

SAFF File Format Guide

Context: How to complete and submit your SuperStream Alternative File Format (v1.0) contribution file through the Wrkr Employer Portal.

1. What is a SAFF file?

A SuperStream Alternative File Format (SAFF) file is a CSV containing your employees' superannuation contribution details. It follows the SuperStream Alternative File Format (version 1.0) defined by the ATO, allowing you to submit contributions for all employees in a single file upload.

Your payroll system may generate this file automatically. If not, you can complete it manually using the SAFF template and upload it to the Wrkr Employer Portal.

2. File structure

Row	Purpose	Columns	Content
1	Header	A-F	Version, negatives flag, file ID
2	Category headings	A-EC	Section labels (Sender, Payer, Fund, Employer, Member...)
3	Column headers	A-EC	Individual field names — 133 columns
4+	Employee data	A-EC	One row per employee, per fund, per pay period

Important: Rows 2 and 3 are optional under the ATO standard but required by the Wrkr platform. Do not remove them.

3. Formatting rules

These apply to every SAFF file. Getting them wrong is the most common cause of rejected uploads.

Rule	Requirement	Correct	Incorrect
Amounts	Numeric only — no \$, commas, or separators	1000.00	\$1,000.00
Dates	Must include a delimiter (dash, slash, or period)	2026-03-15	20260315
ABN / BSB	ABN = 11 digits. BSB = 6 digits. No spaces or dashes.	062000	062-000
Phone numbers	Digits only with area code, no formatting	0292001234	(02) 9200 1234
Names	No spaces in Mc/Mac; no spaces around hyphens	McDonald / Smith-Jones	Mc Donald
File format	Save as .csv — do not upload .xlsx	data.csv	data.xlsx
Excel warning	Format ABN, BSB, USI, Account Number columns as Text before entering data	Column type: Text	Column type: General
One row	Each employee appears once per file per fund	1 row per employee	Multiple rows

4. Completing your file

Header Record – Row 1 (Cells A1–F1)

File metadata. Most values are fixed — just set your File ID if needed.

Cell	Field	Required	Value
A1	Version Label	Yes	VERSION
B1	Version Number	Yes	1.0
C1	Negatives Supported Label	Yes	NEGATIVES SUPPORTED
D1	Negatives Supported Value	Yes	FALSE (or TRUE for reversals)
E1	File ID Label	Optional	FILE ID
F1	File ID Value	Optional	Unique per upload, e.g. payperiod20260315

Sender Details – Columns F–L

The person or organisation submitting the file — typically the employer or payroll agent.

Cell	Field	Required	Format	Example
F	ABN or WPN	Yes	11 digits, numeric	53004085616
G	Organisation Name	Yes	Text, max 200	Acme Solutions Pty Ltd
H	Family Name	Yes	Text, max 40	Thompson
I	Given Name	Yes	Text, max 40	Sarah
J	Other Given Name	Optional	Text, max 40	Jane
K	Email Address	Yes	Valid email, max 250	payroll@acme.com.au
L	Telephone	Yes	Digits with area code, no spaces	0292001234

Payer Details – Columns M–Q

The entity making the payment — usually the same as the employer.

Cell	Field	Required	Format	Example
M	ABN	Yes	11 digits, numeric	53004085616
N	Organisation Name	Yes	Text, max 200	Acme Solutions Pty Ltd
O	BSB Number	Yes	6 digits, numeric	062000
P	Account Number	Yes	Max 9 digits, numeric	12345678
Q	Account Name	Yes	Text, max 100	Acme Solutions Pty Ltd

Fund Details – Columns R–AC

The destination super fund. What you fill in depends on whether the fund is APRA-regulated or an SMSF.

Cell	Field	APRA Fund	SMSF
R	Fund ABN	Strongly recommended	Mandatory
S	Fund USI	Mandatory	Leave blank
T	Fund Name	Yes	Yes
U	Target ESA	Leave blank	Mandatory
AA	BSB	Leave blank	Mandatory
AB	Account Number	Leave blank	Mandatory
AC	Account Name	Leave blank	Mandatory

Wrkr Platform: For APRA funds, the portal auto-populates BSB, Account Number, Account Name, Payment Method, Transaction Date, and PRN from the **ABN** and **USI** you provide.

Other fund fields

Cell	Field	Required	Notes
V	Payment Method Code	Yes	DirectCredit or DirectDebit. Auto-populated by Wrkr.
W	Transaction Date	Conditional	Auto-populated by Wrkr.
X	Payment Reference Number	Conditional	Auto-populated — do not enter manually.
Y	BPay Biller Code	Conditional	Leave blank on the Wrkr platform.
Z	Payment Amount	Yes	Total of all contribution amounts across all employees.

Employer Details — Columns AD–AG

Cell	Field	Required	Format	Example
AD	ABN	Yes	11 digits, numeric	53004085616
AE	Location ID	Optional	Alphanumeric, max 20	SYD
AF	Organisation Name	Yes	Text, max 200	Acme Solutions Pty Ltd
AG	Fund Employer Identifier	Optional	Alphanumeric, max 12	AB1645752

Member Details – Columns AH–BE

Identity

Cell	Field	Required	Format	Example
AH	TFN	Conditional	9 digits, numeric	123456789
AI	Title	Optional	Max 12 chars	MR, MRS, MS, MISS, DR, PROF
AJ	Name Suffix	Optional	Max 5 chars — must be from the Name Suffix List	II, III, IV, AC
AK	Family Name	Yes	Text, max 40	Chen
AL	Given Name	Yes	Text, max 40	David
AM	Other Given Name	Optional	Text, max 40	Wei
AN	Sex Code	Yes	0, 1, 2, or 3	1
AO	Birth Date	Yes	Date format	1985-06-15

TFN must be provided if the employee gave it to you. Sex Code: 0=Not stated, 1=Male, 2=Female, 3=Intersex/Indeterminate. Single-name members: enter name as Family Name, put NOT APPLICABLE as Given Name.

Name Suffix List (cell AJ)

If a value is provided in cell AJ it must be exactly from this list.

Value	Description
II	Second (generational)
III	Third (generational)
IV	Fourth (generational)
AC	Companion of the Order of Australia

Address

Cell	Field	Required	Notes
AP	Address Usage Code	Yes	RES (residential) or POS (postal)
AQ	Address Line 1	Yes	If unknown, enter UNKNOWN
AR-AT	Address Lines 2-4	Optional	Additional lines as needed
AU	Locality (Suburb)	Yes	UNKNOWN if not known. OVERSEAS if international.
AV	Postcode	Conditional	4 digits. Mandatory for AU. 0000 if unknown.
AW	State/Territory	Conditional	ACT, NSW, NT, QLD, SA, TAS, VIC, WA, AAT. ACT if unknown.
AX	Country Code	Yes	2-letter ISO code. au if unknown.

Contact & identifiers

Cell	Field	Required	Notes
AY	Email	Optional	Employee's personal email
AZ	Landline	Optional	With area code, no spaces
BA	Mobile	Optional	Starts with 04, no spaces
BB	Member Client ID	Optional	Strongly recommended for fund matching
BC	Payroll Number	Optional	From your payroll system
BD	Employment End Date	Optional	For terminating employees
BE	Employment End Reason	Optional	Resignation, Termination, etc.

Contribution Details – Columns BF–BO

Pay period and contribution amounts. All amounts: numeric, up to 2 decimal places, no \$ or commas.

Cell	Field	Required	What it is
BF	Pay Period Start Date	Yes	First day of the pay period
BG	Pay Period End Date	Yes	Last day of the pay period
BH	SG Amount	Optional	Superannuation Guarantee — 12% of OTE (from 1 July 2025)
BI	Award/Productivity	Optional	Mandated by award or industrial agreement
BJ	Personal Contributions	Optional	Employee after-tax voluntary
BK	Salary Sacrifice	Optional	Employee pre-tax sacrifice
BL	Voluntary Amount	Optional	Non-mandated employer contribution
BM	Spouse Contributions	Optional	For employee's spouse
BN	Child Contributions	Optional	For a child under 18
BO	Other Third Party	Optional	Any other third-party contribution

At least one contribution amount per row. The sum across all rows must equal the Payment Amount in cell Z.

Registration Details – Columns BP–CE

For new employees or when updating employment details. Leave blank for existing employees with no changes.

Cell	Field	Required	Notes
BP	Employment Start Date	Optional	Recommended for new starters
BQ	At Work Indicator	Optional	True = working on start date
BS	Annual Salary (Contributions)	Optional	Used to calculate expected contributions
BW	Weekly Hours Worked	Optional	Decimal hours (72hrs 30min = 72.50)
BX	Occupation	Optional	Max 20 chars, no spaces
BY	Insurance Opt Out	Optional	True = no fund insurance
CB	Employment Status	Optional	Casual, Contractor, Full time, Part time
CC	Super Commence Date	Optional	When contributions begin
CD	Super Cease Date	Optional	When contributions stop

Defined Benefits — Columns CF–EC

Only relevant for defined benefit fund members. Most employers leave this blank. Contact the receiving fund for their specific requirements — these vary between funds.

5. Common scenarios

Standard APRA fund SG contribution

Complete: Sender + Payer + Fund (ABN + USI) + Employer + Member + Pay period + SG Amount. Fund bank details are auto-populated.

SMSF contribution

Same as above, but: leave USI blank. Provide ESA, BSB, Account Number, and Account Name for the SMSF.

Salary sacrifice or multiple contribution types

Same as standard, plus fill in the relevant amount columns (BK for salary sacrifice, BJ for personal, etc.) – all in one row per employee.

New employee — first contribution

Standard fields plus Registration: Employment Start Date (BP), At Work Indicator (BQ), Annual Salary (BS), Weekly Hours (BW), Occupation (BX), Employment Status (CB), Super Commence Date (CC).

Terminating employee – final contribution

Standard fields with final pay period dates. Also: Employment End Date (BD), End Reason (BE), Super Cease Date (CD).

6. Troubleshooting

Problem	Likely cause	Fix
BSB / account number rejected	Leading zeros stripped by Excel	Format column as Text, re-enter value
Date rejected	No delimiters or wrong format	Use YYYY-MM-DD or DD/MM/YYYY
Duplicate file rejected	Same File ID as previous upload	Change File ID in cell F1
Fund not found	Incorrect USI or ABN	Verify via ATO Fund Validation Service
ABN validation failed	Wrong digit count or formatting	Must be exactly 11 numeric digits
Member not matched	Missing or wrong Member Client ID	Check with fund for correct member number
Payment amount mismatch	Total \neq sum of contribution rows	Cell Z must equal all contributions combined
Name rejected	Spaces in Mc/Mac or around hyphens	McDonald not Mc Donald

7. Glossary

Term	Definition
ABN	Australian Business Number (11 digits)
APRA	Australian Prudential Regulation Authority
BSB	Bank State Branch number (6 digits)
CSV	Comma-Separated Values file format
ESA	Electronic Service Address (for SMSFs)
MIG	Message Implementation Guide (ATO specification)
OTE	Ordinary Time Earnings
PRN	Payment Reference Number
SAFF	SuperStream Alternative File Format
SG	Superannuation Guarantee (currently 12%)
SMSF	Self-Managed Super Fund
TFN	Tax File Number
USI	Unique Superannuation Identifier
WPN	Withholding Payer Number