

USER GUIDE

EXTERNAL

DECEMBER 2017

UNCLASSIFIED

FORMAT

AUDIENCE

DATE

CLASSIFICATION



Australian Government

Australian Taxation Office

FILE REF: [FILE NO.]

Rollover v2.0

User Guide

Version 2.0

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



UNCLASSIFIED



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

ENDORSEMENT/VERSION CONTROL

CURRENT VERSION NUMBER V2.0

DATE December 2017

VERSION CONTROL

Version	Revision date	Summary of changes
0.1 (draft)	February 2016	Original draft for comment
0.2 (draft)	March 2016	Internal review and feedback incorporated.
1.0 Final	January 2017	Updates to align with the Rollover Message Implementation Guide v2.0. Resolved hyperlinks and published as final
1.1 Final	July 2017	Edited to match HTML document
2.0 Final	October 2017	Further updates and re-version the document to align with MIG versions. The updates also included new interactions between superannuation funds and the ATO. Updates in various sections to incorporate new messages to be implemented in late 2017: <ul style="list-style-type: none"> • Section 20C Notice • USM Rollover from superannuation funds to ATO Included additional information for Section 20C Notice and USM message from superannuation funds to the ATO (Section 3.5).
2.0 Final	December 2017	Updates to sections 3.5.5 and 3.5.8 to incorporate feedback from Industry.

TABLE OF CONTENTS

Endorsement/Version Control	2
Table of contents	3
1. Intent	5
1.1 Audience	5
1.2 Background	5
1.2.1 Rollovers	5
1.2.2 Superannuation and RSA Data and Payment Standards (the Standard)	6
2. Supporting Documents for implementation	7
2.1 ATO Website for SuperStream	7
2.2 Standard Business Reporting (SBR) Website	7
3. Business process and interaction.....	8
3.1. Overview	8
3.2. The Rollover Business Interaction	9
3.3. Understanding the Initiate Rollover Business Interaction	10
3.3.1. Initiate Rollover Error Response	10
3.4. Understanding the Rollover Transaction Business Interaction	10
3.4.1. Rollover Transaction Outcome Response	11
3.5. Interactions with the ATO	11
3.5.1. Overview	11
3.5.2. Electronic Portability Form.....	11
3.5.3. Section 20C Notice.....	11
3.5.4. Rollover of Unclaimed Super Monies.....	12
3.5.5. Validations for inbound USM Rollovers.....	13
3.5.6. Misalignment between USM reported amount and payment amount	13
3.5.7. Adjustments to USM Rollovers	14
3.5.8. Additional Information	14
3.6. Payments	15
3.7. Member Notification.....	15
3.8. Processing Rollover Interactions	15
3.9. Fund Validation Service (FVS).....	16
4. Obligations of APRA-regulated superannuation entities / RSA providers	17
5. Profiles and Capability	18
5.1. Agreements	18
5.2. Summary of User Roles and Conformance Mapping	18
5.3. Conformance Profiles	19
6. Message construction and Packaging.....	20
6.1. The SOAP Message Package or 'Envelope'	20
6.2. MUST UNDERSTAND ATTRIBUTE	21
7. Understanding Information in the Message.....	21
7.1 XBRL Concepts	21
7.1.1 Instance Document.....	21
7.1.2 References	21
7.1.3 Context.....	22
7.1.4 Facts	22
7.2 Contexts in the Rollover MIG	23
7.2.1. XBRL Context Specifications:	23
7.3 Processing Modes	23
7.4 ConversationID.....	24
7.5 Part Properties.....	25
8. Outcome response and Error Messages.....	25
8.1. General	25

- 8.2. Error Message Notification25
- 8.3. Message Event Structure26
- 9. Payment Methods.....28
 - 9.1 General28

1. INTENT

The Rollover 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 the following messages:

- Electronic Portability Form (EPF)
- Initiate Rollover Request (IRR)
- Initiate Rollover Error Response (IRER)
- Rollover Transaction Request (RTR)
- Rollover Transaction Outcome Response (RTOR)
- Unclaimed Superannuation Money (USM)
- Unclaimed Superannuation Money Outcome Response (USMOR)
- Section 20C Notice (S20C)
- Section 20C Notice Error Response (S20CER).

This guide reflects the current Rollover Message Implementation Guide (MIG) v2.0 and the associated reporting taxonomy (sprrol.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;

- Clearing Houses
- Australian Prudential Regulation Authority (APRA)-regulated funds and Retirement Saving Account (RSA) providers
- Self-Managed Superannuation Funds (SMSFs)
- Superannuation 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 Rollovers

According to Superannuation Industry Supervision Regulation 1994 part 5.01:

- *Rollover* means monies paid as a superannuation lump sum (other than by way of being transferred) within the superannuation system.
- *Transfer* means member's benefits paid out of, or received by, a regulated superannuation fund or approved deposit fund, means paid to, or received from:
 - (a) another regulated superannuation fund or approved deposit fund; or
 - (b) an RSA provided by an RSA institution; or

(c) an EPSSS.

Within the Standard the term “*Rollover*” includes “*Transfer*”.

The Standard outlines the approved way to exchange rollover information in the superannuation industry. It also describes the situations in which the Standard must be used.

The Standard is used by superannuation funds to exchange information about member rollovers.

The need to use the Standard can be triggered in any of the following ways.

- the member initiates a rollover directly with the transferring superannuation fund
- the member requests a rollover with the receiving superannuation fund and the receiving superannuation fund contacts the transferring superannuation fund to initiate the rollover
- the member requests a rollover through the ATO portability form and the ATO forwards the EPF request to the transferring superannuation fund to initiate the rollover
- the ATO sends a USM rollover directly to the receiving superannuation fund
- the ATO initiates a USM rollover directly with the transferring superannuation fund by sending a S20C message
- The superannuation fund sends a USM rollover to the ATO

1.2.2 Superannuation and RSA Data and Payment Standards (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 APRA-regulated superannuation entities and RSA providers, including associated reporting obligations for superannuation purposes.

The purpose of establishing the Standard is to enhance the interests of beneficiaries of superannuation entities by improving the efficiency and productivity of the superannuation system as a whole.

In relation to rollover and transfer transactions and the associated payments, the Standard applies to APRA-regulated superannuation entities, RSA providers other than Pooled Superannuation Trusts (PSTs), and the ATO in the context of USM transfers.

The requirements in relation to rollover and transfer transactions and the associated payments do **not** apply to trustees of self-managed superannuation funds.

The requirements prescribed by the Standards for such transactions apply to an APRA-regulated superannuation entity and RSA providers from 1 July 2013 in relation to conduct that occurs on or after that date.

The Standard does **not** apply to an APRA-regulated superannuation entity and a 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 rollovers, whether from an existing member or any other person, but may rollover or transfers a member’s withdrawal benefit to another superannuation entity.

In the case of a partial rollover the Standard does not include rules concerning preservation components or asset drawdown. The processes around these matters are dealt with under the default rules of the APRA-regulated superannuation and RSA provider or under instructions from the member to the APRA-regulated superannuation and RSA provider.

Rollover amendments and cancellation are not within the scope of the Standard and all amendments must be managed via other processes between relevant parties. The Standard also do not apply to in-specie rollovers (which can be managed via a process deemed relevant between the parties concerned) or internal fund rollovers (i.e. where preferred by a superannuation fund, rollovers between products of the same superannuation fund may be handled by relevant accounting and registry entries).

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 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
- SuperStream enabling services.

2. SUPPORTING DOCUMENTS FOR IMPLEMENTATION

There are two 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 (ie. 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(b)	Data and Payment Standards – Rollover 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 Software 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 Rollover business transaction is described in the Schedule 4b document – Rollover MIG. The Standard requires APRA-regulated superannuation entities, RSA providers including intermediaries (acting on their behalf) and the ATO, to send and receive specified transactions in a form which meets the data and electronic messaging elements of the Standard.

The Schedule 4b document - Rollover MIG outlines applicability of the standard and this is listed below:

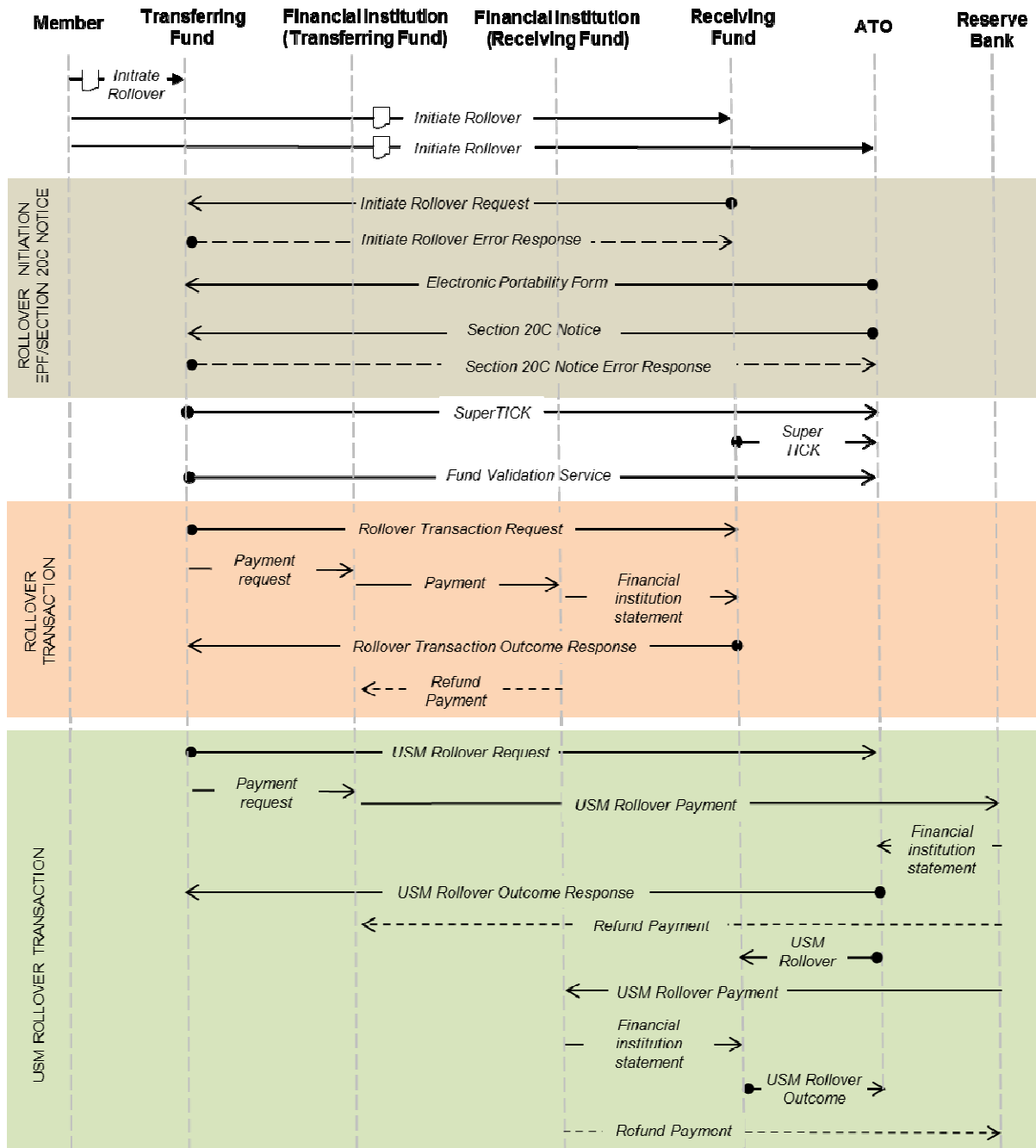
- rollovers between superannuation funds and / or RSA providers;
- the Electronic Portability Form sent by the ATO to notify a superannuation fund of a member's decision to rollover their whole superannuation balance to another superannuation fund;
- Section 20C Notice sent by the ATO to a superannuation fund in relation to an account for a former temporary resident (FTR) to initiate a USM transfer to the ATO;
- USM transfers to the ATO from superannuation funds and USM Rollovers to the superannuation funds from the ATO; and
- rollover transactions between Australian superannuation funds containing a KiwiSaver component.

The Schedule 4(b) document - Rollover MIG does **not** apply to:

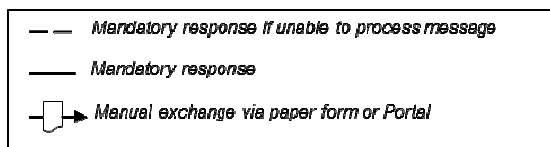
- a rollover (an internal rollover) within a superannuation fund or RSA provider;
 - Note:** an internal rollover, for example, between products within the same superannuation fund, may be handled by relevant accounting and registry entries.
- in-specie rollovers which can be managed via a process deemed relevant by the entities concerned;
- rollover amendments or cancellations which can be managed via a process deemed relevant by the entities concerned;
- refunds of rollover payments or USM rollover payments which can be managed by a process deemed relevant by the entities concerned, apart from refunds associated with Rollover Transaction Outcome Response messages and USM Rollover Outcome Response messages;
- transfers to a successor superannuation fund as defined by section 995-1 of the Income Tax Assessment Act 1972, and
- Self-managed superannuation funds.

Some parts of the end-to-end process such as member notification are outside of the scope of the Standards and are not included in the Rollover MIG.

3.2. The Rollover Business Interaction



LEGEND:



3.3. Understanding the Initiate Rollover Business Interaction

The Initiate Rollover business interaction is described in the Schedule 4b document - Rollover MIG.

The transferring APRA-regulated superannuation entity or RSA provider can receive the request to initiate a member rollover from any of the following entities:

- the member or their Power of Attorney,
- intermediary/broker (e.g. Financial Planner) (not shown in diagram above),
- receiving APRA-regulated superannuation entity or RSA provider, and
- the ATO

The business interaction diagram above illustrates how the rollover process can be initiated manually or in electronic form. There are security authentication conditions that must be met for this message to be processed electronically.

If an APRA-regulated superannuation entity / RSA provider (the receiving entity) receives a request from the member of another APRA-regulated superannuation entity / RSA provider (the transferring entity) to rollover or transfer monies, the receiving entity is required to use an IRR message to initiate the rollover or transfer.

The transferring entity must be able to receive that message electronically regardless of whether the message is initiated electronically by another APRA-regulated superannuation entity / RSA provider, a member (including through an intermediary acting on the member's behalf) or the ATO.

While a member can initiate a rollover manually via a paper form, the IRR electronic message is mandatory for an APRA-regulated superannuation entity / RSA provider.

3.3.1. Initiate Rollover Error Response

An IRER message must be sent from the transferring entity to the sender of the IRR message if the IRR message could not be processed due to an error. If the IRR message is processed successfully then this message will not be sent.

This message may be sent:

- as a single response to an IRR for all errors discovered, once processing is complete for all members included in the IRR; or
- multiple times for a single IRR, for any subset of errors discovered during processing of the IRR.

If this message is not sent by the transferring entity then the sender of the IRR message may assume it has been processed successfully and expect a RTR message.

3.4. Understanding the Rollover Transaction Business Interaction

The Rollover Transaction business interaction is described in the Schedule 4b document - Rollover MIG.

The RTR message provides the transaction details of the rollover benefit and is sent by the transferring entity to the receiving entity. The message includes a payment reference number that will enable reconciliation with the matching payment by the receiving entity.

The member must have supplied the transferring entity with sufficient information in the Initiate Rollover Message, as governed by the Standard, to enable them to process the rollover request successfully.

3.4.1. Rollover Transaction Outcome Response

The RTOR message must be sent by the receiving entity once they have processed the RTR message. The RTOR indicates whether the RTR message was successfully processed or, alternatively, what errors and warnings were discovered.

The RTOR message may be sent:

- as a single response to a RTR, once processing is completed for all members included in the RTR, or
- multiple times for a single RTR, for any subset of members and errors discovered or successful outcomes encountered during processing of the RTR.

3.5. Interactions with the ATO

3.5.1. Overview

A major change of Rollovers v2.0 is the implementation of Government interactions within the Data Standard and introducing the ATO as a participant in the rollover interactions. ATO transactions to superannuation funds will be at the USI level. ATO interactions and associated responses (where applicable) will be identified using a different ebMS 'Action' value, and B2B IRR and RTR reporting taxonomies will be re-used.

3.5.2. Electronic Portability Form

The Electronic Portability Form is sent by the ATO to notify a superannuation fund, RSA provider or an intermediary of a member's election to rollover their superannuation balance and will re-use the IRR reporting taxonomy. There is no automated business response message to an EPF.

3.5.3. Section 20C Notice

The Section 20C Notice is sent by the ATO to a superannuation fund in relation to a member account for a former temporary resident (FTR) to initiate a USM transfer to the ATO and will re-use the IRR reporting taxonomy.

1. The ATO will look at information received through MCS, SuperTICK lodgements (and in the future MAAS once deployed) to determine which FTR member accounts to include in a S20C Notice.
2. The SuperStream message will contain a separate member context / transaction for each member account held by the FTR known to the ATO.
3. For the USI associated with the member account (as sourced from the respective lodgement), the ATO will use the Fund Validation Service (FVS) service to determine fund's ability to receive a Section 20C notice via SuperStream.
4. Where the USI is no longer active on the FVS or there was no USI reported the ATO will derive a USI based on information from the FVS and prior MCS lodgements. Where the superannuation fund does not have any active USIs on the FVS, the Section 20c notice will be issued via non-SuperStream channels (ECI/paper).
5. On receipt of the S20C Notice, a superannuation fund is obliged to respond either with an S20CER message or a USM message, by the USM legislative dates of 30 April or 31 October.
6. In the scenario another member account exists for the FTR, this additional account can be included in the corresponding USM Rollover message.

7. When a fund cannot process a S20C Notice for a particular member, a S20CER message must be sent using one of the following error codes:
- a) SUPER.GEN.GEN.21 - Member not found with supplied information (Will cover the current ECI code I. In effect, the member's identity is unknown and no reason code is required.).
 - b) SUPER.GEN.GEN.22 - No longer a member of Superannuation entity (Will cover the current ECI codes A, T, D, C and F. In effect, the member has gone and no reason code is required.)
 - c) SUPER.GEN.RLVR.7 - Rollover could not be processed due to a pending claim
 - d) Where the superannuation fund wishes to revoke the S20C Notice, the existing process applies where the superannuation fund must first contact the ATO (out of band).
 - o If a superannuation fund chooses to send a response message (after revocation has been granted) error code SUPER.GEN.RLVR.6 must be used.
8. If a S20CER message received by the ATO contains validation errors, an ATO support team will be notified and will contact the superannuation fund (out of band).

3.5.4. Rollover of Unclaimed Super Monies

The USM message is used by the ATO, a superannuation fund or the intermediary acting on behalf of the receiving superannuation fund, to transfer unclaimed super monies. The USM message caters for both USM inbound (fund to ATO) or USM outbound (ATO to fund) and re-uses the B2B RTR reporting taxonomy (payload).

Two new data elements:

- a) *SuperannuationRollover.UnclaimedSuperannuationMoneyReason.Code* and
- b) *SuperannuationRollover.UnclaimedSuperannuationMoney.Date*

have been included in the RTR reporting taxonomy to cater for fund-to-ATO USM transfer and therefore cannot not be enforced by the schema.

These two fields MUST be provided for USM rollovers from funds to the ATO.

Note: The ATO will not validate the Transferring Fund USI's certification value on the FVS upon receiving the USM Rollover.

Unclaimed Superannuation Money Reason Code

All USM should be reported to the ATO using the USM data standard messages with one of the following USM reason codes:

A	Member reached eligible age
D	Deceased member
N	Non-member spouse
P	Insoluble lost member accounts (insoluble and lost)
Q	Small lost member accounts (less than threshold and lost)
R	Temporary Resident (received s20C Notice)

NB: When responding to an S20C message from the ATO and the USM need to be reported and paid, you must report using USM reason code **R**.

Unclaimed Superannuation Money Date

This field indicates the day that the superannuation fund will determine if they have unclaimed money and/or a small lost member and/or an insoluble lost member account.

The following rules which apply to the current non SuperStream USM reporting process will be applied to USM messages from funds to the ATO:

1. The Unclaimed Superannuation Money Date is a mandatory field for each member.
2. The Unclaimed Superannuation Money Date is set by the Commissioner through legislative instrument and MUST be set to EITHER the 30th of June or the 31st of December of a past reporting period.
3. The Unclaimed Superannuation Money Date field MUST have the same value for all members within a USM business document.

If a USM business document fails the above validation the entire business document will be rejected and an error response returned to the sending fund.

Timing

The USM Rollover must be sent to the ATO by the USM scheduled statement dates which are 30 April and 31 October.

Payment reference number (PRN)

The ATO will only allocate the payment if the PRN in the data message and the PRN in the payment are identical.

Note: PRNs are case sensitive.

3.5.5. Validations for inbound USM Rollovers

Scenario 1 – Maximum Severity is Error

This means the USM message has failed validation, the whole message will be rejected and ATO will send a USMOR message with a maximum severity of "Error", and include applicable event item/s.

1. The ATO will not automatically refund the payment as part of the response message process.
2. A refund can be requested out of band.
3. The fund should correct the data, generate a new message and send the new message to the ATO.
4. If the corrected message contains a different payment amount, the fund should send a new payment that matches the reported amount in the corrected message.

Scenario 2 - Maximum Severity is Information

When all entitlements within a USM message are successfully processed, ATO will send a single USMOR message with a maximum severity of "Information". The USMOR will only include one event item with the success code SUPER.GEN.RLVR.2.

3.5.6. Misalignment between USM reported amount and payment amount

Scenario 1 - The amount paid (to ATO's SuperStream bank account) is less than the amount reported in the USM message

1. The ATO will not reject the USM message and will contact the superannuation fund within three business days.

2. The superannuation fund can view their transactions online through the Business Portal and the debit will be visible.
3. The 'top-up' payment is to be made to the ATO SuperStream bank account by agreement with the ATO out of band.

Note: Only where a full payment has been received, will the ATO allocate the entitlements to the member's accounts for claiming.

Scenario 2 - The amount paid (to ATO's SuperStream bank account) is more than the amount reported in the USM message

1. The ATO will not reject the USM message.
2. The ATO may not immediately contact the superannuation fund.
3. The superannuation fund can view their transactions online through the Business Portal and the credit will be visible.
4. The excess amount can be refunded out of band upon request.

3.5.7. Adjustments to USM Rollovers

Adjustment (or amendment) of submitted USM Rollovers is out of band of the SuperStream Standard. If a fund needs to adjust an entitlement after a USM message has been sent and processed by the ATO:

1. To increase an entitlement:

The fund should send a new USM message and corresponding payment, including only the additional amount, rather than the corrected total amount of the individual's USM entitlement.

2. To decrease/cancel an entitlement

- a) As amendments are out of scope for the Data Standards, superannuation funds need to contact the ATO (through the Super CRT mailbox) if they wish to decrease or cancel a previously reported entitlement.
- b) The ATO will cancel the previously processed USM entitlement(s) and refund the payment.
- c) Funds need to send a new USM rollover and payment message to the ATO including the correct USM entitlement.

3.5.8. Additional Information

S20C and USM linkage – TRNN

1. The Temporary Resident Notification Number (TRNN) reported on the current ECI / paper USM statement to link a S20C Notice is NOT required in a SuperStream USM rollover message. However ATO will use the TRNN in the S20C Notice as the business document PartID.
2. The ATO will use internal processes to link a SuperStream USM Rollover (and payment) to a S20C Notice, and does not require the 'linking information' in Guidance Note 044.

Message pattern

1. USM Rollover messages - single or batch:

- a. The ATO's preference is that the biannual USMs are sent as batched (aggregated messages) of up to 10,000 members per message.
2. The ATO can only support one XBRL business document per message (ebMS3 conversation). Where there is a need to send more than 10,000 USM entitlements these must be split as separate data messages / ebMS3 conversations.

MIG fields - Preserved and non-preserved details

1. The following three fields are mandatory in USM message but do not form part of the ECI USM statement:
 - a) SuperannuationRollover.BenefitComponentsPreserved.Amount
 - b) SuperannuationRollover.BenefitComponentsUnrestricted.Amount
 - c) SuperannuationRollover.BenefitComponentsRestricted.Amount
2. These fields should be set to 0.00 if a value is not held.
3. The sum of the components (Preserved, Unrestricted, Restricted) defined above should be equivalent to the total member entitlement previously reported in the ECI USM statement.
4. Where the total member USM entitlement is not greater than 0, the particular member transaction will be disregarded.

MIG fields - Insurance amounts

The following three fields are Mandatory in the USM message if the element SuperannuationRollover.TransferWholeBalance.Indicator = "true" but do not form part of the current ECI USM Statement:

- a) SuperannuationRollover.InsuredDeathCover.Amount
- b) SuperannuationRollover.InsuredTotalPermanentDisablementCover.Amount
- c) SuperannuationRollover.InsuredIncomeProtectionMonthlyCover.Amount

These fields should be set to 0.00 if a value is not held.

3.6. Payments

The Rollover Payment contains payment values and reference details of the benefits paid by the transferring entity to the receiving entity. The Rollover Payment must be made using an approved payment method set out in the Standard. Exchange of money and information between financial institutions and the delivery of the bank statements to the receiving entity will use existing transfer protocols and is out of scope of the Standard.

3.7. Member Notification

Notifications required by law to be sent to the member by the transferring entity or the receiving entity are not covered in the Rollover MIG and rely on existing processes.

3.8. Processing Rollover Interactions

Solution Providers are required to validate Initiate Rollover and Rollover Transaction Request 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 superannuation fund, can identify and process rollover transactions 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 sending superannuation fund through appropriate error response messages.

3.9. Fund Validation Service (FVS)

The FVS is a suite of web-services that support the flow of data and payment required for SuperStream transactions. In order for superannuation funds to provide rollover data and associated payment another fund's Unique Superannuation Identifier (USI), sending solutions 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). Superannuation funds must use the FVS to update and maintain their USI details.

Please refer to the FVS 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.

4. OBLIGATIONS OF APRA-REGULATED SUPERANNUATION ENTITIES / RSA PROVIDERS

- Information must be sent and received electronically.
- Superannuation funds and RSA providers must be capable of receiving rollover information and payments electronically
- Superannuation funds and RSA providers must use the minimum data set in the specified message format:
 - using the standard terms and language of the taxonomy and
 - using the transport protocols associated with their chosen profile.
- Receive and make payments electronically as described in the Schedule 3 document– Payment Methods.
- Ensure payments and data are linked by Payment Reference Numbers (PRN) as per the Standard.
- Transferring APRA-regulated superannuation entities / RSA providers must ensure that all RTRs are successfully processed on behalf of their members as they are legally the liable parties.
- The trustee of the receiving APRA-regulated superannuation entity / RSA provider, who receives a RTR from a member, must give specified information to the transferring APRA-regulated superannuation entity / RSA provider.
- The trustee of the transferring APRA-regulated superannuation entity / RSA provider must process the RTR as soon as practical or within three business days following receipt of message, as long as no additional information is required.
- If additional information is required, then the RTR must be processed as soon as practicable or within three business days of receiving the additional information.
- The trustee of the transferring APRA-regulated superannuation entity / RSA provider who rolls over the whole or part of a member's benefit must give specified information to the receiving APRA-regulated superannuation entity / RSA provider in relation to the RTR or transfer.
- Trustees of the transferring and receiving APRA-regulated superannuation entities / RSA providers must meet rollover performance standard (timeliness).
- Member's rights to information on entitlements must be satisfied.

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

5. PROFILES AND CAPABILITY

The Schedule 5 document – Message Orchestration and Profiles defines the message transport protocols associate with the Initiate Rollover and Rollover transaction Request interactions.

5.1. Agreements

APRA-regulated superannuation entities and RSA providers must select a profile that reflects their capabilities and is compatible with the profile adopted by the other APRA-regulated superannuation entities / RSA providers in the rollover transaction (as described in the Schedule 5 document – Message Orchestration and Profiles). When profiles have been selected the default agreements will apply unless the superannuation funds 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.

There are two defined Profiles that are available to be selected by an APRA-regulated superannuation entity / RSA provider. These are the ‘High End’ and ‘Large Volume’ profiles, and are detailed in the Schedule 5 document – Message Orchestration and Profiles.

There are other profiles that apply to Employers and to organisations providing a gateway service on behalf of participating superannuation funds but these do not apply to APRA-regulated superannuation entities / RSA providers for the purpose of rollovers.

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 all entities for SuperStream transactions (rollovers and contributions are shown in the table below however for rollovers APRA funds and RSA may only adopt the ‘High End’ and ‘Large Volume’ profiles:

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 that 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

5.3. Conformance Profiles

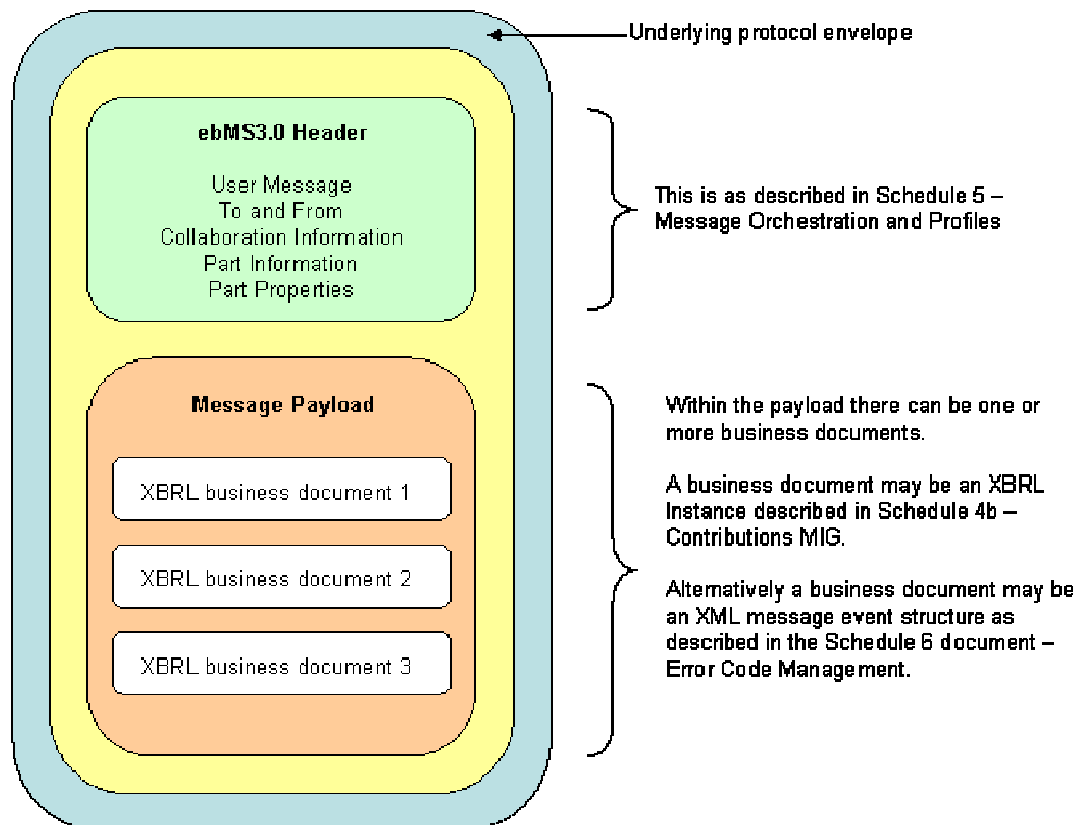
Features of the profiles are detailed in the table below (Rollover profiles are highlighted):

Profile Name		Key Features Supported									
		Permanent Internet Presence	One way push for sending business messages including business related error messages	One way pull as initiator for receiving business messages including business related error messages	One way push as responder for receiving business messages including business related error messages	One way pull as responder for sending business messages including business related error messages	Receiving of any transmission errors	Compression	Joining and Splitting	User name and password base security	Digital signatures and encryption
Entry											
	Ultra-light	x	✓	x	x	x	✓	x	x	✓	x
	Light	x	✓	✓	x	x	✓	x	x	✓	x
Advanced											
	High end	✓	✓	✓	✓	x	✓	✓	x	✓	✓
	Large volume	✓	✓	✓	✓	x	✓	✓	✓	✓	✓
Application Gateway											
	Application Gateway	✓	✓	x	✓	✓	✓	✓	✓	✓	✓

Profiles

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
- allows tracking and traceability of related messages over time.

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

6.2. MUST UNDERSTAND ATTRIBUTE

Aligning to the SOAP 1.2 standard, receiving superannuation funds must accept either of the following values for the mustUnderstand attribute.

For True – Either “true” or “1”

For False – Either “false” or “0”

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 Rollover 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 CTR instance document.

7.1.2 References

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

```
<link:schemaRef
  xlink:href="http://sbr.gov.au/taxonomy/sbr_au_reports/sprstrm/sprrol/sprrol_0001/sprrol.0001.rollovertrans.request.02.00.report.xsd" .xsd"
  xlink:type="simple"/>
<xbli:context id="SND01">
  - <xbli:entity>
    <xbli:identifier scheme="http://www.abr.gov.au/abn">49425379391</xbli:identifier>
    - <xbli:segment>
      <xbldi:explicitMember
        dimension="RprtPyType.02.06:ReportPartyTypeDimension">RprtPyType.02.06:MessageSender</xbldi:explicitMember>
      </xbli:segment>
    </xbli:entity>
  - <xbli:period>
    <xbli:startDate>2013-07-01</xbli:startDate>
    <xbli:endDate>2013-07-01</xbli:endDate>
  </xbli:period>
</xbli:context>
<xbli:context id="RCR01">
  - <xbli:entity>
    <xbli:identifier scheme="http://www.abr.gov.au/abn">17088268884</xbli:identifier>
    - <xbli:segment>
      <xbldi:explicitMember
        dimension="RprtPyType.02.06:ReportPartyTypeDimension">RprtPyType.02.06:MessageReceiver</xbldi:explicitMember>
        dimension="RprtPyType.02.06:ReportPartyTypeDimension">RprtPyType.02.06:MessageReceiver</xbldi:explicitMember>
      </xbli:segment>
    </xbli:entity>
  </xbli:context>
```

References

Identify which particular taxonomies are applicable to an instance document

Conceptual Representation of XML References

7.1.3 Context

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 - RCR) 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.

```

<xbrli:context id="RCR01">
  <xbrli:entity>
    <xbrli:identifier scheme="http://www.abr.gov.au/abn">17088268884</xbrli:identifier>
    <xbrli:segment>
      <xbrli:explicitMember dimension="RprptPyType.02.06:ReportPartyTypeDimension">RprptPyType.02.06:MessageReceiver</xbrli:explicitMember>
    </xbrli:segment>
  </xbrli:entity>
  <xbrli:period>
    <xbrli:startDate>2013-07-01</xbrli:startDate>
    <xbrli:endDate>2013-07-01</xbrli:endDate>
  </xbrli:period>
</xbrli:context>
<xbrli:context id="FNDPYMNT01">
  <xbrli:entity>
    <xbrli:identifier scheme="http://www.abr.gov.au/abn">49425379391</xbrli:identifier>
    <xbrli:segment>
      <xbrli:explicitMember dimension="RprptPyType.02.06:ReportPartyTypeDimension">RprptPyType.02.06:TransferringFund</xbrli:explicitMember>
      <xbrli:typedMember dimension="RcvSprFndAbn.02.00_typedelement:ReceivingSuperFundABNDimension">
        <RcvSprFndAbn.02.00_typedelement:Identifiers.AustralianBusinessNumber.Identifier>17088268884</RcvSprFndAbn.02.00_typedelement:Identifiers.AustralianBusinessNumber.Identifier>
      </xbrli:typedMember>
    </xbrli:segment>
  </xbrli:entity>
</xbrli:context>

```

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

Conceptual Representation of Context

7.1.4 Facts

A fact is a piece of data contained in an instance document, and it provides additional information about a particular context identified elsewhere in the instance document.

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

```

- <prsnstrcnm1.02.00:PersonNameDetails>
  <pyde.02.00:PersonNameDetails.FamilyName.Text contextRef="SND01">Dodds</pyde.02.00:PersonNameDetails.FamilyName.Text>
  <pyde.02.00:PersonNameDetails.GivenName.Text contextRef="SND01">Mary</pyde.02.00:PersonNameDetails.GivenName.Text>
</prsnstrcnm1.02.00:PersonNameDetails>
- <address3.02.01:AddressDetails>
  <pyde.02.01:AddressDetails.Usage.Code contextRef="MBRROLLVR01">RES</pyde.02.01:AddressDetails.Usage.Code>
  <pyde.02.00:AddressDetails.Line1.Text contextRef="MBRROLLVR01">55 Dresden Avenue</pyde.02.00:AddressDetails.Line1.Text>
  <pyde.02.00:AddressDetails.LocalityName.Text contextRef="MBRROLLVR01">Castle Hill</pyde.02.00:AddressDetails.LocalityName.Text>
  <pyde.02.00:AddressDetails.Postcode.Text contextRef="MBRROLLVR01">2154</pyde.02.00:AddressDetails.Postcode.Text>
  <pyde.02.00:AddressDetails.StateOrTerritory.Code contextRef="MBRROLLVR01">NSW</pyde.02.00:AddressDetails.StateOrTerritory.Code>
  <pyde.02.08:AddressDetails.Country.Code contextRef="MBRROLLVR01">au</pyde.02.08:AddressDetails.Country.Code>
</address3.02.01:AddressDetails>
- <prsnstrcnm1.02.00:PersonNameDetails>
  <pyde.02.00:PersonNameDetails.FamilyName.Text contextRef="MBRROLLVR01">Bergman</pyde.02.00:PersonNameDetails.FamilyName.Text>
  <pyde.02.00:PersonNameDetails.GivenName.Text contextRef="MBRROLLVR01">Ingrid</pyde.02.00:PersonNameDetails.GivenName.Text>
  <pyde.02.00:PersonNameDetails.OtherGivenName.Text contextRef="MBRROLLVR01">Louise</pyde.02.00:PersonNameDetails.OtherGivenName.Text>
</prsnstrcnm1.02.00:PersonNameDetails>

```

Facts
Give additional information about the individual identified in context SND01

Conceptual Representation of Facts

7.2 Contexts in the Rollover MIG

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 etc) and cardinality are also defined.

XBRL Context	Message Type	No. of allowable occurrences	Description
Message Sender	IRR/EPF/RTR/S20C/USM	1:1	This context uniquely identifies the entity that will be sending the IRR/RTR message. It is important to note that the message sender may not be the superannuation fund. The superannuation fund may use the services of a third party or it may be the ATO in the case of USM/EPF/Section 20C Notices.
Message Receiver	IRR/EPF/RTR/S20C/USM	1:1	This context uniquely identifies the entity that will be receiving the IRR/RTR message. It is important to note that the message receiver may not be the superannuation fund. The superannuation fund may use the services of a third party or it may be the ATO in the case of USM.
Member Rollover Transaction	IRR/EPF/RTR/S20C/USM	1:n	This context will uniquely identify the individual (superannuation fund member) the rollover message is relevant to.
Rollover Payment	RTR/USM	1:1	This context will uniquely identify the organisational entity that makes the rollover payment and the amount.

7.3 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 section 4 of this guide).

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

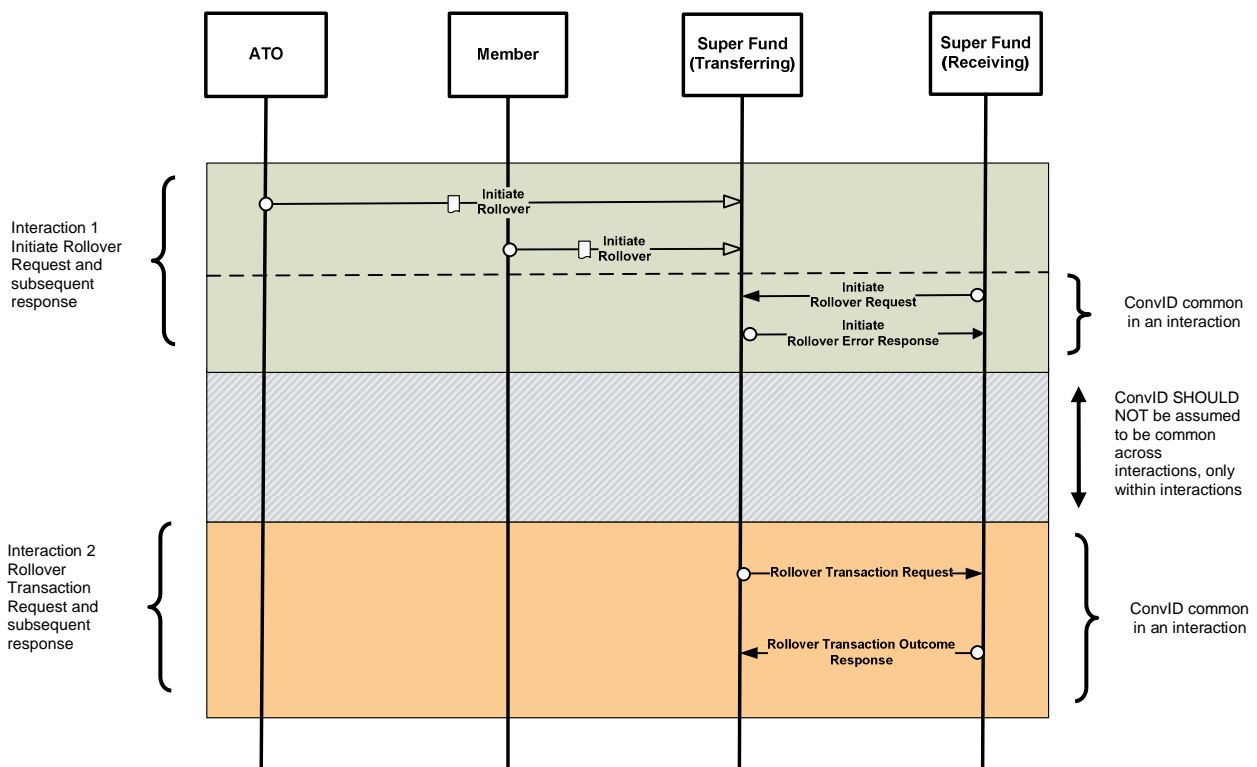
7.4 ConversationID

A ConversationID links messages and their associated responses.

The IRR message and associated response message (IRER) must share a common ConversationID. The RTR and associated response (RTOR) must also share a common ConversationID. Similarly, the USM Rollover and Section 20C Notice and their associated response messages will share the ConversationID of the initiating message (there is no response to an EPF therefore there will not be a corresponding ConversationID). It should not be assumed that ConversationID will be common across message interactions (e.g. IRR and associated RTR, Section 20C Notice and associated USM). Further information about ConversationID can be found in the Rollover MIG.

It is the responsibility of the entity that sends the first message within the interaction (that is, the sender of either the *Initiate Rollover*, *EPF*, *USM*, *Section 20C* or *RTR* message) to allocate the ConversationID according to the Standard.

The diagram below explains the use of ConversationID across instances. For simplicity, this only shows B2B interactions.



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.

7.5 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.
TargetABN	Identifies the entity who is processing the message by ABN and to whom outcome messages will be routed.
TargetUniqueSuperannuationIdentifier	Identifies the entity who is processing the message by USI and to whom outcome messages will be routed.
SourceABN	Identifies the entity who is originating the message by ABN and to whom outcome messages will be routed.
SourceUniqueSuperannuationIdentifier	Identifies the entity who is originating the message by USI and to whom outcome messages will be routed.
RecordCount	This value will be the total number of records within the associated payload.

8. OUTCOME RESPONSE AND ERROR MESSAGES

8.1. General

The Schedule 6 document – Error Code Management sets out the error codes that are required to be used in conjunction with messaging to ensure efficient exchanges and compliance with the Standard.

An entity may implement organisation specific error codes for errors not included in the Standard, in accordance with the specified convention.

Error messages are categorised into:

- Errors (processing failed),
- Warning (processing was successful, however unexpected problems may result and the data should be reviewed), or
- Information (processing was successful and other details may follow).

8.2. Error Message Notification

For SuperStream, there are two 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.

The example below shows two technical error messages and when they will occur

XBRL Fact	Instructions / Rules	Message 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
---	--	--

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 rollovers or superannuation fund level rule(s) that prevents processing. An example of a business response is detailed in the table below. This would occur when a superannuation fund cannot accept a rollover for processing

Msg Code	Short Description
SUPER.GEN.RLVR.9	The account for the provided member identifier has been closed.

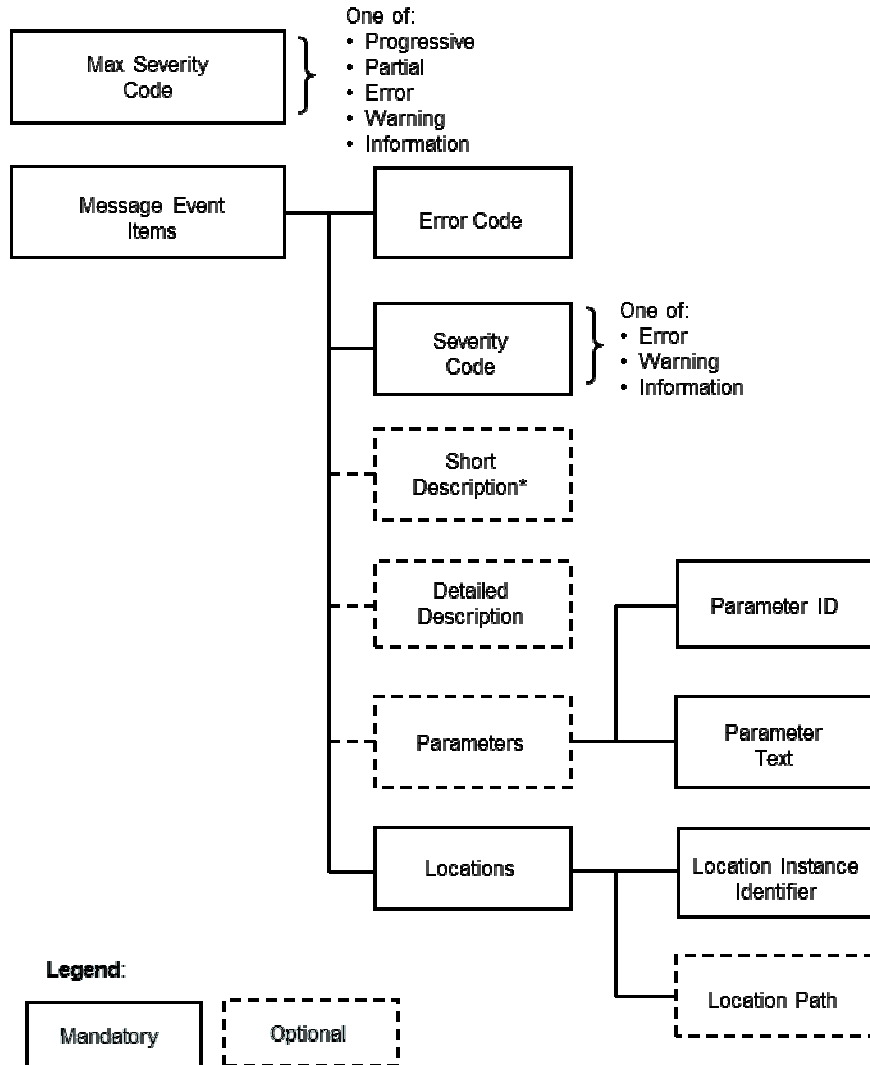
8.3. Message Event Structure

The Message Event structure provides two levels of error reporting: 'maximum severity' and 'item severity'. 'Maximum severity' occurs only once in a Message Event, and reports the highest level of error condition (Error, Partial, Warning, Information, Progressive). All levels of error can be reported at this level. These do not necessarily apply to all items in the original message. 'Item severity' is reported for each error condition that must be reported. Item severity can only be Error, Warning or Information.

When used, this will be a separate part of the ebMS envelope.

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

- The response envelope carrying the Message Event will have the same ConversationID as the request envelope that originated the conversation
 - This allows identification of the originating message
- The PartID contained in the Location Instance Identifier must be repeated within the Event XML and it is used as the instance identifier for the Message Event.
 - This allows the error conditions to be linked to the specific part (and therefore business document) within the originating message.
- Standard set of parameters (reflecting context contents) will be reported in the event XML structure enabling contextualisation of errors, rather than using an XPath expression. This allows errors to pass easily through data format translations, and avoids the need for the sender to retain the original XBRL that was sent. XPath may not always be provided since it has been changed from a mandatory into an optional element.



Error Message Structure

*NOTE: Response message short descriptions are mandatory for SuperStream interactions. However they will not be validated by the SBR Message Event Schema.

9. PAYMENT METHODS

9.1 General

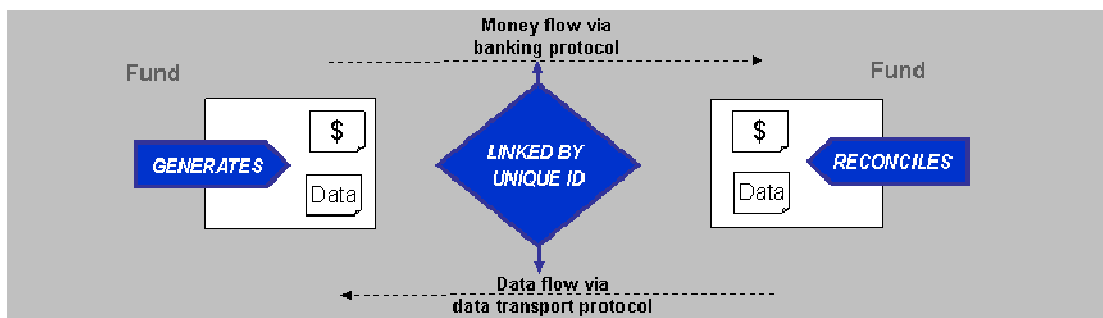
The Schedule 3 document – Payment methods defines the payment methods that APRA-regulated superannuation entities / RSA providers must use to comply with the Standard and specifies the method of generating a unique reference number.

This requirement ensures those 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 APRA-regulated superannuation entity / RSA provider that receives the rollover superannuation money.

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

To comply with the Standard:

- Payment must be by electronic transfer, payment by cheque is not allowed.
- Data and money must be linked by unique transaction identifier – if there is no unique identifier then it is **non-compliant**.

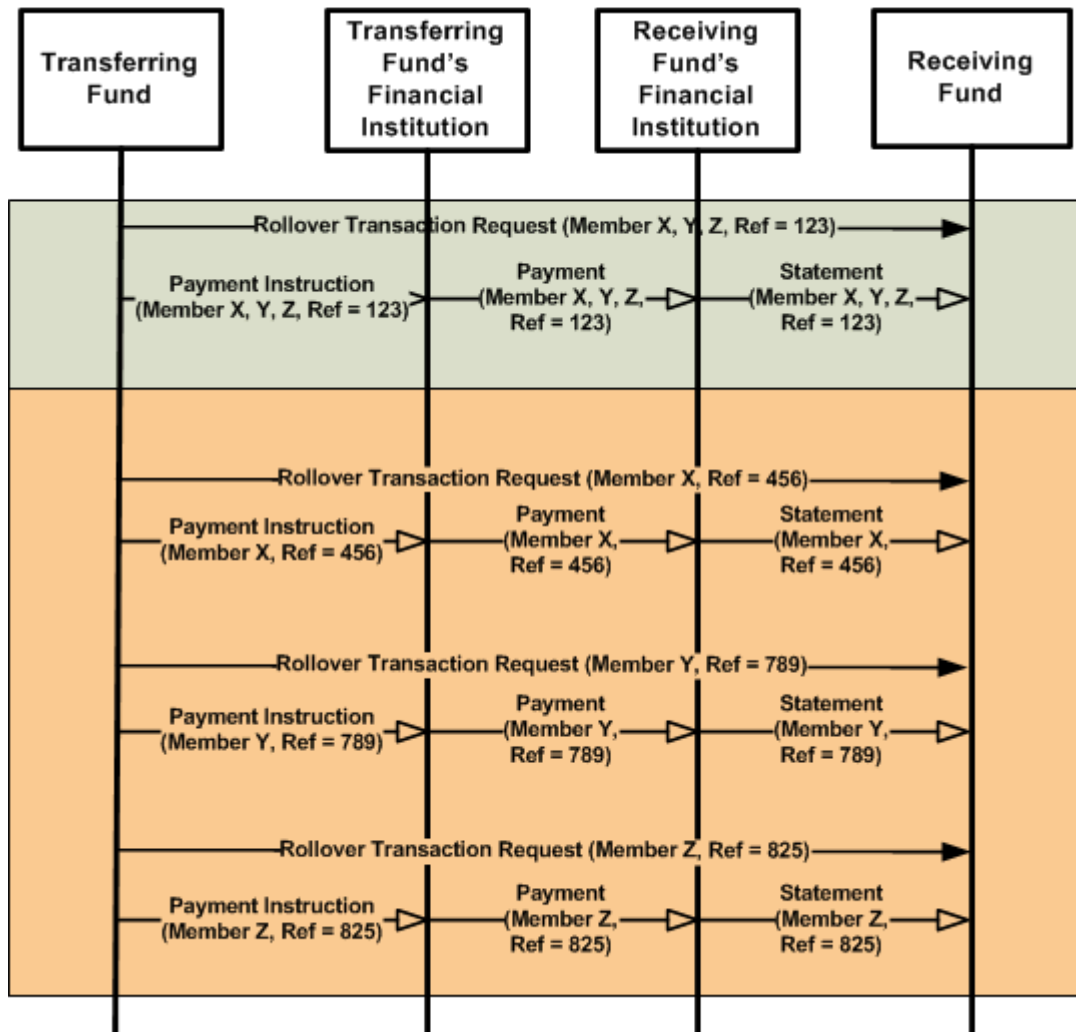


Payment Representation

Note: The superannuation 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 an RTR message. An RTR message must only contain data relating to one payment to a financial institution, and a payment must be in relation to a single RTR message.

The diagram below shows the one-to-one relationship between a RTR and a payment.



Note: The definitional guidance of the SBR Taxonomy for:

- *IncomeTax.Superannuation.TaxableComponentUntaxedElement.Amount* and
- *IncomeTax.Superannuation.TaxableComponentTaxedElement.Amount*

states that APRA-regulated superannuation entities and RSA providers must not include cents when making rollover payments; however, the data type for rollover payments allows for cents to be included hence APRA-regulated superannuation entities and RSA providers may include cents when making rollover payments.