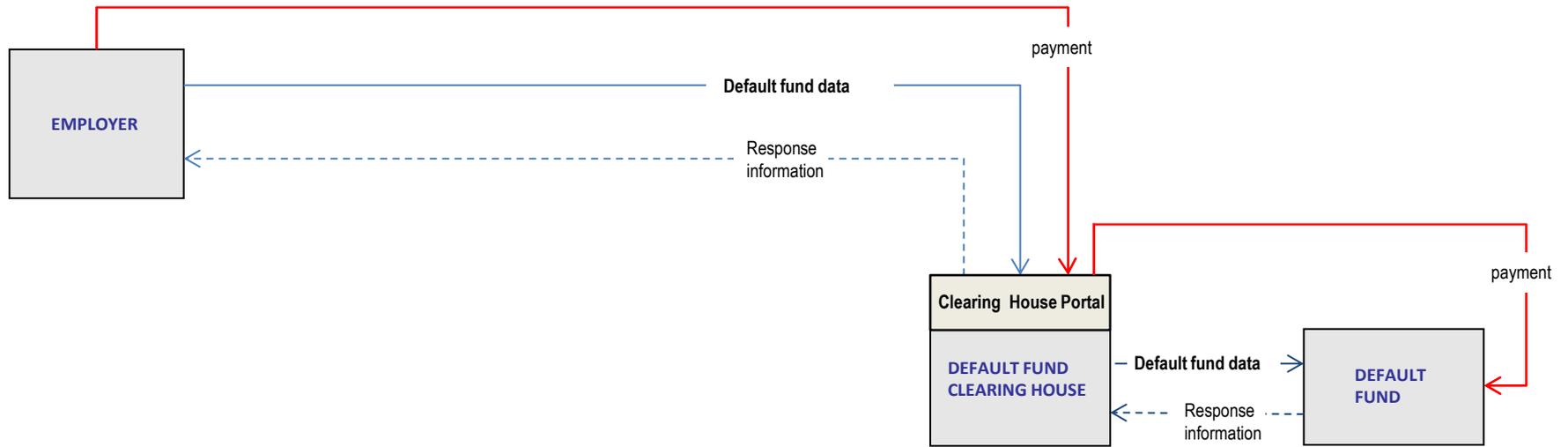


## ***Channel B: Fund clearing house portal solution. No ebMS messaging. No pass through.***

Known employer sends all contribution data and payment total to default fund clearing house portal. Payment is processed by the clearing house. Response information is passed back to the employer through the clearing house portal.



***Channel B: Fund clearing house portal solution. No pass through.***

**Description:**

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

**Source assurance:**

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

Clearing house has a trusted relationship with its fund.

**Payment:**

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

**Pass through:**

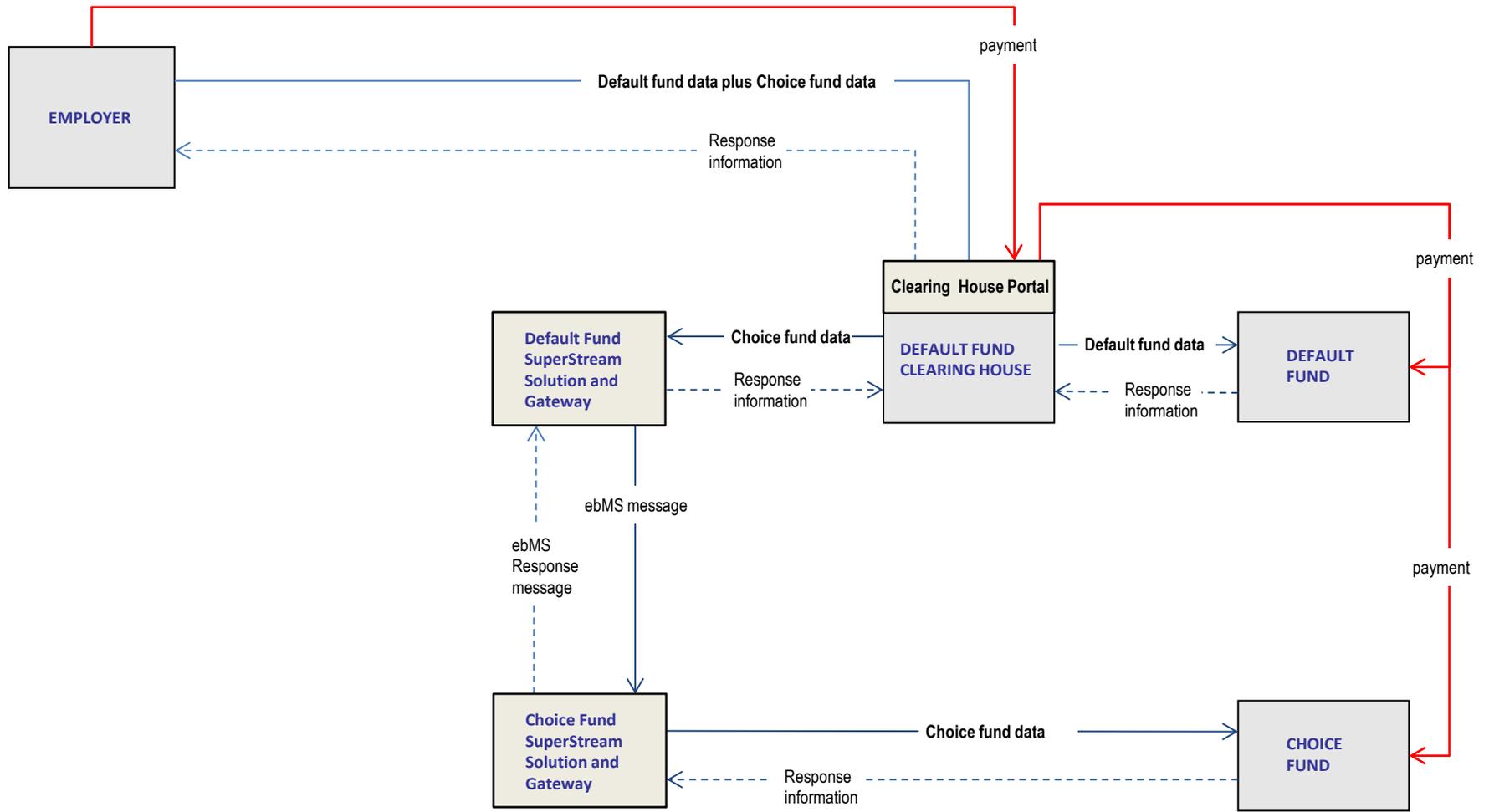
No pass through. The employer uses multiple fund portals or fund clearing house portals.

**ebMS messaging:**

No ebMS messaging

**Channel B: Fund clearing house portal solution. Pass through to choice fund**

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



## ***Channel B: Fund clearing house portal solution. Pass through to choice fund***

### **Description:**

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

### **Source assurance:**

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

Default fund clearing house has a trusted relationship with default fund.

Default fund clearing house has trusted relationship with its gateway.

Fund clearing house 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

*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 fund clearing house pass through process. Each business document passed through to a choice fund may contain contributions from more than one employer (for a particular USI) and map to a single payment made by the clearing house.*

### **Pass through:**

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

### **ebMS messaging:**

CTR from default fund clearing house gateway to choice fund gateway

CTER response from choice fund gateway to default fund clearing house gateway

## Message properties and elements: Channel B 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**

Unique ID created for this part in this message

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

Clearing house 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 B Default to Choice contd.

### **Message sender context**

Entity ID = Clearing house ABN

### **Message receiver context**

Entity ID = Choice fund ABN

### **Payer details context**

Entity ID = Clearing house ABN (Clearing house 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 ID1 within ebMS Msg
eb:Property=SourceEntityId	Clearing house ABN
eb:Property=SourceEntityIdType	ABN
eb:Property=SourceElectronicServiceAddress	Default Fund Gateway Alias
eb:Property=TargetEntityId	Choice Fund USI or SMSF ABN
eb:Property=TargetEntityIdType	USI or ABN
eb:Property=TargetElectronicServiceAddress	SMSF Svce Prov Alias/Omitted
eb:Property=ElectronicErrorMessaging	true
</eb:PartInfo>	
</eb:PayloadInfo>	
>	
</eb:User Message>	
</eb:Messaging>	

4b. ChB CH Default to Choice

<b>PartID</b>	Unique ID1 within ebMS Msg
<b>XBRL document</b>	
<b>Context Specifications</b>	
<b>Message Sender</b>	
EntityID=ABN	Clearing house ABN
<b>Message Receiver</b>	
EntityID=ABN	Choice Fund ABN
<b>Payer Details</b>	
EntityID=ABN	Clearing House ABN
<b>Payee Details</b>	
EntityID=ABN	Choice Fund ABN
Optional dimension=USI	Choice Fund USI
<b>Employer Details</b>	
EntityID=ABN	Employer ABN
<b>Superannuation Fund Member Details</b>	
Mandatory dimension=Employer ABN	Employer ABN

## Message properties and elements: Channel B Choice response to Default

### **eb:From**

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

### **eb:To**

ABN of default 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 ABN or USI

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

ABN or USI

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

Choice fund gateway alias

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

Clearing house ABN

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

ABN

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

Omitted as target is an APRA fund

### **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.

5. ChB Choice to Default 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	Choice Fund Gateway 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 Request
</eb:CollaborationInfo>	
<eb:PayloadInfo>	
eb:Schema	
<eb:PartInfo>	
eb:Property=PartID	Unique ID1 within ebMS Msg
eb:Property=SourceEntityId	Choice Fund ABN or USI
eb:Property=SourceEntityIdType	ABN or USI
eb:Property=SourceElectronicServiceAddress	Choice Fund Gateway Alias
eb:Property=TargetEntityId	Clearing house ABN
eb:Property=TargetEntityIdType	ABN
eb:Property=TargetElectronicServiceAddress	omitted
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