



10 April 2026

Online Services for Agents Review
Tax Ombudsman
GPO Box 551
SYDNEY NSW 2001

Email: consultations@taxombudsman.gov.au

Dear Sir/Madam,

SMSF ASSOCIATION SUBMISSION – REVIEW OF ATO ONLINE SERVICES FOR AGENTS

The SMSF Association welcomes the opportunity to provide this submission in response to the Tax Ombudsman’s review of the ATO Online Service for Agents (OSfA). Feedback we have received from our members has highlighted the importance and value of the OSfA. It enables practitioners to communicate with the Australian Taxation Office (ATO) and to lodge a range of forms and requests, at any time as it accords with their needs and work patterns. It is the preferred method of communication, as it avoids time lost in making phone calls, and allows for a broader range of services and engagement.

As digital solutions for practitioners are advancing, greater reliance is placed on these services for efficiency gains given current human resourcing limitations. Currently, many elements of the OSfA creates a drag on resources and time, counter to its intent.

Fraud prevention

Firms are enlivened to the risk of fraud, and actively have controls, systems and processes in place to mitigate that risk. Tax agents require staff to have access to certain services or functions in OSfA to fulfil their duties. However, concerns have been raised over the current grouping of permissions, and the tax agent’s inability to split those down further.

For example, firms may like to separate the permissions to edit the financial institution details from other system permissions.

Tax agents would welcome more granular options when setting permissions for staff with OSfA access.

Practice mail

We recognise need for, and the benefits of transmitting ATO correspondences electronically via OSfA. Currently, practitioners need to regularly login into OSfA and check to see if any mail has been received from the ATO. To fully deliver on the efficiency of this method of delivery, the system needs to have the ability for agents to receive an email alert, each time mail is delivered to the practice inbox. A simple email alert to a nominated email address (or addresses) to check their inbox would be beneficial and greatly assist practitioners.



Similarly, where an individual has lodged certain prescribed forms, such as private binding ruling or SMSF specific advice requests, and voluntary disclosure documents, the ATO correspondence is directed back to that specific inbox. While we acknowledge the reason for directing any correspondence in response to the lodging party, the personnel involved in the preparation and lodgement of such technical requests, are not usually involved in the day-to-day administration of the practice's ATO in-mail. This can cause significant delays in mail received being identified by the lodging party.

Again, a simple email alert would greatly assist in the overall practice management of client matters. An additional feature would be the option for a lodging party to nominate an additional firm contact to also receive notification of mail, such as the main practice inbox.

Some members have observed that there can be inconsistencies on the distribution method used to forward practice mail. Correspondence may be forwarded via the portal, post or email.

Other inconsistencies arise where correspondence is sent directly to the taxpayer, and a copy has not also been provided to the registered tax agent. The tax agent has no way of obtaining or viewing the correspondence via the OSfA. Clients expect their tax agents to be aware of and have access to ATO correspondence. In many cases, they rely on their tax agent to receive and administer ATO correspondence. Where correspondence is sent to the taxpayer directly, a copy should also be sent to the registered tax agent. This will ensure timely responses, enable tax agents to assist their clients, and ensure that the client is aware of any ATO correspondence.

Many clients are not aware of correspondence sent to them on myGov or have difficulties accessing that service. Ensuring tax agents are included in the correspondence chain enables them to assist both the ATO and the client in dealing with the matter at hand in a timely manner.

Lodgements - Improved transparency and visibility

Currently, tax agents do not have visibility of forms lodged or submitted via OSfA or an ability to confirm lodgement completion later. The only way to obtain a record is to print a copy of the form when preparing to submit, and a receipt must be generated and printed at the time of processing. Otherwise, the tax agent has no record of the lodgement and no ability to go back and view what has been lodged. The ability to recall this information is seen as essential and a weakness of the current system.

When lodging private binding ruling applications, tax agents have no ability to track the progress or status of the application. Practitioners have described this as a blackhole. The only method of follow up is persistent phone calls to the ATO, as any follow up correspondence is often not responded to. This is time consuming and unhelpful. Otherwise, tax agents are expected to lodge and wait.

Tax agents are left in the dark, wondering what has happened to the application. Noting that some matters can be quite protracted. Client's do not understand this process and find it extremely frustrating. Particularly where matters are time sensitive.

Some form of tracking system would be beneficial, and indicative wait times to assist tax agents and their clients would be most helpful. It would also reduce the amount of time wasted on phone calls by the tax agent and for the ATO.



Communication on OSfA updates and changes

Members have reported that changes or updates to the portal aren't always well communicated to users. Some changes can be essential to ensure requests are received and processed. One example given were changes to the process to apply for remission requests. Previously this was via an online form only but changed to require an excel spreadsheet that needs to be uploaded to the OSfA. Changes are often discovered by accident by users.

Key changes should be communicated to all users and not rely solely on a user finding web content.

Reliance on excel based forms

Some processes now require the completion of excel worksheets for uploading to the OSfA. Tax agents and their staff must first find the form on the ATO website, complete, and then upload the document into the OSfA to lodge. This is an outdated approach and carries a high risk of data errors or an incorrect file being transmitted.

Any forms required should be facilitated within the OSfA architecture.

Direct Debit Agreements

Direct debit agreements are an area of frustration for Members who have identified persistent, recurring issues and inefficiencies. Once uploaded, the agreement details often do not update correctly on the OSfA.

This then requires tax agents to make multiple attempts to upload the agreement in order to achieve a successful update. At times the only solution necessitates the tax agent calling the ATO.

While there is a manual entry option, which should serve as an alternative method, it is ineffective and appears to be offline as it does not process submissions.

Once a direct debit agreement has been established, the nominated bank account details are not visible on OSfA, making it impossible to verify which account has been set up without processing a payment.

System Limitations

Bulk requests

Firms with large client bases often need to communicate with the ATO in bulk. Applying for lodgement deferrals are a common issue raised. One firm noted that an application for lodgement deferrals for 5% of their client base, represented some 250 clients. However, the application process is capped at 40 taxpayers at a time, requiring applications to be batched, adding to the time needed to administer this process.

Some firms, due to the nature of the services they provide, will also facilitate payment to the ATO on behalf of their clients. Presently, there is no ability to process ATO payments in bulk.

Outdated Data upload and character limits

Many of the OSfA online forms have strict character limits for fields and file size limits that are just not practical and do not align with modern, digital business systems. This may be a legacy issue of aged architecture.



An example provided by one of our members related to communications following the death of a client. A remission request was required as there was no one able to make a payment. The tax agent was required to complete and upload an excel form, provide a copy of the death certificate, bank statements and probate notice. A file size limit of 15kb for the attachments fell well short for the task required.

If you have any questions about our submission, please do not hesitate to contact us. We thank you again for the opportunity to provide this submission.

Yours sincerely,

Tracey Scotchbrook
Head of Policy and Advocacy

ABOUT THE SMSF ASSOCIATION

The SMSF Association is the peak body representing the self-managed superannuation fund (SMSF) sector which is comprised of over 1.2 million SMSF members and a diverse range of financial professionals. The SMSF Association continues to build integrity through professional and education standards for practitioners who service the SMSF sector. The SMSF Association consists of professional members, principally accountants, auditors, lawyers, financial advisers, tax professionals and actuaries. Additionally, the SMSF Association represents SMSF trustee members and provides them with access to independent education materials to assist them in the running of their SMSF.