dspanz. digital service providers australia new zealand

Annual Report

2025-26

Published 28 October 2026

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DSPANZ acknowledges the Traditional Owners of Country throughout Australia and recognises their continuing connection to land, waters and culture. We pay our respects to their Elders past and present. We also acknowledge Māori as tangata whenua and Treaty of Waitangi partners in Aotearoa New Zealand.

Executive Summary

Throughout 2025–26, DSPANZ continued to represent the interests of Digital Service Providers (DSPs) across Australia and New Zealand, contributing industry expertise to government consultations, regulatory discussions and digital transformation initiatives.

Our advocacy focused on ensuring that policy, legislation and technical requirements considered the practical implications for the software providers ultimately implementing them.

Key areas of engagement included payroll and superannuation reform, tax, digital identity, privacy and cybersecurity, payments modernisation and the evolving role of Artificial Intelligence (AI).

Through formal submissions, government advisory groups and direct engagement with agencies, DSPANZ provided opportunities for members to raise implementation challenges, share industry experience and contribute to the development of workable solutions.

In 2025-26, our key contributions included:

- Payday Super implementation and industry readiness.
- Tax and payroll policy developments across Australia and New Zealand.
- Digital identity, privacy and security obligations.
- Government consultation on software integration, data standards and regulatory requirements.
- Emerging AI governance and responsible adoption.

About DSPANZ

Digital Service Providers Australia New Zealand (DSPANZ) is the peak body representing the world-class business software sector in Australia and Aotearoa New Zealand.

Over the years, the business software industry has helped streamline and transform payroll, superannuation, tax, accounting and finance operations by delivering new, secure digital solutions. This work is helping to fuel the digital economy while improving user experiences and government policy outcomes.

DSPANZ has a proven track record of helping government agencies consult and work with the business software industry on significant policies and projects that require technology-led solutions.

Our Mission

DSPANZ supports members in informing government policies and developing solutions that optimise business and economic outcomes in New Zealand and Australia.

We achieve our mission by:

- sharing knowledge, expertise and industry updates;
- building strong networks in Australia and New Zealand;
- connecting government and industry to solve challenges together;
- engaging with the government on behalf of members to inform policy outcomes; and
- enabling consultation for members on business to government and business to business initiatives.

2026 Board of Directors



Chris Denney
Interim CEO & Executive Director (President)



Simone Dixon
Vice President & Director



Belinda Stewart
Treasurer & Director



Emily Curlewis
Director



Erin Adams
Director



Paul Orford
Director



Nathan Kerr
Director

DSPANZ at a GLANCE

What our members made possible in 2025-26...

Member participation helped turn shared challenges into coordinated action across the business software sector.

GOVERNMENT ENGAGEMENT

16 **policy submissions on** tax, payroll, super, payments, cybersecurity, AI

125+ **hours in** meetings, consultations and roundtables

MEMBER COLLABORATION

35+ **working group and commitee** regular sessions

6 **out of session meetinigs for** briefings and engagement

EDUCATION & GUIDANCE

2 **best practice guides on** security incident reporting and identity verification

7 **educational webinars on** secure by design, AI adoption, Cyber Thread Intellegance

SECTOR REPRESENTATION

4 **industry campaigns supported** cyber smart week

10+ **industry events attended** networking and leadership

INDSUTRY CONNECTION

90+ **hours of in person collaboration across** symposiums, panels, conferneces.

6 **face-to-face events and workshops** member connect events, c-suite breakfast

Our working groups Digital identity Security Payments Payroll Super AI

President's Report

The business software sector plays a vital role in advancing Australia and New Zealand's digital economies. As tax, superannuation, payments and identity services become more interconnected, our sector helps simplify business operations and improve productivity.

DSPANZ is increasingly sought out as a trusted, collective voice for the companies that translate government policy into practical software businesses use every day. This year, we strengthened our commitment to being a member first association, delivering effective advocacy, early insight into policy change, practical implementation forums, stronger industry connections and opportunities for members to shape the digital future.

Our purpose is clear: to champion business software as an enabler of simpler compliance, greater efficiency and improved productivity.

Thank you to our members

Our members underpin DSPANZ's achievements.

Thank you for contributing to consultations and submissions, sharing first-hand evidence of the operational impacts of change, and participating in our working groups, committees, webinars and in-person events. Your expertise strengthens our advocacy, and your engagement ensures DSPANZ remains an effective voice for the sector.

Policy and advocacy

Payday Super has been Australia's defining policy and implementation priority. DSPANZ has worked closely with the Australian Taxation Office (ATO) and Treasury, from legislative and administrative design through to technical delivery, representing the practical requirements of payroll, superannuation, clearing house and payment systems.

Our continued participation in implementation forums has helped ensure software and customer impacts inform the design process. This has involved many hours of industry leadership.

I particularly acknowledge our **Directors** and **Public Relations & Policy Manager, Maggie Leese,** for their sustained effort, expertise and commitment to achieving workable outcomes for members and employers.

Beyond Payday Super, we have advocated for practical, commercially viable approaches to digital identity and payments modernisation.

We continue to champion regulatory design that recognises development lead times, investment costs and the benefits of embedding obligations into business software.

Stronger relationships across the ecosystem

Developing strong stakeholder relationships continues to be a core focus. In Australia, we have maintained close engagement with the ATO, our primary government stakeholder,

alongside Treasury, the Department of Finance, Australian Securities and Investments Commission (ASIC), the Reserve Bank of Australia (RBA) and the Fair Work Ombudsman.

A new model for ATO engagement

In July 2026, the ATO announced that the DSP Strategic Working Group (SWG) was transitioning to the Digital Partners Stewardship Group. This marks an important shift towards strategic dialogue on the future tax and superannuation system and the delivery of the ATO's priorities through its digital partners. A complementary DSP operational working group will support the translation of those priorities into implementable services, product decisions and technical solutions. Together, strategic insight and practical co-design represent a positive step towards a stronger role for DSPs in delivering the future tax strategy.

I would like to thank **Matthew Prouse** for his leadership over the past years as Co-Chair of the SWG.

Strengthening our New Zealand engagement

In New Zealand, productive engagement with Inland Revenue (IR) and the Ministry of Business, Innovation and Employment (MBIE) remains central to our trans-Tasman remit. To strengthen DSPANZ's presence, we have commenced a review, led by **Helen MacGillivray**, of government stakeholder priorities, New Zealand-based member needs and opportunities to grow membership. Our longer-term ambition is to establish a sufficient funding base to appoint a New Zealand Lead.

I would like to thank **Tim Kirkpatrick** (Tax Traders) for his leadership over the past years as Co-Chair of the DAG.

Building better connections with industry associations

The scale and breadth of government-led reforms in recent years have reinforced the value of stronger connections between DSPANZ and other industry associations. We have continued to develop our relationship with the Council of Small Business Organisations Australia (COSBOA) on various initiatives arising from the 2026 Budget and Payday Super. Maggie Leese was also the beneficiary of a short secondment to further her development in leading DSPANZ Policy.

We have also developed relationships with FinTech Australia, The RegTech Association and the Tech Council of Australia on issues affecting technology providers. On broader tax, superannuation and payroll matters, we have engaged with the Australian Payroll Association (APA), The Association for Payroll Specialists (TAPS), CPA Australia, the Institute of Public Accountants (IPA), the Association of Superannuation Funds of Australia (ASFA) and the Financial Services Council (FSC).

These connections extend the reach of DSPANZ's advocacy, help align industry perspectives on business software and support better end-to-end outcomes.

DSPANZ Renewal: building for the future

A major focus this year has been the launch of the DSPANZ Renewal Program, designed to build a stronger, more sustainable association with members at its centre.

A core reform has been repositioning the DSPANZ Board from operational involvement towards strategic oversight, clearer accountability, and long-term direction. A Special General Meeting was held to amend the Constitution and reduce the Board to no more than seven Directors: six member-elected Directors and a CEO/Managing Director.

The Board also agreed to my appointment as Interim CEO and Executive Director to lead internal reforms, strengthen financial stability and develop DSPANZ's internal capability, including the recruitment of a permanent CEO in 2027. The Renewal program keeps members and their needs at the centre of DSPANZ's activities. This focus led to the launch of our inaugural Business Software Leaders Forum, creating a valuable new platform for senior industry dialogue.

Over the coming year, we will create further opportunities for members to engage with DSPANZ and improve access to information through a refreshed website and new informational products.

An enduring partnership with AP+

In 2026, Australian Payments Plus (AP+) renewed its partnership with DSPANZ. What began as an initiative to build payroll sector awareness of the New Payments Platform (NPP) and its technical requirements has matured into a collaboration focused on implementation, adoption and the commercial realities facing software providers across payments and digital identity.

The renewed arrangement continues to support our Payments Working Group and provides access to ConnectID expertise for our Digital Identity Working Group.

Financial sustainability

DSPANZ's financial position continues to improve year on year, providing a foundation for further progress. Building revenue streams beyond membership fees remains a central priority of the Renewal program.

We will continue to explore grants, new partnerships and membership growth to strengthen our revenue base and expand our capacity to invest in the services, people and advocacy our members need.

Thank you to the DSPANZ Board and Team

I extend my sincere thanks to the Board, our Working Groups and the DSPANZ team for the Commitment and professionalism with which they support members and the day-to-day operations - often across a demanding agenda.

I am equally grateful to my fellow Directors and industry leaders who have represented DSPANZ throughout the year across a range of internal and external forums.

Our governance reforms also saw **Charles Gilman** and **Matthew Prouse** step down from the Board. I thank both for their contribution and Matthew's continued service as DSPANZ's Secretary.

Finally, I would like to extend my thanks to **Mike Behling**, who has retired from DSPANZ activities after more than a decade of valued involvement dating back to 2014. Mike's service and dedication to supporting the interests of the business sector deserves special recognition.

Looking ahead to 2027

The coming year presents a substantial agenda and important opportunities for DSPANZ to shape the digital business environment. Business digitisation remains a core government focus, with priorities including:

- **Payday Super -** Voluntary Disclosure Statement service and post-implementation review.
- **Digital Identity -** expansion of the Australian Government Digital ID System (AGDIS) to the private sector from 1 December 2026.
- **Payments -** an account-to-account (A2A) vision and a future payments roadmap that supports our sector's requirements.
- **ASIC -** registry modernisation and Director ID reporting changes scheduled for 1 July 2027.
- **Consumer Data Right (CDR) -** extension to include government (ATO) data.
- **ATO Operational Security Framework (OSF) -** uplift.
- Future of the **Tax System** – alignment of data and payments.
- **Responsible AI** - adoption and governance across business software.

Internally, we will progress the key components of the Renewal program, with a continued focus on creating meaningful opportunities for member engagement.

Farewell

This year marks my sixth and final year on the DSPANZ Board, including the past two years as President. It has been a privilege to represent an industry making a significant, if often understated, contribution to the digitisation of Australia and New Zealand.

Over my tenure, I have focused on elevating the voice of business software with governments, established new Payments, Digital Identity and Payday Super forums, built an enduring partnership with AP+, strengthened Board governance and set DSPANZ on a renewed course for the future.

I am proud of what has been achieved during my term as President and confident that DSPANZ is well positioned to represent members and shape opportunities in an increasingly complex digital ecosystem.

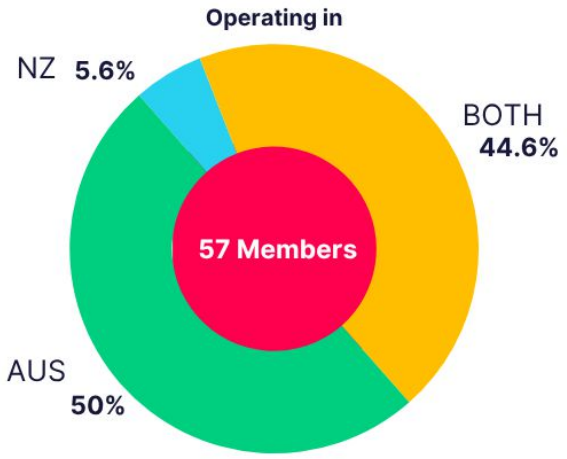
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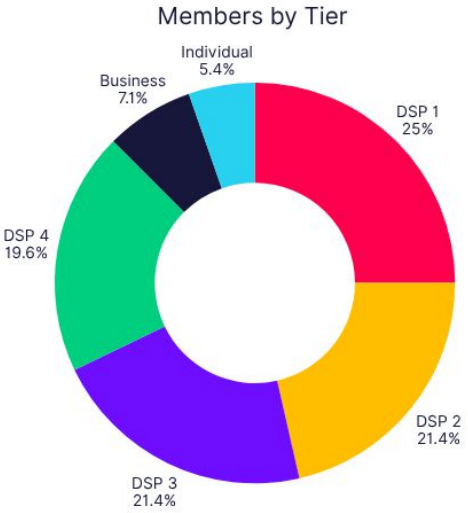


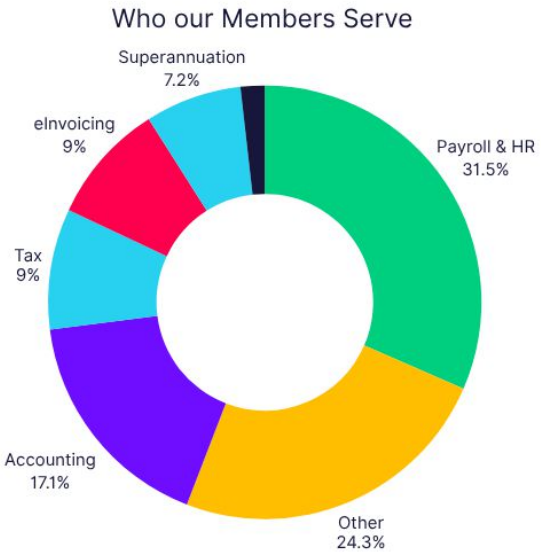
Chris Denney

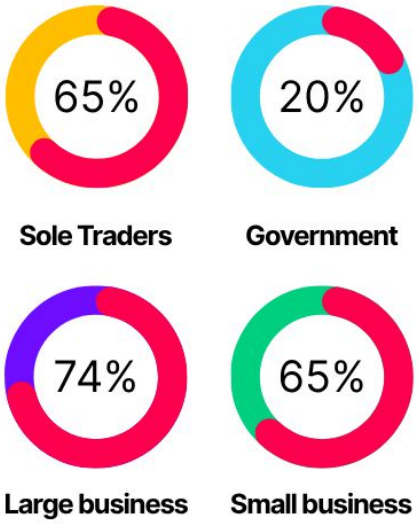
Our Members

Our members are innovators who create the digital infrastructure that underpins modern business operations across Australia and Aotearoa New Zealand. DSPANZ members power over 90% of payroll, superannuation, and tax transactions, supporting organisations, employers, employees, and trusted advisors with their day-to-day business operations.









Financial Report

DSPANZ maintained a stable and sustainable financial position across 2025-2026. Pleasingly, DSPANZ's financial position is healthier than ever before and for the past year, our focus has been on welcoming new and retaining current members and consolidating industry partnerships to build a secure financial base that underpins the DSPANZ Renewal program.

DSPANZ's overall revenue has increased moderately compared to the previous financial year as has our operating expenditure. It is worth highlighting that the increase in Director travel reflects the increased number of consultation sessions this year (Payday Super implementation in particular) and a Board decision to pay for travel costs associated with a nominated DSPANZ Director representing the organisation in government forums and the increase in staff costs relating to the appointment of an Interim CEO in April 2026. DSPANZ continues to run leanly, while the above cost increased they have occurred from a low cost base.

DSPANZ again delivered a modest surplus for the year and we continue to strengthen our overall financial position. Cash holdings and receivables remained healthy, and liabilities remained low, ensuring that DSPANZ is well placed to meet its operational and compliance obligations and, importantly, to continue actively working on behalf of member interests.

DSPANZ enters the 2026-2027 financial year with a stable financial base and is well positioned to support the DSPANZ Renewal program. The coming financial year will see increased expenditure on recruiting additional staff, though we expect revenue to increase as we engage more proactively with prospective members and partners.

Please find copies of our profit and loss statement and balance sheet for 2025-26 below.

Profit and Loss

Australian Business Software Industry Association Limited
For the year ended 30 June 2026

	30 June 2026	30 June 2025
Trading Income		
Business Memberships	9,025	6,000
Developer Memberships	321,283	320,601
Individual Membership	2,158	818
Sponsorships Received	60,500	50,000
Total Trading Income	**392,897**	**377,419**
Cost of Sales		
Conference & Event Costs	729	-
Total Cost of Sales	729	**-**
Gross Profit	**392,168**	**377,419**
Other Income		
Interest Income	8,737	7,177
Other Income	7,582	-
Total Other Income	**16,318**	**7,177**
Operating Expenses		
Directors Travel	30,190	9,684
Marketing & Advocacy	3,667	3,900
Operations & Administration	42,383	33,117
Other Expenses	1209	6,455
Contractors	5,000	-
Staff Costs	230,625	204,358
Total Operating Expenses	**313,075**	**257,514**
Net Profit	**95,411**	**127,082**

Balance Sheet

Australian Business Software Industry Association Limited
As at 30 June 2026

	30 June 2026	30 June 2025
Assets		
Bank		
Bank accounts	388,915	267,061
Total Bank	**388,915**	**267,061**
Current Assets		
Accounts Receivable	15,100	32,100
Total Current Assets	**15,100**	**32,100**
Total Assets	**404,015**	**299,161**
Liabilities		
Current Liabilities		
ATO Liabilities	14,569	6,774
Stripe Merchant Account	-	487
Total Current Liabilities	**14,569**	**7,261**
Non-Current Liabilities		
Superannuation Liability	8,866	6,800
Total Non-Current Liabilities	**8,866**	**6,800**
Total Liabilities	**23,434**	**14,103**
Net Assets	**380,581**	**285,517**

Equity		
Current Year Earnings	95,481	127,082
Retained Earnings	285,100	158,018
Total Equity	**380,581**	**285,100**

The Responsible People declare that in the Responsible People's opinion, at the time of the Annual General Meeting on Wednesday 28 October 2026:

A. there are reasonable grounds to believe that Australian Business Software Industry Association Limited is able to pay all of its debts, as and when they become due and payable; and

B. the organisation is able to meet its Fair Work and Australian Taxation Office obligations as an employer and GST registered entity.

Signed Signed by: Belinda Stewart 398A8DD687F98430

Belinda Stewart
Treasurer & Director

Engagement

Throughout the year, we continued to create opportunities for members to connect, share their expertise and contribute to the issues shaping the business software sector.

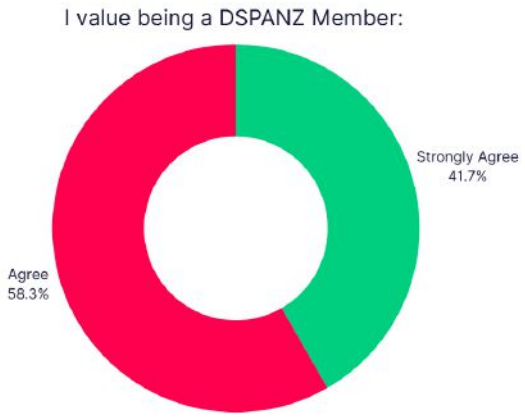
From working groups and government consultations to industry events, webinars and our annual member survey, member participation continued to inform our priorities and strengthen our collective voice.

Annual Member Survey

Our annual member survey gave members an opportunity to tell us what matters most, where DSPANZ should focus and how we can deliver greater value. These are your top priorities that stood out to us the most:

- **Communication:** Clearer, more regular updates on DSPANZ's activities and progress.
- **Representation:** Continue being a strong collective industry voice that reflects members' voices.
- **Connection:** More opportunities to exchange ideas and experiences with industry peers.

Your feedback and insights are helping shape our approach to member engagement, communications and industry collaboration in the year ahead.



Member Connect

We wrapped up 2025 in Sydney with one of our DSPANZ member connect events and kicked off the start of the year with an event in Melbourne. Hosting informal member connect events targeted at encouraging individuals within member organisations to build their sector contacts remains a key initiative for DSPANZ and we will continue to sponsor more of these events over the coming year.

Business Software Leaders Forum

This year saw the launch of our inaugural DSPANZ Business Software Leaders Forum, creating a new opportunity for senior industry leaders to discuss shared challenges, exchange perspectives and explore priorities for the business software sector. Our focus will be on creating engaging sessions bringing together senior government and industry leaders to meet with the leaders from across our DSPANZ members.

In the inbox

14,670 emails
Delivered to **1,661** contacts

11 Member newsletters

10 General Newsletters

79% of contacts opened one or more email

45% average open rate 

48% average click rate 

Beyond the inbox

49 Member Directory listings

785 people viewed a Member Directory Profile

12k **Website views**

504 people linked to their organisation's membership

380 contacts with Members Only access

Connecting the sector

175 new LinkedIn Followers

Sydney is our biggest follower hub

 Directors & CXOs

430 Reactions

1510 Clicks

12k Impressions

43 **LinkedIn Posts**

Our Focus Groups

Our committees and working groups provide a space for members to share experiences, discuss regulatory and technical developments, and contribute to our engagement with government and industry.

DSPANZ facilitates committees and working groups to bring our members together and support areas of interest for DSPs.

We currently operate:

- Digital Identity Working Group
- Security Committee
- Payments Working Group
- Payroll Working Group
- Payday Super Sessions

More recently, our newly established AI working group held its first meeting on 25 August 2026, co-chaired by Charles Gillman (SuperChoice) and Maggie Leese (DSPANZ).

The group's initial focus is monitoring AI regulation, governance and standards; contributing software industry perspectives to consultations; and identifying practical education and guidance needs.

To kick off the working group, members reviewed the draft Terms of Reference and discussed opportunities to support responsible AI adoption. We also hosted a 'AI adoption to AI maturity' hands-on member-only workshop.

If you want to get more involved with DSPANZ or are interested in joining one of our working groups or committees, we'd love to connect with you at hello@dspanz.org.

Digital Identity

Co-chaired by Chris Denney, the Digital Identity Working Group continued to advance a practical, privacy-led approach to digital identity in business software.

In December 2025, we published the Privacy and Identity Verification Best Practice Guidance, developed with industry and government partners. The guidance outlines six principles designed to reduce unnecessary collection and retention of identity documents, strengthen privacy protections and support secure digital verification.

The group also contributed to discussions on the AGDS, accreditation arrangements, interoperability, consent, liability and the use of verifiable credentials.

Looking ahead, this group will focus on practical use cases, reusable credentials, interoperability and regulatory arrangements that support secure and accessible adoption and practical applications for trusted identity verification across business software, tax, superannuation and payments.

Security Committee

Co-chaired by Director Belinda Stewart and member Charles Gillman (SuperChoice), the Committee reviewed and refined DSPANZ's security incident reporting guidance and hosted a series of educational webinars across 2026, including:

- Secure by Design: The Decision-Makers' Guide to Software Security Culture
- Cyber resilience and the three pillars.

Next year's focus is to continue providing practical education and resources to help members navigate security risks and reporting expectations.

Payments Working Group

Over the past 12 months, the DSPANZ Payments Working Group has strengthened its role as the business software sector's practical implementation forum for payments modernisation, bringing together DSPs, payments providers, regulators and industry bodies to ensure that Australia's future payments infrastructure works effectively for high-volume business use cases such as payroll and superannuation.

Key activities during the year included:

- **Payday Super and NPP readiness** - working closely with AP+ on the practical implementation of NPP for superannuation payments, including fund reachability, PRN reconciliation, clearing house and payroll provider readiness, PayTo and PayID limits, refund processing and employer readiness. The work highlighted the importance of whole-of-ecosystem coordination across DSPs, funds, clearing houses, banks, the ATO and payment providers.

- **Industry forums and member engagement -** convening in-person discussions covering the future A2A payments vision, lessons from Payday Super implementation and NPP in practice, providing members with direct access to AP+, the RBA, AusPayNet, government and other participants across the payments ecosystem. These forums have increasingly shifted the discussion from payments policy to the practical commercial and technical issues that determine whether new payment capability can be adopted at scale.

- **A2A Payments Vision consultation -** DSPANZ lodged a detailed response supporting the move toward a modern, real-time payments ecosystem while calling for greater focus on commercially sustainable pricing, bulk processing, interoperability, resilience and implementation consistency. DSPANZ identified standardised bulk NPP capability as the highest priority for payroll and superannuation and called for coordinated leadership from the RBA, AusPayNet and AP+.

- **Direct engagement with the RBA -** the Working Group brought the DSP perspective directly to the RBA, highlighting the barriers preventing broader NPP adoption, particularly the cost differential between NPP and BECS, inconsistent infrastructure and the need for stronger governance and coordination across the payments ecosystem.

- **Our partnership with AP+ has remained central to the Working Group's success** - through regular engagement, technical discussions and joint industry activity, DSPANZ and AP+ are building a stronger connection between payment infrastructure development and the software platforms through which businesses actually initiate and manage payments. This collaboration will remain a key priority as the industry moves from designing the future of payments to delivering it in practice.

Payday Super

Over the past year, DSPANZ Directors have attended in excess of 50 meetings with ATO and Treasury, representing the interests of software providers and providing feedback on draft legislation, administrative design and implementation. Our involvement included ATO consultation forums and daily Hypercare meetings, where industry participants raised practical issues involving contribution processing, messaging, validation, payments and reconciliation.

A key focus of DSPANZ's advocacy has been the operational and technical challenges associated with Payday Super implementation. Representatives have worked with the ATO and industry stakeholders on SuperStream processing requirements, the timing and alignment of contribution data and payments, employer onboarding, data validation, interoperability and the readiness of existing infrastructure.

DSPANZ has also highlighted the importance of clear technical specifications, realistic implementation timeframes and effective communication with software providers to minimise unnecessary development costs, duplication and disruption to employers and employees.

DSPANZ has continued to champion greater collaboration across the end-to-end superannuation contributions ecosystem, recognising that successful implementation depends on coordinated engagement between software providers, payment providers, gateways, clearing houses, superannuation funds and government.

Through our advocacy, DSPANZ has reinforced the critical role business software plays in delivering government policy and identified opportunities to improve the efficiency, reliability and transparency of contribution processing. This work provides a foundation for continued engagement on SuperStream modernisation, improved industry interoperability and reducing complexity for employers.

Australian Members Only Payroll Working Group

DSPANZ continued to provide an active forum for collaboration on payroll changes and regulatory reform through monthly meetings for Australian payroll software provider members, facilitated by Directors Simone Dixon and Paul Orford.

The DSPANZ Members Only Payroll Working Group remained a central forum for navigating significant legislative and regulatory reform. The implementation of Payday Super was a defining priority, with the group facilitating important engagement between industry members, the ATO and Treasury. Discussions addressed practical implementation issues including member verification requests, refund processing, voluntary disclosure requirements, and ensuring payroll operational considerations informed the Government's policy design.

Through this ongoing collaboration, the group helped members interpret complex policy changes and advocated for practical solutions that support both software providers and their clients.

During the year, the group also considered the role of DSPs in supporting the broader payroll community. The group collaborated with NSW Industrial Relations (NSWIR) and the Long Service Leave Corporation (LSLC) on the Long Service Leave Digital Credential Program, proposed amendments to the *Long Service Leave Act 1955* (NSW), and interoperability for NSW Portable Long Service Leave. This included unpacking the April 2026 launch of the LSLC Employer and Worker Portals to support service returns and levy payments.

Alongside the Working Group, DSPANZ was represented at industry payroll events throughout the year, including the Global Payroll Association (GPA) Symposiums and APA.

Our Work With Government

Industry collaboration remained a central part of DSPANZ's activities throughout 2025–26. DSPANZ works closely with several government departments and agencies across Australia and New Zealand, helping us stay informed and advocate for our members.

We have a strong track record of working with our peers in government to support committees, consultation, and ongoing engagement with DSPs. DSPANZ co-chairs and represents our members in several government and industry working groups.

ASIC Registry Business Advisory Group

The ASIC Registry Business Advisory Group (RBAG) remained a key channel for industry input into the modernisation of Australia's business registers.

DSPANZ contributed to business registry modernisation through submissions on Treasury's Registry Stabilisation and Uplift draft legislation in February 2026.

Our feedback focused on making registry services practical for business software providers and their customers. We called for access settings and Application Programming Interfaces (APIs) to be designed together, clear arrangements for authorised access through software, and early engagement with DSPs on technical requirements and transition arrangements.

GST Stewardship Group

DSPANZ Secretary, Matthew Prouse, represents DSPANZ on the ATO's GST Stewardship Group, contributing the business software sector's perspective to discussions on Goods and Services Tax (GST) administration and the taxpayer experience.

Key areas of focus have included addressing GST fraud and shadow economy activities, improving GST compliance, managing GST debt and simplifying tax administration for businesses. The Group has also considered the role of emerging technologies, including artificial intelligence, in improving GST administration, supporting businesses and strengthening confidence in the tax system.

DSPANZ's involvement provides an important opportunity to represent the business software sector in discussions about the future administration of GST. With businesses increasingly relying on accounting and financial management software to meet their taxation obligations, DSPANZ continues to advocate for greater use of digital technology, improved data quality and streamlined reporting processes.

A key priority is ensuring that future GST administration reforms recognise the capabilities of business software providers to automate compliance, reduce administrative costs and improve productivity, while maintaining appropriate safeguards to protect the integrity of Australia's taxation system.

ATO Payday Super Working Group

To support the introduction and implementation of Payday Super, the ATO has been facilitating several consultation groups that DSPANZ representatives have been participating in, including:

- Payday Super Working Group
- Hypercare meetings

DSPANZ's engagement on Payday Super extended from policy and technical consultation into implementation support. Through ATO consultation forums and daily Hypercare meetings, we raised issues affecting software providers and the wider superannuation contribution process.

ATO Strategic Working Group

Over the past 12 months, DSPANZ has continued to play a leadership role in the ATO SWG, through Matthew Prouse, as the industry co-chair and member representatives.

The Group has focused on the ATO's strategic direction and the modernisation of Australia's tax and superannuation systems, with particular emphasis on digital transformation, reducing regulatory complexity and improving business productivity.

Key areas of engagement have included Payday Super implementation, simplifying tax administration, enhanced data sharing and pre-fill services, digital identity, cybersecurity, fraud prevention and the future of government payments.

DSPANZ has advocated for early industry consultation, practical implementation frameworks, greater recognition of the role business software plays in delivering government policy outcomes, opportunities to reduce red tape, improve interoperability and integrate government services into everyday business software workflows.

The SWG evolved into the Digital Partners Stewardship Group on 1 July 2026, aligning the forum with the ATO Strategy.

The new group provides a forum for strategic discussion about the opportunities, risks and challenges shaping digital tax, superannuation and registry services. Its focus includes future system design and making it easier for taxpayers to meet their obligations through digital products and services.

New Zealand Digital Advisory Group

Throughout 2025–26, the Digital Advisory Group (DAG) continued to provide a forum for DSPs and Inland Revenue to discuss the strategic and practical issues shaping New Zealand's digital tax ecosystem. Co-chaired by Anil Srinivasa (IR) and Tim Kirkpatrick (Tax Traders), with DSPANZ providing secretariat support, the group explored how tax administration could better integrate with natural business systems. Discussions covered AI, payments modernisation, open banking, digital identity and verifiable credentials, alongside interactive sessions examining industry trends and the future of the tax and social policy ecosystem.

A key focus was improving how DSPs and their customers interact with IR. Members contributed practical feedback on Gateway Services enhancements, including employee onboarding, access to existing information, customer communications and testing environments. The group also informed discussions on simplifying small business tax, redesigning financial information collection and the proposed regulatory framework for intermediaries, which proposed including the recognition of DSPs. Across these discussions, members emphasised early engagement, sufficient implementation time and coordination across government initiatives to ensure changes work effectively within business software and reduce effort for businesses.

DAG Working Groups

Payroll Working Group

The DAG Payroll Working Group is co-chaired by IR's Payroll Software Developer Specialist, Angela Pearson and DSPANZ Director Paul Orford. The working group enables ongoing consultation between IR and payroll software providers on upcoming changes, new policies and the future of payroll interactions.

This year IR progressed several initiatives which based on original designs would have cost payroll software providers significant amounts of time and negatively impacted their clients. One initiative after discussion, was determined not to sit within payroll and did not progress. Others were modified significantly to provide better outcomes for IR, software providers and employers.

The DAG Payroll Working Group also contributed positively to DSPANZ submissions to MBIE on the Employment Leave reform. Members were also able to engage with other government agencies such as Stats NZ and MBIE through out-of-session meetings and implementation workshops to hear about future changes, your views and possible ways to engage.

Security Working Group

The DAG Security Working Group provided a dedicated forum for DSPs to inform the development of IRs Operational Security Framework (OSF), introduced in early 2026. Members contributed feedback on security controls, alignment with ISO 27001, evidence requirements and rollout timeframes, emphasising clear guidance and practical implementation.

Engagement between DSPs, DSPANZ and IR continues through the DAG to support a smooth rollout and ongoing improvements to the framework's documentation and supporting information.

Policy & Advocacy

Throughout 2025-26, DSPANZ continued to advocate for policy and regulatory settings that recognise the increasingly important role of business software in Australia's and New Zealand's digital economies.

Over the past 12 months, we have made 16 submissions with our advocacy covering tax administration, payroll and employment regulation, superannuation, payments modernisation, business registries, cybersecurity, consumer regulation, artificial intelligence and regulatory data standards.

While these consultations covered a broad range of issues, our message remained consistent. As businesses increasingly meet their regulatory obligations through software, successful reform depends on understanding how policy will translate into real-world systems, data and business processes.

What we advocated for

Recognising software as part of policy delivery

Business software is increasingly the infrastructure through which businesses interact with the government and meet their tax, payroll, superannuation and other regulatory obligations.

Throughout the year, DSPANZ advocated for greater recognition of this role in policy design. This included highlighting the role of DSPs as intermediaries in tax administration and payments, supporting the formal recognition of DSPs within New Zealand's tax intermediary framework, and encouraging governments to consider how legislative requirements will ultimately operate through business software.

Designing policy that can be implemented

DSPANZ continued to advocate for implementability to be considered alongside policy and legislative design.

Across reforms including Payday Super, New Zealand's Employment Leave Act and regulatory data standards, we highlighted the importance of clear and software-readable requirements, access to technical specifications and testing environments, realistic development timeframes and appropriate transition arrangements.

We also called for governments to consider the cumulative impact of regulatory change, recognising that DSPs often need to deliver multiple tax, payroll, superannuation, payments, security and other reforms through the same development resources and release cycles.

Engaging DSPs early and throughout implementation

Early engagement and co-design remained central to our advocacy.

DSPANZ continued to encourage governments and regulators to engage DSPs while policy and implementation options are still being developed, enabling technical constraints, customer impacts and opportunities for better digital delivery to be identified early.

Our advocacy also emphasised that engagement should continue beyond policy design and into implementation and operation. DSPs can provide valuable insight into system readiness, emerging implementation issues and the operation of interconnected digital ecosystems.

Modernising digital infrastructure and business-to-government interactions

DSPANZ advocated for modern government services that make greater use of the systems and information businesses already use.

We continued to support "tell us once" approaches, greater reuse of government-held data, improved digital identity and business registry infrastructure, interoperable data standards and increased use of eInvoicing.

Across tax administration, payments and regulatory data standards, we promoted greater standardisation and interoperability to reduce duplicated development and make it easier for DSPs to support businesses interacting with the government.

Supporting a modern and connected digital economy

Our advocacy also responded to the changing technology environment in which DSPs operate.

We continued to support the transition towards modern A2A payments while advocating for affordable pricing, bulk payment capability, common standards, improved validation and reconciliation, and transition arrangements that meet the needs of payroll and other high-volume business payments.

As artificial intelligence and automation become increasingly embedded in software, we also advocated for clear and technology-neutral regulatory boundaries that enable innovation while providing certainty about responsibilities.

What we achieved

Our advocacy through 2025-26 helped strengthen recognition of the role DSPs play in turning policy and regulatory change into practical outcomes for businesses. Across several major reforms, issues raised by DSPANZ were reflected in developing policy settings, implementation frameworks and industry discussions.

Recognising the digital ecosystem supporting Payday Super

DSPANZ's advocacy contributed to broader recognition of the interconnected systems employers rely on to meet their superannuation obligations. The ATO's exceptional circumstances practice statement recognised that compliance can be affected by failures across payroll software, banking infrastructure, clearing houses, superannuation funds and government digital services. We also advocated for recognition of shared digital service dependencies across the contribution supply chain, including authentication services, APIs and payment messaging infrastructure.

Formal recognition of DSPs in New Zealand's tax system

The proposed changes in New Zealand's 2026-27 annual tax bill that look to introduce DSPs as intermediaries reflect several issues raised by DSPANZ, including a single DSP category, recognition of two-way interactions between DSPs and IR, and transition arrangements for existing DSPs. DSPANZ will continue working with Inland Revenue on the practical settings needed to make this change successful.

Strengthening implementation in regulatory data standards

DSPANZ advocated for implementability to be considered as part of regulatory standards development. The Data Standards Body response to consultation recognised the need for a strengthened focus on practical implementation, including implementation readiness, vendor dependencies, cumulative implementation impacts and ongoing stakeholder engagement.

Bringing payroll software into Employment Leave implementation

Following early advocacy for DSP involvement, a dedicated implementation working group for New Zealand's new Employment Leave Act was established in 2026. DSPANZ also supported the two-year implementation period, recognising the significant work required for software providers, payroll professionals and employers to transition to the new employment leave settings.

Building recognition of business payment use cases

DSPANZ continued to build recognition of payroll and superannuation as distinct, high-volume and compliance-driven payment use cases. Through engagement with AP+ and the RBA, we highlighted requirements including bulk processing, reliability, cost, reconciliation and supporting payment data. This advocacy will continue as Australia progresses A2A payments modernisation and the transition away from BECS.

Looking Ahead

Over the next year, DSPANZ will continue our role in shaping a secure, efficient digital sector across Australia and New Zealand.

Behind the scenes

We recently began planning a refresh of the DSPANZ website, focusing on how members find information, access resources and get involved.

The planned improvements include clearer navigation, updated membership information and a dedicated Member Hub bringing together resources, working group information and upcoming activities. This work will continue into 2027, alongside a review of website content to keep information relevant and easier to navigate

A-NZ Business Software Spotlight

We will be the focus of the A-NZ Business Software Spotlight published in December 2026 across APAC Outlook's magazine, website, social media and newsletter channels. This project is an exciting opportunity to shine a light on recent developments, innovations and success stories within our vital industry, showcasing small businesses and major players alike.

DSPANZ is excited about what 2027 holds for the business software industry, and we look forward to working alongside our members over the next year.

For more information about DSPANZ, please visit our website or contact hello@dspanz.org.

Appendix - Acronyms & Glossary

A2A	Account-to-account
AGDIS	Australian Government Digital ID System
AI	Artificial Intelligence
APA	Australian Payroll Association
API	Application Programming Interface
AP+	Australian Payments Plus. (AP+) brings together Australia's three domestic payment providers, BPAY Group, eftpos and NPP Australia into the one integrated entity.
ASFA	Association of Superannuation Funds Australia
ASIC	Australian Securities and Investments Commission
ATO	Australian Taxation Office
BECS	Bulk Electronic Clearing System. BECS supports electronic debit and credit payment instructions in Australia.
CDRq	Consumer Data Right
COSBOA	Council of Small Business Organisations Australia
DAG	Digital Advisory Group
DSPs	Digital Service Providers
DSPANZ	Digital Service Providers Australia New Zealand
GPA	Global Payroll Association
GST	Goods and Services Tax
FSC	Financial Services Council
IPA	Institute of Public Accountants
IR	New Zealand Inland Revenue Department
ISO Standards	International Organisation for Standardization. A global body that develops and publishes international standards.
LSLC	Long Service Leave Digital Credential
MBIE	Ministry of Business, Innovation and Employment
NPP	New Payments Platform

NSWIR	New South Wales Industrial Relations
Open Banking	The secure sharing of banking data, with consumer consent, with accredited third parties.
OSF	Operational Security Framework. Security frameworks applicable to DSPs accessing either the ATO or IR API gateways.
Payday Super	Australian Government policy that will require employers to pay their employees' superannuation guarantee (SG) at the same time as their salary and wages.
PayID	A PayID is an easy-to-remember piece of information, such as your mobile number or email address, that's linked to your bank account, that you can use to receive payments. Businesses can also use their ABN or Organisation Identifier as their PayID.
PayTo	PayTo is a secure payment method that lets you pay from your bank account using your PayID, or BSB and account number. PayTo agreements are authorised and managed in your online banking, giving you more visibility and control over your money.
RBA	Reserve Bank of Australia
SuperStream	A standard requiring all employers to electronically provide payments and related data to super funds.
SWG	ATO DSP Strategic Working Group
TAPS	The Australian Payroll Association