assist employers in understanding the unique requirements for submitting superannuation contributions to CSS and PSS via SuperStream. In addition to compliance with SuperStream regulations, CSS and PSS contribution payments must comply with the Commonwealth banking framework as referenced in the *Public Governance, Performance and Accountability (PGPA) Act 2013*. This framework which governs funded and unfunded monies means contribution payments are managed differently to other superannuation funds. Therefore employers may need to establish different business processes to cater for CSS/PSS.

3 Contents

This guide describes how to make contributions payments to CSS/PSS under SuperStream and how those payments link to the contribution data.

See **Appendix A** for a glossary of key terms and acronyms used in this document.

4 Disclaimer

The information provided in this guide is based on current understanding of SuperStream, and the information provided by the Australian Taxation Office (ATO). The ATO may make amendments to the regulations or alter compliance dates at any time which can change this information. For the most up to date information on the SuperStream Standard please refer to the ATO website (ato.gov.au/Super/SuperStream/).

Employers will need to take into account their organisation's needs and processes when considering this information and how to comply with the SuperStream Standard for Contributions.

5 What is SuperStream?

SuperStream is a new electronic standard for processing superannuation contributions. Established by the ATO, it provides a streamlined approach for employers and superannuation funds to send and receive superannuation data and payments electronically.

In summary, requirements of the SuperStream Standard for contribution payments are:

- > Contribution payment must be sent electronically on the same day the contribution data is sent.
- > A corresponding unique Payment Reference Number (PRN) must be provided with the contribution data and contribution payment.
- > Additional information about the origin and destination of the contribution data and contribution payments are now included in the data set (PRN, Sender, Receiver, Payer, Payee).
- > Contribution payments by cheque are no longer permitted.

Please refer to the **Employer Implementation Guide** for general information on SuperStream and CSS/PSS implementation options available for employers.

6 How will submitting contributions to CSS and PSS change under SuperStream?

6.1 Current payment arrangements

The current payment arrangements for CSS and PSS are for contribution components to be paid using a series of fixed Lodgement Reference Numbers (LRNs) unique to each employer. Employers have been assigned up to seven LRNs that are used to identify the payments made for:

1. Member contributions for CSS
 2. Member contributions for PSS
 3. Employer Productivity Superannuation Contributions (EPSC) for CSS
 4. Employer Productivity Superannuation Contributions (EPSC) for PSS
 5. Employer liability for CSS
 6. Employer liability for PSS
- and
7. Additional Death and Invalidation Cover (ADIC) premiums for PSS.

Separate payments are made for each of these component/fund combinations, using the relevant LRN as the Electronic Funds Transfer (EFT) reference code for transfer.

As unique LRNs assigned for each employer are fixed and used consistently each pay cycle there is no need for employers to communicate the LRNs to CSS/PSS when the data is submitted. CSS/PSS can identify the employer, scheme and component for each bank deposit by the LRN placed in the EFT reference code.

6.2 SuperStream payment arrangements

Unlike current arrangements where each component is paid separately, under SuperStream, a single payment comprised of all the contribution components must be made for each set of data sent to a fund. This payment must be:

1. Identified by a PRN conforming to the SuperStream requirements, including the requirement for a unique PRN for each payment by an employer (see **section 10** for more details on PRNs).
 2. Cross-referenced with the PRN specified in the corresponding contribution data set
- and
3. Sent on the same day as the corresponding contribution data is sent to the fund.

Although SuperStream mandates a single payment for all contribution components for each fund, a single contribution payment to CSS or PSS using one PRN is not possible. The Commonwealth banking framework as referenced in the *PGPA Act 2013* requires Commonwealth monies paid to consolidated revenue (unfunded monies) to be kept separate to fund payments. This means it is not possible to include the unfunded employer liability component with the other, funded, components when making payments.

To meet the requirements of SuperStream and PGPA, employers will be required to make up to four separate payments:

1. The sum of the member contributions and EPSC using one PRN for CSS.
 2. The sum of the member contributions, EPSC and ADIC premiums using a different PRN for PSS.
 3. Employer liability using your current LRN for CSS
- and
4. Employer liability using your current LRN for PSS.

Note if you have more than 10,000 members in a single scheme and are using eXtensible Business Reporting Language (XBRL) submission, split payments using an additional PRN/s will be required. See **section 8.1** for more information.

As PRNs are not fixed and are likely to be generated by the employer not CSS/PSS, it is not possible for CSS/PSS to identify the source of a payment unless the corresponding data is received. You must ensure the EFTs are successfully initiated the same day the contribution data is submitted. This will ensure SuperStream requirements are met and CSS/PSS can receipt payments to the correct accounts against the correct employer.

6.3 Payment reconciliation under SuperStream

Payments will be returned and data rejected for both CSS and PSS, if the total paid for either CSS or PSS does not equal the total described in the corresponding contribution data. Employers will be required to determine the source of the mismatch and resubmit data and payments for both schemes. Employers will be unable to submit contributions for subsequent pay periods until contribution data and exact payments for the affected pay period have been submitted.

7 Calculating Contribution Components

7.1 Member contributions

The rules for calculating member contributions are described in the **CSS/PSS Data Population Guide**. Note there are different calculations used for full time, part time, casual and per diem members and differences in rules between CSS and PSS.

7.2 EPSC

The rules for calculating EPSC are described in the **CSS/PSS Data Population Guide**. Note there are different calculations used for full time, part time, casual and per diem members.

7.3 Employer liability

Prior to SuperStream, CSS/PSS calculated employer liability for you and displayed this when you submitted data in the Employer Services Online (ESO) portal.

Under SuperStream, CSS/PSS will expect you to import an employer liability value you have calculated against each member if you are using XBRL submission or SuperStream Alternative File Format Extended (SAFFE) submission. If you are manually entering your contribution data directly into ESO (manual submission), you will be presented with values calculated by CSS/PSS. These values will be modifiable to allow you to correct inconsistencies with your payroll system.

The total value of the employer liability will be displayed to you on the Contribution Summary allowing you to make a payment of the correct amount.

The rules for calculating employer liability are described in the **CSS/PSS Data Population Guide**.

7.4 ADIC

ADIC is optional cover applicable to PSS members only. Where a member's application is approved the employer will be notified, including the required premium to be deducted each fortnight. Employers should not be calculating ADIC premiums themselves as it is up to the insurer to accept the cover applied for and determine the appropriate level of risk.

8 Special cases

The following sections describe circumstances where the number of PRNs used, payments made or processes followed, are different from the general situations described in the rest of this document.

No other alternate payment arrangements are permitted for employers submitting contributions to CSS or PSS under SuperStream.

8.1 More than 10,000 members (XBRL only)

You can have, at most, 10,000 members linked to a single PRN when submitting contribution data using XBRL submission. If you have more than 10,000 members in a single scheme, you will need to make additional payments to cover the remaining contributions for members for the current pay period. Each block of data needs a separate payment therefore data for more than 10,000 members must be split into additional blocks necessitating additional, corresponding, payments.

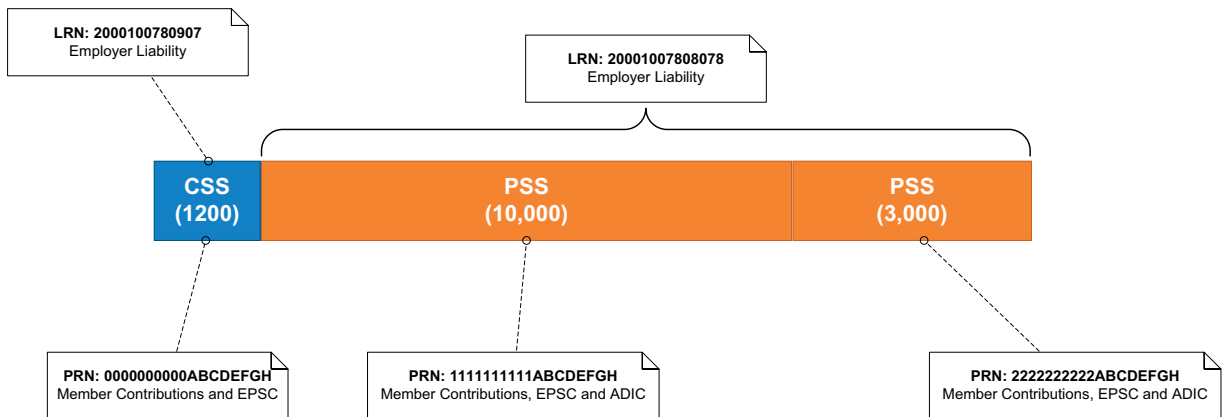
For example, if you have 1,200 CSS members and 13,000 PSS members, then you will need to generate the following:

1. For the 1,200 CSS members – the sum of the member contributions and EPSC using a PRN.
2. For the first 10,000 PSS members – the sum of the member contributions, EPSC and ADIC, using a second PRN.
3. For the remaining 3,000 PSS members – the sum of the member contributions, EPSC and ADIC, using a third PRN.
4. For all 1,200 CSS members – the employer liability, using the current LRN allocated by CSS/PSS and
5. For all 13,000 PSS members – the employer liability, using the current LRN allocated by CSS/PSS.

The 10,000 member limit does not apply to LRN payment arrangements.

Figure 1, below, illustrates the example above.

Figure 1 Example use of PRNs and LRNs.



8.2 Multiple EFT transfers with a single PRN

Multiple EFT transfers can be made using a single PRN to cover the total payment that is expected against the PRN. This may be useful where you have multiple cost centres and need to generate a payment for each separate cost centre.

For example, if you are required to make a payment of \$27,000 for contribution data with a PRN of 410832497710914001, then you can make any number of payments that add up to \$27,000, each payment with an EFT reference code equal to the same PRN.

All payments must be transferred on the same day the contribution data is sent, in time to arrive in the CSS/PSS bank account on, or before, the Australian Public Service pay day. Current processing times within the banking system range between 2–3 business days.

Examples where multiple EFT transfers with a single PRN may be useful are:

1. You want to make several payments from the same bank accounts to cover the total amount described in the contribution data.
2. You have limits on the total funds that can be transferred in a single transaction with your bank.

8.3 Pre-paid leave arrangements

CSS/PSS must be notified of any pre-paid leave arrangements where a member takes leave that is to count as service for super purposes and pays their contributions upfront. To prevent errors from generating in ESO during the pre-paid leave period, you must notify CSS/PSS that pre-paid contributions will be made for a member and when contributions are expected to resume. This leave period should not be reported in the contribution data.

Pre-paid contributions are to be reported and paid to CSS/PSS during the pay period in which the pre-payment is made to the member.

Please email DataAdmin@admin.csc.gov.au to report any pre-paid leave arrangements.

8.4 Leave in the interest of service (APS)

Leave without pay (LWOP) may be granted to a member to temporarily engage in other employment which is considered to be in the interest of the APS.

When a leave in the interest of service arrangement is made between you and another employer that can make contributions to CSS/PSS (a participating employer), the leave should be treated like a temporary transfer.

When a leave in the interest of service arrangement is made between you and a non-participating employer (ie not an Australian Government or Approved Authority employer) and the non-participating employer agrees to pay CSS/PSS contributions (member contributions, EPSC and employer liability), you must continue to manage the administration of the member's superannuation. You must continue to submit data and payment for that member and recoup contributions from the non-participating employer as a separate administrative arrangement.

The non-participating employer may believe they can send SuperStream contributions to CSS/PSS however this will not be possible due to the unique SAFFE and XBRL requirements of CSS/PSS. They will be unable to produce all the necessary data required therefore you will need to continue to manage the member's super.

9 Making a contribution payment

This section describes the requirements for making a contribution payment to CSS/PSS. There are some differences in the payment process depending on the SuperStream implementation option used by the employer. Refer to the **Employer Implementation Guide** for more information.

9.1 XBRL submission

The key steps in the payment process if you are using XBRL submission to CSS/PSS are:

1. Prepare and submit the data:

Prepare a SAFFE (pre-validation) file for the pay cycle to validate the contribution data in ESO prior to submitting via XBRL. This is required to ensure the member data contained in your payroll system is correct according to the destination scheme rules.

The SAFFE (pre-validation) file should be error free before you convert it to an XBRL business document and submit it through the SuperStream gateway as an ebMS message.

Every member record within the SAFFE file must have a PRN, with at least one PRN used per scheme.

The same PRN cannot:

- > be used across both CSS and PSS members
- > be used for more than 10,000 members in a single scheme. You will need to use an additional PRN for the remaining members.

Use ESO to confirm expected payment totals you will need to make following submission of your data.

2. Make the matching payments:

You should make the EFT payments as displayed in the ESO Contribution Summary based on the error-free SAFFE data that was pre-validated. The Contribution Summary will show the payments, bank account numbers, LRNs and your PRNs expected for all payments across all funds represented in the final data.

The data submission and EFT payments must be made on the same day and arrive at CSS/PSS on, or before, the Australian Public Service pay day.

Refer to the **Employer Business Process Guide** for a complete description of all steps in the submission process.

9.2 SAFFE submission

The key steps in the payment process if you are using SAFFE submission to CSS/PSS are:

1. Prepare and submit the data:

Prepare a SAFFE file for the pay cycle. Unlike XBRL submission, there is no upper-limit on the number of members that can be included in a single SAFFE submission.

You have the option to supply your own PRN or to use the PRN generated by ESO for each scheme.

You must use a single, unique, PRN per scheme and if you generate your own PRNs then you must import that PRN in every member record in the SAFFE file. Refer to **section 10.2** for details.

If you wish to use CSS/PSS generated PRNs then you must leave the PRN blank for every member in the SAFFE file. You will be advised of CSS/PSS generated PRNs later in the process via the ESO Contribution Summary screen.

You also have the option to overwrite the PRNs during a later step in the SAFFE submission process.

The SAFFE file must be validated in ESO to ensure the member data contained in your payroll system is correct according to the destination scheme rules. Any errors must be rectified before the SAFFE file can be submitted.

The recommended method of correcting the data is to fix the errors in the source payroll system, re-extract and re-import a SAFFE file to ESO.

Alternatively, you can manually correct the data in ESO, however this may mean your source data is inconsistent with other data within your payroll system so you may have to manually correct the data in ESO for each future pay cycle.

You should submit the final, error-free, contribution data in ESO. You can overwrite the PRNs that are assigned for each scheme during this step.

2. Make the matching payments:

You should make EFT payments as displayed in the ESO Contribution Summary based on the final data that was submitted. The Contribution Summary will show the payments, bank account numbers, LRNs and PRNs expected for all payments across all funds represented in the final data.

The data submission and EFT payments must be made on the same day and arrive at CSS/PSS on, or before, the Australian Public Service pay day.

Refer to the **Employer Business Process Guide** for a complete description of all steps in the submission process.

9.3 Manual submission

The key steps in the payment process if you are using Manual submission are:

1. Prepare and submit the data:

Log on to ESO to create a new pay period. This pay period will start with a copy of all your CSS and PSS member data from the previous pay.

ESO will generate a PRN for each scheme. Refer to **section 10.1** for details.

You must fix any incorrect data until there are no errors and the payment totals displayed in ESO equal the payments you expect to make. It is also recommended that you correct the data in your source payroll system where possible to prevent incorrect data causing errors in other processes that rely on the same data.

You should submit the final, error-free contribution data in ESO. During the submission process you will have the option to overwrite CSS/PSS generated PRNs with your own PRNs. Refer to **section 10.2** for details.

2. Make the matching payments:

You should make EFT payments as displayed in the ESO Contribution Summary based on the final data that was submitted. The Contribution Summary will show the payments, bank account numbers, LRNs and PRNs expected for all payments across all funds represented in the contribution data.

The data submission and EFT payments must be made on the same day and arrive at CSS/PSS on, or before, the Australian Public Service pay day.

Refer to the **Employer Business Process Guide** for a complete description of all steps in the submission process.

10 PRN

The PRN is an 18 character unique identifier for each contribution submission and the corresponding payment. Separate PRNs should be used for CSS and PSS payments.

Failure to use the PRN appropriately will result in an incomplete contribution submission for the pay period. This will also prevent you from submitting contribution data in subsequent pay periods until the current pay period has been successfully processed.

The following sections describe the method by which a PRN can be determined and how it is to be used.

10.1 CSS/PSS-generated PRN

ESO will generate a PRN for employers where required.

The PRN generated in ESO will be based upon a format devised by CSS/PSS and will represent:

- > Characters 1 to 11 (ABN of the employer)
- > Characters 12 to 16 (CSS/PSS assigned employer ID)
- > Characters 17 & 18 will be a sequence number starting from 00 to ZZ. eg 01, 02, 03,..., 0Z, A0, A2, A3,..., AZ, B0, B1, B2, etc.

If CSS/PSS has generated the PRN for a set of contribution data then you must use that PRN when making a payment for that corresponding data.

10.2 Employer-generated PRN

If you elect to use your own PRN, it must comply with the SuperStream Standard as described in the **Data and Payment Standards – Payment Methods** instructions published by the ATO.

Where you choose to use your own customised PRNs, CSS/PSS strongly recommends using your employer ABN as the first 11 digits of the PRN. This will enable us to contact you promptly where a payment is received and does not equal the PRN used in your contribution data or for resolving any mismatch issue that may rise. You are at increased risk of having payments returned if the PRN cannot be matched to an employer and there has been an issue receiving or processing the data.

11 Payment errors

Employers should make payments that exactly match the contribution totals in the submitted contribution data. Before making a payment you should verify it matches the total in the ESO contribution summary and that the PRN is the same. Where a payment does not match the corresponding contribution data, CSS/PSS may partially or fully refund contribution payments to you.

Where data has been submitted for both CSS and PSS, if errors cause the payment for one fund to be returned then it will likely mean the payment for the other fund will also be returned.

It is for this reason that you must reconcile the data and payment before final submission of data to CSS/PSS. Failure to do so may cause significant rework for you when the payments are returned and the data set has been rejected. This may also impact member balances, particularly for any members who are due to begin receiving benefits in the following fortnight.

You will be unable to submit contributions for subsequent pay periods until the current reconciliation is resolved.

Refer to the recommended practices in the **Employer Business Process Guide** to reduce the risk of errors occurring.

Below, is a subset of scenarios (including but not limited to) where a refund is likely:

1. The amount of the contribution payment does not equal the total amount described in the corresponding contribution data for either CSS or PSS contributions.
2. A payment for either CSS or PSS has not arrived within the required timeframe after the submission of contribution data and the data has subsequently been rejected.
3. Where you have not used the Eligibility Determiner tool and have incorrectly made contributions to PSS for a PSSap eligible employee. In this circumstance, errors in the contribution data will not be detected in ESO, however a payment has been made to the wrong scheme and will therefore be refunded.
4. A contribution payment has a PRN that does not correspond to any contribution data sent to CSS/PSS.
5. A payment is made to the wrong scheme. For example, a payment is made to CSS instead of PSS.

12 Fund Validation Service

The Fund Validation Service (FVS) is a web service which allows employers and funds to look up payment delivery details of APRA-regulated funds in order to be able to make contribution payments. You will need to have an AUSkey to access this service. Under ATO guidelines, a single bank account for contributions per fund must be listed on the Fund Details Register within the FVS.

For CSS and PSS, the bank account numbers listed in the FVS are the accounts used for the payment of member contributions, EPSC and ADIC premiums. The unique requirements of CSS and PSS mean employer liability payments must be paid to separate accounts not listed on the Fund Details Register.

You will not need to refer to the FVS for CSS/PSS as all relevant bank account details, USIs, your LRN and our contact details will be provided to you prior to on-boarding to SuperStream.

For manual submission, to ensure payments are not rejected, you should also verify the bank details displayed on the ESO contribution summary screen to check contribution payments are made to the correct account.

13 Unique Superannuation Identifier (USI)

A USI is a unique identifier for a superannuation product. It is used to retrieve electronic addresses and banking details for a superannuation product from the FVS. Your service provider may request USIs to be entered into your payroll or finance systems to ensure a contribution is paid to the correct fund bank account.

The USI for CSS is 19415776361001

The USI for PSS is 74172177893001

14 Additional information

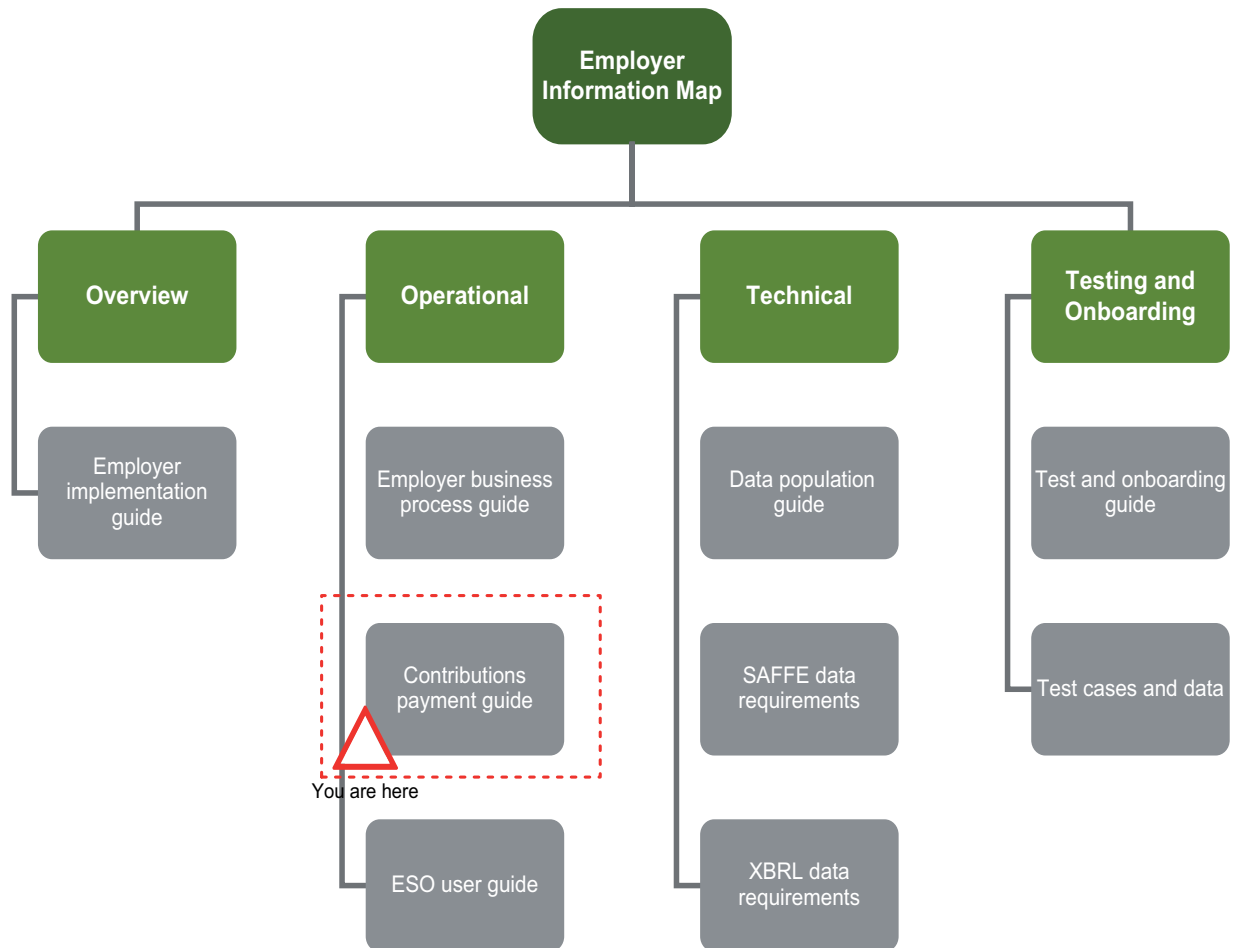
14.1 CSS and PSS employer assistance

More information about SuperStream for CSS and PSS is available on eac.csc.gov.au

You can contact the CSS and PSS SuperStream team by email strongersuper@admin.csc.gov.au or phone on 1300 338 240 and select option 5.

Figure 2 below illustrates the range of information that will be available throughout your implementation. Depending on your technical solution to SuperStream, you may not require all of this documentation.

Figure 2 Overview of CSS and PSS SuperStream information for employers



Note: These documents will be published to eac.csc.gov.au/your-responsibilities/superstream/resources/ as they become available.

APPENDIX A – Glossary of terms

This table provides a glossary of terms used within the context of this document.

Acronym	Term	Description
ABN	Australian Business Number	Your unique identifier for dealings with the ATO and other government agencies.
ADIC	Additional Death and Invalidity Cover	ADIC is optional, supplementary insurance for PSS members in case of retirement on medical grounds or death before age 60. ADIC must be applied for and is subject to assessment.
APRA	Australian Prudential Regulation Authority	The Australian Prudential Regulation Authority (APRA) is regulator of the Australian financial services industry including most of the superannuation industry.
	AUSkey	AUSkey is a secure login that identifies you when you use participating government online services on behalf of a business. It enables secure access to ATO online services (for example, the ATO's Fund Validation Service and EmployerTICK). Source – ATO website
	Contribution Transaction	The contribution data for a single member.
ebMS	electronic business XML Message Services	The electronic business XML Messaging Service (ebMS) facilitates the exchange of electronic business messages within an XML framework that leverages common Internet standards, without making any assumption on the integration and consumption model these messages will follow on the back-end. Source http://docs.oasis-open.org/ebxml-msg/ebms/v3.0/core/cs02/ebms_core-3.0-spec-cs-02.html
EFT	Electronic Funds Transfer	A monetary transaction that takes place electronically over a computerised network.
	Employer liability	The employer liability (unfunded superannuation liability) is the Government's liability for benefits being paid from CSS and PSS.
EPSC	Employer Productivity Superannuation Contributions	EPSC are fortnightly contributions paid by an employer in respect of an employee.
ESO	Employer Services Online	ESO is a secure area on the Employer Administration Centre (EAC) website where employers can submit superannuation contributions data for members of CSS and PSS.
EmployerTICK	Employer Tax File Number Integrity Check	An online service that can be used by employers and their authorised representatives to validate employee information associated with employer contributions. Source – ATO website
XBRL	Extensible Business Reporting Language	XBRL is a freely available and global standard for exchanging business information. Part of the XML family of languages.
XML	eXtensible Markup Language	A markup language that defines a set of rules for encoding documents in a format that is both human-readable and machine-readable.
FVS	Fund Validation Service	A web service provided by the ATO to update and retrieve scheme details, bank account details and electronic service addresses of superannuation schemes.
	Gateway	A service that employers and scheme administrators may use to receive, distribute and deliver electronic messages within the SuperStream Standard.
LRN	Lodgement Reference Number	A Lodgement Reference Number is a transaction reference number employers use when making electronic contribution payments. It enables the automatic linking and reconciliation of contribution payments to contribution data. Once an employer is submitting contributions via SuperStream, LRNs should be used for employer liability payments only.
	Member contributions	Post tax contributions made by the member to scheme. Contribution amounts are based on a percentage of the member's salary.
PRN	Payment Reference Number	The Payment Reference Number is a unique identifier that links the superannuation payment and the data message. Source – ATO Website.
SAFF	SuperStream Alternative File Format	The SuperStream Alternative File Format (SAFF) is intended to support the exchange of member registration and contribution data between employers and funds as an alternative approach or to support the exchange of files between an employer and their service provider that will ultimately lead to a conformant exchange of data, once transformed into XBRL and ebMS3/AS4.

SAFFE	SuperStream Alternative File Format Extended	The SuperStream Alternative File Format Extended (SAFFE) is the alternative file format for CSS and PSS. It is an extension to the SAFF and contains the scheme specific data applicable to CSS and PSS.
SuperStream	SuperStream Standard for Contributions	The SuperStream Standard for Contributions is a prescribed electronic format for contribution data and payments to be sent to superannuation funds.
USI	Unique Superannuation Identifier	This is a unique identifier used to identify a superannuation product within an APRA – regulated fund. The USI may be the APRA – regulated fund’s Australian Business Number (ABN) with three additional digits or the APRA – regulated fund’s current superannuation product identification number (SPIN). SMSFs do not have a USI – the ABN acts as the fund identifier. Source – ATO website.

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