Challenge

Given the introduction of new legislative requirements, one of Australia's largest Superannuation and Retirement Businesses was faced with the challenge of adapting and enabling employers to make Superannuation contributions to funds, on behalf of employees, by means of a specific electronic messaging standard defined by the ATO. Part of these requirements included having a B2B Gateway to facilitate the exchange of the electronic messages between all related parties – Employers, Clearing Houses, Payroll Providers and other Funds.

Solution

To meet the new legislative requirements, the Super Fund decided to implement its own Gateway and engaged eBlueprint along with IBM to assist with this implementation. eBlueprint commenced collaborating with the Super Fund to establish a B2B Gateway with capabilities based upon IBM's Commerce technology stack.

The main objectives of this project were: providing a B2B Gateway that would support the Super Fund current and future requirements, allowing the company to always be up to date with ATO's timelines; enabling the client's employees with the capacity to support and configure the B2B gateway; and providing future abilities of integration and exchange of information with third parties.

The B2B Gateway implemented by eBlueprint would guarantee this Super Fund flexibility, security, autonomy and space for continuous improvement. eBlueprint was able to implement the B2B Gateway in a three phase project approach, being responsible for the end to end solution - from requirements, architecture, design, build and deployment.

- First Phase: Setup of an AS4 gateway that was conformant to the Superannuation industry standards;
- Second Phase: Development of processing capabilities to handle receipts of New Member Registrations and Superannuation Contribution messages from Employers, Clearing Houses, Payroll Providers and other Gateways;
- Third Phase: Development of processing capabilities to handle electronic outcomes as well as integration with external gateways to enable automated consumption of information provided by third parties.

Result

The implementation of the B2B Gateway provided the Super Fund with several advantages and new capabilities, such as:

- Costs reduction – Cutting the cost that an external agency would charge to provide similar gateway services;
- Improved service – Through real-time exchange of information with external stakeholders;
- Increased Stakeholders Loyalty – Lower risk of losing members and employers through lack of engagement;
- Increased efficiency – More straight and real time processing with external providers;
- New Business Opportunities and Sources of Revenue – Opportunity to offer clearing house

Services Provided:
- Project Management
- AS4 Requirements Gathering
- Application Architecture
- Technical Design and Implementation
- Development
- Testing Support

Products Utilised:
- IBM Commerce Technology Stack

Standards:
- AS4 / ebMS 3.0
- XBRL

Key Features:
- B2B Gateway compliant with ATO Legal Requirements
- Easy exchange of electronic information among Employers, Clearing Houses, Payroll Providers and other Funds
- Guaranteed Flexibility, Security, Authonomy and Continuos Improvement

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