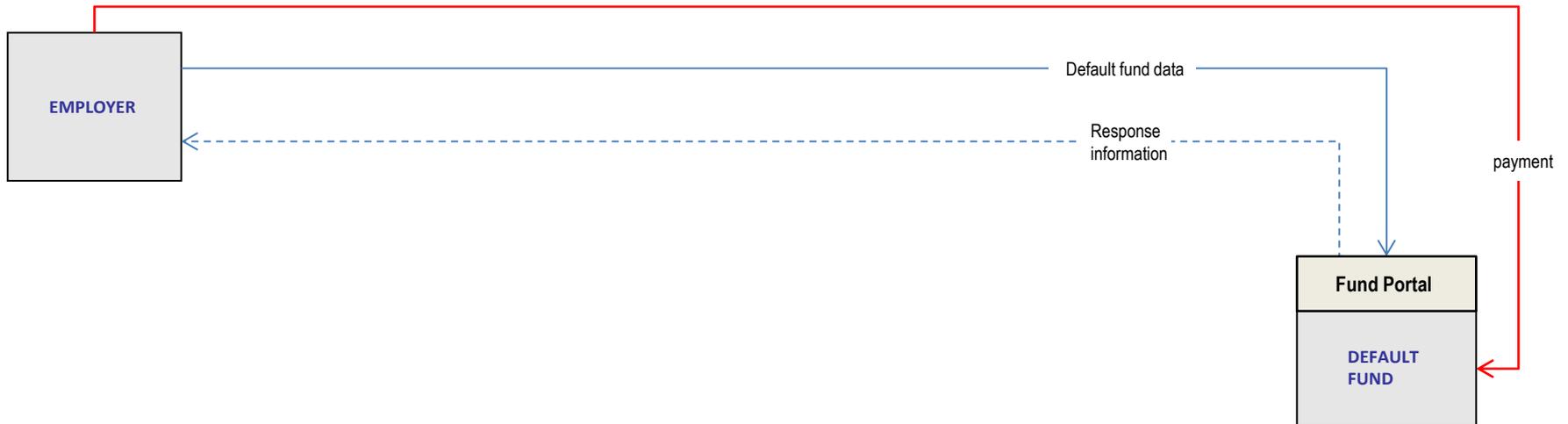


Channel B: Fund portal solution. No ebMS messaging. No pass through

Known employer sends contribution data directly to fund portal. Payment is processed directly by employer. Response information is passed back to the employer through the fund portal.



Channel B: Fund portal solution, no ebMS messaging no pass through

Description:

Known employer sends contribution data directly to fund portal. Payment is processed directly by employer. Response information is passed back to the employer through the fund portal.

Source assurance:

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

Payment:

Employer makes payments directly to funds

Pass through:

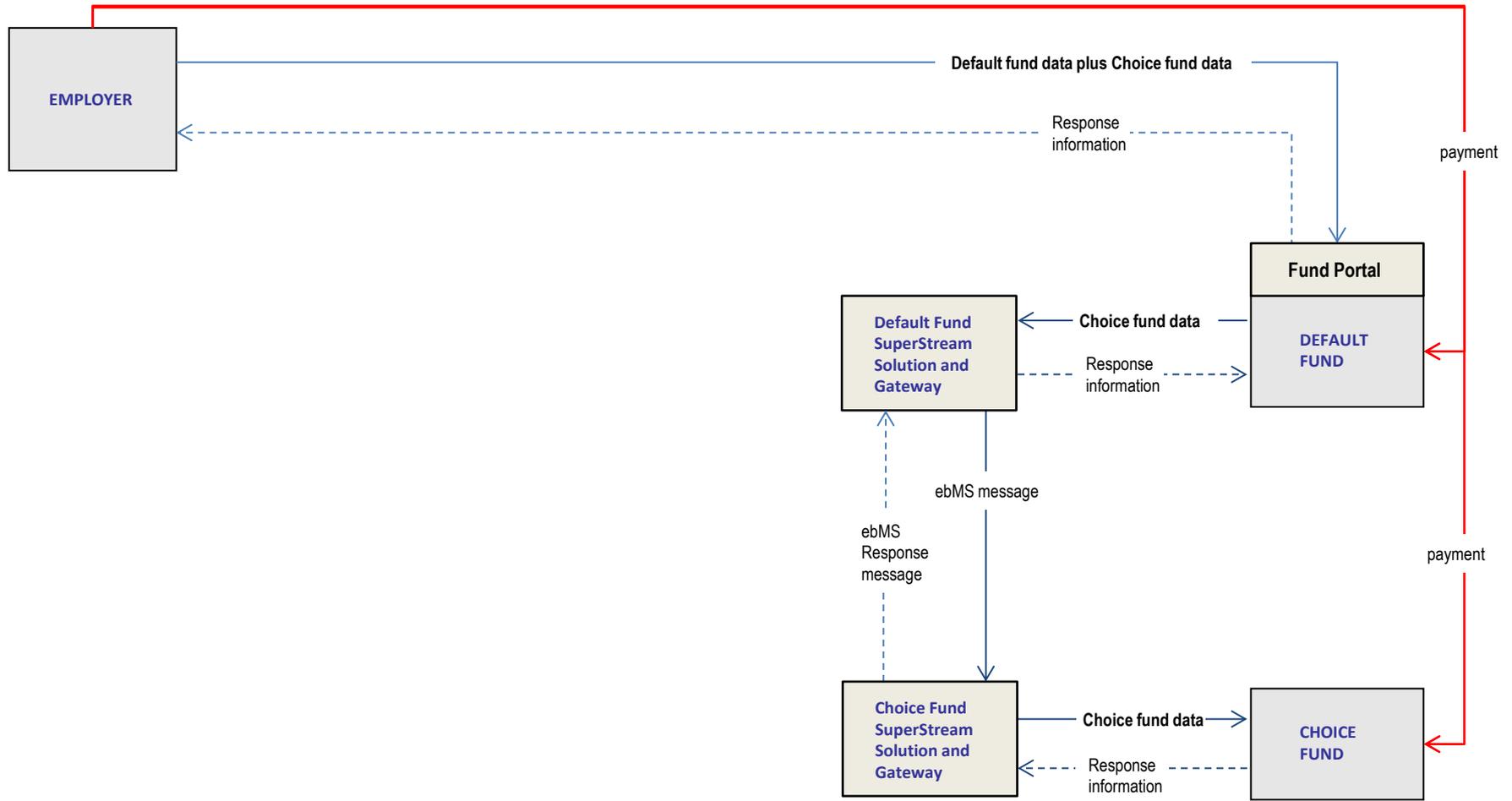
No pass through. The employer uses multiple fund portals or fund clearing house portals.

ebMS messaging:

No ebMS messaging

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

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



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

Description:

Known employer sends all contribution data directly to default fund portal. Payment is processed directly by employer. Default fund data is passed to the default fund. Choice contribution data is passed through by ebMS message to choice funds. Response information from default or choice fund is passed back to the employer through the fund portal.

Source assurance:

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

Default fund has trusted relationship with its gateway.

Default fund gateway has trusted relationship with choice fund gateway.

Choice fund gateway has trusted relationship with its fund.

Payment:

Employer makes payments directly to funds

Pass through:

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

Note: Because the employer is making payments directly to funds (at USI level), contributions from different employers cannot be aggregated in a single business document by the fund portal pass through process. Each business document passed through to a choice fund will contain contributions from a single employer and map to a single payment made by that employer.

ebMS messaging:

CTR from default fund gateway to choice fund gateway

CTER response from choice fund gateway to default fund 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

Default fund USI (*All funds currently in the FVS have a USI*)

eb:Property=SourceEntityIdType

USI

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

4a. ChB Default to Choice

PartID	Unique ID1 within ebMS Msg
XBRL document	
Context Specifications	
Message Sender	
EntityID=ABN	Default Fund 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 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

Default Fund USI

eb:Property=TargetEntityIdType

USI

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