



Pre application process

- P1** A fund creates most accounts through one of the following:
  - The member creating an account directly with the fund (for example through an online portal)
  - The member creates an account with assistance from an advisor (who has just established a client relationship with the individual)
  - The fund receiving an Member Registration Request (MRR) message from an employer (who has just on-boarded an individual to their employment)
- P2** When that account is created the Name, DOB, Address, TFN are standard data fields captured (data completeness) quality from an employer may vary
- P3** The fund reports the opening of an account with the ATO via the Member Account Attribute Service (MAAS). They provide the above details in addition to account identifiers and attributes. The account is matched to an individual/client in the ATO client register. The account is then visible to an individual in ATO Online.
- P4** The information to setup a myGov account includes a:
  - valid email address
  - mobile number
  - legal name
  - date of birth and
  - password.
- P5** In order to link myGov to ATO Online, the individual will need to provide additional information to identify their ATO record including Name (as it appears in ATO records), TFN and DOB. The person will also be asked to answers questions specific to them such as information contained in a document they have received from a government department or historical details.

Application process checks

- A1** myGov login and ATO Online
  - Most myGov users use two factor authentication to login. Once the person logs in with their username and password, they are sent a SMS with a unique, single-use code to input before continuing.
  - All new links to ATO Online require the myGov user to utilise two factor authentication.
- A2** Real time verification checks against known compromised accounts. Valid BSB check
- A3** Additional collection of bank account name in case that assists as another check point
- A4** When a person calls the ATO call centre, the ATO operative will confirm proof of record ownership (PORO) a form of POI. It is achieved by the person confirming personal details and details of interactions with the ATO.

Post notification checks (ATO)

- N1** The ATO will monitor reported bank accounts for duplicate accounts/accounts used multiple times and advise funds if there are concerns.
- N2** An ATO support team will be available for funds to make enquiries where a fund triggers a red flag in its automated risk identification processes and the ATO is able to assist.

Post notification checks (Funds)

- F1** It is expected that fund would act in accordance with guidance provided by AUSTRAC and APRA in determining how to reasonably give effect to this measure.
- F2** Funds should consider any advice about fraud indicators provided by Government or Regulators

Regulatory advice and guidance

- R1** Guidance from AUSTRAC – [www.austrac.gov.au](http://www.austrac.gov.au)
- R2** Guidance from APRA available on their website <https://www.apra.gov.au/frequently-asked-questions-superannuation-trustees-response-to-covid-19>

**Reading this process map**

- Boxes with 'Step' are part of the actual process of the coronavirus early release of super measure – the application by the individual, the processing by the ATO and payment by funds
- White filled boxes are where there are security controls or checks around or as part of the process
- Grey shaded boxes are steps that don't have specific security controls to call out