



BUSINESS RESPONSE MESSAGING FRAMEWORK

FINAL v1.1

ENDORSEMENT/VERSION CONTROL

CURRENT VERSION NUMBER:

FINAL v1.1

DATE: March 2016

Version	Revision date	Change Summary
0.1		DRAFT for consultation
0.2	8/9/2015	Inclusion of Phases and Dates Section Inclusion of Pilot section
0.3	18/9/2015	Inclusion of references to supporting documentation throughout Minor changes to incorporate Industry feedback Addition of pass-through section Addition of Appendix A – Standard Specific Error Codes Addition of Appendix B - Supporting Documentation Addition of Appendix C – Example Messages
0.4	25/9/2015	Inclusion of ATO feedback on version 0.2 Minor changes to incorporate Industry feedback Updated Business Response Messaging Scenarios to v0.20
0.5	12/10/2015	Inclusion of guidance notes in Appendix Appendix B and C swapped.
0.6	20/10/2015	Minor changes to incorporate internal feedback Addition of pass-through links Addition of example messages
0.7	21/10/2015	Update to Phases and Dates – Phases 3 and 4 Update to Pilot section reflecting the conclusion of the pilot Addition of guidance notes G039 and G040 Changes to Refund Principles to align with guidance note G039 Updated Business Response Messaging Scenarios to v0.21
0.8	22/10/2015	Final Review by the ATO
1.0	23/10/2015	Create final version
1.1	22/04/2016	Updates throughout to incorporate feedback Updates to incorporate rollover process into Framework (including scenarios - Scenarios v0.23)

Version	Revision date	Change Summary
		<p>Addition of Appendix D of Business Response Messaging Lessons Learned from MROR and CTER pilots.</p> <p>Updated Example Messages in Appendix B to correct contributions example and add rollover examples</p> <p>Updated wording in scenario SP002 (Scenarios v0.24)</p> <p>Remove Guidance notes from document leaving list and link to SSTC Guidance note page</p> <p>Add additional rollover scenario R011 for technical error - similar to S010 for contributions (Scenarios v0.25)</p>
1.1	16/05/2016	Create final version

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INTENT

The Business Response Messaging Framework was developed to support the implementation and ongoing processing of Business Response Errors (CTERs). Feedback from industry participants has highlighted inconsistent approaches and behaviour throughout the response message lifecycle which is leading to inefficiencies and impacts to members.

The Business Response Messaging Framework was developed with industry to provide a clear and consistent approach for all participants so efficiency benefits can be realised. The focus of the Framework was initially on Contributions and Member Registrations, however has now been updated to include version 2.0 of Rollovers.

This document should be read as a supporting document to the:

- Data and Payment Standards – Contributions Message Implementation Guide v1.4 (MIG)
- Data and Payment Standards – Rollover Message Implementation Guide v2.0 (MIG)
- Data and Payment Standards – Error Code Management v1.2 (Error Code Management Schedule)

In addition, other supporting documents, such as Guidance notes and Binding Implementation Practice (BIP) notes are referenced throughout the document and listed in Appendix C.

PHASES AND DATES

The following phases outline the approach taken for implementation of Business Response messages for Member Registration and Contributions, and have been updated to include proposed implementation dates for Rollovers v2.0.

Response messaging phases	
Phase 1: Pilot group A Completed	This phase of the pilot focussed on the handling of member registration outcome messages only. Production exchange of MROR messages completed in April 2015.
Phase 2: All cross certified funds implement MROR's Completed	Funds cross-certified prior to the completion of Phase 1, were expected to begin processing member registration outcome messages as part of normal operations from 18 May 2015.
Phase 3: Pilot group B Business error messages Completed	The Error Response Messaging Pilot commenced on Monday 7 September 2015 and concluded 16 October 2015. The pilot aimed to validate the high value response messaging scenarios agreed in this framework, and confirmed the need for industry to adopt the framework in order to realise the full benefits of error messaging.
Phase 4: All Funds Implement Business error messages (CTER's) Completed	From 19 October 2015, all solutions (including APRA fund products in active receiving mode) were expected to begin processing business messages as part of normal operations, unless an alternate start date was agreed. It was recognised at the time that some aspects of the Framework may not have been adopted by all participants by 19 October 2015. However, it is now expected that all response message solutions are compliant with the Framework, unless there is an alternate agreement in place with the ATO.

Phase 5: Rollover MIGv2.0 Implement Rollover v2.0 B2B response messaging	Funds to implement updated Response messaging incorporating version 2 changes for IRER and RTOR by November 2016
Phase 6: Rollover MIGv2.0 Implement Rollover v2.0 G2B response messaging for USM (ATO to fund)	Funds to implement USM Rollover Outcome Response Messages by December 2016
Phase 6: Rollover MIGv2.0 Implement response messages for Section 20C Notices and USM (Fund to ATO)	Funds to implement Section 20C Notice Error Response and the receipt of USM Rollover Outcome Response Messages by November 2017

AUDIENCE

This guide is intended to act as a reference document for Solution Providers developing SuperStream compliant systems for processing superannuation rollovers, contributions and member registrations. Solution Providers may include the following;

- Employers
- Clearing Houses
- Payroll Solutions
- Australian Prudential Regulation Authority (APRA)-regulated funds and Retirement Saving Account (RSA) providers
- Self-Managed Super Funds (SMSFs)
- Fund Administrators
- Other intermediaries & commercial software developers providing SuperStream solutions

BACKGROUND

The purpose of the Response Messaging Framework is to assist in introducing business error responses to improve the long term efficiency of SuperStream transaction exception handling.

A number of industry participants are already sending and receiving business error responses but this framework is being developed to ensure the experience for the recipient is consistent regardless of where they receive the response from. This will lead to realisation of the following benefits:

- Enable automation and realise cost and time efficiencies
- Compliance with the Standards
- Improved member experience

The framework includes the following key artefacts:

- **Guiding principles** – The basis of how the framework is designed both initially and also ongoing enhancements
- **Definitions and Rules** – Provides a clear and consistent approach for all outcome response messaging stakeholders to adopt
- **Business Error Scenarios** – A number of ‘high value’ scenarios have been identified and the expected actions and behaviour by stakeholders over the course of the response message lifecycle have been clarified

GUIDING PRINCIPLES FOR DEVELOPING THE FRAMEWORK

1. **Consider all stakeholders through the response message lifecycle**
2. **Start small then scale up, but design with the end in mind** (SuperStream design principle) - Create a workable foundation for delivering a desired end state
3. **Not practical (or necessary) to address all business scenarios initially.** Take a practical, pragmatic approach and target high volume, high benefit scenarios
4. **Ensure what is returned is useful and actionable**
5. **Enable straight through processing by software where possible** (and where not possible provide sufficient user centred information to enable efficient non automated exception management)
6. **Where possible, a CTER with 'error' event item severity should be related to refunds only** (there are a limited number of exceptions outlined in the scenarios)

BUSINESS RESPONSE MESSAGING DEFINITIONS AND RULES

The following Definitions and Rules form the basis of the Response Messaging framework and will support a consistent and efficient approach for all outcome response messaging stakeholders to adopt. The definitions and rules supplement sections 3.1 and 3.5 of the Error Code Management Schedule v1.2 and the guidance outlined in Guidance Notes G016 and G039.

DEFINITIONS

Event Item	Communicates the final outcome of a message response scope (Refer to definition below) back to the Sender of the original message
	All event items have a severity and response scope (below).
	Multiple event items are allowed per response scope but all the event items for specific response scope must be bundled in a single response message (for example, an information event item and a warning event item can be included in the same response message for a particular response scope).

Maximum Severity	Definition	Rule
Progressive	Single or multiple response messages will be sent for the associated request message. Responses commence prior to finalising processing of all components within the associated request message.	Maximum severity is derived by taking the most severe level of error present in the associated EventItems. Order of priorities is outlined in section 3.1 of Error Code Management Schedule v1.2. Note: only relevant severities should be considered when deriving the maximum severity.
Partial	A single event is sent once ALL processing has completed for the associated request message. Some elements have succeeded and some have failed. Only failed items in the message need to be included. For contributions, all other items can be interpreted as having been processed successfully. For rollovers, separate success messages are required	
Error	A single event is sent once ALL processing has completed for the associated request message. None of the request message could be successfully processed.	
Warning	A single event is sent once ALL processing has completed for the associated message. Processing was successful for all components included in the associated request message; however one or more warnings were encountered during processing.	
Information	A single event is sent once ALL processing has completed for the associated message. Processing was successful for all components included in the associated request message.	

Event Item Severity	Definition	Expected action
Error	The request has not been fulfilled.	The receiver of the response message to action the error and submit a new message and payment as applicable.
Warning	The request has been fulfilled; however there are one or more warnings associated with the response scope. Note: The implication of this definition is that warnings can't be sent with Error messages as outlined in the response scope rules below.	Employers or their Service Providers are expected to correct for the next run .
Information	The request has been fulfilled and the transaction has been successful e.g. a MROR for successful new member registration MUST include the member ID.	In some cases no action required. In the case of Member ID, records should be updated.

Response scope	Message Type	SuperStream outcome responses can refer to individual request components or aggregations of request components.
Business Document	All response messages	Broadest scope of response: The event item refers to all transactions in the request document.
Employer	MROR/CTER	The event item refers to all member contexts with the same employer ABN.
Member Context	All response messages	The event item refers to a specific member context.
Member Context Contribution Type	CTER	The event item refers to a specific member context contribution type.

RULES

Response scope rules	Within a response scope, the following event item severities and combinations are valid: <ul style="list-style-type: none"> - Error - Information - Warning - Information/Warning together
	Within a response scope, the following event item severities and combinations are NOT valid: <ul style="list-style-type: none"> - Error/Warning - Error/Information
	Once you have sent a response for a particular response scope, no further responses can be sent for anything contained within that response scope (for example, if a response is sent at the Employer Context response scope level, a further response can't be sent for any members related to that Employer Context).
	Once a response has been sent for a particular response scope level, no further responses can be sent at a different level (e.g. if a Contribution Type response has been sent for a particular Contribution Type, any further responses for other Contribution Types would need to be responded to at the Contribution Type level, not Member Context).
Use of Progressive responses	The request Sender should not assume that processing is complete for the associated request message. For rollovers, the transaction outcome for any items not included in the response will be resolved by further progressive responses. For contributions and member registrations, the transaction outcome for any items not included in the response will be resolved by either further progressive responses or the elapsed time as outlined in guidance note G033.
	Notification of contribution success no longer required under progressive response pattern - refer to guidance note G016.
	One or more response messages are allowed but not for the same response scope occurrence i.e. a specific response scope outcome will be sent in a single response message.
	Progressive responses are limited to Employer Context response scope and below for contributions, and Member level response scope only for rollovers. A progressive message MUST not be sent at the Document response scope level.
Use of Partial responses	Use of partial responses is possible and will complement progressive responses.
Refund principles	Refer to guidance note G039 for details of the Essential Information to be included in contribution refund messages (CTER). In addition to this guidance note the following principles should be followed for both rollovers and contributions:
	When a refund needs to be processed the payment and response message should be generated and sent on the same day but no longer than 3 business days.
	Where follow up with employers is required 7.07G of the Regulations should be adopted as Best Practice being: Follow up with employer within 5 business days, 10 business days to receive complete information from employer, refund contribution no later than 20 business days if not resolved. (As per guidance note G033).
	There must be a one to one relationship between the response message (event structure) and refund payment, in the same way that there is a 1:1 relationship between the CTR/RTR/USM document (part) and contribution/rollover/USM payment.
	The response message MUST be a subset of one and only one CTR/RTR/USM part. Refer to guidance note G018.
	If rejecting a contribution type, the whole amount for that contribution type is rejected, not a portion of it. If rejecting a Rollover or USM payment, the whole rollover or USM payment is rejected, not a portion of it.
	For contributions, if a CTER and refund is sent, any service provider must ensure that the details in the message are passed on to the employer so that the employer is aware of their outstanding SG obligations.

Detailed descriptions and parameters	Parameters are represented in the short or long description by {}. Any parameters referenced in the short or long description MUST also be included as separate parameters, rather than having to re-extract values from descriptions. However this does not preclude parameters from being included that are not represented in the short or long description.
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BUSINESS ERROR RESPONSE MESSAGING PILOT

The Business Error Response Messaging Pilot commenced on Monday 7 September 2015 with CBA, MLC, Pillar, Sunsuper, Aussiepay, ADP, CBA, NAB Superpay, Ozedi, Quicksuper, Shell, SuperChoice and UBS participating.

The pilot aimed to validate the high value response messaging scenarios agreed in this framework (primarily refunds).

The pilot concluded on October 2015 and confirmed the need for industry to adopt the Response Messaging Framework in order to realise the full benefits of error messaging. It is now expected that all response message solutions are compliant with the Framework, unless there is an alternate agreement in place with the ATO.

The scope and requirements outlined below were agreed to assist in achieving this outcome.

The lessons learned from the CTER and MROR pilots are included in Appendix D. The ATO will continue to work with industry in monitoring business error trends and providing guidance where necessary to help drive efficiency and improvements.

SCOPE

- CTERs with Event Item Severity level "ERROR"
- Additional business error scenario's (including MRORs) can be captured at the sender's discretion (dependent on volume) for the receiver to validate

REPORTING REQUIREMENTS

Response Message **SENDERS**:

- **REQUIREMENT** - Capture all response messages (as outlined in the scope above) that have been sent to the pilot participants for a particular business day in the Response Message Summary Report Tab
- **DISTRIBUTION** - Email reporting template to all pilot participants on the email distribution list (respond all to latest Minutes sent from Morse)
- **FREQUENCY** - As soon as possible after the messages have been processed (either end of day or following day for the previous day)

Response Message **RECEIVERS**:

- **REQUIREMENT** – Ensure response message flag is turned on for pilot participants and check daily reports received from Pilot senders for any relevant messages by filtering by 'target entity id'. Validate successful transactions by completing Summary Report.
- **DISTRIBUTION** - Email reporting templates to Morse Consulting for consolidation
- **FREQUENCY** - Daily once all pilot sender transactions have been validated

ISSUES / ESCALATION

Any issues or learnings specific to a scenario to be provided in the report for discussion at the weekly Nerve Centre (Fridays).

Any significant issues that are impacting processing of response messages to be notified immediately to Morse Consulting who will facilitate the necessary issue resolution.

No significant issues were identified during the pilot.

PASS-THROUGH BUSINESS RESPONSE MESSAGING

APRA funds are required to support a fully SuperStream compliant solution that must be able to receive and distribute contribution data messages to choice funds if requested by a default employer as outlined in the *Superannuation Industry (Supervision) Regulations 1994* (SIS Regulations)

(https://www.comlaw.gov.au/Details/F2013C00831/Html/Volume_1).

These messages will travel to the choice fund via several hops. For all business response messaging scenarios outlined in this framework, the expectation is that response messages will follow the same route back to the originating employer.

Detailed scenarios have been developed by the SuperStream Standard Technical Committee (SSTC) outlining the process, including message flow and details of the message properties and elements for each hop. Please refer to the Source Assurance and Pass Through Scenarios:

(<http://softwaredevelopers.ato.gov.au/SSTC>)



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CONTRIBUTION AND MEMBER REGISTRATION BUSINESS RESPONSE MESSAGING SCENARIOS (v0.24)

Ref	Message Type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected Action by recipient of response/error
S002	CTER	CTR received for a member that can not be processed. For example, member does not exist	If Funds are not able to identify the member, a refund will be sent along with a CTER. Refer to Definitions and Rules for Refund Principles and G039	Y	Member Context	Error	SUPER.GEN.GEN.21	Member not found with supplied information	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
S003	CTER	CTR is received containing a contribution type that is not accepted by the USI. For example, a USI may accept SG contributions but not other contribution types.	Funds may either reject the entire Member or process the contribution it is able to receive and refunds the other contribution type. In this example, a Contribution Type level or Member context response is sent. Note: Defined Benefits would be handled out of band	Y	Contribution Type or Member Context	Error	SUPER.GEN.CNTRBTN.8	Eligibility issue preventing the contribution being processed. Contact Superannuation entity for details.	Unsuccessful for that response scope	Employer to action the error and submit a new message and payment as applicable
S004	CTER	Non-concessional contribution received for employee with no TFN in registry system	Funds may have business processes to try and obtain TFN. If TFN can't be obtained the payment will be rejected and an error message sent. As above, refund may be either at member level or contribution type level.	Y	Contribution Type or Member Context	Error	SUPER.GEN.CNTRBTN.5	Member TFN required for this Contribution.	Unsuccessful for that response scope	Employer to action the error and submit a new message and payment as applicable
S005	OOB	CTR message Received, with the payment amount received higher than the total in the CTR	If the Fund has confidence that the data contained in the CTR message is correct, the message would be processed and the difference refunded out of band. All outcomes of this scenario are handled Out of Band	Y	N/A	N/A	N/A	N/A	Successful	To be agreed out of band with the Fund.
S006	CTER	CTR message Received, with the payment amount received less than the total in the CTR	Fund should contact the employer to attempt to process the transaction in the first instance. If the data and payment can't be reconciled the Fund will process a refund and send an error message. Refer to Definitions and Rules for Refund Principles in relation to follow up obligations.	Y	Document	Error	SUPER.GEN.CNTRBTN.6	Payment is less than what has been specified with Contribution Transaction Request Message.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
S007	OOB	Payment Received with no corresponding CTR Message	No Message to be sent. Refund Handled Out of Band	Y	N/A	N/A	N/A	N/A	Unsuccessful	Employer to submit a new message and payment as agreed with the Fund.
S008	CTER	CTR received, with insufficient identifying information to complete.	Under the obligations outlined in section 7.07G of the Regulations, Funds are required to follow up with Employer within 5 business days and then wait 10 business days to receive complete information from employer. If the trustee still does not have enough information to identify the member, the trustee must refund the contribution to the employer not later than 20 business days after receiving the contribution Falls under the same pattern as S002. It was agreed that a separate error code is not required as there will always be some level of manually handling required so it won't be possible to include enough information to enable straight through processing.	Y	Member Context	Error	SUPER.GEN.GEN.21	Member not found with supplied information.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
S009	CTER/MROR	A CTR or MRR is received by an SMSF service provider that cannot be processed as the ABN is not known to them Refer to guidance note G036	SMSF service providers must send a CTER/MROR. Generally no refund because the money has been paid to correct bank account.	N	Document	Error	SUPER.GEN.GEN.11	ABN (abn) not known to the Message Receiver.	Unsuccessful	Employer to action the error and submit a new message with the same PRN.

Ref	Message Type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected Action by recipient of response/error
S010	OOB	CTR and payment received with CTR not a valid message	This scenario is to be handled out of band to rectify the CTR message and no refund is expected. As a refund will not be processed a corrected new CTR with the original PRN will need to be sent allowing the transaction to be processed and reconciled.	N	N/A	N/A	N/A	N/A	N/A	Employer to submit a new message and payment as agreed with the Fund.
S011	CTER/MROR	MRR or CTR is received which results in both Error and Warning. For example, a mandatory field missing, along with a TFN mismatch.	A mixture of transaction outcomes cannot be sent in the same message for the same member context, a CTER to be sent containing the Error, but not the warning. As per the Rules and Definitions.	Y	Member Context	Error	SUPER.GEN.GEN.4	Mandatory data element not supplied.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
S029	CTER	CTR received for a member that is no longer a member of the Superannuation Entity	A refund to be sent with a CTER	Y	Member Context	Error	SUPER.GEN.GEN.22	No Longer a member of Superannuation entity.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
SP001	CTER	Multiple issues with the one message. Eg. A fund receives a CTR with a member context for a 65 year old member with an incorrect CTR TFN (eg 111111111) containing SG, Salary Sacrifice & Child contributions amounts. (Assume the fund holds the member's valid TFN). The fund needs to: Investigate invalid TFN Allocate the SG contribution Refund the Child Contribution type Investigate SS eligibility Example of a Progressive Response	The fund may reject the entire member record (refer S002), or may send a progressive response at the Contribution Type response scope level as follows: Day 1 Fund accepts the mandated SG contribution Progressive Error: Fund Rejects/refunds the Child contribution Fund Initiates a manual process to determine the Salary Sacrifice eligibility based on work test. The fund does NOT send a warning for the invalid TFN Day 15 If the fund determines that the member has not passed the work test the Salary Sacrifice component is rejected/refunded	Y	Contribution Type	(Max Severity Day 1: Progressive) Error	SUPER.GEN.CNTRBTN.8	Eligibility issue preventing the contribution being processed. Contact Superannuation entity for details.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
						(Max Severity Day 15: Progressive) Error	SUPER.GEN.CNTRBTN.8	Eligibility issue preventing the contribution being processed. Contact Superannuation entity for details.	Unsuccessful	
SP002	CTER	Use of progressive: multi tiered validation scenarios for the same response scope (ie. sending back warnings as they are discovered) Eg. TFN mismatch may be identified before the final outcome of the transaction is known. During further validation, further problems may be encountered for that transaction., so there may or may not be a subsequent message, and the transaction outcome may be either success or fail.	Multi-tiered validations for the same response scope occurrence must not be sent. A CTER must only be sent for any given response scope occurrence once all processing is complete. For example, multiple messages can be sent at the Member Context Response scope level for a message, providing they are for different Member Contexts. Multiple messages for the same Member Context are not allowed. Refer to Response Scope Rules in Definition and Rules	N	N/A	N/A	N/A	N/A	N/A	N/A
SP003	CTER	Use of Progressive - A CTR is received containing more than one employer context, and one of the employer contexts can not be processed due to Fund rules	If there are more than one employer contexts in a message, funds may want to send a progressive message at the employer level for one employer, and there may be subsequent messages as the remaining employer contexts are processed, however remaining progressive responses can't be at a response scope level higher than employer context (ie. a document level response could not be sent)	Y	Employer context	(Max Severity: Progressive) Error	SUPER.GEN.CNTRBTN.8	Eligibility issue preventing the contribution being processed. Contact Superannuation entity for details.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
S012	MROR	MRR (or CTR) is received which results in both Information and Warning. For example, an account was created successfully so an Information event with account number is sent, along with a warning for TFN mismatch.	MROR must be sent containing the Member number of the new account and it would be optional to send the TFN mismatch as a warning Refer to guidance note G017	N/A	Member Context	Information Warning	SUPER.GEN.CNTRBTN.1 SUPER.GEN.CNTRBTN.9	Member registration request message was successfully processed. Member Registration has been processed with warnings. Please review detailed description for further details.	Successful	System should be updated with new member number and TFN mismatch should be investigated and if applicable, fixed for the next contribution cycle

Ref	Message Type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected Action by recipient of response/error
S013	CTER	CTR message received with no corresponding payment	Funds would follow up where possible with the Employer sending solution and if no money is received a CTER will be sent as per section 7.07G of the standard states: - trustee has 5 days to ask for the incomplete information - Employer has 10days to follow up and respond - if trustee is still unable to allocate the contribution to a member then they can refund/reject the message within 20 days of receiving the contribution.	N	Document	Error	SUPER.GEN.GEN.12	Payment Reference Number cannot be reconciled to a payment.	Unsuccessful	Employer to action the error and submit a new message and payment as applicable
S014	CTER	CTR message received, Payment Received. Incorrect USI, however correct USI can be identified and CTR processed	Optional for fund on whether a warning message is sent.	N	Document or Member Context	Warning	SUPER.GEN.CNTRBTN.11	Contribution processed however incorrect USI provided. See detailed description for correct USI	Successful	Employer to correct USI details for the next contribution cycle.
S015	CTER	CTR received and contribution processed successfully, but with warnings (e.g. TFN or Member ID mismatch). Refer to Guidance Notes G016 and G018	It is optional for funds to send a warning message or it can be handled out of band.	N	Member Context	Warning	SUPER.GEN.CNTRBTN.9	"(messagetype) has been processed with warnings. Please review detailed description for further details	Successful	If warning message is received, sending solution should correct for next contribution cycle
S016	CTER	A CTR is received where all mandatory data items have been included but there are specific elements related to the CTR that are optional under the Standard but required by the rules of a particular fund to determine member benefits. Refer to Guidance Note G016	Funds are expected to process the transaction and it is optional whether to provide a warning message	N	Member Context	Warning	SUPER.GEN.CNTRBTN.9	"(messagetype) has been processed with warnings. Please review detailed description for further details	Successful	If warning message is received, sending solution should correct for next contribution cycle
S017	CTER	A CTR is received that includes all mandatory fields required in the MIG but not all fields required under the regulations (e.g. Telephone number).	Funds are expected to process the transaction and is optional to provide a warning message.	N	Member Context	Warning	SUPER.GEN.CNTRBTN.9	"(messagetype) has been processed with warnings. Please review detailed description for further details	Successful	If warning message is received, sending solution/Employer must correct for next contribution cycle
S018	OOB	A CTR is received where the RecordCount part property does not match the actual number of records within that message part's XBRL payload. Refer to BIP 12	To be managed out of band	N	N/A	N/A	N/A	N/A		
S021	MROR	MRR is received containing a new member for a default fund and is registered successfully. Refer to Guidance Note G017	MROR message MUST be sent by the receiving entity once they have processed the Member Registration Request message, containing the new Member Client Identifier for the member	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.1	Member registration request message was successfully processed.	Successful	Update systems with the Member Number provided
S022	MROR	MRR is received containing an amendment for a member that is updated successfully. Refer to Guidance Note G017	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party).	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.1	Member registration request message was successfully processed.	Successful	No action required
S023	MROR	MRR is received containing a member registration, but can't be fulfilled due to an error	MROR message MUST be sent by the receiving entity once they have processed the Member Registration Request message New error code required with long description containing details of all errors discovered for that member in the transaction.	N/A	Member Context	Error	SUPER.GEN.CNTRBTN.12	Registration for this member can't be processed due to errors. See long description for details.	Unsuccessful	Employer to action the error and submit a new message as applicable
S024	MROR	MRR is received containing updates for a USI that does not accept MRR messages	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party). The Fund may have an internal legal/compliance requirement to send a response, however employer solutions may not want to see the responses each time, so a specific error code is required for this scenario so the response messages can be filtered out as appropriate	N/A	Document	Error	SUPER.GEN.CNTRBTN.13	Maintenance data provided for this USI cannot be actioned when received from Employers. Maintenance data needs to be provided to the Fund by the Member directly.	Unsuccessful	No action required

Ref	Message Type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected Action by recipient of response/error
S025	MROR	MRR is received containing updates for a USI that does accept updates, however there is an issue with one or more fields. For example Hours worked and Occupation type are usually updated, however are in conflict.	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party). Some Funds may want to send a warning indicating the fields that were not updated, however there is no standard error code defined. For those funds that won't be sending a warning they will follow up out of band.	N/A	Member Context	Warning	SUPER.GEN.CNTRBTN.14	Some or all of the elements cannot be applied. See long description for details.	Successful	If warning message is received, sending solution should correct for next contribution cycle
S026	MROR	MRR is received for a USI that updates certain fields, but not others. For example a change of address is applied, but DOB update is rejected	It is optional whether to send an MROR. This option is exercised at the discretion of the fund (as the responding party). Warning message may be sent advising that some fields have not been updated or this scenario may be managed out of band.	N/A	Member Context	Warning	SUPER.GEN.CNTRBTN.14	Some or all of the elements cannot be applied. See long description for details.	Successful	If warning message is received, sending solution should not provide updates to fields identified for next contribution cycle.
S030	OOB	MRR or CTR is received with a Duplicate Part ID	No action for fund as this should be rejected by source gateway and will be handled out of band	N	N/A	N/A	N/A	N/A	Unsuccessful	
S032	MROR	A MRR is received where all mandatory data items have been included but there are specific elements related to the MRR that are optional under the Standard but required by the rules of a particular fund to determine member benefits. Refer to Guidance Note G016	Funds will create the new member account and send the MROR success message and go out of band to request the additional fund specific information required. No error message to be sent.	N/A	Member Context	Information	SUPER.GEN.CNTRBTN.1	Member registration request message was successfully processed.	Successful	Update systems with the Member Number provided
SP004	CTER	Use of partial - A CTR is received and processing has completed with some members successful and others unsuccessful.	Agreed that in the majority of cases, progressive response pattern should be used instead of partial. Refer to SP001 for an example and the Definitions and Rules for Progressive.	N	N/A	N/A	N/A	N/A		
S019	OOB	Employment End Date / Reason is supplied with a CTR	Updates are not expected to be performed from a CTR so no response message required. Can be followed up out of band at trustees discretion.	N	N/A	N/A	N/A	N/A	N/A	
S020	CTER	Payment is received by cheque or other non-complying method.	Funds may process but may want to provide a warning message to prompt employers to send using a compliant payment method.	N	Document	Warning	SUPER.GEN.CNTRBTN.15	Contribution has been processed however payment has been made by a non-compliant method. Refer to Schedule 3 - Data and Payment Standards (Payment Methods) for payment options	Successful	Sending solution must send payments in a compliant method for the next contribution cycle.
S027	MROR	MRR is received with every contribution cycle (CTR). Should the fund send back a generic response that no updates were detected if they continue to receive MRR messages with every cycle.	After the initial MRR, an MRR update should only be sent where the member's information has changed. No response message to be sent.	N/A	N/A	N/A	N/A	N/A	N/A	
S028	OOB	A CTR or MRR is received by a Fund that can't be processed as it was sent to the wrong gateway	The fund will never receive such a message as it will be rejected by their gateway provider. Handled out of band .	Y	N/A	N/A	N/A	N/A	Unsuccessful	
S031	OOB	MROR or CTER is sent that is not able to be processed	As there is no response message defined for MROR or CTER messages, this would need to be handled out of band.	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Ref	Message Type	Business Scenario	Expected action for the Fund	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected Action by recipient of response/error
S001	CTER	CTR is received and successfully processed Refer to Guidance Note G016 and G033	Funds are not required to send a response message. The employer and their service provider would work on the basis that a contribution is successful unless contact is made by the fund to indicate otherwise. Based on guidance note G033, if: a) a CTER response has not been received by an employer within 20 days after a contribution payment and CTR message have been received by a fund; and b) in that period the employer has not been contacted by the fund trustee to notify them of a problem with processing and allocating the contribution, then it is reasonable for an employer to assume the contribution has been successfully allocated to the member's account and can be marked as completed in the employer's records.	N	N/A	N/A	N/A	N/A	Successful	N/A

Notes

Scenario is deemed 'out of band' (OOB)

Refer to guidance notes G018 and G039 for mandatory parameters to include in response

Suggested parameters are also included in long descriptions - refer to Appendix A



Australian Government
Australian Taxation Office

ROLLOVER BUSINESS RESPONSE MESSAGING SCENARIOS (v0.24)

Ref	Message Type	Business Scenario	Expected action for the recipient of the original message	Refund Y/N	Response Scope	Event Item Severity	Error Code	Short Description	Trans Outcome	Expected action by recipient of response/error message
R001	RTOR/USM RORM	RTR or USM received for a member that is processed successfully.	Funds will process the Rollover or USM and send a success response message.	N	Member context	Information	SUPER.GEN.RLVR.2	Rollover Process successful.	Successful	No action required
R002	RTOR/USM RORM	RTR or USM received for a member that is not processed successfully due to errors	Funds will reject the message and send an error message with a refund	Y	Member context	Error	SUPER.GEN.RLVR.5	Rollover Process unsuccessful.	Unsuccessful	If there is no long description or not enough detail in the long description, recipient to contact the sender and request further information and then action the error and submit a new message and payment as applicable
R003	RTOR/USM RORM	RTR or USM received containing multiple members that can't be processed due to product rules	Funds will reject the message and send an error message with a refund	Y	Document	Error	SUPER.GEN.RLVR.6	Rollover could not be processed due to rules within Superannuation entity. Contact Superannuation entity for details.	Unsuccessful	If there is no long description or not enough detail in the long description, recipient to contact the sender and request further information and then action the error and submit a new message and payment as applicable
R004	IRR/RTR	IRR is received and successfully processed from the same USI	Funds will process the IRR message and send an RTR message with the rollover payment. No response message to be sent. It is recommended that the RTR should include a SuperRolloverOtherDetails Tuple containing details of the IRR to assist with the reconciliation of IRR messages.	N/A	N/A	N/A	N/A	N/A	Successful	N/A
R005	IRR/RTR	IRR is received and successfully processed from a different USI	Funds will process the IRR message and send an RTR message with the rollover payment. No response message to be sent. It is recommended that the RTR should include a SuperRolloverOtherDetails Tuple containing details of the original IRR to assist with the reconciliation of IRR messages.	N/A	N/A	N/A	N/A	N/A	Successful	N/A
R006	IRR/IRER	IRR is received but can't be processed due to an error. For example, member not found.	Funds will reject the message and send an IRER error message.	N/A	Member context	Error	SUPER.GEN.GEN.21	Member not found with supplied information	Unsuccessful	Recipient to action the error and submit a new IRR as applicable
R007	EPF	An EPF is received that can't be processed	There are no automated business response messages for EPF messages. For errors relating the message content, the Fund must contact the transferring member directly. For errors relating to the receipt or validation of the message they should contact the ATO at SuperCRT@ato.gov.au	N/A	N/A	N/A	N/A	N/A	Unsuccessful	N/A

R008	20C / USM	The ATO sends a Section 20C Notice to a Fund that is successfully processed.	The Fund processes the Section 20C Notice and sends a USM Rollover Payment to the ATO. No response message is sent.	N/A	N/A	N/A	N/A	N/A	Successful	N/A
R009	20C / 20C Notice Error Response	The ATO sends a Section 20C Notice that the Fund is unable to process due to errors. For example, the member has already transferred to another entity.	Funds will reject the message and send a 20C Notice Error Response message to the ATO.	N/A	Member context	Error	SUPER.GEN.GEN.22	No Longer a member of Superannuation entity.	Unsuccessful	The ATO to action the error and submit a new Section 20C notice as applicable
R010	USM from Fund to ATO	The Fund sends a USM payment to the ATO that the ATO is not able to process. For example, if a mandatory data element is not supplied	The ATO will reject the USM message and send an error message with a refund.	Y	Member context	Error	SUPER.GEN.GEN.4	Mandatory data element not supplied.	Unsuccessful	Recipient to action the error and submit a new USM payment to the ATO as applicable
R011	OOB	RTR and payment received with RTR not a valid message	This scenario is to be handled out of band to rectify the RTR message and no refund is expected. As a refund will not be processed a corrected new RTR with the original PRN will need to be sent allowing the transaction to be processed and reconciled.	N	Document	N/A	N/A	N/A	Unsuccessful	Fund to submit a new message and payment as agreed with the Fund.

APPENDIX A – STANDARD SPECIFIC ERROR CODES

The following error code list will replace the current Standard Specific Error codes listed in Section 5 of the Error Code Management Schedule v1.2. For the errors identified in the table the associated error code as listed MUST be used.

Error Code	EventItem Severity	Short description (MANDATORY)	Detailed Description	Max Severity
1 SUPER.GEN.GEN.1	Error	TFN quoted indicator does not match Entity ID scheme.	Identifiers.TaxFileNumberNotProvided.Indicator has been set to {value} however the Entity ID Scheme is set to {entityscheme}.	Progressive Partial Error
2 SUPER.GEN.GEN.2	Error	Unique Superannuation Identifier {usi} not known to Superannuation entity ABN {abn}.	Please check the Product Identifier is associated to the ABN provided.	Progressive Partial Error
3 SUPER.GEN.GEN.3	Error	Employer supplied Member ID used in Entity ID is not unique.	The Employer Supplied Member Identifier {mbrid} used as an Entity ID is not unique within instance document.	Progressive Partial Error
4 SUPER.GEN.GEN.4	Error	Mandatory data element not supplied.	{elementname} is mandatory and MUST be provided.	Progressive Partial Error
5 SUPER.GEN.GEN.5	Error	Data element contained an unexpected value.	{elementname} MUST be set to {elementvalue}.	Progressive Partial Error
6 SUPER.GEN.GEN.6	Error	Missing context declaration.	Instance document MUST contain {contextcount} {contextname} context declarations.	Error
7 SUPER.GEN.GEN.7	Error	Conditional data element rule failure.	{elementname1} MUST be provided if {elementname2} is set to {elementname2value}.	Progressive Partial Error
8 SUPER.GEN.GEN.8	Error	Tuple has too many occurrences for a context declaration.	Tuple {tuplename} must only have {tuplecount} occurrence within the context {contextname}.	Progressive Partial Error
9 SUPER.GEN.GEN.9	Warning	TFN failed the TFN algorithm check.	TFN {tfn} failed the TFN algorithm check	Progressive Warning

Error Code	EventItem Severity	Short description (MANDATORY)	Detailed Description	Max Severity
10	SUPER.GEN.GEN.10	Error	Too many instances of a context declaration.	Context {contextname} may only contain {contextcount} occurrences within the instance document. Error
11	SUPER.GEN.GEN.11	Error	ABN {abn} not known to the Message Receiver.	ABN {abn} not known to the Message Receiver. Please check to ensure that the message has been sent to the correct location. Progressive Partial Error
12	SUPER.GEN.GEN.12	Error	Payment Reference Number cannot be reconciled to a payment.	Payment reference {payref} number cannot be reconciled to a payment made via an alternate payment channel. Error
13	SUPER.GEN.GEN.13	Error	Unknown Biller Code.	Unknown Biller Code {billcode}. Please check that you have the correct biller code. Error
14	SUPER.GEN.GEN.14	Error	Unknown Customer Reference Number.	Unknown Customer Reference Number {cusrefno}. Please check that the correct customer reference was supplied. Error
15	SUPER.GEN.GEN.15	Error	Bank State Branch {bsb} is invalid or not known.	Bank State Branch {bsb} is invalid or not known Error
16	SUPER.GEN.GEN.16	Error	Account Number {acntno} is invalid or not known.	Account Number {acntno} is invalid or not known Error
17	SUPER.GEN.GEN.17	Error	Account Name {acntname} is invalid or not known.	Account Name {acntname} is invalid or not known Error
18	SUPER.GEN.GEN.20	Error	Unknown property within PartProperties.	eb:property {property} within eb:PartProperties is unknown and cannot be processed Error
19	SUPER.GEN.GEN.21	Error	Member not found with supplied information.	Member Identifier {memberid} NOT known within Super Fund ABN {abn} Progressive Partial Error
20	SUPER.GEN.GEN.22	Error	No Longer a member of Superannuation entity.	Member Identifier {memberid} is no longer a member of Superannuation entity ABN {abn} Progressive Partial Error
24	SUPER.GEN.RLVR.1	Error	SuperannuationRollover.Requested.Amount MUST be provided if SuperannuationRollover.TransferWholeBalance.Indicator is "false".	Progressive Partial Error

Error Code		EventItem Severity	Short description (MANDATORY)	Detailed Description	Max Severity
25	SUPER.GEN.RLVR.2	Information	Rollover Process successful.		Information
26	SUPER.GEN.RLVR.3	Error	ABN defined within the Member Rollover Transaction context was not defined within the Rollover Payment context.		Progressive Partial Error
27	SUPER.GEN.RLVR.4	Error	Product ID defined within the Member Rollover Transaction context was not defined within the Rollover Payment context.		Progressive Partial Error
28	SUPER.GEN.RLVR.5	Error	Rollover Process unsuccessful.	<i>Note: This is a free text field to advise the recipient of errors encountered</i>	Progressive Partial Error
29	SUPER.GEN.RLVR.6	Error	Rollover could not be processed due to rules within Superannuation entity. Contact Superannuation entity for details.		Progressive Partial Error
30	SUPER.GEN.RLVR.7	Error	Rollover could not be processed due to a pending claim.		Progressive Partial Error
31 ¹	Reserved				
32	SUPER.GEN.RLVR.9	Error	The account for the provided member identifier has been closed.		Progressive Partial Error
33	SUPER.GEN.RLVR.10	Error	Fund cannot accept Kiwisaver components.		Progressive Partial Error
34	SUPER.GEN.CNTRBTN.1	Information	Member registration request message was successfully processed.	Member registration request message was successfully processed	Progressive Partial Information
35 ²	Reserved				

¹ This sequence number was originally intended for SUPER.GEN.RLVR.8 however this error code is no longer to be used.

² This sequence number was originally intended for SUPER.GEN.CNTRBTN.2 however this error code is no longer to be used.

Error Code	EventItem Severity	Short description (MANDATORY)	Detailed Description	Max Severity	
36 ³		Reserved			
37	SUPER.GEN.CNTRBTN.4	Error	Contributions cannot be accepted from this Contribution Provider.	Contributions cannot be accepted from Contribution Provider - ABN {abn}	Progressive Partial Error
38	SUPER.GEN.CNTRBTN.5	Error	Member TFN required for this Contribution.	Member TFN required for this Contribution. Contribution Provider allocated Member ID equals {memberid}	Progressive Partial Error
39	SUPER.GEN.CNTRBTN.6	Error	Payment is less than what has been specified with Contribution Transaction Request Message.	Payment amount was {paymentamount}, however total supplied in the Contribution Transaction Request Message was {ctramount}	Error
40	SUPER.GEN.CNTRBTN.7	Information	Payment is more than what has been specified with Contribution Transaction Request Message.	Payment is more than what has been specified with Contribution Transaction Request Message. The excess amount has been refunded.	Information
41	SUPER.GEN.CNTRBTN.8	Error	Eligibility issue preventing the contribution being processed. Contact Superannuation entity for details.		Progressive Partial Error
42	SUPER.GEN.CNTRBTN.9	Warning	{messagetype} has been processed with warnings. Please review detailed description for further details.	Note: This is a free text field to advise the employer of warnings encountered	Progressive Partial Warning
43	SUPER.GEN.CNTRBTN.10	Warning	MRR update will not be processed by fund	Member Identifier {memberid} update has not been processed due to {reason}	Progressive Partial Warning
44	SUPER.GEN.CNTRBTN.11	Warning	Contribution processed however incorrect USI provided. See detailed description for correct USI	Contribution processed and allocated however incorrect USI provided. Correct USI is {usi}	Progressive Partial Warning
45	SUPER.GEN.CNTRBTN.12	Error	Registration for this member can't be processed due to errors. Contact Superannuation entity for details		Progressive Partial Error

³ This sequence number was originally intended for SUPER.GEN.CNTRBTN.3 however this error code is no longer to be used.

Error Code		EventItem Severity	Short description (MANDATORY)	Detailed Description	Max Severity
46	SUPER.GEN.CNTRBTN.13	Error	Maintenance data provided for this USI cannot be actioned when received from Employers. Maintenance data needs to be provided to the Fund by the Member directly.	Maintenance data provided for this USI {usi} cannot be actioned when received from Employers. Maintenance data needs to be provided to the Fund by the Member directly.	Progressive Partial Error
47	SUPER.GEN.CNTRBTN.14	Warning	Some or all of the elements in the MRR cannot be applied by the fund. See detailed description for details.	Element name {elementname} cannot be applied from this update due to {reason}	Progressive Partial Warning
48	SUPER.GEN.CNTRBTN.15	Warning	Contribution has been processed however payment has been made by a non-compliant method. Refer to Schedule 3 - Data and Payment Standards (Payment Methods) for payment options.		Progressive Partial Warning

APPENDIX B – EXAMPLE MESSAGES

Contributions

Scenario – A CTR message containing 4 employees (4 member contexts) is processed progressively and multiple CTERs are sent.

CTER 1	<p>CNTRCVR01 (warning and error detected, however only the error is returned in CTER 1) TFN check failed for member A (SUPER.GEN.GEN.9), and later on another error was encountered for this member that the member cannot be found (SUPER.GEN.GEN.21). The contribution cannot be allocated to the member. Refund (\$500) for member A is required. As Error / Warning is not a valid combination for the same response scope (member context in this example), the CTER only contains the 'error' event item.</p>
CTER 2	<p>CNTRCVR02 (Error) Data element (ElectronicContact.Telephone.ServiceLine.Code) contained unexpected value (SUPER.GEN.GEN.5) in member context. Contribution cannot be processed and refund for member B (\$600) is required. CNTRCVR03 (Error): This member has left the fund (SUPER.GEN.GEN.22). A refund of \$400 is required. The outcome for member 2 and 3 will be in sent in one error response message (CTER), with a total refund of \$1000.</p>
No outcome response required	<p>CNTRCVR04 (Success) – Successfully processed. No outcome response required</p>

Outcome response (CTER) 1 – For CNTRCVR01

<!-- ConversationId is included in ebMS message level -->

<?xml version="1.0" encoding="UTF-8"?>

<tns:Event xmlns:tns="http://sbr.gov.au/comn/event.02.data">

 <tns:MaximumSeverity.Code>Progressive</tns:MaximumSeverity.Code>

 <tns:EventItems>

 <tns:EventItem>

 <tns:Error.Code>SUPER.GEN.GEN.21</tns:Error.Code>

 <tns:Severity.Code>Error</tns:Severity.Code>

 <tns:Short.Description>Member not found with supplied information.</tns:Short.Description>

 <!-- Detailed Description is optional in the response -->

 <tns:Detailed.Description>Member Identifier {memberid} NOT known within Super Fund ABN {abn}.</tns:Detailed.Description>

 <tns:Parameters>

 <tns:Parameter>

 <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>

 <tns:Parameter.Text> CNTRCVR01</tns:Parameter.Text>

EXTERNAL – RESPONSE MESSAGING FRAMEWORK USER GUIDE

UNCLASSIFIED

```

</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
  <tns:Parameter.Text>123456789</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
  <tns:Parameter.Text> http://www.ato.gov.au/tfn </tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>ReportPartyTypeDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>SuperFundMember</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>EmployersABNDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>85946723123</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>SuperFundABNDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>11100472571</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>SuperFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>11100472571001</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
  <tns:Parameter.Text>500.00</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundPaymentReferenceNumber</tns:Parameter.Identifier>
  <tns:Parameter.Text>123456789012345678</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundPaymentTotal</tns:Parameter.Identifier>
  <tns:Parameter.Text>500.00</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>memberid</tns:Parameter.Identifier>
  <tns:Parameter.Text>abcdefg</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>abn</tns:Parameter.Identifier>
  <tns:Parameter.Text>11100472571</tns:Parameter.Text>

```

```

        </tns:Parameter>

        <!--This parameter is optional-->
        <tns:Parameter>
            <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
            <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
        </tns:Parameter>
    </tns:Parameters>
    <tns:Locations>
        <tns:Location>
            <tns:Location.Instance.Identifier>68304e14-81bd-4a32-9195-1a4b8cd22046</tns:Location.Instance.Identifier>
        </tns:Location>
    </tns:Locations>
</tns:EventItem>
</tns:EventItems>
</tns:Event>

```

Outcome response 2 - CNTRCVR02 (Error) and CNTRCVR03 (Error)

```

<?xml version="1.0" encoding="UTF-8"?>
<tns:Event xmlns:tns="http://sbr.gov.au/comn/event.02.data">
    <tns:MaximumSeverity.Code>Progressive</tns:MaximumSeverity.Code>
    <tns:EventItems>
        <tns:EventItem>
            <tns:Error.Code>SUPER.GEN.GEN.5</tns:Error.Code>
            <tns:Severity.Code>Error</tns:Severity.Code>
            <tns:Short.Description>Data element contained unexpected value.</tns:Short.Description>
            <!-- Detailed Description is optional in the response -->
            <tns:Detailed.Description>{elementname} MUST be set to {elementvalue}.</tns:Detailed.Description>
            <tns:Parameters>
                <tns:Parameter>
                    <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                    <tns:Parameter.Text>CNTRCVR02</tns:Parameter.Text>
                </tns:Parameter>
                <tns:Parameter>
                    <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
                    <tns:Parameter.Text>987654321</tns:Parameter.Text>
                </tns:Parameter>
                <tns:Parameter>
                    <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
                    <tns:Parameter.Text>http://www.ato.gov.au/tfn</tns:Parameter.Text>
                </tns:Parameter>
                <tns:Parameter>
                    <tns:Parameter.Identifier>ReportPartyTypeDimension</tns:Parameter.Identifier>
                    <tns:Parameter.Text>SuperFundMember</tns:Parameter.Text>
            </tns:Parameters>
        </tns:EventItem>
    </tns:EventItems>
</tns:Event>

```

```

</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>EmployersABNDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>85946723123</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>SuperFundABNDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>11100472571</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>SuperFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>11100472571001</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
  <tns:Parameter.Text>600.00</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundPaymentReferenceNumber</tns:Parameter.Identifier>
  <tns:Parameter.Text>123456789012345678</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundPaymentTotal</tns:Parameter.Identifier>
  <tns:Parameter.Text>600.00</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>elementname</tns:Parameter.Identifier>
  <tns:Parameter.Text> Electronic Contact.Telephone.ServiceLine.Code </tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>elementvalue</tns:Parameter.Identifier>
  <tns:Parameter.Text>01 or 02</tns:Parameter.Text>
</tns:Parameter>
<!--This parameter is optional-->
<tns:Parameter>
  <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
  <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
</tns:Parameter>
</tns:Parameters>
<tns:Locations>
  <tns:Location>
    <tns:Location.Instance.Identifier>68304e14-81bd-4a32-9195-1a4b8cd22046</tns:Location.Instance.Identifier>
  </tns:Location>
</tns:Locations>

```



```

</tns:EventItem>
<tns:EventItem>
  <tns:Error.Code>SUPER.GEN.GEN.22</tns:Error.Code>
  <tns:Severity.Code>Error</tns:Severity.Code>
  <tns:Short.Description>No longer a member of Superannuation entity.</tns:Short.Description>
  <tns:Parameters>
    <tns:Parameter>
      <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
      <tns:Parameter.Text>CNTRCVR03</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
      <tns:Parameter.Text>234567890</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
      <tns:Parameter.Text>http://www.ato.gov.au/tfn</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>ReportPartyTypeDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>SuperFundMember</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>EmployersABNDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>85946723123</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>SuperFundABNDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>11100472571</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>SuperFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>11100472571001</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
      <tns:Parameter.Text>400.00</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>RefundPaymentReferenceNumber</tns:Parameter.Identifier>
      <tns:Parameter.Text>123456789012345678</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>RefundPaymentTotal</tns:Parameter.Identifier>

```

```
        <tns:Parameter.Text>1000.00</tns:Parameter.Text>
    </tns:Parameter>
    <!--This parameter is optional-->
    <tns:Parameter>
        <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
        <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
    </tns:Parameter>
</tns:Parameters>
<tns:Locations>
    <tns:Location>
        <tns:Location.Instance.Identifier>68304e14-81bd-4a32-9195-1a4b8cd22046</tns:Location.Instance.Identifier>
    </tns:Location>
</tns:Locations>
</tns:EventItem>
</tns:EventItems>
</tns:Event>
```

Outcome response 3 - CNTRCVR04 (Success)

No outcome response required.

Rollovers

Scenario 1	<p>RTR sent for a member cannot be processed successfully.</p> <p>BSB of the Receiving Fund is invalid (SUPER.GEN.GEN.15) and a refund of \$700 is required</p> <p>Business Document level refund</p>
Scenario 2	<p>A RTR includes two member rollovers.</p> <p>One of them (Member 1) is processed successfully (SUPER.GEN.RLVR.2) and the other one (Member 2) unsuccessful (SUPER.GEN.RLVR.6), and a refund of \$500 is required.</p>

Scenario 1 - BSB of the Receiving Fund is invalid

<!-- ConversationId is included in ebMS message level -->

```

<?xml version="1.0" encoding="UTF-8"?>
<tns:Event xmlns:tns="http://sbr.gov.au/comn/event.02.data">
  <tns:MaximumSeverity.Code>Error</tns:MaximumSeverity.Code>
  <tns:EventItems>
    <tns:EventItem>
      <tns:Error.Code>SUPER.GEN.GEN.15</tns:Error.Code>
      <tns:Severity.Code>Error</tns:Severity.Code>
      <tns:Short.Description>Bank State Branch {bsb} is invalid or not known..</tns:Short.Description>
      <!-- Detailed Description is optional in the response -->
      <tns:Detailed.Description>Bank State Branch {bsb} is invalid or not known</tns:Detailed.Description>
      <tns:Parameters>
        <tns:Parameter>
          <tns:Parameter.Identifier>ReportPartyTypeDimension</tns:Parameter.Identifier>
          <tns:Parameter.Text>TransferringFund</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
          <tns:Parameter.Text>FNDPYMNT01</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
          <tns:Parameter.Text>12345678901</tns:Parameter.Text>
        </tns:Parameter>
      </tns:Parameters>
    </tns:EventItem>
  </tns:EventItems>
</tns:Event>

```

```

<tns:Parameter>
  <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
  <tns:Parameter.Text>http://www.abr.gov.au/abn</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RecievingSuperFundABNDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>1111111111</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RecievingSuperannuationFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
  <tns:Parameter.Text>1111111111ABC</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>bsb</tns:Parameter.Identifier>
  <tns:Parameter.Text>123-xyz</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
  <tns:Parameter.Text>700.00</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundPaymentReferenceNumber</tns:Parameter.Identifier>
  <tns:Parameter.Text>123456789012345678</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
  <tns:Parameter.Identifier>RefundPaymentTotal</tns:Parameter.Identifier>
  <tns:Parameter.Text>700.00</tns:Parameter.Text>
</tns:Parameter>
<!--This parameter is optional if a new PRN is created for refund payment -->
<tns:Parameter>
  <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
  <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
</tns:Parameter>
</tns:Parameters>
<tns:Locations>
  <tns:Location>
    <!--This contains the partID from the original request message-->
    <tns:Location.Instance.Identifier>68304e14-81bd-4a32-9195-1a4b8cd22046</tns:Location.Instance.Identifier>
  </tns:Location>
</tns:Locations>
</tns:EventItem>
</tns:EventItems>
</tns:Event>

```

Scenario 2 – Two members included in a RTR, one of them is processed successfully (SUPER.GEN.RLVR.2) and the other one failed.

```
<?xml version="1.0" encoding="UTF-8"?>
<tns:Event xmlns:tns="http://sbr.gov.au/comn/event.02.data">
  <tns:MaximumSeverity.Code>Partial</tns:MaximumSeverity.Code>
  <tns:EventItems>
    <!--outcome for member 1 – successfully-->
    <tns:EventItem>
      <tns:Error.Code>SUPER.GEN.RLVR.2</tns:Error.Code>
      <tns:Severity.Code>Information</tns:Severity.Code>
      <tns:Short.Description>Rollover Process successful.</tns:Short.Description>
      <tns:Parameters>
        <tns:Parameter>
          <tns:Parameter.Identifier>ReportPartyTypeDimension</tns:Parameter.Identifier>
          <tns:Parameter.Text>SuperFundMember</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
          <tns:Parameter.Text>MBRROLVR01</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
          <tns:Parameter.Text>123456789</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
          <tns:Parameter.Text>http://www.ato.gov.au/tfn</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>ReceivingSuperFundABNDimension</tns:Parameter.Identifier>
          <tns:Parameter.Text>1111111111</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
          <tns:Parameter.Identifier>TransferringFundABNDimension</tns:Parameter.Identifier>
          <tns:Parameter.Text>2222222222</tns:Parameter.Text>
        </tns:Parameter>
      </tns:Parameters>
      <tns:Locations>
        <tns:Location>
          <!--This contains the partID from the original request message-->
          <tns:Location.Instance.Identifier>68304e14-81bd-4a32-9195-1a4b8cd22046</tns:Location.Instance.Identifier>
        </tns:Location>
      </tns:Locations>
    </tns:EventItem>
    <!--outcome for member 1 – unsuccessful-->
```

```

<tns:EventItem>
  <tns:Error.Code>SUPER.GEN.RLVR.6</tns:Error.Code>
  <tns:Severity.Code>Error</tns:Severity.Code>
  <tns:Short.Description>Rollover could not be processed due to rules within Superannuation entity. Contact Superannuation entity for
  details</tns:Short.Description>
  <tns:Parameters>
    <tns:Parameter>
      <tns:Parameter.Identifier>ReportPartyTypeDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>SuperFundMember</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
      <tns:Parameter.Text>MBRROLVR02</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
      <tns:Parameter.Text>987654321</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
      <tns:Parameter.Text>http://www.ato.gov.au/tfn</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>ReceivingSuperFundABNDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>1111111111</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>TransferringFundABNDimension</tns:Parameter.Identifier>
      <tns:Parameter.Text>2222222222</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
      <tns:Parameter.Text>500.00</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>RefundPaymentReferenceNumber</tns:Parameter.Identifier>
      <tns:Parameter.Text>123456789012345678</tns:Parameter.Text>
    </tns:Parameter>
    <tns:Parameter>
      <tns:Parameter.Identifier>RefundPaymentTotal</tns:Parameter.Identifier>
      <tns:Parameter.Text>500.00</tns:Parameter.Text>
    </tns:Parameter>
    <!--This parameter is optional if a new PRN is created for refund payment-->
  </tns:Parameters>
</tns:EventItem>

```

```
        <tns:Parameter>
            <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
            <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
        </tns:Parameter>
    </tns:Parameters>
    <tns:Locations>
        <tns:Location>
            <!--This contains the partID from the original request message-->
            <tns:Location.Instance.Identifier>68304e14-81bd-4a32-9195-1a4b8cd22046</tns:Location.Instance.Identifier>
        </tns:Location>
    </tns:Locations>
</tns:EventItem>
</tns:EventItems>
</tns:Event>
```



APPENDIX C – SUPPORTING DOCUMENTATION

Schedules	
Schedule 4a	Data and Payment Standards Contributions Message Implementation Guide v1.4 (MIG)
Schedule 4b	Data and Payment Standards - Rollover Message Implementation Guide v2.0
Schedule 6	Data and Payment Standards – Error Code Management v1.2 (Error Code Schedule)

Guidance notes relating to Response Messages - http://softwaredevelopers.ato.gov.au/SSTC/Guidance		
Ref	Date	Title
G016	04/08/2014	Optimisation of responses for contributions
G017	01/10/2014	Sending Member Registration Outcome Response (MROR) messages
G018	04/08/2014	Updated error handling guidance (2014)
G032	04/05/2015	Employer with no entitlement to an ABN
G033	05/05/2015	Expected timeframe for a CTER response
G035	04/06/2015	Response messaging phases and dates
G036	11/08/2015	ABN unknown to SMSF service provider
G039	16/10/2015	Essential Information for Refund of SuperStream Contributions
G040	16/10/2015	MemberID parameter included in MRORs

BIP notes relating to Response Messages - http://softwaredevelopers.ato.gov.au/GOGpub	
BIP12	RecordCount part property

Pass-through documentation

Regulations	https://www.comlaw.gov.au/Details/F2013C00831/Html/Volume_1).
Scenarios	http://softwaredevelopers.ato.gov.au/SSTC

APPENDIX D – LESSONS LEARNED

SuperStream Business Response Messaging Lessons Learned from MROR and CTER Pilots

Purpose

The purpose of this document is to review the lessons learned during pilot test groups for the implementation of Member Registration Outcome Responses (MROR) and Contribution Transaction Error Responses (CTER). This document summarises feedback and outcomes for issues raised as part of both pilots, as well as other relevant issues raised in production.

Background

MROR Pilot: April – May 2015

As part of the implementation of SuperStream response messaging, a pilot test group for Member Registration Outcome Responses (MROR) was established and exchanged messages in April and May 2015. The MROR pilot finished on 18th May and all APRA Funds were expected to start processing MROR messages as part of their normal operations from this date.

Business Response Messaging Framework development: July – October 2015

A number of issues were identified both as part of the MROR pilot and during exchange of production response messages. CTER messages were not required to be implemented at this stage; however some industry participants chose to implement CTER messages early. Feedback from industry participants highlighted inconsistent approaches and behaviour throughout the response message lifecycle which was leading to inefficiencies and impacts to superannuation members.

The [Business Response Messaging Framework](#) (referred to in this document as the 'Framework') was developed with input from key industry participants on the types of issues that had been identified. The aim was provide a clear and consistent approach for all participants in order for efficiency benefits to be realised. A draft of the Framework was published on the 9th September 2015 with the final version published on the 23rd October 2015 following the conclusion of the CTER pilot which tested the Framework. The key issues raised during the development of the Framework have been included in this document.

CTER Pilot: September – October 2015

The Business Response Messaging Pilot commenced on the 7th September 2015 and concluded Friday 16th October to test Contribution Transaction Error Response (CTER) messages.

The pilot aimed to validate the high value response messaging scenarios agreed in the Framework (primarily refunds). The pilot confirmed the need for industry to adopt the Framework in order to realise the full benefits of error messaging.

From the 19th October 2015, all solutions (including APRA fund products in active receiving mode) were expected to begin processing CTER messages as part of normal operations, unless an alternate start date was nominated.

It was recognised at the time that some aspects of the Framework may not have been adopted by all participants by 19 October 2015. However, it is now expected that all response message solutions are compliant with the Framework, unless there is an alternate agreement in place with the ATO.

1. Member Registration Request (MRR) and Member Registration Request Response (MROR)

1.1. MRR NEW REGISTRATIONS

1.1.1. OBSERVATION

A response is required for member registration in an MRR initial registration message.

MRR new registrations were tested and MRORs (containing the allocated member ID) were generated and received successfully.

1.1.2. RECOMMENDATION

As per the *Data and Payment Standards – Contributions Message Implementation Guide* MROR (success) messages must contain the member ID allocated to the newly registered member.

1.2. MRR UPDATE REJECTIONS

1.2.1. ISSUE

Some choice funds only accept updates from the member themselves, so the MRR updates are being rejected.

No response is required for an MRR update message, and many sending solutions do not wish to receive rejection messages.

1.2.2. RECOMMENDATION

It is optional for a fund to apply updates from MRR update messages. A response to an MRR update (i.e. a rejection) is also optional.

The fund may have an internal legal/compliance requirement to send a response; however as employer solutions may not want to see the responses each time, a specific error code has been created for this scenario so the response messages can be filtered out as appropriate. Refer to the Framework – scenario S024.

1.3. REPEATED MRRS

1.3.1. ISSUE

As outlined in the ASP Best Practice paper 'ASPBP011 – Nil Advice'; some solutions appear to have been designed to generate combined messages for every transaction. That is every superannuation payment is completed with both a MRR and a CTR message even where the MRR does not contain either registration or amended employee details.

1.3.2. RECOMMENDATION

This is contrary to the intent of the standard as it is not efficient processing. After the initial MRR, an MRR update should only be sent where the member's information has changed. This has been addressed as part of the Framework – refer to scenario S027.

1.4. MRR ERRORS

1.4.1. ISSUE

An MRR requires a response for each member level transaction contained in the message.

If a member registration is unable to be accepted then an MROR (error) response must be sent, however there was no specific error code to cater for this.

1.4.2. RECOMMENDATION

Only one MROR (error) must be sent for any given response scope level and it should contain details of all errors discovered for that response scope. Refer to the Framework for definitions and rules of the response scope.

It is not correct to send multiple responses, each containing successive errors discovered, for an individual response scope.

A new error code has been created to report errors in MRR messages – refer to scenario S023 in the Framework.

2. Contribution Transaction Request (CTR) and Contribution Transaction Error Response (CTER) messages

2.1 CTER AND MROR ERROR CONTENT AND RECONCILIATION

2.1.1 ISSUE

Prior to the development of the Framework, inconsistent and incomplete implementations of error processing were encountered particularly as part of interim manual processes for error handling.

The following points were noted:

- a) Not all the required information to identify and remediate an error was being supplied.
- b) The error code or description was not included.
- c) The member contribution context id from the message was not being included.
- d) Incorrect error messages were being sent instead of warnings.
- e) Refund payments corresponding to CTERs were not being sent in a timely manner.
- f) Payments were being bulked and sent at a later date and this causes difficulty in reconciliation.
- g) The Progressive response pattern was not used consistently due to different interpretations.

2.1.2 RECOMMENDATION

The above issues resulted in the development of the Framework, which addresses the issues by providing clear and consistent rules and definitions, as well as example scenarios. This Framework was tested as part of the CTER pilot, and the outcome of the testing showed that where the Framework had been adopted, the reconciliation process was much easier, particularly for error messages involving refunds. The pilot showed that until the Framework is fully adopted by all industry participants there will continue to be reconciliation issues. It is now expected that response message solutions are compliant with the Framework, unless there is an alternate agreement in place with the ATO.

2.2 ZERO DOLLAR CONTRIBUTIONS

2.2.1 ISSUE

As outlined in the ASP Best Practice paper 'ASPBP011 – Nil Advice', the current Contributions Message Implementation guideline allows a service provider (e.g. payroll, clearing house) to send through contribution amounts which are positive and zero. The Contribution message standard does not specify that a zero contribution amount should not be issued to a fund.

Funds have identified that some service providers are sending through contribution messages with zero contribution amounts. Zero contributions could result from the employee having no work activity for a pay period resulting in zero salary and zero contribution amounts. The employer's payroll is not filtering these zero contributions

amounts when the payroll prepares and submits the contribution transaction request message and payment for all employees.

2.2.2 RECOMMENDATION

Issuing of zero contribution amounts provide no value to a fund, employer or member. Zero contributions amounts add processing effort to a fund, and the gateway network, and result in additional charges when sent through gateway providers. A zero contribution amount could potentially be charged by gateway provider as a transaction cost to a fund.

It is recommended as a best practice that employers and/or their service providers filter and do not include zero contribution amounts in the Contribution Transaction Request messages issued to funds. The recommendation also relates to the conversion of a SAFF file where fields for MRRs where no new member or amendment has been made should not be included or if there is a zero CTR contribution included.

2.3 MIXED TRANSACTION OUTCOMES FOR A GIVEN MEMBER

2.3.1 ISSUE

Each event item in an error or response message contains a severity which also indicates the transaction outcome. There were differing interpretations of the transaction outcome at event item level, and some funds were sending messages with a mixture of error, information and warning event items. This makes the transaction outcome ambiguous.

2.3.2 RECOMMENDATION

Response messages must not be sent containing a mixture of transaction outcomes for the same member context. If an error is encountered, the response message must not contain any event items with Warning or Information severity. Refer to the event item severity definitions and scenario S011 in the Framework.

2.4 TECHNICALLY INVALID CTR MESSAGES

2.4.1 ISSUE

There are differing interpretations in relation to how to treat technically invalid messages. Some solutions would prefer to send a CTER at the Document response scope level and retain the payment until a new CTR is issued, however this would be confusing for the employer solution who would be expecting a refund if they received a CTER with a severity of error.

2.4.2 RECOMMENDATION

This scenario is to be handled out of band to rectify the CTR message and no refund is expected. As a refund will not be processed, a corrected new CTR with the original PRN will need to be sent allowing the transaction to be processed and reconciled. Refer to the Framework - scenario S010

2.5 COMMON ERROR THEMES

2.5.1 ISSUE

The CTER pilot included analysis on the error codes being sent in the response messages and an average of 5% of all CTR's resulted in a refund. There were two common error types that comprised almost 90% of the overall CTER messages sent. The following table summarises the key themes from the pilot:

Short Description	Error Code	% CTER
Member not found with supplied information	SUPER.GEN.GEN.21	46.37
No longer a member of Superannuation entity	SUPER.GEN.CNTRBTN.4	40.59
ABN not known to the message receiver	SUPER.GEN.GEN.11	4.70
Contribution cannot be accepted from this Contribution Provider	SUPER.GEN.CNTRBTN.8	4.70

2.5.2 RECOMMENDATION

The underlying causes of the common error types will need to be analysed further in order to determine what efficiencies can be put in place to reduce the overall number of rejections.

Develop an ongoing Response Message Efficiency Framework process for the collection and reporting of error message counts from senders in order to analyse common error trends and work towards reducing any identified inefficiencies.

APPENDIX – Summary of issues

Ref	Title	Recommendation Summary	Action
1.1	MRR New Registrations	As per the <i>Data and Payment Standards – Contributions Message Implementation Guide</i> MROR (success) messages must contain the member ID allocated to the newly registered member.	No action required as this is already part of the standard
1.2	MRR Update Rejections	It is optional for a fund to apply updates from MRR update messages. A response to an MRR update (i.e. a rejection) is also optional.	Apply the recommendation as per the Framework-refer to scenario S024
1.3	Repeated MRRs	After the initial MRR, an MRR update should only be sent where the member’s information has changed.	Apply the recommendation as per the Framework-refer to scenario S027
1.4	MRR Errors	If a member registration is unable to be accepted then an MROR (error) response must be sent. Only one MROR (error) must be sent for any given response scope level and it should contain details of all errors discovered for that response scope. A new error code has been created to cater for this scenario.	Apply the recommendation as per the Framework-refer to scenario S023
2.1	CTER and MROR error content and reconciliation	<p>Prior to the Framework, a number of reconciliation issues were encountered due to inconsistent and incomplete implementations of error processing.</p> <p>The issues resulted in the development of the Framework.</p> <p>Reconciliation issues will continue to occur until the Framework has been fully implemented by all Industry participants.</p>	It is expected that all response message solutions are now compliant with the Framework, unless otherwise agreed with the ATO.

Ref	Title	Recommendation Summary	Action
2.2	Zero Dollar Contributions	Employers and/or their service providers filter and do not include zero contribution amounts in the Contribution Transaction Request messages issued to funds.	Follow the best practice recommendation outlined in this document.
2.3	Technically invalid CTR messages	If a CTR is received that is technically invalid, it is to be handled out of band to rectify the CTR message and no refund is expected. As a refund will not be processed a corrected new CTR with the original PRN will need to be sent allowing the transaction to be processed and reconciled.	Apply the recommendation as per the Framework- refer to scenario S010
2.4	Mixed transaction outcomes for a given member	Response messages must not be sent containing a mixture of transaction outcomes for the same member context. If an error is encountered, the response message must not contain any event items with Warning or Information severity.	Apply the recommendation as per the Framework – refer to Rules and Definitions, and scenario S011
2.5	Common Error Trends	The underlying causes of the common error types will need to be analysed further in order to determine what efficiencies can be put in place to reduce the overall number of rejections.	ATO to develop an ongoing Response Message Efficiency Framework process for the collection and reporting of error message counts from senders in order to analyse common error trends and work towards reducing any identified inefficiencies.