Australian Government
Australian Taxation Office

FILE REF:

Member Registration and Contributions User Guide

What you need to know to implement the Data and Payment Standards (the Standards)

Version 2.1

❯ For further information or questions, email: SuperStreamStandards@ato.gov.au

ENDORSEMENT / VERSION CONTROL

CURRENT VERSION NUMBER: v 2.1   Date: March 2017

VERSION CONTROL

Version	Revision date	Change Summary
1.0	27/09/2013	Original issue
1.1	April 2014	To align with amended Contributions MIG and Schedule documents. Version sent for internal review
1.11	April 2015	Version for restructure.
2.0 (draft 1)	October 2016	To align with Contributions MIG v2.0 and associated schedule documents. To incorporate a number of guidance notes as appropriate. Included XML examples of refund payments within an error response message.
2.0	February 2017	Incorporated feedback from industry.
2.1 (final)	March 2017	Corrected FVS certification value in Section 3.5. The correct value should be GCON2.0-X

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1 INTENT

The Member Registration and Contribution user guide has been developed to support technical users to understand the business obligations and interactions relevant to the data standards (the Standards) and how to use and understand the relevant Schedules and associated documents when processing member registration and contribution transaction requests.

This guide reflects the current Contribution reporting taxonomy (*sprcnt.0002.02.00.xsd*) and Schedule documents and will be updated prior to the next scheduled release.

1.1 AUDIENCE

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

- Employers
- The Australian Taxation Office (ATO)

  Note: ATO uses the standard to communicate contributions for its employee as an employer. ATO also uses the standard to communicate government contributions that are made other than in its capacity as an employer, and government contributions amendment to an APRA-regulated fund or RSA provider.

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

From a role & skillset perspective, this document should be reviewed by the following project delivery specialists

- Project Managers
- Solution Architects
- Business Analysts
- System Analysts

1.2 BACKGROUND

1.2.1 Member Registration

An employer will generally have a default fund into which contributions are made on behalf of an employee. If an employee agrees to use the employer's default fund then the employer registers the employee with their nominated fund using the Member Registration Request message.

If the employee has nominated another fund, which is not the employer's default fund, then it is the employee's responsibility to register with the fund and provide the necessary details to their employer so that contributions can be made. This is out of scope of the standard.

Employers should use the Member Registration Request message to maintain and update employee/member details with the default or the employee's choice superannuation fund or RSA provider.

1.2.2 Contributions from Employers

Contributions are generally a monetary amount, or in some cases in-specie[1] asset (an asset other than money may in certain circumstances be contributed to a superannuation fund), that are contributed to an APRA-regulated superannuation entity, Self-managed Superannuation Fund (SMSF) or RSA provider, on behalf of an individual, for the purposes of supplying the individual with an income or lump sum benefit when they retire.

1.2.3 Government Contributions and Amendments

From May 2017, ATO will use the standard to communicate the contributions made by the ATO, other than its capacity as an employer, to APRA-regulated fund or RSA provider other than its capacity as an employer for the member receiving government contributions. This includes:
- Super co-contributions,
- Super guarantee (SG),
- Low income super contributions (LISC), and
- Superannuation holding accounts (SHA) special account

ATO will also use the standard to initiate an amendment request to recover a payment of Super Co-Contributions, SG or LISC.

1.2.4 Superannuation and RSA Data and Payment Standard (the Standard)

The Standard specifies the minimum requirements for dealing with payments and information relating to certain transactions within the superannuation system including employer contributions, rollovers and transfers between superannuation entities, RSA providers, employers, ATO and associated reporting obligations for superannuation purposes.

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[1] Out of Scope for Contributions MIG

A. The requirements prescribed by the Standard for Member Registration and Contribution transactions apply to:

- trustees of superannuation funds (both APRA regulated and SMSF), RSA providers and medium to large employers from 1 July 2014, and

- small employers from 1 July 2015.

- The ATO sending Government contributions and Government contributions amendments from May 2017

B. The Standard does **not** apply to an APRA-regulated superannuation entity and an RSA provider in relation to a closed product.

A closed product for the purposes of the Standard, means a product that does not receive any contributions or accept rollovers, whether from an existing member or any other person. A closed product may rollover or transfer a member's withdrawal benefit to another superannuation entity/RSA provider.

The Standard has five aspects designed to increase efficiency and productivity across the Superannuation industry as a whole and include:

- a standard set of business terms and definitions – the 'Definitional Taxonomy',

- a standard set of data message content and formats – the 'Reporting Taxonomy' (set out in relevant message guides),

- messaging services standard which sets out requirements for message packaging, transport, security and receipting of messages ,

- a standard format for electronic payments, and

- enabling services.

2   SUPPORTING DOCUMENTS FOR IMPLEMENTATION

There are 2 reference locations that provide support documentation that must be read in order to implement SuperStream for contributions and member registrations.

2.1   ATO WEBSITE FOR SUPERSTREAM

The ATO website has a section on SuperStream where the Legislative Instruments (i.e. Schedule Documents) are located. The Schedule Documents to be reviewed for this implementation are detailed below.

Schedule No.	Document Name	Description
Schedule 2	Data and Payment Standards - Superannuation Terms and Definitions (Version 2.0)	This document defines the data elements applied to XBRL documents for member registrations and contributions
Schedule 3	Data and Payment Standards - Payment Methods (Version 2.0)	This document specifies the payment methods associated with the contribution interaction
Schedule 4(a)	Data and Payment Standards – Contributions Message Implementation Guide (Version 2.0)	The primary document specifying the elements contained within XBRL documents and associated ebMS transport linkage details
Schedule 5	Data and Payment Standards - Message Orchestration and Profiles (Version 2.0)	This document specifies the message transport protocols associated with the contribution interaction
Schedule 6	Data and Payment Standards - Error Code Management (Version 2.0)	This document specifies the error codes and messages associated with the contribution interaction. Transmission error codes are defined in the international standard

2.2   STANDARD BUSINESS REPORTING (SBR) WEBSITE

Standard Business Reporting (**http://sbr.gov.au/**) was introduced by the government in 2010 to allow business to report to government via a defined business messaging standard which is soon to become ebMS/XBRL messaging. The XBRL component of SuperStream is based on the SBR Definitional Taxonomy located in the 'Developer Tools' section.

The Taxonomy for SuperStream can be downloaded and applied to XBRL toolsets in order to assist in the validation of XBRL documents for sending and receiving.

3 BUSINESS PROCESS AND INTERACTION

3.1 OVERVIEW

The business transactions for member registration and contributions are described in the Schedule 4a document – Contributions MIG. The Standard requires ATO, employers, APRA-regulated superannuation entities, RSA providers and SMSFs including intermediaries acting on their behalf, to send and receive specified transactions in a form which meets the requirements of the Standard.

The Contributions MIG version 2.0 applies to:

- The member registration process to employers' nominated APRA-regulated superannuation entity,

- ongoing maintenance and update of member details (whether default or choice);

- employer contributions made to an APRA regulated fund, a SMSF (unless the employer is a related party of the SMSF), or an RSA provider;

- employer contributions whether being sent to an employee's default or choice superannuation fund for both accumulation fund schemes or defined benefit schemes

- all contributions sent by an employer, whether under Super Guarantee requirements, on behalf of the employee via salary sacrifice, or on behalf of the employee under other after-tax salary deduction arrangements;

- contributions made by the ATO in its capacity as an employer;

- Government contributions made by the ATO to an APRA-regulated fund or RSA provider other than its capacity as an employer;

- amendments initiated by the ATO to recover contributions made to an APRA-regulated fund or RSA provider (excluding SMSFs) other than its capacity as an employer;

- communication of ceasing contributions or a final contribution.

It does **not** apply to:

- the member registration with a choice superannuation fund or RSA holder registration with an RSA provider (as in each case it is expected that the employee will already be a member or an RSA holder)

- contributions made by an individual, spouse or family member directly to a superannuation fund,

- amendment initiated by the ATO to recover contributions made to SMSFs; and

- in-specie contributions.

Business Interactions Diagram

The business interactions under Schedule 4a are illustrated in the diagram below. Under the Standard, a request message (e.g. contributions transaction request) must comply with

the content and format specified in Schedule 4a, and a response message must use the error message event structure specified in Schedule 6 Data and Payment Standards - Error Code Management. There is no XBRL business document within a response message.

Further details for each interaction are specified in Section 3.2.1 to 3.3.2 of this document.
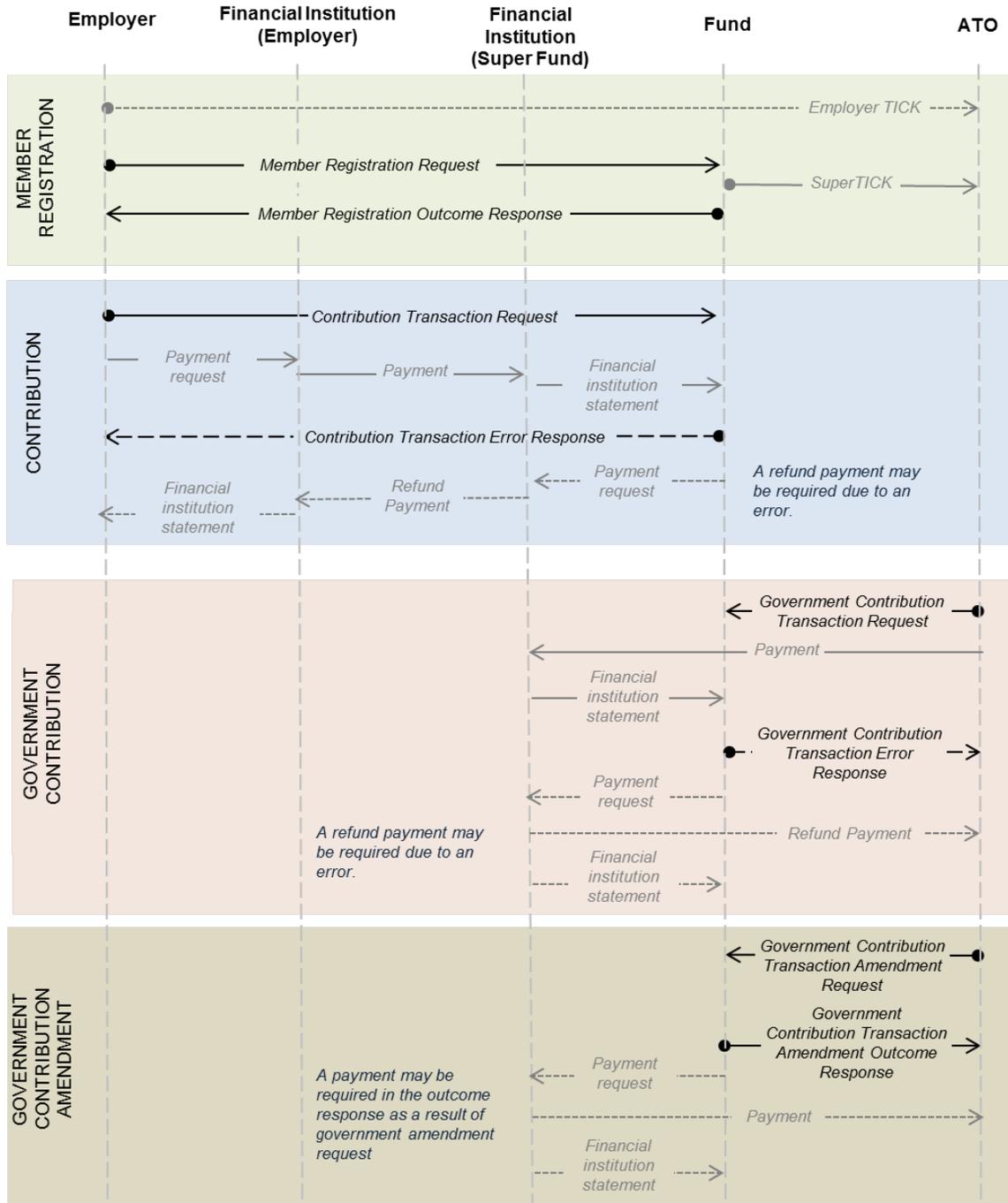
3.2 BUSINESS TO BUSINESS (B2B) INTERACTIONS

3.2.1   Understanding the Registration Business Interaction

An employer is required to register an employee who nominates to use the employer's default fund (i.e. not to exercise choice) through the Member Registration Request (MRR) message.
An employer should use the MRR message for maintaining and updating employee / member details with either default or choice fund or RSA providers.

A response will be received (the Member Registration Outcome Response), depending on an employer's response messaging arrangements, advising that:

- the member was successfully registered or their details updated, or

- the member could not be registered or updated as the message receiver encountered an error.

If a MRR message includes multiple members, the response message can be sent as a single response once processing of all members has been completed, or multiple times for any subset of errors or successful outcomes during processing.

New Member Registration

When a new Member is successfully registered the response must include an Event Item parameter with Parameter.Identifier set to "SuperannanuationFundDetails.MemberClient.Identifier", along with Parameter.Text containing the member id of the member registered.

Where the member already has an account with the fund, but from an employer perspective they are a new employee, they are to be treated as a new member registration in order for the member id to be communicated via the Member Registration Outcome Response (MROR).

Updating Member Details

Not all funds can accept a change in member account details from an employer. It is optional for funds to update member accounts and respond with MROR messages

The Business Interaction diagram also illustrates how the Employer TFN Integrity Check (Employer TICK) service to be offered by the ATO could be used by employers as part of the member registration business process. APRA-regulated superannuation entities and RSA providers can use another service, currently offered by the ATO, called the Superannuation TFN Integrity Check (Super TICK), as part of the member registration business process.

3.2.2   Understanding the Contribution Business Interaction

The Contributions Transaction Request (CTR) message is used to communicate the contribution details from the employer to the superannuation fund, administrator or clearing house.

A payment must be related to a single business document within a Contributions Transaction Request message regardless of the number of members contained within that message.

The associated Contribution Transaction Error Response (CTER) is used to inform the employer when a CTR message cannot be successfully processed. A CTER may be sent:

- as a single response to a CTR for all errors discovered, once processing is complete for all members included in the contributions transaction request, or

- multiple times for a single CTR, for any subset of errors discovered during processing of the Contributions Transaction Request.

Where applicable, a CTER message may have an associated refund payment.

Further details on payments and outcome response messages are included in Schedule 3 and Schedule 6.

3.2.3   Combining the Member Registration Request & Contributions Transaction Request Messages

The Member Registration Request and Contributions Transaction Request messages can travel together as part of a single transmission provided they share the same Conversation ID (refer to section 7.4 regarding Conversation ID's).   If the two messages travel together as part of a single transmission, the recipient must process the Member Registration Request before the Contributions Transaction Request to ensure the integrity of the business interaction.

In the event of a combined Member Registration Request and Contribution Transaction Request message (MbrRegAndContTrxnRequest) being received, the response may be sent with the following ebMS "Action" value as detailed below.

- MbrRegAndContTrxnRequest – To be used where the response is in relation to both a Member Registration Request and Contribution Transaction Request.

- MemberRegistrationResponse – To be applied when the response relates only to a Member Registration Request.

- ContributionTransactionResponse – To be used only when the response relates to a Contribution Transaction Request.

3.2.4   Best Practice for Business-to-business Interactions

3.2.4.1 Employers not entitled with an ABN (Guidance Note G025/G032)

A small number of employers (approximately 3,500) are not entitled to an ABN however have a superannuation guarantee obligation as an employing entity. These entities will be or have been issued a Withholding Payer Number (WPN) by the ATO.

The use of a WPN as the unique identifier, in place of an ABN, when making contributions under SuperStream is valid for employing entities within the above

category. However the use of a WPN is not valid for the purposes of SuperStream where an entity is entitled to an ABN.

For SuperStream purposes a WPN must be composed as an 11-digit number by including leading zeros in the following format:
- two leading zeros for 9-digit WPNs; or
- three leading zeros for 8-digit WPNs.

Receiving solutions acting for super funds will need to apply a validation to check for leading zeroes. When they encounter such a value, they must not apply the ABN algorithm check. This will allow the document to pass validation for further processing.

3.2.4.2 ABN Unknown to SMSF Service Provider (Guidance Note G036)

All self-managed super fund (SMSF) messaging service providers must implement the following error response message where an ABN provided in a contribution message is unknown:

- SUPER.GEN.GEN.11 – ABN [abn] not known to the Message Receiver

The electronic response must be sent no more than three business days after the original receipt of the request message. This aligns with the legislative requirement to allocate a contribution to a member account within three days.

Responsibilities of the CTR sending party

Upon receipt of an error message advising that an ABN is not known, the sending party will be responsible for advising the employer that the contribution message could not be delivered. Additional follow up contact with the employer may also occur as an out-of-band interaction (e.g. email or phone).
Note: Ultimately, the responsibility to obtain ESA details for the employee's SMSF lies with the employer.

Responsibilities of the CTR receiving party

If ElectronicErrorMessaging part property of the original message is present.

The SMSF service provider must respond with the appropriate error response message (i.e. CTER or MROR) which contains a single EventItem with an error code of SUPER.GEN.EN.11 (i.e. ABN [abn] not known to the Message Receiver)

3.2.4.3 Superannuation Fund Specific Contribution Amounts

Some contribution types are not specifically covered by the Standard (i.e. no specific data element) however they can be covered using the **SuperannuationContributionOtherAmounts (Tuple)** and the **SuperannuationContributionOtherDetails (Tuple).** Usage of these tuples is governed by the rules in 6.4.7 of the Contributions MIG. These Tuples provide a generic data structure which can be used to supply superannuation fund specific amounts and details defined by an associated description and not otherwise defined within the SBR taxonomies.

3.2.4.4 Expected Timeframe for a CTER message (Guidance Note G033)

Under the Standard funds are not required to communicate success for all members in a contributions transaction request under a progressive response pattern, and the Standard does not specify a timeframe for an error response. From the provision of regulation 7.07G it is agreed that employers can reasonably assume the contributions has been successfully allocated to the member's account if:

- 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

- in that period the employer has not been contacted by the fund trustee to notify them a problem with processing and allocating the contributions.

3.2.4.5 Identifiers for a Super Fund Member (Guidance Note G043)

The member TFN is a key item in the processing of a member registration and allocating a contribution. A manual workflow may be triggered by the receiving fund, which delays the processing of the registration or contribution transaction for the member, if an incorrect TFN is provided.
The following principles must be adhered to by the employer or employer service provider when creating MRR and CTR messages:

- If an employer has the employee's TFN then the TFN <u>must</u> be provided in a SuperStream message where specified.

  Note: SuperStream messages have an indicator to declare whether a TFN has been provided (Identifiers.TaxFileNumberNotProvided.Indicator). Where the employer has made reasonable attempts but unable to obtain the employee's TFN, an alternative identifier <u>must</u> be used in the message and the indicator <u>must</u> be set to 'TRUE' to specify that a TFN has not been provided for that employee.

- All TFNs allocated to individuals are nine digits. Eight digit TFNs <u>MUST NOT</u> be used for individuals.

- A leading zero (or any other digit) <u>must not</u> be added to an eight digit TFN to imitate a nine digit individual TFN.

- Individual's TFNS supplied in SuperStream messages <u>MUST NOT</u> contain embedded spaces.

- TFN exemption codes used for other reporting <u>MUST NOT</u> be used in a SuperStream message. SuperStream requires the actual TFN allocated to the individual.

- The basic checksum algorithm test <u>must</u> be applied to all TFNs before they are included in a SuperStream message.

Funds may also issue a unique client ID for each member, and this ID maybe communicated to employers within a MROR message.

The CTR message includes an optional field "SuperannuationFundDetails.MemberClient.Identifier", and employers are recommended to populate this field where the information is known, to assist funds allocating the payment.

3.2.4.6 Processing New Member Registration & Contributions

Solution Providers are required to validate member registration and member contributions XBRL documents. However, an entire document should not be rejected when errors with individual member transactions are encountered.

Where the solution provider, working on behalf of a super fund can identify and process new member registrations, and where contributions can be allocated to member accounts, then this must occur.

Where errors for individual member transactions prevent successful processing then the detail of the errors encountered for each transaction must be communicated back to the employer through appropriate error response messages.

3.2.4.7 Employment End Date

The MRR and CTR messages include an optional data field:
SuperannuationFundDetails.EmploymentEnd.Date.
This date indicates the final employment date for which contributions will be paid by this employer.

3.2.4.8 Pay Period Start and End Date

The MRR and CTR messages include the following optional data sets:
SuperannuationContribution.PayPeriodStart.Date and
SuperannuationContribution.PayPeriodEnd.Date
These dates are the start and end date that the associated contribution payment relates to. The end date should not be earlier than the start date.

3.3 GOVERNMENT TO BUSINESS (G2B) INTERACTIONS

3.3.1 Understanding Government Contribution Interactions

The Government Contribution Transaction Request (GCTR) message is used to communicate the contributions initiated by the ATO, other than in its capacity as an employer to an APRA-regulated fund or RSA provider for the member receiving government contributions. This may include:

(i) super co-contributions,

(ii) super guarantee (SG),

(iii) low income super contributions (LISC), and

(iv) superannuation holding accounts (SHA) special account

These government contributions types are mapped in the Contributions MIG 2.0 as follows:

Government Contribution in MIG v2.0	Super Products
SuperannuationContribution.Employer ContributionsSuperannuationGuarantee.Amo	Superannuation Guarantee (SG)

unt	
SuperannuationContribution.CoContributions.Amount	Superannuation Co-Contribution (Co-Cons)
SuperannuationContribution.SuperannuationHoldingAccountsSpecialAccount.Amount	SHASA - Co-Contributions (SHA - Co-Cons)
SuperannuationContribution.SuperannuationHoldingAccountsSpecialAccountTaxable.Amount	SHASA - Employer Contribution SHA - SG
SuperannuationContribution.LowIncome.Amount	Low Income Superannuation Contributions (LISC)
SuperannuationContribution.SuperannuationHoldingAccountsSpecialAccountLowIncome.Amount	SHASA – LISC (SHA - LISC)

The associated Government Contributions Transaction Error Response (GCTER) is used when a GCTR could not be processed by the superannuation fund to allocate the contribution payment to a member's account. Same to the CTER pattern, this message can be sent as a single response for errors encountered for a GCTR message; or can be sent multiple times for any subset of errors discovered during processing. Where applicable a GCTER message may have an associated refund payment.

Under the Standard, there must be a one-to-one relationship between a message (i.e. a request message) and an associated payment; i.e. a GCTR or a GCTER message MUST only contain data relating to one payment to a financial institution, and a payment MUST be in relation to a single GCTR or GCTER message.

ATO re-using CTR message structure

The GCTR was designed based on the CTR structure where:

- one or more employer context can be included in a message; and

- one member context could have multiple types of contributions.

However in a GCTR:

- There will be only one Employer context, which will be populated with ATO's information.

- each GCTR message is expected to have one type of government contribution.

ATO uses separate accounts for incoming and outgoing payments. Therefore account details for accepting incoming payments will be populated in the Payer section, to facilitate refund payment(s) in the corresponding GCTER message.

Further details on payments and outcome response messages are included in Schedule 3 and Schedule 6.

SuperannuationFundDetails.MemberClient.Identifier

ATO will populate Member Account Number in the Member Client ID field. The source of the member account number will be either sourced from the Member contributions Statement (MCS) or an open account notification via SuperTICK.

Pay Period Dates

In a GCTR message, ATO will populate the Pay Period dates as follows:

Product Name	Pay Period dates
SG	Quarter where the super guarantee charge amount was payable against e.g. 1/1/2009- 31/3/2009
Co-Cons	Standard financial year the contribution applies to. e.g. 1/7/2015-30/6/2016
LISC	Standard financial year the contribution applies to. e.g.1/7/2015-30/6/2016
SHA – Co-Cons SHA – LISC SHA - SG	Open period with start date based on when the individual first received a SHA entitlement (which could be earlier than the entitlement notified in the data message). e.g. 1/8/2016-31/12/9999

3.3.2   Understanding Government Contributions Amendment Interaction

The Government Contributions Amendment Request (GCTAR) message is initiated by the ATO to recover a payment of Super Co-Contributions, SG or LISC (excluding SMSFs). This message only amends previous payments by the ATO and cannot be used to amend a previous GCTAR.

Note: Where required ATO will issue a Recovery Notice to amend or recover a previous government contributions payment.
Each GCTAR message will only amend (recover) one type of government contribution.

The receiving fund or service provider then use the associated Government Contributions Amendment Outcome Response (GCTAOR) message to
- Send a payment to the ATO as a result of a GCTAR; or
- Communicate errors encountered during processing if the amendment request cannot be fulfilled fully or partially.

Note: ATO's account details for sending a refund payment are available in FVS.
ATO's USI will be ABN plus 3 digits: 51824753556001.

Further details on payments and outcome response messages are included in Schedule 3 and Schedule 6.

3.3.3   Timeframes for processing

The current legislated timeframes continue to apply under SuperStream:
- for returning government contribution that cannot be allocated to an account

- for complying with government contribution recovery request (i.e. GCTAR)

The expectation is that funds should respond within the three days SuperStream Service Level Agreement (if possible).

Payment Variation Type	Due Date
Co-contribution recovery of overpayments	28 days after the recovery notice is given
Co-contribution remittance advice	35 days from the day after it was received from the ATO
Super guarantee (SG) recovery	30 days after the recovery notice is given
SG remittance advice	30 days from becoming aware of the inability to accept an amount
Superannuation holding accounts (SHA) special account co-contribution remittance	35 days from the day after it was received from the ATO
SHA special account employer contribution remittance	30 days from becoming aware of the inability to accept an amount
FHSA government contribution recovery of overpayments	28 days after the issue date shown on a recovery notice
FHSA government contribution remittance advice	35 days from the day the amount was paid
Low income super contributions (LISC) recovery of overpayments	28 days after the recovery notice is given
LISC remittance advice	35 days from the day after it was received from the ATO
SHA special account low income superannuation contribution remittance	35 days from the day after it was received from the ATO.

PaymentRecord.Transaction.Date

This is the date the applicable remittance being recovered in a GCTAR was initially paid to a fund. This field will be populated when the information is available.

SuperannuationFundDetails.MemberClient.Identifier

ATO will populate Member Account Number in the Member Client ID field. The source of the member account number will be either sourced from the Member contributions Statement (MCS) or an open account notification via SuperTICK.

Transfer-out data record and Member deceased indicator

In the Payment Variation Advice (PVA) process, funds are required to provide member information to the ATO where contributions cannot be allocated. Some information is replaced by other processes or no longer required under SuperStream. 'Follow the fund' information, where if a member has rolled over to another fund (e.g. destination

fund account number or ABN / USI) is no longer required under the SuperStream and ATO will use the opened and closed account information provided by the fund. The 'member deceased indicator' information is no longer required under the SuperStream standard.

3.4   PAYMENTS

These interactions are responsible for the movement of money between the ATO or the employer's financial institution and the APRA-regulated superannuation entity, RSA provider or SMSF's financial institution. These electronic interactions will use approved payment methods as described in Schedule 3 document - Payment Methods.

Exchange of money, information and delivery of financial statements to a fund will use existing transfer protocols.

3.5   FUND VALIDATION SERVICE

The Fund Validation Service (FVS) is a suite of web-services that support the flow of data and payment required for SuperStream transactions. In order for employers to forward member registration information, or contribution data & payment to a funds USI, employers (or their Solution Providers) use the information provided through the FVS service to obtain the Fund's electronic end-point address (for data transfer) and banking details (for payment submission). Funds must use the FVS to update and maintain their USI details.

Please refer to the Fund Validation Service User Guide (located on the SuperStream section of the ATO's website) for more detailed information on the use of FVS Services to support your SuperStream implementation.

ATO will use FVS and look for certification value GCON2.0-X and if not there ATO will not send GCTR. ATO will continue to use current practice until FVS is updated.

4 OBLIGATIONS FOR EMPLOYERS AND SUPERANNUATION FUNDS

- Employers must send contribution information and payments electronically

- Superannuation funds (including SMSF) and RSA providers must be capable of receiving contribution information and payments electronically

- Employers, superannuation funds and RSA providers must use the mandatory data set in the specified message format:
    - using the standard terms and language of the taxonomy
    - using the transport protocols associated with their chosen profile.

- Employers must provide specified information on registration (on or before first contribution).

- Employers must provide specified information for each contribution.

- Superannuation funds (including SMSF) and RSA providers must allocate the contribution to the member account within 3 business days after both information and payment are received.

    In the event that insufficient information is included in the contributions message:
    - Superannuation funds (including SMSF) and RSA providers must ask the employer for correct and complete information within 5 business days from when the information was provided
    - Employers must take reasonable steps to provide the requested information within 10 business days of receiving a request
    - If the superannuation funds (including SMSF) and RSA providers is still unable to allocate the contribution, they must refund the contribution to the employer within 20 business days after receiving the request.

- Superannuation funds (including SMSF) and RSA providers are expected to provide to the employer an alternative channel to communicate errors associated with the contribution, when an electronic message cannot be sent (e.g. phone or e-mail).

- Where an employee's contribution is unable to be allocated and is returned to the employer, the employer's Superannuation Guarantee (SG) obligation for that employee contribution remains outstanding.

- It is reasonable for an employer to assume the contribution has been successfully allocated to the member's account if they have not received a CTER within 20 days of the request and has not been contacted by the fund trustee to notify them of an issue with processing and allocating the contribution.

Note: These obligations can be met through an external service partner such as an administrator or clearing house.

5   PROFILES AND CAPABILITY

Schedule 5 - Message Orchestration and Profiles specifies the message transport protocols.

5.1 AGREEMENTS

APRA-regulated superannuation entities, RSA providers, SMSFs and employers must select a profile that reflects their capabilities and is compatible with the profile adopted by the other party in the registration and contribution interaction (as described in the Schedule 5 document – Message Orchestration and Profiles). When profiles have been selected the default agreements will apply unless the parties in the transaction mutually agree to change the terms of one or both of the default agreement(s) that would otherwise apply.

Default agreements contain processing modes (P-modes) that establish the configuration parameters on which a sender and receiver must agree when exchanging messages. Processing modes may be varied by mutual agreement however the agreement must continue to meet the requirements of the relevant profile.

5.2 SUMMARY OF USER ROLES AND CONFORMANCE MAPPING

Profiles for registrations and contributions are detailed in the Schedule 5 document - Message Orchestration and Profiles. Available profiles for entities in the Contribution transaction are shown in the table below:

	User Role	Best Fit	Conformance Profile
1	Employer – entry-level	Suits small to medium employer with low IT or message handling capability	Ultra-light or Light
2	Employer – advanced level	Suits employers with significant IT skills and message handling capability	High-end or Large-volume
3	Employer with Intermediary	Suits employers of any size who have opted to meet obligations by engaging a service partner or intermediary to act on their behalf	Ultra-light, Light, High-end or Large-volume
4	APRA fund	Applies to any APRA fund who chooses to process prescribed transactions using their own IT resources.	High-end or Large-volume
5	APRA fund with Intermediary	Applies to any APRA fund who contracts with an administrator or other service partner	High-end or Large-volume
6	SMSF	Applies to any SMSF who choose to process prescribed transactions using their own IT resources.	High-end
7	SMSF with intermediary	Applies to any SMSF who contracts with an administrator or other service partner	High-end
8	Application Gateway	Applies to entities providing gateway services on behalf of participating superannuation entities.	Application Gateway Profile

6   MESSAGE CONSTRUCTION AND PACKAGING

6.1   THE SOAP MESSAGE PACKAGE OR ENVELOPE
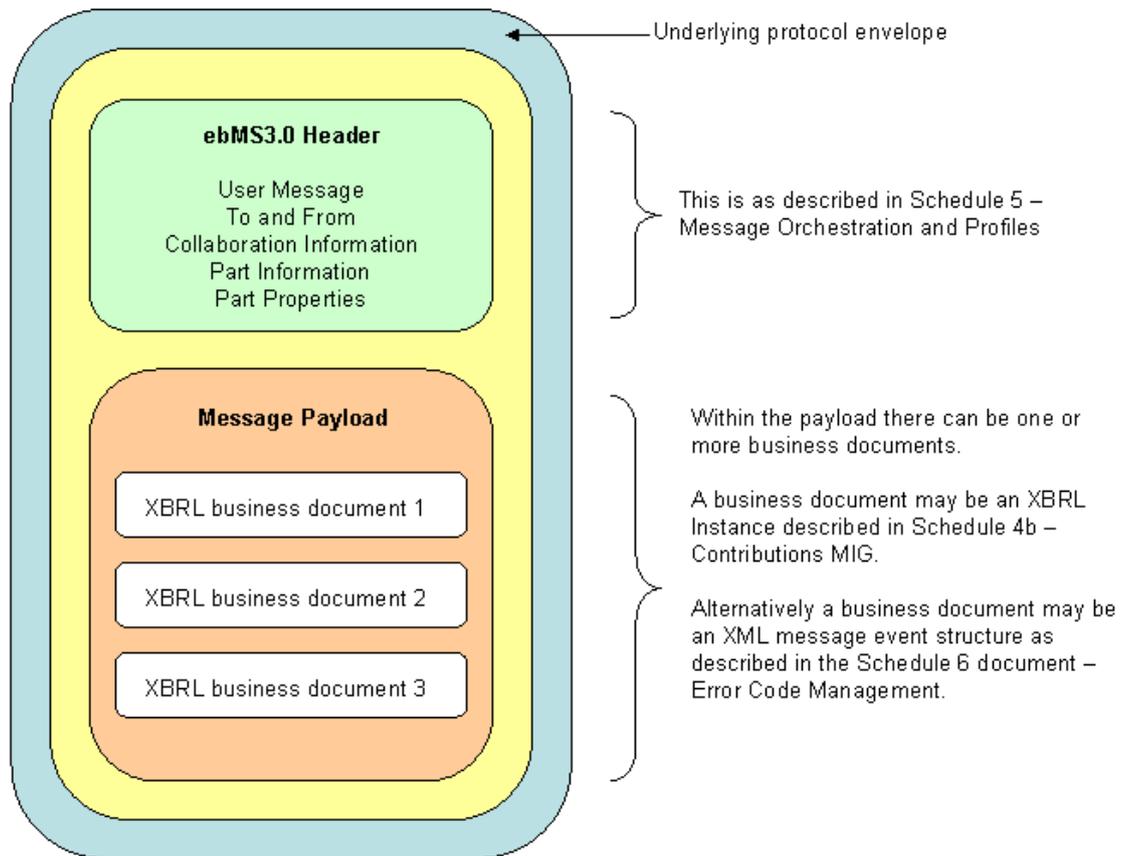
The Message Envelope consists of two components:

1. The ebMS Message Header, and
2. The Message Payload

The ebMS Message Header carries the information necessary to facilitate message exchange without needing to interrogate the Message Payload it contains. The ebMS Message Header is specified by international standards with some customisation and is used to:

- communicate essential details between the 'from' and 'to' parties without unpacking the envelope,

- ensure that details include who it is from, where it is going and what type of content it contains, and

- allow tracking and traceability of related messages over time.

The Message Payload is specified by the Contributions MIG and is comprised of business documents relevant to the contained transactions.

6.2   MUST UNDERSTAND ATTRIBUTE (GUIDANCE NOTE G013)

An issue was raised in relation to differing implementations of the mustUnderstand attribute in the ebMS header which impact SuperStream messaging interoperability. In some instances, end-point solution providers only accepted "false" or "true" values and had issues when trying to interpret "0" or "1" as the value.

A fund should use the value "true" when sending but a receiving fund must accept either of the following values for this attribute:

For True – Either "true" or "1"
For False – Either "false" or "0"

6.3   CONVERSATION ID

The REQUIRED **ConversationId** element is a string identifying the set of related messages that make up a conversation between two *Parties*. A ConversationID links related messages to make up a conversation between two parties, i.e. to link a request message with the associated response message(s). For SuperStream, a common Conversation ID value must be shared by the following message pairs:
- A Member Registration Request (MRR) message and associated response message
- A Contributions Transaction Request (CTR) and associated response
- A Government Contributions Request and associated response message(s)
- A Government Contributions Amendment Request and associated response message(s).

Note: It should not be assumed that ConversationID will be common across message (i.e. a MRR and a CTR) unless the MRR and CTR travel together as a combined message. Further information about ConversationID can be found in the Schedule 4a.
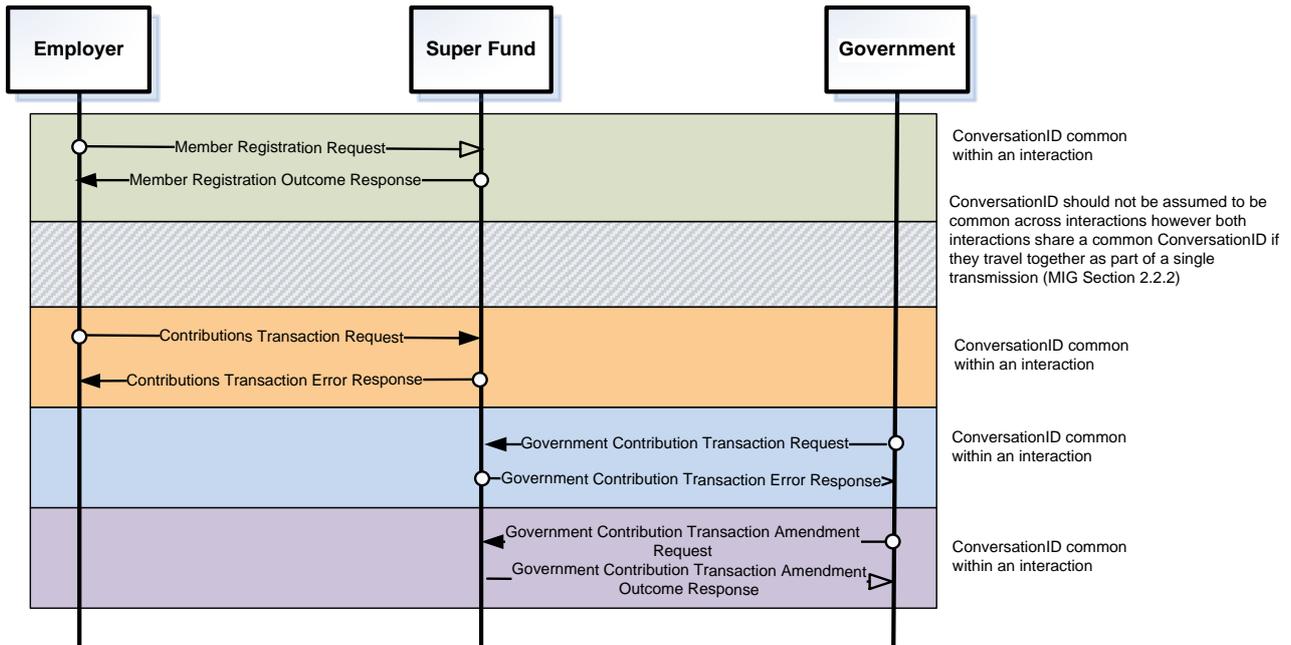
Constructing a Conversation ID

The following convention for constructing a ConversationID is specified in Schedule 4a: Contribution.{Sender ABN}.{sequence number}, where the full value is no longer than 80 characters and allowable characters are strictly limited to the following characters (0-9, a-z, A-Z, _, -, .).

It is the responsibility of the entity that sends the request message within the interactions to construct the ConversationID according to the Standard.

Note: The ABN included in the Conversation ID must not be validated by the message receiver against other ABN references. The Conversation ID is strictly used to link message interactions together.

6.4   PART PROPERTIES

Part properties are provided in the ebMS header. Their purpose is to support the efficient routing of business messages (including multi-part messages) to their final destination without the need to examine the data contained inside the message.

Part properties typically replicate key business facts, such as an Australian Business Number (ABN), unique superannuation identifier, IP address, URL or ATO endorsed alias. Each property has a name and a value.

Below is a summary list of Part properties and their descriptions

Part Property	Descriptions
PartID	The Id that references the business document and their

	associated Part Properties.
SourceEntityId	Identifies the entity who is sending the message transaction by USI or ABN. For GCTR and GCTAR, ATO will populate its ABN in this field.
SourceEntityIdType	The appropriate type value representing a USI or ABN
SourceElectronicServiceAddress	The electronic end-point address (alias) for the Source Entity
TargetEntityId	Identifies the entity who is to receive the message transaction by USI or ABN
TargetEntityIdType	The appropriate type value representing a USI or ABN
TargetElectronicServiceAddress	The electronic end-point address (alias) for the Target Entity
ElectronicErrorMessaging	Defines whether the Source Entity is capable of receiving a Data Standards Error or Outcome Response message

6.5 PROCESSING MODES

The processing modes in an agreement establish the configuration parameters on which entities must mutually agree when exchanging messages.

The entity that sends the message must ensure their message aligns with the agreed processing mode before sending the message.

The processing modes may be varied by mutual agreement however the agreement must continue to meet the requirements of the relevant profile (refer to Schedule 5 for details).

Further information about processing modes can be found at the Oasis website: **https://www.oasis-open.org/**.

7   UNDERSTANDING INFORMATION IN THE MESSAGE

7.1   XBRL CONCEPTS

7.1.1 Instance Document

An instance document is the specific set of information that has been compiled for electronic information exchange under the Standard. It contains actual business data and is created in accordance with the rules prescribed in both the relevant MIG and taxonomy.

There are several essential components of an instance document. These are:

- XML References
- XBRL Contexts and;
- XBRL Facts

It is important to remember that an instance document is created to be used automatically by the computers that send and receive the electronic messages, rather than for humans to read and understand. These components are represented in the following sections of a Contribution Transaction Request instance document.

7.1.2 XML References

XML References identify which particular taxonomies are applicable to this instance.

```
<xbrli:xbrl
xmlns:sprcnt.0001.memreg.req.02.00="http://sbr.gov.au/rprt/sprstrm/sprcnt/sprcnt.0002.memreg.request.02.00.report" xmlns:xbrldi="http://xbrl.org/2006/xbrldi"
xmlns:EmpAbn.02.00_typedelement="http://sbr.gov.au/dims/EmpAbn.02.00.dims"
xmlns:tech.01.02="http://sbr.gov.au/fdtn/sbr.01.02.tech"
xmlns:prsnstrcnm1.02.00="http://sbr.gov.au/comnmdle/comnmdle.personstructuredname1.02.00.module" xmlns:emsup.02.08="http://sbr.gov.au/icls/em/emsup/emsup.02.08.data"
xmlns:pyde.02.01="http://sbr.gov.au/icls/py/pyde/pyde.02.01.data"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:pyde.02.11="http://sbr.gov.au/icls/py/pyde/pyde.02.11.data"
xmlns:pyde.02.05="http://sbr.gov.au/icls/py/pyde/pyde.02.05.data"
xmlns:iso4217="http://www.xbrl.org/2003/iso4217"
xmlns:RprtPyType.02.06="http://sbr.gov.au/dims/RprtPyType.02.06.dims"
xmlns:xlink="http://www.w3.org/1999/xlink"
xmlns:address3.02.01="http://sbr.gov.au/comnmdle/comnmdle.addressdetails3.02.01.module"
xmlns:lrla.02.15="http://sbr.gov.au/icls/lr/lrla/lrla.02.15.data" xmlns:ref="http://www.xbrl.org/2006/ref"
xmlns:dtyp.02.13="http://sbr.gov.au/fdtn/sbr.02.13.dtyp"
xmlns:dtyp.02.03=http://sbr.gov.au/fdtn/sbr.02.03.dtyp
…
```

References identify which particular taxonomies are applicable to an instance document. In this example, it refers to the member registration request reporting taxonomy.

Conceptual Representation of XML References

7.1.3   Contexts within an XBRL Document

An XBRL Context is a set of variables that, when brought together, uniquely identifies an entity, item or other abstract concept.

For example, an instance document might include an XBRL Context (e.g. Message receiver - MSGRCR) described by *company ABN*, *state or territory of operation*, and *applicable period*. The electronic exchange of information will now show a set of data (called facts) that applies to that company, in the relevant state, for the period in question.

```
<link:schemaRef xlink:type="simple"
<link:schemaRef xlink:type="simple"
xlink:href="http://sbr.gov.au/taxonomy/sbr_au_reports/sprstrm/sprcnt/sprcnt_0001/sprcnt.0
001.memreg.request.02.00.report.xsd" />
<xbrli:context id="MSGSND">
<xbrli:entity>
  <xbrli:identifier scheme="http://www.abr.gov.au/abn">84111122223</xbrli:identifier>
<xbrli:segment>
  <xbrldi:explicitMember
dimension="RprtPyType.02.06:ReportPartyTypeDimension">RprtPyType.02.06:MessageS
ender</xbrldi:explicitMember>
  </xbrli:segment>
  </xbrli:entity>
<xbrli:period>
  <xbrli:startDate>2014-07-01</xbrli:startDate>
  <xbrli:endDate>2014-07-01</xbrli:endDate>
  </xbrli:period>
  </xbrli:context>
 <xbrli:context id="MSGRCR">
<xbrli:entity>
  <xbrli:identifier scheme="http://www.abr.gov.au/abn">98111133334</xbrli:identifier>
<xbrli:segment>
  <xbrldi:explicitMember
dimension="RprtPyType.02.06:ReportPartyTypeDimension">RprtPyType.02.06:Message
Receiver</xbrldi:explicitMember>
  </xbrli:segment>
  </xbrli:entity>
<xbrli:period>
  <xbrli:startDate>2014-07-01</xbrli:startDate>
  <xbrli:endDate>2014-07-01</xbrli:endDate>
  </xbrli:period>
  </xbrli:context>
```

Context is Information that uniquely identifies an entity, item or other abstract concept.

Conceptual Representation of XBRL Contexts

7.1.4 XBRL Facts

An XBRL Fact is a piece of data contained within an instance document, and it provides additional information about a particular XBRL Context identified elsewhere in the instance document.

For example, if a particular instance describes an XBRL Context as being the combination of *company ABN*, *state or territory of operation*, and *applicable period*, the relevant XBRL Facts may be *name*, *address* and *phone number*.

Unless specifically provided for, there is only to be one instance of XBRL Facts/Tuples reported for each XBRL Context.

```
SprFndUSI.02.00_typedelement:SuperannuationFundDetails.UniqueSuperannuationIdentifier.Identifier>98111133334123</SprFndUSI.02.00_typedelement:SuperannuationFundDetails.UniqueSuperannuationIdentifier.Identifier>
</xbrldi:typedMember>
</xbrli:segment>
</xbrli:entity>
<xbrli:period>
 <xbrli:startDate>2014-07-01</xbrli:startDate>
 <xbrli:endDate>2014-07-01</xbrli:endDate>
 </xbrli:period>
 </xbrli:context>
<xbrli:unit id="A01">
 <xbrli:measure>iso4217:AUD</xbrli:measure>
 </xbrli:unit>
<orgname1.02.00:OrganisationNameDetails>
 <pyde.02.00:OrganisationNameDetails.OrganisationalNameType.Code
contextRef="MSGSND">MN</pyde.02.00:OrganisationNameDetails.OrganisationalNameType.Code>
 <pyde.02.00:OrganisationNameDetails.OrganisationalName.Text contextRef="MSGSND">Banzai Pty Ltd</pyde.02.00:OrganisationNameDetails.OrganisationalName.Text>
 </orgname1.02.00:OrganisationNameDetails>
<orgname1.02.00:OrganisationNameDetails>
 <pyde.02.00:OrganisationNameDetails.OrganisationalNameType.Code
contextRef="CNTPRVD01">MN</pyde.02.00:OrganisationNameDetails.OrganisationalNameType.Code>
 <pyde.02.00:OrganisationNameDetails.OrganisationalName.Text contextRef="CNTPRVD01">Banzai Pty Ltd</pyde.02.00:OrganisationNameDetails.OrganisationalName.Text>
 </orgname1.02.00:OrganisationNameDetails>
<orgname1.02.00:OrganisationNameDetails>
 <pyde.02.00:OrganisationNameDetails.OrganisationalNameType.Code
contextRef="MSGRCR">MN</pyde.02.00:OrganisationNameDetails.OrganisationalNameType.Code>
 <pyde.02.00:OrganisationNameDetails.OrganisationalName.Text contextRef="MSGRCR">Reach Your Goal Fund</pyde.02.00:OrganisationNameDetails.OrganisationalName.Text>
 </orgname1.02.00:OrganisationNameDetails>
<prsnstrcnm1.02.00:PersonNameDetails>
 <pyde.02.00:PersonNameDetails.FamilyName.Text
contextRef="MSGSND">Sims</pyde.02.00:PersonNameDetails.FamilyName.Text>
 <pyde.02.00:PersonNameDetails.GivenName.Text
contextRef="MSGSND">Simon</pyde.02.00:PersonNameDetails.GivenName.Text>
 </prsnstrcnm1.02.00:PersonNameDetails>
<email1.02.00:ElectronicContactElectronicMail>
 <pyde.02.00:ElectronicContact.ElectronicMail.Usage.Code
contextRef="MSGSND">03</pyde.02.00:ElectronicContact.ElectronicMail.Usage.Code>
 <pyde.02.00:ElectronicContact.ElectronicMail.Address.Text
contextRef="MSGSND">simon.sims@banzai.com.au</pyde.02.00:ElectronicContact.ElectronicMail.Address.Text>
 </email1.02.00:ElectronicContactElectronicMail>
```

Facts
Provide additional information about a particular context identified in the instance document.

Conceptual Representation of XBRL Facts

7.2   XBRL IN CONTRIBUTIONS

7.2.1   XBRL Context Specifications

This section defines the context specifications that may be used by all messages specified within this MIG. The rules surrounding optionality (mandatory or optional) and cardinality are also defined.

XBRL Context	Cardinality*	Description
Message Sender	1:1	This context uniquely identifies the entity that will be sending a message. It is important to note that the message sender may not be the employer. The employer may use the services of a third party, for example clearing houses. to send the message on behalf of employers.
Message Receiver	1:1	This context uniquely identifies the receiving party, which is the organisational entity that processes the relevant message. It is important to note that this is not necessarily the receiving APRA-regulated superannuation entity, RSA provider or SMSF (this allows for intermediaries, such as fund administrators or clearing houses, to participate in the transaction).
Payer	1:1	This context will uniquely identify the organisational entity that makes the contribution payment.
Payee	1:1	This context will uniquely identify the entity that receives contribution payments from the payer.
Employer	1:n	This context will uniquely identify the entity that makes contribution payments on behalf of an employee/member. For Government Contributions Transaction Request, there will be only one employer context. ATO will populate its own information in this section.
Super Fund Member	1:n	This context will uniquely identify the entity (individual) who is either registering with or is a registered member of an APRA-regulated superannuation entity, RSA provider or SMSF. It is important to note that not every context is relevant for every message. The MIG sets the rules for determining which contexts apply to particular messages.

*Note: Cardinality refers to the number of allowable occurrences.

7.2.1.1 Multiple Employer with the Same ABN (Guidance notes G026 and G034)

Within a contribution message the entity identifier for the employer context is the ABN of the employer; and multiple members can be linked to the same employer using the EmployerABNDimension within the Super Fund Member context.
A member cannot be unambiguously linked to an employer where there are multiple employer contexts with the same ABN.

The sending solution must ensure when constructing messages that the same employer entity identifier (ABN) does not appear in multiple contexts with an XBRL document.

From a processing efficiency point of view, if the solution provider has access to the employers' id or number provided by the superannuation fund, then this should be included in the XBRL Fact
Identifiers.SuperannuationFundGeneratedEmployer.Identifier

7.2.1.2 Large Contribution Files (Guidance Note G020)

The Standard does not specify a maximum number of member records for each contribution message. However solution providers have experienced performance issues when validating large XBRL documents and it was identified that all contributions messages (i.e. a CTR, MRR, GCTR or GCTAR) should be limited to a 10,000 member count in order to mitigate performance issues. By limiting the count to 10,000 members, the size of the XBRL document would come to approx. 50MB which is an appropriate size for business messaging.

7.2.1.3 Alternative File Format (Guidance Note G015)

SuperStream legislation allows employers and funds to adopt an agreed alternate file format, subject to conditions detailed in the legislative instrument. To avoid many different formats being independently produced, the ATO and key industry stakeholders co-designed a CSV format for this purpose.

The SuperStream alternative file format is intended to support exchange of member registration and contribution data between employers and funds under either:

- an alternative approach, as documented in the legislative instrument (sometimes known as bridging solutions, or 'Channel B'), or

- to support the exchange of files between an employer and their service provider that will ultimately lead to a conformant exchange of data, once transformed into XBRL and ebMS3/AS4 ('Channel A').

The use of the SuperStream alternative file format is optional, and is by mutual agreement between an employer and a fund. Where employers and funds agree to use the format the two parties will work to resolve all remaining implementation choices/details required (in practice this choice, and therefore resolution of details, will often effectively be made by service providers).

The data items contained in the SuperStream alternative file format are intended to align with the data items contained in the Data Standards. The SuperStream

alternative file format does not specify the mandatory or optional nature of fields, business rules, data types and field lengths of data items where those items are described in the Data Standards. Developers are expected to reference the Data Standards (including the supporting taxonomy files) in order to understand these details.

7.2.2 XBRL Facts and Datatypes

Each XBRL fact (data element) has an associated datatype that defines its usage. For example, the superannuation guarantee amount has a non-negative monetary item datatype which allows positive, zero, and decimals; and an organisation's address has a string item (free text) datatype.

The following guidance notes provide additional clarity for particular XBRL facts and their datatypes.

7.2.2.1 Weekly Hours Worked to Include Decimals (Guidance note G031)

For the MRR version 1, the Weekly Hours Worked for entering decimals for Weekly Hours Worked in the Member Registration Request (MRR) Message.

The data element for capturing was changed from an integer number to a decimal allowing for number up to 3 decimal places. As an interim solution to effect this change, a taxonomy patch was made available to solution providers and can be accessed from the SSTC – Guidance Note section of the ATO's software developer's website for SuperStream.

7.2.2.2 Organisation Name and Allowable Characters (Guidance Note G029)

The organisation name data element OrganisationNameDetails.OrganisationalName.Text has a specific string item datatype and has a maximum length of 200 characters. Allowable characters are as follows:

[0-9a-zA-Z \.,\?!\(\)\{\}:;'\|\-_=\/@#$%*=&"]

To assist efficient message processing by funds, sending solutions must pre-validate their data before sending to ensure that this issue doesn't occur. If the value for organisation name fails pre-validation, the sending solution must modify the name appropriately to align with allowable characters for SuperStream.

7.2.2.3 Basic Character set for string elements (Guidance Note G038)

XBRL stringitem type elements have a wide character set available which allows the inclusion of certain unprintable ASCII characters (for example a tab, carriage return or line feed character). These unprintable characters can cause unpredictable results during processing by a message receiving solution. The same issue can occur with strings contained in XML response messages.

Message sending solutions for contributions messages must adhered to the following principles:

1. Any value provided for a string element that does not have a defined character set should be filtered to detect and eliminate any non-printable ASCII characters before inclusion in a message. This can be achieved by validating the value against a regular expression which specified the printable subset of the possible ASCII character set values.

2. The following expression can be used to remove any characters not in the Unicode point number range x20 to x7E (i.e. equivalent to removing any non-printable characters):

   a. **[\x20-\x7E]** (this means a set of zero to many characters between space and tilde).

Encoding of XBRL and XML should be UTF-8 as recommended in the ebMS specification.

7.2.2.4 Name Titles and Additional Punctuation (Guidance Note G028)

The SBR taxonomy definition for the name title element PersonNameDetails.Title.Text included a full stop in the set of allowable characters however the commonly used title abbreviations under AS 4590 doesn't. In some instances, contributions were rejected due to the inclusion of a full stop in the name title.

It was agreed that a full stop at the end of a title abbreviation is an accepted value for this field, and must not cause a message to be rejected.

XBRL Document Type – This Guidance Note applies to both MRR and CTR documents

7.2.2.5 International Addresses & Contribution Messages (Guidance Note G024)

Overseas address formats can vary with position & length of locality/city/suburb and state/territory/province and postal codes made difficult to model in a structured form.

For SuperStream & overseas addresses, sending solutions must ensure that the following fields are set correctly for superannuation funds to properly detect an overseas address.

1. The AddressDetails.LocalityName.Text value is set to 'OVERSEAS'

2. The AddressDetails.Postcode.Text is not required in the message

3. AddressDetails.StateOrTerritory.Code is not required message

7.2.2.6 Entering Payment Type BPAY for Contributions (Guidance Note G023)

An issue was identified with the case sensitivity of the value BPAY applied to the PaymentMechanism.PaymentMethod.Code field. The MIG noted the value to be set as "BPAY" however the taxonomy required the value "Bpay". It's worth noting that the contributions Schematron accepted either "BPAY" or "Bpay" as a valid value. This inconsistency caused some contribution messages to be rejected.

As an interim solution, the ATO issued a patch to the taxonomy that will allow either "BPAY" or "Bpay" to be an accepted value. This patch can be downloaded from the ATO software developer's site (under the SSTC – Guidance section).

7.2.2.7 Default Values for Mandatory fields (Guidance Note G022)

There are instances when mandatory information required for the member registration and contribution transaction request messages are not available. The member address, gender and date of birth are values identified in this category. In order for regulatory timeframes to be met, an agreed set of default values can be submitted when the information is not available. Below are the default values for each item.

Member address details

If neither the residential address nor postal address is available, the following default values should be used to populate the residential address elements.

The use of postcode '0000' in combination with country code 'au' will alert the receiving party to the fact that these are default values that have been supplied because address details are not available.

Element name	M/C/O	Default value
AddressDetails.Usage.Code	M	'RES'
AddressDetails.Line1.Text	M	'UNKNOWN'
AddressDetails.Line2.Text	O	*Omit – not required*
AddressDetails.Line3.Text	O	*Omit – not required*
AddressDetails.Line4.Text	O	*Omit – not required*
AddressDetails.LocalityName.Text	M	'UNKNOWN'
AddressDetails.Postcode.Text	C/M	'0000' (Note: this element is mandatory for Australian addresses)
AddressDetails.StateOrTerritory.Code	C/M	'ACT' (Note: this element is mandatory for Australian addresses)
AddressDetails.Country.Code	M	'au'

Date of Birth

Element name	M/C/O	Default value
PersonDemographicDetails.Birth.Date	M	'1900-01-01'

Gender

Valid values for Sex.Code are:
1 = Male
2 = Female
3 = Intersex or Indeterminate
0 = Not stated or inadequately described
If the gender of a member is unknown, the value must be set to '0'.

Element name	M/C/O	Default value
PersonDemographicDetails.Sex.Code	M	'0'

7.2.2.8 Use of Spaces in PRN (Guidance Note G021)

The PRN must be 18 characters in length and can be generated by using two methods:

1. Concatenation Method – This is the ATO's specified algorithm
2. Customised Method – Sending solutions can use their own method to generate a PRN.

The customised method allows for a SPACE to be considered a valid character within the PRN value as allowed within the BECS standard however the Data Standards did not specify other rules for the PRN that are inherent to the BECS Lodgement Reference, including that the field must be left justified, meaning no leading spaces.

In some circumstances the sending solutions used the SPACE character as "leading characters" in the PRN, which caused issues in reconciling and ultimately delaying the allocation of contributions to member accounts.

To solve this issue, SPACE characters are not to be used as leading characters for the PRN, nor can they be used as a character within the PRN value. Although there are restrictions on the use of the SPACE character, they can be used as trailing characters to pad out the PRN to an 18 character length.

The PRN value is represented in the data element *PaymentRecord.PaymentReference.Number* within the Contributions Transaction Request message.

Where a Fund receives a PRN with SPACE characters as leading values or the 18 character length is not achieved, the Fund should not reject the message. The Fund should employ measures to determine the actual PRN value in order to match data to the payment. Funds should then contact the employer, or solution provider, to work through the PRN issue(s) to prevent the problem from re-occurring.

7.2.2.9 Contributions for Defined Benefits (Guidance Note G019)

Defined Benefit contributions required their own set of data concepts to allow employers to submit contributions through SuperStream.

The Data Standards provides the data elements required by defined benefit schemes via two mechanisms:

- inclusion of commonly used terms which can readily be standardised and also have utility in accumulation schemes wherever possible, and
- inclusion of generic tuples (name-and-value pairs) for terms specific to defined benefits and for which there was no agreed harmonisation between different defined benefit schemes.

These tuples allow declaration of a data concept by a fund with a defined benefit scheme and then reporting of a value against that data concept by the employer. The data concepts are not currently defined in the standard taxonomy as they are specific to each defined

benefit scheme. Each fund that has a defined benefit scheme is required under the standard to publish individual schema extensions that specify its data requirements.

Generic Tuples - The generic tuples have data types defined in the underlying schema. These data types do not reflect the full range of data types that would be required if the fields were to be reported in their own right; they are either 'stringItemType' or 'monetaryItemType'.

In addition, the recommended use of the generic tuples should include, within the 'description' child element of each tuple, an explicit statement of the notional data type for the reported value (in either the 'Text' or 'Amount' child element as applies).

Tuples and Child Elements - Whilst a tuple is always optional, the schema requires that, where a generic tuple is used in a business document, the optionality rules for child elements must be followed. This means that, once a decision is made to use a generic tuple, certain child elements will become mandatory within the bounds of that tuple.

Reconciliation of Payments - The following defined benefits data concepts reported with the Contributions Transaction Request (CTR) message are expected to have an associated payment amount and should therefore be considered in the payment reconciliation process:

- Defined Benefit Member Pre Tax Contribution

- Defined Benefit Member Post Tax Contribution

- Defined Benefit Employer Contribution

To assist the reconciliation process, the following principles are to be applied

- All amounts that have an associated payment must be reported via the 'Superannuation Contribution Other Amounts' tuple and must reconcile with the money received, and

- Any amounts that do not have an associated payment must be reported via the 'Superannuation Contribution Other Details' tuple and do not reconcile with money received.

Superannuable Allowances - Where superannuable allowances are reported in accordance with this guidance note they should be aggregated and reported in a single field. The fund will be responsible for agreeing and identifying the relevant allowances. The employer will be responsible for reporting the relevant allowances using their payroll system.

7.2.2.10   Telephone Numbers & Special Number Types (Guidance Note G014)

Solution providers were uncertain on how to represent 13, 1300 and 1800 telephone numbers in XBRL documents with respect to the area code and telephone number fields.

Upon review, it was determined that for 13, 1300 and 1800 telephone numbers, the whole number must be represented in the *ElectronicContact.Telephone.Minimal.Number* field. The area code field *ElectronicContact.Telephone.Area.Code* must not be included in the XBRL document for these number types.

8 OUTCOME AND ERROR RESPONSE MESSAGES

8.1 GENERAL

This section must be read in conjunction with Schedule 6– Error Code Management v2.0.

Depending on the response messaging arrangements for an employer, an outcome or error response is used by the receiving fund to communicate the outcomes of processing a MRR, CTR, GCTR or GCTAR.

A list of common error codes used in the Standard can be found in Section 6 and 7 in Schedule 6. An entity may choose to implement organisation specific error codes for errors not included in the Standard, in accordance with the specified convention as per Section 8 in Schedule 6.

8.2 TECHNICAL AND BUSINESS RESPONSE

For SuperStream, there are 2 main types of response messages.

1. Technical Responses – These responses are intended for the original sending party to evaluate as they relate to a technical issue(s) within the message that prevents a superannuation fund from processing data into core registry systems.

For example Schedule 4a specified the following (page 48):

XBRL Fact	Instructions / Rules	Msg Code
ElectronicContact.ElectronicMail.Usage.Code	1. Mandatory. 2. Must be set to "03" for Contact.	1. SUPER.GEN.GEN.4 2. SUPER.GEN.GEN.5

and short description for each error code according to according to Schedule 6 are:

Message Code	Short Description
1. SUPER.GEN.GEN.4	Mandatory data element not supplied
2. SUPER.GEN.GEN.5	Data element contained an unexpected value.

If there is no value supplied for electronic mail usage code then the system will generate an error message indicating that it is a mandatory entry.

If the value supplied for electronic mail usage code is not "03" then the system will generate an error code indicating that the supplied value is unexpected.

2. Business Responses – The contents of these responses are to be forwarded to employers to notify them of successful processing events for new member registrations or fund level rule(s) that prevents processing. An example of a business response is detailed in the table below. This would occur when a Fund cannot accept a contribution for processing

Message Code	Short Description

SUPER.GEN.CNTRBTN.8	Eligibility issue preventing the contribution being processed. Contact Superannuation entity for details.

8.3   MESSAGE EVENT STRUCTURE

Response messages must comply with the Message Event structure as per the Schema in Schedule 6 (Appendix A), and is illustrated in the diagram below:

Error Message Structure
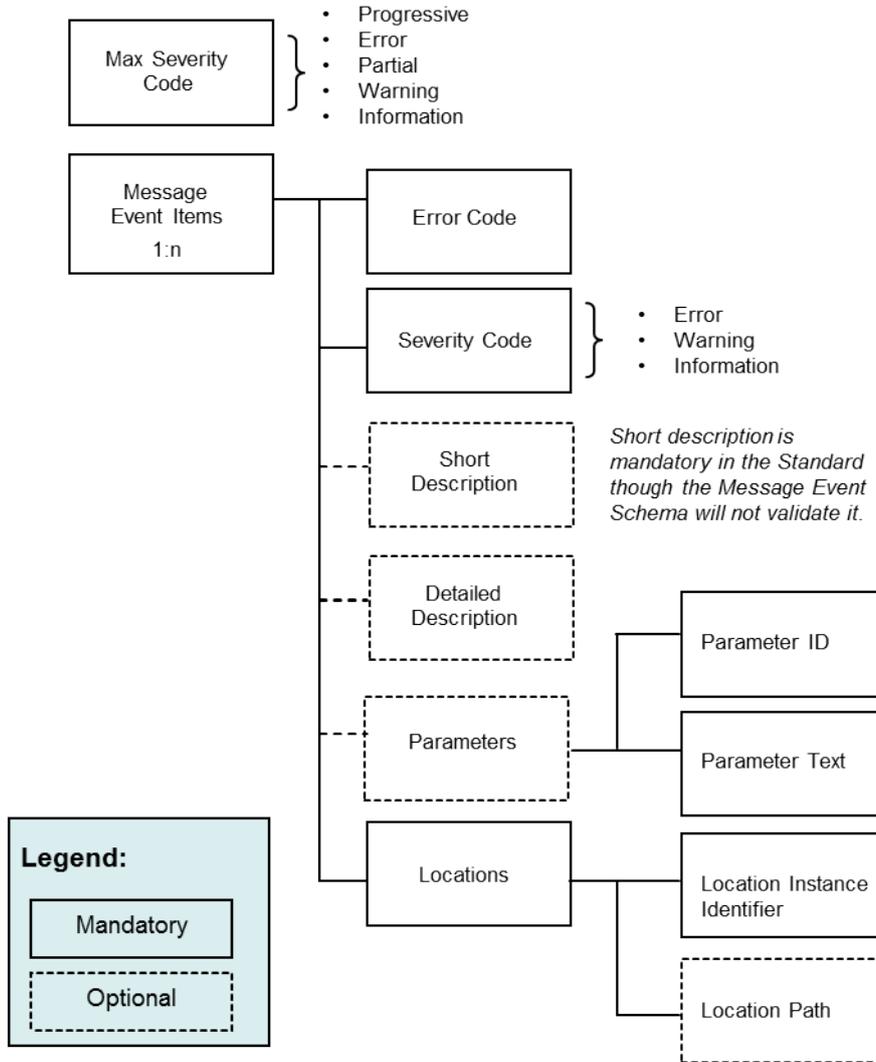
8.3.1 Maximum Severity Code

'Maximum severity' occurs once per message event (e.g. a member registration outcome response), which reports the highest level of error condition within the response message. There are five levels for maximum severity:

- Progressive – Response commence prior to finalising processing of all components of the original request message. Potentially multiple response messages will be received for the original request message.

- Partial – All processing of the original request message is completed, and a single response message is sent. This code suggests that some components have succeeded and some failed.
- Error - All processing of the original request message is completed, and a single response message is sent. This code suggests that all components of the original request message failed processing.
- Warning - All processing of the original request message is completed, and a single response message is sent. This code suggests that the original request message is processed successfully however one or more components encountered some issues.
- Information - All processing of the original request message is completed, and a single response message is sent. All components of the original request message are processed successfully.

8.3.2 Severity Code within an Event Item

Each Event Item has an associated Error Code and Severity code. Severity code has the following levels:
- Errors (processing failed, e.g. payment cannot be allocated to member's account)
- Warning (processing was successful, however some problems were encountered and the receiving fund expects the data to be reviewed by the employer), or
- Information (processing was successful and other details may follow, e.g. member is registered successfully and member's client ID is provided).

8.3.3 Response Scope

As SuperStream outcome responses can refer to individual components or aggregation of components from a request message, certain rules should be followed to allow efficient processing of response messages.
- Within a certain response scope, the following event item severity combinations are not valid:
  - o Error / Warning
  - o Error / Information

  (This is because Error indicates that processing for a scope is unsuccessful, while Warning or Information means processing is successful.)
- Once a response has been sent for a particular response scope, no further responses can be sent for any subset of the scope, or at a higher scope level that include the response scope.

  For example, if an employer context is in error causing contributions from this employer cannot be accepted, further responses cannot be sent for any member(s) related to this employer context. If a response is at a contribution type level within a member context, further responses for this member can only be at contribution type level, not member level.

8.4   ERROR HANDLING (GUIDANCE NOTE G018)

Each Message Event XML document MUST only relate to a single XBRL request document. This means that it is not permissible to provide a Message Event XML that includes responses for members from multiple XBRL documents (the 1-to-1 rule).

Identification and location of errors will be facilitated through the following mechanisms:

- ConversationID

  This is at the ebMS envelope level. As stated in Section 6.3 a response message MUST have the same Conversation ID as the corresponding request that originated the conversation.

- Part ID

  Each XBRL document within a request message has a Part ID. In a response message, this value is contained in the *Location Instance Identifier* fields to assist locating the corresponding XBRL business document. As per the 1-to-1 rule, all Event Items within a Message Event XML must have the same value for *Location Instance Identifier* (by referring to the same Part ID)*.*

- Parameters

  A standard set of parameters will be reported within each Event Item to enable contextualisation of errors. This allows errors to pass easily through data format translations, and avoids the need for the sender to retain the original XBRL document.

  Detailed requirements for each outcome response are included in Schedule 6 – Error Code Management v2.0, Appendix B.

8.5   REFUND PAYMENTS IN OUTCOME RESPONSES

As part of the Response Messaging work sponsored by the ATO, a set of essential information has been defined in outcome responses from fund to back to the employer that enables the employer to determine exactly which employees are affected by a refund of contribution payment. This approach is also used by government-to-business transactions within the Standard, to allow funds to report issues and send associated refund payments to the ATO in GCTER and GCTAOR messages.

There are four different levels of refund where contribution payments cannot be allocated:

1. A business-document-level refund

   None of the contributions for any of the employers and associated members can be allocated within a particular XBRL business document, and full payment is being refunded.

2. An employer-level refund

Where multiple employers are included in an XBRL business documents, but contributions for all members associated with an employer cannot be allocated. Contribution for members associated with this employer is being refunded.

3. A <u>member-context-level</u> refund

Contributions for certain members cannot be allocated and is being refunded.

4. A <u>member-context-level-contribution-type</u> refund

Where multiple contribution types are reported for one member, but a particular contribution type cannot be accepted or allocated and is being refunded.

An XML example for each refund level is included in Appendix B.

Similar to a request message, there must be a 1 to 1 relationship between refund and response message. Different sets of information need to be provided to the employers to understand which employees are affected with further details included in Schedule 6 – Error Code Management v2.0, Appendix B for refund parameter sets. Communication of refund payments must comply with Schedule 3, while the fund may choose to create a new PRN or re-use the PRN in the corresponding request message.

8.6   IDENTIFYING WHEN TO SEND RESPONSE MESSAGES

Sending error & outcome response messages in the Standards depends on the original ebMS message and whether the signal for response messaging was included.

The signal for response messaging is represented by the part property "ElectronicErrorMessaging". If this part property has been included in the original ebMS message containing member registrations or contributions for processing, then the sending party is capable of receiving a response message.

Where this part property has not been provided in the original message, then the Super Fund must provide a response back to the sending party via other means, but preferably electronic (e.g. email).

9 PAYMENT METHODS

9.1 GENERAL

The Schedule 3 document – Payment Methods defines the payment methods that employers, APRA-regulated superannuation entities, RSA providers, SMSFs and ATO must use to comply with the Standard and specifies the method of generating a unique reference number.

This requirement ensures that:

- electronic payments (which flow via the banking system), and

- the related superannuation transaction details (which flow via the data messaging system) can be reconciled efficiently by the receiving party.

Acceptable payment options for Contributions are based on the Bulk Electronic Clearing System Direct Entry (BECS DE) maintained by the Australian Payment Clearing Association (APCA) or BPAY maintained by BPAY Pty Ltd.

To comply with the Standard:

- Payment must be by electronic transfer, payment by cheque is not allowed, and

- Data and money must be linked by a unique transaction identifier – if there is no unique identifier then it is a ***non-compliant*** transaction.
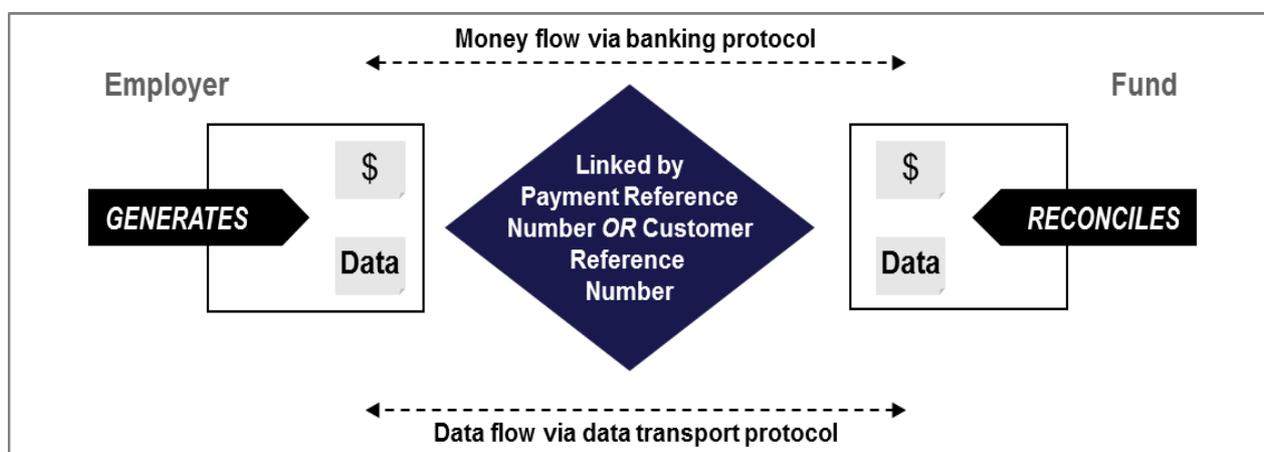
Payment

Note: The fund may have a 'service agent' handling data and/or money transactions on their behalf. The legal responsibility under the Standard remains with either the sender or receiver irrespective of the role of these intermediaries.

There must be a one-to-one relationship between a payment and a request message, and a one-to-one relationship between a payment and an outcome / error response message where an associated (refund) payment is associated (this rule applies to both B2B and G2B interactions).

The diagram below shows the one-to-one relationship between a Contributions Transaction Request and a payment and a Government Contribution Transaction Request and a payment.
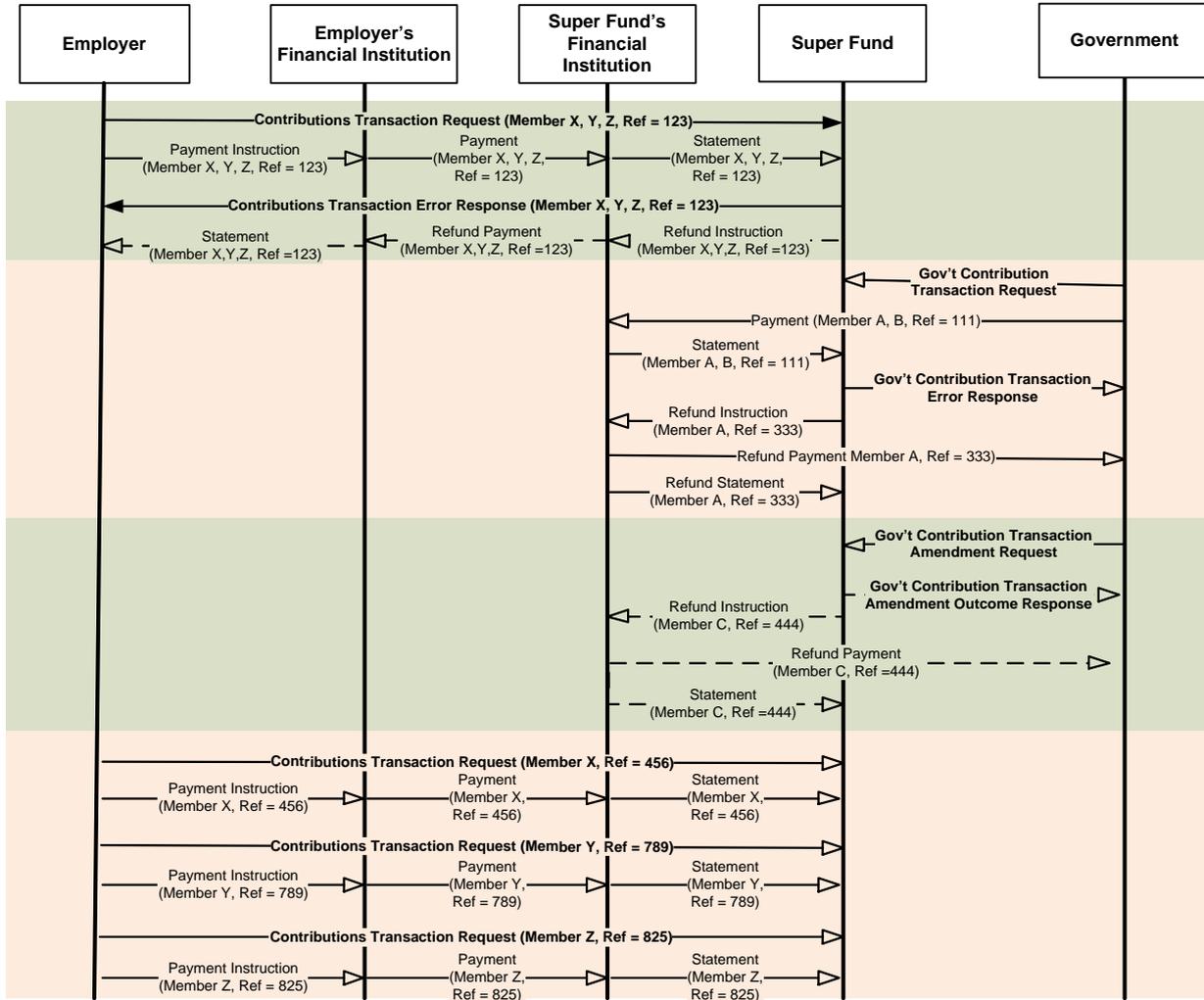
Amending Contribution Payments

If an employer identifies an error within a Contributions Transaction Request that has been successfully lodged with an APRA-regulated superannuation entity, RSA provider or SMSF they have the following options available:

- <u>Underpayment of Contributions</u>

  Scenario 1 - This occurs when the payment amount received is less than the total value specified in the CTR message. Funds will identify the discrepancy during reconciliation processes, and must contact the employer, or the employer's solution provider, to resolve the issue within the legislated timeframes. Where the issue has not been resolved, the Fund can then forward the appropriate response message.

  Scenario 2 – This occurs where the employer identified an underpayment for one or more employees, while a CTR has been lodged and processed successfully by the fund. In this scenario, employers should lodge another CTR to 'top up' the

payment, i.e. the additional CTR message should only include employers that are underpaid and the underpaid amount. An employer should not send a CTR with an attempt to replace a previous CTR.

- <u>Overpayment of Contributions</u> – In the event that the payment amount received is greater than the contribution transaction request messages, all contributions reported should be allocated to member accounts within legislated timeframes. The fund would then contact the employer, or the employer's solution provider, to determine how to proceed with the amount overpaid as it may relate to an allocation to a members account that was not reported in the message. Where the issue has not been resolved, the Fund can then forward the appropriate response message.

- <u>Cancellation of a Transaction</u> – Cancellation of a transaction is not in scope of the Standard. If an employer needs to cancel a contribution transaction that has been successfully lodged or processed, they should contact the fund via other processes deemed relevant between the related parties.

10 APPENDIX A - CONFORMANCE PROFILES

Features of the profiles are detailed in the table below:

Conformance Profile Name		One-way push for sending business messages	Receipting of any transmission errors	Permanent internet presence	Receipt of business messages	Automated business-related error messaging	Rely on other processes outside of the Standard for managing business –related errors	Username/password based security	Produce message envelopes less than 20mb	Produce message envelopes greater than 20mb	Digital signatures and encryption
Entry											
	Ultra-light	✓	✓	✗	✗	✗	✓	✓	✓	✗	✗
	Light	✓	✓	✗	✓	✗	✗	✓	✓	✗	✗
Advanced											
	High end	✓	✓	✓	✗	✗	✗	✓	✓	✓	✓
	Large volume	✓	✓	✓	✗	✗	✗	✓	✓	✓	✓
Application Gateway											
	Application Gateway	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

The header "Key Features Supported" spans all feature columns.

11 APPENDIX B - XML RESPONSE MESSAGE EXAMPLE

Below are a number of examples of the Event XML structure for a Contribution Transaction Error Response, with associated refund at different refund level.

11.1 BUSINESS DOCUMENT LEVEL REFUND

A business document level refund happens when the original request message has completed processing, and one single outcome message is generated. This could be when:
- an error is detected that prevent processing of all transactions within a message, and a full refund is required;
- in a government amendment request, all members included are processed successfully and the outcome response include a full refund.

A business document level response is the broadest scope of a response and the event item refers to all transactions in the corresponding request message.

Two examples are provided below:
A. Government contributions cannot be accepted by the fund therefore the full amount in the original GCTR is refunded (SUPER.GEN.CNTRBTN.16).

GCTR	
PRN	456789012345678901
Member 1	$7000.00
Member 2	$8000.00
Total payment	$15000.00

NOTE: This is a business document level response therefore the outcome response does not require full details of each member.

<!-- ConversationId is included in ebMS message level, and must be the same value of the corresponding request message -->
<?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.CNTRBTN.16</tns:Error.Code>
<tns:Severity.Code>Error</tns:Severity.Code>
<tns:Short.Description>Government super contribution cannot be accepted.</tns:Short.Description>
<tns:Parameters>
        <tns:Parameter>
                <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                <tns:Parameter.Text>CNTPRVD01</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
                <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
                <tns:Parameter.Text>51825753556</tns:Parameter.Text>
        </tns:Parameter>
        <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>ReportPartyTypeDimension</tns:Parameter.Identifier>
                <tns:Parameter.Text> Employer</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
                <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
                <tns:Parameter.Text>15000.00</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>15000.00</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
                <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
                <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
        </tns:Parameter>
</tns:Parameters>
<!—Location Instance Identifier must have the value of the PartID of the corresponding XBRL business document -->
        <tns:Locations>
```

NOTE:
RefundPaymentReferenceNumber is mandatory if a new PRN is generated for the refund payment.

```
            <tns:Location>
                    <tns:Location.Instance.Identifier>123</tns:Location.Instance.Identifier>
            </tns:Location>
        </tns:Locations>
    </tns:EventItem>
</tns:EventItems>
</tns:Event>
```

B. Government contributions amendment request is fully processed by the fund and a GCTAOR message is generated with full refund amount as requested (SUPER.GEN.CNTRBTN.17).

GCTAR	
Member 1	$1000.00
Member 2	$2000.00
Total requested payment	$3000.00

NOTE: This is a business document level response therefore the outcome response does not require full details of each member.

```
<!-- ConversationId is included in ebMS message level, and must be the same value of the corresponding request message -->
<?xml version="1.0" encoding="UTF-8"?>
<tns:Event xmlns:tns="http://sbr.gov.au/comn/event.02.data">
    <tns:MaximumSeverity.Code>Information</tns:MaximumSeverity.Code>
    <tns:EventItems>
        <tns:EventItem>
            <tns:Error.Code>SUPER.GEN.CNTRBTN.17</tns:Error.Code>
            <tns:Severity.Code>Information</tns:Severity.Code>
            <tns:Short.Description>Government contribution amendment request has been processed successfully.</tns:Short.Description>
            <tns:Parameters>
                <tns:Parameter>
                        <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                        <tns:Parameter.Text>CNTPRVD01</tns:Parameter.Text>
                </tns:Parameter>
                <tns:Parameter>
                        <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
                        <tns:Parameter.Text>51825753556</tns:Parameter.Text>
                </tns:Parameter>
                <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>ReportPartyTypeDimension</tns:Parameter.Identifier>
                <tns:Parameter.Text> Employer</tns:Parameter.Text>
        </tns:Parameter>
        <tns:Parameter>
                <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
                <tns:Parameter.Text>3000.00</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>3000.00</tns:Parameter.Text>
        </tns:Parameter>
    </tns:Parameters>
<!—Location Instance Identifier must have the value of the PartID of the corresponding XBRL business document -->
        <tns:Locations>
                <tns:Location>
                        <tns:Location.Instance.Identifier>123</tns:Location.Instance.Identifier>
                </tns:Location>
        </tns:Locations>
    </tns:EventItem>
  </tns:EventItems>
</tns:Event>
```

NOTE:
RefundPaymentReferenceNumber is mandatory if a new PRN is generated for the refund payment.

11.2 EMPLOYER LEVEL REFUND

An employer level refund occurs when an error or issue has been identified for a particular employer in the message. Where the contributions could not be allocated, the payment from that employer (for all associated members) is being refunded.

In the below example, an error occurred within an employer context, and contributions made for all members by this employer are refunded (SUPER.GEN.GEN.4).

CTR	
Employer 1	12345678901 (ABN) CNTPRVD01 (context ID)
Member 1	$1000.00
Member 2	$900.00
Employer 2, 3. 4…, Members 3, 4, 5…	
PRN	456789012345678901
Total payment	**$5000.00**

NOTE: Total payment from employer 1 is $1900.00.

NOTE: This is an employer level response therefore the outcome response does not require full details of each member.

```
<!-- ConversationId is included in ebMS message level, and must be the same value of the corresponding request message -->
<?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>
                <tns:EventItem>
                        <tns:Error.Code>SUPER.GEN.GEN.4</tns:Error.Code>
                        <tns:Severity.Code>Error</tns:Severity.Code>
                        <tns:Short.Description>Mandatory data element not supplied</tns:Short.Description>
<!-- Detailed Description is optional in the response -->
                        <tns:Detailed.Description>{elementname} is mandatory and MUST be provided.</tns:Detailed.Description>
                        <tns:Parameters>
                                <tns:Parameter>
                                        <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                                        <tns:Parameter.Text>CNTPRVD01</tns:Parameter.Text>
```

```
            </tns:Parameter>
            <tns:Parameter>
                    <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
                    <tns:Parameter.Text>12345678901</tns:Parameter.Text>
            </tns:Parameter>
            <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>ReportPartyTypeDimension</tns:Parameter.Identifier>
                    <tns:Parameter.Text> Employer</tns:Parameter.Text>
            </tns:Parameter>
            <tns:Parameter>
                    <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
                        <tns:Parameter.Text>1900.00</tns:Parameter.Text>
            </tns:Parameter>
            <tns:Parameter>
                    <tns:Parameter.Identifier>RefundPaymentTotal</tns:Parameter.Identifier>
                    <tns:Parameter.Text>1900.00</tns:Parameter.Text>
            </tns:Parameter>
            <tns:Parameter>
                   <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
                    <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
            </tns:Parameter>
            <tns:Parameter>
                    <tns:Parameter.Identifier>elementname</tns:Parameter.Identifier>
                    <tns:Parameter.Text>OrganisationNameDetails.OrganisationName.Text</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>
```

11.3 MEMBER CONTEXT LEVEL REFUND

A member context level refund happens when the contributions for particular members (as part of the total payment for a business document) has an error.

In the below examples, fund has PARTIALLY processed a GCTAR message:

GCTAR		
Member 1	$1000.00	processed successfully and a refund of $1000.00 is included (SUPER.GEN.CNTRBTN.17)
Member 2	$2000.00	member has insufficient funds and fund only refunds $1500.00 (SUPER.GEN.CNTRBTN.19)
Member 3	$3000.00	amendment request cannot be processed for this member (SUPER.GEN.CNTRBTN.18)
Total requested payment $6000.00; actual refund total amount $2500.00		

<!-- 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>Partial</tns:MaximumSeverity.Code>
        <tns:EventItems>
                <tns:EventItem>
                        <tns:Error.Code>SUPER.GEN. CNTRBTN.17</tns:Error.Code>   *EventItem 1 for member 1, with a refund of $1000.00*
                        <tns:Severity.Code>Information</tns:Severity.Code>
                        <tns:Short.Description>Government contribution amendment request has been processed successfully</tns:Short.Description>
<!-- Detailed Description is optional in the response -->
                        <tns:Parameters>
                                <tns:Parameter>
                                        <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                                        <tns:Parameter.Text>SFM01</tns:Parameter.Text>
                                </tns:Parameter>
                                <tns:Parameter>
                                        <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
                                        <tns:Parameter.Text>123456789</tns:Parameter.Text>

```xml
            </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>51825753556</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>SuperannuationFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
                    <tns:Parameter.Text>11100472571001</tns:Parameter.Text>
            </tns:Parameter>
            <tns:Parameter>
                    <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
                    <tns:Parameter.Text>1000.00</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>2500.00</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. CNTRBTN.19</tns:Error.Code>
                <tns:Severity.Code>Warning</tns:Severity.Code>
                <tns:Short.Description>Insufficient funds in member account</tns:Short.Description>
<!-- Detailed Description is optional in the response -->
                <tns:Parameters>
                        <tns:Parameter>
                                <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                                <tns:Parameter.Text>SFM02</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>51825753556</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>SuperannuationFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
                                <tns:Parameter.Text>11100472571001</tns:Parameter.Text>
                        </tns:Parameter>
                        <tns:Parameter>
                                <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
                                <tns:Parameter.Text>1500.00</tns:Parameter.Text>
                        </tns:Parameter>
```

EventItem 2 for member 2, with a refund of $1500.00

```
<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>2500.00</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>                                              EventItem 3 for member 3, no refund.
        <tns:Error.Code>SUPER.GEN. CNTRBTN.18</tns:Error.Code>
        <tns:Severity.Code>Error</tns:Severity.Code>
        <tns:Short.Description>Government contribution amendment request cannot be processed</tns:Short.Description>
<!-- Detailed Description is optional in the response -->
        <tns:Parameters>
                <tns:Parameter>
                        <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
                        <tns:Parameter.Text>SFM03</tns:Parameter.Text>
                </tns:Parameter>
                <tns:Parameter>
                        <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
                        <tns:Parameter.Text>345678901</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>51825753556</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>SuperannuationFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
                                <tns:Parameter.Text>11100472571001</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>
```

11.4 CONTRIBUTION TYPE REFUND

A contribution type refund may occur where multiple types of contributions is reported within a member context, and a particular contribution type cannot be processed.

In the below example, an employer did not provide member 1's TFN while it is required to process personal contributions. Other contribution amounts are processed and the refund only includes the personal contributions amount (SUPER.GEN.CNTRBTN.5).

CTR	
Employer 1	12345678901 (ABN) CNTPRVD01 (context ID)
Member 1	Personal contributions: $200.00 Super Guarantee: $500.00
Member 2	$900.00
PRN	456789012345678901
Total payment	**$1600.00**

```
<!-- 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>Partial</tns:MaximumSeverity.Code>
        <tns:EventItems>
                <tns:EventItem>
                        <tns:Error.Code>SUPER.GEN.CNTRBTN.5</tns:Error.Code>
                        <tns:Severity.Code>Error</tns:Severity.Code>
                        <tns:Short.Description>Member TFN required for this contribution</tns:Short.Description>
<!-- Detailed Description is optional in the response -->
                        <tns:Detailed.Description < Member TFN required for this Contribution. Contribution Provider allocated Member ID equals
                        {memberid}>
                        <tns:Parameters>
```

```
<tns:Parameter>
        <tns:Parameter.Identifier>ContextID</tns:Parameter.Identifier>
        <tns:Parameter.Text>SFM01</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
        <tns:Parameter.Identifier>Identifier</tns:Parameter.Identifier>
        <tns:Parameter.Text>smith01</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
        <tns:Parameter.Identifier>Scheme</tns:Parameter.Identifier>
        <tns:Parameter.Text>http://www.sbr.gov.au/id</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>12345678901</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>SuperannuationFundUniqueSuperannuationIdentifierDimension</tns:Parameter.Identifier>
        <tns:Parameter.Text>11100472571001</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
        <tns:Parameter.Identifier>ContributionType</tns:Parameter.Identifier>
        <tns:Parameter.Text>SuperannuationContribution.PersonalContributions.Amount</tns:Parameter.Text>
</tns:Parameter>
<tns:Parameter>
        <tns:Parameter.Identifier>RefundAmount</tns:Parameter.Identifier>
        <tns:Parameter.Text>200.00</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>200.00</tns:Parameter.Text>
                            </tns:Parameter>
                            <tns:Parameter>
                                    <tns:Parameter.Identifier>OriginalPaymentReferenceNumber</tns:Parameter.Identifier>
                                    <tns:Parameter.Text>456789012345678901</tns:Parameter.Text>
                            </tns:Parameter>
                            <tns:Parameter>
                                    <tns:Parameter.Identifier>memberid</tns:Parameter.Identifier>
                                    <tns:Parameter.Text>smith01</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>
```