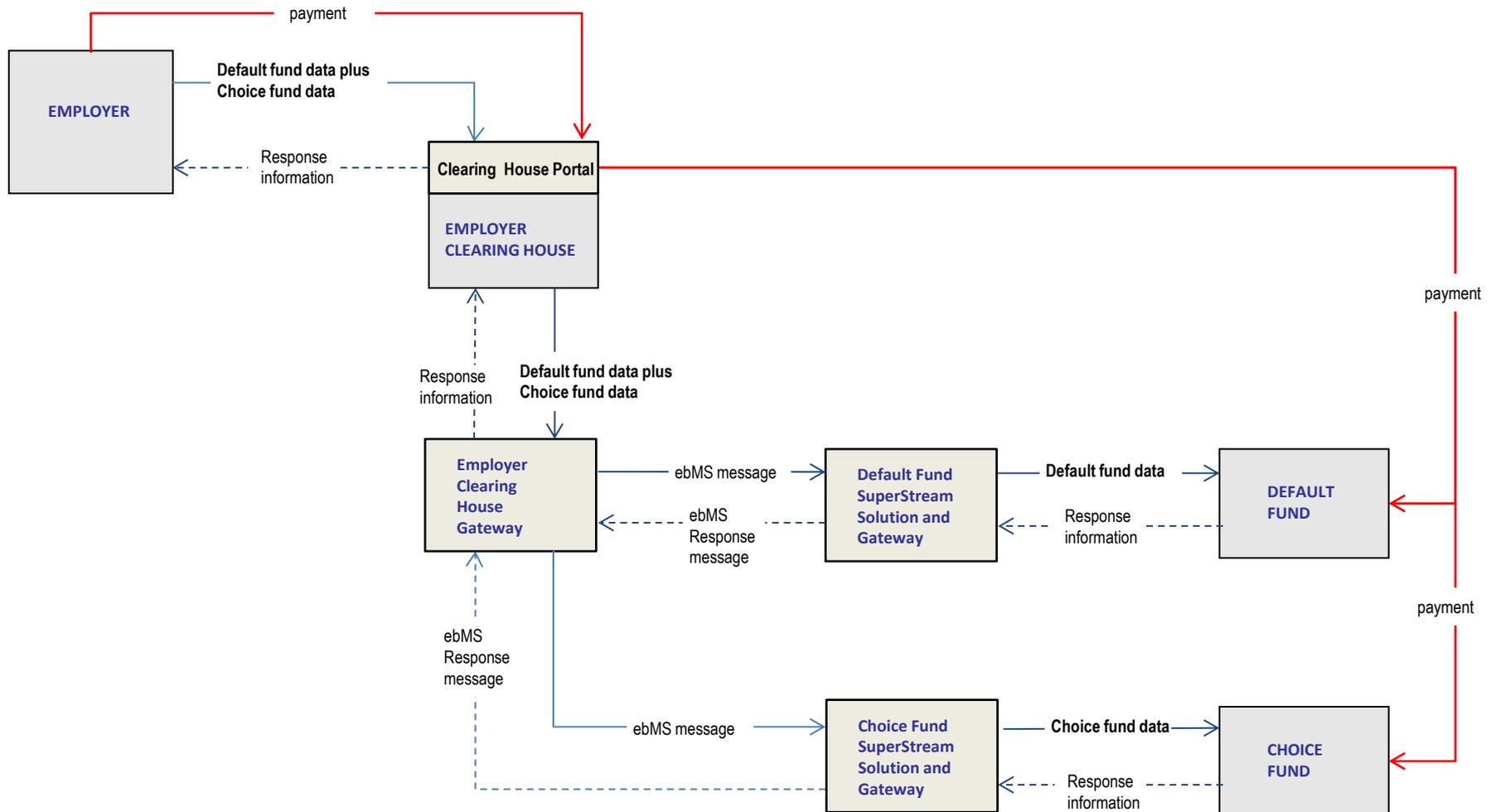### Channel A: Employer clearing house solution. _No pass through_.

Known employer sends all contribution data and payment total to their employer clearing house. Payment is processed by the clearing house. Contribution data is sent directly to the each fund gateway by ebMS message. Response information is passed back to the employer gateway and then through the clearing house employer portal.

Channel A: Employer clearing house solution. _No pass through._

Description:

Known employer sends all contribution data and payment total to their employer clearing house. Payment is processed by the clearing house. Contribution data is sent directly to the each fund gateway by ebMS message. Response information is passed back to the employer gateway and then through the clearing house employer portal.

Source assurance:

Employer is registered with the employer clearing house portal and uses the issued credentials to authenticate to the portal.

Employer clearing house has a trusted relationship with a gateway .

Employer clearing house gateway has trusted relationship with each fund gateway.

Each fund gateway has trusted relationship with its fund.

Payment:

Employer makes payment to the clearing house. The clearing house makes payments to funds

Pass through:

Contribution data is passed through by ebMS message to funds.

Note: Because the clearing house is making payments directly to funds (at USI level), contributions from different employers can be aggregated in a single business document by the clearing house. Each business document may contain contributions from more than one employer (for a particular USI) and map to a single payment made by the clearing house.

ebMS messaging:

CTR from employer clearing house gateway to fund gateway

CTER response from fund gateway to employer clearing house gateway

Message properties and elements: Channel A Employer clearing house to fund

eb:From

ABN of clearing house gateway *(As per BIP4 which is current gateway practice)*

eb:To

ABN of fund gateway *(As per BIP4 which is current gateway practice)*

eb:Property:PartID

Unique ID created for this part in this message

eb:Property=SourceEntityId

Clearing house ABN

eb:Property=SourceEntityIdType

ABN

eb:Property=SourceElectronicServiceAddress

Clearing house gateway alias

eb:Property=TargetEntityId

Fund USI if target is an APRA fund

SMSF ABN if target fund is an SMSF

eb:Property=TargetEntityIdType

USI / ABN

eb:Property=TargetElectronicServiceAddress

Omitted if target is an APRA fund

SMSF Service provider alias if target fund is an SMSF

eb:Property=ElectronicErrorMessaging

Present and 'true'

Message properties and elements: Channel A Employer clearing house to fund contd.

Message sender context

Entity ID = Clearing house ABN

Message receiver context

Entity ID = Fund ABN

Payer details context

Entity ID = Clearing house ABN (Clearing house is making payments to funds)

Payer details context

Entity ID = Fund ABN

Optional dimension USI = Fund USI

Employer Details context

Entity ID = Employer ABN

Superannuation Fund Member Details context

Mandatory dimension Employer ABN = Employer ABN (this links the employee to their employer)

<eb:Messaging>	
<eb:User Message>	
<eb:MessageInfo>	
eb:Timestamp	Current date/time
eb:MessageId	Unique ID
</eb:MessageInfo>	
<eb:PartyInfo>	
<eb:From>	
eb:PartyId	Chearing House Gateway ABN
</eb:From>	
<eb:To>	
eb:PartyId	Fund Gateway ABN
</eb:To>	
</eb:PartyInfo>	
<eb:CollaborationInfo>	
eb:Action	As per MIG
eb:ConversationId	As per MIG
</eb:CollaborationInfo>	
<eb:PayloadInfo>	
eb:Schema	
<eb:PartInfo>	
eb:Property:PartID	Unique ID1 within ebMS Msg
eb:Property=SourceEntityId	Chearing House ABN
eb:Property=SourceEntityIdType	ABN
eb:Property=SourceElectronicServiceAddress	Clearing House Gateway Alias
eb:Property=TargetEntityId	Fund ABN or USI
eb:Property=TargetEntityIdType	ABN or USI
eb:Property=TargetElectronicServiceAddress	SMSF Svce Prov Alias/Omitted
eb:Property=ElectronicErrorMessaging	true
</eb:PartInfo>	
</eb:PayloadInfo>	
</eb:User Message>	
</eb:Messaging>	

1a. ChA Emp C Hse to Fund

PartID	Unique ID1 within ebMS Msg
XBRL document	
Context Specifications	
Message Sender	
EntityID=ABN	Chearing House ABN
Message Receiver	
EntityID=ABN	Fund ABN
Payer Details	
EntityID=ABN	Chearing House ABN
Payee Details	
EntityID=ABN	Fund ABN
Optional dimension=USI	Fund USI
Employer Details	
EntityID=ABN	Employer ABN
Superannuation Fund Member Details	
Mandatory dimension=Employer ABN	Employer ABN

Message properties and elements: Channel A Fund response to employer clearing house

eb:From

ABN of fund gateway *(As per BIP4 which is current gateway practice)*

eb:To

ABN of clearing house gateway *(As per BIP4 which is current gateway practice)*

eb:Property:PartID

Unique ID created for this part in the response message from the fund

eb:Property=SourceEntityId

Fund USI or ABN

eb:Property=SourceEntityIdType

USI or ABN

eb:Property=SourceElectronicServiceAddress

Fund gateway alias

eb:Property=TargetEntityId

Clearing house ABN

eb:Property=TargetEntityIdType

ABN

eb:Property=TargetElectronicServiceAddress

Clearing house gateway alias

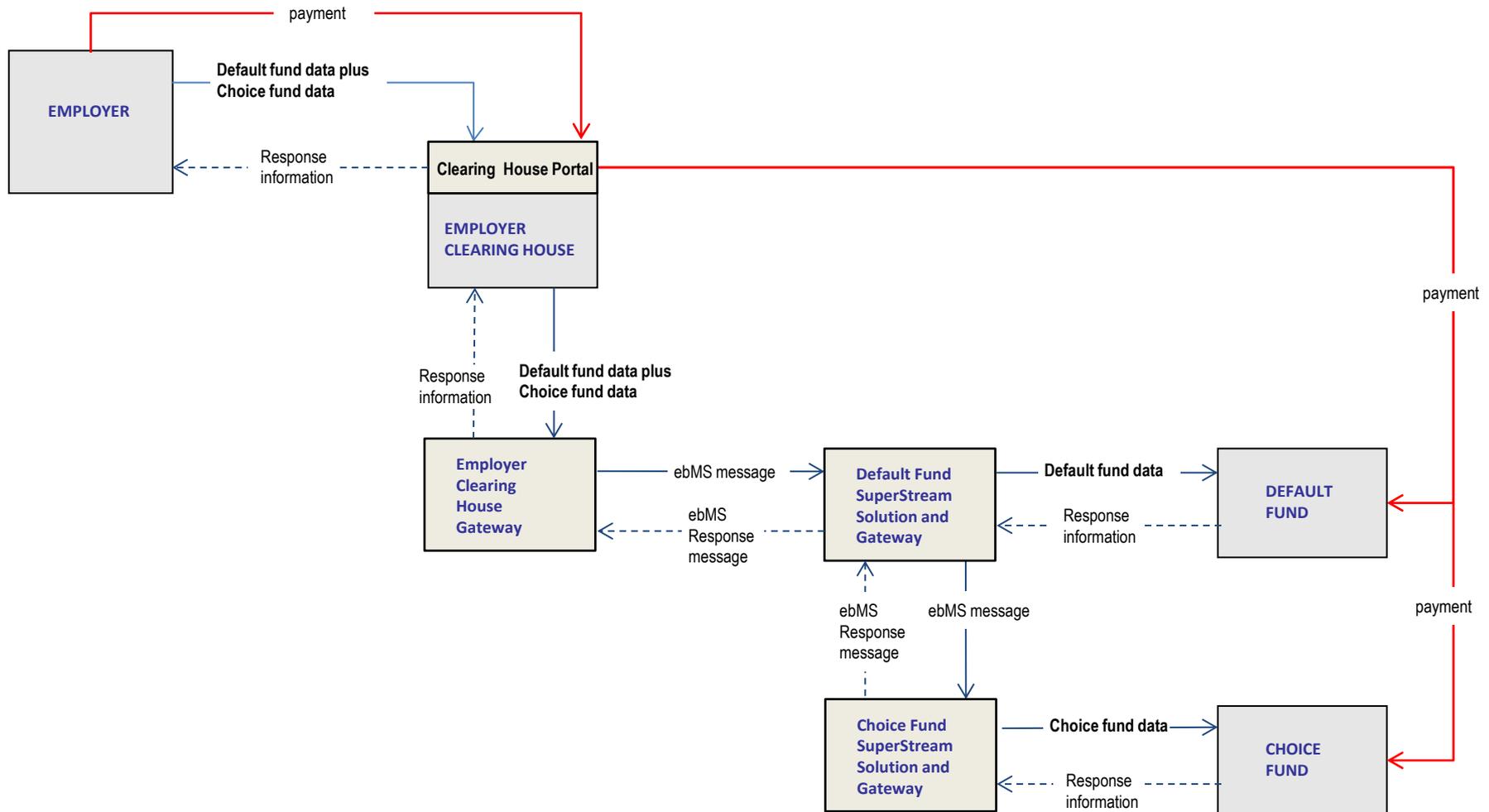**eb:Property=ElectronicErrorMessaging**

Omitted

Response Message Part

XML content as per response message specification

Location.Instance.Identifier = Part ID of the part in error in the originating ebMS CTR message.

<eb:Messaging>	
<eb:User Message>	
<eb:MessageInfo>	
eb:Timestamp	Current date/time
eb:MessageId	Unique ID
</eb:MessageInfo>	
<eb:PartyInfo>	
<eb:From>	
eb:PartyId	Fund Gateway ABN
</eb:From>	
<eb:To>	
eb:PartyId	Clearing house Gateway ABN
</eb:To>	
</eb:PartyInfo>	
<eb:CollaborationInfo>	
eb:Action	As per MIG
eb:ConversationId	As per Request
</eb:CollaborationInfo>	
<eb:PayloadInfo>	
eb:Schema	
<eb:PartInfo>	
eb:Property:PartID	Unique ID1 within ebMS Msg
eb:Property=SourceEntityId	Fund ABN or USI
eb:Property=SourceEntityIdType	ABN or USI
eb:Property=SourceElectronicServiceAddress	Fund Gateway Alias
eb:Property=TargetEntityId	Clearing house ABN
eb:Property=TargetEntityIdType	ABN
eb:Property=TargetElectronicServiceAddress	Clearing House Gateway Alias
eb:Property=ElectronicErrorMessaging	omitted
</eb:PartInfo>	
</eb:PayloadInfo>	
</eb:User Message>	
</eb:Messaging>	

PartID	Unique ID within ebMS Resp Msg
XML document	
Event items	
Location.Instance.Identifier	Part ID from Request ebMS Msg

Channel A: Employer clearing house solution. *Pass through to choice fund* (UNLIKELY SCENARIO)

Known employer sends all contribution data and payment total to their employer clearing house. Payment is processed by the clearing house. Default and choice contribution data is sent to the default fund gateway by ebMS message. Choice contribution data is passed through by ebMS message to choice funds. Response information is passed back to the employer gateway and then through the clearing house employer portal.

Channel A: Employer clearing house solution. <u>Pass through to choice fund</u>

THIS IS AN UNLIKELY SCENARIO AS EMPLOYER ALREADY HAS A SINGLE POINT OF ENTRY FOR DELIVERY OF CONTRIBUTIONS. Message structures have not been illustrated.

Description:

Known employer sends all contribution data and payment total to their employer clearing house. Payment is processed by the clearing house. All contribution data is sent to the default fund gateway by ebMS message. Choice contribution data is passed through to the choice fund gateway by ebMS message. Response information is passed back to the employer gateway and then through the clearing house employer portal.

Source assurance:

Employer is registered with the employer clearing house portal and uses the issued credentials to authenticate to the portal.

Employer clearing house has a trusted relationship with gateway.

Employer clearing house gateway has trusted relationship with default fund gateway.

Default fund gateway has trusted relationship with choice fund gateway.

Choice fund gateway has trusted relationship with its fund.

Payment:

Employer makes payment to the clearing house. The clearing house makes payments to funds.

Pass through:

Choice contribution data is passed through by ebMS message from default fund gateway to choice fund gateways.

<u>Note:</u> Because the clearing house is making payments directly to funds (at USI level), contributions from different employers <u>can</u> be aggregated in a single business document by the clearing house. Each business document may contain contributions from more than one employer (for a particular USI) and map to a single payment made by the clearing house.

ebMS messaging:

CTR from employer clearing house gateway to default fund gateway

CTR from default fund gateway to choice fund gateway

CTER response from default fund gateway to choice fund gateway

CTER response from choice fund gateway to employer clearing house gateway