

# Superannuation Transaction Network Binding Implementation Practice (BIP) Note

## BIP Note [4]

<b>Title:</b>	<input type="text" value="ebMS From and To Fields"/>	<b>Date:</b>	<input type="text" value="21 Aug 2013"/>
		<b>Version:</b>	<input type="text" value="1"/>
<b>Scope:</b>	<input type="checkbox"/> transport layer <input type="checkbox"/> message payload <input type="checkbox"/> security	<b>Status:</b>	<input type="checkbox"/> Draft <input checked="" type="checkbox"/> Ratified
		<b>Live Date:</b>	<input type="text" value="1 Jul 2013"/>

*On this date this BIP note will be binding on all participants*

### 1. Change

The eb:From and eb:To fields will contain the source and destination of the particular ebMS message. For example, if a gateway sends a message to a fund, the eb:From will represent the gateway, and the eb:To will represent the fund. The specific field values will be by bilateral agreement.

### 2. Reason for Change

The ATO standards lack clarity regarding the population of these fields. This document specifies a workable and logical scheme for populating eb:From and eb:To.

### 3. Standards Affected

*Data and Payment Standards, Message Orchestration and Profiles v1.1*

### 4. Description of Change

Consider the following example:

1. Fund A sends an RTR message to Gateway X
2. Gateway X sends the RTR message to Gateway Y
3. Gateway Y sends the RTR message to Fund B

There has been some discussion of using Fund A as the eb:From and Fund B as the eb:To for all 3 messages. However, many commercial ebMS implementations use the eb:From and eb:To fields for routing. If the fund ABNs were used in the eb:From and eb:To fields, gateways would need to maintain hundreds of thousands of routing records to cover all the possible fund combinations. Therefore, such a scheme could not practically be implemented.

Instead, the following scheme must be used to populate the eb:From and eb:To fields:

Message	Source	Destination	eb:From	eb:To
1	Fund A	Gateway X	ABN of Fund A	ABN of Gateway X
2	Gateway X	Gateway Y	ABN of Gateway X	ABN of Gateway Y
3	Gateway Y	Fund B	ABN of Gateway Y	ABN of Fund B

A separate ebMS message is created for each hop. Each ebMS message contains a different signature and eb:MessageId value. Therefore, it is logical that each ebMS message reflect the message's source and destination in the eb:From and eb:To fields as per the table above.

**5. Technical Impact of Change**

None. This is an existing practice among gateways.

**6. Operational Impact of Change**

None. This is an existing practice among gateways.

## 7. Version History

Version	Date	Changes	Date Ratified	Live Date
<b>0.1</b>	07/08/2013	Initial Version		
<b>1.0</b>	21/08/13	Change status to Ratified	21/08/13	01/07/13