

Superannuation Transaction Network Binding Implementation Practice (BIP) Note

BIP Note 19

Title:	Electronic Service Address URL	Date:	22 February 2017
		Version:	5.0
Scope:	<input type="checkbox"/> transport layer <input checked="" type="checkbox"/> message header <input type="checkbox"/> message payload <input type="checkbox"/> security	Status:	<input type="checkbox"/> Draft <input checked="" type="checkbox"/> Ratified
		Live Date:	30 March 2017

*On this date this BIP note will
be binding on all participants*

1. Change

This document details updated rules for the SourceElectronicServiceAddress and TargetElectronicServiceAddress part properties for all messages defined in the Data and Payment Standards – Contributions Message Implementation Guide (MIG). This includes both request and response messages.

2. Reason for Change

Electronic Service Addresses of STN Gateways need to be pre-configured and associated with valid certificates in order to enable a secure exchange of messages via the SuperStream network. As such, Electronic Service Address URLs registered with the ATO also need to be registered and configured by each of the STN Gateways. Random URLs unknown by the STN gateways may not be used.

This binding implementation practice is aimed to eliminate the possibility of messages being sent on the SuperStream network with invalid ESA URLs.

3. Standards Affected

Data and Payment Standards, Contributions Message Implementation Guide V1.2

4. Description of Change

The Data and Payment Standards – Contributions Message Implementation Guide states that the SourceElectronicServiceAddress and TargetElectronicServiceAddress must conform to one of an IP address, URL or Alias. However, each URL specified must be known and configured in all gateways on the network prior to a secure exchange of SuperStream messages. The available URLs are registered in the ATO’s alias register, so using the alias in the ElectronicServiceAddress (ESA) is a sensible choice. Gateways may appear in the ATO’s alias register, and a single gateway may have multiple aliases. Gateways not listed in the ATO’s alias register must be endorsed by the STN Gateways and listed in a supplementary “STN Gateway Alias Register” (See Appendix A for current listing).

For messages transferred within the STN gateway network, the ElectronicServiceAddress (when present) must always be an alias. The ESA must not contain a URL or IP address.

The following rules must be adopted in relation to the values of the SourceElectronicServiceAddress and TargetElectronicServiceAddress for both request and response messages:

1. Where the target entity is an APRA fund, the TargetElectronicServiceAddress MUST NOT be specified.
2. Where the source entity is an APRA fund (in the case of responses), the SourceElectronicServiceAddress MUST NOT be specified.
3. The SourceElectronicServiceAddress MUST be specified for all request messages regardless of whether Electronic Error Messaging is used. The source gateway must insert this value if not present in the original message.
4. Otherwise where an ElectronicServiceAddress (Source or Target) MUST be specified, a valid alias MUST be used.
5. Aliases are case insensitive.

These rules allow receiving gateways to verify the SourceElectronicServiceAddress as per BIP 6 *Authorisation of Initiating Party*. These rules also allow receiving funds to simply switch the Source and Target ESA from the request message values when creating a response message (in accordance with the MIG).

An employer will be connected to a gateway to send contribution messages and receive responses. The ESA must always represent the gateway rather than the employer. The gateway is then responsible for delivering response messages to the employer. This arrangement is outside the scope of this BIP.

Note: An earlier version of this document required the SourceElectronicServiceAddress to be present for contribution responses from APRA funds to employers. This requirement has now been removed and the SourceElectronicServiceAddress must not be present for these response messages. A transition period exists for 12 months after this version of this document is ratified. During the transition period, SourceElectronicServiceAddress is considered optional for these response messages. After the transition period, the SourceElectronicServiceAddress must not be present for contribution responses from APRA funds to employers

Example Scenarios

Entities	Electronic Error Messaging	Source ESA	Target ESA	OK/NOK
Employer to SMSF	Yes	<Valid Alias>	<Valid Alias>	OK
Employer to SMSF	Yes	Not Provided	<Valid Alias>	NOK
Employer to SMSF	No	<Valid Alias>	<Valid Alias>	OK
Employer to APRA Fund	Yes	<Valid Alias>	Not Provided	OK
Employer to APRA Fund	Yes	<Valid Alias>	<Valid Alias>	NOK
Employer to APRA Fund	No	Not Provided	<Valid Alias>	NOK
Employer to APRA Fund	No	<Valid Alias>	Not Provided	OK
SMSF to Employer	N/A	<Valid Alias>	<Valid Alias>	OK
SMSF to Employer	N/A	Not Provided	<Valid Alias>	NOK
APRA Fund to Employer	N/A	Not Provided	<Valid Alias>	OK
APRA Fund to Employer	N/A	<Valid Alias>	<Valid Alias>	NOK

Definitions

<Valid Alias>: An alias endorsed by the ATO and published in the Alias Lookup Register; or an alias endorsed by the STN Gateways and published in the STN Gateway Alias Register.

5. Technical Impact of Change

None. Implementation of the change will still be in compliance with the MIG.

6. Operational Impact of Change

None.

7. Version History

Version	Date	Changes	Date Ratified	Live Date
1	13 May 2014	Initial Version as BIP9		
2	29 May 2014	Updated version with Gateway Alias Register		
2.1	20 Aug 2015	Added requirement for source alias on all messages		
3	3 Sept 2015	Changed status to ratified	27 Aug 15	27 Aug 15
3.1	24 Sept 2015	Updated Alias register		
3.2	13 Nov 2015	Correct Example Scenarios		
3.3	24 Mar 2016	Correct use of Source ESA for response messages		
4.0	12 May 2015	Endorsed by the GOG	12 May 15	3 Aug 16
4.1	22 February 2017	<ul style="list-style-type: none">Updated the STN Gateway Alias Register to include the ATOChanged from BIP9 to BIP19		
5.0	30 March 2017	Ratified by Gateway Operator Meeting	30 Mar 17	30 Mar 17

Appendix A: STN Gateway Alias Register

The following register is a list of alias values for the current STN Gateways and must be registered by all gateways as valid alias values.

Gateway	Alias
ATO	ATOSPR
ClickSuper/Paymentadviser	CLICKSUPER
GBST	GBST
LUCRF	LUCRF
MessageXchange	MESSAGEXCHANGE
Ozedi	ozedigateway
Rockfast data gateway	ROCKFAST
Small Business Superannuation Clearing House	SBSCH
Sunsuper	SUNSUPER
SuperChoice	SUPERCHOICE
Westpac/Qvalent	QUICKSUPER