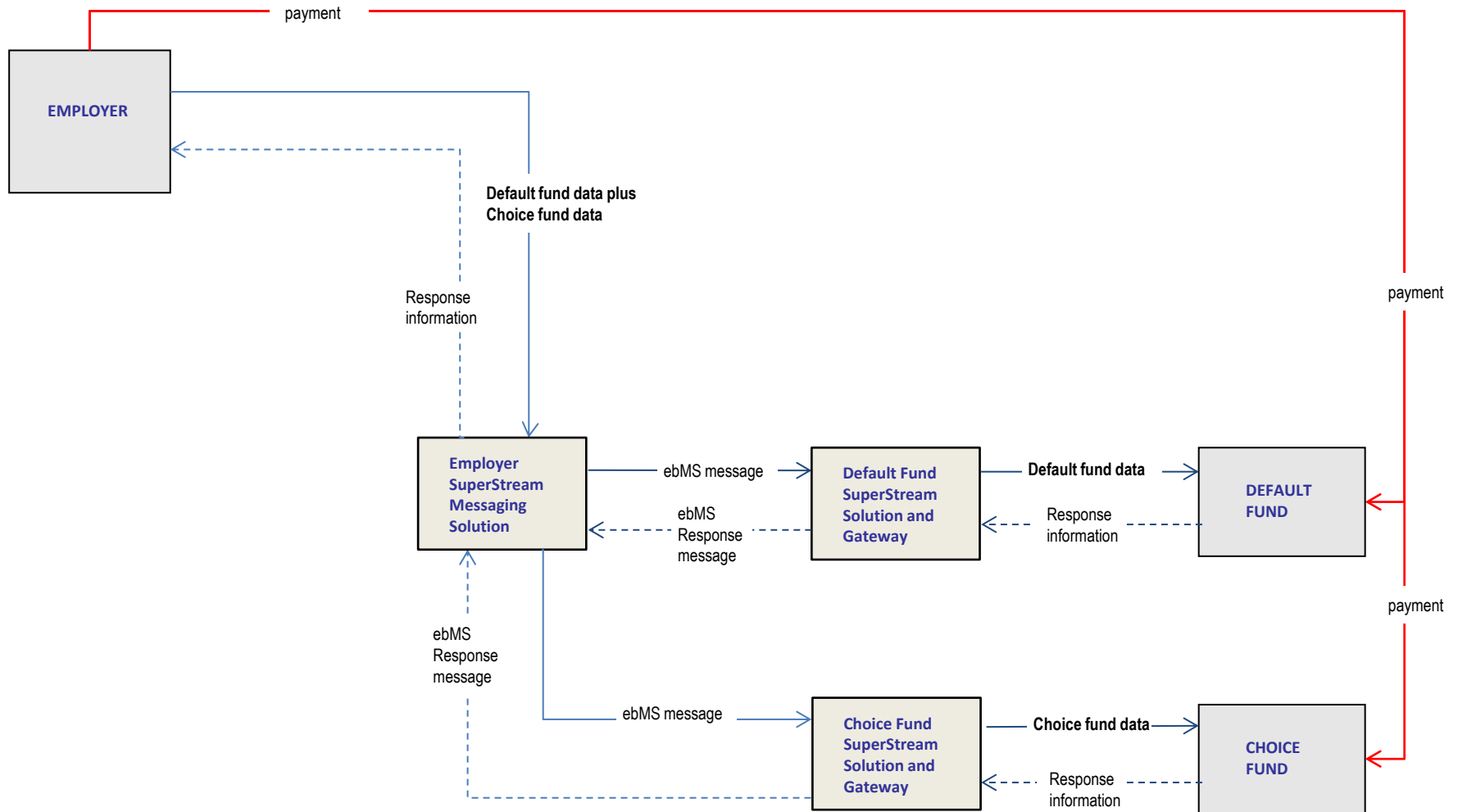


## ***Channel A: Employer complete solution. No pass through.***

Known employer sends all contribution data to the fund gateways by ebMS message through their SuperStream messaging solution. Payment is sent directly to funds. Response information is passed back through the employer messaging solution to the employer.



## ***Channel A: Employer complete solution. No pass through.***

### **Description:**

Known employer sends all contribution data to the fund gateway for each fund by ebMS message through their SuperStream messaging solution. Payment is sent directly to funds. Response information is passed back through the employer messaging solution to the employer.

### **Source assurance:**

Employer solution gateway has trusted relationship with all required fund gateways. *This involves the employer having established a relationship with each of the fund gateways and having exchanged credentials with each.*

Fund gateway has trusted relationship with its fund.

### **Payment:**

Employer makes payments to funds.

### **Pass through:**

No pass through.

### **ebMS messaging:**

CTR from employer solution gateway to default or choice fund gateways

CTER response from default fund gateway to employer solution gateway

CTER response from choice fund gateway to employer solution gateway

## Message properties and elements: Channel A Employer to fund

### **eb:From**

ABN of employer solution (*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**

Employer ABN

### **eb:Property=SourceEntityIdType**

ABN

### **eb:Property=SourceElectronicServiceAddress**

Employer solution 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 to fund contd.

### **Message sender context**

Entity ID = Employer ABN

### **Message receiver context**

Entity ID = Fund ABN

### **Payer details context**

Entity ID = Employer ABN (Employer 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	Employer solution 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	Employer ABN
eb:Property=SourceEntityIdType	ABN
eb:Property=SourceElectronicServiceAddress	Employer solution 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 to Fund	
PartID	Unique ID1 within ebMS Msg
XBRL document	
Context Specifications	
Message Sender	
EntityID=ABN	Employer ABN
Message Receiver	
EntityID=ABN	Fund ABN
Payer Details	
EntityID=ABN	Employer 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

PartID	
XBRL document	
Context Specifications	

## Message properties and elements: Channel A Fund response to employer

### **eb:From**

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

### **eb:To**

ABN of employer solution (*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**

Employer solution ABN

### **eb:Property=TargetEntityIdType**

ABN

### **eb:Property=TargetElectronicServiceAddress**

Employer solution 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.

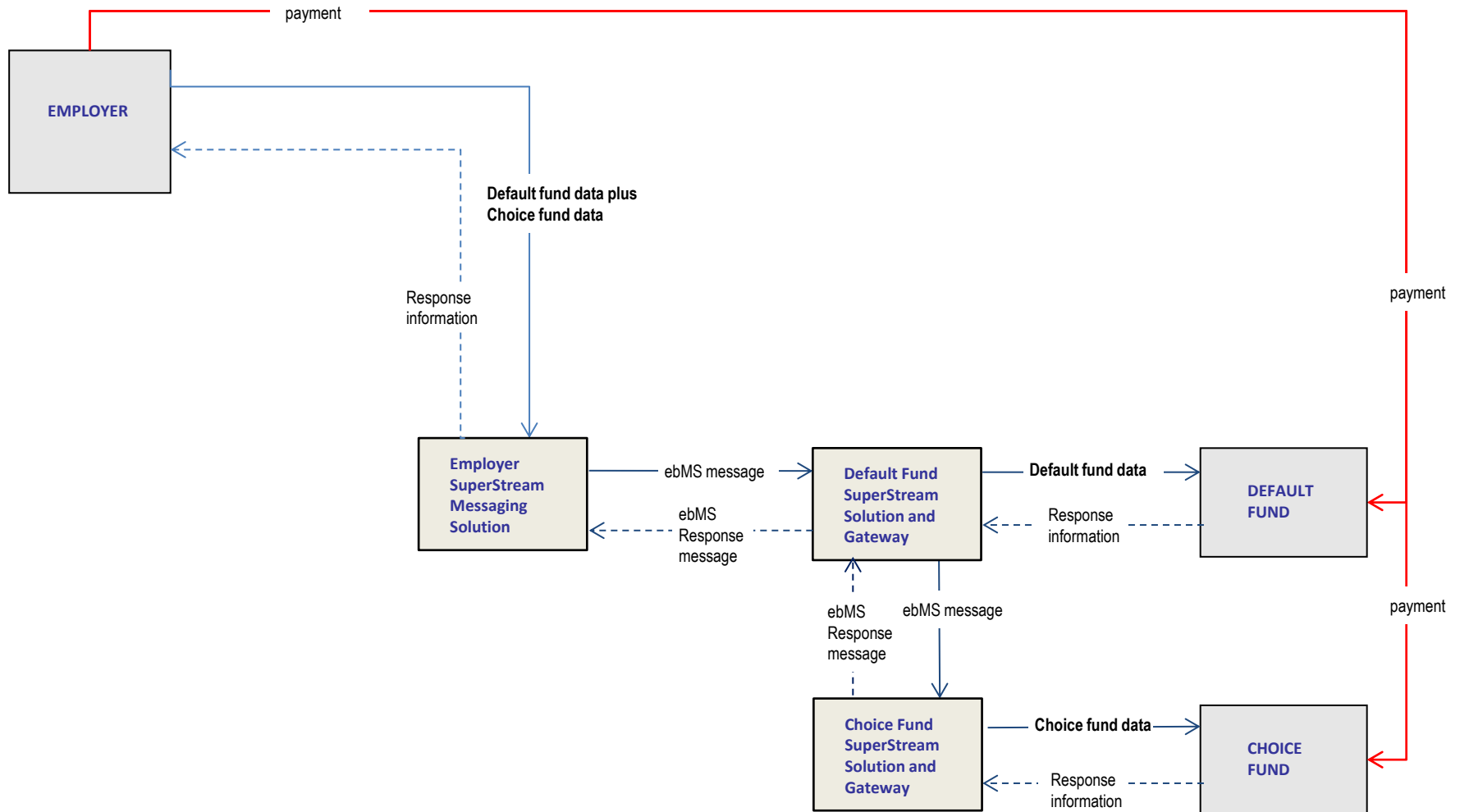
3b. ChA Fund to Emp Resp

<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	Employer solution 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	Employer solution ABN
eb:Property=TargetEntityIdType	ABN
eb:Property=TargetElectronicServiceAddress	Employer solution Alias
eb:Property=ElectronicErrorMessaging	omitted
</eb:PartInfo>	
</eb:PayloadInfo>	
>	
</eb:User Message>	
</eb:Messaging>	

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

## ***Channel A: Employer complete solution. Pass through to choice fund***

Known employer sends all contribution data to the default fund gateway by ebMS message through their SuperStream messaging solution. Payment is sent directly to funds. Choice contribution data is passed through by ebMS message to choice funds. Response information is passed back through the employer messaging solution to the employer.





## ***Channel A: Employer complete solution. Pass through to choice fund***

### **Description:**

Known employer sends all contribution data to the default fund gateway by ebMS message through their SuperStream messaging solution. Payment is sent directly to funds. Choice contribution data is passed through by ebMS message to choice funds. Response information is passed back through the employer messaging solution to the employer.

### **Source assurance:**

Employer Solution has trusted relationship with default fund gateway. *The employer needs to have established a relationship and exchanged credentials with the default fund gateway only.*

Default fund gateway has trusted relationship with its fund.

Default fund gateway has trusted relationship with choice fund gateway.

Choice fund gateway has trusted relationship with its fund.

### **Payment:**

Employer makes payments to funds.

### **Pass through:**

Choice contribution data is passed through by ebMS message to choice funds.

### **ebMS messaging:**

CTR from employer solution to default fund gateway

CTR from default fund gateway to choice fund gateway

CTER response from choice fund gateway to default fund gateway

CTER response from default fund gateway to employer solution gateway

## Message properties and elements: Channel A Employer to default fund

### **eb:From**

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

### **eb:To**

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

### **eb:Property:PartID**

Unique ID created for each part in this message

### **eb:Property=SourceEntityId**

Employer ABN (*This is the key identifier that is carried through the message sequence and ultimately used to identify the target for responses.*)

### **eb:Property=SourceEntityIdType**

ABN

### **eb:Property=SourceElectronicServiceAddress**

Omitted (*The employer electronic service address is only relevant to the default fund gateway and will be known as part of exchange of credentials*)

### **eb:Property=TargetEntityId**

Depending on the target of each message part:

Fund USI if target is an APRA fund (*This must be the case for the APRA default fund message part*)

SMSF ABN if target fund is an SMSF

### **eb:Property=TargetEntityIdType**

USI / ABN

### **eb:Property=TargetElectronicServiceAddress**

Depending on the target of each message part:

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 to default fund contd.

### **Message sender context**

Entity ID = Employer ABN

### **Message receiver context**

Entity ID = Default Fund ABN or Choice Fund ABN (*depending on the message part*)

### **Payer details context**

Entity ID = Employer ABN (Employer is making payments to funds)

### **Payer details context**

Entity ID = Default Fund ABN or Choice Fund ABN (*depending on the message part*)

Optional dimension USI = Default Fund USI or Choice Fund USI (*depending on the message part*)

### **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	Employer solution ABN
</eb:From>	
<eb:To>	
eb:PartyId	Default 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	Employer ABN
eb:Property=SourceEntityIdType	ABN
eb:Property=SourceElectronicServiceAddress	Omitted
eb:Property=TargetEntityId	Default Fund ABN or USI
eb:Property=TargetEntityIdType	ABN or USI
eb:Property=TargetElectronicServiceAddress	Omitted
eb:Property=ElectronicErrorMessaging	true
</eb:PartInfo>	
<eb:PartInfo>	
eb:Property:PartID	Unique ID2 within ebMS Msg
eb:Property=SourceEntityId	Employer ABN
eb:Property=SourceEntityIdType	ABN
eb:Property=SourceElectronicServiceAddress	Employer Solution Alias
eb:Property=TargetEntityId	Choice 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>	

1b. ChA Emp to Default

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

PartID	Unique ID2 within ebMS Msg
XBRL document	
Context Specifications	
Message Sender	
EntityID=ABN	Employer ABN
Message Receiver	
EntityID=ABN	Choice Fund ABN
Payer Details	
EntityID=ABN	Employer ABN
Payee Details	
EntityID=ABN	Choice Fund ABN
Optional dimension=USI	Choice Fund USI
Employer Details	
EntityID=ABN	Employer ABN
Superannuation Fund Member Details	
Mandatory dimension=Employer ABN	Employer ABN

## Message properties and elements: Channel A pass through Default to Choice

### **eb:From**

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

### **eb:To**

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

### **eb:Property:PartID**

Part ID from original message

### **eb:Property=SourceEntityId**

Employer ABN

### **eb:Property=SourceEntityIdType**

ABN

### **eb:Property=SourceElectronicServiceAddress**

Default fund 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 pass through Default to Choice contd.

### **Message sender context**

Entity ID = Employer ABN

### **Message receiver context**

Entity ID = Choice fund ABN

### **Payer details context**

Entity ID = Employer ABN (Employer is making payments directly to funds)

### **Payer details context**

Entity ID = Choice fund ABN

Optional dimension USI = Choice 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	Default Fund Gateway ABN
</eb:From>	
<eb:To>	
eb:PartyId	Choice 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 ID2 within ebMS Msg
eb:Property=SourceEntityId	Employer ABN
eb:Property=SourceEntityIdType	ABN
eb:Property=SourceElectronicServiceAddress	Default fund gateway Alias
eb:Property=TargetEntityId	Choice 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>	

2b. ChA Emp Default to Choice

PartID	Unique ID2 within ebMS Msg
XBRL document	
Context Specifications	
Message Sender	
EntityID=ABN	Employer ABN
Message Receiver	
EntityID=ABN	Choice Fund ABN
Payer Details	
EntityID=ABN	Employer ABN
Payee Details	
EntityID=ABN	Choice Fund ABN
Optional dimension=USI	Choice Fund USI
Employer Details	
EntityID=ABN	Employer ABN
Superannuation Fund Member Details	
Mandatory dimension=Employer ABN	Employer ABN

## Message properties and elements: Channel A Choice fund response to Default

### **eb:From**

ABN of fund 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 the response message from the choice fund

### **eb:Property=SourceEntityId**

Choice fund USI or ABN

### **eb:Property=SourceEntityIdType**

USI or ABN

### **eb:Property=SourceElectronicServiceAddress**

Choice fund gateway alias

### **eb:Property=TargetEntityId**

Employer ABN

### **eb:Property=TargetEntityIdType**

ABN

### **eb:Property=TargetElectronicServiceAddress**

### **Omitted**

### **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.





## Message properties and elements: Channel A Default fund response to employer

### **eb:From**

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

### **eb:To**

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

### **eb:Property:PartID**

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

### **eb:Property=SourceEntityId**

Default fund USI or ABN

### **eb:Property=SourceEntityIdType**

USI or ABN

### **eb:Property=SourceElectronicServiceAddress**

Default fund gateway alias

### **eb:Property=TargetEntityId**

Employer solution ABN

### **eb:Property=TargetEntityIdType**

ABN

### **eb:Property=TargetElectronicServiceAddress**

Omitted

### **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.

3b. ChA Fund to Emp Resp

<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	Employer solution 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	Employer solution ABN
eb:Property=TargetEntityIdType	ABN
eb:Property=TargetElectronicServiceAddress	Employer solution 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