Superannuation Transaction Network

Process and Requirements for New Gateway Operators

Version 2.1
November 2016

Version History:

Version	Date	Changes	Date Ratified	Effective Date
1.0	26/05/2014	Finalised document	26/5/2014	26/05/2014
2.0	13/10/2016	Document updated incorporating GNGB changes	13/10/2016	13/10/2016
2.1	24/11/2016	Addition of probation period for new gateway operators		

TABLE OF CONTENTS

PURPOSE

This document describes the process and requirements new Gateway Operators are required to complete to operate in the Superannuation Transaction Network.

SUPERANNUATION TRANSACTION NETWORK (STN)

In the SuperStream environment, Gateway Operators facilitate the transfer of electronic data messages compliant with the SuperStream Data and Payment Standard. The role of Gateway Operators is to route, switch and package data messages.

Gateway Operators have established a gateway network (the Superannuation Transaction Network (STN)) which enables this data exchange to occur in an efficient, reliable and secure manner.

WHO DOES THIS DOCUMENT APPLY TO?

Only Gateway Operators (as defined in the *Memorandum of Understanding for participants in the Superannuation Transaction Network*) are able to send or receive messages through the STN.

All new Gateway Operators must complete the requirements in this process document before they can connect to the STN. Gateway Operators are required to meet the entry criteria, achieve gateway accreditation, and legal requirements associated with the STN.

PROCESS OVERVIEW

The STN is a collaboration of a number of individual Gateway Operators. Interdependency in such a network requires co-operation on an operational level and collaboration at a network level.

All new Gateway Operators are required to complete interoperability testing to demonstrate that they have the technical capability and compatibility with existing Gateway Operators to ensure the STN is able to continue to meet the needs of the industry and remains robust. Gateway Operators are also subject to three month probation period when they become operational in accordance with clause 11.4 of the Memorandum of Understanding (MoU).

Gateway Operators are to act with integrity and in the spirit of inclusiveness and transparency. Gateway Operators are also expected to contribute to collaborative efforts to manage network risk and promote efficiency, reliability, and security of the network. Collaboration is facilitated through regular Gateway Operator meetings organised by the Gateway Network Governance Body (GNGB) and through the gateway governance framework.

Eligibility requirements to apply to become a Gateway Operator are outlined at clause 4.1 of the MoU.
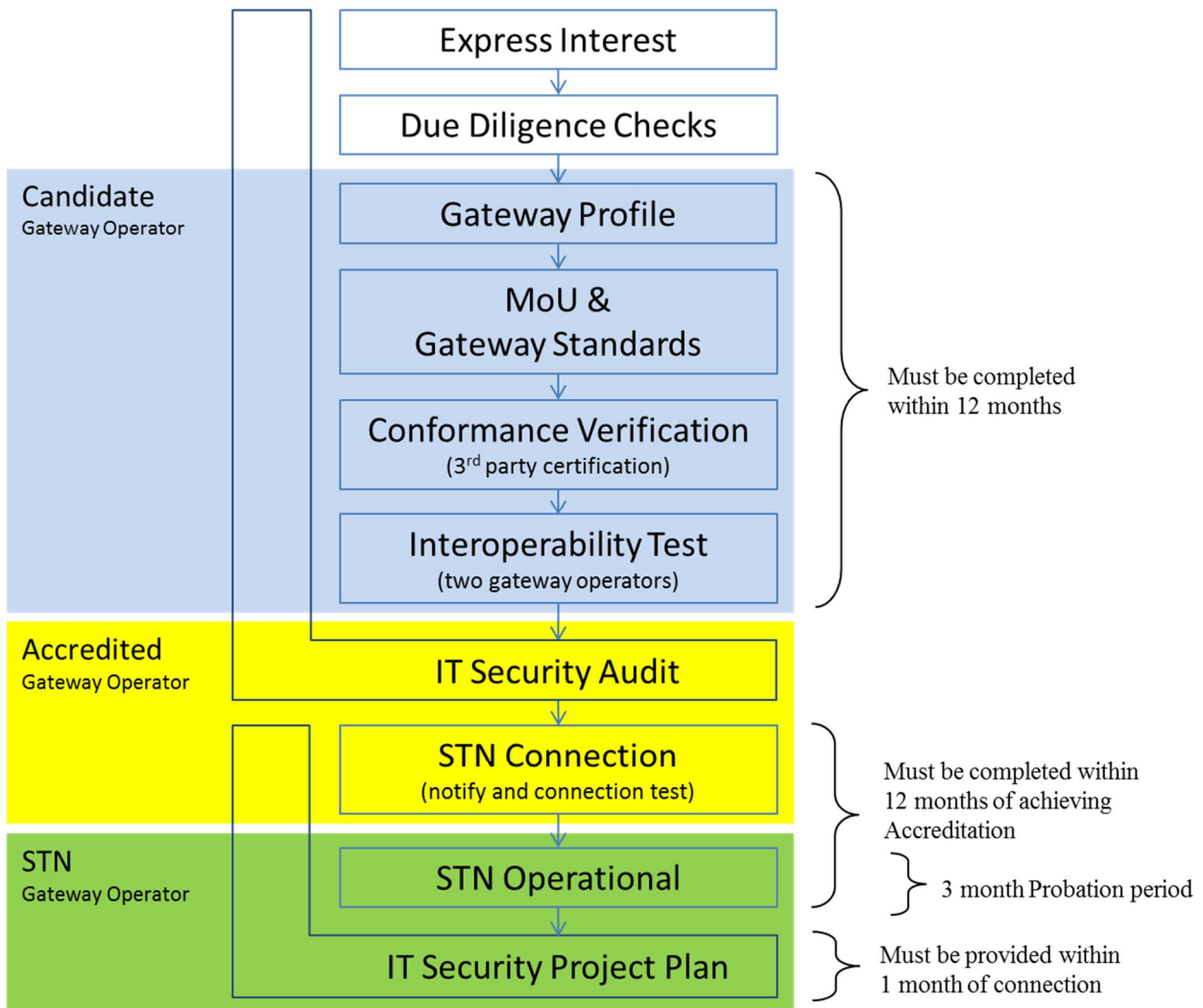
Time Limits

Once a Gateway Operator application has been accepted, candidates have 12 months to complete all required steps for Accreditation, including interoperability testing during a scheduled test window. Note, generally there will be 2-3 scheduled interoperation test windows each year.

Once a candidate has been Accredited, they will have a period of 12 months to have their connection to the STN endorsed by written notification to the GNGB in accordance with clause 8 of the *Superannuation Data and Gateway Services Standards for Gateway Operators transacting within the Superannuation Transaction Network* (Gateway Services Standards).

Candidates who do not complete the process within the time limit will be required to recommence the process from the beginning. Candidates may apply to the GNGB for an extension of time, which will be assessed and may be granted at the discretion of the GNGB.

PROCESS DIAGRAM

Candidate Gateway Operator	Express Interest → Due Diligence Checks → Gateway Profile → MoU & Gateway Standards → Conformance Verification (3rd party certification) → Interoperability Test (two gateway operators)

Express Interest

↓

Due Diligence Checks

↓

Candidate Gateway Operator

Gateway Profile

↓

MoU & Gateway Standards

↓

Conformance Verification
(3rd party certification)

↓

Interoperability Test
(two gateway operators)

Must be completed within 12 months

↓

Accredited Gateway Operator

IT Security Audit

↓

STN Connection
(notify and connection test)

Must be completed within 12 months of achieving Accreditation

↓

STN Gateway Operator

STN Operational

3 month Probation period

↓

IT Security Project Plan

Must be provided within 1 month of connection

PROCESS STEPS

These are mandatory steps which need to be completed by a new gateway, with a logical sequencing of those steps. Candidates may apply for a relaxation of sequence, which will be assessed and may be granted at the discretion of the GNGB.

CANDIDATE PHASE

STEP 1 – Formal expression of interest to join the STN

Entities which are interested in joining the STN may contact the GNGB at
contactus@gngb.com.au
to indicate their interest and request further information.

Once an interested party is ready to commence the entry process, a formal expression of interest must be provided to the GNGB at contactus@gngb.com.au, with the following information:

Ø Name of Organisation applying to join the STN
Ø ABN

- Ø Organisation's website address
- Ø Contact person
  - · Contact number – land line & mobile (mandatory to provide at least one of the two)
  - · Email address
- Ø Details of responsible persons
  - · Name
  - · Contact number
  - · Email address

Responsible persons are individuals whose conduct is most likely to have a significant impact on the sound and prudent management of the Gateway Operator. The Gateway Operator's structure will affect who the responsible persons are in the organisation. Responsible persons may include directors, secretaries and senior managers.

STEP 2 - Due Diligence Checks

Due diligence checks (e.g. insolvency & bankruptcy, disqualified individuals etc.) are undertaken on all responsible persons by the GNGB to reduce the risk that applicants are not fit and proper to participate in the STN.

On completion of these checks, the applicant will be considered to be a "Candidate". At the discretion of the GNGB, candidates may be invited to attend and observe Gateway Operator meetings.

STEP 3 - Adopt Data and Payment Standard Gateway profile

The Gateway Profile is described in the message orchestration and profiles schedule of the Legislative Instrument. Gateway Operators are also required to meet all the relevant requirements of the *Superannuation Data and Payment Standards 2012*, including all associated legislative instruments, IT system technical artefacts and guides.

These documents are available at: http://www.ato.gov.au/Super/SuperStream/

STEP 4 - MoU & Gateway Standards

To become a member of the STN Gateway Operators must adhere and give effect to:
- · The *Memorandum of Understanding for participants in the Superannuation Transaction Network* (MoU) which includes submitting a completed Gateway Operator application to the GNGB;
- · The *Superannuation Data and Gateway Services Standards for Gateway Operators transacting within the Superannuation Transactions Network* (Gateway Standards);
- · IT Security standards;
- · The Binding Implementation Practice (BIP) notes; and
- · Any other document/s that the GNGB has determined are a requirement to operate within the STN. These will be published at [????].

This includes a requirement for Gateway Operators to use the ATO's Fund Validation Service (FVS) for routing of messages to the correct destination.

STEP 5 - Conformance Verification

New Gateway Operator candidates must be able to demonstrate that they have the required technical capability and they conform to the *Superannuation Data and Payment Standard* and Gateway Standards before engaging other Gateway Operators for interoperability testing.

This may be verified by a qualified third party certification entity, where they exist, as advised by the GNGB.

Third party certification entities may be approved at the discretion of the GNGB if they can establish the following:
- · Test process is independent, consistent and repeatable
- · Test environment covers test scenarios contained in:
  - o Contributions – *STN Interoperability Test Plan – Contribution and Rollover Transactions*
  - o These documents are available at: http://softwaredevelopers.ato.gov.au/GOG
- · Test environment covers the protocols of the STN – e.g. as per the Gateway Standards and applicable BIPs
- · Any other business conditions required by the GNGB – e.g. including system security requirements.

STEP 6 - Interoperability Testing

Interoperability testing is conducted to confirm that a candidate has the technical capability and compatibility with existing Gateway Operators.

Test Windows

In order to minimise disruption to the network, test windows are available at fixed times, taking into account factors such as peak processing periods and other scheduled maintenance activities. Generally there will be 2-3 test windows each year.

Test windows are published at: http://softwaredevelopers.ato.gov.au/GOG

Test Notification

Existing Gateway Operators must be given sufficient notification to prepare for interoperability testing. In order to facilitate test scheduling, candidates must notify their intended test window to the GNGB at contactus@gngb.com.au
at least 8 weeks prior to the intended commencement of interoperability testing with existing Gateway Operators.

Test Partners

Candidates will be allocated two existing accredited Gateway Operators as test partners. Test partners will be allocated on a scheduled rotational basis. Gateway Operator test partners will be allocated and communicated to a candidate approximately four weeks prior to commencement of the interoperability testing.

Test Scenarios

Testing needs be conducted for all categories of transactions (rollovers and/or contributions) that are to be handled by the candidate.

Ø   Rollover transactions
Ø   Contribution transactions

Test scenarios are specified in *STN Interoperability Test Plan - Contribution and Rollover Transactions*. This document is available at: http://softwaredevelopers.ato.gov.au/GOG

Accreditation

Candidates will achieve Accreditation upon successful completion of interoperability testing with their two allocated test partners.

ACCREDITED PHASE

STEP 7 - IT Security

All Gateway Operators are required to meet the IT security requirements *STN Information Security Requirements* (STN ISR) which provides for a minimum standard of security across the STN.

Gateway Operators are provided a transitional implementation period of up to six months to fully implement the STN ISR, subject to there being no significant security risks / threats to the STN.

1. Prior to Step 8 (STN Connection), all new Gateway Operators must provide an audit report from an independent IT security auditor on the conformance with Requirement 2 of the STN ISR.

    All STN Gateway Operators and the GNGB need assurance that the STN maintains its security standards to safeguard the information of clients and superannuation members. This initial audit is not intended to test or require full compliance with the STN ISR prior to joining the STN, rather it is undertaken to enable the GNGB to fully understand any risks, work with the new Gateway Operator to rectify any significant security vulnerabilities / controls prior to STN Connection, and to develop an agreed plan for the remediation of any remaining issues prior to, or within a short period of, joining the STN.

2. Within one month after establishing STN Connection, new Gateway Operators must provide a Project Plan to the GNGB detailing activities and timeframes:
    a. To remediate all issues identified during the IT security audit; and
    b. To meet all remaining requirements of the STN ISR within six months after establishing STN Connection.

    The GNGB may consider the security risks / threats and any other relevant information when deciding whether to accept this Project Plan.

3. Within 12 months of STN Connection, new Gateway Operators must submit their first Annual Audit Report in accordance with Requirement 3 of the STN ISR to verify successful implementation of the STN ISR.

STEP 8 - STN Connection

To connect to the STN, all new Gateway Operators must provide notification in accordance with Part 8 of the Gateway Service Standards (requiring client notification to establish a connection to the STN). Gateway Operators have 12 months from the date of Accreditation to satisfy this requirement.

It is recommended that new Gateway Operators allow at least four weeks for connection setup, as this may typically involve IP whitelisting (including by existing STN Gateway Operators), sharing and loading of digital certificates and connection verification checks.

STN OPERATIONAL

Within one month after connection, Gateway Operators must provide a Project Plan to the GNGB to complete IT security requirements as specified in Step 7.

STN Gateway Operators are expected at all times to act with integrity and in the spirit of inclusiveness and transparency. Gateway Operators are also expected to contribute to collaborative efforts to manage STN risk and promote efficiency, reliability, and security of the network, which is facilitated through collective meetings.

Probation

From the time a new Gateway Operator becomes operational, they will be treated as on Probation for a period of three months of continuous materially fault-free or incident free transacting, as outlined in clauses 11.4 and 11.5 of the MoU.