

**AMP SERVICES (NZ) LIMITED
AND
INLAND REVENUE
AND
AMP WEALTH MANAGEMENT NEW ZEALAND LIMITED**

**DEED OF NOVATION AND VARIATION TO KIWISAVER
SCHEME PROVIDER AGREEMENT**



DEED dated 22 September 2015

2015

PARTIES

AMP SERVICES (NZ) LIMITED of Level 21, AMP Centre, 29 Customs Street West, Auckland (**Exiting Party**)

HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND acting by and through the **COMMISSIONER OF INLAND REVENUE** or his or her authorised delegate (**Inland Revenue**)

AMP WEALTH MANAGEMENT NEW ZEALAND LIMITED of Level 21, AMP Centre, 29 Customs Street West, Auckland (**New Party**)

BACKGROUND

- A The Exiting Party and Inland Revenue are parties to the Agreement.
- B The parties wish to novate and vary the Exiting Party's rights and obligations under the Agreement to the New Party on the terms set out in this Deed.

COVENANTS

1. DEFINITIONS AND INTERPRETATION

- 1.1 Definitions:** In this Deed, including the Background, the following terms have the following meanings unless the context requires otherwise:

Agreement means the KiwiSaver Scheme Provider Agreement for the AMP KiwiSaver Scheme entered into by Inland Revenue and the Exiting Party and dated 27 March 2007, as amended from time to time;

Deed means this deed, including any Annexure to this deed; and

Effective Date means 22 September 2015.

- 1.2 Interpretation:** In this Deed:

- (a) headings are for convenience only and have no legal effect;
- (b) reference to the singular includes the plural and vice versa; and
- (c) reference to any document includes any amendment, supplementation or replacement of it made from time to time.

2. NOVATION

- 2.1 Novation:** The parties agree to novate the Agreement as follows with effect on and from the Effective Date:

- (a) the Exiting Party transfers and assigns all of the Exiting Party's rights and obligations under the Agreement to the New Party;
- (b) the New Party accepts and assumes all of the Exiting Party's rights and obligations under the Agreement as fully and effectively as if it had executed the Agreement in that capacity;

- (c) Inland Revenue agrees to such transfer and assignment by the Exiting Party and such acceptance and assumption by the New Party; and
- (d) as between Inland Revenue and the Exiting Party, the Exiting Party ceases to be entitled to its rights and is released and discharged from its obligations under the Agreement but will remain entitled by its rights and will be bound by its obligations that accrue before the Effective Date.

2.2 Breach: Nothing in this clause 2 imposes liability on the New Party for any breach of the Agreement by the Exiting Party which occurs before the Effective Date and nothing in this Deed releases the Exiting Party from any such liability.

3. WARRANTIES

3.1 Exiting Party's warranties: The Exiting Party represents and warrants to the New Party that, as at the Effective Date:

- (a) the Agreement is in full force and effect, subject to its terms; and
- (b) the Exiting Party is not in breach or default of any terms of the Agreement.

3.2 New Party's warranties: The New Party represents and warrants to the Exiting Party and Inland Revenue that, as at the Effective Date, it has the power to enter into, and exercise its rights and meet its obligations under, this Deed and the Agreement.

4. VARIATION

4.1 Variation: The Agreement is varied as follows with effect on and from the Effective Date:

- (a) For the purposes of giving any notice under clause 18.11 of the Agreement, the New Party's details are as follows:

Contact Name: Therese Singleton

Physical Address: Level 21, AMP Centre, 29 Customs Street West, Auckland

Email Address: Therese.Singleton@amp.co.nz

- (b) For the purposes of giving any notice under clause 18.11 of the Agreement, Inland Revenue's details are as follows:

Contact Name: Patrick Sawyer

Physical Address: Level 4, Asteron Centre, 55 Featherston Street, Wellington 6011

Email Address: Patrick.sawyer@ird.govt.nz

- (c) All references in the Agreement to the Exiting Party in any capacity shall be read and construed as if they were references to the New Party.

(d) The following new clause is added as clause 18.13:

"18.13 Subcontractors:

- (a) The Scheme Provider must not subcontract any of its obligations under this Agreement to any other person without first obtaining Inland Revenue's written consent and complying with clause 18.13(b).
- (b) The Scheme Provider must:
 - (i) ensure each subcontractor complies with the terms of this Agreement;
 - (ii) manage the agreement between the Scheme Provider and the subcontractor in the best interests of Inland Revenue;
 - (iii) authorise Inland Revenue to deal with the subcontractor directly;
 - (iv) ensure that an appropriate written agreement is in place between the Scheme Provider and the subcontractor that is consistent with the terms of this Agreement; and
 - (v) if requested by Inland Revenue, ensure that the agreement referred to in clause 18.13(b)(iv) acknowledges the benefit to Inland Revenue for the purposes of the Contracts (Privity) Act 1982 and is therefore enforceable by Inland Revenue.
- (c) The Scheme Provider will remain liable to Inland Revenue for all acts or omissions of each subcontractor as if they were the acts or omissions of the Scheme Provider. The entry by the Scheme Provider into an agreement with a subcontractor will not:
 - (i) create a contractual relationship between Inland Revenue and the subcontractor except as described in clause 18.13(b)(v); or
 - (ii) relieve the Scheme Provider from liability for the performance of any obligations under this Agreement.

4.2 (d) The Scheme Provider must obtain Inland Revenue's prior written consent to the replacement of any subcontractor and clauses 18.13(b) and (c) will apply to all replacement subcontractors. **"Terms remain in effect:** Except as expressly varied in, and subject to the terms of, this Deed, the terms contained in the Agreement continue and remain in full force and effect.

5. MISCELLANEOUS

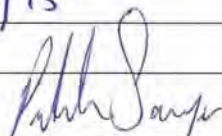
5.1 Counterparts: This Deed may be signed in any number of counterparts (including facsimile copies) all of which, when taken together, will constitute one and the same deed. A party may enter into this Deed by signing any counterpart.

5.2 Further assurances: Each party will do all things and execute all documents reasonably necessary to give effect to the terms of this Deed.

5.3 Governing Law: This Deed is governed by New Zealand law. The parties submit to the non-exclusive jurisdiction of the New Zealand courts in respect of all matters relating to this Deed.

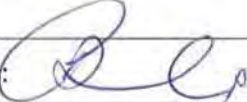
EXECUTED AS A DEED


<p>HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND acting by and through the COMMISSIONER OF INLAND REVENUE or his or her authorised delegate by:</p> 
Name: <i>TONY SUTTERLAND</i>
Position: <i>GM P&O</i>
Date: <i>22/9/15</i>

Witnessed by: 
Name: <i>Patrick Sawyer</i>
Position: <i>Relationship Manager</i>
Address: <i>25 Calcutta St, Khairallah</i>
Date: <i>22/9/15</i>

For the Exiting Party: AMP SERVICES (NZ) LIMITED 
Name: Elaine Campbell
Position: Director
Date: 14/9/2015

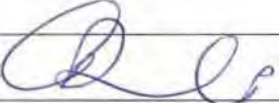
For the Exiting Party: AMP SERVICES (NZ) LIMITED 
Name: THERESE SINGLETON
Position: Director
Date: 14/9/2015


Witnessed by: 
Position: Head of FMCA Legal
Address: 29 Customs St West, Akld
Name: Caroline Dunlop
Date: 14/9/2015

Witnessed by: 
Position: PROJECT MANAGER
Address: 8A NEWSON ST, ELLERSLIE
Name: RUTH GOLDWATER
Date: 14/9/15

For the New Party: AMP WEALTH MANAGEMENT NEW ZEALAND LIMITED 
Name: Elaine Campbell
Position: Director
Date: 14/9/2015

For the New Party: AMP WEALTH MANAGEMENT NEW ZEALAND LIMITED 
Name: THERESE SINGLETON
Position: Director
Date: 14/9/15

Witnessed by: 
Name: Caroline Dunlop
Position: Head of FMCA Legal
Address: 29 Customs St West, Akld
Date: 14/9/15

Witnessed by: 
Name: RUTH GOLDWATER
Position: PROJECT MANAGER
Address: 8A NEWSON ST, ELLERSLIE
Date: 14/9/15

**INLAND REVENUE
AND
AMP SERVICES (NZ) LIMITED**

**DEED OF VARIATION TO KIWISAVER SCHEME
PROVIDER AGREEMENT**



Inland Revenue
Te Tari Taake

DEED dated 11 SEPTEMBER

2012

PARTIES

HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND acting by and through the **COMMISSIONER OF INLAND REVENUE** or his or her authorised delegate (**Inland Revenue**)

AMP SERVICES (NZ) LIMITED as the scheme provider of the **AMP KIWISAVER SCHEME (Scheme Provider)**

BACKGROUND

- A Inland Revenue and the Scheme Provider are parties to the Agreement.
- B The parties wish to vary the Agreement on the terms set out in this Deed.

COVENANTS

1. DEFINITIONS AND INTERPRETATION

- 1.1 Definitions:** In this Deed, including the Background, terms defined in the Agreement have the same meaning where used in this Deed and the following terms have the following meanings unless the context requires otherwise:

Agreement means the KiwiSaver Scheme Provider Agreement entered into by Inland Revenue and the Scheme Provider in relation to the AMP KiwiSaver Scheme including the schedules to the Agreement, dated 27 March 2007 and as amended from time to time;

Deed means this deed, including any Annexure to this deed; and

Effective Date means 12 September 2012

- 1.2 Interpretation:** In this Deed:

- (a) headings are for convenience only and have no legal effect;
- (b) reference to the singular includes the plural and vice versa; and
- (c) reference to any document includes any amendment, supplementation or replacement of it made from time to time.

2. VARIATION

- 2.1 Variation of terms:** The parties agree to vary the Agreement as set out in the Annexure with effect on and from the dates set out in the Annexure.
- 2.2 Terms remain in effect:** Except as expressly varied in this Deed, the terms contained in the Agreement continue and remain in full force and effect.

3. MISCELLANEOUS

- 3.1 Counterparts:** This Deed may be signed in any number of counterparts (including facsimile copies) all of which, when taken together, will constitute one and the same deed. A party may enter into this Deed by signing any counterpart.

3.2 Further assurances: Each party will do all things and execute all documents reasonably necessary to give effect to the terms of this Deed.


3.3 Governing Law: This Deed is governed by New Zealand law. The parties submit to the non-exclusive jurisdiction of the New Zealand courts in respect of all matters relating to this Deed.

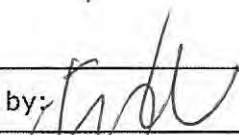
EXECUTED AS A DEED

For HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND acting by and through the COMMISSIONER OF INLAND REVENUE or his or her authorised delegate by: 
Name: TONY SUTHERLAND
Position: GM P&O
Date: 11/9/12
Witnessed by: 
Name: MATT SMOLING
Date: 11/09/2012

For the Scheme Provider: AMP SERVICES (NZ) LIMITED
Signature: 
Name: JAMES GEORGE
Position: Director
Date: 7 September 2012

For the Scheme Provider: AMP SERVICES (NZ) LIMITED
Signature: 
Name: THERESE SINGLETON
Position: Director
Date: 7 September 2012

Witnessed by: 
Name: EMILY CHAN
Date: 7 September 2012

Witnessed by: 
Name: EMILY CHAN
Date: 7 Sept 2012

ANNEXURE

The Agreement is amended as set out below.

Changes effective on and from the later of 1 July 2007 and the Commencement Date of the Agreement

The following changes are effective on and from the later of 1 July 2007 and the Commencement Date of the Agreement:

1. The second to last sentence of clause 5.2 is amended to read:

"A different regime applies to all Contributions that are received by Inland Revenue under the Act in relation to a Member during the three month period from the earlier of: (i) the date the first Contribution is received by Inland Revenue in respect of that Member; and (ii) the date Inland Revenue is given notice or otherwise knows that the Member is a Member of the Scheme Provider's KiwiSaver Scheme."

Changes effective on and from the later of 19 December 2007 and the Commencement Date of the Agreement

The following changes are effective on and from the later of 19 December 2007 and the Commencement Date of the Agreement:

1. The words "no more than" are inserted between "Inland Revenue" and "the" in line 1 of clause 6.1.

Changes effective on and from the later of 1 April 2008 and the Commencement Date of the Agreement

The following changes are effective on and from the later of 1 April 2008 and the Commencement Date of the Agreement:

1. Amend the definition of Employer Monthly Schedule and Tax File Number in clause 1.1 by replacing the words "section OB 1 of the Income Tax Act 2004" in both definitions with the words "section YA 1 of the Income Tax Act 2007".

Changes effective on and from 1 May 2011

The following changes are effective on and from 1 May 2011:

1. Delete the following from clause 1.1:

"Government Actuary has the meaning given to that term in the Act;"

2. Insert the following in clause 1.1 after the definition of Fee Subsidy:

"FMA has the meaning given to that term in the Act and, where the context requires, means FMA (formerly the Government Actuary);"

3. Other than in clause 1.1, the expression "Government Actuary" is deleted in each instance where it appears in the Agreement and replaced with "FMA".

Changes effective on and from the Effective Date

The following changes are effective on and from the Effective Date:

1. Amend the definition of Default Scheme Provider in clause 1.1 by replacing the word "person" with the word "Manager".

2. Insert the following definition in clause 1.1 after the definition of KiwiSaver Trade Mark Licence:

"Manager has the meaning given to that term in the Act;"

3. Delete the following from clause 1.1:

"Trustees has the meaning given to that term in the Act;"

4. Amend the definitions of "Tax File Number" and "Trust Deed" to read as follows:

"Tax File Number" has the meaning given to that term in section YA 1 of the Income Tax Act 2007; and"

"Trust Deed" has the meaning given to that term in the Act."

5. Delete clause 17.4 and renumber clause 17.5 as clause 17.4.

6. Delete the following sentence from clause 18.12:

"If this Agreement is entered into by anyone other than the Trustees, as contemplated by section 5 of the Act, that party warrants that it has been properly delegated by the Trustees to be the Scheme Provider and to discharge all of the obligations of the Scheme Provider under this Agreement."



Inland Revenue
Te Tari Taake

National Office
PO Box 2198
Wellington 6140



28 April 2011

Ms Debbie Prior
AMP Services (NZ) Limited
P O Box 55
Shortland Street
AUCKLAND 1140

Dear Debbie

**AMP KiwiSaver Scheme
Replacement Schedule A – KiwiSaver Trade Mark Licence**

Following consultation, and in accordance with the change process detailed in the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to the KiwiSaver Trade Mark Licence (including the KiwiSaver Brand Guidelines) which forms Schedule A of the SPA.

Attached is the replacement final version of the KiwiSaver Trade Mark Licence, along with the replacement final version of the KiwiSaver Trade Mark Requirements (both dated 29 March 2011). The electronic copy of these documents were forwarded to you on 30 March 2011, by way of an email advising that this Schedule A was in final form and applied from 1 July 2011.

As advised in our earlier email, from 1 July 2011 the attached KiwiSaver Trade Mark Licence and KiwiSaver Trade Mark Requirements (both dated 29 March 2011) which together form Schedule A:

- (a) replace all previous versions of the KiwiSaver Trade Mark Licence and the KiwiSaver Brand Guidelines; and
- (b) are binding on you.

For our records please acknowledge receipt of the attached new Schedule A by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue. Please note that irrespective of whether or not you sign this letter the replacement Schedule A applies from 1 July 2011.

Yours sincerely

Heath McDonald
Group Manager (Acting)
Customer and Product Innovation
Inland Revenue

Countersigned by: AMP Services (NZ) Limited

 Full name of director/authorised signatory	 Signature of director/authorised signatory
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Please sign and retain this letter for your records.

SCHEDULE A - 29 March 2011

KIWISAVER TRADE MARK LICENCE

1. **Grant:** Inland Revenue grants the Scheme Provider a non-exclusive, non-transferable, royalty-free licence to use the KiwiSaver Trade Marks solely in connection with KiwiSaver and subject to the terms and conditions of this schedule A.
2. **Not prejudice goodwill:** The Scheme Provider must not do, or omit to do, anything in relation to the KiwiSaver Trade Marks which does, or is likely to, adversely affect the KiwiSaver Trade Marks, Inland Revenue or KiwiSaver, or bring any of them into disrepute.
3. **Requirements:** The Scheme Provider must comply with the requirements set out or described in Appendix 2 to this schedule A (**Requirements**) together with all reasonable directions notified by Inland Revenue from time to time, in relation to the Scheme Provider's use of the KiwiSaver Trade Marks.
4. **Distributors:** Without limiting any other term in this schedule A, if any Distributor (as defined in Appendix 3) promotes, markets, distributes, supplies or sells any or all of the Scheme Provider's KiwiSaver Scheme products or intends doing so, then the Scheme Provider agrees:
 - (a) that it is responsible for the acts and omissions of the Distributor to the extent that those acts and omissions relate to the promotion, marketing, distribution, supply or sale of the Scheme Provider's KiwiSaver Scheme products;
 - (b) to ensure the Distributor:
 - (i) executes a trade mark licence with Inland Revenue that governs the Distributor's use of the KiwiSaver Trade Marks (**Licence Agreement**) prior to becoming a Distributor or, in the case of existing Distributors, as soon as practicable after this clause 4(b) comes into effect, where:
 - (A) the Scheme Provider knows or ought reasonably to be aware that the Distributor uses, or is likely to use, the KiwiSaver Trade Marks in relation to the promotion, marketing, distribution, supply or sale of any of the Scheme Provider's KiwiSaver Scheme products; and
 - (B) the Distributor does not already hold a Licence Agreement; and
 - (ii) continues to hold a valid Licence Agreement under clause 4(b)(i) for the period that the Distributor is authorised to promote, market, distribute, supply and sell the Scheme Provider's KiwiSaver Scheme products;
 - (c) to notify Inland Revenue in writing where the Scheme Provider knows or ought reasonably to be aware that:

- (i) the Distributor uses, or is likely to use, the KiwiSaver Trade Marks in relation to:
 - (A) the promotion, marketing, distribution, supply or sale of another scheme provider's KiwiSaver Scheme products; or
 - (B) the KiwiSaver savings initiative generally; or
- (ii) an Excluded AFA uses, or wishes to use, the KiwiSaver Trade Marks in relation to the promotion, marketing, distribution, supply or sale of the Scheme Provider's KiwiSaver Scheme products,

and the Distributor or Excluded AFA, as the case may be, does not already hold a Licence Agreement;

- (d) to provide written confirmation in the form specified by Inland Revenue (as amended from time to time) that any Distributor who is required to enter into a Licence Agreement under clause 4(b)(i) is authorised by the Scheme Provider to promote, market, distribute supply or sell its KiwiSaver Scheme products (**Confirmation**), and to ensure the Distributor provides that Confirmation to Inland Revenue:
 - (i) prior to entering into a Licence Agreement; or
 - (ii) in the case of any existing Distributors who already hold a Licence Agreement, as soon as practicable after this clause 4(d) comes into effect;
- (e) to ensure that any proposed Distributor provides Inland Revenue with the Confirmation prior to distributing the Scheme Provider's KiwiSaver Scheme products where the Distributor already holds a Licence Agreement prior to becoming the Scheme Provider's Distributor;
- (f) to ensure that any Distributor required to enter into a Licence Agreement under clause 4(b)(i) and its employees, agents and contractors:
 - (i) comply with the Licence Agreement and the Requirements; and
 - (ii) do not use the KiwiSaver Trade Marks in relation to the Scheme Provider's KiwiSaver Scheme products if the Distributor does not hold a Licence Agreement and the Scheme Provider knows or ought reasonably to be aware that the Distributor uses or wishes to use the KiwiSaver Trade Marks in relation to the promotion, marketing, distribution, supply or sale of any of the Scheme Provider's KiwiSaver Scheme products;
- (g) to ensure the Distributor promotes, markets, distributes, supplies or sells the Scheme Provider's KiwiSaver Scheme products in accordance with all applicable laws, regulations and codes including, without limitation:
 - (i) sections 33 and 34 of the Financial Advisers Act 2008;

- (ii) section 13 of the Securities Markets Act 1988;
 - (iii) section 35 of the Securities Act 1978;
 - (iv) the Securities Commission's Guidance Note on KiwiSaver Distribution and Disclosure dated 19 March 2010 and any other relevant guidance note that the Financial Markets Authority may issue from time to time: and
 - (v) the underlying principles of the Code of Professional Conduct for Authorised Financial Advisers where relevant and appropriate to the advice given;
- (h) to provide any necessary training to ensure the Distributor has sufficient skills, experience and qualifications to promote, market, distribute, supply and sell the Scheme Provider's KiwiSaver Scheme products in accordance with this schedule A, the Licence Agreement and the Requirements including, without limitation, the requirements of clause 4(g);
- (i) to regularly monitor the Distributor's activities in connection with the Scheme Provider's KiwiSaver Scheme products to ensure that the Distributor is promoting, marketing, distributing, supplying and selling the Scheme Provider's KiwiSaver Scheme products in accordance with this schedule A, the Licence Agreement and the Requirements including, without limitation, clause 4(g);
- (j) to report immediately to Inland Revenue in writing on any act or omission of:
- (i) the Distributor in breach of its Licence Agreement or the Requirements or any act or omission of the Distributor which causes the Scheme Provider to be in breach of any term in this schedule A or the Requirements (**Breach**), that is not remedied within 30 days of the Scheme Provider becoming aware of the relevant Breach and provide all records relating to that Breach; and
 - (ii) an Excluded AFA in connection with the Scheme Provider's KiwiSaver Scheme which:
 - (A) the Scheme Provider knows or ought reasonably to be aware of; and
 - (B) may damage the KiwiSaver brand or bring the KiwiSaver Scheme into disrepute; and
- (k) to report annually to Inland Revenue in writing at least six weeks prior to the Scheme Provider's service review date on any Breaches by the Distributor in relation to the promotion, marketing, distribution, supply or sale of the Scheme Provider's KiwiSaver Scheme products and, if requested by Inland Revenue, provide all records relating to those Breaches.

5. **Breach by Distributor:** If the Distributor is in Breach, then, without limiting Inland Revenue's other rights and remedies:
- (a) the Scheme Provider must take immediate steps to rectify the Breach, if the Breach is capable of being rectified;
 - (b) if the Breach is capable of being rectified and is not rectified promptly, Inland Revenue may notify the Scheme Provider in writing in which case the Scheme Provider must take further steps to rectify the Breach;
 - (c) if the Breach is capable of being rectified and is not rectified within 30 days of receiving Inland Revenue's notice under clause 5(b):
 - (i) the Scheme Provider must consult with Inland Revenue and consider any suggestions Inland Revenue has to rectify the matter; and
 - (ii) Inland Revenue may refer the failure to the Financial Markets Authority under clause 17.3(b) of the Scheme Provider Agreement; and
 - (d) if the Breach:
 - (i) is not capable of being rectified; or
 - (ii) is not rectified within 60 days of receiving Inland Revenue's notice under clause 5(b),


and the Breach is, in Inland Revenue's reasonable opinion, misleading or likely to mislead consumers or causing damage to the image of KiwiSaver or Inland Revenue, then Inland Revenue may notify the Scheme Provider in writing in which case the Scheme Provider agrees to terminate the Distributor's authority to distribute the Scheme Provider's KiwiSaver Scheme products.

6. **Breach by Scheme Provider:** Without limiting any of Inland Revenue's other rights and remedies:
- (a) if the Scheme Provider breaches any provision of this schedule A or the Requirements Inland Revenue may give the Scheme Provider notice in writing requiring the breach to be remedied and the Scheme Provider must remedy the breach within 30 days of receiving the notice;
 - (b) if the Scheme Provider fails to remedy the breach within the 30 day period under clause 6(a), Inland Revenue may give the Scheme Provider a further notice requiring the breach to be remedied and may refer the matter to the Financial Markets Authority under clause 17.3(b) of the Scheme Provider Agreement;
 - (c) if the Scheme Provider fails to remedy the breach within 30 days of receiving the notice under clause 6(b), Inland Revenue may suspend the Scheme Provider's licence to use the KiwiSaver Trade Marks by giving further written notice in which case the Scheme Provider must cease using the KiwiSaver Trade Marks in accordance with the terms of that notice. The notice given under this clause 6(c) may:

- (i) require immediate suspension of all use;
 - (ii) highlight specific use that must be suspended while allowing other use to continue;
 - (iii) allow a period of time over which the Scheme Provider must suspend the relevant use; or
 - (iv) provide for a combination of all or any of the above;
- (d) at the same time as Inland Revenue gives notice under clause 6(c), Inland Revenue will refer the breach to the Financial Markets Authority under clause 17.3(b) of the Scheme Provider Agreement;
- (e) once the Scheme Provider has remedied the breach which is the subject of any suspension under clause 6(c), Inland Revenue will notify the Scheme Provider and the Scheme Provider's licence to use the KiwiSaver Trade Marks will be restored from the date it receives that notice.
7. **Quality Control:** The Scheme Provider will, upon the reasonable request of Inland Revenue, provide to Inland Revenue samples of use of the KiwiSaver Trade Marks proposed by the Scheme Provider or its Distributors, together with representations or summaries depicting or explaining the marketing context and manner of use of the KiwiSaver Trade Marks, so as to permit Inland Revenue to verify that the terms of this schedule A and the Requirements are being complied with by the Scheme Provider and its Distributors.
8. **Assignment and Sublicensing:** The Scheme Provider is not entitled to assign, sublicense or otherwise transfer its rights to use the KiwiSaver Trade Marks to any third party without Inland Revenue's prior written consent. Without limiting the previous sentence but subject to clause 4(b)(i), any Distributors must have their own licence to use the KiwiSaver Trade Marks before commencing any use.
9. **Title:** The Scheme Provider acknowledges that Inland Revenue owns the KiwiSaver Trade Marks and all goodwill that accrues through use of the KiwiSaver Trade Marks by the Scheme Provider and the Scheme Provider does not acquire any rights, title or interest in the KiwiSaver Trade Marks otherwise than as granted pursuant to this schedule A. The Scheme Provider must not challenge any of Inland Revenue's rights associated with the KiwiSaver Trade Marks or seek to register any mark that is identical with, or similar to, any KiwiSaver Trade Mark or that contains the word KiwiSaver.
10. **No Warranties:** Inland Revenue makes no, and specifically disclaims all, express or implied warranties in relation to the KiwiSaver Trade Marks.
11. **Maintenance and renewal:** Inland Revenue is under no obligation to apply for, maintain or renew any trade mark applications or registrations for the KiwiSaver name.
12. **Infringement:** Without limiting the Scheme Provider's obligations under clause 5 of this schedule, Inland Revenue is solely responsible as between it and the Scheme Provider for taking any action against any third party that infringes the KiwiSaver Trade Marks. Such action may be taken in Inland Revenue's sole discretion and the Scheme Provider is not permitted to seek to enforce any rights associated with the KiwiSaver Trade Marks against third parties.

Appendix I
Trade Marks

(a) Trade Mark Applications and Registrations

Trade Mark	Number	Class	Services
KiwiSaver	729804	36	financial services; banking services; insurance services; retirement savings investment schemes; information and advisory services relating to all the aforesaid services
	748366	36	financial services; banking services; insurance services; retirement savings investment schemes; information and advisory services relating to all the aforesaid services
KIWISAVER	812852	9, 16, 41	<p>electronic publications (downloadable)</p> <p>printed matter; printed publications; instructional and teaching material (except apparatus)</p> <p>education; providing of training; providing online electronic publications (not downloadable)</p>



Appendix 2 Requirements

The Requirements will be issued to the Scheme Provider as a separate pack by Inland Revenue. That pack shall comprise this Appendix 2.

Appendix 3 Definitions

Authorised Financial Advisers means individual financial advisers who are registered on the Financial Service Providers Register and authorised by the Securities Commission or the Financial Markets Authority.

Distributor means any person who the Scheme Provider knows, or ought reasonably to be aware, promotes, markets, distributes, supplies or sells any or all of the Scheme Provider's KiwiSaver products as part of that person's business activities or otherwise for financial gain or intends doing so and includes, without limitation, any of the following persons where the Scheme Provider knows, or ought to be aware, those persons promote, market, distribute, supply or sell any or all of the Scheme Provider's KiwiSaver Scheme products as part of those persons' business activities or otherwise for financial gain or intend doing so:

- (a) financial advisers who have to be registered under the Financial Service Providers (Registration and Dispute Resolution) Act 2008;
- (b) QFE Advisers;
- (c) Authorised Financial Advisers;
- (d) persons who give class advice about KiwiSaver and recommend a particular KiwiSaver scheme; and
- (e) persons who provide information or transmit the financial advice of another person but who may fall outside of giving class advice,

but excluding any Excluded Person or Excluded AFAs.

Excluded AFAs means Authorised Financial Advisers who are not:

- (a) directly employed by the Scheme Provider or the QFE of which the Scheme Provider is an associated entity;
- (b) nominated representatives of the Scheme Provider or the QFE of which the Scheme Provider is an associated entity; or
- (c) advisers in an associated entity of the Scheme Provider or the QFE of which the Scheme Provider is an associated entity.

Excluded Person means any:

- (a) employer to the extent that the employer is acting in the ordinary course of its role as employer in providing information to its employees about the Scheme Provider's KiwiSaver Scheme; or
- (b) trustee of the Scheme Provider's KiwiSaver Scheme to the extent that the trustee is acting in the ordinary course of performing its duties and obligations as trustee of the Scheme Provider's KiwiSaver Scheme.

QFE Advisers means individual financial advisers who are not Authorised Financial Advisers and who are:

- (a) employees of a QFE or any member of a QFE group; or
- (b) nominated representatives of a QFE or a partner entity.

March 2011

KiwiSaver Trade Mark Requirements



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1. Introduction

- 1.1 This document sets out certain requirements and standards which must be complied with by any Licensed User who is licensed to use the KiwiSaver Trade Marks (“**Requirements**”).
- 1.2 These Requirements form part of the KiwiSaver Trade Mark Licence Agreement between Inland Revenue and each Licensed User.
- 1.3 Capitalised terms used in this document are defined in section 10.2.

2. KiwiSaver

- 2.1 The KiwiSaver savings initiative was designed to afford higher levels of consumer protection than other superannuation schemes. It is a voluntary, work-based savings initiative to help New Zealanders with their long-term saving for retirement.
- 2.2 The KiwiSaver Trade Marks have become recognised and trusted since the KiwiSaver savings initiative was launched in 2007. It is important to ensure that this remains the case.

3. Protecting the KiwiSaver Trade Marks

- 3.1 Part of Inland Revenue’s role in administering the KiwiSaver savings initiative is to take steps to ensure the KiwiSaver Trade Marks are protected for the benefit of Scheme Providers and the public.
- 3.2 Inland Revenue has registered the KiwiSaver Trade Marks in various forms as a means of protecting against unauthorised use.

- 3.3 Inland Revenue also needs to ensure the KiwiSaver Trade Marks are used appropriately in the marketplace and that this use is authorised. This helps to:
 - (a) ensure the public are not confused, misled or deceived;
 - (b) ensure Scheme Providers are treated equally; and
 - (c) maintain the integrity of KiwiSaver and stop the KiwiSaver Trade Marks being damaged or diluted.
- 3.4 In considering whether to authorise use of the KiwiSaver Trade Marks, Inland Revenue will consider a range of factors including the context of the proposed use as well as the identity of the proposed users and the nature of their business.
- 3.5 Anyone wishing to use the KiwiSaver Trade Marks must apply to Inland Revenue for a licence by contacting us at the following address:
communications@kiwisaver.govt.nz
- 3.6 If Inland Revenue agrees to grant a licence, all use of the KiwiSaver Trade Marks will be governed by that KiwiSaver Trade Mark Licence Agreement and these Requirements.
- 3.7 Although Inland Revenue may authorise use of the KiwiSaver Trade Marks, it is the responsibility of all Licensed Users to make sure the information they supply under or in connection with the KiwiSaver Trade Marks is accurate and complies with all laws.
- 3.8 Any person who uses a KiwiSaver Trade Mark without entering into a KiwiSaver Trade Mark Licence Agreement risks infringing Inland Revenue’s rights relating to the KiwiSaver Trade Marks including copyright in the KiwiSaver Logo.

3.9 Licensed Users are not permitted to sub-license their rights without Inland Revenue's written approval. Therefore, a Licensed User's related companies and Distributors will not be licensed to use the KiwiSaver Trade Marks unless they also enter into a KiwiSaver Trade Mark Licence Agreement with Inland Revenue.

4. Using the KiwiSaver Trade Marks

4.1 Licensed Users are entitled to use the KiwiSaver Trade Marks as expressly authorised by the terms of their KiwiSaver Trade Mark Licence Agreement and these Requirements. Licensed Users must not use the KiwiSaver Trade Marks in any other way or for any other purpose. To avoid doubt, this includes use on or in relation to Licensed Users' marketing material and disclosure documents.

4.2 Unless otherwise specified in their KiwiSaver Trade Mark Licence Agreement, Licensed Users are only authorised to use:

- (a) the KiwiSaver Trade Marks in relation to:
 - (i) the marketing, promotion or sale of the Licensed User's KiwiSaver Scheme where the Licensed User is a Scheme Provider;
 - (ii) the marketing, promotion or sale of the another Scheme Provider's KiwiSaver Scheme in the case of a Distributor who is authorised to market, promote or sell that scheme or an Excluded AFA; or
 - (iii) education or advisory services relating to the KiwiSaver savings initiative;

- (b) the word "KiwiSaver" in accordance with section 5 of these Requirements; and
- (c) the KiwiSaver Logo in accordance with section 6 of these Requirements,

and as otherwise authorised or directed by Inland Revenue from time to time in writing.

4.3 Without limiting Inland Revenue's other rights and remedies, if a Licensed User other than a Scheme Provider:

- (a) fails to comply with the terms of its KiwiSaver Trade Mark Licence Agreement or these Requirements, Inland Revenue may notify the Licensed User in writing specifying the failure and requiring it to be remedied; and
- (b) fails to remedy the failure within 14 days of receiving notice under clause 4.3(a), Inland Revenue may withdraw that Licensed User's authorisation to use the KiwiSaver Trade Marks by giving a further notice in writing in which case the KiwiSaver Trade Mark Licence Agreement will be terminated and the Licensed User must immediately cease all use of the KiwiSaver Trade Marks.

Remedies relating to a Scheme Provider's misuse of the KiwiSaver Trade Marks are set out in the Scheme Provider Agreement between Inland Revenue and the Scheme Provider.

5. Use of the word “KiwiSaver”

- 5.1 The word “KiwiSaver” must always appear as one word and be spelt with a capital K and capital S.
- 5.2 The word “KiwiSaver” may only be used on its own when referring to the KiwiSaver savings initiative.

e.g., “KiwiSaver involves employers, scheme providers and several government agencies.”

- 5.3 Scheme Providers wanting to use the word “KiwiSaver” in relation to their own KiwiSaver Schemes must do so in accordance with one or more of the following examples:

“[provider name]’s XYZ KiwiSaver [scheme/plan]”

“the XYZ KiwiSaver [scheme/plan]”

“XYZ KiwiSaver [scheme/plan]”

- 5.4 The following examples of use are expressly not permitted on any communication, material or collateral relating to the KiwiSaver savings initiative or a particular KiwiSaver Scheme or Scheme Provider:

- (a) use of the expression “KiwiSaver fund”;
- (b) use of the word “KiwiSaver” in conjunction with the name, trading name or trade mark of the Licensed User, except as part of the relevant KiwiSaver Scheme name;
- (c) use of the word “KiwiSaver” in an abbreviated or shortened form of a KiwiSaver Scheme name (for example, reference to the “XYZ KiwiSaver Scheme” as “XYZ KiwiSaver”);

- (d) use of any of the expressions “KiwiSavers”, “KiwiSaving” or any other word or term where the word “KiwiSaver” (or a variation of that word) is used as a verb or collective noun;
- (e) use of the word “KiwiSaver” in any stylised form or as part of any logo other than as set out in section 6; or
- (f) the use of small or fine print in documentation to define use of the word “KiwiSaver” that does not comply with these Requirements by reference to use that does,

unless Inland Revenue expressly authorises the particular use in writing and at its absolute discretion.

- 5.5 Notwithstanding the other provisions of this clause 5, Scheme Providers are permitted to use the word “KiwiSaver” on its own or in the abbreviated forms described in clause 5.4(c) in domain names, internet/email addresses or 0800 telephone numbers provided that use is not misleading or deceptive and otherwise complies with the terms of their KiwiSaver Trade Mark Licence Agreement and these Requirements.
- 5.6 Licensed Users who are not Scheme Providers are not permitted to use the word “KiwiSaver”, or any word that is confusingly similar to the word “KiwiSaver”, in domain names or internet/email addresses unless Inland Revenue expressly authorises the particular use in writing and at its absolute discretion.
- 5.7 Licensed Users may use the word “KiwiSaver” in their registered company or KiwiSaver Scheme names provided that use complies with the terms of their KiwiSaver Trade Mark Licence Agreement and these Requirements.

6. Use of the KiwiSaver Logo

- 6.1 Licensed Users must use and reproduce the KiwiSaver Logo without any alterations and must use electronically sourced artwork at all times. The TM symbol must appear with the KiwiSaver Logo as indicated in the examples below.
- 6.2 The smallest size that the KiwiSaver Logo can appear is 25mm wide for colour and greyscale versions, and 20mm wide for black versions.



- 6.3 Clear space must be included around the KiwiSaver Logo to ensure the logo isn't crowded by other graphics. The minimum clear space is determined by the height of the 'w' above and below the logo, and the width of the 'w' on the sides of the logo.



- 6.4 The KiwiSaver Logo must be reproduced in the correct colours, or in black and white.

If Licensed Users are printing in full colour, they must reproduce the KiwiSaver Logo in a full colour option.

Full-colour version (green and stone)



Licensed Users must use this when printing in full colour, on a white or very pale background.

Single-colour version (green only)



Licensed Users must use this when printing in single colour, on a white or very pale background.

Full-colour version (green and white)



Licensed Users must use this when printing in full colour, on mid-tone backgrounds.

Full-colour version (stone and white)



Licensed Users must use this when printing in full colour, on mid to dark-tone backgrounds.

Greyscale version



Licensed Users must use this when printing in black and white, on white backgrounds. This logo must never appear on grey backgrounds.

Black version



Licensed Users must use this when you would use the greyscale version, if it is not possible to use tones.

White version



Licensed Users must use this on black backgrounds.

- 6.5 The KiwiSaver Logo must not be incorporated into any of the Licensed User's company names, trade marks or logos.
- 6.6 Subject to clause 6.7, the KiwiSaver Logo must not be used on the Licensed User's stationery such as letterhead or business cards. The main reasons for this include:
 - (a) correspondence on or in connection with the stationery may not always relate to KiwiSaver and the use of the KiwiSaver Logo may mislead recipients into believing it is related; and
 - (b) use on letterhead, business cards and other stationery can mislead the public about the authority of the person using that stationery. For example, the public may be misled that the person has some official government status or is in fact a Scheme Provider when they are not.

6.7 Scheme Providers may use the KiwiSaver Logo on member statements and correspondence to members of its KiwiSaver Scheme provided that the logo is used together with:

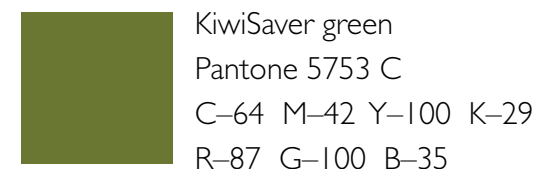
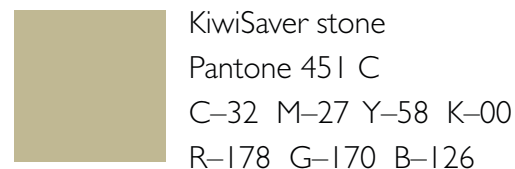
- (a) the full name of the relevant Scheme Provider's KiwiSaver Scheme; and
- (b) the relevant Scheme Provider's logo.

6.8 The KiwiSaver Logo can be used on websites, as long as the Licensed User ensures that:

- (a) the only link navigable from the KiwiSaver Logo is to www.kiwisaver.govt.nz;
- (b) the KiwiSaver Logo does not feature so prominently as to suggest the website is an official government website or has some official government sanction; and
- (c) in the case of Licensed Users who are not also Scheme Providers, the website prominently features the following disclaimer:

"This website is operated by XYZ and is not endorsed by, or affiliated with, the New Zealand government or Inland Revenue. XYZ is using the KiwiSaver trade mark and logo under licence from Inland Revenue. To view the official New Zealand government KiwiSaver website, please click here." [link to www.kiwisaver.govt.nz from KiwiSaver logo].

6.9 Two colours make up the KiwiSaver colour palette – KiwiSaver stone and KiwiSaver green.



7. Use of the KiwiSaver Trade Marks by Distributors

- 7.1 When promoting, marketing, distributing, supplying or selling another person's KiwiSaver Scheme product, Licensed Users who are Distributors or Excluded AFAs must:
- (a) ensure it is clear in all correspondence, promotional material and dealings that they are promoting, marketing, distributing, supplying or selling another person's KiwiSaver Scheme product and not their own;
 - (b) clearly identify the Scheme Provider and the Scheme Provider's KiwiSaver Scheme (by reference to the official name of the registered KiwiSaver Scheme as registered with the Financial Markets Authority) that is being promoted, marketed, distributed, supplied or sold;
 - (c) not re-brand another person's KiwiSaver Scheme or KiwiSaver Scheme product as their own or under their own trade mark or trading name; and
 - (d) only co-brand another person's KiwiSaver Scheme or KiwiSaver Scheme product if it is clear in all communications and throughout all written materials (together, the 'material'):
 - (i) who the Scheme Provider is; and
 - (ii) what the KiwiSaver Scheme's official name is (as registered with the Financial Markets Authority).

All Licensed Users, including Scheme Providers, must ensure this information features prominently throughout the material so that it is explicitly clear to the public, from first impressions, who the Scheme Provider is and what the official name of the KiwiSaver Scheme is.

- 7.2 Where Licensed Users engage employees, agents or contractors to help them to promote, market, distribute, supply or sell another person's KiwiSaver Scheme product, they must ensure the employees, agents and contractors are reputable, trustworthy and have sufficient skills, experience and qualifications to promote, market, distribute, supply or sell the KiwiSaver Scheme product in a manner that is accurate, ethical, legal and not misleading.
- 7.3 Licensed Users must only promote KiwiSaver Schemes registered by the Financial Markets Authority as KiwiSaver Schemes.

8. General requirements

- 8.1 The KiwiSaver Trade Marks must not be used in a way which is misleading or deceptive or likely to mislead or deceive. Without limitation, Licensed Users must ensure:
- (a) it is clear what goods or services they are offering in connection with their use of the KiwiSaver Trade Marks; and
 - (b) they do not make any false representations or suggestions as to their status or as to any authority or accreditation they or their goods and services have obtained.
- 8.2 Without limiting section 8.1, Licensed Users must not use the word "accredited", or any similar words, in connection with the KiwiSaver Trade Marks if that use gives any suggestion that the Licensed User has obtained any official government accreditation or sanction in relation to the KiwiSaver savings initiative.
- 8.3 The KiwiSaver Trade Marks must only be used for legal purposes and must not be used in connection with any illegal activity.

8.4 Licensed Users must ensure:

- (a) the goods and services they supply under or in connection with the KiwiSaver Trade Marks:
 - (i) are of a consistently high standard and quality; and
 - (ii) comply with all laws and regulations;
- (b) the information and documentation they provide to third parties, including external reporting houses, complies with the Requirements; and
- (c) the methods they and their Distributors employ to promote, market, distribute, supply and sell KiwiSaver Scheme products comply with all laws and regulations including, without limitation, all laws and regulations relating to the marketing and sale of financial products and securities.

8.5 Each Licensed User agrees:

- (a) not to use the KiwiSaver Trade Marks in any way that would tend to allow them to become generic, lose their distinctiveness, become liable to mislead the public, or be detrimental to or inconsistent with the good name, goodwill, reputation and image of Inland Revenue or the KiwiSaver savings initiative;
- (b) not to misrepresent any aspect of the KiwiSaver savings initiative or any KiwiSaver Scheme or give any false or misleading information about either of them;
- (c) not to engage in any misleading, deceptive, unethical or illegal practices in relation to the KiwiSaver savings initiative or any KiwiSaver Scheme or Scheme Provider;
- (d) not to do anything to harm the reputation of the KiwiSaver savings initiative;

- (e) to immediately cease any behaviour or activity that is in breach of these Requirements; and
- (f) to report to Inland Revenue in writing if they become aware of any third party making use of the KiwiSaver Trade Marks other than in accordance with the Requirements or in any way that prejudices the distinctiveness and value of the KiwiSaver Trade Marks; and
- (g) to ensure its employees, agents and contractors comply with these Requirements.

8.6 Without limiting section 7, each Licensed User who is a Scheme Provider agrees:

- (a) not to re-brand it's KiwiSaver Scheme or KiwiSaver Scheme product, or allow it to be re-branded, under another person's trade mark or trading name or under a name that is different from it's KiwiSaver Scheme's official name as registered with the Financial Markets Authority; and
- (b) to only co-brand it's KiwiSaver Scheme or KiwiSaver Scheme product if it is clear in all communications and throughout all written materials (together, 'the material'):
 - (i) who the Scheme Provider is; and
 - (ii) what the KiwiSaver Scheme's official name is (as registered with the Financial Markets Authority).

All Licensed Users, including Distributors and Excluded AFAs, must ensure this information features prominently throughout the material so that it is explicitly clear to the public, from first impressions, who the Scheme Provider is and what the official name of the KiwiSaver Scheme is.

9. Changes to these Requirements

- 9.1 These Requirements may be changed from time to time by Inland Revenue including where Inland Revenue considers it necessary or desirable to change them as a result of legislative or regulatory change, the introduction of new legislation or regulation, developments in the industry, or changes to Inland Revenue's branding or brand management strategy.
- 9.2 Inland Revenue intends to consult with Licensed Users who are Scheme Providers on all changes to these Requirements unless Inland Revenue considers consultation to be unnecessary or inappropriate in the circumstances. Inland Revenue will notify Scheme Providers of the timing and nature of any consultation at the time it is undertaken.
- 9.3 Subject to clause 9.2, any revised final version of the Requirements will become effective 30 days after it is made available to the public and to all Licensed Users.
- 9.4 Although the amended version of the Requirements will be effective after the 30 day period referred to in clause 9.3, certain changes may not have to be implemented immediately. For example, Inland Revenue may allow a phase out period for any outdated branding.
- 9.5 Licensed Users may terminate their KiwiSaver Trade Mark Licence Agreement by giving notice in writing to Inland Revenue if they do not accept any changes made to these Requirements.
- 9.6 Where a Licensed User is licensed under a Scheme Provider Agreement, the change management process set out in clause 11 of the Scheme Provider Agreement will not apply to changes to these Requirements. Changes to these Requirements will be governed by this clause 9.

10. Interpretation and definitions

10.1 In these Requirements:

- (a) headings are used for convenience only and will not affect its interpretation;
- (b) references to the singular include the plural and vice versa;
- (c) references to any statute or regulation are references to that statute or regulation as amended or replaced;
- (d) where a word or phrase is defined, its other grammatical forms have a corresponding meaning;
- (e) references to a "person" include:
 - (i) an individual, firm, company, corporation or unincorporated body of persons;
 - (ii) any public, territorial or regional authority;
 - (iii) any government; and
 - (iv) any agency of any government or authority; and
- (f) an obligation not to do anything includes an obligation not to suffer, permit or cause that thing to be done.

10.2 In these Requirements the following terms have the following meanings:

“Act” means the KiwiSaver Act 2006 and includes all regulations made under that Act.

“Authorised Financial Advisers” means individual financial advisers who are registered on the Financial Service Providers Register and authorised by the Securities Commission or the Financial Markets Authority.

“Distributor” means any person who a Scheme Provider knows, or ought reasonably to be aware, promotes, markets, distributes, supplies or sells any or all of the Scheme Provider’s KiwiSaver Scheme products as part of that person’s business activities or otherwise for financial gain or intends doing so and includes, without limitation, any of the following persons where the Scheme Provider knows, or ought to be aware, those persons promote, market, distribute, supply or sell any or all of the Scheme Provider’s KiwiSaver products as part of those persons’ business activities or otherwise for financial gain or intend doing so:

- (a) financial advisers who have to be registered under the Financial Service Providers (Registration and Dispute Resolution) Act 2008;
- (b) QFE Advisers;
- (c) Authorised Financial Advisers;
- (d) persons who give class advice about KiwiSaver and recommend a particular KiwiSaver scheme; and
- (e) persons who provide information or transmit the financial advice of another person but who may fall outside of giving class advice, but excludes any Excluded Person or Excluded AFAs.

“Excluded AFAs” means Authorised Financial Advisers who are not:

- (a) directly employed by the Scheme Provider or the QFE of which the Scheme Provider is an associated entity;
- (b) nominated representatives of the Scheme Provider or the QFE of which the Scheme Provider is an associated entity; or
- (c) advisers in an associated entity of the Scheme Provider or the QFE of which the Scheme Provider is an associated entity.

“Excluded Person” means any:

- (a) employer to the extent that the employer is acting in the ordinary course of its role as employer in providing information to its employees about the Scheme Provider’s KiwiSaver Scheme; or
- (b) trustee of the Scheme Provider’s KiwiSaver Scheme in so far as that trustee is acting in the ordinary course of performing its duties and obligations as trustee of the Scheme Provider’s KiwiSaver Scheme.

“Inland Revenue” means Her Majesty in Right of New Zealand acting by and through the Commissioner of Inland Revenue or his or her authorised delegate.

“KiwiSaver” means the KiwiSaver savings initiative put in place under the Act.

“KiwiSaver Logo” means the logo that is the subject of New Zealand Trade Mark No. 748366, as amended from time to time by Inland Revenue.

“KiwiSaver Scheme” has the meaning given to that term in the Act.

“KiwiSaver Trade Marks” means the trade marks that are the subject of New Zealand Trade Mark Nos. 729804, 748366 and 812852, as amended from time to time by Inland Revenue.

“KiwiSaver Trade Mark Licence Agreement” means:

- (a) in the case of Scheme Providers, the licence agreement set out in Schedule A of the Scheme Provider Agreement; and
- (b) in the case of all other Licensed Users, the licence agreement entered into by the Licensed User and Inland Revenue governing use of the KiwiSaver Trade Marks.

“Licensed User” means a person who is party to a KiwiSaver Trade Mark Licence Agreement with Inland Revenue.

“Provider” has the meaning given to that term in the Act.

“QFE Advisers” means individual financial advisers who are not Authorised Financial Advisers and who are:

- (a) employees of a QFE or any member of a QFE group; or
- (b) nominated representatives of a QFE or a partner entity.

“Requirements” has the meaning given to that term in section 1.1.

“Scheme Provider” means a Provider of a KiwiSaver Scheme.

“Scheme Provider Agreement” means the Scheme Provider Agreement entered into by each Scheme Provider and Inland Revenue.

These trade mark requirements were prepared in March 2011. Please note that they may be amended or updated from time to time.

For more information on the KiwiSaver logo and branding or these guidelines, please contact communications@kiwisaver.govt.nz

KiwiSaver is a trademark of the Inland Revenue Department.





National Office
PO Box 2198
Wellington 6140



15 March 2011

Ms Merrin Laurenson
AMP Services (NZ) Limited
P O Box 55
Shortland Street
AUCKLAND 1140

Dear Merrin

**AMP KiwiSaver Scheme
Replacement Schedule D – Scheme Provider Integration & B2B System
Compatibility Testing**

Following consultation, and in accordance with the change process detailed in the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to the Scheme Provider Integration & B2B System Compatibility Testing which forms Schedule D of the SPA.

Attached is the replacement final version of Schedule D (dated 18 December 2009, version 5.0). The electronic copy of this document was forwarded to you on 12 February 2010, by way of an email advising that this Schedule D was in final form and applied from 1 February 2010.

As advised in our 12 February 2010 email, from 1 February 2010 the attached Schedule D:

- (a) replaced all previous versions of Schedule D; and
- (b) was binding on you.

For our records please acknowledge receipt of the attached new Schedule D by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue. Please note that irrespective of whether or not you sign this letter the replacement Schedule D applied from 1 February 2010.

Yours sincerely

Heath McDonald
Group Manager (Acting)
Customer and Product Innovation
Inland Revenue

Countersigned by: AMP Services (NZ) Limited

Full name of director/authorised signatory	Signature of director/authorised signatory

Please sign and return this letter to your Relationship Manager.

Schedule D – KiwiSaver Scheme Provider Integration And B2B System Compatibility Testing

18 December 2009

VERSION 5.0

SCHEDULE D

SCHEME PROVIDER INTEGRATION AND B2B SYSTEM COMPATIBILITY TESTING

1 OVERVIEW

1.1 Introduction

This schedule describes the Scheme Provider Integration (**SPI Testing**) and B2B System Compatibility testing (**BSC Testing**) to be undertaken between a new Scheme Provider or an existing Scheme Provider and Inland Revenue to confirm whether the Scheme Provider B2B Environment, plus related aspects of the Scheme Provider Systems meet the requirements of schedule B.

Each release of schedule B which alters the functionality or requirements for the B2B Environment or the Inland Revenue KiwiSaver Systems or Scheme Provider Systems ("**Major Release**"), will require Inland Revenue and the Scheme Provider to undergo SPI Testing and BSC Testing unless otherwise specified by Inland Revenue. Inland Revenue will confirm in writing whether a revised version of schedule B constitutes a Major Release or not.

In order to test different aspects of the Scheme Provider Systems, Inland Revenue may use any published KiwiSaver manuals and support materials as references to develop additional test scenarios and conditions.

The specific requirements of the SPI Testing and BSC Testing described in this schedule are included for the benefit of Inland Revenue and Inland Revenue may elect in its sole discretion to waive, extend or suspend any or all of those requirements.

1.2 Context

1.2.1 Integration and Verification.

A Scheme Provider Integration period is planned during which Inland Revenue and the Scheme Provider will co-operate to identify and resolve integration issues. The purpose of this activity is for both parties to gain sufficient confidence in the integration of their systems for BSC Testing to commence. BSC Testing may be considered the final, formal component of each integration activity.

The overall aim is to confirm interoperability between the Scheme Provider Systems and the Inland Revenue KiwiSaver Systems. Interoperability is defined and measured in terms of the interface and integration between the systems, expressed as interfacing requirements.

The Scheme Provider Integration activity is intended to integrate working systems, not to debug the systems. Accordingly, the Scheme Provider must ensure that its systems have been tested appropriately prior to

commencing integration. Notwithstanding this, it is expected that some defects might be identified in the systems.

The BSC Testing is a 'measurement' activity rather than an 'integration' activity. BSC Testing verifies functional and technical integration between the Scheme Provider Systems and the Inland Revenue B2B Environment. The technical, functional and non-functional requirements in schedule B are tested, including both positive and negative testing conditions.

The BSC Testing does not assess nor certify the capability of the respective backend processing systems.

1.2.2 Prior Testing

Prior to the BSC Testing, Inland Revenue will employ various phases of testing to assure the fitness for purpose of its systems. The BSC Testing will be the final phase applicable to the Inland Revenue B2B Environment and follows:

- system testing - testing of the Inland Revenue B2B Environment in isolation;
- systems integration testing - testing the Inland Revenue B2B Environment's integration with the remainder of the Inland Revenue KiwiSaver Systems; and
- performance testing - performance testing of the Inland Revenue KiwiSaver Systems including the Inland Revenue B2B Environment. (In practice it may not be possible to complete this activity prior to commencing BSC Testing).

1.2.3 Documentation

Testing documentation including test plans and test procedures for each Major Release of schedule B will be prepared by Inland Revenue. Without limitation these may include separate test plans for inbound and outbound messages.

2 SPI TESTING AND BSC TESTING

2.1 Process

The systems under test are aspects of the Scheme Provider Systems and of the Inland Revenue KiwiSaver Systems. The particular aspects of those systems which are under test are those involved in generating, formatting, transmitting, receiving and parsing B2B interface messages, including their hardware and software configuration.

The SPI Testing will consist of basic connectivity tests that establish communication with the Scheme Provider. The BSC Testing will be a formal and controlled testing activity:

- 2.1.1** The test procedures, including initial conditions, test data, test actions and expected results, will be documented in advance by Inland Revenue. It is acknowledged that the test procedures may need minor change by Inland Revenue as Inland Revenue and the Scheme Provider progress BSC Testing, encounter unforeseen eventualities and learn from experience.
- 2.1.2** The systems under test and the test environment will be controlled by a configuration management regime, including configuration control and release management, prior to commencing the testing.
- 2.1.3** A Change control process will operate to prevent unplanned Changes in the systems under test and to ensure that any required Changes which arises are communicated and documented. ('Change' means modification of the deployable software, configuration and environment; it is not intended to refer to test data, test conditions and test actions constituting normal testing activities).
- 2.1.4** Test execution control, results analysis and reporting will be the responsibility of Inland Revenue.
- 2.1.5** Test execution requires a testing team to operate the Inland Revenue KiwiSaver Systems, and another team to operate the Scheme Provider Systems, plus coordination between the two teams.
- 2.1.6** Each testing team will consist of a representative from Inland Revenue or a representative from the Scheme Provider (in order to allow each party to observe all test actions and results) unless otherwise agreed. If this cannot readily be achieved then evidence of the testing outcomes will be based upon analysis of the testing logs, records and results. Any Scheme Provider representative must pass Inland Revenue security vetting requirements before being permitted to observe Inland Revenue KiwiSaver Systems.

2.2 Scope

The scope of the SPI Testing and BSC Testing will be determining whether the technical, functional and non-functional requirements of schedule B are met by the Scheme Provider. Additionally Inland Revenue may use any published KiwiSaver manuals and Support materials as references to develop additional test scenarios and conditions. The key requirements for each Major Release of schedule B and the associated testing will be documented in one or more associated BSC test plans.

The Scheme Provider may be required to use their backend systems in order to check end-to-end business processes, business process exceptions and business cycles.

2.3 Coverage and Priority

The test effort will be prioritised and coverage will be weighted based on new or changed requirements within schedule B.

2.4 Test Scenarios

Each BSC test plan will include specific detail on the test scenarios for each Major Release of schedule B. The types of tests that will be considered are identified below. This list is indicative not exhaustive; it is subject to modification, extension and clarification by Inland Revenue as testing analysis and preparation progresses.

The tests will examine both positive and negative cases.

Testing of some aspects identified below may not be feasible during SPI Testing and BSC Testing, or may be feasible only to a limited extent. This will be determined as part of testing analysis and preparation.

2.4.1 SPI Connectivity Tests

Connectivity tests will be undertaken to examine whether the interface meets key technical requirements. Where applicable, the tests will be verified both for Inland Revenue being the originator and for the Scheme Provider being the originator.

Verify whether the interface is correctly configured with respect to encryption, mode of operation, and other technical options.

2.4.2 Interface Tests

Interface tests will be undertaken to examine the interface messages corresponding to the functional processes implemented by the B2B Environment interface. These tests include the Scheme Provider's ability to generate and send messages to Inland Revenue and Inland Revenue's ability to generate and send messages to the Scheme Provider.

Verify that messages are generated, formatted, transmitted, received, and parsed correctly i.e. conform to specification including field content and mandatory/optional fields.

Verify special conditions including 8 or 9 digit Inland Revenue numbers.

Where several variants of a message exist, testing of all variants with significant functional difference should be considered.

Testing will endeavour to use meaningful test data, where this can be achieved without unreasonable effort. This approach may require some preparation and synchronisation effort but is expected to increase the value of the testing overall.

2.4.3 Non-Functional Tests

Non-functional tests will be undertaken including capacity and concurrency testing.

2.4.4 End-to-end Business Processes and Business Cycle tests

End-to-end business process and business cycle tests may be undertaken to check the data dependencies between messages, and business data content of messages.

Testing will focus on new or changed requirements within schedule B.

2.5 SPI Testing Entry Criteria

2.5.1 The Scheme Provider Systems must be able to establish communication outside of its network to an external AS2 system.

2.5.2 Deployment to be accompanied by release notes identifying the version of the release and major subcomponents; describing the contents of the release with respect to functionality; identifying missing functionality; identifying known defects and their assessed impact; and describing any other issues.

2.5.3 Each Scheme Provider System is free of significant defects i.e. no known Severity 1 or Severity 2 defects.

2.5.4 Additional Entry Criteria may be added in the BSC test plans by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.6 SPI Testing Exit Criteria

2.6.1 Successful completion of SPI Testing requires that the following conditions are met:

- the correct generation, transmission and receipt of a message must be verified to the satisfaction of Inland Revenue;
- all planned tests must be executed; and
- all planned tests must be passed unconditionally, or passed conditionally with only Severity 4 defects.

2.6.2 Additional Exit Criteria may be added in the BSC test plans by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.7 BSC Testing Entry Criteria

2.7.1 Each Scheme Provider System under test must be ready, as evidenced by the results of earlier testing, to commence BSC Testing. The test entry criteria are:

- Meeting the Scheme Provider Integration entry criteria, plus the following:
 - provision to Inland Revenue of the date the Scheme Provider will be ready to commence BSC Testing and confirm this date in writing to Inland Revenue at least four weeks before the commencement of BSC Testing;
 - each Scheme Provider System is sufficiently functionally complete to support the planned testing; and
 - each Scheme Provider System under test and the test environment must be under the control of a configuration management regime.

2.7.2 Inland Revenue is satisfied that the Inland Revenue KiwiSaver Systems are ready to commence BSC Testing.

2.7.3 Ensure all relevant systems are in the place to facilitate the authentic generation of XML data to Inland Revenue.

2.7.4 Ensure that any data entry required to complete testing has been entered in an appropriate system, prior to the test execution window, ready to be sent to Inland Revenue.

2.7.5 Additional Entry Criteria may be added in the BSC test plans by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.8 BSC Testing Exit Criteria

2.8.1 Successful completion of BSC Testing requires that the following conditions are met:

- the correct generation, transmission and receipt of the defined interface messages must be verified to the satisfaction of Inland Revenue;
- all planned tests must be executed; and
- all planned tests must be passed unconditionally, or passed conditionally with only Severity 4 defects.

2.8.2 Additional Exit Criteria may be added in the BSC test plans by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.9 Approach

The approach to each phase of SPI and BSC testing will be determined by Inland Revenue based on the specific changes within each Major Release of schedule B. The approach will be outlined in the BSC test plans.

2.10 Testing Completion Report

The Inland Revenue KiwiSaver Test Project Manager, or delegate, will prepare a testing completion report for Inland Revenue internal purposes documenting the SPI Testing and BSC Testing results including identification of tested systems and software versions, summary of test procedures executed and results, defects identified, and defects final status.

The distribution, or otherwise, of the testing completion report to the Scheme Provider will be the decision and responsibility of the relevant Inland Revenue Relationship Manager.

Inland Revenue will notify the Scheme Provider in writing if and when Inland Revenue considers, acting reasonably, the Scheme Provider Systems have passed the SPI Testing and/or BSC Testing carried out under this schedule D.

2.11 Additional Testing

If, during the course of SPI Testing and/or BSC Testing or following Inland Revenue's notification that the Scheme Provider has passed SPI Testing and/or BSC Testing, Inland Revenue reasonably determines that additional testing is required in order to enable Inland Revenue to continue administering KiwiSaver in accordance with the Act and this Agreement, Inland Revenue will notify the Scheme Provider and the Scheme Provider will work with Inland Revenue to undertake the further testing required.

2.12 Resources

The Scheme Provider and Inland Revenue will dedicate testing and technical resources to the SPI Testing and BSC Testing activity. Inland Revenue's resource planning and allocation may vary depending on the level of activity being undertaken with other Scheme Providers. The actual commencement date and schedule, for SPI Testing and for BSC Testing, will be set by Inland Revenue.

2.13 Test Environment

The Inland Revenue test environment and the Scheme Provider test environment both must be representative of the planned production environments to allow meaningful testing of the non-functional requirements. This includes having sufficient internet bandwidth to test the capacity requirements.

The test environments must be controlled environments that are dedicated to the integration and testing activity.

Where possible the backend processing systems should be used to facilitate the testing of the interfacing requirements.

Each Scheme Provider is required to have a separate test environment from production that can be used to facilitate parallel test and production activities. At a minimum each Scheme Provider must have a unique URL end point to uniquely identify the test environment.

3 DEFECT MANAGEMENT PROCESS

3.1 Defect Management Tool

A centralised defect management approach will apply. Defects are to be logged in the KiwiSaver defect management tool in accordance with Inland Revenue's KiwiSaver Defect Management Strategy. If Inland Revenue is unable for any reason to provide some level of direct access to the tool to the Scheme Provider, the information will be provided to the Scheme Provider by other means to be determined by Inland Revenue.

3.2 Defect Assessment

The Inland Revenue KiwiSaver Test Project Manager, or delegate, will assess defects and assign each defect a severity rating.

3.3 Defect Severity Ratings

The following is adapted from the KiwiSaver Test Strategy:

The severity rating will measure the business impact of the failing functionality and/or the impact to the testing programme.

The severity ratings applicable to SPI Testing and BSC Testing are:

Severity	Definition
1	Critical functionality that the B2B Environment cannot operate without or that otherwise prevents the effective exchange of electronic information; or the defect has caused all testing to stop.
2	Important functionality for which no workaround or a high impact workaround exists; or testing is progressing but failing functionality has a major impact on other testing.
3	Important functionality for which a low impact work around exists; or testing is progressing and failing functionality only has a minor impact on other testing.
4	Non critical functionality for which a work around exists; or testing is progressing and failing functionality only has a minor impact on other testing.

Note: If the business impact and testing impact are not the same severity, the more severe of the two should apply.

4 SUSPENSION PROCESS

4.1.1 SPI Testing and BSC Testing may be suspended by Inland Revenue if Inland Revenue reasonably determines the circumstances warrant.

4.1.2 Possible circumstances include but are not limited to:

- number of defects identified;
- impact of defects identified;
- uncontrolled change;
- inadequate configuration management, release management or version control; and
- inadequate control of test environment.

4.1.3 The suspension process is:

- Inland Revenue will (a) document the circumstances of concern, (b) recommend suspension, (c) describe the remedy conditions required, and (d) recommend whether, once the remedy conditions are met, integration and testing should restart or should continue; and
- the Inland Revenue Relationship Manager will notify the Scheme Provider of the decision.

15 March 2011

Ms Merrin Laurenson
AMP Services (NZ) Limited
P O Box 55
Shortland Street
AUCKLAND 1140

Dear Merrin

**AMP KiwiSaver Scheme
Replacement Schedule B - B2B Build Pack**

Following consultation, and in accordance with the change process detailed in the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to the B2B Build Pack which forms Schedule B of the SPA.

Attached is the replacement final version of the B2B Build Pack (dated 29 June 2009, version 5.1). The electronic copy of this document was forwarded to you on 12 December 2008, by way of an email advising that this Schedule B was in final form and applied from 29 June 2009.

As advised in our December 2008 email, from 29 June 2009 the attached B2B Build Pack:

- (a) replaced all previous versions of the B2B Build Pack; and
- (b) was binding on you.

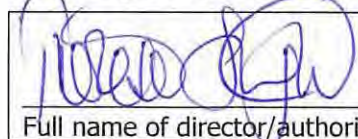

For our records please acknowledge receipt of the attached new B2B Build Pack by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue. Please note that irrespective of whether or not you sign this letter the replacement B2B Build Pack applied from 29 June 2009.

Yours sincerely



Heath McDonald
Group Manager (Acting)
Customer and Product Innovation
Inland Revenue

Countersigned by: AMP Services (NZ) Limited

	
Full name of director/authorised signatory	Signature of director/authorised signatory

Please sign and return this duplicate to your Relationship Manager.

Scheme Provider B2B Build Pack

Version 5.1

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Introduction

This document provides the detailed specifications for the business to business interfaces that will be used by Inland Revenue and the Scheme Provider to exchange certain data for the purposes of KiwiSaver.

This version of the Scheme Provider B2B Build Pack updates and replaces all previous versions including the original version that was adopted when KiwiSaver commenced in 2007. This updated version also provides detail about changes to the B2B Environment and to message requirements coming into force on 29 June 2009.

Changes in legislation or discoveries during the detailed design phase could result in further updates to this document being required. Consultation with Scheme Providers will be made in accordance with this Build Pack if further changes are necessary.

For questions regarding this document, please contact your KiwiSaver Financial Sector Stakeholder Relationship Manager.

Change

As noted above, from time to time Inland Revenue may enhance the services provided by the Inland Revenue B2B Environment or make changes to the Inland Revenue KiwiSaver Systems for a variety of reasons including changes to legislation.

Where modifications are made to the Inland Revenue B2B Environment or to the Inland Revenue's KiwiSaver Systems, they will only be made after Scheme Providers have been given the opportunity to provide comment and feedback (Scheme Provider feedback will be used to assess impact and Scheme Provider implementation schedule, and to help inform Inland Revenue's decision on what is an appropriate notice period for implementation of changes). In all cases Inland Revenue will endeavour to give the Scheme Provider a minimum of 1 month's notice of all changes or modifications to the production version of the Inland Revenue B2B Environment that affect the Scheme Provider, except in the case of emergency upgrades or changes. Emergency upgrades or changes include upgrades and changes required to ensure the reputation and/or operation of KiwiSaver is not adversely affected by the function or performance of the B2B Environment.

Change notifications will provide details of the required change and the date and time that the changes must be made to the Scheme Provider B2B Environment. All changes to the B2B Environment will be implemented in the test version of the Inland Revenue B2B Environment which will be available for testing by the Scheme Provider at the time of notification.

This Scheme Provider B2B Build Pack represents the detailed specifications and requirements as they are known or anticipated at the Commencement Date or at the date this Scheme Provider B2B Build Pack is updated, as the case may be. Where Inland Revenue is to update, amend or replace

the Scheme Provider B2B Build Pack or any other schedule to this Agreement, it will consult on those changes in accordance with this Agreement in the manner Inland Revenue reasonably determines under the circumstances. Following that consultation, Inland Revenue will issue a revised version of the Scheme Provider B2B Build Pack or other schedule to the Scheme Provider agreement as applicable and the Scheme Provider B2B Build Pack or other schedule as the case may be will be taken to be updated, amended and/or replaced as between each Scheme Provider and Inland Revenue upon Inland Revenue issuing the revised version.

Definitions and interpretation

Terms defined in the main body of the Agreement have the same meaning in schedules B, C, D and E, unless otherwise specified.

Terms used in schedules B, C, D and/or E that are defined in the Act have the same meaning given in the Act, unless defined otherwise in this Agreement.

In addition, the following terms used in schedules B, C, D and/or E have the following meanings given to them, unless otherwise specified in a particular schedule:

Term	Meaning
Batching	The process of batching or grouping messages described in the Message Batching section of this B2B Build Pack. "Batch" and "Batched" have corresponding meanings.
Business Hours	9am to 6pm on Business Days.
B2B Environment	Inland Revenue B2B Environment and the Scheme Provider B2B Environment.
Inland Revenue KiwiSaver Systems	The technology components and systems which jointly constitute the Inland Revenue solution used by Inland Revenue to administer KiwiSaver from time to time.
Inland Revenue B2B Environment	The elements of the Inland Revenue KiwiSaver Systems involved in communication across the B2B channel from time to time.
Scheme Provider Integration	The Scheme Provider integration activities described in this B2B Build Pack and in schedule D dealing with Scheme Provider integration.
Scheme Provider Systems	The technology components and systems which jointly constitute the Scheme Provider solution used by the Scheme Provider to administer its participation in KiwiSaver from time to time.
Scheme Provider B2B Environment	The elements of the Scheme Provider Systems involved in communication across the B2B channel from time to time.

References to time in this Agreement, including schedules B, C, D and E are to New Zealand Standard Time or New Zealand Daylight Saving Time, as applicable, unless otherwise specified.

Technical Standards

Introduction

The following technical standards have been adopted by Inland Revenue for the KiwiSaver B2B Environment.

Layer	Chosen Standard
Messaging	AS2 version 1.1 or compatible
Transport	HTTP or HTTPS as per AS2
Content	CIQ (Customer Information Quality) Version 3.0
Invocation	XML-RPC

These standards are described in more detail below. Refer to appendix B for definitions of terms.

Messaging

AS2 (Applicability Statement 2)

AS2 is a draft Internet delivery standard defined by the IETF (Internet Engineering Task Force). AS2 defines the means to connect/deliver/validate and reply to data securely and reliably.

In the AS2 process, the following occurs (Inland Revenue required configuration):

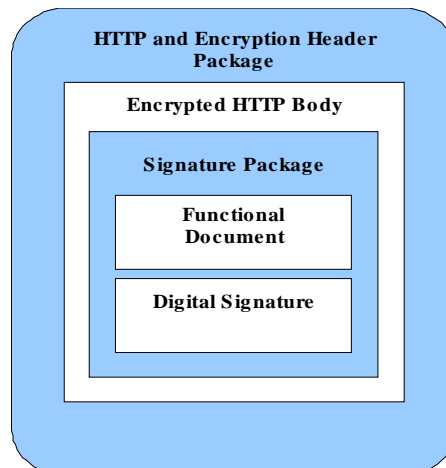
- The organisation sending the message data signs and encrypts the data using S/MIME. The message will request that a signed receipt be returned to the sender. To support Non-repudiation of Receipt, the original sender retains records of the message. These may be the Message-ID and the digest (MIC) value.
- The receiving organisation decrypts the message and verifies the signature which results in integrity of the data and authenticity of the sender being verified.
- The receiving organisation then returns a signed receipt using the HTTP reply body (synchronous reply) to the sending organisation in the form of a signed message disposition notification. This signed receipt will contain the hash of the received message, allowing the original sender to have evidence that the received message was authenticated and/or decrypted properly by the receiver.

AS2 Message Format

The AS2 conforms to the following structure:

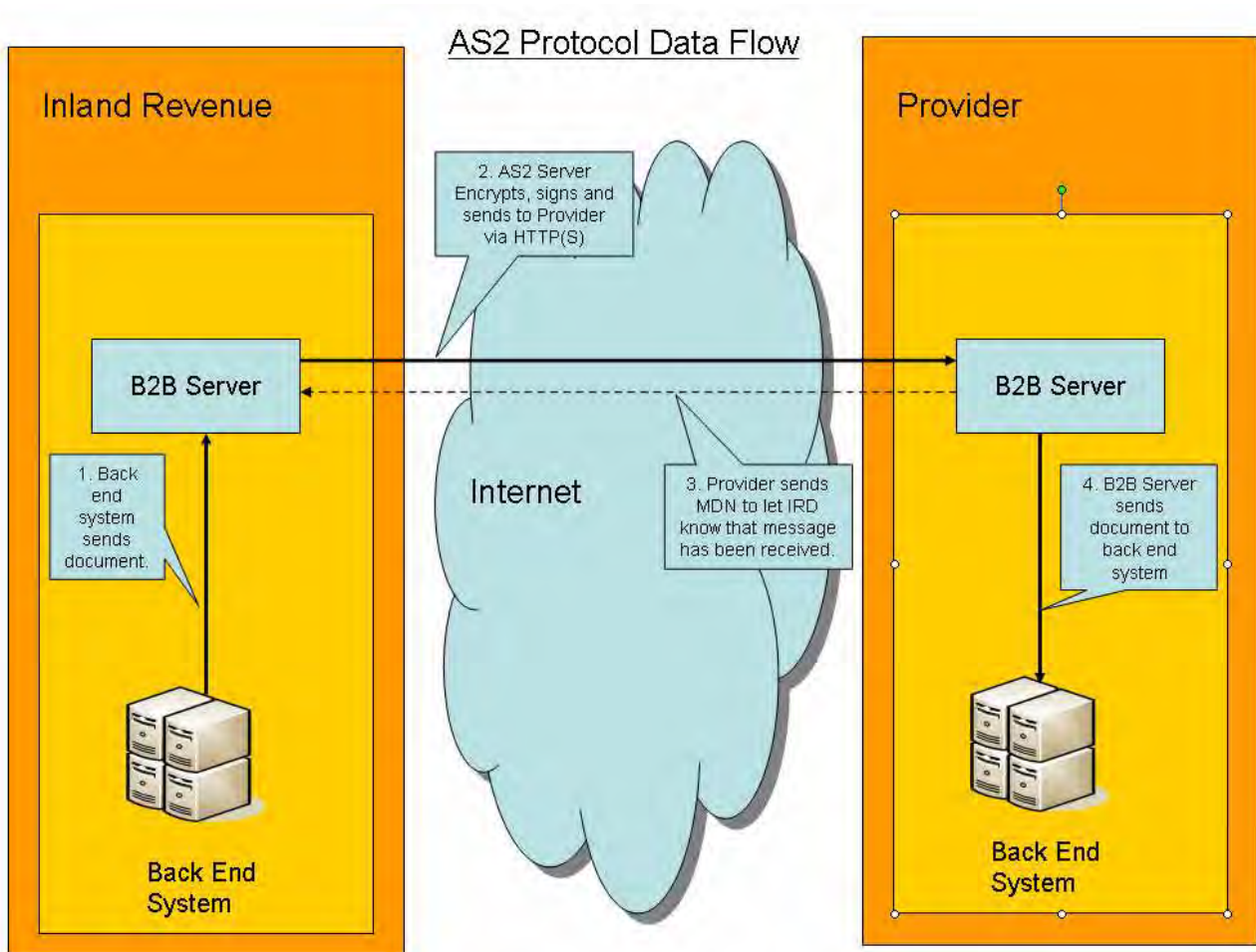
- HTTP Header package:RFC2616/RFC2045;
- Encryption Package:RFC3851 (Application/pkcs7-mime);
- Digitally signed package:RFC1847 (multipart/signed)(encrypted);
- Message payload:RFC3023 (application/xml)(encrypted);
- Digital Signature: RFC3851 (application/pkcs7-signature)(encrypted);
- Message Disposition Notification RFC3798; and
- AS2 Protocol RFC4130.

The HTTP header is the outermost package (unless HTTPS option is used), which is supplemented by the headers of the encryption package. This envelops the signed multipart, which in turn binds the payload and signature parts.



The following diagram outlines the data flow that will be used when Inland Revenue sends a message to the Scheme Provider. The reverse will be used when the Scheme Provider sends a message to Inland Revenue.

This diagram assumes schema validation using the supplied XSD occurs between each back end system and B2B server sending step.



Synchronous MDN's

The Synchronous MDN is sent as an HTTP response to an HTTP POST or as a HTTPS response to an HTTPS POST. This form of AS2-MDN is called synchronous because the AS2-MDN is returned to the originator of the POST on the same TCP/IP connection.

Scheme Provider Implementation

Inland Revenue is not in a position to advise the Scheme Provider on the appropriate AS2 product to use. However, Inland Revenue suggests that the Scheme Provider chooses a product that is "DrummondGroup Certified" as these products typically offer a high level of interoperability across AS2 vendor implementations.

Guaranteed Delivery

Introduction

Inland Revenue has adopted the at-least-once delivery form of Guaranteed delivery.

When using the synchronous AS2 mode, either side waiting for the HTTP reply may time out. A time out usually aborts the protocol by closing the connection. In such circumstances, the message will not have been successfully sent, so the payload from the message should not be distributed to the back end business application, and the message should be retried.

Not all Scheme Providers will be able to guarantee this outcome. Accordingly, Inland Revenue requires all Scheme Providers to check for duplicate payloads.

Scheme Providers must check for duplicates for exactly-once delivery. This is NOT part of the AS2 protocol and this must be implemented separately.

All messages are discrete and have no relationship to any other messages. The only exception to this is the Payments Interface which has a message grouping through the “Payment ID”. There will be no constraints referring to message ordering. Messages must be able to be processed in any order as they arrive.

Retries

The resend process is intended to ensure that all messages are guaranteed to be delivered. When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as a 500 range status code. Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when the retry limit is exceeded.

The retry interval specifies how long to wait before resending a message.

Retry / Resend / Resubmit Clarified

The draft “Operational Reliability for EDIINT AS2” RFC released by the IETF provides the following definitions for retries, resends, and resubmissions.

Retry:

When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as 503. A “Retry” refers to an additional POST of the same message, with the same content (including even the boundary delimiters and timestamps) and with the same Message-ID value.

Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when a retry limit is exceeded.

There will be a maximum of 3 automated retries at 2 hour intervals. If the message is not transmitted after the 3 automated retries then the message will be marked as a failed transmission.

Resend:

Resending of AS2 messages only refers to asynchronous MDN's and is thus not considered any further.

Resubmit:

Accidents happen, and possibly the remote system will need to get a copy (a "resubmit") of a message that was previously exchanged.

When data that failed to be exchanged, or was exchanged but lost, is resubmitted in a new message (with a new Message-ID value, and possibly with new timestamps, and boundary delimiters), it is called resubmission. This message will have the same Payload ID, but a different AS2 message ID.

Resubmission of any B2B Environment messages will be a manual operation. The Inland Revenue KiwiSaver Systems are designed to provide the capability to resubmit an arbitrary number of messages. The same is required from the Scheme Provider Systems.

Duplicate Messages

In order to eliminate the complication with duplicate messages, the following mechanism is required:

The ability to check for a message being a duplicate will only have to remain for 1 week maximum after the message was sent.

Each AS2 message has an "AS2 Message ID" which is part of the AS2 header. This ID is used in conjunction with the message Payload ID to uniquely identify the message.

Therefore, a resubmit of a message will contain the same Payload ID (message layer identifier), but a different AS2 Message ID (transport layer identifier).

A retry of a previously unsent message will contain the same AS2 Message ID, and the same Payload ID.

Example of an AS2 Message ID:

```
POST /receive HTTP/1.0
Host: 10.234.160.12:80
User-Agent: AS2 Company Server
Date: Wed, 31 Jul 2002 13:34:50 GMT
From: mrAS2@example.com
AS2-Version: 1.1
AS2-From: "\" as2Name \""
AS2-To: 0123456780000
Subject: Test Case
Message-Id: <200207310834482A70BF63@\"~foo~\">
Disposition-Notification-To: mrAS2@example.com
Disposition-Notification-Options: signed-receipt-protocol=optional,
  pkcs7-signature; signed-receipt-micalg=optional,sha1
Content-Type: multipart/signed; boundary="as2BouNdary1as2";
  protocol="application/pkcs7-signature"; micalg=sha1
Content-Length: 2464

--as2BouNdary1as2
Content-Type: application/edi-x12
Content-Disposition: Attachment; filename=rfc1767.dat
  [ISA ...EDI transaction data...IEA...]

--as2BouNdary1as2
Content-Type: application/pkcs7-signature

[omitted binary pkcs7 signature data (payload)]
--as2BouNdary1as2--
```

All messages are wrapped in XML-RPC. The XML-RPC wrapper will hold a container for header information. Here the "Payload ID" will be placed in order to allow the receiver of a message to check for duplicate payloads. The Scheme ID will also be placed in the Header.

Transmission Protocol

The following table defines information will need to be provided to Inland Revenue to establish a connection to the B2B Environment.

Name	Description	Value
HTTP Headers		
as2-to	The unique AS2 identifier for the recipient of the AS2 message	AS2-to: <alpha value no greater than 12 characters without spaces> e.g. as2-to:IRDNZ
as2-from	The unique AS2 identifier for the originator of the AS2 message	AS2-from: <alpha value no greater than 12 characters without spaces> e.g. as2-from:IRDNZ
Disposition-notification-to	The email address that is to be used for MDN's. In accordance with the AS2 RFC (4130) Section 7.3, the mail address must be present. All receiving applications must ignore the value and must not complain about RFC 2822 address syntax violations.	Disposition-notification-to : <valid email address no greater than 60 characters>
mime-version	The header denotes the message is MIME formatted as per RFC2045	Mime-version: 1.0
content-type	The internet media type of the message content	Content-type: application/pkcs7-mime; smime-type=enveloped-data;name=smime.p7m
disposition-notifications-options	The digital signature and hashing algorithm (MIC) used when returning a MDN	disposition-notifications-options:signed-receipt-protocol=<optional or required>,pkcs7-signature:signed-receipt-micalg=<optional or required>, <sha1 or sha1,md5>

Name	Description	Value
AS2 Configuration		
Provider URL	<p>The URL of the Scheme Provider's AS2 receiver.</p> <p>Note that usage of SSL is optional as encryption of the data has taken place before transmission.</p> <p>The Scheme Provider must inform Inland Revenue if it intends to use SSL. HTTPS is not an Inland Revenue requirement but can be supported if required.</p>	<p>Either <code>http://<DNS entry></code> or <code>https://<DNS entry></code></p>
IR URL	<p>The URL Inland Revenue requires the Scheme Provider to post messages to.</p>	<p>Example only <code>http://test.services.govt.ird.nz/B2B/</code> Actual values will be provided to scheme providers for test and production via the relationship manager.</p>
Synchronous MDN	<p>Inland Revenue requires return of a synchronous MDN upon receipt of a message</p>	
Signing	<p>Inland Revenue requires all messages and MDN's to be signed using a trusted third party private key of the initiator</p>	
Encryption	<p>Inland Revenue requires all messages and MDN's to be encrypted using the public key of the receiver</p>	
Time out	<p>Inland Revenue requires that the TCP/IP connection is closed after a pre-determined period that a post does not return a response or the return of the MDN is received.</p> <p>As the MDN is returned in a synchronous fashion, the time out is the same as the HTTP timeout.</p>	<p>120 seconds (to be reviewed during testing of Batching)</p>

Name	Description	Value
Retries and Interval	The duration and number of times a message will be attempted to be sent if a failure to post or time out occurs.	Retries = 3 attempts Interval = 120 minutes
Payload encoding Type	The character set Inland Revenue requires the payload to be formatted in	UTF-8

Content

CIQ (Customer Information Quality)

CIQ is a set of XML specifications for defining, representing, inter-operating and managing "party" information (such as names and addresses) in a manner that is open and vendor neutral, application independent and consistent with international practice.

CIQ is composed of the following standards:

- xNAL – specification for the format of name and address information;
- xNL – name of components specification;
- xAL – customer address information;
- xPIL – used to define party centric unique attributes in addition to the name and address (for example date of birth, phone number, email address etc).
xPIL uses xNL and xAL standards and also replaces the version 2 xCIL standard; and
- xPRL – represents party to party relationships (for example: person to person, person to organisation, organisation to organisation).

The New Zealand e-Government Interoperability Framework has accepted version 3 of the draft CIQ specification issued by the Organisation for the Advancement of Structured Information (**OASIS CIQ Specification**). The B2B Environment will use the parts of the OASIS CIQ Specification described below.

XML schemas and documents for the parts of the OASIS CIQ Specification described below are available from <http://www.oasis-open.org/committees/ciq/download.shtml>.

The B2B Environment will use the following parts of the CIQ standard.

xAL Schema

xAL.xsd

Specification Name: OASIS CIQ TC – extensible Address Language (xAL)

Description: Defines the W3C schema for representing addresses

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xAL defines the global element “Address”.

Address information will be transmitted across the B2B Environment in the following two distinct address lines which are factored into <AddressLine> elements:

123 Street Name Suburb, City

Below is an example of how a complete Address is passed to/from the Scheme Provider in XML:

```
<Address>  
  <FreeTextAddress>  
    <AddressLine>123 Street Name</AddressLine>  
    <AddressLine>Suburb City</AddressLine>  
  </FreeTextAddress>  
  <PostCode>  
    <Identifier>6002</Identifier>  
  </PostCode>  
</Address>
```

xAL-types.xsd

Specification Name: OASIS CIQ TC – extensible Address Language Types (xAL-types)

Description: Defines the W3C schema that provides enumeration lists to support xAL specification

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The B2B Environment will not use any xAL enumerated types.

This may change if the address format described above changes.

xPIL Schema

xPIL.xsd

Specification Name: OASIS CIQ TC – extensible Party Information Language (xPIL)

Description: Defines the W3C schema for representing party information including party name and address

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The following parts of xPIL will be used by the B2B Environment:

1. ContactNumbers;
2. EmailAddresses; and
3. BirthInfo.

The following Contact Number samples may be sent to/from the Scheme Provider:

```
<p:ContactNumbers>
  <p:ContactNumber p:MediaType="Telephone" p:Usage="Residential Line">
    <p:ContactNumberElement>0494338765</p:ContactNumberElement>
  </p:ContactNumber>
  <p:ContactNumber p:MediaType="Cell">
    <p:ContactNumberElement>02198644646</p:ContactNumberElement>
  </p:ContactNumber>
</p:ContactNumbers>
```

The following Email Address samples may be sent to/from the Scheme Provider:

```
<p:EmailAddresses>
  <p:EmailAddress>johndoe@anotherplace.co.nz</p:EmailAddress>
</p:EmailAddresses>
```

The following Birth Info samples may be sent to/from the Scheme Provider:

```
<p:BirthInfo p:BirthDateTime="1977-01-22T00:00:00"/>
```

If the exact birth time is not known, then the BirthDateTime will specify zeroes in its place.

xPIL-types.xsd

There are no elements used from this file. However, it is required, as xPIL.xsd references it.

xNL Schema

xNL.xsd

Specification Name: OASIS CIQ TC – extensible Name Language (xNL)

Description: Defines the W3C schema for representing party names

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The following parts of xNL will be used by the B2B Environment:

1. PersonNameType; and
2. OrganisationNameType.

The following PersonNameType sample may be sent to/from the Scheme Provider:

```
<n:PersonName>  
  <n:NameElement n:ElementType="Title">Mr</n:NameElement>  
  <n:NameElement n:ElementType="FirstName">John</n:NameElement>  
  <n:NameElement n:ElementType="LastName">Doe</n:NameElement>  
</n:PersonName>
```

The following OrganizationNameType sample may be sent to/from the Scheme Provider:

```
<xnl:OrganisationName>  
  <xnl:NameElement>Company Name Ltd.</xnl:NameElement>  
</xnl:OrganisationName>
```

xNL-types.xsd

Specification Name: OASIS CIQ TC – extensible Name Language Types (xNL-types)

Description: Defines the W3C schema that provides enumeration lists to support xNL

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xNL-types contain several complex and simple types that are used by xNL.xsd.

The B2B Environment will only use the “PersonNameElementEnumeration” simple type.

This has been restricted from:

```
<xs:simpleType name="PersonNameElementEnumeration">  
  <xs:restriction base="xs:string">
```

```
<xs:enumeration value="PrecedingTitle"/>
<xs:enumeration value="Title"/>
<xs:enumeration value="FirstName"/>
<xs:enumeration value="MiddleName"/>
<xs:enumeration value="LastName"/>
<xs:enumeration value="OtherName"/>
<xs:enumeration value="Alias"/>
<xs:enumeration value="GenerationIdentifier"/>
<xs:enumeration value="PlaceName"/>
<xs:enumeration value="AncestorName"/>
</xs:restriction>
</xs:simpleType>
```

to:

```
<xs:simpleType name="PersonNameElementEnumeration">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Title"/>
    <xs:enumeration value="FirstName"/>
    <xs:enumeration value="LastName"/>
  </xs:restriction>
</xs:simpleType>
```

The "MiddleName", if known, will be incorporated into the "FirstName" field.

The following PersonNameType sample shows the use of a Middle Name:

```
<n:PersonName>
  <n:NameElement n:ElementType="Title">Mr</n:NameElement>
  <n:NameElement n:ElementType="FirstName">John Bob</n:NameElement>
  <n:NameElement n:ElementType="LastName">Doe</n:NameElement>
</n:PersonName>
```

XSD Files and example B2B messages are supplied separately in file format to assist Scheme Providers with their development effort.

Invocation

XML-RPC – XML Remote Procedure Call

XML-RPC is a XML specification and a set of implementations that allow the remote invocation of processes.

The specification for XML-RPC can be found at www.xml-rpc.com/spec.

Inland Revenue will use the XML-RPC to identify the inbound message type.

B2B Message Envelope

A B2B Environment transaction request (**KiwiSaver Transaction Request**) will be delimited by the *methodCall* tag pair (<methodCall> ... </methodCall>). Each request must be composed of 2 nested nodes: method Name and params. The params node contains 2 nested nodes: header and payload.

The following shows an example of the basic layout of a KiwiSaver Transaction Request for 3.9:

Method Call

- Method Name

- Params

 - Header – version 1.0 (optional attribute defaulting to 1.0)

 - Scheme ID

 - Payload ID

 - Payload

 - Choice of

 - Register Member

 - Payment to Scheme

 - Control Total

 - + all other 3.9 messages

This will change for 4.0 messages and later (including the Batch message) to look like the example below

Method Call

- Method Name

- Params

 - Header – version 1.0 (optional attribute defaulting to 1.0)

 - Scheme ID

 - Payload ID

 - Payload

 - xs: any

Method Name

A complete list of Interface Types is given below:

Interface Name	Method Name	XSD Version (From 1 July 2008)	XSD Version (From 29 June 2009)
To Scheme Provider			
Register Member	KiwiSaver.RegisterMember	3.9	3.9
Member Details Update to Scheme Provider	KiwiSaver.MemDetailsUpdate	3.9	5.0
Refund Request	KiwiSaver.RefundRequest	4.0	4.0
Payment To Scheme	KiwiSaver.PaymentToScheme	4.0	4.0
Control Totals to Scheme Provider	KiwiSaver.ControlTotals	3.9	3.9
Non-payment Control Totals to Scheme Provider	KiwiSaver.ControlTotalsNP		5.0
B2B Error Message	KiwiSaver.B2BError	4.0	4.0
Invalid Enrolment close Account	KiwiSaver.InvalidEnrolmentCloseAccount	N/A	5.0
Batch	KiwiSaver.MessageBatch	4.0	5.0
From Scheme Provider			
Return Payment	KiwiSaver.ReturnPayment		5.0
Member Details Update from Scheme Provider	KiwiSaver.MemDetailsUpdate	4.0	4.0
Refund Acceptance	KiwiSaver.RefundAcceptance	4.0	4.0
Notification Of Membership	KiwiSaver.NotificationOfMembership	3.9	5.0
Control Totals from Scheme Provider	KiwiSaver.ControlTotals	3.9	3.9
Non-payment Control Totals from Scheme Provider	KiwiSaver.ControlTotalsNP		5.0

MTC Claim Information (KiwiSaver Scheme)	KiwiSaver.MTCClaimKiwiSaver	4.0	4.0
Partial MTC Claw Back Request	KiwiSaver.PartialMTCclawBack	4.0	4.0
Member Funds Withdrawal from Scheme Advice	KiwiSaver.MemberFundsWithdrawal	4.0	4.0
B2B Error Message	KiwiSaver.B2BError	4.0	4.0
Invalid Enrolment Account Summary	KiwiSaver.InvalidEnrolmentAccountSummary	N/A	5.0
Invalid Enrolment Direct Payment Advice	KiwiSaver.InvalidEnrolmentDirectPaymentAdvice	N/A	5.0
Batch	KiwiSaver.MessageBatch	4.0	5.0

Scheme Providers are required to use the supplied XSD to validate the message format before the transmission of messages. The XSD schemas will reflect the data rules contained in this document and all messages sent to Inland Revenue **must** be validated against the supplied schemas. Any inbound messages failing schema validation will be responded to with a B2B Error message and will need to be corrected and resent before they are accepted for processing.

Header

The Header will contain administrative metadata. The following data will be carried as part of the XML-RPC Header:

SchemeID

The Scheme ID will be the unique identifier assigned to the KiwiSaver Scheme by the Government Actuary.

PayloadID

The PayloadID is a “Universally Unique ID (UUID)” which will provide a means of uniquely identifying each XML-RPC Message. This field may be particularly important for detecting duplicate messages. The format to be used for the Payload ID is defined later in this document.

Payload

The payload element is defined as an ‘any’ element. This allows the document to contain additional elements that are not declared in the main XML schema.

XML-RPC defines separate request response and fault protocols.

Non-standard characters are not supported and must not be included in KiwiSaverString fields. The following Character set validation will be added to these String elements as defined by XSD.

<xsd:pattern value="[~`!@#\$%^&*\(\)-=_\}\{\}\[\'"<>\/\?;0-9A-Za-z
\\|]*"/>

Header

This section specifies the header information contained in every KiwiSaver B2B transaction.

Header			
Element	Description (if required)	Type	Rules
KiwiSaver Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Payload ID	'Unique Identifiers' used to attach to the payload of a message to identify it to both parties as a common reference to the same message	Field type: String	Mandatory

Payload ID

Payload ID is the 'Unique Identifier' that must be used by both parties to allow a common reference to the same message. For instance, the original payload ID of the message in error is referenced in B2B Error Messages to identify the message in question. It often needs to be quoted when processing staff are investigating a problem and for this reason should not be unduly cumbersome.

The original theme of various fields from the message payload being concatenated into a unique value has resulted in some quite long and unwieldy Payload IDs. From 29 June 2009 the Payload ID format is changing to a more standard format for all message types. The new format is:

Field	Description	Length	Type / Format / Values
Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Maximum of 20 <i>Trailing blanks not permitted</i>	String
Message Type <i>(refer table below)</i>	Interface Code	2	01-99
	Interface Type	1	1-9

Reference ID	Reference field meaningful to the sender (Optional)	2	String
UUID	A Universally Unique Identifier (aka sequential number or GUID) generated by sender. This field must be unique across messages sent by a scheme.	Maximum of 16 <i>Leading / trailing blanks / zeros not required</i>	String

The Payload ID Message Type field is a 3 digit number comprising:

01–99 – up to 99 numbers to represent the interface number that is being used

1–9 – up to 9 types inside the interface

N.B.: The Error Code has been dropped as part of the Message Type. B2B Error Messaging is now provided by a new message type (99) rather than using an error code in the message type field.

Message Name	Type	Interface Code	Type
Register Member	Default	01	1
	InvoluntaryTransfersType	01	2
	EmployerChosenSchemeAllocationType	01	3
	VoluntaryTransfersType	01	4
Member Details Update to Scheme		02	1
Refund Request	RefundCorrectionRequest	03	1
Payment To Scheme	PaymentToScheme	04	1
Control Total To Provider	ControlTotals	05	1
Non-payment Control Total To Provider	ControlTotalsNP	05	2
Member Details Update from Scheme		06	1
Refund Acceptance	RefundCorrectionAcptence	07	1
Notification Of Membership	AcceptedNotification	08	1
	InProgressNotification	08	2
	RejectedNotification	08	3
	UmbrellaTrustNotification	08	4
	TransferNotification	08	5
Control Total From Provider	ControlTotals	09	1

Non-payment Control Total From Provider	ControlTotalsNP	09	2
MTC Claim Information	MTCClaimKiwiSaver (single record Claim ID & Payload ID)	10	1
	MTCClaimKiwiSaver (Multi record header Payload ID only)	10	2
Partial MTC Claw Back Request	PartialMTCClawBack	11	1
Member Funds Withdrawal from Scheme Advice	MemberFundsWithdrawl	12	1
Invalid Enrolment close Account	InvalidEnrolmentCloseAccount	13	1
Invalid Enrolment Account Summary	InvalidEnrolmentAccountSummary	14	1
Invalid Enrolment Direct Payment Advice	InvalidEnrolDirectPaymentAdvice	15	1
Batching	Batch	16	1
Return Payment	Return Payment	17	1
B2B Error Message	Error	99	1-9

Payload

Interfaces Overview

This section contains information about the data being passed through the B2B Environment interfaces.

There are now 22 B2B Environment interfaces. Of these 22, 9 are for information going to the Scheme Provider and 13 are for information coming from the Scheme Provider. The Register Member, Notification of Membership, Control Totals and Member Details Update interfaces contain multiple 'types' dependant on the process in use.

The 3 Invalid Enrolment messages (1 from Inland Revenue, 2 from Scheme Providers) have been further updated and now have a release date of 29 June 2009.

Note that Batched messages where used may include any of the message types. Batching will be per KiwiSaver Scheme.

Going to the Scheme Provider	Coming from the Scheme Provider
Register Member <ul style="list-style-type: none"> • Default Allocation • Default Allocation (Involuntary Transfer) • Voluntary Transfer Required • Employer Preferred Allocation 	Notification of Membership <ul style="list-style-type: none"> • Accepted • Rejected • In Progress • Umbrella Trust Transfer • Transfer Notice
Payment to Scheme	Return Payment
Refund request	Refund Acceptance
Member Details Update to Scheme <ul style="list-style-type: none"> • Contributions Holiday 	Member Details Update from Scheme <ul style="list-style-type: none"> • Reached NZ Super Age • Account Closure Pending
Payment Control Totals	Payment Control Totals
Non Payment Control Totals	Non Payment Control Totals
Invalid Enrolment Closed Account	MTC Claim Information KiwiSaver
B2B Error Messages	Partial MTC Clawback Request
Batch messages	Member Fund Withdrawal from Scheme Advice
	Invalid Enrolment Account Summary
	Invalid Enrolment Direct Payment Advice
	B2B Error Message
	Batch messages

Note: The element names stated in this document are, on occasion, different to the element names used in the XSD files. For example, many messages have the Process Date element called Date Sent in the XSD files.

Register Member

Overview

This section specifies the payload message that will be generated by Inland Revenue for the following four notifications. These notifications are different types of the Register Member interface.

1. **Default allocation (new Member)** – notification to a Default Scheme Provider of an Employee’s details who been allocated to the Scheme Provider's KiwiSaver Scheme. This notification is required by section 51(3) of the Act.
2. **Employer chosen scheme allocation (new Member)** – notification to an Employer's chosen KiwiSaver Scheme Provider that an Employee has been allocated to that KiwiSaver Scheme. This notification is required by section 48(7) of the Act.
3. **Default allocation (involuntary transferee)** – notification to a Default Scheme Provider that a Member has been allocated to that Scheme Provider's KiwiSaver Scheme, and that the Member’s accumulation (as defined in the Act) must be transferred to that Scheme Provider’s KiwiSaver Scheme. This notification is required by sections 51(3) and 57(4) of the Act.
4. **Voluntary transfer required** – notification to a Scheme Provider that a newly enrolled Member is already a member of another KiwiSaver Scheme and a transfer is required. This notification is not specifically required by the Act but is provided for the administration of sections 55 and 56.

The Register Member interface is a one way interface from the Inland Revenue KiwiSaver Systems which transfers data to the Scheme Provider Systems. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each enrolment type.

The schema shows the structure below:

```
<!-- Top Level Root Node -->
  <xsd:element name="Registration">
    <xsd:complexType>
      <xsd:choice>
        <xsd:element name="DefaultEnrolment"
type="DefaultOrEmployerChosenEnrolmentsType"/>
        <xsd:element name="EmployerChosenEnrolment"
type="DefaultOrEmployerChosenEnrolmentsType"/>
        <xsd:element name="InvoluntaryTransfer" type="InvoluntaryTransfersType"/>
        <xsd:element name="VoluntaryTransfer" type="VoluntaryTransfersType"/>
      </xsd:choice>
    </xsd:complexType>
  </xsd:element>
```

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix A for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description for Register Member

1. Register Member

- Default allocation (new member)
- Employer chosen scheme allocation (new member)

Uses XML RegisterMember

type "DefaultOrEmployerChosenEnrolmentsType"

Registration -Default Allocation (new member) -Employer chosen scheme allocation (new member)			
Element	Description (if required)	Type	Rules
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title. See appendix A for valid values	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Active Type	This indicates whether E – An Employee got auto-enrolled when they joined a new Employer OR O – An Employee opted in via their Employer OR A – Active Choice	Field type: String Field length: 1	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit \d{8} \d(9)	Mandatory

Registration –Default Allocation (new member) –Employer chosen scheme allocation (new member)			
Element	Description (if required)	Type	Rules
KiwiSaver Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (e.g. KSS/00000).	Field type: String Field length : 20	Mandatory
Member Address Status	The Member Address status indicates the status of the address as recorded in IR systems. There are four possible statuses. V – (Valid) I – (Invalid) D – (Address has been truncated) O – (Overseas)	Field type: String Field length: 1	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the member/ employer but may include old post codes.	Field type : String Field Length not < 1	Mandatory
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attribute “Cell”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member’s email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional

Registration			
–Default Allocation (new member)			
–Employer chosen scheme allocation (new member)			
Element	Description (if required)	Type	Rules
Member Date of Birth	The Member's date of birth (if known)	Field type : date Time xPIL. BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Optional
Employer Name	The name of the Employer that triggered the automatic enrolment or opt-in. The Employer Name can be either a Person Name or an organization name.	Organization Name, 74 xNL OrganisationNameType	Mandatory
Employer IRD Number	The IRD number of the Employer that triggered the automatic enrolment or opt-in.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Date of First Contribution	The date that the first Contribution for the Member was received by Inland Revenue.	Field Type: Date Format: YYYY-MM-DD	Mandatory
Process Date	Date XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

2. Register Member – Voluntary Transfer

Uses XML RegisterMember
type “VoluntaryTransfersType”

Registration –Voluntary Transfer			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Active Type	This indicates whether E – An Employee got auto–enrolled when they joined a new Employer OR O – An Employee opted in via their Employer OR A – Active Choice	Field type: String Field length: 1	Mandatory
Old Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary	Field type: String Field length : 20	Mandatory
Old Scheme Name	The name of the Member’s previous KiwiSaver Scheme. Source system constraints limit this string length from 60 to 50	Field type : String Field length : 60	Mandatory

Registration –Voluntary Transfer			
Element	Description (if required)	Type	Rule
Old Scheme Administrator Address Line 1	The KiwiSaver postal address line 1 for the old Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL Address standard	Mandatory
Old Scheme Administrator Address Line 2	The KiwiSaver postal address line 2 for the old Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL Address standard	Mandatory
Old Scheme Administrator Address Postcode	The KiwiSaver postal address Postcode for the old Scheme Administrator. The Postcode refers to the “New Postcodes” where provided but may include old post codes.	Field type : String xAL Address standard	Mandatory
Old Scheme Administrator 1st Phone Number	The phone number for the old Scheme Administrator Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”.	Field type : String Field length : 24	Mandatory
Old Scheme Administrator 2nd Phone Number	The phone number for the old Scheme Administrator. Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”.	Field type : String Field length : 24	Optional
Old Scheme Member IRD Number	IRD number as held by Inland Revenue for the old Scheme Administrator who is registering. This field is only used if the Member’s IRD number for the old KiwiSaver Scheme is different from their IRD number as known by the new KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Optional
Process Date	Date XML file was generated. This date is used to link the message to the non–payment control total message.	Field Type: Date Format: YYYY–MM–DD	Mandatory

3. Registration

- Default Allocation (Involuntary Transfer)

Uses XML RegisterMember

Type "InvoluntaryTransfersType"

Registration - Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Active Type	This indicates whether E - An Employee got auto-enrolled when they joined a new Employer OR O - An Employee opted in via their Employer OR A - Active Choice	Field type: String Field length: 1	Mandatory

Registration			
– Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Member Address Status	The Member Address status indicates the status of the address as recorded in IR systems. There are four possible statuses. V – (Valid) I – (Invalid) D – (Address has been truncated) O – (Overseas)	Field type: String Field length: 1	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the Member/Employer but may include old post codes.	Field type : String Field Length	Mandatory
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attribute “Telephone”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member’s email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional

Registration – Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Member Date of Birth	The Member's date of birth (if known)	Field type : date Time xPIL: BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Optional
Old Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. This field will only be used if Member is being transferred to a new KiwiSaver Scheme.	Field type: String Field length : 20	Mandatory
Old Scheme Name	The name of the Member's previous KiwiSaver Scheme. This field will only be used if Member is being transferred to a new KiwiSaver Scheme. Source system constraints limit this string length from 60 to 50	Field type : String Field length : 60	Mandatory
Old Scheme Administrator Address Line 1	The KiwiSaver postal address line 1 for the old Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Old Scheme Administrator Address Line 2	The KiwiSaver postal address line 2 for the old Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Old Scheme Administrator Address Postcode	The KiwiSaver postal address Postcode for the old Scheme Administrator. The Postcode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String xAL:AddressType	Mandatory

Registration – Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Old Scheme Administrator 1st Phone Number	The phone number for the old Scheme Administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme. Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”	Field type : String Field length : 24 xPIL:Contacts	Mandatory
Old Scheme Administrator 2nd Number	The phone number for the old Scheme Administrator. Usage attributes “Business Line” or “Residential Line” Media Type attribute “Telephone” This field will only be used if Member is being transferred to a new KiwiSaver Scheme.	Field type : String Field length : 24 xPIL:Contacts	Optional
Old Scheme Member IRD Number	IRD number as held by Inland Revenue for the old Scheme Administrator who is registering. This field is only used if the Member's IRD number for the old KiwiSaver Scheme is different from their IRD number as known by the new KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Optional
Process Date	Date XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Notification of Membership

Overview

This section specifies the payload message that will be generated by the Scheme Provider for the following five notifications. These notifications are different types of the Notification of Membership interface.

1. **Enrolment application accepted** – notification to Inland Revenue that a person has contracted directly with a KiwiSaver Scheme Provider for membership of a KiwiSaver Scheme. This notification is required by section 38 of the Act.
2. **Umbrella trust transfer accepted** – notification to Inland Revenue that a Member of a registered superannuation scheme established under an umbrella trust has elected to make a partial or full transfer to the KiwiSaver Scheme and has become a Member. This notification is required by section 155(10) of the Act.
3. **Enrolment application in progress** – notification to Inland Revenue that a person has applied to become a Member of a KiwiSaver Scheme. This notification is provided to avoid administration required by section 51(1) and section 52 of the Act.
4. **Enrolment application rejected** – notification to Inland Revenue that a person who had applied to become a Member of a KiwiSaver Scheme has been rejected. This notification is not specifically required by the Act but is provided for the administration of section 51(1).
5. **Transfer notice** – notification to Inland Revenue that a transfer is effective. This notification is required by section 56(1) of the Act.

The Notification of Membership interface is a one way interface from the Scheme Provider Systems which transfers data to Inland Revenue. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each Notification Type.

The schema shows the structure below

```
<!-- Top Level Root Node -->
<xsd:element name="NotificationOfMembership">
  <xsd:complexType>
    <xsd:choice>
      <xsd:element name="AcceptedNotification" type="AcceptedNotificationType"/>
      <xsd:element name="AcceptedUmbrellaNotification" type="AcceptedNotificationType"/>
      <xsd:element name="RejectedNotification" type="RejectedNotificationType"/>
    </xsd:choice>
  </xsd:complexType>
</xsd:element>
```

```
<xsd:element name="TransferNotification" type="TransferNotificationType"/>
<xsd:element name="InProgressNotification" type="InProgressNotificationType"/>
</xsd:choice>
</xsd:complexType>
</xsd:element>
```

* Where a reference is made to Member Title below, the Scheme Provider must refer to Appendix A for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Note: Due to legislation changes tabled in December 2008, the Member Contribution Rate now supports 3 possible options, 2%, 4% or 8%. This change does not require a change to the Notification of Membership XSD file but Inland Revenue will support the 2% option when this has been passed into legislation.

Element Description

Notification of Membership

- Enrolment Application accepted
- Umbrella Trust transfer accepted

Uses XML type “AcceptedNotificationType”

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the Member/ Employer but may include old post codes.	Field type : String Field Length xAL:AddressType	Mandatory

Notification of Membership – Enrolment Application accepted – Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell” Source system constraints limit this string length content will be truncated from 24 to 12	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attribute “Telephone” Source system constraints limit this string length content will be truncated from 24 to 12	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member’s email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional
Member Date of Birth	The Member’s date of birth	Field type : date Time xPIL. BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Mandatory
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Multiple Employers may be submitted in this message. Self employed people do not have an Employer and Employer’s IRD number is not a compulsory requirement.	Field type: String Field length : 8-9 Pattern Value Digit	Conditional on Employer details (Optional)

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Employer Name	If the person is employed the name and details of their Employer is required. The Employer Name can be either a Person Name or an Organization Name. Source system constraints limit organisation name string length content will be truncated from 74 to 40 Repeating Employer fields for multiple Employers	Field type : String Field length : Last name, 31 First name, 37 Title, 06 xNL PersonNameType Or: Organization Name, 74 xNL OrganisationNameType	Conditional on Employer details Mandatory
Member Contribution rate	The rate of Contribution 2%, 4% or 8%. This is per Employer. Mandatory if Employer IRD Number populated	Field type: Decimal. Field Length: 4/2 Maximum Value:99.99	Conditional on Employer details Mandatory
Employer Address Line 1	The KiwiSaver postal address line 1 for the Employer. Will include Street number and Street Name or PO Box number. Will be separated by a space Mandatory if Employer IRD Number populated	Field type : String Field length: 30 xAL:AddressType	Conditional on Employer details Mandatory
Employer Address Line 2	The KiwiSaver postal address line 2 for the Employer. Will include Suburb and Town/City if supplied. Will be separated by space Mandatory if Employer IRD Number populated	Field type : String Field length: 30 xAL:AddressType	Conditional on Employer details Mandatory
Employer Address Postcode	The KiwiSaver postal address Postcode for the Employer. The Postcode refers to the "New Postcodes" where provided but may include old post codes. Mandatory if Employer IRD Number populated	Field type : String xAL:AddressType	Conditional on Employer details Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Name	The name of the KiwiSaver Scheme.	Field Type: String Field Length : 60	Mandatory
Scheme Address Line 1	The KiwiSaver postal address line 1 for the Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme Address Line 2	The KiwiSaver postal address line 2 for the Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme Address Postcode	The KiwiSaver postal address Postcode for the Scheme Administrator. The Postcode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Field length: >1 xAL:AddressType	Mandatory
Scheme administrator IRD number	The IRD number associated with the Scheme Administrator.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Scheme administrator name	The name of the Scheme Administrator. Source system constraints limit organisation name string length content will be truncated from 74 to 40.	Field Type: String Field Length 74 Organization Name, xNL OrganisationNameType	Mandatory
Scheme administrator Address Line 1	The KiwiSaver postal address line 1 for the Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme administrator Address Line 2	The KiwiSaver postal address line 2 for the Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme administrator Address Postcode	The KiwiSaver postal address Postcode for the Scheme Administrator. The Postcode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Field length: >1 AL:AddressType	Mandatory

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Date first Contribution received	The date that the first Contribution was received by the Scheme Provider (if any). If a Contribution has occurred then it is mandatory for the Scheme Provider to complete this field.	Field Type: Date Format: YYYY-MM-DD	Optional
Account Opened Date	Date the KiwiSaver Scheme accepted the person as a Member.	Field Type: Date Format: YYYY-MM-DD	Mandatory
Process Date	Date XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Notification of Membership

– Enrolment Application In Progress

Uses XML type “InProgressNotificationType”

Notification of Membership – Enrolment Application In Progress			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Member Title	The Member’s title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member’s first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member’s last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (e.g. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Scheme Name	The name of the KiwiSaver Scheme.	Field Type: String Field Length : 60	Mandatory
Process Date	Date XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY–MM–DD	Mandatory

Notification of Membership

- Enrolment Application Rejected

Uses XML type “RejectedNotificationType”

Notification of Membership - Enrolment Application Rejected			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Process Date	Date XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Notification of Membership

- Transfer Notice

Uses XML type “TransferNotificationType”

Notification of Membership - Transfer Notification			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member’s title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member’s first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member’s last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the Member/Employer but may include old post codes.	Field type : String Field Length xAL:AddressType	Mandatory

Notification of Membership - Transfer Notification			
Element	Description (if required)	Type	Rule
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes "Business Line" or "Residential Line" Media Type attributes "Telephone" or "Cell" Source system constraints limit this string length content will be truncated from 24 to 12	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes "Business Line" or "Residential Line" Media Type attribute "Telephone"	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member's email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional
Member Date of Birth	The Member's date of birth	Field type : date Time xPIL. BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Date first Contribution received	The date that the first Contribution was received by the Scheme Provider (if any). If a Contribution has occurred then it is mandatory for the Scheme Provider to complete this field.	Field Type: Date Format: YYYY-MM-DD	Optional
Account Opened Date	Date the KiwiSaver Scheme accepted the person as a Member.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Notification of Membership - Transfer Notification			
Element	Description (if required)	Type	Rule
Process Date	Date XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Payment to Scheme

Overview

This section specifies the payload message for the information that Inland Revenue must supply to the Scheme Provider when paying Contributions in respect of a Member of the Scheme Provider's KiwiSaver Scheme.

The payment information may include:

1. Deductions of Contributions from a Member's salary or wages (paid under section 73(2) of the Act). If the Member has multiple Employers then a separate message will be transferred with details of payments from each Employer.
2. Contributions received from an Employer (paid under section 74(2) of the Act). If multiple Employers have contributed then a separate message will be transferred with details of payments from each Employer.
3. Other Contributions received by Inland Revenue (paid under section 74(2) of the Act).
4. Interest paid by the Crown (paid under section 88 of the Act).
5. The Crown Contribution (paid under section 226(1) of the Act).
6. The Fee Subsidy (paid under section 225(1) of the Act).

The payment to scheme interface is a one way interface which transfers data from Inland Revenue to the Scheme Provider. The data will be passed every night with a target of arriving by 06.00 each morning coinciding with the arrival of the bank transfer payment. The Scheme Provider will be able to reconcile the payments and the files based on the Payment ID within the file, bank transfer and the control totals in the control totals interface.

Where a reference is made to Member Title below, the Scheme Provider must refer to Appendix A for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Note there will always be one Payment item per message, i.e. if Inland Revenue is sending Employer Contributions and Employee Contributions to the Scheme Provider there will be two separate messages, one for each payment and possibly another two for interest on each payment.

Element Description

Payment to Scheme

Uses XML type PaymentToScheme

Payment to Scheme			
Element	Description (if required)	Type	Rule
Member IRD number	IRD number for the Member (tax file number).	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Payment ID	A payment ID is used to link each message to a bank transfer. This ID will also appear on the bank transfer in the reference field. Zero payments will have a separate payment ID from other Payment Types for a particular day.	Field Type: String Field Length: 12	Mandatory
Payment Type	Type of Payment: 0010 – Employee Contributions 0020 – Employer Contributions 0030 – Voluntary Contributions 0040 – Fee subsidy 0050 – Employee interest 0060 – Employer interest 0070 – Voluntary interest 0080 – Kick-start 0090 – Member Tax Credit 0095 – Member Tax Credit Zero payment	Field Type: String Field Length: 4	Mandatory
Payment amount	Amounts of payment. Total length of field is 13 characters (11 numeric and 2 decimal places). N.B. Processing of a MTC Claim may result in zero payment in which case a \$0.00 MTC payment message will be sent with Payment type of 0095. An example of this is where another KiwiSaver Scheme has been already paid.	Field Type: Decimal Field Length: 13/2	Mandatory

Payment to Scheme			
Element	Description (if required)	Type	Rule
Payment Line ID	This value is used to link a specific refund request to a payment to scheme message.	Field Type: String Field Length 50	Mandatory
Payment Document Number	Document number for the line item within KiwiSaver Systems. This number in combination with the Payment Line Number makes this record unique.	Field type: String Field length : 12	Mandatory
Payment Document Line Number	Document line number for the line item within KiwiSaver systems. This number in combination with the Payment Reference Number makes this record unique.	Field type: String Field length : 4	Mandatory
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Only present for Payment Types 0010 – Employee Contributions 0020 – Employer Contributions 0050 – Employee interest 0060 – Employer interest	Field type: String Field length : 8–9 Pattern Value Digit	Conditional on Payment Type
Employer Name	The name of the Employer that triggered the automatic enrolment or opt-in. Employer Name will only be passed if the payment was received via an employer (e.g. Payment Type is 0010 & 0050 Employee Contributions or 0020 & 0060 Employer Contributions). Source system constraints limit organisation name string length content will be truncated from 74 to 40	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Conditional on Payment Type

Payment to Scheme			
Element	Description (if required)	Type	Rule
Return (EMS) Date	Will store the month to which the payment refers to. Only present for Payment Types 0010 – Employee Contributions 0020 – Employer Contributions 0050 – Employee interest 0060 – Employer interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
MTC Period End Date	Will store the end date of the MTC period for this MTC payment. Mandatory if MTC payment type (0090 or 0095)	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
Voluntary Payment Date	Will store the date the Voluntary payment was received by Inland Revenue Only present for Payment Types 0030 – Voluntary Contributions 0070 – Voluntary interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
EMS Employer Contribution Amount	This will be the amount that came through on the EMS from the Employer for the Employer Contribution amount. Only present for Payment Types 0010 – Employee Contributions 0020 – Employer Contributions 0050 – Employee interest 0060 – Employer interest Source system constraints limit this string length from 13/2	Field Type: Decimal Field Length: 13/2	Conditional on Payment Type Mandatory
Process Date	Date the XML file was generated.	Field Type: Date Format: YYYY-MM-DD	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Return Payment

Overview

This section specifies the payload message for the information that the Scheme Provider must supply to Inland Revenue when rejecting a previous payment and returning the funds.

This response must be passed in parallel with the payment coming from the Scheme Provider. The returned amount must equal the original payment amount – partial returns are not permitted. Inland Revenue will reconcile the information in this file with the bank transfer and control total as well as matching the amounts on the file that was sent to the Scheme Provider.

Each Return payment message must contain a Payment ID and Payment Amount as well as the information provided in the original Payment to Scheme message. That information must not be changed by the Scheme Provider or validation of the Return Payment message will fail.

The Return Payment interface is a one way interface which transfers data from the Scheme Provider to Inland Revenue. The data will be passed with a target of arriving by 06.00 each morning coinciding with the arrival of the bank transfer payment. Inland Revenue will reconcile the payments and the files based on the Payment ID within the file, bank transfer and the control totals in the control totals interface.

It is very important that the Payment ID in the Return Payment message, matches the Payment ID in the Control Total message and the Payment ID reference in the bank transfer. Unless all three contain the same number the return payment cannot be processed.

This is a new message for this release of the B2B Build Pack.

Element Description

Return Payment

Uses XML type ReturnPayment

Return Payment			
Element	Description (if required)	Type	Rule
New Payment ID	A scheme generated payment id is required to link this message with the control total and the bank deposit used to return the funds.	Field Type: String Field Length: 12	Mandatory
Returned Payment amount	The amount stated in the payment being returned. Total length of field is 13 characters (11 numeric and 2 decimal places). As provided in the original payment message.	Field Type: Decimal Field Length: 13/2	Mandatory
Member IRD number	As provided in the original payment message.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	As provided in the original payment message.	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	As provided in the original payment message.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Payment Type	As provided in the original payment message.	Field Type: String Field Length: 4	Mandatory
Payment Line ID	As provided in the original payment message.	Field Type: String Field Length 50	Mandatory
Payment Document Number	As provided in the original payment message.	Field type: String Field length : 12	Mandatory
Payment Document Line Number	As provided in the original payment message.	Field type: String Field length : 4	Mandatory
Employer IRD Number	As provided in the original payment message.	Field type: String Field length : 8-9 Pattern Value Digit	Conditional on Payment Type*

Return Payment			
Element	Description (if required)	Type	Rule
Employer Name	As provided in the original payment message.	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Conditional on Payment Type*
Return (EMS) Date	As provided in the original payment message.	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type*
MTC Period End Date	As provided in the original payment message.	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type*
Voluntary Payment Date	As provided in the original payment message.	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type*
EMS Employer Contribution Amount	As provided in the original payment message.	Field Type: Decimal Field Length: 13/2	Conditional on Payment Type*
Process Date	Date the XML file was generated.	Field Type: Date Format: YYYY-MM-DD	Mandatory

* "Conditional on Payment type" is a condition of the original Payment to Scheme message. If the field was present in the Payment to Scheme message being returned then it must also be provided in the Return Payment message.

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
 e.g. 12345678901.12

Refund Correction Request

Overview

This section specifies the payload message that Inland Revenue will use to notify a Scheme Provider that a refund is required. A refund can be requested for various different reasons:

Adjustment

Refund of excess Employee Contribution – notification that an amount of Employee Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded. This refund is required by section 81(1) of the Act.

Refund of excess Employer Contribution – notification that an amount of Employer Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded unless the refund would cause a Contribution paid in respect of any payment of salary or wages (after the refund is deducted) to be less than that required by the Employee's Contribution rate. This refund is required by section 101 of the Act.

General correction to any previously sent dollar amount to correct an amount sent in error e.g. second kick-start payment etc

MTC Claw Back – When Inland Revenue is notified that a Member is closing their account due to permanent immigration or is advised of MTC incorrectly received then Inland Revenue will request the return of some or all of the MTC payments previously paid to the Member. A zero payment (type 0495) means no MTC amount is owing, and no action is needed by the Scheme Providers.

The refund request interface is a one way interface which transfers data to the Scheme Provider. There will be one refund request per message.

Element Description

Refund Correction Request

Uses XML type RefundCorrectionRequest

Refund Correction Request			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Employer IRD Number	IRD Number of the Employer. Employer IRD Number will only be passed if the Payment Type is 0410 – Employee Contribution or 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field type: String Field length : 8-9 Pattern Value Digit	Conditional on Payment Type Mandatory
Employer Name	Business name of the Employer. Employer Name will only be passed if the Payment Type is 0410 – Employee Contribution 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Conditional on Payment Type Mandatory

Refund Correction Request			
Element	Description (if required)	Type	Rule
Return (EMS) Date	Will store the month to which the payment refers to for Payment Types 0410 – Employee Contributions 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
MTC Period End Date	Will store the end date of the MTC period for this MTC payment. Mandatory if MTC payment type (0490 or 0495)	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
Voluntary Payment Date	Will store the date the Voluntary payment was received by Inland Revenue 0430 – Voluntary Contributions 0470 – Voluntary interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
Payment Type	The name of the Contribution line that the refund is associated to 0410 – Employee Contributions 0420 – Employer Contributions 0430 – Voluntary Contributions 0440 – Fee subsidy 0450 – Employee interest 0460 – Employer interest 0470 – Voluntary interest 0480 – Kick-start 0490 – Member Tax Credit 0495 – Member Tax Credit zero request	Field type: String Field length : 4	Mandatory
Line Refund Amount	Amount of the refund for the line being altered. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Refund Reason Code	Reason for the refund or correction. J – Adjustment M – MTC clawback. (N.B different from an adjustment to MTC payment) (N.B “L’ and ‘E’ will be removed when the Invalid Enrolment messages are implemented)	Field Type: String Field Length : 1	Mandatory

Refund Correction Request			
Element	Description (if required)	Type	Rule
Refund Line ID	This will be used by Inland Revenue to validate the refund lines for the file going out to the Scheme Provider. This value needs to be passed back as part of the Refund Acceptance message	Field Type: String Field Length 50	Mandatory
Refund Line Number Member	Unique reference line number for refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 4	Mandatory
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 4	Mandatory
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 12	Mandatory
Refund Reference number Member	Unique reference number for a refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 12	Mandatory
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The timestamp portion will be ignored.	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
 e.g. 12345678901.12

Refund Acceptance

Overview

This section specifies the payload message for the information that a Scheme Provider must supply to Inland Revenue when paying a refund in respect of a Member.

This response must be passed in parallel with the payment coming from the Scheme Provider. Inland Revenue will reconcile the information in this file with the payment and control total as well as matching the amounts on the file that was sent to the Scheme Provider.

If the Scheme Provider is not able to refund the required amount, the amount coming back from the Scheme Provider will be different and must be indicated with either an insufficient funds or account closed reason.

Each refund acceptance message must contain the Payment type, Refund Reference number fields and Refund Line number fields from the refund request message sent by Inland Revenue. These must not be changed by the Scheme Provider or validation of the refund acceptance message will fail.

It is very important that the Payment ID in the Refund Acceptance message, matches the Payment ID in the control total and the Payment ID reference in the bank transfer. Unless all three contain the same number the Refund Acceptance cannot be processed.

The refund acceptance interface is a one way interface which transfers data from the Scheme Provider to Inland Revenue.

N.B No Refund Acceptance message is expected in response to a 0495 Zero Refund Correction Request message.

Element Description

Refund Correction Acceptance

Uses XML type RefundCorrectionAcceptance

Refund Acceptance			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Payment ID	A Payment ID is required to link each refund to a specific bank transfer and control total.	Field Type: String Field Length: 12	Mandatory
Line Refund Amount	Amount of the refund for the line being altered. If Refund Reason code is C and there are no funds left, the total must be passed through as 0. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory

Refund Acceptance			
Return (EMS) Date	Will store the month to which the payment refers to. This date only applies to Employee, Employer Contributions. 0410 – Employee Contributions 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Optional
MTC Period End Date	Will store the end date of the MTC period for this MTC payment. Mandatory if MTC payment type (0490 or 0495)	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Optional
Voluntary Payment Date	Will store the date the Voluntary payment was received by Inland Revenue 0430 – Voluntary Contributions 0470 – Voluntary interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Optional
Payment Type	The name of the Contribution line that the refund is associated to e.g. 0410 – Employee Contributions 0420 – Employer Contributions 0430 – Voluntary Contributions 0440 – Fee subsidy 0450 – Employee interest 0460 – Employer interest 0470 – Voluntary interest 0480 – Kick-start 0490 – Member Tax Credit 0495 – Member Tax Credit zero payment	Field type: String Field length : 4	Mandatory
Refund Reason Code	Reason for the refund or correction. A – Accepted – Refund matches amount that was requested C – Account Closed I – Insufficient funds	Field Type: String Field Length : 1	Mandatory
Refund Line ID	Unique identifier for each refund line as received in refund request.	Field Type: String Field Length 50	Mandatory
Refund Line Number Member	Unique reference line number for refund request (Member reference) as received in refund request.	Field type: String Field length : 4	Mandatory
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference) as received in refund request.	Field type: String Field length : 4	Mandatory

Refund Acceptance			
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference) as received in refund request.	Field type: String Field length : 12	Mandatory
Refund Reference number Member	Unique reference number for a refund request (Member reference) as received in refund request.	Field type: String Field length : 12	Mandatory
Process Date	Date the XML file was generated.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The Timestamp portion will be ignored.	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Member Details Update to Scheme Provider

Overview

This section specifies the payload message for the following notification:

1. **Contributions Holiday granted** – notification from Inland Revenue to the Scheme Provider of a Member's KiwiSaver Scheme that a Contributions Holiday has been granted in respect of the Member. This notification is required by section 105(1)(c) of the Act.

This interface is a one way interface which transfers data to the Scheme Provider. There will be one Member per message.

Element Description

Member Details Update to Scheme Provider

1. Contributions Holiday Granted

Uses XML type MemberDetailsUpdateToProvider

Member Details Update to Provider Contributions Holiday Granted			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number) XSD currently erroneously states this field is optional.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Multiple Employers may be submitted in this message.	Field type: String Field length : 8–9 Pattern Value Digit Occurs 0 to many	Optional
Employer Name	The business name of the Employer (or Employers) that the Contribution Holiday relates to. Multiple Employers may be submitted in this message.	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Optional
Contributions Holiday effective date	The date that the Contributions Holiday starts.	Field Type: Date Format: YYYY–MM–DD	Mandatory
Contributions Holiday expiry date	The date that the Contributions Holiday ends.	Field Type: Date Format: YYYY–MM–DD	Mandatory
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY–MM–DD	Mandatory

Member Details Update from Scheme Provider

Overview

This section specifies the payload message for the Member Details update from Scheme Provider message, this message is used for the following two notifications.

Member account closure – notification from a Scheme Provider to Inland Revenue that a person has ceased to be a Member of the KiwiSaver Scheme (the person has retired, permanently emigrated, transferred to another KiwiSaver Scheme or has died). This notification is required to allow for Inland Revenue’s administration of KiwiSaver.

Member eligible for NZ Super – notification from a Scheme Provider to Inland Revenue that a person has reached the New Zealand Superannuation Qualification Age. This notification is required to allow for Inland Revenue’s administration of KiwiSaver.

This interface is a one way interface which transfers data from the Scheme Provider. There will be one Member per message.

:

Element Description

Member Details Update from Scheme Provider

1. Member Account Closure

Uses XML type MemberDetailsUpdateFromProvider

Choice:- AccountClosureType

Member Details Update from Scheme Provider -Member Account Closure			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory

Member Details Update from Scheme Provider –Member Account Closure			
Element	Description (if required)	Type	Rule
Account Closure Pending Reason	<p>Advice by a Scheme Provider to Inland Revenue to stop making payments to the Member's account. The message indicates that the Member's KiwiSaver/Complying fund account with the Scheme Provider is either closed or is about to be closed.</p> <p>This message generates a MTC claw back request from Inland Revenue if the account is being closed due to permanent emigration. The Scheme Provider must not close the account until after paying this MTC claw back request. The Scheme Provider is not required to send a further Account closed message after paying the MTC claw back request as the Inland Revenue KiwiSaver Systems will already have the payment block in place.</p> <p>Account Closure Reasons 0010 – Retirement 0020 – Death 0030 – Permanent emigration (see note above) 0040 – Significant financial hardship 0050 – Serious illness 0060 – Invalid Enrolment 0070 – Late Opt-Out 0080 – Court Order 0090 – Zero account balance 0100 – Transfer (used by the Member's old KiwiSaver Scheme when a Member transfers to a new KiwiSaver Scheme. This notice is also used to advise Inland Revenue to pass any current MTC claim made by the Scheme Provider to the Members new KiwiSaver Scheme)</p>	Field type: String Field length : 4	Mandatory
Transfer to Scheme	<p>If the Account closure pending reason code is set to 0100 (transfer) then the KiwiSaver Scheme ID of the fund the Member is transferring to needs to be defined.</p> <p>This is required to allow Inland Revenue to track the amount of MTC currently held by a Member if they transfer between two complying funds or a complying fund to a KiwiSaver Scheme etc.</p>	Field type: String Field length : 20	Conditional on Account Closure Pending Reason = 0100

Member Details Update from Scheme Provider –Member Account Closure			
Element	Description (if required)	Type	Rule
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The timestamp portion will be ignored.	Mandatory

Element Description

Member Details Update from Scheme Provider

2. Member Eligible for NZ Super

Uses XML type MemberDetailsUpdateFromProvider

Choice – ReachedNZSuperType

Member Details Update from Scheme Provider –Member Eligible for NZ Super			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The timestamp will be ignored.	Mandatory

Control Total Interface to Scheme Provider

Overview

This section specifies the payload message for the control total interface:

This interface is a one way interface which transfers data to the Scheme Provider.

This message will be sent with each days payment messages to a Scheme Provider one message will be sent as a summary of messages that have been generated for sending with the same payment ID.

The control total message will contain the total number of PaymentToSchemes messages sent for delivery to the Scheme Provider as well as total dollar amounts for these messages. This message will allow the Scheme Provider to confirm that all PaymentToSchemes messages have been received and provide information to validate the bank transfer.

Note a separate control total will be issued for the zero payment amounts for MTC (payment type 095) all of these payment types have a Payment ID of "ZP" followed by the date. There will be no bank transfer of zero dollars for these payments

Control Total Interface to Scheme Provider

Uses XML type ControlTotalsToProvider

Control Totals To Scheme Provider			
Element	Description (if required)	Type	Rule
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Payment ID	A payment id is required to link the control totals to each payment message and the bank deposit.	Field Type: String Field Length: 12	Mandatory
Number of Payment to Schemes messages	Number of Payment to Scheme messages sent for delivery with the same payment ID (this total will exclude any retransmitted messages from previous days or referencing other Payment IDs).	Field type: Integer Value: Not negative	Mandatory
Total Payment to Schemes amount	Total amount in dollars of Contributions sent to the Scheme Provider. This dollar value should match the funds deposited in the Schemes Provider's bank account. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Process Date	Date the XML file was generated.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The timestamp portion will be ignored.	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Control Total Interface from Scheme Provider

Overview

This section specifies the payload message for the control total interface.

This interface is a one way interface which transfers data from the Scheme Provider.

This message will be sent when ever a payment message is sent to Inland Revenue (e.g. Refund Acceptance messages, Return Payment messages or Invalid Enrolment Account Summary messages) one message will be sent as a summary of all messages that have been generated for sending to Inland Revenue with the same payment ID and the associated bank transfer.

The control total message will contain the total number of payment messages sent for delivery to Inland Revenue as well as total dollar amounts for these messages. This message will allow Inland Revenue to confirm that all payment messages have been received and provide information to validate the bank transfer.

The Scheme may choose to send more than one Bank Transfer, with references to separate Payment IDs and control totals. In all cases, the Payment ID referenced in the Bank Transfer must be the same as the associated Control Total and payment messages.

See Appendix D for Refund bank transfer information.

Element Description

Control Total Interface from Scheme Provider

Uses XML type ControlTotalsFromProvider

Control Totals From Scheme Provider			
Element	Description (if required)	Type	Rule
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Payment ID	A payment ID is required to link this control total to each payment message and the associated bank transfer.	Field Type: String Field Length: 12	Mandatory
Number of payment messages	Number of payment messages (e.g. Refund Acceptance or Return Payment, or Invalid Enrolment Account Summary messages or a combination) passed from the Scheme Provider to Inland Revenue on the above payment ID.	Field type: Integer Value: Not Negative	Mandatory
Total Returned Amount	Total amount in dollars of all payment messages using the above payment ID sent by the Scheme Provider to Inland Revenue. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Process Date	Date the XML file was generated.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The timestamp portion will be ignored.	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Non-payment Control Total Interface

Overview

Inland Revenue to Scheme Provider

Or

Scheme Provider to Inland Revenue

This section specifies the payload content for the non-payment control total interface. The purpose is to count all the individual non-payment transactions sent during a day. For example, a MTC Claim Information message may contain repeated groups of Claims. Each of these claims will be counted as a transaction for the Control Totals message. Batch messages are not counted in the Non Payment Control Total but the individual messages contained in the batch are.

Non Payment Control Totals are required to provide message counts for all non-payment message types. This includes the following current message types:

Going to the Scheme Provider	Coming from the Scheme Provider
<ul style="list-style-type: none"> - Register member - Refund request - Member Details Update to Scheme - Invalid enrolment Closed account - B2B error messages 	<ul style="list-style-type: none"> - Notification of Membership - Member Details Update from Scheme - MTC Claim Information KiwiSaver - Partial MTC Clawback Request - Member Fund withdrawal from Scheme advice - Invalid Enrolment Direct Payment Advice - B2B error message

In the future when new non-payment messages types are created they will be included in this non-payment control total message.

This message will be sent every day, even if no related B2B message transmission occurs. The "process date" field will be used to link all the messages to their corresponding Control total. This means that the control total message of a given day will include the count of all non-payment messages generated for transmission during that day by the back end system, even if they were effectively transmitted the following day.

The existing control totals which are used for payment messages will remain unchanged to reduce impact on all current systems.

The expectation is that the non-payment Control total message is used to perform a reconciliation in the same way as the current payment control total process.

If the control total message does not match the number of messages received, the receiving party will assign a task for their staff to investigate the problem. However all successfully received messages must be processed without delay even when a Non Payment Control Total mismatch has occurred.

The data required in the message is:

- KiwiSaver Scheme ID
- Scheme IRD number
- Count of messages by type
- Total number of messages
- Non Payment Control Total Date (links to Processing date in individual messages)

This message will allow Inland Revenue and the Scheme Provider to confirm that all non-payment messages have been received at their respective back-end systems.

Element Description

Non-Payment Control Total Interface To Scheme

Use XML type "ControlTotalsNPToProvider"

Non-payment control total To Scheme			
Element	Description (if required)	Type	Rule
KiwiSaver Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length: 8-9 Pattern Value Digit	Mandatory
Registration	Count of Registration messages sent to the receiving party containing the same process date as this message. Note: will be used by IR only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Refund Correction Request	Count of RefundCorrectionRequest messages sent to the receiving party containing the same process date as this message. Note: will be used by IR only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Member Details Update To Provider	Count of MemberDetailsUpdateToProvider messages sent to the receiving party containing the same process date as this message. Note: will be used by IR only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional

Non-payment control total To Scheme			
Element	Description (if required)	Type	Rule
Invalid Enrolment Close Account	Count of Invalid Enrolment close Account messages sent to the receiving party containing the same process date as this message. Note: will be used by IR only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Error	Count of B2BError messages sent to the receiving party containing the same process date as this message. Note: will be used by IR or providers For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Total number of non-payment messages	The total number of non-payment messages sent to the receiving party within the same day. When no messages have been sent this field will contain a count of zero.	Field type: Integer Value: Not negative	Mandatory
Non Payment Control Total Date	The date that links this control total file with the Process Date in all non payment messages. When two Non Payment Control total messages are received for the same date the message with the later defined time will be used for message reconciliation	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS	Mandatory

Non-payment Control total Interface From Scheme

Use XML type "ControlTotalsNPFromProvider"

Non-payment control total From Scheme			
Element	Description (if required)	Type	Rule
KiwiSaver Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length: 8-9 Pattern Value Digit	Mandatory
Notification Of Membership	Count of NotificationOfMembership messages sent to the receiving party containing the same process date as this message. Note: will be used by providers only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
MemberDetailsUpdateFromProvider	Count of MemberDetailsUpdateFromProvider messages sent to the receiving party containing the same process date as this message. Note: will be used by providers only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
MTCClaimKiwiSaver	Count of MTCClaimKiwiSaver messages sent to the receiving party containing the same process date as this message. Note: will be used by providers only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
PartialMTCClawBack	Count of PartialMTCClawBack messages sent to the receiving party containing the same process date as this message. Note: will be used by providers only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional

MemberFundsWithdrawl	Count of MemberFundsWithdrawl messages sent to the receiving party containing the same process date as this message. Note: will be used by providers only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Invalid Enrolment Direct Payment Advice	Count of Invalid Enrolment Direct Payment Advice messages sent to the receiving party containing the same process date as this message. Note: will be used by providers only For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Error	Count of B2BError messages sent to the receiving party containing the same process date as this message. Note: will be used by IR or providers For zero either state 0 or remove tag	Field type: Integer Value: Not negative	Optional
Total number of non-payment messages	The total number of non-payment messages sent to the receiving party within the same day. When no messages have been sent this field will contain a count of zero.	Field type: Integer Value: Not negative	Mandatory
Non Payment Control Total Date	The date that links this control total file with the Process Date in all non payment messages. When two Non Payment Control total messages are received for the same date the message with the later defined time will be used for message reconciliation	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS	Mandatory

Note: counts of messages will exclude any retransmitted messages from previous days as these will contain the previous days process date.

MTC Claim Information

Overview

This section specifies the payload message for the information that the Scheme Provider must supply to enable the calculation of a Member's MTC entitlement.

The annual claim message is sent by the Scheme Provider for each Member registered at 30th June each year.

There are 3 types of MTC Claim Information types

- Annual.
A Scheme Provider will send these messages at a point soon after the 30th June of the Claim year.
- Final.
A Scheme Provider will send this type of message prior to closing a Member's account due to:
Death
Serious Illness
Retirement
Court Order
Zero Balance
- Revision
A Scheme Provider generates a "change request" to an earlier MTC Claim.

MTC Claim Information

Inland Revenue will require the use of either the Batching option or a repeating group within the MTC Claim transaction when sending annual MTC Claim information messages to Inland Revenue. This requirement is to ensure that each Scheme Provider is able to submit their peak B2B message volume to Inland Revenue without impacting other Scheme Providers. Scheme Providers may also use the Batching option to send any type of B2B message to Inland Revenue at any time and are encouraged to do so when sending larger volumes of messages.

The data required is:

- The date of the first payment received by the Scheme Provider in the Member's first year of KiwiSaver membership
- The total number of days in the claim period ending 30th June that the Member has been permanently resident in New Zealand and between the age of 18 and the age in which the Member is entitled to withdraw funds from his or her KiwiSaver Scheme due to retirement

(i.e. the later of a minimum of 5 years membership or the age of retirement which is currently 65).

- The total of value of all Contributions that were received directly by the Scheme Provider during the MTC period defined which were eligible for MTC (funds received via Inland Revenue **must not** be included)
- The total value of all funds received that were sent for mortgage diversion, that were eligible for MTC for the current period (including funds received from Inland Revenue).
- The end date of the period that the information relates to (e.g. 2008-06-30)

For annual claims this information is sent by the Scheme Provider to Inland Revenue sometime after the 1st July. When a Member dies or retires then an early claim can be made by the Scheme Provider using the same message but the days of eligibility would be reduced to only include a maximum number of days from the 1st July until the date the Member turns 65 (or reached 5 years of membership if over 65) or died. When a Member dies or retires part way through an MTC period, the Final MTC Claim information can be submitted immediately.

N.B. when a Member transfers from one KiwiSaver Scheme to a new KiwiSaver Scheme the old KiwiSaver Scheme will need to forward all of the year to date MTC Claim information to the new KiwiSaver Scheme for the current MTC Claim period. The new KiwiSaver Scheme will then be able to supply all information required to allow the Member to receive their full entitlement.

Element Description

MTC Claim Information for KiwiSaver

Uses XML type MTCClaimKiwiSaver

Note the repeating group within the MTC XSD

Member Tax Credit Claim				
Element	Description (if required)	Type	Rule	
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory	
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory	
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The Timestamp portion is not required, and will be ignored.	Mandatory	
Repeating Group >>	Claim ID	Unique identifier for each Member claim iteration included in this message. This identifier will be used should an error message be sent back to the Scheme Provider for this particular Member claim. (See the Payload ID format for an individual "MTC Claim Information" message for the content of this field- see page 23)	Field type: String Field Length 100	Mandatory
	Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
	Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional

Member Tax Credit Claim				
Element		Description (if required)	Type	Rule
—Repeating Group—	Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
	Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
	Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
	Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
	Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the "New Postcodes" where provided by the Member/Employer but may include old post codes.	Field type : String Field Length not < 1 xAL:AddressType	Mandatory
	Address Change Date	The date the Member's address was last updated	Field Type: Date Format: YYYY-MM-DD	Mandatory
	Claim Information Type	1 - Annual Claim Information 2 - Final Claim information (due to the Member's death or retirement etc) 3 - Revised Claim Information (used to replace/correct a previously submitted claim)	Field Type: Integer Field Length: 1	Mandatory

Member Tax Credit Claim				
Element	Description (if required)	Type	Rule	
—Repeating Group—	Date of 1 st payment received	<p>This is the date of the first ever MTC eligible Contribution received by the Scheme Provider. This is either a voluntary payment paid directly to the Scheme Provider or a payment made via Inland Revenue.</p> <p>This date is only required in the Member's first year of membership and is optional after this, as it is only required to determine the Member's MTC start date.</p> <p>Note: If value this value is not submitted as part of the first year's MTC Claim information then it is assumed that no MTC eligible payments were received by the Scheme Provider and Inland Revenue will use any information it holds to determine the MTC start date (Note: this may result in a zero MTC payment for the MTC claim period).</p>	<p>Field Type: Date</p> <p>Format: YYYY-MM-DD</p>	Optional
	Eligible Days	<p>This will be a number from 0 to 365 (366 in a leap year)</p> <p>This number represents the number of days that the Member was between the age of 18 and 65* and permanently resident in New Zealand since the beginning of the claim period.</p> <p>(example:</p> <p>1. if the Member was 20 years old when they joined in March then the days of eligibility would be 365 in the first year's claim</p> <p>2. If a member turned 18 during the year then the eligible days would be from their birthday until the 30th June)</p> <p>*The later of the age of eligibility to withdraw or a minimum 5 years of membership</p>	<p>Field Type: Integer</p> <p>Values 0–366</p>	Mandatory
	Direct Contributions	<p>All Contributions received directly by the Scheme Provider that were eligible for MTC for the claim MTC period</p> <p>(This value can be 0.00)</p> <p>Note: Do not include the Member's contributions received via Inland Revenue</p> <p>Total length of field is 13 characters (11 numeric and 2 decimal places).</p>	<p>Field Type: Decimal</p> <p>Field Length: 13/2</p>	Mandatory

Member Tax Credit Claim				
Element		Description (if required)	Type	Rule
<<Repeating Group	Mortgage Diversion amount	The total dollar value of all Member's funds received for the claim MTC period (the 1 st July to the 30 th June) eligible for MTC that have been sent for mortgage diversion (This value can be 0.00) Note: This value will include the value of any Contributions paid directly to the Scheme Provider or via Inland Revenue that the Scheme Provider has sent for mortgage diversion Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
	Claim Period	The date for the end of the period being claimed e.g. 2008-06-30, 2009-06-30, 2010-06-30 etc	Field Type: Date Format: YYYY-06-30	Mandatory

++

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
 e.g. 12345678901.12

Partial MTC Claw Back Request

Overview

Scheme Provider to Inland Revenue

This message is used by a Scheme Provider to advise Inland Revenue that a Member may have received more MTC than they are entitled to.

The information passed in the message is used by Inland Revenue to determine how much MTC the Member was entitled to have received. Inland Revenue will then issue a refund request to ask for some of the MTC money back from the Scheme Provider if an over payment was made. If no refund is required then a “Member Tax Credit zero request” (code 0495) will be sent in the refund request.

The data required is:

- Start and End dates for the period the Member was ineligible to receive MTC

Element Description

Partial MTC Claw Back Request

Uses XML type PartialMTCCLawBack

Partial Member Tax Credit Clawback			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Start Date	Start Date for the period the Member was ineligible for receiving MTC	Field Type: Date Format: YYYY-MM-DD	Mandatory
End Date	End Date for the period the Member was ineligible for receiving MTC	Field Type: Date Format: YYYY-MM-DD	Mandatory
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The Timestamp portion is not required, and will be ignored.	Mandatory

Member Funds Withdrawal From Scheme Advice

Overview

KiwiSaver Scheme Provider to Inland Revenue

This message allows Scheme Providers to advise Inland Revenue when a Member withdraws funds from their KiwiSaver Scheme directly from the Scheme Provider. This information is used primarily for reporting purposes, but the mortgage diversion information is also required for use in calculations related to MTC payments on funds which have been paid across to the Scheme after the Scheme Provider has submitted the annual claim for the MTC period (e.g. late EMS payments etc).

++ Element Description

Member Funds Withdrawal From Scheme Advice

Uses XML type MemberFundsWithdrawal

Member Funds Withdrawal			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Reason Code (Withdrawal or mortgage Diversion)	This reason for this notification (used to advise Inland Revenue of transaction 0010 - Withdrawal - Mortgage Diversion Start 0020 - Withdrawal - Mortgage Diversion Stop 0030 - Withdrawal - First home purchase 0040 - Withdrawal - Significant financial hardship 0050 - Withdrawal - Serious illness 0060 - Withdrawal - Permanent emigration transfer 0070 - Withdrawal - Permanent emigration 0080 - Withdrawal - Court ordered 0090 - Withdrawal - Other (none of the above)	Field length : 4 Field type: String	Mandatory
Date of funds transfer	The date the funds were withdrawn from the Member's KiwiSaver Scheme account Also used for the start or stop date of the mortgage diversion percentage withdrawal	Field Type: Date Format: YYYY-MM-DD	Mandatory
Dollar value	Value of the funds transferred (this value is not required for mortgage diversion stop and start reason codes 0010 & 0020) Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Conditional on Reason Code Mandatory
Mortgage Diversion percentage	If the mortgage diversion percentage option is being used state the percentage of Contributions being diverted. Maximum value 50% (this value is only required for mortgage diversion stop and start reason codes 0010 & 0020)	Field Type: Decimal Field Length: 4/2	Conditional on Reason Code Mandatory

Member Funds Withdrawal			
Element	Description (if required)	Type	Rule
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The timestamp portion will be ignored.	Mandatory

B2B Error Message

Overview

Inland Revenue to Scheme Provider
Or
Scheme Provider to Inland Revenue

The B2B error message is used to reply to erroneous inbound messages that cannot be processed. For example, the message may have errors in format or with the data contained in the message. Where an inbound message contains multiple errors the first error detected will result in the generation of the error message. If a system detects multiple errors then details of each error can be optionally added to the free text section.

The expectation of B2B error messages is that when an error message is received, the receiving party will assign a task for their staff to investigate the problem.

This error message process is not designed as a substitute for Scheme Providers validating messages sent to Inland Revenue. It is still required that all outbound messages conform to the supplied XSD schemas and rules defined in this document before being sent.

The error message codes listed in Error Type Indicators will be added to from time to time by Inland Revenue as automatic error processing functionality is expanded. Scheme Providers are welcome to supply any error codes they wish to add for their error messages. Refer to the Business Process Manual for a full list of errors.

The general rule that applies to messages that have been responded to with an error message is that the original message will not be processed until the error condition is resolved. In most cases this will involve a resending of the message in error after the correction has been made.

Element Description

B2B Error Message

Uses XML type B2BError

Error Message			
Element	Description (if required)	Type	Rule
Message Payload ID	The Payload ID of the message which contains the error	Field type: String Field Length 100	Mandatory
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Optional
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Optional
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Optional
Error Message Date	Date the message containing the error was received (or error was detected)	Field Type: Date Format: YYYY-MM-DD	Mandatory
Error Category	Error type indicator (the Payload ID for this message will be the "Message Payload ID" from the message which contained the error with the trailing zero replaced by the following digit) 1 - B2B Schema Failure 2 - Data Validation Failure 3 - Payment Reconciliation Failure (payment information is required for this type of error message, used for errors associated with control total and other payment messages)	Field Type: String Field Length: 1	Mandatory
Error type indicator	Error type indicator B2B Schema Failure 0110 - Message failed schema validation (General indicator, other 01 error types are optional) 0120 - Missing required field 0130 - Field length exceeded 0140 - Minimum field length not reached 0150 - Unsupported message type 0160 - Scheme ID not valid (inbound Inland Revenue pre data validation step) (the "Free text description" maybe populated with	Field Type: String Field Length: 4	Mandatory

Error Message			
Element	Description (if required)	Type	Rule
	<p>more information on a schema validation failure)</p> <p>Data Validation Failure</p> <p>0210 - Data validation failure (general indicator, if error condition is not met by other 02 error types shown below)</p> <p>0220 - Invalid Member IRD number (the number is not a valid individuals number etc)</p> <p>0221 - Invalid Name, IRD number match</p> <p>0222 - No Member with this IRD number</p> <p>0230 - Invalid Member address (address format issue)</p> <p>0231 - Invalid Employer address (address format issue)</p> <p>0240 - Invalid date of birth</p> <p>0241 - Invalid date of birth, the Member is too old (related to enrolment or MTC payment etc)</p> <p>0250 - Invalid Payload ID (specifically used for error messages with an unknown Payload ID)</p> <p>0260 - Duplicate MTC claim (used to indicate a 2nd claim has been received for a Member) (the free text description maybe populated with more information on a data validation failures)</p> <p>Payment Reconciliation Failure</p> <p>0310 - Payment Reconciliation failure (general indicator, if error condition is not met by other 03 error types shown below)</p> <p>0320 - Payment not received (payment should be received within 24 hours of receiving the control total)</p> <p>0330 - Incorrect payment received (over payment)</p> <p>0340 - Incorrect payment received (under payment)</p> <p>0350 - Incorrect payment message count (all payment messages should be received within 24 hours of receiving the control total)</p> <p>0360 - Control total not received (The control total should have been received within 24 hours of the 06.00 completion time) (for 0300 message types, the received and expected amounts must be defined for 0330 and 0340 error types)</p>		
Free text description	A free text description used for business related error messages, or extra information.	Field type : String Field length : 255	Optional

Error Message			
Element	Description (if required)	Type	Rule
Payment received amount	Required for all control total error messages only (all 0300 error types) Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory for 0300
Payment expected amount	Required for all control total error messages only (all 0300 error types) Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory for 0300
Number of payment messages received	The number of B2B payment messages received (required for 0350 errors only, optional for other error types)	Field Type: Integer Field Length: 10	Mandatory for 0350
Number of payment messages expected	The number of B2B payment messages expected (required for 0350 errors only, optional for other error types)	Field Type: Integer Field Length: 10	Mandatory for 0350
Payment ID Old	The Payment ID of the incorrect payment that is being reversed (or payment not received) Required for all control total error messages only (all 0300 error types)	Field Type: String Field Length: 12	Mandatory for 0300
Payment ID New	Payment reverse details of bank transaction Used for control total error messages, only required for error types 0330 and 0340 when funds are being returned	Field Type: String Field Length: 12	Mandatory for 0330 & 0340
Reversed Payment Amount	Payment amount of funds returned to sender Used for control total error messages, only required for error types 0330 and 0340 when funds are being returned Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory for 0330 & 0340
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: DateTime Format: YYYY-MM-DDTHH:MM:SS The Timestamp portion will be ignored.	Mandatory

Invalid Enrolment Close Account

Overview

Inland Revenue to Scheme Provider

This message is used when Inland Revenue determines that a person is invalidly enrolled in KiwiSaver. This is due to either a late opt-out or an invalid enrolment resulting in funds being passed to a Scheme Provider.

The Scheme Provider must then close the Member's account, liquidate funds and return the funds to Inland Revenue. This enables Inland Revenue to refund payments to the various parties affected by the invalid enrolment.

++ Element Description

Invalid Enrolment Close Account

Uses XML type InvalidEnrolmentCloseAccount

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Refund Code	Reason for the Invalid enrolment close account message L - Late Opt-out E - Incorrect enrolment	Field length : 1 Field type: String	Mandatory
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

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Invalid Enrolment Account Summary

Overview

Scheme Provider to Inland Revenue

This message is a reply to the Invalid Enrolment Close Account message from Inland Revenue.

The data required is:

- Total value of Direct Member Contributions
- Total funds returned to Inland Revenue
- Total withdrawal amount (excluding mortgage diversion)
- Total mortgage diversion amount
- Payment ID

++ Element Description

Invalid Enrolment Account Summary

Uses XML type InvalidEnrolmentAccountSummary

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Direct Member Contributions	This is to inform Inland Revenue whether payments were made by the Member directly to the current KiwiSaver Scheme (the KiwiSaver Scheme sending this message). This field contains the total dollar value of these Contributions, the details of each of these payments must be defined in additional "Invalid Enrolment Direct Payment Advice" messages. Where no Contributions have been made a 0.00 value will be sent.	Field Type: Decimal Field Length: 13/2	Mandatory
Total withdrawal amount	This is the total of all withdrawals made by the Member from the current scheme (for example in case of serious illness, financial hardship or 1 st home deposit), excluding the mortgage diversion amount. Refer to business process manual if this value is greater than zero as further detailed will be required	Field Type: Decimal Field Length: 13/2	Mandatory
Total mortgage diversion	This is the total amount of funds transferred for mortgage diversion by the current scheme. Refer to business process manual if this value is greater than zero as further detailed will be required	Field Type: Decimal Field Length: 13/2	Mandatory

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Total funds returned to Inland Revenue	This is the total value of the person account that is being transferred to Inland Revenue via bank transfer using the following Payment ID. Total length of field is 13 characters (11 numeric and 2 decimal places) value can be zero (0.00)	Field Type: Decimal Field Length: 13/2	Mandatory
Payment ID	This payment ID is used to link this message to the bank transfer. This ID will also appear on the bank transfer in the reference field and the associated Control Total..	Field Type: String Field Length: 12	Mandatory
Process Date	Date the XML file was generated.	Field Type: Date Format: YYYY-MM-DD	Mandatory

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Invalid Enrolment Direct Payment Advice

Overview

Scheme Provider to Inland Revenue

This message is used by a Scheme Provider to advise Inland Revenue of the details of every payment made by the Member directly to the Scheme Provider. This enables Inland Revenue to calculate the interest payable to the person whose membership has been cancelled.

This is required for every payment made by the Member directly to the Scheme Provider, if the value in the "Direct Member Contributions" field of the Invalid Enrolment Account Summary message a value other than 0.00.

The data required is:

- Date and amount for every deposit made by a Member into their KiwiSaver Scheme account

++ Element Description

Invalid Enrolment Direct Payment Advice

Uses XML type InvalidEnrolDirectPaymentAdvice

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Deposit Date	Date on which the funds were deposited directly by the Member into their KiwiSaver scheme	Field Type: Date Format: YYYY-MM-DD	Mandatory
Deposit Amount	Amount paid by the Member directly into their KiwiSaver Scheme account. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Process Date	Date the XML file was generated. This date is used to link the message to the non-payment control total message.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Message Batching

Overview

The Message Batching process is designed to reduce the number of AS2 messages sent between Inland Revenue and Scheme Providers. This is achieved by creating a Batch message designed specifically to take multiple payloads. Each of these payloads will be an XML-RPC envelope in its own right.

The amount of payloads batched together can be specified on a per-KiwiSaver Scheme basis.

The maximum permissible size will be determined when testing with Scheme Providers, as this may vary between Scheme Providers, the recommended maximum size is 250.

Inland Revenue to Scheme Provider

The ability to receive B2B Batch messages is compulsory for KiwiSaver Schemes from 29 June 2009.

This reduces the impact of the significant increase of B2B payment messages due to the introduction of compulsory Employer Contributions that commenced the 1st April 2008, the additional volume of MTC payment messages and the better than forecast membership uptake of KiwiSaver.

KiwiSaver Scheme Provider to Inland Revenue

Scheme Providers may also use the Batching option to send any type of B2B message to Inland Revenue at any time and are encouraged to do so when sending larger volumes of messages.

MTC Claim Information

Inland Revenue will require the use of either the Batching option or a repeating group within the MTC claim transaction when sending annual MTC claim information messages to Inland Revenue. This is to ensure that each Scheme Provider is able to submit their peak B2B message volume to Inland Revenue without impacting other Scheme Providers.

Batch Message Format

A single Batched message can contain many different types of messages. The batch message format allows several messages to be grouped into one physical message. Extra Headers within the batch message have been added to provide in-message reconciliation. There exists one XML element for each outbound interface, and each provides a count of how many messages for each respective interface appear in this one Batched message.

The new batch message has two major differences to the standard KiwiSaver messages;

1. A header section is added to the message with optional elements. This header has elements with the format of:
`<INTERFACE NAME>NUMBER OF MESSAGES</INTERFACE NAME>` e.g,
`<RefundRequest>5</RefundRequest>` – 5 refund requests in this Batched Message
2. The `<payload>` element has been refined to allow multiple contents. Each Payload will exist as its own XMLRPC MethodCall object. This is designed so systems only need to implement a procedure to strip the payloads from the Batched Message and can continue normal back-end processing.
This batch message is able to contain any message type except for the repeating group MTC Claim Information message option which is the alternative option to batching for MTC only.

A parameter setting (by Scheme Provider) will be set to the maximum messages for a single Batched message as agreed and tested between Inland Revenue and respective Scheme Providers. The current maximum number of messages that can be included in a single batch message is 250.

B2B Messaging

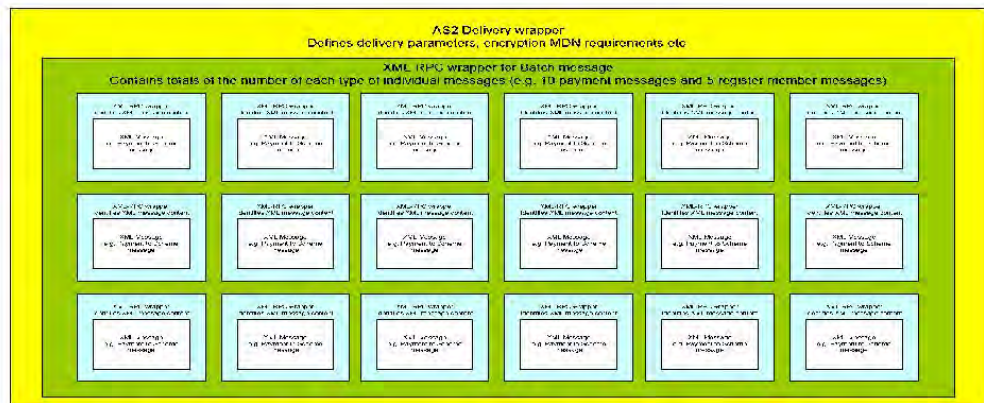
Standard Message

Current B2B messages contain a single XML message with a XML-RPC wrapper, which is wrapped in a AS2 wrapper for delivery



Batched Message

The new dumped message is an AS2 message which contains a XML-RPC wrapper. The payload contained within the XML-RPC wrapper is many XML messages each with their own XML-RPC wrappers



++ Element Description

KiwiSaver Batch Message

Uses XML type batch

This message has a different format to other KiwiSaver messages. It contains its own header tag which will contain a count for each type of KiwiSaver message contained in this batch message. If a message type is not contained in the batch payload then no tags will be present for this count.

Header

This section specifies the additional header information added to the new Batch message. Fields are described as optional, indicating the presence of an interface's message will result in that element appearing and containing the total of these as its value.

Batch – Header			
Element	Description (if required)	Type	Rule
Registration	Element to indicate number of Payloads that contain Registration Messages in this Batched XMLRPC message.	Field type: Integer	Optional
RefundCorrectionRequest	Element to indicate number of Payloads that contain RefundCorrectionRequest Messages in this Batched XMLRPC message.	Field type: Integer	Optional
RefundCorrectionAcceptance	Element to indicate number of Payloads that contain RefundCorrectionAcceptance Messages in this Batched XMLRPC message.	Field type: Integer	Optional
PaymentToScheme	Element to indicate number of Payloads that contain PaymentToScheme Messages in this Batched XMLRPC message.	Field type: Integer	Optional
NotificationOfMembership	Element to indicate number of Payloads that contain NotificationOfMembership Messages in this Batched XMLRPC message.	Field type: Integer	Optional
MemberDetailsUpdateFromProvider	Element to indicate number of Payloads that contain MemberDetailsUpdateFromProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional

Batch – Header			
Element	Description (if required)	Type	Rule
MemberDetailsUpdateToProvider	Element to indicate number of Payloads that contain MemberDetailsUpdateToProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
MTCClaimKiwiSaver	Element to indicate number of Payloads that contain MTCClaimKiwiSaver Messages in this Batched XMLRPC message.	Field type: Integer	Optional
PartialMTCClawBack	Element to indicate number of Payloads that contain PartialMTCClawBack Messages in this Batched XMLRPC message.	Field type: Integer	Optional
ControlTotalsFromProvider	Element to indicate number of Payloads that contain ControlTotalsFromProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
ControlTotalsToProvider	Element to indicate number of Payloads that contain ControlTotalsToProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
NonPaymentControlTotalsFromProvider	Element to indicate number of Payloads that contain ControlTotalsFromProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
NonPaymentControlTotalsToProvider	Element to indicate number of Payloads that contain ControlTotalsToProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
MemberFundsWithdrawl	Element to indicate number of Payloads that contain MemberFundsWithdrawl Messages in this Batched XMLRPC message.	Field type: Integer	Optional
B2BError	Element to indicate number of Payloads that contain Error Messages in this Batched XMLRPC message.	Field type: Integer	Optional
Invalid Enrolment close Account	Element to indicate number of Payloads that contain Invalid Enrolment close Account Messages in this Batched XMLRPC message.	Field type: Integer	Optional
Invalid Enrolment Account Summary	Element to indicate number of Payloads that contain Invalid Enrolment Account Summary Messages in this Batched XMLRPC message.	Field type: Integer	Optional

Batch – Header			
Element	Description (if required)	Type	Rule
Invalid Enrolment Direct Payment Advice	Element to indicate number of Payloads that contain Invalid Enrolment Direct Payment Advice Messages in this Batched XMLRPC message.	Field type: Integer	Optional
Return Payment	Element to indicate number of Payloads that contain Return Payment Messages in this Batched XMLRPC message.	Field type: Integer	Optional

Payload

This section contains information about the data being passed through the B2B Environment interfaces.

The only deviation from the original XMLRPC in the payload is the addition of the `maxOccurs="unbounded"`. This signifies there may be one or more messages in the payload of the XMLRPC message type defined.

Batch – Payload			
Element	Description (if required)	Type	Rule
<code><xsd:element name="payload"></code>	XMLRPC MethodCall object being Batched	Field type: String	Optional Unbounded

Scheme Provider Non Functional Requirements

Availability

Scheme Provider B2B Environment

B2B 'Payment to Scheme' Message Transmissions

All B2B payment messages are grouped by scheme ID and payment ID and have a related control total message with the same payment ID. These payment messages are linked to a bank transfer with the same payment ID.

The proposal is that Inland Revenue KiwiSaver Systems will output the payment files and create the associated B2B payment messages as soon as possible each morning with the intention of completing the transmission of all payment messages (including automated retries) by 6.00am the next day.

This change extends the current transmission window by approximately 15 hours.

The result of this timing change is that Inland Revenue will potentially be able to start B2B transmissions from 3.00am each morning with the intention of completing transmissions by 6.00am the next day (i.e. 27 hours later). Inland Revenue currently makes the bank transfers of funds to Scheme Providers before 3.00pm each day so that the bank can transfer the funds from Inland Revenue to the Scheme Provider over night. This results in both the funds and the associated B2B payment messages being delivered and accessible by the Scheme Provider at the same time.

This new transmission window also allows Inland Revenue more time before the 6.00am transmission cut off to detect any failed transmissions and allows for corrective action to be taken. This change however is not expected to change the support time frames currently defined in schedule E.

All Other Non-payment B2B messages

For all B2B messages which are not related to payments there will be no restriction on the times these can be sent. These messages can be sent by Inland Revenue to a Scheme Provider at any time 24 hours a day 7 days a week (subject to scheduled outages).

This option allows Inland Revenue to respond as soon as possible to any invalid inbound message with an automated (or manually generated) B2B error message if the inbound message contained an error. This also allows for other non payment messages to be sent in real time and potentially helps to spread the message processing load on both Inland Revenue and Scheme Provider systems.

The net result is that **Scheme Providers will be required to receive B2B messages from Inland Revenue 24 hours a day 7 seven days a week**. A service window on Sunday mornings can be used for B2B outages without notification. Any other downtime of a Scheme Provider's ability to receive B2B messages will require a scheduled outage (the notice period is defined in schedule E of the Scheme Provider Agreement). The Scheme Provider must advise Inland Revenue of any scheduled or unscheduled outages to B2B reception services as soon as possible.

Scheme Provider Systems and internet access need to be implemented to meet this new 24 by 7 availability requirement (subject to disaster recovery provisioning).

Inland Revenue B2B Environment

Subject to planned and unplanned outages and disaster recovery events, the Inland Revenue B2B Environment will be available 24 hours a day 7 days a week. The Inland Revenue B2B Environment has a service window between 7.00am and 11.59am on Sunday mornings which Inland Revenue will endeavour to use for any planned outages required for maintenance and upgrades. The Inland Revenue B2B Environment may not be available during this time.

B2B Communication Endpoint URLs

All B2B Environment interfaces used to send and receive data between Inland Revenue and Scheme Providers will be using the AS2 protocol for data delivery. The AS2 protocol mandates the use of the HTTP protocol for transporting messages. HTTP uses a Universal Resource Locator (URL) to address a resource on the Internet which can consist of either an IP address or a domain name (e.g. <http://provider.co.nz/B2BEndpoint> or <http://10.121.221.165/B2BEndpoint>).

It is up to each Scheme Administrator to specify the URL that they will use for each KiwiSaver Scheme.

Any duplicate disaster recovery facilities used by the Scheme Provider will need to use the same URL where possible to avoid changes to Inland Revenue KiwiSaver Systems when switching between production and any duplicate disaster recovery systems.

Notification of changes to the B2B Environment endpoint address (URL) of a Scheme Provider's B2B Environment must be sent to Inland Revenue at least 5 Business Days prior to the scheduled time of the address change. This is to allow for the scheduling of Inland Revenue staff to perform the change at the required time.

Inland Revenue will endeavour to send notification of changes to the static IP address (or domain name) of the Inland Revenue B2B Environment to the Scheme Provider at least 5 Business Days prior to the address change.

Capacity

The Scheme Provider B2B Environment including internet connection must be capable of receiving at a minimum rate of 100 Megabytes of data per hour (approx 250Kbits/sec). This capacity is required to allow all KiwiSaver transactions to be sent to all KiwiSaver Scheme Providers in a single night even after the recovery from a disaster event requiring several days of data to be transmitted in a single night (including capacity for expected future growth in traffic volumes). The Inland Revenue B2B Environment will generally be capable of much faster throughputs than this.

Error Correction/Recovery

Inland Revenue and Scheme Provider Systems

If errors are detected during data transmission then each party's B2B Environments will be configured to automatically retransmit the data in error up to a maximum of 3 times at a minimum of 2 hour intervals. If the automatic retransmission fails to send the data, then the data will be marked as a failed transmission and marked for manual investigation. The Inland Revenue KiwiSaver Systems and the Scheme Provider Systems and processes must have the ability to manually resend any data that was marked as a failed transmission.

Input Buffer

In the event that back end systems are down (outages, maintenance etc) the Scheme Provider B2B Environment must be able to receive and store incoming messages until the back end systems are available and then to forward the received data for processing when systems are up and running. The input buffer would not be apparent to the transmitting system which would receive a normal transmission successful message.

Data Resend

In addition to the ability to resend data that was marked as a failed transmission, the Scheme Provider Systems must have the ability to manually resend any data that was previously sent successfully. This is to enable the recovery from data loss between the B2B Environment and back end systems for either Inland Revenue or the Scheme Provider. The Scheme Provider Systems must be capable of detecting and removing any duplicate messages sent as a result of a retransmission where those duplicate messages may cause processing issues or errors for the Scheme Provider or its Members.

System Support

The Scheme Provider Systems including the Scheme Provider B2B Environment must have appropriate monitoring systems in place to ensure that any data transmission failures and other system failures are identified and resolved by the Scheme Provider in a timely manner. Schedule E contains more detail.

Retransmission of Data

The Scheme Provider Systems must be configured to allow for the retransmission of any or all data transmitted during the previous 5 Business Days as a minimum.

Security

In addition to the use of a static IP address (URL), the B2B Environment will be configured so that all messages travelling through the B2B Environment will be encrypted at the message level (the entire AS2 message payload will be encrypted). In addition AS2 messages contain attributes from the digital certificate which are used to verify the integrity of the message as well as the identity of the message sender.

As a Public Key Infrastructure (PKI) system will be used, the Scheme Provider will be required to get their public keys signed by an Inland Revenue approved third-party Certificate Authority (CA).

All inter-Scheme Provider communication will be conducted in a secure fashion. However it is up to the Scheme Provider to sort out how this data will be exchanged with other Scheme Providers and any requirements for the exchanging of public keys between it and other Scheme Providers.

The Scheme Provider must ensure that only authorised personnel have access to Member's information. The Scheme Providers must take the necessary precautions to adequately protected private keys so they can not be viewed or accessed by unauthorised personnel.

Scheme Provider Integration

This section is now dealt with in schedule D of the Scheme Provider Agreement.

Appendix A – Title Codes

Code	Description
Brig	Brigadier
Capt	Captain
Col	Colonel
Dame	Dame
DR	Doctor
Hon	Honourable
Hon Dr	Honourable Doctor
Judge	Judge
Lady	Lady
Major	Major
Master	Master
Miss	Miss
Mr	Mr
Mrs	Mrs
Ms	Ms
Prof	Professor
R/Mthr	Reverend Mother
Rev	Reverend
Rev Fr	Reverend Father
RT Hon	Right Honourable
RT Rev	Right Reverend
Sir	Sir
Sister	Sister
WG CDR	Wing Commander
	Blank is valid title

If the title used by the Member is not in this list then the title field will be blank

Appendix B – Terms

Term	Description
AS2	Applicability Statement 2
EDI	Electronic Data Interchange
B2B	Business to Business
Receipt	The functional message that is sent from a receiver to a sender to acknowledge receipt of an EDI/EC interchange.
Signed Receipt	A receipt with a digital signature.
Synchronous Receipt	A receipt returned to the sender during the same HTTP session as the sender's original message.
Asynchronous Receipt	A receipt returned to the sender on a different communication session than the sender's original message.
Message Disposition Notification (MDN)	The Internet messaging format used to convey a receipt. This term is used interchangeably with receipt. A MDN is a receipt.
Non-repudiation of Receipt (NRR)	A 'Legal-event' that occurs when the original sender of a signed EDI/EC interchange has verified the signed receipt coming back from the receiver. The receipt contains data identifying the original message including the message-id and a cryptographic hash (MIC). The original sender must retain suitable records providing evidence concerning the message content, its message id and its hash value. The original sender verifies that the retained hash value is the same as the digest of the original message as reported in the signed receipt. NRR is not considered a technical message but instead is thought of as an outcome of processing relevant evidence.

Term	Description
S/MIME	A format and protocol for adding cryptographic signature and/or encryption services to Internet MIME messages.
SHA-1	A secure, one-way hash algorithm used in conjunction with digital signatures. This is the recommended algorithm for AS2.
MIC	Message Integrity Check (MIC), also called the message digest, is the digest output of the hash algorithm used by the digital signature. The original signature is computed over the MIC.

Appendix C – Future Enhancements

Member eligible for NZ Super – notification from a Scheme Provider to Inland Revenue that a person, who has been a member for five years, is about to reach the New Zealand Superannuation Qualification Age.

This notification will be required **two months before** the Member reaches the New Zealand Superannuation Qualification Age and minimum membership criteria to allow for Inland Revenue's administration of KiwiSaver.

It is anticipated that this will only involve a change to the trigger for this message, with no change to the message content. Inland Revenue will inform Scheme Providers of the implementation details of this change in a future release of this document.

Appendix D – Refund Bank Transfer Information

Bank account details for refunds

To reconcile bank deposits to the B2B Control total and associated B2B payment messages, the scheme provider must ensure that:

- funds are credited to correct bank account (refer to the Business Process Manual)
- the bank transfer identifiers are in the format required by Inland Revenue
- the Payment ID in the bank transfer matches the Payment ID in the B2B Control total message
- the bank transfer amount matches the B2B Control total amount (i.e. only one deposit is to be made per Payment ID. This is the total amount of all Refund Acceptance amounts, Returned Payments and Invalid Enrolment Close Account Summary amounts passed from the Scheme Provider for the day).

Note: Should the Scheme Provider chose to submit multiple Payment Bank Transfers on any given day, separate control totals and payment ids will be required for each to allow reconciliation.

Bank account details

Scheme Providers must credit funds to the correct bank account (refer to the Business Process Manual) using the following payer/payee details:

Identifiers	Description	Field length	Optional	Example
Amount	Total amount in dollars of all returned funds passed from the Scheme Provider for a particular Payment Id. This should match the B2B Control Total and associated payment messages.	File type: Numeric	No	\$999.99
Reference field	The Payment ID to link the deposit to a specific B2B Control total and associated B2B payment messages. The Payment ID must match the unique Payment ID provided in the B2B Control total.	Field length : up to 12 Field type: String	No	123456789012
Particulars field	The IRD Number associated with the KiwiSaver Scheme.	Field Length : 8–9 File type: Numeric	No	98765432
Analysis code field	The identifier to enable Inland Revenue to recognise the payment as a KiwiSaver tax type. This filed must always be set to 0000 TAX KSF	Field Length : 12 File type: Alphanumeric	No	0000 TAX KSF

Appendix E – Change Log

Number	Change Description	Change Request	Date
1	Employer IRD Number added to: Register Member Notification of Membership Payment to Schemes Refund Request Member Details Update to Scheme	CR 250	17/04/2007
2	Added Member Address Status field to the Register Member interface. This will indicate to the Scheme Provider if the last known address held by IRD is valid or invalid.	CR 154	17/04/2007
3	Changed Payment ID length to 12 characters in the following interfaces: Payment to Schemes Refund Acceptances Control Totals to Providers Control Totals from Providers	CR 251	17/04/2007
4	Remove Member name from Register Member Voluntary transfer	CR 251	17/04/2007
5	Removed Member name from Member Details Update from Provider	CR 251	17/04/2007
6	Removed Member name from Member Details Update to Provider	CR 251	17/04/2007
7	Revised Refund Reason Codes in the Refund Request interfaces	CR 251	17/04/2007
8	Revised Refund Reason Codes in the Refund Acceptance interface.	CR 251	17/04/2007

Number	Change Description	Change Request	Date
9	Contribution Holiday start and end dates are mandatory within the Member Details Update interface.	CR 251	17/04/2007
10	Revised wording around Contributions holiday indicator to clarify this is a tag not a field within the XML message within the Member Details Updates interface.	CR 251	17/04/2007
11	Created two new fields within the Payments to Schemes message (Payment Document Number and Payment Document Line Number). The combination of these two fields will make this payment line item unique	CR 252	17/04/2007
12	Clarified format around KiwiSaver Scheme number. It will be stored and passed as designated by the Government Actuary (every interface)	CR 251	17/04/2007
13	Added clarification around Employer details in the Payment to Schemes message. Employer information will only be passed if the payment type is 0010 (Employee Contribution) or 0020 (Employer Contribution).	CR 251	17/04/2007
14	Added clarification around Employer details in the Refund Request message. Employer information will only be passed if the payment type is 0410 (Employee Contribution) 0420 (Employer Contribution).	CR 251	17/04/2007
15	Added more detail to reference the HTTPS option.	CR 251	17/04/2007
16	Updated address fields to reflect prescribed schemas and to explicitly match the format as produced by the IR back end systems	CR 251	18/04/2007
17	Updated post code descriptions to explicitly state that we will be passing through what we receive. So potentially we may pass a new post code or an old post code.	CR 251	18/04/2007

Number	Change Description	Change Request	Date
18	Added 'Future Enhancements' section. This section contains information about post 1 October changes to B2B functionality.	CR 255	18/04/2007
19	Updated all schemas which contained errors in them. All XML examples and XSD files now match the functional specification (Appendix A)	CR 251	18/04/2007
20	Added footnote in Register Members element description section clarifying the 'def' column refers to both Default and Employer chosen enrolments.	CR 251	19/04/2007
21	Added clarification around Refund Acceptance closed scenario. If refund reason is closed and there is no money to refund, the total passed through must be zero.	CR 251	19/04/2007
22	Updated Volume estimates	CR 251	19/04/2007
23	Correct Scheme Administrator IRD Number length in the Notification of Membership interface to 8/9	CR 251	19/04/2007
24	Employer Name and Employer IRD Number for Member Details Update to Scheme are optional as we may not be able to provide this information.	CR 251	19/04/2007
25	Added Unique IDs information section after the appendix.	CR 251	20/04/2007
26	Removed abbreviations for Payment Types from field description as they are not required.	CR 251	20/04/2007
27	Corrected wording around Contributions Holidays indicator on Member Details Update interface	CR 251	20/04/2007
28	Added footnote in the Notification of Membership element descriptions clarifying that the 'Acc' column	CR 252	20/04/2007

Number	Change Description	Change Request	Date
	refers to both the Enrolment application accepted and Umbrella trust transfer accepted		
29	Updated estimated B2B transaction volumes		27/8/2007
29	Reference to RFCs updated RFC 2376 changed to RFC 3023 RFC 2633 changed to RFC 3851		27/8/2007
30	Removed extra email address in email address samples		27/8/2007
31	Notification of Membership waiver of variants “Enrolment application in Progress” and “Enrolment application rejected” can be used at Scheme Provider’s discretion. These messages were designed to prevent unnecessary scheme to scheme transfers.		27/8/2007
32	Refund Accept Reason Code Type xsd modified to allow A,C,R & I to bring in line with build pack specification		27/8/2007
33	Payment ID Type xsd modified to allow 1 to 12 characters.		27/8/2007
34	Amend xsd to allow KiwiSaver Member to have no Employer’s data.		27/8/2007
35	Amend xsd for Currency Type to allow 0 value		27/8/2007
36	Amend xsd for Member Contribution Rate Type to allow 0 value		27/8/2007
37	Amend xsd for Payment ID to length 1-12		27/8/2007
38	Added :ird to xsd for control total		27/8/2007

Number	Change Description	Change Request	Date
39	Employer details now optional in Payment to Schemes xsd		27/8/2007
40	Employer details now optional in Notification of Membership xsd		27/8/2007
41	Employer details now optional in Member Details Update To Provider xsd		27/8/2007
42	Amend xsd for Register Member - Voluntary Transfer to make the following optional Member title, Member First Name, Member Last Name		27/8/2007
43	Updating AS2 message protocols		6/12/2007
44	Updating Retry section		6/12/2007
45	Refinement of Transmission Protocol rules		6/12/2007
46	Addition of section stating Inbound messages must be validated against the delivered XSD		6/12/2007
47	Employer name to always be sent in Organisation format with restriction on size to 40 characters		6/12/2007
48	Clarification of length of payment fields		6/12/2007
49	Ensure conformity of rules determining whether employer/employee interest payments require Employer details (e.g. IRD number, Employer Name) to be populated.		6/12/2007
50	Document rewrite to enhance readability.		16/12/2007

Number	Change Description	Change Request	Date
51	Change to Scheme Provider B2B Environment availability requirements		16/12/2007
52	Add Processing Date to Notification of Membership records		16/12/2007
53	More details added to Payment Type rules in messages		16/12/2007
54	Character set validation rules added to schema for all string fields		21/12/2007
55	Phase 3 messages added		21/12/2007
56	Changes to MTC Claim KiwiSaver field types. Addition of names and address information to this message		15/2/2008
57	Removal of Complying Funds information from this document. A new build Pack dedicated to Complying funds will be produced		15/2/2008
58	Changes to Error message counts to be integer rather than decimal		15/2/2008
59	Version 3.1 Incorporating feedback from version3.0		22/2/2008
60	Typo corrections after feedback		20/3/2008
61	Correct Member Details Update From Provider XML type		25/3/2008
62	Revise XML-RPC and Batch message sections		11/04/2008
63	Add / amend Process Date field	CR594	01/11/2008

Number	Change Description	Change Request	Date
64	Add Account Opened Date to Notification of Membership	CR618	01/11/2008
65	Amend Payload ID definition		01/11/2008
66	Institute Non—payment Control Totals	CR594	01/11/2008
67	Institute Inland Revenue Initiated Account Closures	CR604	01/11/2008
69	Institute Return Payments	CR456	01/11/2008



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4 September 2008

Rebecca Sparrow
AMP Services (NZ) Limited
PO Box 55
AUCKLAND 1010

Dear Rebecca

AMP KiwiSaver Scheme

Replacement Scheme Provider Agreement Schedules:

B — B2B Build Pack

D — Scheme Provider Integration & B2B System Compatibility Testing

E — Operational Support Requirements

Following consultation, and in accordance with the change processes detailed in the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to Schedules B, D and E of the SPA.

The replacement versions of the Schedules are as follows:

Schedule B - version 4.0 dated 6 June 2008

Schedule D - version 3.0 dated 6 June 2008

Schedule E - version 3.0 dated 6 June 2008

Electronic copies of these replacement schedules (the Replacement Schedules) were forwarded to you on 6 June, by way of an email advising that the new Schedules B, D and E were in final form and effective from 6 June 2008. (The date by which scheme providers were expected to comply with the Replacement Schedules was advised as 1 July 2008). We have re-sent electronic copies of the Replacement Schedules to you on the same day as sending this letter.

This letter is to confirm that as from 6 June 2008 the Replacement Schedules:

- (a) replace the current versions of Schedules B, D and E respectively in your SPA, and
- (b) are in final form and are binding on you.

For our records please acknowledge receipt of the Replacement Schedules by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue.

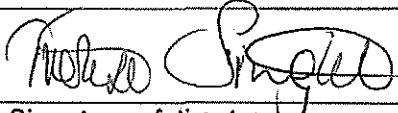
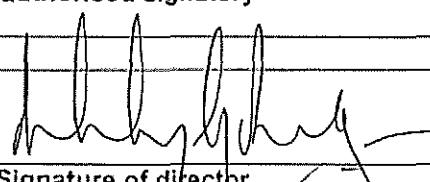
Yours sincerely



Alan Pinder
Acting Deputy Commissioner,
Business Development and Systems
Inland Revenue

Countersigned by:

AMP Services (NZ) Limited (SPA counterparty)

Therese Mary Singleton	
Full name of director /authorised signatory	Signature of director /authorised signatory
Anthony George Regan	
Full name of director /authorised signatory	Signature of director /authorised signatory

Scheme Provider B2B Build Pack

Version 4.0

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Introduction

This document provides the detailed specifications for the business to business interfaces that will be used by Inland Revenue and the Scheme Provider to exchange certain data for the purposes of KiwiSaver.

This version of the Scheme Provider B2B Build Pack updates and replaces all previous versions including the original version that was adopted when KiwiSaver commenced in 2007. This updated version is intended to also provide sufficient detail to allow a Scheme Provider to start development of the required systems and processes ready for the legislative changes coming into force 1 July 2008.

Changes in legislation or discoveries during the detailed design phase could result in further updates to this document being required. Consultation with Scheme Providers will be made in accordance with this Build Pack if further changes are necessary.

For questions regarding this document, please contact your KiwiSaver Financial Sector Stakeholder Relationship Manager.

Change

As noted above, from time to time Inland Revenue may enhance the services provided by the Inland Revenue B2B Environment or make changes to the Inland Revenue KiwiSaver Systems for a variety of reasons including changes to legislation.

Where modifications are made to the Inland Revenue B2B Environment or to the Inland Revenue's KiwiSaver Systems, they will only be made after Scheme Providers have been given the opportunity to provide comment and feedback (Scheme Provider feedback will be used to assess impact and Scheme Provider implementation schedule, and to help inform Inland Revenue's decision on what is an appropriate notice period for implementation of changes). In all cases Inland Revenue will endeavour to give the Scheme Provider a minimum of 1 month's notice of all changes or modifications to the production version of the Inland Revenue B2B Environment that affect the Scheme Provider, except in the case of emergency upgrades or changes. Emergency upgrades or changes include upgrades and changes required to ensure the reputation and/or operation of KiwiSaver is not adversely affected by the function or performance of the B2B Environment.

Change notifications will provide details of the required change and the date and time that the changes must be made to the Scheme Provider B2B Environment. All changes to the B2B Environment will be implemented in the test version of the Inland Revenue B2B Environment which will be available for testing by the Scheme Provider at the time of notification.

This Scheme Provider B2B Build Pack represents the detailed specifications and requirements as they are known or anticipated at the Commencement Date or at the date this Scheme Provider B2B

Build Pack is updated, as the case may be. Where Inland Revenue is to update, amend or replace the Scheme Provider B2B Build Pack or any other schedule to this Agreement, it will consult on those changes in accordance with this Agreement in the manner Inland Revenue reasonably determines under the circumstances. Following that consultation, Inland Revenue will issue a revised version of the Scheme Provider B2B Build Pack or other schedule to the Scheme Provider agreement as applicable and the Scheme Provider B2B Build Pack or other schedule as the case may be will be taken to be updated, amended and/or replaced as between each Scheme Provider and Inland Revenue upon Inland Revenue issuing the revised version.

Definitions and interpretation

Terms defined in the main body of the Agreement have the same meaning in schedules B, C, D and E, unless otherwise specified.

Terms used in schedules B, C, D and/or E that are defined in the Act have the same meaning given in the Act, unless defined otherwise in this Agreement.

In addition, the following terms used in schedules B, C, D and/or E have the following meanings given to them, unless otherwise specified in a particular schedule:

Term	Meaning
Batching	The process of batching or grouping messages described in the Message Batching section of this B2B Build Pack. "Batch" and "Batched" have corresponding meanings.
Business Hours	9am to 6pm on Business Days.
B2B Environment	Inland Revenue B2B Environment and the Scheme Provider B2B Environment.
Inland Revenue KiwiSaver Systems	The technology components and systems which jointly constitute the Inland Revenue solution used by Inland Revenue to administer KiwiSaver from time to time.
Inland Revenue B2B Environment	The elements of the Inland Revenue KiwiSaver Systems involved in communication across the B2B channel from time to time.
Scheme Provider Integration	The Scheme Provider integration activities described in this B2B Build Pack and in schedule D dealing with Scheme Provider integration.
Scheme Provider Systems	The technology components and systems which jointly constitute the Scheme Provider solution used by the Scheme Provider to administer its participation in KiwiSaver from time to time.
Scheme Provider B2B Environment	The elements of the Scheme Provider Systems involved in communication across the B2B channel from time to time.

References to time in this Agreement, including schedules B, C, D and E are to New Zealand Standard Time or New Zealand Daylight Saving Time, as applicable, unless otherwise specified.

Technical Standards

Introduction

The following technical standards have been adopted by Inland Revenue for the KiwiSaver B2B Environment.

Layer	Chosen Standard
Messaging	AS2 version 1.1 or compatible
Transport	HTTP or HTTPS as per AS2
Content	CIQ (Customer Information Quality) Version 3.0
Invocation	XML-RPC

These standards are described in more detail below. Refer to appendix B for definitions of terms.

Messaging

AS2 (Applicability Statement 2)

AS2 is a draft Internet delivery standard defined by the IETF (Internet Engineering Task Force). AS2 defines the means to connect/deliver/validate and reply to data securely and reliably.

In the AS2 process, the following occurs (Inland Revenue required configuration):

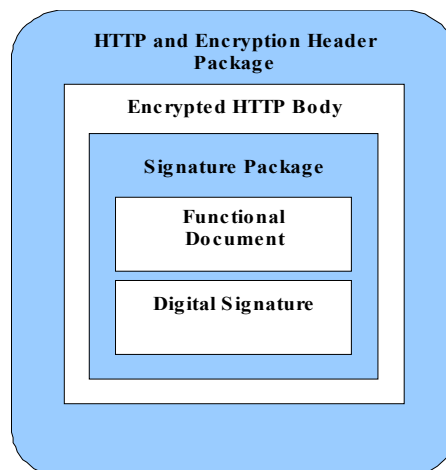
- The organisation sending the message data signs and encrypts the data using S/MIME. The message will request that a signed receipt be returned to the sender. To support Non-repudiation of Receipt, the original sender retains records of the message. These may be the Message-ID and the digest (MIC) value.
- The receiving organisation decrypts the message and verifies the signature which results in integrity of the data and authenticity of the sender being verified.
- The receiving organisation then returns a signed receipt using the HTTP reply body (synchronous reply) to the sending organisation in the form of a signed message disposition notification. This signed receipt will contain the hash of the received message, allowing the original sender to have evidence that the received message was authenticated and/or decrypted properly by the receiver.

AS2 Message Format

The AS2 conforms to the following structure:

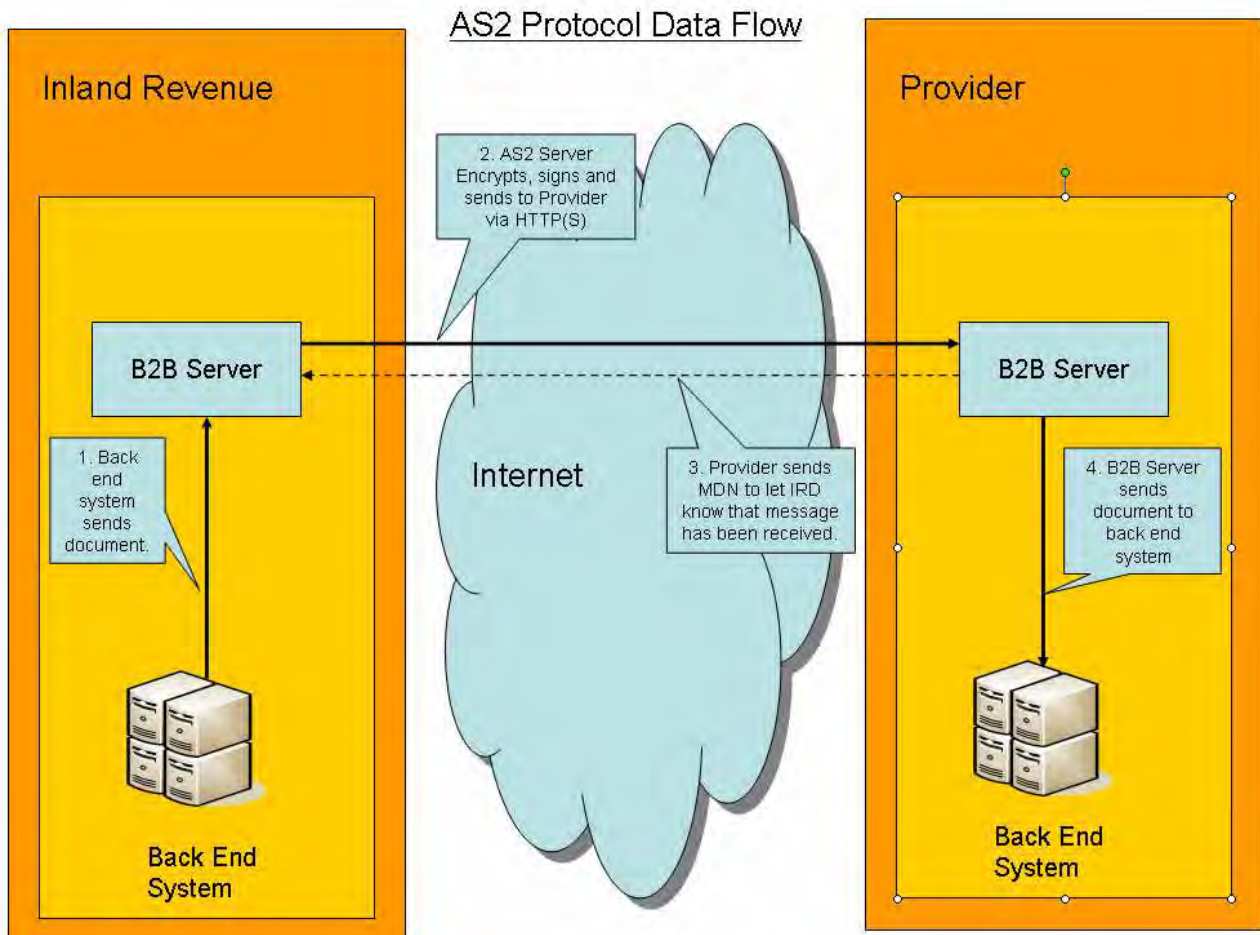
- HTTP Header package:RFC2616/RFC2045;
- Encryption Package:RFC3851 (Application/pkcs7-mime);
- Digitally signed package:RFC1847 (multipart/signed)(encrypted);
- Message payload:RFC3023 (application/xml)(encrypted);
- Digital Signature: RFC3851 (application/pkcs7-signature)(encrypted);
- Message Disposition Notification RFC3798; and
- AS2 Protocol RFC4130.

The HTTP header is the outermost package (unless HTTPS option is used), which is supplemented by the headers of the encryption package. This envelops the signed multipart, which in turn binds the payload and signature parts.



The following diagram outlines the data flow that will be used when Inland Revenue sends a message to the Scheme Provider. The reverse will be used when the Scheme Provider sends a message to Inland Revenue.

This diagram assumes schema validation using the supplied XSD occurs between each back end system and B2B server sending step.



Synchronous MDN's

The Synchronous MDN is sent as an HTTP response to an HTTP POST or as a HTTPS response to an HTTPS POST. This form of AS2-MDN is called synchronous because the AS2-MDN is returned to the originator of the POST on the same TCP/IP connection.

Scheme Provider Implementation

Inland Revenue is not in a position to advise the Scheme Provider on the appropriate AS2 product to use. However, Inland Revenue suggests that the Scheme Provider chooses a product that is "DrummondGroup Certified" as these products typically offer a high level of interoperability across AS2 vendor implementations.

Guaranteed Delivery

Introduction

Inland Revenue has adopted the at-least-once delivery form of Guaranteed delivery.

When using the synchronous AS2 mode, either side waiting for the HTTP reply may time out. A time out usually aborts the protocol by closing the connection. In such circumstances, the message will not have been successfully sent, so the payload from the message should not be distributed to the back end business application, and the message should be retried.

Not all Scheme Providers will be able to guarantee this outcome. Accordingly, Inland Revenue requires all Scheme Providers to check for duplicate payloads.

Scheme Providers must check for duplicates for exactly-once delivery. This is NOT part of the AS2 protocol and this must be implemented separately.

All messages are discrete and have no relationship to any other messages. The only exception to this is the Payments Interface which has a message grouping through the "Payment ID". There will be no constraints referring to message ordering. Messages must be able to be processed in any order as they arrive.

Retries

The resend process is intended to ensure that all messages are guaranteed to be delivered. When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as a 500 range status code. Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when the retry limit is exceeded.

The retry interval specifies how long to wait before resending a message.

Retry / Resend / Resubmit Clarified

The draft "Operational Reliability for EDIINT AS2" RFC released by the IETF provides the following definitions for retries, resends, and resubmissions.

Retry:

When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as 503. A "Retry" refers to an additional POST of the same message, with the same content (including even the boundary delimiters and timestamps) and with the same Message-ID value.

Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when a retry limit is exceeded.

There will be a maximum of 3 automated retries at 2 hour intervals. If the message is not transmitted after the 3 automated retries then the message will be marked as a failed transmission.

Resend:

Resending of AS2 messages only refers to asynchronous MDN's and is thus not considered any further.

Resubmit:

Accidents happen, and possibly the remote system will need to get a copy (a "resubmit") of a message that was previously exchanged.

When data that failed to be exchanged, or was exchanged but lost, is resubmitted in a new message (with a new Message-ID value, and possibly with new timestamps, and boundary delimiters), it is called resubmission. This message will have the same Payload ID, but a different AS2 message ID.

Resubmission of any B2B Environment messages will be a manual operation. The Inland Revenue KiwiSaver Systems are designed to provide the capability to resubmit an arbitrary number of messages. The same is required from the Scheme Provider Systems.

Duplicate Messages

In order to eliminate the complication with duplicate messages, the following mechanism is required:

The ability to check for a message being a duplicate will only have to remain for 1 week maximum after the message was sent.

Each AS2 message has an "AS2 Message ID" which is part of the AS2 header. This ID is used in conjunction with the message Payload ID to uniquely identify the message.

Therefore, a resubmit of a message will contain the same Payload ID (message layer identifier), but a different AS2 Message ID (transport layer identifier).

A retry of a previously unsent message will contain the same AS2 Message ID, and the same Payload ID.

Example of an AS2 Message ID:

```
POST /receive HTTP/1.0
Host: 10.234.160.12:80
User-Agent: AS2 Company Server
Date: Wed, 31 Jul 2002 13:34:50 GMT
From: mrAS2@example.com
AS2-Version: 1.1
AS2-From: "\" as2Name \"\"
AS2-To: 0123456780000
Subject: Test Case
Message-Id: <200207310834482A70BF63@\"~foo~\">
Disposition-Notification-To: mrAS2@example.com
Disposition-Notification-Options: signed-receipt-protocol=optional,
  pkcs7-signature; signed-receipt-micalg=optional,sha1
Content-Type: multipart/signed; boundary="as2BouNdary1as2";
  protocol="application/pkcs7-signature"; micalg=sha1
Content-Length: 2464

--as2BouNdary1as2
Content-Type: application/edi-x12
Content-Disposition: Attachment; filename=rfc1767.dat
  [ISA ...EDI transaction data...IEA...]

--as2BouNdary1as2
Content-Type: application/pkcs7-signature

[omitted binary pkcs7 signature data (payload)]
--as2BouNdary1as2--
```

All messages are wrapped in XML-RPC. The XML-RPC wrapper will hold a container for header information. Here the "Payload ID" will be placed in order to allow the receiver of a message to check for duplicate payloads. The Scheme ID will also be placed in the Header.

Transmission Protocol

The following table defines information will need to be provided to Inland Revenue to establish a connection to the B2B Environment.

Name	Description	Value
HTTP Headers		
as2-to	The unique AS2 identifier for the recipient of the AS2 message	AS2-to: <alpha value no greater than 12 characters without spaces> e.g. as2-to:IRDNZ
as2-from	The unique AS2 identifier for the originator of the AS2 message	AS2-from: <alpha value no greater than 12 characters without spaces> e.g. as2-from:IRDNZ
Disposition-notification-to	The email address that is to be used for MDN's. In accordance with the AS2 RFC (4130) Section 7.3, the mail address must be present. All receiving applications must ignore the value and must not complain about RFC 2822 address syntax violations.	Disposition-notification-to : <valid email address no greater than 60 characters>
mime-version	The header denotes the message is MIME formatted as per RFC2045	Mime-version: 1.0
content-type	The internet media type of the message content	Content-type: application/pkcs7-mime; smime-type=enveloped-data;name=smime.p7m
disposition-notifications-options	The digital signature and hashing algorithm (MIC) used when returning a MDN	disposition-notifications-options:signed-receipt-protocol=<optional or required>,pkcs7-signature:signed-receipt-micalg=<optional or required>, <sha1 or sha1,md5>

Name	Description	Value
AS2 Configuration		
Provider URL	<p>The URL of the Scheme Provider's AS2 receiver.</p> <p>Note that usage of SSL is optional as encryption of the data has taken place before transmission.</p> <p>The Scheme Provider must inform Inland Revenue if it intends to use SSL. HTTPS is not an Inland Revenue requirement but can be supported if required.</p>	<p>Either <code>http://<DNS entry></code> or <code>https://<DNS entry></code></p>
IR URL	<p>The URL Inland Revenue requires the Scheme Provider to post messages to.</p>	<p>Example only <code>http://test.services.govt.ird.nz/B2B/</code> Actual values will be provided to scheme providers for test and production via the relationship manager.</p>
Synchronous MDN	<p>Inland Revenue requires return of a synchronous MDN upon receipt of a message</p>	
Signing	<p>Inland Revenue requires all messages and MDN's to be signed using a trusted third party private key of the initiator</p>	
Encryption	<p>Inland Revenue requires all messages and MDN's to be encrypted using the public key of the receiver</p>	
Time out	<p>Inland Revenue requires that the TCP/IP connection is closed after a pre-determined period that a post does not return a response or the return of the MDN is received.</p> <p>As the MDN is returned in a synchronous fashion, the time out is the same as the HTTP timeout.</p>	<p>120 seconds (to be reviewed during testing of Batching)</p>

Name	Description	Value
Retries and Interval	The duration and number of times a message will be attempted to be sent if a failure to post or time out occurs.	Retries = 3 attempts Interval = 120 minutes
Payload encoding Type	The character set Inland Revenue requires the payload to be formatted in	UTF-8

Content

CIQ (Customer Information Quality)

CIQ is a set of XML specifications for defining, representing, inter-operating and managing "party" information (such as names and addresses) in a manner that is open and vendor neutral, application independent and consistent with international practice.

CIQ is composed of the following standards:

- xNAL – specification for the format of name and address information;
- xNL – name of components specification;
- xAL – customer address information;
- xPIL – used to define party centric unique attributes in addition to the name and address (for example date of birth, phone number, email address etc).
xPIL uses xNL and xAL standards and also replaces the version 2 xCIL standard; and
- xPRL – represents party to party relationships (for example: person to person, person to organisation, organisation to organisation).

The New Zealand e-Government Interoperability Framework has accepted version 3 of the draft CIQ specification issued by the Organisation for the Advancement of Structured Information (**OASIS CIQ Specification**). The B2B Environment will use the parts of the OASIS CIQ Specification described below.

XML schemas and documents for the parts of the OASIS CIQ Specification described below are available from <http://www.oasis-open.org/committees/ciq/download.shtml>.

The B2B Environment will use the following parts of the CIQ standard.

xAL Schema

xAL.xsd

Specification Name: OASIS CIQ TC – extensible Address Language (xAL)

Description: Defines the W3C schema for representing addresses

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xAL defines the global element “Address”.

Address information will be transmitted across the B2B Environment in the following two distinct address lines which are factored into <AddressLine> elements:

123 Street Name Suburb, City

Below is an example of how a complete Address is passed to/from the Scheme Provider in XML:

```
<Address>
  <FreeTextAddress>
    <AddressLine>123 Street Name</AddressLine>
    <AddressLine>Suburb City</AddressLine>
  </FreeTextAddress>
  <PostCode>
    <Identifier>6002</Identifier>
  </PostCode>
</Address>
```

xAL-types.xsd

Specification Name: OASIS CIQ TC – extensible Address Language Types (xAL-types)

Description: Defines the W3C schema that provides enumeration lists to support xAL specification

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The B2B Environment will not use any xAL enumerated types.

This may change if the address format described above changes.

xPIL Schema

xPIL.xsd

Specification Name: OASIS CIQ TC – extensible Party Information Language (xPIL)

Description: Defines the W3C schema for representing party information including party name and address

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The following parts of xPIL will be used by the B2B Environment:

1. ContactNumbers;
2. EmailAddresses; and
3. BirthInfo.

The following Contact Number samples may be sent to/from the Scheme Provider:

```
<p:ContactNumbers>
  <p:ContactNumber p:MediaType="Telephone" p:Usage="Residential Line">
    <p:ContactNumberElement>0494338765</p:ContactNumberElement>
  </p:ContactNumber>
  <p:ContactNumber p:MediaType="Cell">
    <p:ContactNumberElement>02198644646</p:ContactNumberElement>
  </p:ContactNumber>
</p:ContactNumbers>
```

The following Email Address samples may be sent to/from the Scheme Provider:

```
<p:EmailAddresses>
  <p:EmailAddress>johndoe@anotherplace.co.nz</p:EmailAddress>
</p:EmailAddresses>
```

The following Birth Info samples may be sent to/from the Scheme Provider:

```
<p:BirthInfo p:BirthDateTime="1977-01-22T00:00:00"/>
```

If the exact birth time is not known, then the BirthDateTime will specify zeroes in its place.

xPIL-types.xsd

There are no elements used from this file. However, it is required, as xPIL.xsd references it.

xNL Schema

xNL.xsd

Specification Name: OASIS CIQ TC – extensible Name Language (xNL)

Description: Defines the W3C schema for representing party names

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The following parts of xNL will be used by the B2B Environment:

1. PersonNameType; and
2. OrganisationNameType.

The following PersonNameType sample may be sent to/from the Scheme Provider:

```
<n:PersonName>  
  <n:NameElement n:ElementType="Title">Mr</n:NameElement>  
  <n:NameElement n:ElementType="FirstName">John</n:NameElement>  
  <n:NameElement n:ElementType="LastName">Doe</n:NameElement>  
</n:PersonName>
```

The following OrganizationNameType sample may be sent to/from the Scheme Provider:

```
<xnl:OrganisationName>  
  <xnl:NameElement>Company Name Ltd.</xnl:NameElement>  
</xnl:OrganisationName>
```

xNL-types.xsd

Specification Name: OASIS CIQ TC – extensible Name Language Types (xNL-types)

Description: Defines the W3C schema that provides enumeration lists to support xNL

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xNL-types contain several complex and simple types that are used by xNL.xsd.

The B2B Environment will only use the “PersonNameElementEnumeration” simple type.

This has been restricted from:

```
<xs:simpleType name="PersonNameElementEnumeration">
  <xs:restriction base="xs:string">
    <xs:enumeration value="PrecedingTitle"/>
    <xs:enumeration value="Title"/>
    <xs:enumeration value="FirstName"/>
    <xs:enumeration value="MiddleName"/>
    <xs:enumeration value="LastName"/>
    <xs:enumeration value="OtherName"/>
    <xs:enumeration value="Alias"/>
    <xs:enumeration value="GenerationIdentifier"/>
    <xs:enumeration value="PlaceName"/>
    <xs:enumeration value="AncestorName"/>
  </xs:restriction>
</xs:simpleType>
```

to:

```
<xs:simpleType name="PersonNameElementEnumeration">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Title"/>
    <xs:enumeration value="FirstName"/>
    <xs:enumeration value="LastName"/>
  </xs:restriction>
</xs:simpleType>
```

The "MiddleName", if known, will be incorporated into the "FirstName" field.

The following PersonNameType sample shows the use of a Middle Name:

```
<n:PersonName>
  <n:NameElement n:ElementType="Title">Mr</n:NameElement>
  <n:NameElement n:ElementType="FirstName">John Bob</n:NameElement>
  <n:NameElement n:ElementType="LastName">Doe</n:NameElement>
</n:PersonName>
```

Invocation

XML-RPC – XML Remote Procedure Call

XML-RPC is a XML specification and a set of implementations that allow the remote invocation of processes.

The specification for XML-RPC can be found at www.xml-rpc.com/spec.

Inland Revenue will use the XML-RPC to identify the inbound message type.

B2B Message Envelope

A B2B Environment transaction request (**KiwiSaver Transaction Request**) will be delimited by the *methodCall* tag pair (<methodCall> ... </methodCall>). Each request must be composed of 2 nested nodes: method Name and params. The params node contains 2 nested nodes: header and payload.

The following shows an example of the basic layout of a KiwiSaver Transaction Request for 3.9:

Method Call

- Method Name

- Params

 - Header – version 1.0 (optional attribute defaulting to 1.0)

 - Scheme ID

 - Payload ID

 - Payload

 - Choice of

 - Register Member

 - Payment to Scheme

 - Control Total

 - + all other 3.9 messages

This will change for 4.0 messages (including the Batch message) to look like the example below

Method Call

- Method Name

- Params

 - Header – version 1.0 (optional attribute defaulting to 1.0)

 - Scheme ID

 - Payload ID

 - Payload

 - xs: any

Method Name

A complete list of Interface Types is given below:

Interface Name	Method Name	XSD Version Phase 2 (1 October 2007)	XSD Version Phase 3 (1 July 2008)
To Scheme Provider			
Register Member	RegisterMember	3.9	3.9
Member Details Update to Scheme Provider	MemDetailsUpdate	3.9	3.9
Refund Request	RefundRequest	3.9	4.0
Payment To Scheme	PaymentToScheme	3.9	4.0
Control Totals to Scheme Provider	ControlTotals	3.9	3.9
B2B Error Message	B2BError	n/a	4.0
Invalid Enrolment close Account	InvalidEnrolmentCloseAccount	n/a	t.b.a.
Batch	Batch	n/a	4.0
From Scheme Provider			
Member Details Update from Scheme Provider	MemDetailsUpdate	3.9	4.0
Refund Acceptance	RefundAcceptance	3.9	4.0
Notification Of Membership	NotificationOfMembership	3.9	3.9
Control Totals from Scheme Provider	ControlTotals	3.9	3.9
MTC Claim Information (KiwiSaver Scheme)	MTCClaimKiwiSaver	n/a	4.0
Partial MTC Claw Back Request	PartialMTCClawBack	n/a	4.0
Member Funds Withdrawal from Scheme	MemberFundsWithdrawal	n/a	4.0

Advice			
B2B Error Message	B2BError	n/a	4.0
Invalid Enrolment Account Summary	InvalidEnrolmentAccountSummary	n/a	t.b.a.
Invalid Enrolment Direct Payment Advice	InvalidEnrolDirectPaymentAdvice	n/a	t.b.a.
Batch	Batch	n/a	4.0

Scheme Providers are required to use the supplied XSD for transmission of messages. The XSD schemas will reflect the data rules contained in this document and all messages sent to Inland Revenue must be validated against the supplied schemas.

Header

The Header will contain administrative metadata. The following data will be carried as part of the XML-RPC Header:

SchemeID

The Scheme ID will be the unique identifier assigned to the KiwiSaver Scheme by the Government Actuary.

PayloadID

The PayloadID is a "Universally Unique ID (UUID)" which will provide a means of uniquely identifying each XML-RPC Message. This field may be particularly important for detecting duplicate messages. The format to be used for the Payload ID is defined later in this document.

Payload

The payload element is defined as an 'any' element. This allows the document to contain additional elements that are not declared in the main XML schema.

XML-RPC defines separate request response and fault protocols.

Non-standard characters are not supported and must not be included in string fields.

The following Character set validation will be added to all String elements

```
<xsd:pattern value="[~`!@#$$%^&*\(\)-=\+_}\{\}\[\&apos;&quot;&lt;&gt;\\./\?:;0-9A-Za-z\\|]*"/>
```

Header

This section specifies the header information contained in every KiwiSaver B2B transaction.

Header			
Element	Description (if required)	Type	Rules
KiwiSaver Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Payload ID	'Unique Identifiers' used to attach to the payload of a message to identify it to both parties as a common reference to the same message	Field type: String	Mandatory

Payload ID

Payload ID is the 'Unique Identifier' used to attach to the payload of a message to identify it to both parties as a common reference to the same message. The theme is that various fields from the payload are concatenated into a unique value then appended with a 4 digit number to represent the type. The type is broken down into:

01-99 - up to 99 numbers to represent the interface number that is being used

1-9 - up to 9 types inside the interface

0-9 - error code number - for use when referring to error messages

Interface	Type	Fields	Interface Code	Type	Error Code
Register Member	Default	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	1	0
	InvoluntaryTransfersType	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	2	0
	EmployerChosenSchemeAllocationType	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	3	0
	VoluntaryTransfersType	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	4	0

Interface	Type	Fields	Interface Code	Type	Error Code
Member Details Update to scheme	ContributionsHoliday	Member IRD Number, expiry_date, KiwiSaver Scheme ID	02	1	0
Refund Request	RefundCorrectionRequest	Member IRD Number, Refund Reference number Scheme Provider, Refund Line Number Scheme Provider, KiwiSaver Scheme ID	03	1	0
PaymentToScheme	PaymentToScheme	Member IRD Number, Payment Document Number, Payment Document Line Number, KiwiSaver Scheme ID	04	1	0
Control Total To Provider	ControlTotals	Payment ID, KiwiSaver Scheme ID	05	1	0
Member Details Update from Scheme	AccountClosureType	Member IRD Number, date sent, KiwiSaver Scheme ID	06	1	0
	ReachedNZSuperType	Member IRD Number, date sent, KiwiSaver Scheme ID	06	2	0
Refund Acceptance	RefundCorrectionAcptence	Member IRD Number, Refund Reference number Scheme Provider, Refund Line Number Scheme Provider, KiwiSaver Scheme ID	07	1	0
Notification Of Membership	AcceptedNotification	Member IRD Number, KiwiSaver Scheme ID	08	1	0
	InProgressNotification	Member IRD Number, KiwiSaver Scheme ID	08	2	0
	RejectedNotification	Member IRD Number, KiwiSaver Scheme ID	08	3	0
	UmbrellaTrustNotification	Member IRD Number, KiwiSaver Scheme ID	08	4	0
	TransferNotification	Member IRD Number, KiwiSaver Scheme ID	08	5	0
Control Total From Provider	ControlTotals	Payment ID, KiwiSaver Scheme ID	09	1	0

Interface	Type	Fields	Interface Code	Type	Error Code
MTC Claim Information	MTCClaimKiwiSaver (single record Claim ID & Payload ID)	Member IRD Number, date_sent, KiwiSaver Scheme ID	10	1	0
	MTCClaimKiwiSaver (Multi record Payload ID)	KiwiSaver Scheme ID, Random unique number, date_time	10	2	0
Partial MTC Claw Back Request	PartialMTCClawBack	Member IRD Number, date_sent, start date, KiwiSaver Scheme ID	11	1	0
Member Funds Withdrawal from Scheme Advice	MemberFundsWithdrawal	Member IRD Number, date_sent, date of funds transfer, reason code, KiwiSaver Scheme ID	12	1	0
Invalid Enrolment close Account	InvalidEnrolmentCloseAccount	Member IRD Number, date_sent, KiwiSaver Scheme ID	13	1	0
Invalid Enrolment Account Summary	InvalidEnrolmentAccountSummary	Member IRD Number, date_sent, payment ID, KiwiSaver Scheme ID	14	1	0
Invalid Enrolment Direct Payment Advice	InvalidEnrolDirectPaymentAdvice	Member IRD Number, date_sent, deposit date, KiwiSaver Scheme ID	15	1	0
B2B Error Message	Error	Message Payload ID with last digit replaced by Error Category	-	-	1-9
Batching	Batch	KiwiSaver Scheme ID, Random unique number, date_time	16	1	0

Payload

Interfaces Overview

This section contains information about the data being passed through the B2B Environment interfaces.

There are currently sixteen B2B Environment interfaces. Of these sixteen, seven are for information going to the Scheme Provider and nine are for information coming from the Scheme Provider. The Register Member, Notification of Membership and Member Details Update interfaces contain multiple 'types' dependant on the process in use.

The changes required by the new MTC legislation have introduced new messages. Several messages have also been changed to meet the new MTC requirements

There are also 3 messages (1 from Inland Revenue, 2 from Scheme Providers) where the release date is still to be determined. These are the 3 Invalid Enrolment messages below.

Note that Batched messages where used may include any of the message types. Batching will be per KiwiSaver Scheme.

Going to the Scheme Provider	Coming from the Scheme Provider
Register Member <ul style="list-style-type: none"> • Default Allocation (new member) • Default Allocation (Involuntary Transfer) • Voluntary Transfer Required • Employer Preferred Allocation (new member) 	Notification of Membership <ul style="list-style-type: none"> • Accepted • Rejected • In Progress • Umbrella Trust Transfer • Transfer Notice
Payment to Scheme	Refund Acceptance
Refund request	Member Details Update from Scheme
Member Details Update to Scheme	<ul style="list-style-type: none"> • Reached NZ Super Age • Account Closure Pending
<ul style="list-style-type: none"> • Contributions Holiday • Transfer Complete 	Control Totals
Control Totals	MTC Claim Information KiwiSaver (new)
Invalid Enrolment Closed Account (future)	Partial MTC Clawback Request
B2B Error Messages (new)	Member Fund Withdrawal from Scheme Advice (new)
Batch messages	Invalid Enrolment Account Summary (future)
	Invalid Enrolment Direct Payment Advice (future)
	B2B Error Message (new)
	Batch messages

Register Member

Overview

This section specifies the payload message that will be generated by Inland Revenue for the following four notifications. These notifications are different types of the Register Member interface.

1. **Default allocation (new Member)** – notification to a Default Scheme Provider of an Employee’s details who been allocated to the Scheme Provider's KiwiSaver Scheme. This notification is required by section 51(3) of the Act.
2. **Employer chosen scheme allocation (new Member)** – notification to an Employer's chosen KiwiSaver Scheme Provider that an Employee has been allocated to that KiwiSaver Scheme. This notification is required by section 48(7) of the Act.
3. **Default allocation (involuntary transferee)** – notification to a Default Scheme Provider that a Member has been allocated to that Scheme Provider's KiwiSaver Scheme, and that the Member’s accumulation (as defined in the Act) must be transferred to that Scheme Provider’s KiwiSaver Scheme. This notification is required by sections 51(3) and 57(4) of the Act.
4. **Voluntary transfer required** – notification to a Scheme Provider that a newly enrolled Member is already a member of another KiwiSaver Scheme and a transfer is required. This notification is not specifically required by the Act but is provided for the administration of sections 55 and 56.

The Register Member interface is a one way interface from the Inland Revenue KiwiSaver Systems which transfers data to the Scheme Provider Systems. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each enrolment type.

The schema shows the structure below:

```
<!-- Top Level Root Node -->
  <xsd:element name="Registration">
    <xsd:complexType>
      <xsd:choice>
        <xsd:element name="DefaultEnrolment"
type="DefaultOrEmployerChosenEnrolmentsType"/>
        <xsd:element name="EmployerChosenEnrolment"
type="DefaultOrEmployerChosenEnrolmentsType"/>
        <xsd:element name="InvoluntaryTransfer" type="InvoluntaryTransfersType"/>
        <xsd:element name="VoluntaryTransfer" type="VoluntaryTransfersType"/>
      </xsd:choice>
    </xsd:complexType>
  </xsd:element>
```

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix A for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description for Register Member

1. Register Member

- Default allocation (new member)
- Employer chosen scheme allocation (new member)

Uses XML RegisterMember

type "DefaultOrEmployerChosenEnrolmentsType"

Registration -Default Allocation (new member) -Employer chosen scheme allocation (new member)			
Element	Description (if required)	Type	Rules
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title. See appendix A for valid values	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Active Type	This indicates whether E – An Employee got auto-enrolled when they joined a new Employer OR O – An Employee opted in via their Employer OR A – Active Choice	Field type: String Field length: 1	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit \d{8} \d(9)	Mandatory

Registration –Default Allocation (new member) –Employer chosen scheme allocation (new member)			
Element	Description (if required)	Type	Rules
KiwiSaver Scheme ID	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (e.g. KSS/00000).	Field type: String Field length : 20	Mandatory
Member Address Status	The Member Address status indicates the status of the address as recorded in IR systems. There are four possible statuses. V – (Valid) I – (Invalid) D – (Address has been truncated) O – (Overseas)	Field type: String Field length: 1	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the member/ employer but may include old post codes.	Field type : String Field Length not < 1	Mandatory
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attribute “Cell”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member’s email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional

Registration –Default Allocation (new member) –Employer chosen scheme allocation (new member)			
Element	Description (if required)	Type	Rules
Member Date of Birth	The Member's date of birth (if known)	Field type : date Time xPIL. BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Optional
Employer Name	The name of the Employer that triggered the automatic enrolment or opt-in. The Employer Name can be either a Person Name or an organization name. Phase 3 change to only use organisation name for this field.	Organization Name, 74 xNL OrganisationNameType	Mandatory
Employer IRD Number	The IRD number of the Employer that triggered the automatic enrolment or opt-in.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Date of First Contribution	The date that the first Contribution for the Member was received by Inland Revenue.	Field Type: Date Format: YYYY-MM-DD	Mandatory
Date Sent	Date XML file was created for sending to Scheme Provider	Field Type: Date Format: YYYY-MM-DD	Mandatory

2. Register Member – Voluntary Transfer

Uses XML RegisterMember
type “VoluntaryTransfersType”

Registration –Voluntary Transfer			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Active Type	This indicates whether E – An Employee got auto–enrolled when they joined a new Employer OR O – An Employee opted in via their Employer OR A – Active Choice	Field type: String Field length: 1	Mandatory
Old Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary	Field type: String Field length : 20	Mandatory
Old Scheme Name	The name of the Member’s previous KiwiSaver Scheme. Source system constraints limit this string length from 60 to 50	Field type : String Field length : 60	Mandatory

Registration –Voluntary Transfer			
Element	Description (if required)	Type	Rule
Old Scheme Administrator Address Line 1	The KiwiSaver postal address line 1 for the old Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL Address standard	Mandatory
Old Scheme Administrator Address Line 2	The KiwiSaver postal address line 2 for the old Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL Address standard	Mandatory
Old Scheme Administrator Address Postcode	The KiwiSaver postal address Postcode for the old Scheme Administrator. The Postcode refers to the “New Postcodes” where provided but may include old post codes.	Field type : String xAL Address standard	Mandatory
Old Scheme Administrator 1st Phone Number	The phone number for the old Scheme Administrator Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”.	Field type : String Field length : 24	Mandatory
Old Scheme Administrator 2nd Phone Number	The phone number for the old Scheme Administrator. Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”.	Field type : String Field length : 24	Optional
Old Scheme Member IRD Number	IRD number as held by Inland Revenue for the old Scheme Administrator who is registering. This field is only used if the Member’s IRD number for the old KiwiSaver Scheme is different from their IRD number as known by the new KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Optional
Date Sent	Date XML file was created for sending to Scheme Provider	Field Type: Date Format: YYYY–MM–DD	Mandatory

3. Registration

- Default Allocation (Involuntary Transfer)

Uses XML RegisterMember

Type "InvoluntaryTransfersType"

Registration - Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Active Type	This indicates whether E - An Employee got auto-enrolled when they joined a new Employer OR O - An Employee opted in via their Employer OR A - Active Choice	Field type: String Field length: 1	Mandatory

Registration			
– Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Member Address Status	The Member Address status indicates the status of the address as recorded in IR systems. There are four possible statuses. V – (Valid) I – (Invalid) D – (Address has been truncated) O – (Overseas)	Field type: String Field length: 1	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the Member/Employer but may include old post codes.	Field type : String Field Length	Mandatory
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes “Business Line” or “Residential Line” Media Type attribute “Telephone”	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member’s email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional

Registration – Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Member Date of Birth	The Member's date of birth (if known)	Field type : date Time xPIL: BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Optional
Old Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. This field will only be used if Member is being transferred to a new KiwiSaver Scheme.	Field type: String Field length : 20	Mandatory
Old Scheme Name	The name of the Member's previous KiwiSaver Scheme. This field will only be used if Member is being transferred to a new KiwiSaver Scheme. Source system constraints limit this string length from 60 to 50	Field type : String Field length : 60	Mandatory
Old Scheme Administrator Address Line 1	The KiwiSaver postal address line 1 for the old Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Old Scheme Administrator Address Line 2	The KiwiSaver postal address line 2 for the old Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Old Scheme Administrator Address Postcode	The KiwiSaver postal address Postcode for the old Scheme Administrator. The Postcode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String xAL:AddressType	Mandatory

Registration – Default Allocation (Involuntary Transfer)			
Element	Description (if required)	Type	Rule
Old Scheme Administrator 1st Phone Number	The phone number for the old Scheme Administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme. Usage attributes “Business Line” or “Residential Line” Media Type attributes “Telephone” or “Cell”	Field type : String Field length : 24 xPIL:Contacts	Mandatory
Old Scheme Administrator 2nd Number	The phone number for the old Scheme Administrator. Usage attributes “Business Line” or “Residential Line” Media Type attribute “Telephone” This field will only be used if Member is being transferred to a new KiwiSaver Scheme.	Field type : String Field length : 24 xPIL:Contacts	Optional
Old Scheme Member IRD Number	IRD number as held by Inland Revenue for the old Scheme Administrator who is registering. This field is only used if the Member's IRD number for the old KiwiSaver Scheme is different from their IRD number as known by the new KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Optional
Date Sent	Date XML file was created for sending to Scheme Provider	Field Type: Date Format: YYYY-MM-DD	Mandatory

Notification of Membership

Overview

This section specifies the payload message that will be generated by the Scheme Provider for the following five notifications. These notifications are different types of the Notification of Membership interface.

1. **Enrolment application accepted** – notification to Inland Revenue that a person has contracted directly with a KiwiSaver Scheme Provider for membership of a KiwiSaver Scheme. This notification is required by section 38 of the Act.
2. **Umbrella trust transfer accepted** – notification to Inland Revenue that a Member of a registered superannuation scheme established under an umbrella trust has elected to make a partial or full transfer to the KiwiSaver Scheme and has become a Member. This notification is required by section 155(10) of the Act.
3. **Enrolment application in progress** – notification to Inland Revenue that a person has applied to become a Member of a KiwiSaver Scheme. This notification is provided to avoid administration required by section 51(1) and section 52 of the Act.
4. **Enrolment application rejected** – notification to Inland Revenue that a person who had applied to become a Member of a KiwiSaver Scheme has been rejected. This notification is not specifically required by the Act but is provided for the administration of section 51(1).
5. **Transfer notice** – notification to Inland Revenue that a transfer is effective. This notification is required by section 56(1) of the Act.

The Notification of Membership interface is a one way interface from the Scheme Provider Systems which transfers data to Inland Revenue. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each Notification Type.

The schema shows the structure below

```
<!-- Top Level Root Node -->
<xsd:element name="NotificationOfMembership">
  <xsd:complexType>
    <xsd:choice>
      <xsd:element name="AcceptedNotification" type="AcceptedNotificationType"/>
      <xsd:element name="AcceptedUmbrellaNotification" type="AcceptedNotificationType"/>
      <xsd:element name="RejectedNotification" type="RejectedNotificationType"/>
    </xsd:choice>
  </xsd:complexType>
</xsd:element>
```

```
<xsd:element name="TransferNotification" type="TransferNotificationType"/>  
<xsd:element name="InProgressNotification" type="InProgressNotificationType"/>  
</xsd:choice>  
</xsd:complexType>  
</xsd:element>
```

* Where a reference is made to Member Title below, the Scheme Provider must refer to Appendix A for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Notification of Membership

- Enrolment Application accepted
- Umbrella Trust transfer accepted

Uses XML type “AcceptedNotificationType”

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the Member/ Employer but may include old post codes.	Field type : String Field Length xAL:AddressType	Mandatory

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes "Business Line" or "Residential Line" Media Type attributes "Telephone" or "Cell" Source system constraints limit this string length content will be truncated from 24 to 12	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes "Business Line" or "Residential Line" Media Type attribute "Telephone" Source system constraints limit this string length content will be truncated from 24 to 12	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member's email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional
Member Date of Birth	The Member's date of birth (if known)	Field type : date Time xPIL. BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Optional
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Multiple Employers may be submitted in this message. Self employed people do not have an Employer and Employer's IRD number is not a compulsory requirement.	Field type: String Field length : 8-9 Pattern Value Digit	Conditional on Employer details (Optional)

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Employer Name	If the person is employed the name and details of their Employer is required. The Employer Name can be either a Person Name or an Organization Name. Source system constraints limit organisation name string length content will be truncated from 74 to 40 Repeating Employer fields for multiple Employers	Field type : String Field length : Last name, 31 First name, 37 Title, 06 xNL PersonNameType Or: Organization Name, 74 xNL OrganisationNameType	Conditional on Employer details Mandatory
Member Contribution rate	The rate of Contribution 4% or 8%. This is per Employer. Mandatory if Employer IRD Number populated	Field type: Decimal. Field Length: 4/2 Maximum Value:99.99	Conditional on Employer details Mandatory
Employer Address Line 1	The KiwiSaver postal address line 1 for the Employer. Will include Street number and Street Name or PO Box number. Will be separated by a space Mandatory if Employer IRD Number populated	Field type : String Field length: 30 xAL:AddressType	Conditional on Employer details Mandatory
Employer Address Line 2	The KiwiSaver postal address line 2 for the Employer. Will include Suburb and Town/City if supplied. Will be separated by space Mandatory if Employer IRD Number populated	Field type : String Field length: 30 xAL:AddressType	Conditional on Employer details Mandatory
Employer Address Postcode	The KiwiSaver postal address Postcode for the Employer. The Postcode refers to the "New Postcodes" where provided but may include old post codes. Mandatory if Employer IRD Number populated	Field type : String xAL:AddressType	Conditional on Employer details Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory

Notification of Membership – Enrolment Application accepted – Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Name	The name of the KiwiSaver Scheme.	Field Type: String Field Length : 60	Mandatory
Scheme Address Line 1	The KiwiSaver postal address line 1 for the Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme Address Line 2	The KiwiSaver postal address line 2 for the Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme Address Postcode	The KiwiSaver postal address Postcode for the Scheme Administrator. The Postcode refers to the “New Postcodes” where provided but may include old post codes.	Field type : String Field length: >1 xAL:AddressType	Mandatory
Scheme administrator IRD number	The IRD number associated with the Scheme Administrator.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Scheme administrator name	The name of the Scheme Administrator. Source system constraints limit organisation name string length content will be truncated from 74 to 40.	Field Type: String Field Length 74 Organization Name, xNL OrganisationNameType	Mandatory
Scheme administrator Address Line 1	The KiwiSaver postal address line 1 for the Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme administrator Address Line 2	The KiwiSaver postal address line 2 for the Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Scheme administrator Address Postcode	The KiwiSaver postal address Postcode for the Scheme Administrator. The Postcode refers to the “New Postcodes” where provided but may include old post codes.	Field type : String Field length: >1 AL:AddressType	Mandatory

Notification of Membership - Enrolment Application accepted - Umbrella Trust transfer accepted			
Element	Description (if required)	Type	Rule
Date first Contribution received	The date that the first Contribution was received by the Scheme Provider (if any). If a Contribution has occurred then it is mandatory for the Scheme Provider to complete this field.	Field Type: Date Format: YYYY-MM-DD	Optional

Notification of Membership

– Enrolment Application In Progress

Uses XML type “InProgressNotificationType”

Notification of Membership – Enrolment Application In Progress			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Member Title	The Member’s title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member’s first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member’s last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (e.g. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Scheme Name	The name of the KiwiSaver Scheme.	Field Type: String Field Length : 60	Mandatory

Notification of Membership

- Enrolment Application Rejected

Uses XML type “RejectedNotificationType”

Notification of Membership - Enrolment Application Rejected			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory

Notification of Membership

- Transfer Notice

Uses XML type “TransferNotificationType”

Notification of Membership - Transfer Notification			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member’s title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member’s first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory
Member Last Name	The Member’s last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the “New Postcodes” where provided by the Member/Employer but may include old post codes.	Field type : String Field Length xAL:AddressType	Mandatory

Notification of Membership - Transfer Notification			
Element	Description (if required)	Type	Rule
Member Daytime Phone Number	The daytime phone number for the Member (if known) Usage attributes "Business Line" or "Residential Line" Media Type attributes "Telephone" or "Cell" Source system constraints limit this string length content will be truncated from 24 to 12	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Mobile Phone Number	The mobile phone number for the Member (if known) Usage attributes "Business Line" or "Residential Line" Media Type attribute "Telephone"	Field type : String Field length : 24 xPIL ContactNumbers	Optional
Member Email Address	The Member's email address (if known)	Field type : String Field length : 60 for each line xPIL EmailAddresses	Optional
Member Date of Birth	The Member's date of birth (if known)	Field type : date Time xPIL. BirthInfo If time is not known, then use the following format: 1977-01-22T00:00:00	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Date first Contribution received	The date that the first Contribution was received by the Scheme Provider (if any). If a Contribution has occurred then it is mandatory for the Scheme Provider to complete this field.	Field Type: Date Format: YYYY-MM-DD	Optional

Payment to Scheme

Overview

This section specifies the payload message for the information that Inland Revenue must supply to the Scheme Provider when paying Contributions in respect of a Member of the Scheme Provider's KiwiSaver Scheme.

The payment information may include:

1. Deductions of Contributions from a Member's salary or wages (paid under section 73(2) of the Act). If the Member has multiple Employers then a separate message will be transferred with details of payments from each Employer.
2. Contributions received from an Employer (paid under section 74(2) of the Act). If multiple Employers have contributed then a separate message will be transferred with details of payments from each Employer.
3. Other Contributions received by Inland Revenue (paid under section 74(2) of the Act).
4. Interest paid by the Crown (paid under section 88 of the Act).
5. The Crown Contribution (paid under section 226(1) of the Act).
6. The Fee Subsidy (paid under section 225(1) of the Act).

The payment to scheme interface is a one way interface which transfers data from Inland Revenue to the Scheme Provider. The data will be passed every night with a target of arriving by 06.00 each morning coinciding with the arrival of the bank transfer payment. The Scheme Provider will be able to reconcile the payments and the files based on the Payment ID within the file, bank transfer and the control totals in the control totals interface.

Where a reference is made to Member Title below, the Scheme Provider must refer to Appendix A for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Note there will always be one Payment item per message, i.e. if Inland Revenue is sending Employer Contributions and Employee Contributions to the Scheme Provider there will be two separate messages, one for each payment and possibly another two for interest on each payment.

Changes for this release of the B2B Build Pack:

1. All Employer names will use Organisation format.
2. New Payment Type for Member Tax Credit (N.B. zero MTC payment (type 095) will not be included in the Payment control totals for a particular payment ID)
3. New date fields for MTC payments and Voluntary payments.

Element Description

Payment to Scheme

Uses XML type PaymentToScheme

Payment to Scheme			
Element	Description (if required)	Type	Rule
Member IRD number	IRD number for the Member (tax file number).	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Payment ID	A payment ID is used to link each message to a bank transfer. This ID will also appear on the bank transfer in the reference field. Zero payments will have a separate payment ID from other Payment Types for a particular day.	Field Type: String Field Length: 12	Mandatory
Payment Type	Type of Payment: 0010 – Employee Contributions 0020 – Employer Contributions 0030 – Voluntary Contributions 0040 – Fee subsidy 0050 – Employee interest 0060 – Employer interest 0070 – Voluntary interest 0080 – Kick-start 0090 – Member Tax Credit 0095 – Member Tax Credit Zero payment	Field Type: String Field Length: 4	Mandatory
Payment amount	Amounts of payment. Total length of field is 13 characters (11 numeric and 2 decimal places). N.B. Processing of a MTC Claim may result in zero payment in which case a \$0.00 MTC payment message will be sent with Payment type of 0095. An example of this is where another KiwiSaver Scheme has been already paid.	Field Type: Decimal Field Length: 13/2	Mandatory

Payment to Scheme			
Element	Description (if required)	Type	Rule
Payment Line ID	This value is used to link a specific refund request to a payment to scheme message.	Field Type: String Field Length 50	Mandatory
Payment Document Number	Document number for the line item within KiwiSaver Systems. This number in combination with the Payment Line Number makes this record unique.	Field type: String Field length : 12	Mandatory
Payment Document Line Number	Document line number for the line item within KiwiSaver systems. This number in combination with the Payment Reference Number makes this record unique.	Field type: String Field length : 4	Mandatory
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Only present for Payment Types 0010 – Employee Contributions 0020 – Employer Contributions 0050 – Employee interest 0060 – Employer interest	Field type: String Field length : 8–9 Pattern Value Digit	Conditional on Payment Type
Employer Name	The name of the Employer that triggered the automatic enrolment or opt-in. Employer Name will only be passed if the payment was received via an employer (e.g. Payment Type is 0010 & 0050 Employee Contributions or 0020 & 0060 Employer Contributions). Source system constraints limit organisation name string length content will be truncated from 74 to 40 Phase 3 change to only use organisation name for this field.	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Conditional on Payment Type

Payment to Scheme			
Element	Description (if required)	Type	Rule
Return (EMS) Date	Will store the month to which the payment refers to. Only present for Payment Types 0010 – Employee Contributions 0020 – Employer Contributions 0050 – Employee interest 0060 – Employer interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
MTC Period End Date	Will store the end date of the MTC period for this MTC payment. Mandatory if MTC payment type (0090 or 0095)	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
Voluntary Payment Date	Will store the date the Voluntary payment was received by Inland Revenue Only present for Payment Types 0030 – Voluntary Contributions 0070 – Voluntary interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
EMS Employer Contribution Amount	This will be the amount that came through on the EMS from the Employer for the Employer Contribution amount. Only present for Payment Types 0010 – Employee Contributions 0020 – Employer Contributions 0050 – Employee interest 0060 – Employer interest Source system constraints limit this string length from 13/2	Field Type: Decimal Field Length: 13/2	Conditional on Payment Type Mandatory
Process Date	Date stamp the XML file was generated.	Field Type: Date Format: YYYY-MM-DD	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
 e.g. 12345678901.12

Refund Correction Request

Overview

This section specifies the payload message that Inland Revenue will use to notify a Scheme Provider that a refund is required. A refund can be requested for various different reasons:

Refund of excess Employee Contribution – notification that an amount of Employee Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded. This refund is required by section 81(1) of the Act.

Refund of excess Employer Contribution – notification that an amount of Employer Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded unless the refund would cause a Contribution paid in respect of any payment of salary or wages (after the refund is deducted) to be less than that required by the Employee's Contribution rate. This refund is required by section 101 of the Act.

Enrolment in error – When Inland Revenue has notified a Scheme Provider of an invalid enrolment and a refund of the Crown Contribution is required. This reverses the payment made under section 226(1) of the Act.

MTC Claw Back – When Inland Revenue is notified that a Member is closing their account due to permanent immigration or is advised of MTC incorrectly received then Inland Revenue will request the return of some or all of the MTC payments previously paid to the Member. A zero payment (type 0495) means no MTC amount is owing, and no action is needed by the Scheme Providers.

The refund request interface is a one way interface which transfers data to the Scheme Provider. There will be one refund request per message.

Changes for this release of the B2B Build Pack:

1. All Employer names will use Organisation format.
2. New Payment Type for Member Tax Credit
3. New date fields for MTC payments and Voluntary payments.
4. This message will no longer be used for late Opt-out or Invalid enrolments so these 2 options will be removed. This change is dependant upon implementation of the 'Invalid Enrolment Close Account' and 'Invalid Enrolment Account Summary' (described later in this document).

Element Description

Refund Correction Request

Uses XML type RefundCorrectionRequest

Refund Correction Request			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Employer IRD Number	IRD Number of the Employer. Employer IRD Number will only be passed if the Payment Type is 0410 – Employee Contribution or 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field type: String Field length : 8–9 Pattern Value Digit	Conditional on Payment Type Mandatory
Employer Name	Business name of the Employer. Employer Name will only be passed if the Payment Type is 0410 – Employee Contribution 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest Phase 3 change to only use organisation name for this field.	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Conditional on Payment Type Mandatory

Refund Correction Request			
Element	Description (if required)	Type	Rule
Return (EMS) Date	Will store the month to which the payment refers to for Payment Types 0410 – Employee Contributions 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
MTC Period End Date	Will store the end date of the MTC period for this MTC payment. Mandatory if MTC payment type (0490 or 0495)	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
Voluntary Payment Date	Will store the date the Voluntary payment was received by Inland Revenue 0430 – Voluntary Contributions 0470 – Voluntary interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Mandatory
Payment Type	The name of the Contribution line that the refund is associated to 0410 – Employee Contributions 0420 – Employer Contributions 0430 – Voluntary Contributions 0440 – Fee subsidy 0450 – Employee interest 0460 – Employer interest 0470 – Voluntary interest 0480 – Kick-start 0490 – Member Tax Credit 0495 – Member Tax Credit zero request	Field type: String Field length : 4	Mandatory
Line Refund Amount	Amount of the refund for the line being altered. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Refund Reason Code	Reason for the refund or correction. L – Late Opt-out J – Adjustment E – Incorrectly enrolment M – MTC clawback. (N.B different from an adjustment to MTC payment) (N.B “L’ and ‘E’ will be removed when the Invalid Enrolment messages are implemented)	Field Type: String Field Length : 1	Mandatory

Refund Correction Request			
Element	Description (if required)	Type	Rule
Refund Line ID	This will be used by Inland Revenue to validate the refund lines for the file going out to the Scheme Provider. This value needs to be passed back as part of the Refund Acceptance message	Field Type: String Field Length 50	Mandatory
Refund Line Number Member	Unique reference line number for refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 4	Mandatory
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 4	Mandatory
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 12	Mandatory
Refund Reference number Member	Unique reference number for a refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field type: String Field length : 12	Mandatory
Process Date	Date and time stamp the XML file was generated.	Field Type: DateTime	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
 e.g. 12345678901.12

Refund Acceptance

Overview

This section specifies the payload message for the information that a Scheme Provider must supply to Inland Revenue when paying a refund in respect of a Member.

This response must be passed in parallel with the payment coming from the Scheme Provider. Inland Revenue will reconcile the information in this file with the payment and control total as well as matching the amounts on the file that was sent to the Scheme Provider.

If the Scheme Provider is not able to refund the required amount, the amount coming back from the Scheme Provider will be different and must be indicated with either an insufficient funds or account closed reason.

Each refund acceptance message must contain the Payment type, Refund Reference number fields and Refund Line number fields from the refund request message sent by Inland Revenue. These must not be changed by the Scheme Provider or validation of the refund acceptance message will fail.

The refund acceptance interface is a one way interface which transfers data from the Scheme Provider to Inland Revenue.

N.B No Refund Acceptance message is expected in response to a 0495 Zero Refund Correction Request message.

Changes for this release of the B2B Build Pack:

1. New Payment Type for Member Tax Credit
2. New date fields for MTC payments and Voluntary payments.
3. Remove Refund Reason Code of R : Employer Contribution rate 4% as the Scheme Provider will never know this information

Element Description

Refund Correction Acceptance

Uses XML type RefundCorrectionAcceptance

Refund Acceptance			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Payment ID	A Payment ID is required to link each refund to a specific transaction.	Field Type: String Field Length: 12	Mandatory
Line Refund Amount	Amount of the refund for the line being altered. If Refund Reason code is C and there are no funds left, the total must be passed through as 0. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory

Refund Acceptance			
Return (EMS) Date	Will store the month to which the payment refers to. This date only applies to Employee, Employer Contributions. 0410 – Employee Contributions 0420 – Employer Contributions 0450 – Employee interest 0460 – Employer interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Optional
MTC Period End Date	Will store the end date of the MTC period for this MTC payment. Mandatory if MTC payment type (0490 or 0495)	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Optional
Voluntary Payment Date	Will store the date the Voluntary payment was received by Inland Revenue 0430 – Voluntary Contributions 0470 – Voluntary interest	Field Type: Date Format: YYYY-MM-DD	Conditional on Payment Type Optional
Payment Type	The name of the Contribution line that the refund is associated to e.g. 0410 – Employee Contributions 0420 – Employer Contributions 0430 – Voluntary Contributions 0440 – Fee subsidy 0450 – Employee interest 0460 – Employer interest 0470 – Voluntary interest 0480 – Kick-start 0490 – Member Tax Credit 0495 – Member Tax Credit zero payment	Field type: String Field length : 4	Mandatory
Refund Reason Code	Reason for the refund or correction. A – Accepted – Refund matches amount that was requested C – Account Closed I – Insufficient funds	Field Type: String Field Length : 1	Mandatory
Refund Line ID	Unique identifier for each refund line as received in refund request.	Field Type: String Field Length 50	Mandatory
Refund Line Number Member	Unique reference line number for refund request (Member reference) as received in refund request.	Field type: String Field length : 4	Mandatory
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference) as received in refund request.	Field type: String Field length : 4	Mandatory

Refund Acceptance			
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference) as received in refund request.	Field type: String Field length : 12	Mandatory
Refund Reference number Member	Unique reference number for a refund request (Member reference) as received in refund request.	Field type: String Field length : 12	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Member Details Update to Scheme Provider

Overview

This section specifies the payload message for the following notification:

1. **Contributions Holiday granted** – notification from Inland Revenue to the Scheme Provider of a Member's KiwiSaver Scheme that a Contributions Holiday has been granted in respect of the Member. This notification is required by section 105(1)(c) of the Act.

This interface is a one way interface which transfers data to the Scheme Provider. There will be one Member per message.

Changes for this release of the B2B Build Pack:

1. All Employer names will use Organisation format.

Element Description

Member Details Update to Scheme Provider

1. Contributions Holiday Granted

Uses XML type MemberDetailsUpdateToProvider

Member Details Update to Provider Contributions Holiday Granted			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number) XSD currently erroneously states this field is optional.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Multiple Employers may be submitted in this message.	Field type: String Field length : 8-9 Pattern Value Digit Occurs 0 to many	Optional
Employer Name	The business name of the Employer (or Employers) that the Contribution Holiday relates to. Multiple Employers may be submitted in this message. For this release of the B2B Build Pack there is a change to only use Organisation name for this field	Field type : String Field length : Organization Name, 74 xNL OrganisationNameType	Optional
Contributions Holiday effective date	The date that the Contributions Holiday starts.	Field Type: Date Format: YYYY-MM-DD	Mandatory
Contributions Holiday expiry date	The date that the Contributions Holiday ends.	Field Type: Date Format: YYYY-MM-DD	Mandatory

Member Details Update from Scheme Provider

Overview

This section specifies the payload message for the Member Details update from Scheme Provider message, this message is used for the following two notifications.

Member account closure – notification from a Scheme Provider to Inland Revenue that a person has ceased to be a Member of the KiwiSaver Scheme (the person has retired, permanently emigrated, transferred to another KiwiSaver Scheme or has died). This notification is required to allow for Inland Revenue’s administration of KiwiSaver.

Member eligible for NZ Super – notification from a Scheme Provider to Inland Revenue that a person has reached the New Zealand Superannuation Qualification Age. This notification is required to allow for Inland Revenue’s administration of KiwiSaver.

This interface is a one way interface which transfers data from the Scheme Provider. There will be one Member per message.

Changes required from 1st July 2008:

1. Add MTC account Closure pending reason (replaces Account closed field).
2. Resolve current incorrect use of the close account message due to transfer.
3. Require Reaching Superannuation message is a separate message to Account closure pending.
4. Add Process Date

Element Description

Member Details Update from Scheme Provider (Format AFTER 1st July 2008)

1. Member Account Closure

Uses XML type MemberDetailsUpdateFromProvider

Choice:- AccountClosureType

Member Details Update from Scheme Provider -Member Account Closure			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

Member Details Update from Scheme Provider –Member Account Closure			
Element	Description (if required)	Type	Rule
Account Closure Pending Reason	<p>Advice by a Scheme Provider to Inland Revenue to stop making payments to the Member's account. The message indicates that the Member's KiwiSaver/Complying fund account with the Scheme Provider is either closed or is about to be closed.</p> <p>This message generates a MTC claw back request from Inland Revenue if the account is being closed due to permanent emigration. The Scheme Provider must not close the account until after paying this MTC claw back request. The Scheme Provider is not required to send a further Account closed message after paying the MTC claw back request as the Inland Revenue KiwiSaver Systems will already have the payment block in place.</p> <p>Account Closure Reasons 0010 – Retirement 0020 – Death 0030 – Permanent emigration (see note above) 0040 – Significant financial hardship 0050 – Serious illness 0060 – Invalid Enrolment 0070 – Late Opt-Out 0080 – Court Order 0090 – Zero account balance 0100 – Transfer (used by the Member's old KiwiSaver Scheme when a Member transfers to a new KiwiSaver Scheme. This notice is also used to advise Inland Revenue to pass any current MTC claim made by the Scheme Provider to the Members new KiwiSaver Scheme)</p>	<p>Field type: String Field length : 4</p>	Mandatory
Transfer to Scheme	<p>If the Account closure pending reason code is set to 0100 (transfer) then the KiwiSaver Scheme ID of the fund the Member is transferring to needs to be defined.</p> <p>This is required to allow Inland Revenue to track the amount of MTC currently held by a Member if they transfer between two complying funds or a complying fund to a KiwiSaver Scheme etc.</p>	<p>Field type: String Field length : 20</p>	<p>Conditional on Account Closure Pending Reason = 0100</p>

Element Description

Member Details Update from Scheme Provider (Format BEFORE 1st July 2008)

2. Member Account Closure

Uses XML type MemberDetailsUpdateFromProvider Version 3.9

Choice:- AccountClosureType

Member Details Update from Scheme Provider –Member Account Closure			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory

Element Description

Member Details Update from Schema Provider (Format AFTER 1st July 2008)

3. Member Eligible for NZ Super

Uses XML type MemberDetailsUpdateFromProvider

Choice:- ReachedNZSuperType

Member Details Update from Schema Provider -Member Eligible for NZ Super			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

Element Description

Member Details Update from Scheme Provider (Format BEFORE 1st July 2008)

4. Member Eligible for NZ Super

Uses XML type MemberDetailsUpdateFromProvider Version 3.9

Choice:- ReachedNZSuperType

Member Details Update from Scheme Provider -Member Account Closure			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number)	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Account Closed	Once a Member has reached the New Zealand Superannuation Qualification Age, the Member has a choice of closing his or her KiwiSaver account or not.	Field Type: Boolean Field length : True/False	Mandatory

Control Total Interface to Scheme Provider

Overview

This section specifies the payload message for the control total interface:

This interface is a one way interface which transfers data to the Scheme Provider.

This message will be sent with each days payment messages to a Scheme Provider one message will be sent as a summary of messages that have been generated for sending with the same payment ID.

The control total message will contain the total number of PaymentToSchemes messages sent for delivery to the Scheme Provider as well as total dollar amounts for these messages. This message will allow the Scheme Provider to confirm that all PaymentToSchemes messages have been received and provide information to validate the bank transfer.

Note that zero payment amounts for MTC (payment type 095) will not be included in the Number of Payment messages count.

Control Total Interface to Scheme Provider

Uses XML type ControlTotalsToProvider

Control Totals To Scheme Provider			
Element	Description (if required)	Type	Rule
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Payment ID	A payment id is required to link the control totals to each payment message and the bank deposit.	Field Type: String Field Length: 12	Mandatory
Number of Payment to Schemes messages	Number of Payment to Scheme Provider's messages sent for delivery with the same payment ID (this total will exclude any retransmitted messages from previous days)	Field type: Integer Value: Not negative	Mandatory
Total Payment to Schemes amount	Total amount in dollars of Contributions sent to the Scheme Provider. This dollar value should match the funds deposited in the Schemes Provider's bank account. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Processing Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Control Total Interface from Scheme Provider

Overview

This section specifies the payload message for the control total interface.

This interface is a one way interface which transfers data from the Scheme Provider.

This message will be sent when ever a payment message is sent to Inland Revenue (e.g. Refund Acceptance messages and Invalid Enrolment Account Summary messages) one message will be sent as a summary of all messages that have been generated for sending to Inland Revenue with the same payment ID.

The control total message will contain the total number of payment messages sent for delivery to Inland Revenue as well as total dollar amounts for these messages. This message will allow Inland Revenue to confirm that all payment messages have been received and provide information to validate the bank transfer.

See Appendix D for Refund bank transfer information.

Element Description

Control Total Interface from Scheme Provider

Uses XML type ControlTotalsFromProvider

Control Totals From Scheme Provider			
Element	Description (if required)	Type	Rule
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field type: String Field length : 20	Mandatory
Payment ID	A payment ID is required to link the control totals to a bank transaction.	Field Type: String Field Length: 12	Mandatory
Number of payment messages	Number of payment (e.g. Refund Acceptance) messages passed from the Scheme Provider for the day.	Field type: Integer Value: Not Negative	Mandatory
Total Refund Acceptance Amount	Total amount in dollars of refund acceptance sent to the Scheme Provider. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Processing Date	The date this message was sent	Field Type: Date Format: YYYY-MM-DD	Mandatory

We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
 e.g. 12345678901.12

MTC Claim Information

Overview

This section specifies the payload message for the information that the Scheme Provider must supply to enable the calculation of a Member's MTC entitlement.

The annual claim message is sent by the Scheme Provider for each Member registered at 30th June each year.

There are 3 types of MTC Claim Information types

- Annual.
A Provider will send these message at a point soon after the 30th June of the Claim year.
- Final.
A Provider will send these messages prior to closing a member's account due to:
Death
Serious Illness
Retirement
Court Order
Zero Balance
- Revision
A Provider generates a "change request" to an earlier MTC claim.

MTC Claim Information

Inland Revenue will require the use of either the Batching option or a repeating group within the MTC claim transaction when sending annual MTC claim information messages to Inland Revenue. This requirement is to ensure that each Scheme Provider is able to submit their peak B2B message volume to Inland Revenue without impacting other Scheme Providers. Scheme Providers may also use the Batching option to send any type of B2B message to Inland Revenue at any time and are encouraged to do so when sending larger volumes of messages.

The data required is:

- The date of the first payment received by the Scheme Provider in the Member's first year of KiwiSaver membership
- The total number of days in the claim period ending 30th June that the Member has been permanently resident in New Zealand and between the age of 18 and the age in which the Member is entitled to withdraw funds from his or her KiwiSaver Scheme due to retirement (i.e. the later of a minimum of 5 years membership or the age of retirement which is currently 65).

- The total of value of all Contributions that were received directly by the Scheme Provider during the MTC period defined which were eligible for MTC (funds received via Inland Revenue **must not** be included)
- The total value of all funds received that were sent for mortgage diversion, that were eligible for MTC for the current period (including funds received from Inland Revenue).
- The end date of the period that the information relates to (e.g. 2008-06-30)

For annual claims this information is sent by the Scheme Provider to Inland Revenue sometime after the 1st July. When a Member dies or retires then an early claim can be made by the Scheme Provider using the same message but the days of eligibility would be reduced to only include a maximum number of days from the 1st July until the date the Member turns 65 (or reached 5 years of membership if over 65) or died. When a Member dies or retires part way through an MTC period, the Final MTC claim information can be submitted immediately.

N.B. when a Member transfers from one KiwiSaver Scheme to a new KiwiSaver Scheme the old KiwiSaver Scheme will need to forward all of the year to date MTC Claim information to the new KiwiSaver Scheme for the current MTC claim period. The new KiwiSaver Scheme will then be able to supply all information required to allow the Member to receive their full entitlement.

These messages are new for KiwiSaver project as described in this release of the B2B Build Pack.

Prior to testing, Scheme Providers must notify Inland Revenue whether they intend using Batched single MTC claims or use the repeating group within the MTC claim transaction.

Element Description

MTC Claim Information for KiwiSaver

Uses XML type MTCClaimKiwiSaver

The greyed fields below will be a repeating group within the MTC XSD

Member Tax Credit Claim			
Element	Description (if required)	Type	Rule
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory
Claim ID	Unique identifier for each Member claim iteration included in this message. This identifier will be used should an error message be sent back to the Scheme Provider for this particular Member claim. (See the Payload ID format for an individual "MTC Claim Information" message for the content of this field- see page 23)	Field type: String Field Length 100	Mandatory
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Member Title	The Member's title.	Field type : String Field length : 6 xNL PersonNameType	Optional
Member First Name	The Member's first name.	Field type : String Field length : 37 xNL PersonNameType	Mandatory

Member Tax Credit Claim			
Element	Description (if required)	Type	Rule
Member Last Name	The Member's last name.	Field type : String Field length : 31 xNL PersonNameType	Mandatory
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 xAL:AddressType	Mandatory
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The Postcode refers to the "New Postcodes" where provided by the Member/Employer but may include old post codes.	Field type : String Field Length not < 1 xAL:AddressType	Mandatory
Address Change Date	The date the Member's address was last updated	Field Type: Date Format: YYYY-MM-DD	Mandatory
Claim Information Type	1 - Annual Claim Information 2 - Final Claim information (due to the Member's death or retirement etc) 3 - Revised Claim Information (used to replace/correct a previously submitted claim)	Field Type: Integer Field Length: 1	Mandatory
Date of 1 st payment received	This is the date of the first ever MTC eligible Contribution received by the Scheme Provider. This is either a voluntary payment paid directly to the Scheme Provider or a payment made via Inland Revenue. This date is only required in the Member's first year of membership and is optional after this, as it is only required to determine the Member's MTC start date. Note: If value this value is not submitted as part of the first year's MTC Claim information then it is assumed that no MTC eligible payments were received by the Scheme Provider and Inland Revenue will use any information it holds to determine the MTC start date (Note: this may result in a zero MTC payment for the MTC claim period).	Field Type: Date Format: YYYY-MM-DD	Optional

Member Tax Credit Claim			
Element	Description (if required)	Type	Rule
Eligible Days	<p>This will be a number from 0 to 365 (366 in a leap year)</p> <p>This number represents the number of days that the Member was between the age of 18 and 65* and permanently resident in New Zealand since the beginning of the claim period.</p> <p>(example: if the Member was 20 years old when they joined in March then the days of eligibility would be 365 in the first year's claim)</p> <p>*The later of the age of eligibility to withdraw or a minimum 5 years of membership</p>	Field Type: Integer Values 0-366	Mandatory
Direct Contributions	<p>All Contributions received directly by the Scheme Provider that were eligible for MTC for the claim MTC period</p> <p>(This value can be 0.00)</p> <p>Note: Do not include the Member's contributions received via Inland Revenue</p> <p>Total length of field is 13 characters (11 numeric and 2 decimal places).</p>	Field Type: Decimal Field Length: 13/2	Mandatory
Mortgage Diversion amount	<p>The total dollar value of all Member's funds received during the claim MTC period (the 1st July to the 30th June) eligible for MTC that have been sent for mortgage diversion</p> <p>(This value can be 0.00)</p> <p>Note: This value will include the value of any Contributions paid directly to the Scheme Provider or via Inland Revenue that the Scheme Provider has sent for mortgage diversion</p> <p>Total length of field is 13 characters (11 numeric and 2 decimal places).</p>	Field Type: Decimal Field Length: 13/2	Mandatory
Claim Period	<p>The date for the end of the period being claimed</p> <p>e.g. 2008-6-30, 2009-6-30, 2010-6-30 etc</p>	Field Type: Date Format: YYYY-06-30	Mandatory

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We have encountered confusion interpreting the notation for the length of a decimal field. The notation decimal 13/2 implies 11 integer characters and 2 decimal points, giving a total length of 13 characters including 2 decimal points.
e.g. 12345678901.12

Partial MTC Claw Back Request

Overview

Scheme Provider to Inland Revenue

This message is used by a Scheme Provider to advise Inland Revenue that a Member may have received more MTC than they are entitled to.

The information passed in the message is used by Inland Revenue to determine how much MTC the Member was entitled to have received. Inland Revenue will then issue a refund request to ask for some of the MTC money back from the Scheme Provider if an over payment was made. If no refund is required then a “Member Tax Credit zero request” (code 0495) will be sent in the refund request.

The data required is:

- Start and End dates for the period the Member was ineligible to receive MTC

This is a new message for the KiwiSaver project for this release of the B2B Build Pack.

Element Description

Partial MTC Claw Back Request

Uses XML type PartialMTCclawBack

Partial Member Tax Credit Clawback			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Start Date	Start Date for the period the Member was ineligible for receiving MTC	Field Type: Date Format: YYYY-MM-DD	Mandatory
End Date	End Date for the period the Member was ineligible for receiving MTC	Field Type: Date Format: YYYY-MM-DD	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

Member Funds Withdrawal From Scheme Advice

Overview

KiwiSaver Scheme Provider to Inland Revenue

This message allows Scheme Providers to advise Inland Revenue when a Member withdraws funds from their KiwiSaver Scheme directly from the Scheme Provider. This information is used primarily for reporting purposes, but the mortgage diversion information is also required for use in calculations related to MTC payments on funds which have been paid across to the Scheme after the Scheme Provider has submitted the annual claim for the MTC period (e.g. late EMS payments etc).

This is a new message for this release of the B2B Build Pack.

++ Element Description

Member Funds Withdrawal From Scheme Advice

Uses XML type MemberFundsWithdrawal

Member Funds Withdrawal			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Reason Code (Withdrawal or mortgage Diversion)	This reason for this notification (used to advise Inland Revenue of transaction 0010 - Withdrawal - Mortgage Diversion Start 0020 - Withdrawal - Mortgage Diversion Stop 0030 - Withdrawal - First home purchase 0040 - Withdrawal - Significant financial hardship 0050 - Withdrawal - Serious illness 0060 - Withdrawal - Permanent emigration transfer 0070 - Withdrawal - Permanent emigration 0080 - Withdrawal - Court ordered 0090 - Withdrawal - Other (none of the above)	Field length : 4 Field type: String	Mandatory
Date of funds transfer	The date the funds were withdrawn from the Member's KiwiSaver Scheme account Also used for the start or stop date of the mortgage diversion percentage withdrawal	Field Type: Date Format: YYYY-MM-DD	Mandatory
Dollar value	Value of the funds transferred (this value is not required for mortgage diversion stop and start reason codes 0010 & 0020) Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Conditional on Reason Code Mandatory
Mortgage Diversion percentage	If the mortgage diversion percentage option is being used state the percentage of Contributions being diverted. Maximum value 50% (this value is only required for mortgage diversion stop and start reason codes 0010 & 0020)	Field Type: Decimal Field Length: 4/2	Conditional on Reason Code Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

B2B Error Message

Overview

Inland Revenue to Scheme Provider

Or

Scheme Provider to Inland Revenue

The B2B error message is used to reply to erroneous inbound messages that cannot be processed. For example, the message may have errors in format or with the data contained in the message. Where an inbound message contains multiple errors the first error detected will result in the generation of the error message. If a system detects multiple errors then details of each error can be optionally added to the free text section.

The expectation of B2B error messages is that when an error message is received, the receiving party will assign a task for their staff to investigate the problem.

This error message process is not designed as a substitute for Scheme Providers validating messages sent to Inland Revenue. It is still expected that all outbound messages conform to delivered XSD schemas before being sent.

The error message codes listed in Error Type Indicators will be added to from time to time by Inland Revenue as automatic error processing functionality is expanded. Scheme Providers are welcome to supply any error codes they wish to add for their automatic error messages. Refer to the Business Process Manual for a full list of errors.

Element Description

B2B Error Message

Uses XML type Error

Error Message			
Element	Description (if required)	Type	Rule
Message Payload ID	The Payload ID of the message which contains the error	Field type: String Field Length 100	Mandatory
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Optional
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Optional
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Optional
Error Message Date	Date the message containing the error was received (or error was detected)	Field Type: Date Format: YYYY-MM-DD	Mandatory
Error Category	Error type indicator (the Payload ID for this message will be the "Message Payload ID" from the message which contained the error with the trailing zero replaced by the following digit) 1 - B2B Schema Failure 2 - Data Validation Failure 3 - Control Total Reconciliation Failure (payment information is required for this type of error message)	Field Type: String Field Length: 1	Mandatory
Error type indicator	Error type indicator B2B Schema Failure 0110 - Message failed schema validation (General indicator, other 01 error types are optional) 0120 - Missing required field 0130 - Field length exceeded 0140 - Minimum field length not reached 0150 - Unsupported message type 0160 - Scheme ID not valid (inbound Inland Revenue pre data validation step) (the "Free text description" maybe populated with more information on a schema validation failure)	Field Type: String Field Length: 4	Mandatory

Error Message			
Element	Description (if required)	Type	Rule
	<p>Data Validation Failure</p> <p>0210 - Data validation failure (general indicator, if error condition is not met by other 02 error types shown below)</p> <p>0220 - Invalid Member IRD number (the number is not a valid individuals number etc)</p> <p>0221 - Invalid Name, IRD number match</p> <p>0222 - No Member with this IRD number</p> <p>0230 - Invalid Member address (address format issue)</p> <p>0231 - Invalid Employer address (address format issue)</p> <p>0240 - Invalid date of birth</p> <p>0241 - Invalid date of birth, the Member is to old (related to enrolment or MTC payment etc)</p> <p>0250 - Invalid Payload ID (specifically used for error messages with an unknown Payload ID)</p> <p>0260 - Duplicate MTC claim (used to indicate a 2nd claim has been received for a Member) (the free text description maybe populated with more information on a data validation failures)</p> <p>Control Total Reconciliation Failure</p> <p>0310 - Payment not received (payment should be received within 24 hours of receiving the control total)</p> <p>0320 - Incorrect payment received (over payment)</p> <p>0330 - Incorrect payment received (under payment)</p> <p>0340 - Payment messages not received (all payment messages should be received within 24 hours of receiving the control total)</p> <p>0350 - Control total not received (The control total should have been received within 24 hours of the 06.00 completion time) (for 0300 message types, the received and expected amounts must be defined for 0320 and 0330 error types)</p>		
Free text description	A free text description used for business related error messages, or extra information.	Field type : String Field length : 255	Optional
Payment received amount	Required for all control total error messages only (all 0300 error types) Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory for 0300

Error Message			
Element	Description (if required)	Type	Rule
Payment expected amount	Required for all control total error messages only (all 0300 error types) Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory for 0300
Number of payment messages received	The number of B2B payment messages received (required for 0340 errors only, optional for other 0300 error types)	Field Type: Integer Field Length: 10	Mandatory for 0340
Number of payment messages expected	The number of B2B payment messages expected (required for 0340 errors only, optional for other 0300 error types)	Field Type: Integer Field Length: 10	Mandatory for 0340
Payment ID Old	The Payment ID of the incorrect payment that is being reversed (or payment not received) Required for all control total error messages only (all 0300 error types)	Field Type: String Field Length: 12	Mandatory for 0300
Payment ID New	Payment reverse details of bank transaction Used for control total error messages, only required for error types 0320 and 0330 when funds are being returned	Field Type: String Field Length: 12	Optional
Reversed Payment Amount	Payment amount of funds returned to sender Used for control total error messages, only required for error types 0320 and 0330 when funds are being returned Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Optional
Process Date	Date and time stamp the XML file was created	Field Type: Date Time	Mandatory

Invalid Enrolment Close Account

Overview

Inland Revenue to Scheme Provider

This message is used when Inland Revenue determines that a person is invalidly enrolled in KiwiSaver. This is due to either a late opt-out or an invalid enrolment resulting in funds being passed to a Scheme Provider.

The Scheme Provider must then close the Member's account, liquidate funds and return the funds to Inland Revenue. The Scheme Provider must provide a breakdown of funds deposited into the person account. This enables Inland Revenue to refund payments to the various parties affected by the invalid enrolment.

This is a proposed new message and the implementation date has yet to be confirmed. See Appendix C for a functionality description.

++ Element Description

Invalid Enrolment Close Account

Uses XML type InvalidEnrolmentCloseAccount

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Refund Code	Reason for the Invalid enrolment close account message L - Late Opt-out E - Incorrect enrolment	Field length : 1 Field type: String	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: Date Time	Mandatory

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Invalid Enrolment Account Summary

Overview

Scheme Provider to Inland Revenue

This message is a reply to the Invalid Enrolment Close Account message from Inland Revenue.

The data required is:

- Employer Contributions
- Direct and Indirect Member Contributions
- Funds withdrawn
- Net gain or loss
- Total funds returned to Inland Revenue
- Payment ID

This is a proposed new message and the implementation date has yet to be confirmed. See Appendix C for a functionality description.

++ Element Description

Invalid Enrolment Account Summary

Uses XML type InvalidEnrolmentAccountSummary

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8–9 Pattern Value Digit	Mandatory
Total Employer Contributions	The total of all Contributions from all Employers (dollars input not current value) Total length of field is 13 characters (11 numeric and 2 decimal places) value can be zero (0.00)	Field Type: Decimal Field Length: 13/2	Mandatory
Total Indirect Member Contributions	The total of all Member Contributions from all sources. (dollars input in to the Member's account not the current value) Sources include: voluntary payments made via Inland Revenue; all Member deductions made via an Employer; the kick-start payment and all MTC payments (Member Contribution total from previous KiwiSaver Schemes) Total length of field is 13 characters (11 numeric and 2 decimal places) value can be zero (0.00)	Field Type: Decimal Field Length: 13/2	Mandatory
Total Direct Member Contributions	This is the total of all payments made by the Member directly to the current KiwiSaver Scheme (the KiwiSaver Scheme sending this message). The details of each of these payments must be defined in additional "Invalid Enrolment Direct Payment Advice" messages Total length of field is 13 characters (11 numeric and 2 decimal places) value can be zero (0.00)	Field Type: Decimal Field Length: 13/2	Mandatory

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Net gain or loss	Difference between input into the KiwiSaver Scheme (the three totals above) and funds returned to Inland Revenue as defined below. Total length of field is 13 characters (11 numeric and 2 decimal places) value can be zero (0.00)	Field Type: Decimal Field Length: 13/2	Mandatory
Total funds returned to Inland Revenue	This is the total value of the person account that is being transferred to Inland Revenue via bank transfer using the following Payment ID. Total length of field is 13 characters (11 numeric and 2 decimal places) value can be zero (0.00)	Field Type: Decimal Field Length: 13/2	Mandatory
Payment ID	A payment ID is used to link each message to a bank transfer. This ID will also appear on the bank transfer in the reference field.	Field Type: String Field Length: 12	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

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Invalid Enrolment Direct Payment Advice

Overview

Scheme Provider to Inland Revenue

This message is used by a Scheme Provider to advise Inland Revenue of the details of every payment made by the Member directly to the Scheme Provider. This enables Inland Revenue to calculate the interest payable to the person whose membership has been cancelled.

This is required for every payment as indicated by the total in the "Total Direct Member Contributions" field of the Invalid Enrolment Account Summary message

The data required is:

- Date and amount for every deposit made by a Member into their KiwiSaver Scheme account

This is a proposed new message and the implementation date has yet to be confirmed. See Appendix C for a functionality description.

++ Element Description

Invalid Enrolment Direct Payment Advice

Uses XML type InvalidEnrolDirectPaymentAdvice

Invalid Enrolment			
Element	Description (if required)	Type	Rule
Member IRD Number	IRD number for the Member (tax file number).	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	Mandatory
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field type: String Field length : 8-9 Pattern Value Digit	Mandatory
Deposit Date	Date on which the funds were deposited directly by the Member into their KiwiSaver scheme	Field Type: Date Format: YYYY-MM-DD	Mandatory
Deposit Amount	Amount paid by the Member directly into their KiwiSaver Scheme account. Total length of field is 13 characters (11 numeric and 2 decimal places).	Field Type: Decimal Field Length: 13/2	Mandatory
Process Date	Date and time stamp the XML file was created	Field Type: DateTime	Mandatory

Message Batching

Overview

The Message Batching process is designed to reduce the number of AS2 messages sent between Inland Revenue and Scheme Providers. This is achieved by creating a Batch message designed specifically to take multiple payloads. Each of these payloads will be an XML-RPC envelope in its own right.

The amount of payloads batched together can be specified on a per-KiwiSaver Scheme basis.

The maximum permissible size will be determined when testing with Scheme Providers, as this may vary between Scheme Providers.

Inland Revenue to Scheme Provider

The ability to receive B2B Batch messages is optional for KiwiSaver Schemes at this time. In order to reduce reception and reconciliation times it is strongly recommended that all Scheme Providers develop the ability to receive Batched message transmissions from Inland Revenue for all KiwiSaver Schemes. If a Scheme Administrator supports Batching for one KiwiSaver Scheme then they are required to support Batched message reception for all KiwiSaver Schemes they administer.

Inland Revenue will be able to send Batched message transmissions by the 1st May 2008 and encourage Scheme Providers to take up this option as soon as possible after that date.

This change is required to reduce the impact of the significant increase of B2B payment messages due to the introduction of compulsory Employer Contributions commencing the 1st April 2008, the new additional volume of MTC payment messages in July and August, and the better than forecast membership uptake of KiwiSaver.

The requirement to be able to receive Batched messages will be reviewed from time to time by Inland Revenue. Inland Revenue may require the ability to receive Batched messages for some or all KiwiSaver Schemes if Inland Revenue considers it necessary or desirable to do so in order to smoothly administer KiwiSaver. Any requirement to use B2B Batched messaging will be communicated and implemented in accordance with the change provisions in this schedule B.

KiwiSaver Scheme Provider to Inland Revenue

Scheme Providers may also use the Batching option to send any type of B2B message to Inland Revenue at any time and are encouraged to do so when sending larger volumes of messages.

MTC Claim Information

Inland Revenue will require the use of either the Batching option or a repeating group within the MTC claim transaction when sending annual MTC claim information messages to Inland Revenue. This is to ensure that each Scheme Provider is able to submit their peak B2B message volume to Inland Revenue without impacting other Scheme Providers.

Batch Message Format

A single Batched message can contain many different types of messages. The batch message format allows several messages to be grouped into one physical message. Extra Headers within the batch message have been added to provide in-message reconciliation. There exists one XML element for each outbound interface, and each provides a count of how many messages for each respective interface appear in this one Batched message.

The new batch message has two major differences to the standard KiwiSaver messages;

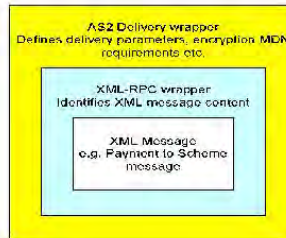
1. A header section is added to the message with optional elements. This header has elements with the format of:
`<INTERFACE NAME>NUMBER OF MESSAGES</INTERFACE NAME>` e.g,
`<RefundRequest>5</RefundRequest>` – 5 refund requests in this Batched Message
2. The `<payload>` element has been refined to allow multiple contents. Each Payload will exist as its own XMLRPC MethodCall object. This is designed so systems only need to implement a procedure to strip the payloads from the Batched Message and can continue normal back-end processing.
This batch message is able to contain 3.9 messages, 4.0 messages, or a combination of both.

This change will be developed and promoted to production by Inland Revenue as soon as possible. A parameter setting (by Scheme Provider) will prevent messages being sent in this Batched format until adequate testing between Inland Revenue and Scheme Providers is completed. This parameter will then be set to the maximum messages for a single Batched message as agreed and tested between Inland Revenue and respective Scheme Providers.

B2B Messaging

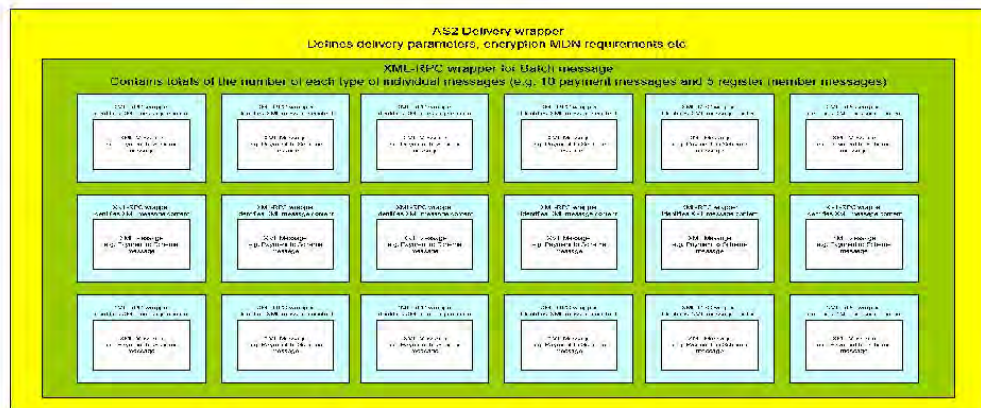
Standard Message

Current B2B messages contain a single XML message with a XML-RPC wrapper, which is wrapped in a AS2 wrapper for delivery.



Batched Message

The new clumped message is an AS2 message which contains a XML-RPC wrapper. The payload contained within the XML-RPC wrapper is many XML messages each with their own XML-RPC wrappers



++ Element Description

KiwiSaver Batch Message

Uses XML type batch

This message has a different format to other Kiwisaver messages. It contains its own header tag which will contain a count for each type of KiwiSaver message contained in this batch message. If a message type is not contained in the batch payload then no tags will be present for this count.

Header

This section specifies the additional header information added to the new Batch message. Fields are described as optional, indicating the presence of an interface's message will result in that element appearing and containing the total of these as its value.

Batch – Header			
Element	Description (if required)	Type	Rule
Registration	Element to indicate number of Payloads that contain Registration Messages in this Batched XMLRPC message.	Field type: Integer	Optional
RefundCorrectionRequest	Element to indicate number of Payloads that contain RefundCorrectionRequest Messages in this Batched XMLRPC message.	Field type: Integer	Optional
RefundCorrectionAcceptance	Element to indicate number of Payloads that contain RefundCorrectionAcceptance Messages in this Batched XMLRPC message.	Field type: Integer	Optional
PaymentToScheme	Element to indicate number of Payloads that contain PaymentToScheme Messages in this Batched XMLRPC message.	Field type: Integer	Optional
NotificationOfMembership	Element to indicate number of Payloads that contain NotificationOfMembership Messages in this Batched XMLRPC message.	Field type: Integer	Optional
MemberDetailsUpdateFromProvider	Element to indicate number of Payloads that contain MemberDetailsUpdateFromProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
MemberDetailsUpdateToProvider	Element to indicate number of Payloads that contain MemberDetailsUpdateToProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional

Batch – Header			
Element	Description (if required)	Type	Rule
MTCClaimKiwiSaver	Element to indicate number of Payloads that contain MTCClaimKiwiSaver Messages in this Batched XMLRPC message.	Field type: Integer	Optional
PartialMTCClawBack	Element to indicate number of Payloads that contain PartialMTCClawBack Messages in this Batched XMLRPC message.	Field type: Integer	Optional
ControlTotalsFromProvider	Element to indicate number of Payloads that contain ControlTotalsFromProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
ControlTotalsToProvider	Element to indicate number of Payloads that contain ControlTotalsToProvider Messages in this Batched XMLRPC message.	Field type: Integer	Optional
MemberFundsWithdrawl	Element to indicate number of Payloads that contain MemberFundsWithdrawl Messages in this Batched XMLRPC message.	Field type: Integer	Optional
Error	Element to indicate number of Payloads that contain Error Messages in this Batched XMLRPC message.	Field type: Integer	Optional

Payload

This section contains information about the data being passed through the B2B Environment interfaces.

The only deviation from the original XMLRPC in the payload is the addition of the maxOccurs="unbounded". This signifies there may be one or more messages in the payload of the XMLRPC message type defined.

Batch – Payload			
Element	Description (if required)	Type	Rule
<xsd:element name="payload">	XMLRPC MethodCall object being Batched	Field type: String	Optional Unbounded

Scheme Provider Non Functional Requirements

Availability

The following are the proposed changes to the Inland Revenue B2B Environment transmission window.

Scheme Provider B2B Environment

B2B 'Payment to Scheme' Message Transmissions

All B2B payment messages are grouped by scheme ID and payment ID and have a related control total message with the same payment ID. These payment messages are linked to a bank transfer with the same payment ID.

The proposal is that Inland Revenue KiwiSaver Systems will output the payment files and create the associated B2B payment messages as soon as possible each morning with the intention of completing the transmission of all payment messages (including automated retries) by 6.00am the next day.

This change extends the current transmission window by approximately 15 hours.

The result of this timing change is that Inland Revenue will potentially be able to start B2B transmissions from 3.00am each morning with the intention of completing transmissions by 6.00am the next day (i.e. 27 hours later). Inland Revenue currently makes the bank transfers of funds to Scheme Providers before 3.00pm each day so that the bank can transfer the funds from Inland Revenue to the Scheme Provider over night. This results in both the funds and the associated B2B payment messages being delivered and accessible by the Scheme Provider at the same time.

This new transmission window also allows Inland Revenue more time before the 6.00am transmission cut off to detect any failed transmissions and allows for corrective action to be taken. This change however is not expected to change the support time frames currently defined in schedule E.

All Other Non-payment B2B messages

For all B2B messages which are not related to payments there will be no restriction on the times these can be sent. These messages can be sent by Inland Revenue to a Scheme Provider at any time 24 hours a day 7 days a week (subject to scheduled outages).

This option allows Inland Revenue to respond as soon as possible to any invalid inbound message with an automated (or manually generated) B2B error message if the inbound message contained an error. This also allows for other non payment messages to be sent in real time and potentially helps to spread the message processing load on both Inland Revenue and Scheme Provider systems.

The net result is that **Scheme Providers will be required to receive B2B messages from Inland Revenue 24 hours a day 7 seven days a week**. A service window on Sunday mornings can be used for B2B outages without notification. Any other downtime of a Scheme Provider's ability to receive B2B messages will require a scheduled outage (the notice period is defined in schedule E of the

Scheme Provider Agreement). The Scheme Provider must advise Inland Revenue of any scheduled or unscheduled outages to B2B reception services as soon as possible.

Scheme Provider Systems and internet access need to be implemented to meet this new 24 by 7 availability requirement (subject to disaster recovery provisioning).

Inland Revenue B2B Environment

Subject to planned and unplanned outages and disaster recovery events, the Inland Revenue B2B Environment will be available 24 hours a day 7 days a week. The Inland Revenue B2B Environment has a service window between 7.00am and 11.59am on Sunday mornings which Inland Revenue will endeavour to use for any planned outages required for maintenance and upgrades. The Inland Revenue B2B Environment may not be available during this time.

B2B Communication Endpoint URLs

All B2B Environment interfaces used to send and receive data between Inland Revenue and Scheme Providers will be using the AS2 protocol for data delivery. The AS2 protocol mandates the use of the HTTP protocol for transporting messages. HTTP uses a Universal Resource Locator (URL) to address a resource on the Internet which can consist of either an IP address or a domain name (e.g. <http://provider.co.nz/B2BEndpoint> or <http://10.121.221.165/B2BEndpoint>).

It is up to each Scheme Administrator to specify the URL that they will use for each KiwiSaver Scheme.

Any duplicate disaster recovery facilities used by the Scheme Provider will need to use the same URL where possible to avoid changes to Inland Revenue KiwiSaver Systems when switching between production and any duplicate disaster recovery systems.

Notification of changes to the B2B Environment endpoint address (URL) of a Scheme Provider's B2B Environment must be sent to Inland Revenue at least 5 Business Days prior to the scheduled time of the address change. This is to allow for the scheduling of Inland Revenue staff to perform the change at the required time.

Inland Revenue will endeavour to send notification of changes to the static IP address (or domain name) of the Inland Revenue B2B Environment to the Scheme Provider at least 5 Business Days prior to the address change.

Capacity

The Scheme Provider B2B Environment including internet connection must be capable of receiving at a minimum rate of 100 Megabytes of data per hour (approx 250Kbits/sec). This capacity is required to allow all KiwiSaver transactions to be sent to all KiwiSaver Scheme Providers in a single night even after the recovery from a disaster event requiring several days of data to be transmitted in a single night (including capacity for expected future growth in traffic volumes). The Inland Revenue B2B Environment will generally be capable of much faster throughputs than this.

Error Correction/Recovery

Inland Revenue and Scheme Provider Systems

If errors are detected during data transmission then each party's B2B Environments will be configured to automatically retransmit the data in error up to a maximum of 3 times at a minimum of 2 hour intervals. If the automatic retransmission fails to send the data, then the data will be marked as a failed transmission and marked for manual investigation. The Inland Revenue KiwiSaver Systems and the Scheme Provider Systems and processes must have the ability to manually resend any data that was marked as a failed transmission.

Input Buffer

In the event that back end systems are down (outages, maintenance etc) the Scheme Provider B2B Environment must be able to receive and store incoming messages until the back end systems are available and then to forward the received data for processing when systems are up and running. The input buffer would not be apparent to the transmitting system which would receive a normal transmission successful message.

Data Resend

In addition to the ability to resend data that was marked as a failed transmission, the Scheme Provider Systems must have the ability to manually resend any data that was previously sent successfully. This is to enable the recovery from data loss between the B2B Environment and back end systems for either Inland Revenue or the Scheme Provider. The Scheme Provider Systems must be capable of detecting and removing any duplicate messages sent as a result of a retransmission where those duplicate messages may cause processing issues or errors for the Scheme Provider or its Members.

System Support

The Scheme Provider Systems including the Scheme Provider B2B Environment must have appropriate monitoring systems in place to ensure that any data transmission failures and other system failures are identified and resolved by the Scheme Provider in a timely manner. Schedule E contains more detail.

Retransmission of Data

The Scheme Provider Systems must be configured to allow for the retransmission of any or all data transmitted during the previous 5 Business Days as a minimum.

Security

In addition to the use of a static IP address (URL), the B2B Environment will be configured so that all messages travelling through the B2B Environment will be encrypted at the message level (the entire AS2 message payload will be encrypted). In addition AS2 messages contain attributes from the digital certificate which are used to verify the integrity of the message as well as the identity of the message sender.

As a Public Key Infrastructure (PKI) system will be used, the Scheme Provider will be required to get their public keys signed by an Inland Revenue approved third-party Certificate Authority (CA).

All inter-Scheme Provider communication will be conducted in a secure fashion. However it is up to the Scheme Provider to sort out how this data will be exchanged with other Scheme Providers and any requirements for the exchanging of public keys between it and other Scheme Providers.

The Scheme Provider must ensure that only authorised personnel have access to Member's information. The Scheme Providers must take the necessary precautions to adequately protected private keys so they can not be viewed or accessed by unauthorised personnel.

Scheme Provider Integration

This section is now dealt with in schedule D of the Scheme Provider Agreement.

Appendix A – Title Codes

Code	Description
Brig	Brigadier
Capt	Captain
Col	Colonel
Dame	Dame
DR	Doctor
Hon	Honourable
Hon Dr	Honourable Doctor
Judge	Judge
Lady	Lady
Major	Major
Master	Master
Miss	Miss
Mr	Mr
Mrs	Mrs
Ms	Ms
Prof	Professor
R/Mthr	Reverend Mother
Rev	Reverend
Rev Fr	Reverend Father
RT Hon	Right Honourable
RT Rev	Right Reverend
Sir	Sir
Sister	Sister
WG CDR	Wing Commander
	Blank is valid title

If the title used by the Member is not in this list then the title field will be blank

Appendix B – Terms

Term	Description
AS2	Applicability Statement 2
EDI	Electronic Data Interchange
B2B	Business to Business
Receipt	The functional message that is sent from a receiver to a sender to acknowledge receipt of an EDI/EC interchange.
Signed Receipt	A receipt with a digital signature.
Synchronous Receipt	A receipt returned to the sender during the same HTTP session as the sender's original message.
Asynchronous Receipt	A receipt returned to the sender on a different communication session than the sender's original message.
Message Disposition Notification (MDN)	The Internet messaging format used to convey a receipt. This term is used interchangeably with receipt. A MDN is a receipt.
Non-repudiation of Receipt (NRR)	A 'Legal-event' that occurs when the original sender of a signed EDI/EC interchange has verified the signed receipt coming back from the receiver. The receipt contains data identifying the original message including the message-id and a cryptographic hash (MIC). The original sender must retain suitable records providing evidence concerning the message content, its message id and its hash value. The original sender verifies that the retained hash value is the same as the digest of the original message as reported in the signed receipt. NRR is not considered a technical message but instead is thought of as an outcome of processing relevant evidence.

Term	Description
S/MIME	A format and protocol for adding cryptographic signature and/or encryption services to Internet MIME messages.
SHA-1	A secure, one-way hash algorithm used in conjunction with digital signatures. This is the recommended algorithm for AS2.
MIC	Message Integrity Check (MIC), also called the message digest, is the digest output of the hash algorithm used by the digital signature. The original signature is computed over the MIC.

Appendix C – Future Enhancements

Refund Contributions for Invalid Enrolments and late Opt-outs

New messages are proposed to enable Inland Revenue to refund Contributions for invalid enrolments and late Opt-outs. The likely time frame for implementing these new messages is 1st July 2008 but this has not yet been confirmed.

When the new B2B messages (defined previously in this document) are in place then Inland Revenue will generate the new **“Invalid Enrolment Close Account”** message, to advise the Scheme Provider to close the Member’s account and return all funds to Inland Revenue using the new **“Invalid Enrolment Account Summary”** message. The Scheme Provider would also use the **“Invalid Enrolment Direct Payment Advise”** message to advise details of each payment made by the Member directly to the person’s current KiwiSaver Scheme.

Invalid Enrolment Account Summary message would appear on the same bank transfer as any other refund requests that were paid on the same day and the total would be included in the same **“Control Total Interface from Scheme Provider”** message.

Appendix D – Refund Bank Transfer Information

Bank account details for refunds

To reconcile bank deposits to the B2B Control total and associated B2B Refund acceptance messages, the scheme provider must ensure that:

- funds are credited to correct bank account (refer to Provider Business Process Manual)
- the bank transfer identifiers are in the format required by Inland Revenue
- the Payment ID in the bank transfer matches the Payment ID in the B2B Control total message
- the bank transfer amount matches the B2B Control total amount (i.e. only one deposit is to be made per Payment ID. This is the total amount of all refund acceptance amounts passed from the scheme provider for the day).

Bank account details

Scheme Providers must credit funds to the correct bank account (refer to Provider Business Process Manual) using the following payer/payee details:

Identifiers	Description	Field length	Optional	Example
Amount	Total amount in dollars of refund acceptances passed from the Scheme Provider for the day. This should match the B2B Control Total Refund Acceptance Amount.	File type: Numeric	No	\$999.99
Reference field	The Payment ID to link the deposit to a specific B2B Control total and associated B2B refund acceptance messages. The Payment ID must match the unique Payment ID provided in the B2B Control total.	Field length : up to 12 Field type: String	No	123456789012
Particulars field	The IRD Number associated with the KiwiSaver Scheme.	Field Length : 8–9 File type: Numeric	No	98765432
Analysis code field	The identifier to enable Inland Revenue to recognise the payment as a KiwiSaver tax type. 0000 TAX KSF	Field Length : 12 File type: Alphanumeric	No	0000 TAX KSF

Appendix E – Change Log

Number	Change Description	Change Request	Date
1	Employer IRD Number added to: Register Member Notification of Membership Payment to Schemes Refund Request Member Details Update to Scheme	CR 250	17/04/2007
2	Added Member Address Status field to the Register Member interface. This will indicate to the Scheme Provider if the last known address held by IRD is valid or invalid.	CR 154	17/04/2007
3	Changed Payment ID length to 12 characters in the following interfaces: Payment to Schemes Refund Acceptances Control Totals to Providers Control Totals from Providers	CR 251	17/04/2007
4	Remove Member name from Register Member Voluntary transfer	CR 251	17/04/2007
5	Removed Member name from Member Details Update from Provider	CR 251	17/04/2007
6	Removed Member name from Member Details Update to Provider	CR 251	17/04/2007
7	Revised Refund Reason Codes in the Refund Request interfaces	CR 251	17/04/2007
8	Revised Refund Reason Codes in the Refund Acceptance interface.	CR 251	17/04/2007

Number	Change Description	Change Request	Date
9	Contribution Holiday start and end dates are mandatory within the Member Details Update interface.	CR 251	17/04/2007
10	Revised wording around Contributions holiday indicator to clarify this is a tag not a field within the XML message within the Member Details Updates interface.	CR 251	17/04/2007
11	Created two new fields within the Payments to Schemes message (Payment Document Number and Payment Document Line Number). The combination of these two fields will make this payment line item unique	CR 252	17/04/2007
12	Clarified format around KiwiSaver Scheme number. It will be stored and passed as designated by the Government Actuary (every interface)	CR 251	17/04/2007
13	Added clarification around Employer details in the Payment to Schemes message. Employer information will only be passed if the payment type is 0010 (Employee Contribution) or 0020 (Employer Contribution).	CR 251	17/04/2007
14	Added clarification around Employer details in the Refund Request message. Employer information will only be passed if the payment type is 0410 (Employee Contribution) 0420 (Employer Contribution).	CR 251	17/04/2007
15	Added more detail to reference the HTTPS option.	CR 251	17/04/2007
16	Updated address fields to reflect prescribed schemas and to explicitly match the format as produced by the IR back end systems	CR 251	18/04/2007
17	Updated post code descriptions to explicitly state that we will be passing through what we receive. So potentially we may pass a new post code or an old post code.	CR 251	18/04/2007

Number	Change Description	Change Request	Date
18	Added 'Future Enhancements' section. This section contains information about post 1 October changes to B2B functionality.	CR 255	18/04/2007
19	Updated all schemas which contained errors in them. All XML examples and XSD files now match the functional specification (Appendix A)	CR 251	18/04/2007
20	Added footnote in Register Members element description section clarifying the 'def' column refers to both Default and Employer chosen enrolments.	CR 251	19/04/2007
21	Added clarification around Refund Acceptance closed scenario. If refund reason is closed and there is no money to refund, the total passed through must be zero.	CR 251	19/04/2007
22	Updated Volume estimates	CR 251	19/04/2007
23	Correct Scheme Administrator IRD Number length in the Notification of Membership interface to 8/9	CR 251	19/04/2007
24	Employer Name and Employer IRD Number for Member Details Update to Scheme are optional as we may not be able to provide this information.	CR 251	19/04/2007
25	Added Unique IDs information section after the appendix.	CR 251	20/04/2007
26	Removed abbreviations for Payment Types from field description as they are not required.	CR 251	20/04/2007
27	Corrected wording around Contributions Holidays indicator on Member Details Update interface	CR 251	20/04/2007
28	Added footnote in the Notification of Membership element descriptions clarifying that the 'Acc' column	CR 252	20/04/2007

Number	Change Description	Change Request	Date
	refers to both the Enrolment application accepted and Umbrella trust transfer accepted		
29	Updated estimated B2B transaction volumes		27/8/2007
29	Reference to RFCs updated RFC 2376 changed to RFC 3023 RFC 2633 changed to RFC 3851		27/8/2007
30	Removed extra email address in email address samples		27/8/2007
31	Notification of Membership waiver of variants “Enrolment application in Progress” and “Enrolment application rejected” can be used at Scheme Provider’s discretion. These messages were designed to prevent unnecessary scheme to scheme transfers.		27/8/2007
32	Refund Accept Reason Code Type xsd modified to allow A,C,R & I to bring in line with build pack specification		27/8/2007
33	Payment ID Type xsd modified to allow 1 to 12 characters.		27/8/2007
34	Amend xsd to allow KiwiSaver Member to have no Employer’s data.		27/8/2007
35	Amend xsd for Currency Type to allow 0 value		27/8/2007
36	Amend xsd for Member Contribution Rate Type to allow 0 value		27/8/2007
37	Amend xsd for Payment ID to length 1-12		27/8/2007
38	Added :ird to xsd for control total		27/8/2007

Number	Change Description	Change Request	Date
39	Employer details now optional in Payment to Schemes xsd		27/8/2007
40	Employer details now optional in Notification of Membership xsd		27/8/2007
41	Employer details now optional in Member Details Update To Provider xsd		27/8/2007
42	Amend xsd for Register Member - Voluntary Transfer to make the following optional Member title, Member First Name, Member Last Name		27/8/2007
43	Updating AS2 message protocols		6/12/2007
44	Updating Retry section		6/12/2007
45	Refinement of Transmission Protocol rules		6/12/2007
46	Addition of section stating Inbound messages must be validated against the delivered XSD		6/12/2007
47	Employer name to always be sent in Organisation format with restriction on size to 40 characters		6/12/2007
48	Clarification of length of payment fields		6/12/2007
49	Ensure conformity of rules determining whether employer/employee interest payments require Employer details (e.g. IRD number, Employer Name) to be populated.		6/12/2007
50	Document rewrite to enhance readability.		16/12/2007

Number	Change Description	Change Request	Date
51	Change to Scheme Provider B2B Environment availability requirements		16/12/2007
52	Add Processing Date to Notification of Membership records		16/12/2007
53	More details added to Payment Type rules in messages		16/12/2007
54	Character set validation rules added to schema for all string fields		21/12/2007
55	Phase 3 messages added		21/12/2007
56	Changes to MTC Claim KiwiSaver field types. Addition of names and address information to this message		15/2/2008
57	Removal of Complying Funds information from this document. A new build Pack dedicated to Complying funds will be produced		15/2/2008
58	Changes to Error message counts to be integer rather than decimal		15/2/2008
59	Version 3.1 Incorporating feedback from version3.0		22/2/2008
60	Typo corrections after feedback		20/3/2008
61	Correct Member Details Update From Provider XML type		25/3/2008
62	Revise XML-RPC and Batch message sections		11/04/2008



Inland Revenue
Te Tari Taake



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4 September 2008

Rebecca Sparrow
AMP Services (NZ) Limited
PO Box 55
AUCKLAND 1010

Dear Rebecca

AMP KiwiSaver Scheme

Replacement Scheme Provider Agreement Schedules:

B — B2B Build Pack

D — Scheme Provider Integration & B2B System Compatibility Testing

E — Operational Support Requirements

Following consultation, and in accordance with the change processes detailed in the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to Schedules B, D and E of the SPA.

The replacement versions of the Schedules are as follows:

Schedule B - version 4.0 dated 6 June 2008

Schedule D - version 3.0 dated 6 June 2008

Schedule E - version 3.0 dated 6 June 2008

Electronic copies of these replacement schedules (the Replacement Schedules) were forwarded to you on 6 June, by way of an email advising that the new Schedules B, D and E were in final form and effective from 6 June 2008. (The date by which scheme providers were expected to comply with the Replacement Schedules was advised as 1 July 2008). We have re-sent electronic copies of the Replacement Schedules to you on the same day as sending this letter.

This letter is to confirm that as from 6 June 2008 the Replacement Schedules:

- (a) replace the current versions of Schedules B, D and E respectively in your SPA, and
- (b) are in final form and are binding on you.

For our records please acknowledge receipt of the Replacement Schedules by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue.

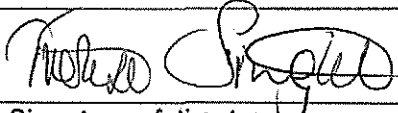
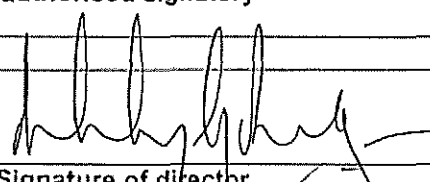
Yours sincerely



Alan Pinder
Acting Deputy Commissioner,
Business Development and Systems
Inland Revenue

Countersigned by:

AMP Services (NZ) Limited (SPA counterparty)

Therese Mary Singleton	
Full name of director /authorised signatory	Signature of director /authorised signatory
Anthony George Regan	
Full name of director /authorised signatory	Signature of director /authorised signatory

Schedule D – KiwiSaver Scheme Provider Integration And B2B System Compatibility Testing

6 June 2008

VERSION 3.0

SCHEDULE D

SCHEME PROVIDER INTEGRATION AND B2B SYSTEM COMPATIBILITY TESTING

1 OVERVIEW

1.1 Introduction

This schedule describes the Scheme Provider Integration (**SPI Testing**) and B2B System Compatibility testing (**BSC Testing**) to be undertaken between a new Scheme Provider or an existing Scheme Provider and Inland Revenue to confirm whether the Scheme Provider B2B Environment, plus related aspects of the Scheme Provider Systems meet the requirements of schedule B.

Each release of schedule B which alters the functionality or requirements for the B2B Environment or the Inland Revenue KiwiSaver Systems or Scheme Provider Systems ("**Major Release**"), will require Inland Revenue and the Scheme Provider to undergo SPI Testing and BSC Testing unless otherwise specified by Inland Revenue. Inland Revenue will confirm in writing whether a revised version of schedule B constitutes a Major Release or not.

The specific requirements of the SPI Testing and BSC Testing described in this schedule are included for the benefit of Inland Revenue and Inland Revenue may elect in its sole discretion to waive, extend or suspend any or all of those requirements.

1.2 Context

1.2.1 Integration and Verification.

A Scheme Provider Integration period is planned during which Inland Revenue and the Scheme Provider will co-operate to identify and resolve integration issues. The purpose of this activity is for both parties to gain sufficient confidence in the integration of their systems for BSC Testing to commence. BSC Testing may be considered the final, formal component of each integration activity.

The overall aim is to confirm interoperability between the Scheme Provider Systems and the Inland Revenue KiwiSaver Systems. Interoperability is defined and measured in terms of the interface and integration between the systems, expressed as interfacing requirements, not in terms of end-to-end business processes and/or backend processing systems.

The Scheme Provider Integration activity is intended to integrate working systems, not to debug the systems. Accordingly, the Scheme Provider must ensure that its systems have been tested appropriately prior to commencing integration. Notwithstanding this, it is expected that some defects might be identified in the systems.

The BSC Testing is a 'measurement' activity rather than an 'integration' activity. BSC Testing verifies functional and technical integration between the Scheme Provider Systems and the Inland Revenue B2B Environment. The technical, functional and non-functional requirements in schedule B are tested, including both positive and negative testing conditions.

The BSC Testing does not assess nor certify the capability of the respective backend processing systems.

1.2.2 Prior Testing

Prior to the BSC Testing, Inland Revenue will employ various phases of testing to assure the fitness for purpose of its systems. The BSC Testing will be the final phase applicable to the Inland Revenue B2B Environment and follows:

- system testing - testing of the Inland Revenue B2B Environment in isolation;
- systems integration testing - testing the Inland Revenue B2B Environment's integration with the remainder of the Inland Revenue KiwiSaver Systems; and
- performance testing - performance testing of the Inland Revenue KiwiSaver Systems including the Inland Revenue B2B Environment. (In practice it may not be possible to complete this activity prior to commencing BSC Testing).

1.2.3 Documentation

Testing documentation including a test plan and test procedures for each Major Release of schedule B will be prepared by Inland Revenue.

2 SPI TESTING AND BSC TESTING

2.1 Process

The systems under test are aspects of the Scheme Provider Systems and of the Inland Revenue KiwiSaver Systems. The particular aspects of those systems which are under test are those involved in generating, formatting, transmitting, receiving and parsing B2B interface messages, including their hardware and software configuration.

The SPI Testing will consist of basic connectivity tests that establish communication with the Scheme Provider. The BSC Testing will be a formal and controlled testing activity:

- 2.1.1** The test procedures, including initial conditions, test data, test actions and expected results, will be documented in advance by Inland Revenue. It is acknowledged that the test procedures may need minor change by Inland Revenue as Inland Revenue and the Scheme Provider

progress BSC Testing, encounter unforeseen eventualities and learn from experience.

- 2.1.2 The systems under test and the test environment will be controlled by a configuration management regime, including configuration control and release management, prior to commencing the testing.
- 2.1.3 A Change control process will operate to prevent unplanned Changes in the systems under test and to ensure that any required Changes which arises are communicated and documented. ('Change' means modification of the deployable software, configuration and environment; it is not intended to refer to test data, test conditions and test actions constituting normal testing activities).
- 2.1.4 Test execution control, results analysis and reporting will be the responsibility of Inland Revenue.
- 2.1.5 Test execution requires a testing team to operate the Inland Revenue KiwiSaver Systems, and another team to operate the Scheme Provider Systems, plus coordination between the two teams.
- 2.1.6 Each testing team will consist of a representative from Inland Revenue or a representative from the Scheme Provider (in order to allow each party to observe all test actions and results) unless otherwise agreed. If this cannot readily be achieved then evidence of the testing outcomes will be based upon analysis of the testing logs, records and results. Any Scheme Provider representative must pass Inland Revenue security vetting requirements before being permitted to observe Inland Revenue KiwiSaver Systems.

2.2 Scope

The scope of the SPI Testing and BSC Testing will be determining whether the technical, functional and non-functional requirements of schedule B are met by the Scheme Provider. The key requirements for each Major Release of schedule B and the associated testing will be documented in an associated BSC test plan.

2.2.1 Scope Exclusions

End-to-end business processes, business process exceptions, business cycles and backend processing systems are not within the scope of the SPI Testing or BSC Testing.

Example: Testing the transmission and receipt of a message from the Scheme Provider is within the scope of the BSC Testing. However testing the circumstances (i.e. business process logic) in which the message is sent is not within the scope of the BSC Testing. If a backend system is required to facilitate the generation of a message to Inland Revenue then this system is in scope of BSC Testing.

SPI Testing and BSC Testing does not test backend processing systems, however these systems may be a necessary component of the

BSC Testing environment in order to enable aspects of interoperability to be verified e.g. Scheme Provider's ability to generate and format the specified interface messages to Inland Revenue.

It is anticipated that Scheme Providers may wish to undertake additional verification of their backend processing systems in parallel with the BSC Testing (i.e. utilising the data and messages received from Inland Revenue during BSC Testing).

2.3 Test Scenarios

Each BSC test plan will include specific detail on the test scenarios for each Major Release of schedule B. The types of tests that will be considered are identified below. This list is indicative not exhaustive; it is subject to modification, extension and clarification by Inland Revenue as testing analysis and preparation progresses.

The tests will examine both positive and negative cases.

Testing of some aspects identified below may not be feasible during SPI Testing and BSC Testing, or may be feasible only to a limited extent. This will be determined as part of testing analysis and preparation.

2.3.1 SPI Connectivity Tests

Connectivity tests will be undertaken to examine whether the interface meets key technical requirements. Where applicable, the tests will be verified both for Inland Revenue being the originator and for the Scheme Provider being the originator.

Verify whether the interface is correctly configured with respect to encryption, mode of operation, and other technical options.

2.3.2 Interface Tests

Interface tests will be undertaken to examine the interface messages corresponding to the functional processes implemented by the B2B Environment interface. These tests include the Scheme Provider's ability to generate and send messages to Inland Revenue and Inland Revenue's ability to generate and send messages to the Scheme Provider.

Verify that messages are generated, formatted, transmitted, received, and parsed correctly i.e. conform to specification including field content and mandatory/optional fields.

Verify special conditions including 8 or 9 digit Inland Revenue numbers.

Where several variants of a message exist, testing of all variants with significant functional difference should be considered.

Testing will endeavour to use meaningful test data, where this can be achieved without unreasonable effort. This approach may require some preparation and synchronisation effort but is expected to increase the value of the testing overall.

2.3.3 Non-Functional Tests

Non-functional tests will be undertaken including capacity and concurrency testing.

2.4 SPI Testing Entry Criteria

2.4.1 The Scheme Provider Systems must be able to establish communication outside of its network to an external AS2 system.

2.4.2 Deployment to be accompanied by release notes identifying the version of the release and major subcomponents; describing the contents of the release with respect to functionality; identifying missing functionality; identifying known defects and their assessed impact; and describing any other issues.

2.4.3 Each Scheme Provider System is free of significant defects i.e. no known Severity 1 or Severity 2 defects.

2.4.4 Additional Entry Criteria may be added in the BSC test plan by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.5 SPI Testing Exit Criteria

2.5.1 Successful completion of SPI Testing requires that the following conditions are met:

- the correct generation, transmission and receipt of a message must be verified to the satisfaction of Inland Revenue;
- all planned tests must be executed; and
- all planned tests must be passed unconditionally, or passed conditionally with only Severity 4 defects.

- 2.5.2** Additional Exit Criteria may be added in the BSC test plan by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.6 BSC Testing Entry Criteria

- 2.6.1** Each Scheme Provider System under test must be ready, as evidenced by the results of earlier testing, to commence BSC Testing. The test entry criteria are:

- Meeting the Scheme Provider Integration entry criteria, plus the following:
 - provision to Inland Revenue of the date the Scheme Provider will be ready to commence BSC Testing and confirm this date in writing to Inland Revenue at least four weeks before the commencement of BSC Testing;
 - each Scheme Provider System is sufficiently functionally complete to support the planned testing; and
 - each Scheme Provider System under test and the test environment must be under the control of a configuration management regime.

- 2.6.2** Inland Revenue is satisfied that the Inland Revenue KiwiSaver Systems are ready to commence BSC Testing.

- 2.6.3** Ensure all relevant systems are in the place to facilitate the authentic generation of XML data to Inland Revenue.

- 2.6.4** Ensure that any data entry required to complete testing has been entered in an appropriate system, prior to the test execution window, ready to be sent to Inland Revenue.

- 2.6.5** Additional Entry Criteria may be added in the BSC test plan by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.7 BSC Testing Exit Criteria

- 2.7.1** Successful completion of BSC Testing requires that the following conditions are met:

- the correct generation, transmission and receipt of the defined interface messages must be verified to the satisfaction of Inland Revenue;

- all planned tests must be executed; and
- all planned tests must be passed unconditionally, or passed conditionally with only Severity 4 defects.

2.7.2 Additional Exit Criteria may be added in the BSC test plan by Inland Revenue relative to the specific changes within each Major Release of schedule B.

2.8 Approach

The approach to each phase of SPI and BSC testing will be determined by Inland Revenue based on the specific changes within each Major Release of schedule B. The approach will be outlined in the BSC test plan.

2.9 Testing Completion Report

The Inland Revenue KiwiSaver Test Project Manager, or delegate, will prepare a testing completion report for Inland Revenue internal purposes documenting the SPI Testing and BSC Testing results including identification of tested systems and software versions, summary of test procedures executed and results, defects identified, and defects final status.

The distribution, or otherwise, of the testing completion report to the Scheme Provider will be the decision and responsibility of the relevant Inland Revenue Relationship Manager.

Inland Revenue will notify the Scheme Provider in writing if and when Inland Revenue considers, acting reasonably, the Scheme Provider Systems have passed the SPI Testing and/or BSC Testing carried out under this schedule D.

2.10 Additional Testing

If, during the course of SPI Testing and/or BSC Testing or following Inland Revenue's notification that the Scheme Provider has passed SPI Testing and/or BSC Testing, Inland Revenue reasonably determines that additional testing is required in order to enable Inland Revenue to continue administering KiwiSaver in accordance with the Act and this Agreement, Inland Revenue will notify the Scheme Provider and the Scheme Provider will work with Inland Revenue to undertake the further testing required.

2.11 Resources

The Scheme Provider and Inland Revenue will dedicate testing and technical resources to the SPI Testing and BSC Testing activity. Inland Revenue's resource planning and allocation may vary depending on the level of activity being undertaken with other Scheme Providers. The actual commencement date and schedule, for SPI Testing and for BSC Testing, will be set by Inland Revenue.

2.12 Test Environment

The Inland Revenue test environment and the Scheme Provider test environment both must be representative of the planned production environments to allow meaningful testing of the non-functional requirements. This includes having sufficient internet bandwidth to test the capacity requirements.

The test environments must be controlled environments that are dedicated to the integration and testing activity.

Although the respective backend processing systems are not themselves being tested, the intention is to use the backend processing systems to facilitate the testing of the interfacing requirements. This precludes the use of test harnesses simulating the backend processing systems.

Each Scheme Provider is required to have a separate test environment from production that can be used to facilitate parallel test and production activities. At a minimum each Scheme Provider must have a unique URL end point to uniquely identify the test environment.

3 DEFECT MANAGEMENT PROCESS

3.1 Defect Management Tool

A centralised defect management approach will apply. Defects are to be logged in the KiwiSaver defect management tool in accordance with Inland Revenue's KiwiSaver Defect Management Strategy. If Inland Revenue is unable for any reason to provide some level of direct access to the tool to the Scheme Provider, the information will be provided to the Scheme Provider by other means to be determined by Inland Revenue.

3.2 Defect Assessment

The Inland Revenue KiwiSaver Test Project Manager, or delegate, will assess defects and assign each defect a severity rating.

3.3 Defect Severity Ratings

The following is adapted from the KiwiSaver Test Strategy:

The severity rating will measure the business impact of the failing functionality and/or the impact to the testing programme.

The severity ratings applicable to SPI Testing and BSC Testing are:

Severity	Definition
1	Critical functionality that the B2B Environment cannot operate without or that otherwise prevents the effective exchange of electronic information; or the defect has caused all testing to stop.
2	Important functionality for which no workaround or a high impact

	workaround exists; or testing is progressing but failing functionality has a major impact on other testing.
3	Important functionality for which a low impact work around exists; or testing is progressing and failing functionality only has a minor impact on other testing.
4	Non critical functionality for which a work around exists; or testing is progressing and failing functionality only has a minor impact on other testing.

Note: If the business impact and testing impact are not the same severity, the more severe of the two should apply.

4 SUSPENSION PROCESS

4.1.1 SPI Testing and BSC Testing may be suspended by Inland Revenue if Inland Revenue reasonably determines the circumstances warrant.

4.1.2 Possible circumstances include but are not limited to:

- number of defects identified;
- impact of defects identified;
- uncontrolled change;
- inadequate configuration management, release management or version control; and
- inadequate control of test environment.

4.1.3 The suspension process is:

- Inland Revenue will (a) document the circumstances of concern, (b) recommend suspension, (c) describe the remedy conditions required, and (d) recommend whether, once the remedy conditions are met, integration and testing should restart or should continue; and
- the Inland Revenue Relationship Manager will notify the Scheme Provider of the decision.



Inland Revenue
Te Tari Taake



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Phone 04 498 5800
Facsimile 04 978 1701

4 September 2008

Rebecca Sparrow
AMP Services (NZ) Limited
PO Box 55
AUCKLAND 1010

Dear Rebecca

AMP KiwiSaver Scheme

Replacement Scheme Provider Agreement Schedules:

B — B2B Build Pack

D — Scheme Provider Integration & B2B System Compatibility Testing

E — Operational Support Requirements

Following consultation, and in accordance with the change processes detailed in the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to Schedules B, D and E of the SPA.

The replacement versions of the Schedules are as follows:

Schedule B - version 4.0 dated 6 June 2008

Schedule D - version 3.0 dated 6 June 2008

Schedule E - version 3.0 dated 6 June 2008

Electronic copies of these replacement schedules (the Replacement Schedules) were forwarded to you on 6 June, by way of an email advising that the new Schedules B, D and E were in final form and effective from 6 June 2008. (The date by which scheme providers were expected to comply with the Replacement Schedules was advised as 1 July 2008). We have re-sent electronic copies of the Replacement Schedules to you on the same day as sending this letter.

This letter is to confirm that as from 6 June 2008 the Replacement Schedules:

- (a) replace the current versions of Schedules B, D and E respectively in your SPA, and
- (b) are in final form and are binding on you.

For our records please acknowledge receipt of the Replacement Schedules by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue.

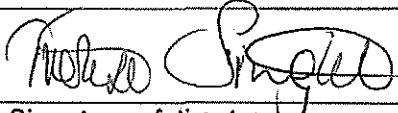
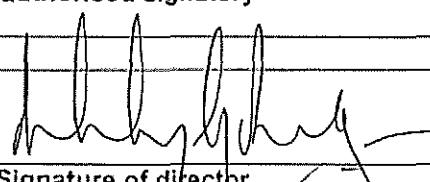
Yours sincerely



Alan Pinder
Acting Deputy Commissioner,
Business Development and Systems
Inland Revenue

Countersigned by:

AMP Services (NZ) Limited (SPA counterparty)

Therese Mary Singleton	
Full name of director /authorised signatory	Signature of director /authorised signatory
Anthony George Regan	
Full name of director /authorised signatory	Signature of director /authorised signatory

Schedule E – KiwiSaver Scheme Provider Agreement – Operational Support Requirements

6 June 2008

VERSION 3.0

SCHEDULE E

OPERATIONAL SUPPORT REQUIREMENTS

1. INTRODUCTION

The purpose of this schedule E is to define how the Scheme Provider and Inland Revenue will work together to provide operational support in relation to the Scheme Provider's participation in KiwiSaver.

This schedule contains business and IT operational service levels as well as support roles and responsibilities that apply to each party.

If there is any disagreement as to the interpretation of any service level or other requirement in this schedule E then Inland Revenue (acting reasonably) will be the final decision maker on the issue. The Scheme Provider agrees to accept such final decision by Inland Revenue.

The parties acknowledge the service levels will continually develop and be refined over time. Inland Revenue will, from time to time, issue communications clarifying the requirements of particular service levels to assist compliance and general standardisation of performance by Scheme Providers.

2. SERVICE SUPPORT

This schedule E covers the operational support period for KiwiSaver from July 1st 2007 onwards. Each party will create and manage a service support function as follows:

2.1 Inland Revenue Service Support

Inland Revenue will create and manage a service support function to support its role in KiwiSaver.

Inland Revenue will provide an 0800 number (for calls from within New Zealand), an international direct dial number (for calls from outside New Zealand), a postal address and, subject to Inland Revenue's then-current policy on email, an email address for Business to Business (B2B) Environment IT support related Incidents, Problems and Changes and for business process support (e.g. data, process issues etc).

Telephony call routing to and within Inland Revenue will be performed by a single level toll free menu option where users will be asked to press option 1 to access the Inland Revenue technical service desk for any technical transmission issues relating to the B2B Environment. These calls will be answered and resolved by the **Inland Revenue IT Service Desk**. A second option will be offered to Scheme Provider service callers regarding data content (e.g. missing or inconsistent information). These calls will be answered and resolved by the **Inland Revenue Customer Operations Group**.

Support hours for the Inland Revenue IT Service Desk are Business Hours with after hours IT support provided by an on-call engineer for Incidents and Problems. Support hours for the Inland Revenue Customer Operations Group are Business Hours.

The following is an overview of both the IT and business tasks that Inland Revenue will be responsible for:

2.2 The Inland Revenue IT Service Support function will:

1. provide an IT service support function for the Inland Revenue B2B Environment;
2. manage Inland Revenue B2B Environment Incidents, restore service and manage Problem resolution end-to-end through the IT department and communicate back to the Scheme Provider as appropriate. Inland Revenue will document and issue Incident reports to Scheme Providers for Severity One Incidents relating to the Inland Revenue B2B Environment;
3. subject to resource availability, participate as reasonably required in the correction of data integrity issues in conjunction with the Scheme Provider in relation to data sent and received by Inland Revenue KiwiSaver Systems. This includes assisting with coordinating manual interventions if the Inland Revenue B2B Environment automated re-send transactions fail;
4. manage the resolution of B2B transmission errors (e.g. Inland Revenue or Scheme Provider users unable to send or receive B2B data) that are caused by Inland Revenue KiwiSaver Systems and communicate this back to Scheme Providers as appropriate;
5. provide technical advice and guidance for the Inland Revenue B2B Environment as determined by Inland Revenue;
6. manage Inland Revenue B2B Environment maintenance including ongoing Changes and releases of new functionality. This includes timely communication of changes with Scheme Providers for scheduled releases;
7. maintain static Inland Revenue B2B Environment communication endpoint URL address relevant to the Inland Revenue B2B Environment;
8. ensure that the Inland Revenue B2B Environment and internet self-service channels are available in accordance with agreed service levels set out in this schedule E;
9. take all steps required by best industry practice (in New Zealand) to ensure viruses or corrupted data are not transmitted by Inland Revenue to Scheme Providers via B2B Environment channel;
10. ensure that Inland Revenue maintenance windows and outages impacting the Inland Revenue B2B Environment and its related interfaces are communicated to the Scheme Provider Service Desk in accordance with this schedule E;
11. coordinate distribution of Inland Revenue B2B security certificate to all Scheme Providers and ensure new security certificates required by Inland Revenue are received from Scheme Providers four weeks prior to the scheduled expiry of existing certificates;
12. maintain a test environment for future Inland Revenue B2B Environment releases;
13. provide and oversee the service management methodology for the Inland Revenue B2B Environment; and

14. utilise electronic and self-service channels wherever possible for contacting Scheme Providers.

2.3 The Inland Revenue Customer Operations Group function will:

1. manage the resolution of data errors relevant to Inland Revenue KiwiSaver Systems and communicate these back to the Scheme Provider as appropriate; and
2. manage the resolution of other data and process errors that affect the Scheme Provider and communicate them back to the Scheme Provider as appropriate.

2.4 Scheme Provider Service Support:

The Scheme Provider will also provide a service desk (**Scheme Provider Service Desk**) and will liaise with the Inland Revenue IT Service Desk and the Inland Revenue Customer Operations group.

The Scheme Provider will provide an 0800 number (for all calls), a postal address and, subject to Inland Revenue's then-current policy¹ on email, an email address for B2B Environment IT support related Incidents, Problems and Changes and for business process support (e.g. data, process issues etc). Support hours for the Scheme Provider Service Desk are Business Hours.

The Scheme Provider must maintain effective communication facilities (e.g. telephone and email contact details) connecting it with Inland Revenue in the event of Incidents, Problems or planned and unplanned Changes and business process issues. The following is an overview of both the IT and business tasks that the Scheme Provider will be responsible for:

2.5 The Scheme Provider IT Service Support function will:

1. ensure that the Scheme Provider KiwiSaver Systems that interface to the Inland Revenue KiwiSaver Systems are available in accordance with this schedule E including maintenance of a static IP address;
2. manage Scheme Provider B2B Environment Incidents, restore service and manage Problem resolution end-to-end through the IT department and communicate back to Inland Revenue as appropriate;
3. facilitate the resolution of data integrity issues relating to data supplied by the Scheme Provider and received from Inland Revenue. This includes coordinating manual interventions required should the Scheme Provider B2B Environment automated re-send transactions fail;
4. be responsible for maintaining Scheme Provider support infrastructure and systems for the Scheme Provider B2B Environment including ongoing support requirements;
5. track Incidents, Problems and Changes relating to the Scheme Provider B2B Environment. Note that Scheme Providers will be required by Inland Revenue

¹ Should Inland Revenue policy change (e.g. email, XML standards etc), these changes will be communicated to the Scheme Provider

to document and issue an Incident report to Inland Revenue within five Business Days of the occurrence of a Severity 1 Incident relating to the Scheme Provider B2B Environment (see Inland Revenue IT Process Document);

6. ensure that Changes relating to the Scheme Provider B2B Environment do not interrupt the B2B Environment or any information, data or contribution exchange with Inland Revenue without the prior written approval of Inland Revenue except as allowed as part of the Change management process;
7. ensure that any Scheme Provider maintenance window or outage that could impact the normal B2B Environment transmission is communicated with the Inland Revenue IT Service Desk except as allowed as part of the Change management process;
8. manage the resolution of B2B transmission errors (e.g. Inland Revenue or Scheme Provider users unable to send or receive B2B data) relevant to the Scheme Provider KiwiSaver Systems and communicate this back to Inland Revenue as appropriate;
9. take all steps required by best industry practice (in New Zealand) to ensure viruses or corrupted data are not transmitted to Inland Revenue via the Scheme Provider B2B Environment channel;
10. ensure new security certificates required by the Scheme Provider are issued to Inland Revenue two weeks prior to the scheduled expiry of existing certificates;
11. ensure that an escalation and exception process is in place for managing emergency Changes or unplanned outages;
12. work closely with the Inland Revenue IT Service Desk to ensure the required support is given to resolve any Incidents and Problems and action any Changes within agreed timeframes and in accordance with this schedule E;
13. ensure that the Scheme Provider B2B Environment and internet channels are available in accordance with agreed service levels set out in this schedule E; and
14. utilise electronic and self-service channels wherever possible for contacting Inland Revenue.

2.6 The Scheme Provider Business Service Support function will:

1. manage the resolution of data errors relevant to the Scheme Provider's KiwiSaver Systems and communicate this back to Inland Revenue as appropriate;
2. manage the resolution of process errors relevant to the Scheme Provider's KiwiSaver Systems and communicate this back to Inland Revenue as appropriate;
3. comply with Inland Revenue's policies (e.g. email, B2B). Any changes to these policies will be notified to the Scheme Provider by Inland Revenue; and
4. manage and maintain KiwiSaver Members' security in accordance with the Act and this Agreement.

3. SERVICE DESCRIPTION AND SERVICE LEVELS

Inland Revenue and the Scheme Provider will comply with their respective service levels set out below. The Inland Revenue IT Service Support function and the Scheme Provider Service Support function will communicate with each other in accordance with the details set out below.

3.1 Inland Revenue IT Service Levels

This table sets out Response Times, Escalation Times and Resolution Times that Inland Revenue will meet for any fault caused by the Inland Revenue B2B Environment interfaces resulting in a Severity 1, 2, or 3 Incident. These Severity Level classifications and the obligations relating to them apply to Incidents caused by the Inland Revenue B2B Environment service only. In the event of any disagreement over the classification of a Severity Level, Inland Revenue will determine the Severity Level to apply.

The time taken to Respond to, Escalate or Resolve an Incident is measured from the time at which the Incident is first reported to Inland Revenue's IT Service Desk and the service levels are measured monthly. Incidents occurring outside of Business Hours will not be recorded in the Inland Revenue Incident management system until the start of the next Business Day. Accordingly, for such Incidents the Response Times, Escalation Times and Resolution Times will be measured from the start of the Business Day on which the Incident is recorded in the Inland Revenue Incident management system.

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
1 – Critical	<p>An Incident that results in day-to-day business critical processes being stopped or severely impacted by the total inoperability of the B2B Environment. Examples include:</p> <ul style="list-style-type: none"> Inland Revenue or Scheme Provider users unable to send B2B data Inland Revenue or Scheme Provider users unable to receive B2B data Inability to access customer information B2B Environment not available (AS2 server or network) 	4 Business Hours	4 Business Hours	<p>80% of Severity 1 Incidents Resolved within 24 Hours</p> <p>100% of Severity 1 Incidents Resolved within 2 Business Days.</p>

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
	down etc)			
2 - High	<p>An Incident which seriously impairs the operation of the B2B Environment, but does not render the B2B Environment or other system inoperable. Examples include:</p> <ul style="list-style-type: none"> • Unable to load new data (ingest not working) • Unable to transfer funds to the Scheme Provider • Security exposure (requiring a new security certificate) • Schema validation failure • B2B transmission link running slowly due to fault in Inland Revenue B2B Environment 	12 Business Hours	12 Business Hours	<p>80% of Severity 2 Incidents Resolved within 2 Business Days</p> <p>100% of Severity 2 Incidents Resolved within 3 Business Days.</p>
3 – Medium	<p>An Incident which is not Critical, High or Low. Examples include:</p> <ul style="list-style-type: none"> • Problems with a particular business rule • Problems with a particular workflow 	2 Business Days	3 Business Days	<p>80% of Severity 3 Incidents Resolved within 3 Business Days.</p> <p>100% of Severity 3 Incidents Resolved within 5 Business Days.</p>
4 – Low	<ul style="list-style-type: none"> • Any Change requests, requirements or issues require future consideration • A “nice to have” improvement which would assist with 	N/A	N/A	N/A

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
	efficiencies and could be considered by Inland Revenue as part of the next release.			

3.2 Inland Revenue Business Service Levels

Inland Revenue will comply with the business service levels in the table set out below when performing operational support services for KiwiSaver.

Business Service Levels	
1	<p>General</p> <ul style="list-style-type: none"> Investigate and resolve queries as soon as practicable. This is subject to the nature of the enquiry (e.g. if customer contact is required then a reasonable period will be allowed for the customer to respond), and is subject to Inland Revenue holding the required information to resolve the issue.
2.	<p>B2B Interface Service Levels for the B2B “Notification of Membership” interface</p> <ul style="list-style-type: none"> Inland Revenue will process all Notification of Membership messages within 2 Business Days and provide a response (where required by the Scheme Provider) within 5 Business Days. This is subject to the data content being able to be reconciled with Inland Revenue’s records (e.g. the IRD number and name in the message matches that held by Inland Revenue) as soon as practicable. If the data content does not match Inland Revenue’s records, then Inland Revenue will attempt to resolve the mismatch. Inland Revenue will notify the Scheme Provider as soon as practicable if the resolution necessitates an update in the Scheme records (e.g. if Inland Revenue has corrected an IRD number). If Inland Revenue is unable to resolve the mismatch, Inland Revenue will notify the Scheme Provider as soon as practical. <p>Enrolment application accepted: This message notifies Inland Revenue that a Scheme Provider has contracted with a person for membership of its KiwiSaver Scheme as per section 38 of the Act.</p> <p>If the person is not already a KiwiSaver Member, Inland Revenue will record the person as a KiwiSaver Member and notify the person’s Employers as per section 39 of the Act. If the person is already an existing KiwiSaver Member, Inland Revenue will notify the Scheme Provider that a transfer is required by sending a Register Member – Voluntary Transfer Required message.</p>

Enrolment application in progress: This message notifies Inland Revenue that a person has applied to become a Member of a KiwiSaver Scheme but the application has not yet been accepted or rejected.

If the person is not provisionally allocated to a Default Scheme, no action will be taken. If the person is provisionally allocated, Inland Revenue will suspend the completion of allocation as per section 51(1) of the Act and await notification that the application has been accepted or rejected. If notification of acceptance or rejection is not received within 1 month, Inland Revenue will contact the Scheme Provider to enquire about the status of the application.

Enrolment application rejected: This message notifies Inland Revenue that a person who had applied to become a Member of a KiwiSaver Scheme has been rejected. This message is only required if an “Enrolment application in progress” message had previously been sent.

If Inland Revenue had not previously suspended the completion of allocation of the person to a Default Scheme as per section 51(1) of the Act, no action will be taken. If Inland Revenue had suspended the completion of allocation, the suspension will be lifted.

Umbrella trust transfer accepted: This message notifies Inland Revenue that a Member of a registered superannuation scheme established under an umbrella trust has elected to make a partial or full transfer to the KiwiSaver Scheme, as per section 155 of the Act.

If the person is not already a KiwiSaver Member, Inland Revenue will record the person as a KiwiSaver Member and notify the persons’ Employers as per section 39 of the Act. If the person is already an existing KiwiSaver Member, Inland Revenue will notify the Scheme Provider that a transfer is required by sending a Register Member – Voluntary Transfer Required message.

Transfer notice: This message notifies Inland Revenue that a transfer is effective with respect to the Commissioner’s functions as per sections 55 and 56 of the Act.

Inland Revenue will stop making payments to the old Scheme and begin making payments to the new Scheme. Inland Revenue will notify the Member that their Contributions are being forwarded to the new Scheme.

3. Service Levels for the B2B “Member Update Details” interface

- Inland Revenue will process all Member Update Detail messages within 2 Business Days. This is subject to the data content being able to be reconciled with Inland Revenue’s records (e.g. the IRD number and name provided matches that held by Inland Revenue).
- If the data content does not match Inland Revenue’s records, then Inland Revenue will attempt to resolve the mismatch. Inland Revenue will notify the Scheme Provider as soon as practicable if the resolution necessitates an update in the Scheme Provider’s records.
- If Inland Revenue is unable to resolve the mismatch, Inland Revenue will notify the Scheme Provider as soon as practicable.

Member account closure: This message notifies Inland Revenue that a person has ceased to be a Member of the KiwiSaver Scheme as per clause 1(5) of Schedule 1 of

the Act.

Inland Revenue will record the person as a non-member and notify the person that their KiwiSaver account has been closed. If Inland Revenue receives any further Contributions for the person after this message has been processed, they will not be paid to the Scheme Provider.

Member eligible for New Zealand Superannuation: This message notifies Inland Revenue that a person has reached the New Zealand Superannuation Qualification Age.

In accordance with the regulations made pursuant to section 228(o) of the Act, Inland Revenue will cease paying the Fee Subsidy for the Member.

4. Service Levels for the B2B “Refund Acceptance” interface and Refund Bank Transfers

- Inland Revenue will reconcile all **Refund Acceptance** messages received with the **Refund Acceptance Control Total** for the day. If there are missing messages, and there has been no contact from the sending Scheme Provider within 1 Business Day, Inland Revenue will contact the Scheme Provider as soon as practicable.
- Once Inland Revenue has received all the messages relating to the **Control Total** message, Inland Revenue will reconcile Refund Acceptance messages with the **Refund Bank Transfer** received. If there is a mismatch, the Scheme Provider will be notified as soon as practicable.
- Once the Refund Acceptance and Refund Bank Transfer reconciliation’s have been successfully completed, Inland Revenue will reconcile each **Refund Request** with the corresponding Refund Acceptance. If there is a mismatch, the Scheme Provider will be notified as soon as practicable.
- For EMS adjustments, if the Refund Acceptance amount does not match the Refund Request amount the **Refund Reason Code** will be checked and Inland Revenue will take further action as required.
- For incorrect enrolment/late opt outs, if the necessary information to distribute the funds is missing, Inland Revenue will contact the Scheme Provider as soon as practicable.
- If Inland Revenue receives a payment (bank transfer) from a Scheme Provider but receives no corresponding B2B Refund Acceptance messages and/or necessary information to distribute the funds, Inland Revenue will contact the Scheme Provider that sent the payment as soon as practicable to ascertain the reason the payment was sent.
- Scheme Providers will not use bank dishonour processes to reclaim overpayments. The Scheme Provider will contact Inland Revenue as soon as practicable after identifying the payment was made without corresponding B2B Refund Acceptance messages to arrange for the return of the funds.

5. Service Levels for non-B2B Notifications

- Inland Revenue will process non-B2B notifications and provide a response where required within 15 Business Days.
- This is subject to the nature of the enquiry (e.g. if customer contact is required then a reasonable period will be allowed for the customer to respond), and is subject to Inland Revenue holding the required information to resolve the issue.

Notifications provided to Inland Revenue by means other than via B2B Environment interfaces include, but are not limited to:

Notification requiring transfer from Employer Chosen Scheme: when an Employer, or Scheme Provider acting for an Employer, notifies Inland Revenue that an Employee has ceased to be eligible to be a Member of the **Employer Chosen Scheme** as per section 58 of the Act.

Inland Revenue will allocate the Member to a Default Scheme as per section 57 of the Act.

Inland Revenue will send an information pack and advice regarding the involuntary transfer to the Member as per section 59 of the Act. When allocation to the Default Scheme is completed as per section 51 of the Act, Inland Revenue will notify the Scheme Provider of the Default Scheme by sending a Register Member – Default Allocation (involuntary transferee) message.

Notification that Scheme is winding-up: when a Scheme Provider notifies Inland Revenue that the Scheme is winding up and of the name and address of each Member as per section 173.

If the Scheme Provider specifies a new Scheme for the Members to be transferred to under sections 9BAA and 9BAB of the Superannuation Schemes Act 1989, Inland Revenue will stop making payments to the old Scheme and begin making payments to the new Scheme. Inland Revenue will notify the Member by letter that their Contributions are being forwarded to the new Scheme.

If the Scheme Provider does not specify a new Scheme, Inland Revenue will allocate the Member to a valid Default Scheme as per section 57 of the Act.

Inland Revenue will send an information pack and advice regarding the involuntary transfer to the Member as per section 59 of the Act. When allocation to the Default Scheme is completed as per section 51 of the Act, Inland Revenue will notify the Scheme Provider of the Default Scheme by sending a Register Member – valid Default Allocation (involuntary transferee) message.

Notification of void or voidable allotment: when a Scheme Provider notifies Inland Revenue of the application of the relevant section or sections of the Securities Act 1978 as per section 210(2) of the Act.

If the Scheme Provider specifies the Member's previous Scheme, Inland Revenue will allocate the Member to the previous Scheme as per section 211 of the Act. If the previous Scheme is not specified, or if it is not practicable to allocate the Member to the previous Scheme, Inland Revenue will allocate the Member to a Default Scheme.

Inland Revenue will send an information pack and advice regarding the involuntary

transfer to the Member as per section 59 of the Act. When allocation to the Default Scheme is completed as per section 51 of the Act, Inland Revenue will notify the Scheme Provider of the Scheme by sending a Register Member – valid Default Allocation (involuntary transferee) message.

Notification of an invalid enrolment: when a Scheme Provider notifies Inland Revenue that the Scheme Provider has determined that a Member who has been enrolled is not eligible to be a KiwiSaver Member under the Act (including sections 6, 10 or 33). Inland Revenue will make every reasonable effort to verify the invalid enrolment.

The enrolment will be treated as valid for an initial period ending on the earliest of:

- three months after the mistake was discovered by the Scheme Provider;
- three months after the mistake is notified to the Scheme Provider by Inland Revenue or another person; and
- the day the Scheme Provider refunds the Member's accumulations to Inland Revenue.

During the initial validation period Inland Revenue will determine if the person has become eligible to be a Member since the date of the invalid enrolment. If the enrolment is validated Inland Revenue will notify the Scheme Provider by letter. If the enrolment is not validated, Inland Revenue will send the Scheme Provider a Refund Request – Enrolment in error message.

Notification requiring distribution of Contributions when a Member account is void: when a Scheme Provider notifies Inland Revenue of the information which Inland Revenue may request to enable it to make a decision as to refunding or distribution of relevant funds. This statement will include the refund reference numbers from the Refund Acceptance – Late opt out or Refund Acceptance – Enrolment in error message. Inland Revenue will distribute the funds as soon as practicable in accordance with legal advice.

Notification of Employer Chosen Scheme election: when an Employer, or Scheme Provider acting for an Employer, notifies Inland Revenue that the Employer has chosen a Scheme for its Employees to be enrolled in as per sections 46 and 47 of the Act.

Inland Revenue will record the Scheme as the Employer Chosen Scheme and will send confirmation to both the Employer and the Scheme Provider. If the Commissioner is not satisfied that the Scheme is eligible to be the Employer Chosen Scheme (i.e. a permanent Employee of the Employer is not eligible to be a Member of the Scheme), the Commissioner may revoke the Employer Chosen Scheme as per section 47 of the Act.

Notification of Employer Chosen Scheme cancellation: when an Employer with an Employer Chosen Scheme, or Scheme Provider acting for an Employer, notifies Inland Revenue that the Employer no longer has a chosen Scheme as per section 47 of the Act.

Inland Revenue will remove the record of the Employer Chosen Scheme and will send confirmation to the Employer.

Notification of Scheme closure: when a Scheme Provider notifies Inland Revenue that a Scheme is closed to new Members. Inland Revenue will record the Scheme as closed.

If the Scheme is a Default Scheme, Inland Revenue will prevent any further provisional allocations to the Scheme, identify any persons who have been provisionally allocated to the Scheme, re-allocate them to alternative Schemes, and advise the persons of the changes made.

If the affected Scheme is an Employer Chosen Scheme, Inland Revenue will revoke the Employer's choice of Scheme, identify any persons who have been allocated to the Scheme, re-allocate them to Default Schemes, and advise the Members of the changes made.

Notification preventing Default Scheme Investment Statement distribution: when Inland Revenue is notified that Investment Statements for a Default Scheme must not be distributed, or is otherwise unable to distribute Investment Statements for a Default Scheme.

Inland Revenue will cease to allocate persons to that Default Scheme until Investment Statements for that Default Scheme become available for distribution.

Notification of a change to Scheme details: when Inland Revenue is notified of a change to Scheme or Scheme Provider details, Inland Revenue will update the records as required.

6. Cash Reconciliation and Reporting

Reconciliation Process and other Reporting Requirements

- To comply with operational, legislative and audit requirements, Inland Revenue Crown Revenue will issue a Quarterly Certificate for the Scheme Provider to certify.
- Inland Revenue Crown Revenue will prepare and issue the Quarterly Certificate to the Scheme Provider at the end of each quarter (30 September, 31 December, 31 March, 30 June).
- The Quarterly Certificate will summarise the net cash transaction balances, for each type of Contribution, as at the quarter-end. It will include payments made to the Scheme Provider and payments (refunds and adjustments) made by the Scheme Provider to Inland Revenue.
- The Scheme Provider acknowledges that Inland Revenue may develop and refine cash reconciliation reporting requirements (and other reporting requirements) over time. Inland Revenue will consult regarding changes to reporting requirements. This consultation may be at an industry level, with groups of KiwiSaver Scheme Providers or with the Scheme Provider individually. Following that consultation, Inland Revenue will notify the Scheme Provider of any changes to the reporting requirements and the date from which such changes are to apply. The Scheme Provider and Inland Revenue agree to comply with the changes from the notified date. Section 3.5 of this schedule E shall not apply to such changes.

7. Service Levels for "Payment to Scheme" and Payment Bank Transfers

- Contributions received by Inland Revenue will be transferred to the Scheme Provider as per sections 73 and 74 of the Act. Initial Contributions are subject to a 92 day holding period as per section 75 of

the Act. Inland Revenue will notify the member as soon as practicable after paying those initial Contributions to the Scheme Provider as per section 75(4) of the Act.

- Inland Revenue will transfer Crown “kick-start” Contributions to the Scheme Provider as per section 226 of the Act.
- Inland Revenue will transfer Fee Subsidy payments to the Scheme Provider in accordance with the regulations made pursuant to section 228(o) of the Act.

8. Service Levels for Member Tax Credit

- Member tax credit legislation is contained principally within the Taxation (KiwiSaver) Act 2007, and the Income Tax Act 2004.
- In accordance with section KJ 4(2) of the Income Tax Act 2004, Inland Revenue will pay any member tax credit due within 30 Business Days of the Scheme Provider furnishing a member credit claim under section 68C(3) or (4) of the Tax Administration Act 1994.
- Where an Employer monthly schedule is received or processed after the member tax credit has been claimed for the period, Inland Revenue will, as soon as practicable, determine whether an additional member tax credit payment is required and make a payment to the appropriate Scheme Provider.
- It is the Scheme Provider's responsibility to determine whether a Member is eligible for the member tax credit. However, Inland Revenue may hold information that indicates that a Member may not be eligible for a member tax credit. If this is the case Inland Revenue may issue a Scheme Provider with a member tax credit eligibility letter, identifying such Members.

3.3 Scheme Provider IT Service Levels

This table sets out Response Times, Escalation Times and Resolution Times that the Scheme Provider will meet for any fault caused by the Scheme Provider B2B Environment interfaces resulting in a Severity 1, 2, or 3 Incident. These Severity Level classifications and the obligations relating to them apply to Incidents caused by the Scheme Provider B2B Environment service only. In the event of any disagreement over the classification of a Severity Level, Inland Revenue will determine the Severity Level to apply (acting reasonably).

The time taken to Respond to, Escalate or Resolve an Incident is measured from the time at which the Incident is first reported to the Scheme Provider's Service Desk and the service levels are measured monthly. Incidents occurring outside of Business Hours will not be recorded in the Inland Revenue Incident management system until the start of the next Business Day. Accordingly, for such Incidents the Response Times, Escalation Times and Resolution Times will be measured from the start of the Business Day on which the Incident is recorded in the Inland Revenue Incident management system.

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
1 – Critical	<p>An Incident that results in day to day business critical processes being stopped or severely impacted by the total inoperability of the B2B Environment. Examples include:</p> <ul style="list-style-type: none"> • Inland Revenue or Scheme Provider users unable to send B2B data • Inland Revenue or Scheme Provider users unable to receive B2B data • Inability to access customer information • B2B Environment not available (AS2 server or network down etc) 	4 Business Hours	4 Business Hours	<p>80% of Severity 1 Incidents Resolved within 24 Hours.</p> <p>100% of Severity 1 Incidents Resolved within 2 Business Days.</p>
2 – High	<p>An Incident which seriously impairs the operation of the B2B Environment, but does not render the B2B Environment or other system inoperable. Examples include:</p> <ul style="list-style-type: none"> • Unable to load new data (ingest not working) • Unable to transfer funds to Inland Revenue or another Scheme Provider • Security exposure (requiring a new security certificate) • Schema validation failure 	12 Business Hours	12 Business Hours	<p>80% of Severity 2 Incidents Resolved within 2 Business Days</p> <p>100% of Severity 2 Incidents Resolved within 3 Business Days.</p>

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
	<ul style="list-style-type: none"> Insufficient received speed B2B transmission link running slowly due to fault in Scheme Provider B2B Environment 			
3 – Medium	<p>An Incident which is not Critical, High or Low. Examples include:</p> <ul style="list-style-type: none"> Problems with a particular business rule <p>Problems with a particular workflow</p>	2 Business Days	3 Business Days	<p>80% of Severity 3 Incidents Resolved within 3 Business Days.</p> <p>100% of Severity 3 Incidents Resolved within 5 Business Days.</p>
4 – Low	<ul style="list-style-type: none"> Any Change requests, requirements or issues require future consideration A “nice to have” improvement which would assist with efficiencies and could be considered by Inland Revenue as part of the next release 	N/A	N/A	N/A

3.4 Scheme Provider Business Service Levels

The Scheme Provider will comply with the business service levels in the table set out below when performing operational support services for KiwiSaver.

Business Service Levels	
1. General	<ul style="list-style-type: none"> Investigate and resolve data, process and general queries as soon as practicable. This is subject to the nature of the enquiry (e.g. if customer contact is required then a reasonable period will be allowed for the customer to respond), and is subject to the Scheme Provider holding the required

information to resolve the issue.

2. Service Levels for the B2B “Register Member” Interface

- The Scheme Provider will normally process all Register Member messages within 2 Business Days. Should a response be required, this will be completed within 5 Business Days. This is subject to the data content being able to be reconciled with the Scheme Provider’s records.
- If the data content does not match the Scheme Provider’s records, then the Scheme Provider will attempt to resolve the mismatch. The Scheme Provider will notify Inland Revenue as soon as practicable if the resolution necessitates an update in Inland Revenue’s records.
- If the Scheme Provider is unable to resolve the mismatch, the Scheme Provider will notify Inland Revenue as soon as practicable.

Default Allocation (new Member): This message notifies the Scheme Provider that an Employee has been allocated to the Default Scheme as per section 51(3) of the Act.

The Scheme Provider will create a new Member account in the Scheme Provider KiwiSaver Systems as soon as practicable. Contribution payments to this account will be able to be received within 24 hours of the Member account being set up. If a new Member account cannot be created the Scheme Provider will advise Inland Revenue as soon as practicable.

The Scheme Provider will make reasonable efforts to verify the person’s identity as per section 204(3) of the Act. If the person is later found to be ineligible for enrolment, the Scheme Provider will advise Inland Revenue as soon as practicable.

Default Allocation (involuntary transferee): This message notifies the Scheme Provider that an involuntary transferee has been allocated to the Default Scheme as per section 51(3) of the Act.

The Scheme Provider will create a new Member account in the Scheme Provider KiwiSaver Systems as soon as practicable after confirmation by Inland Revenue of the transfer. Contribution payments to this account will be able to be received within 24 hours. If a new Member account cannot be created the Scheme Provider will advise Inland Revenue as soon as practicable.

The Scheme Provider will make reasonable efforts to verify the Member’s identity as per section 204(3) of the Act providing a complete B2B Default Scheme allocation message has also been received and validated by the Scheme Provider. If the person is later found to be ineligible for enrolment, the Scheme Provider will advise Inland Revenue as soon as practicable.

The new KiwiSaver Scheme Provider will arrange for the transfer of the Member’s funds from their previous Scheme Provider within 3 months (or as mutually agreed between Scheme Providers) as per section 57(5) of the Act. If the transfer cannot be completed, the Scheme Provider will advise Inland Revenue as soon as practicable.

Employer Chosen Scheme Allocation (new Member): This message notifies the Scheme Provider that an Employee must become a Member of the Employer Chosen Scheme as per section 48 of the Act.

The Scheme Provider will create a Member account in the Scheme Provider KiwiSaver Systems as soon as practicable. Contribution payments to this account will be able to be received within 24 hours. If a new Member account cannot be created the Scheme Provider will advise Inland Revenue as soon as practicable.

If the Member is later found to be ineligible for enrolment, the Scheme Provider will advise Inland Revenue as soon as practicable.

Voluntary transfer required: This message notifies the Scheme Provider that a newly enrolled Member is already an existing Member of another KiwiSaver Scheme and a transfer is required. This notification is provided in response to a Notification of Membership – Enrolment Application Accepted message for a person who is already a Member.

The Scheme Provider will respond by giving notice of the transfer as per section 56(1) of the Act by sending a Notification of Membership – Transfer Notice message.

The new Scheme Provider will arrange for the transfer of the Member's funds from the previous Scheme Provider within 35 days (or as mutually agreed between Scheme Providers) as per section 56(4) of the Act. If the transfer cannot be completed, the Scheme Provider will advise Inland Revenue as soon as practicable.

3. Service Levels for the B2B “Payment to Scheme” Interface and Payment Bank Transfers

- The Scheme Provider will reconcile all Payment to Scheme messages received with the Payment to Scheme Control Total for the day. If there are missing messages the Scheme Provider will notify the Inland Revenue IT Service Desk to arrange for the re-transmission of the missing messages. If the missing messages have not been received by the Scheme Provider within 24 hours of notifying Inland Revenue, then the Scheme Provider may elect to delete all received messages from the affected day and return the associated received funds to Inland Revenue. When Inland Revenue has confirmed that the funds have been received, the payment messages will be reversed and re-transmitted at the next scheduled transmission with a new bank transfer.
- Once the Scheme Provider has received all the messages relating to the control total, the Scheme Provider will reconcile the Payment to Scheme messages with the Payment Bank Transfer. If there is a mismatch the Scheme Provider will notify Inland Revenue and the bank transfer will be rejected. The Scheme Provider must also reject/delete all payment messages. When Inland Revenue has confirmed that the rejected funds have been received, the payment messages will be reversed and re-transmitted at the next scheduled transmission with a new bank transfer.
- Once the Payment to Scheme and Payment Bank Transfer reconciliation's have been successfully completed, the Scheme Provider will process all payment to Scheme messages and credit each Member's account as soon as practicable and/or as defined in the Trust Deed of the KiwiSaver Scheme.
- If the payment cannot be credited to the Member's account, the Scheme

Provider will advise Inland Revenue within 10 Business Days to arrange for the funds to be returned.

- If the Scheme Provider receives a payment (bank transfer) from Inland Revenue but receives no corresponding B2B Payment messages, the Scheme Provider will contact Inland Revenue as soon as practicable to ascertain the reason the payment was sent. Inland Revenue will not use bank dishonour processes to reclaim overpayments. Inland Revenue will contact the Scheme Provider as soon as practicable after identifying the payment was made without corresponding B2B Payment messages to arrange for the return of the funds.

4. Service Levels for B2B “Refund Request” Interface

- Requests for refunds will be processed and acknowledged with a “Refund Acceptance” message transmission within 10 Business Days from the date the request was sent unless the Member’s account is required to be closed, in which case the refund will be processed and acknowledged as soon as practicable.
- The funds to cover the refund will also be transferred to Inland Revenue (via bank transfer) within 10 Business Days unless the Member’s account is required to be closed, in which case the funds will be transferred soon as practicable.
- If the refund request cannot be processed (for example, the Member has transferred to another Scheme), the Scheme Provider must advise Inland Revenue as soon as practicable.

EMS adjustment: This message will be sent if an amount of Contribution paid was in excess of the amount required as per section 81 or 101 of the Act.

The Scheme Provider will refund the excess amount in full unless insufficient funds are available in the Member’s account, in which case all available funds will be refunded.

Late opt-out: This message will be sent if Inland Revenue accepts an opt-out notice as per section 17 or 18 of the Act from a person after that person has become a member of a Default or Employer Chosen Scheme.

The Scheme Provider will refund the person’s Contributions to Inland Revenue, notify Inland Revenue of the necessary information to distribute the funds and close the Member’s account as soon as practicable.

Incorrect enrolment: This message will be sent if Inland Revenue identifies that an invalid enrolment has been made, or the Scheme Provider has notified Inland Revenue of an invalid enrolment.

The Scheme Provider will refund the person’s Contributions to Inland Revenue, notify Inland Revenue of the necessary information to distribute the funds and close the Member’s account as soon as practicable.

5. Cash Reconciliation and Reporting

Reconciliation Process and other Reporting Requirements

- The Scheme Provider is required to review the details of the Quarterly Certificate issued by Inland Revenue Crown Revenue to comply with operational, legislative and audit requirements.
- The Scheme Provider will arrange for the Quarterly Certificate to be signed by approved signatory of the Scheme Provider. The Scheme Provider is not required to get the Quarterly Certificate audited by an external party or auditor prior to its return to Inland Revenue.
- The Scheme Provider will return the signed Quarterly Certificate to Inland Revenue Crown Revenue within 30 days of the quarter-end.
- If there are any discrepancies, the Scheme Provider will complete the Cash Transaction Report and send this to Inland Revenue Crown Revenue by email. Inland Revenue Crown Revenue and the Scheme Provider will work together to resolve the discrepancies.
- The Scheme Provider acknowledges that Inland Revenue may develop and refine data reconciliation reporting requirements (and other reporting requirements) over time. Inland Revenue will consult regarding changes to reporting requirements. This consultation may be at an industry level, with groups of KiwiSaver Scheme Providers or with the Scheme Provider individually. Following that consultation, Inland Revenue will notify the Scheme Provider of any changes to the reporting requirements and the date from which such changes are to apply. The Scheme Provider and Inland Revenue agree to comply with the changes from the notified date. Section 3.5 of this schedule E shall not apply to such changes.

6. Service Levels for Member Tax Credits

- Member tax credit legislation is contained principally within the Taxation (KiwiSaver) Act 2007, and the Income Tax Act 2004.
- Where the Scheme Provider discovers that a Member has received a Member tax credit when they were not eligible for that credit, they will advise Inland Revenue of this via B2B by sending either a revised “MTC claim information” message or a “Partial MTC claw back request”. The Scheme Provider will send this message as soon as practicable after discovering the Member’s ineligibility.
- Where a Member commences using a mortgage diversion facility, the Scheme Provider will advise Inland Revenue of this as soon as practicable. Advice will be provided via B2B using the “member funds withdrawal from scheme advice” message. These requirements also apply when a Member ceases using a mortgage diversion facility.
- Scheme Providers must submit Member tax credit claims and related notifications via the B2B Environment as set out in schedule B.

3.5 Change Management

Subject to any express provision to the contrary in this schedule E, Inland Revenue's ability to Change or add to any of the Inland Revenue KiwiSaver Systems is dealt with in the main body of the Agreement and in schedule B to the Agreement (the Scheme Provider Build Pack).

Without limiting or restricting the way in which Inland Revenue can Change or add to any of the Inland Revenue KiwiSaver Systems under the main body of Agreement or the Scheme Provider Build Pack, Inland Revenue and the Scheme Provider will discuss and consult on the Change management processes and the types of Changes potentially required where Inland Revenue proposes to Change any of the Inland Revenue KiwiSaver Systems in a way that will impact on the Scheme Provider KiwiSaver Systems. An overview of this Change process is set out in appendix 2 to this schedule E (**Operational Change Management Process**).

Scheme Provider support personnel will be expected to undertake activities approved by the parties through the Operational Change Management Process.

Outside of standard releases, emergency Changes will be made by Inland Revenue as and when required and communicated via an email distribution list or telephone to the Scheme Providers. Emergency Changes to the B2B Environment include upgrades and changes required to ensure the reputation and/or operation of KiwiSaver is not adversely affected by the function or performance of the B2B Environment. Without limiting the previous sentence or schedule B, examples of emergency Change include URL changes, IP setting changes, schema software defects, corrupt security certificates, B2B hardware failures and urgent operating system patches etc. Functional Changes for B2B will not be classified as an emergency Change unless the inbound or outbound B2B messaging service is significantly impacted. A minimum of at least 1 month's notice will be given in relation to Changes other than emergency Changes unless otherwise mutually agreed.²

Static IP address Changes must be agreed at least one week in advance.

Change forums will be agreed and coordinated as required by the Inland Revenue Relationship Manager and the Scheme Provider.

3.6 Incident and Problem Management

Any Incidents resulting in a failure of any Inland Revenue KiwiSaver Systems will be recorded in the Inland Revenue Incident management system. Any B2B Environment Incidents reported by the Scheme Provider to Inland Revenue or other Incidents relating to the Scheme Provider KiwiSaver Systems of which Inland Revenue becomes aware will also result in an Incident being logged in the Inland Revenue service management system.

Note that repeated Scheme Provider Severity 1 Incidents relating to ability to consistently receive B2B messages from Inland Revenue may result in B2B messages stopping and a return a BSC Testing to isolate production issues and re-test any fixes.

² Day-to-day data corrections will not be treated as formal Changes and recorded within the Inland Revenue service management system. Automated B2B Environment data re-tries for example, will be part of normal business transmissions.

Problems directly effecting B2B Environment messaging between Inland Revenue and the Scheme Provider will be discussed (via telephone or email) and actions agreed on an as-needs basis with each or all KiwiSaver Scheme Provider(s) as appropriate.

3.7 Maintenance

The Inland Revenue B2B Environment will have a planned weekly maintenance window if required on Sunday mornings between 7am and 12 noon though Inland Revenue may change the window from time to time. Any amendments to the Inland Revenue planned maintenance window will be communicated to the Scheme Providers at least one week in advance or otherwise as deemed appropriate by Inland Revenue. The planned maintenance window will be held for any maintenance required including Changes and upgrades. The Inland Revenue KiwiSaver System can be unavailable during this time without notification to the Scheme Provider.

Inland Revenue and the Scheme Provider will discuss and consult on any functional Changes to be made to B2B Environment interfaces. Without limiting the Change provisions contained in the main body of the Agreement or schedule B and those set above in paragraph 3.5, these discussions will be used to determine the most appropriate implementation date and notice period.

Unplanned outages that require quick or immediate resolution do not have to be carried out during the planned maintenance window and may be undertaken by Inland Revenue as required in the circumstances. Any Inland Revenue scheduled outages that take longer to complete than planned will be communicated to Scheme Providers via email distribution lists and, where appropriate via telephone.

Maintenance of Scheme Provider KiwiSaver Systems will be undertaken as required by the Scheme Provider. Scheduled interface outages occurring between 6.00pm and 6.00am must be notified to Inland Revenue at least 5 Business Days in advance.

3.8 Release Management

Inland Revenue and the Scheme Provider will discuss and consult on any functional Changes to be made to B2B Environment interfaces. Without limiting the Change provisions contained in the main body of the Agreement or schedule B and those set above in paragraph 3.5, these discussions will be used to determine the most appropriate implementation date and notice period.

A new version of the B2B Environment interfaces and XML schema are likely to be introduced by Inland Revenue to the industry as required. A first release containing a new interface for B2B Environment error notifications and other functional / technical improvements is planned for introducing functionality to support Member tax credits and then approximately every six months thereafter.

Functional and technical inputs to new releases will be delivered after consultation with the Scheme Provider. However, Inland Revenue reserves the right to prioritise the functionality delivered.

Any emergency releases required to be implemented industry-wide by Inland Revenue will be communicated in the first instance by the Relationship Managers. Such releases will not impact the SLAs as defined above.

3.9 User Help Assistance

Inland Revenue will provide B2B Environment technical telephone and email assistance to internal Inland Revenue staff for KiwiSaver queries as and when required.

The Scheme Provider will provide a call centre and e-mail assistance for their KiwiSaver Members. The details of this call centre will be made available to Inland Revenue for publishing on the KiwiSaver website.

3.10 Business Improvement

The parties will contribute to relationship management forums for B2B Environment and B2B business improvement.

The parties will manage and schedule new initiatives to support the continuous improvement of the B2B Environment and B2B business processes.

3.11 Scheme Provider Monitoring/Reporting

The Scheme Provider must maintain monitoring systems including alerts for error messages that are likely to impact the availability and reliability of the Scheme Provider KiwiSaver Systems or Scheme Provider B2B Environment interfaces. The Scheme Provider will notify the Inland Revenue IT Service Desk immediately via telephone and the Relationship Manager if appropriate in the event of an unplanned outage that will impact B2B transmission.

3.12 Technical Support Services

The Scheme Provider must maintain service management systems for B2B Environment Incidents, Problems and Change management.

The Scheme Provider must ensure processes are in place to recover from failed data transmissions if required (e.g. manual re-sends).

4. OPERATIONAL STANDARDS AND SERVICE ESCALATION

4.1 Operational Standards

Operational standards have been developed which describe in more detail how various Incidents, Problems and requests for Change are to be managed. These operational standards are split between Inland Revenue (Customer Operations Group and IT) and the Scheme Provider.

Standards#	Standards
SCHEME PROVIDER	
1	Urgent communication that needs to take place between the Scheme Provider Service Desk and Inland Revenue support personnel will be by telephone in the first instance. An example of urgent communication is responding to a Severity 1 B2B outage. All Severity 1 Incidents are to be reported immediately to the Inland Revenue IT Service Desk.
2	The Scheme Provider Service Desk is responsible for managing to Resolution any Incidents or Problems relating to creation and transmission of data that originate from the Scheme Provider and sent to Inland Revenue. The Scheme Provider Service Desk will also work with the Inland Revenue IT Service Desk to resolve failed data transmissions for inwards interfaces.
3	The Scheme Provider will provide notification and Escalate all change requests and Incidents in accordance to the agreed escalation procedures (as specified within this schedule E).
4	Subject to the rest of the Agreement, any significant functional interface Changes to the existing service are to be raised with the Scheme Provider Relationship Manager in the first instance.
5	The Operational Change Management Process is to be utilised at all times for managing on-going Change to the B2B Environment interfaces.
6	For non-urgent requests submitted by email, Inland Revenue personnel will acknowledge receipt of these requests within 3 Business Days by either email or telephone (as is appropriate to the nature of the request).
7	The Scheme Provider must supply an internet service channel available 24 x 7 capable of receiving (at a minimum) of 3.5 transactions per second and 100mb of data per hour (at approx. 250/kbits per second) from midday during Business Days. Note that there may also be exceptions into Saturdays for peak periods.
8	The Scheme Provider must ensure that adequate business continuity plans and disaster recovery plans, which meet New Zealand market best practice are implemented in case of a Major Outage. Should a Major Outage occur as a result of a fault or Incident relating to Scheme Provider infrastructure or applications or software supporting the Scheme Provider B2B Environment interfaces, the Scheme Provider B2B Environment and related service must be restored within the Severity One Incident service level and fully operational within 2

Standards#	Standards
SCHEME PROVIDER	
	Business Days.
9	The Scheme Provider B2B Environment will be configured to automatically re-transmit messages in the event of a transmission error. The retransmission limit and interval will be specified by Inland Revenue (three times at two hour intervals) as required configuration parameters.
10	In the event of a failed B2B transmission and the B2B message cannot be resolved using the re-send mechanism, the Scheme Provider KiwiSaver Systems must support a manual retransmission process of any or all data over the previous 5 Business Day period.
11	In the event of a failed data transmission, the Scheme Provider will contact Inland Revenue within 4 Business Hours (of the failed transmission) to advise of the failure and discuss appropriate error diagnostics and arrange for re-submission of the failed transmission.
12	The Scheme Provider technical architecture must be designed to meet the service levels as specified in this schedule and schedule B
13	Scheme Providers will not accept unsigned and non-encrypted B2B messages from Inland Revenue. Any in-bound unsigned B2B messages relating to KiwiSaver will not have been issued by Inland Revenue and must be rejected. Any unsigned messages received and not rejected by the Scheme Provider and processed by Scheme Provider back-end systems are at the risk of the Scheme Provider.
14	Scheme Providers must be able to process inbound and outbound B2B messages simultaneously using the prescribed format as defined in schedule B.
15	Scheme Providers must supply complete and accurate B2B message data to reduce message rejection as part of inbound B2B messaging.
16	Scheme Providers will need to be able to receive and send B2B messages on a 24x7 basis.
17	Inland Revenue strongly encourages Scheme Providers to implement technology to receive 'batched' B2B messages from Inland Revenue in accordance with schedule B requirements. This is to accommodate increasing B2B messaging volume demands (see schedule B for detail on batched messaging).
18	From 1 July 2008, Scheme Providers must be able to receive and process B2B error messages generated from Inland Revenue.
19	From 1 July 2008, Inland Revenue advises that batching of messages (MTC) from Scheme Providers to Inland Revenue is compulsory. Either clumping or multi record XML can be used to achieve this.
20	Bank charges incurred as part of the bank dishonour process (related to refund payments etc) are to be met by the Scheme Provider that initiated the transaction.

Standards#	Standards
INLAND REVENUE	
1	All Incidents and requests for Change for action by the Scheme Provider will be raised by Inland Revenue through the Scheme Provider Service Desk. Inland Revenue IT will provide an incident number to the Scheme Provider when the incident is registered with KiwiSaver Systems Support service desk via phone or email.
2	Inland Revenue will own the technical vision, strategy and solution architecture for the B2B Environment interfaces and support framework.
3	Incident records can only be closed when service has been restored and the B2B Environment is operating correctly, not when a Problem Ticket is created. Once a Problem Ticket is created all known related Incident records will be cross-referenced to the Problem Ticket.
4	Any manual Changes to data (as a result of failed data re-sends etc) are to be managed as part of normal B2B business operations by the Scheme Provider and Inland Revenue Customer Operations Group.
5	Inland Revenue will be tracking and managing B2B Environment Incidents, Problems and Changes relative to Inland Revenue B2B Environment interfaces only and associated infrastructure. ³
6	Inland Revenue monitoring systems will provide alerts for failed interfaces etc that are likely to impact the availability and reliability of the Inland Revenue B2B Environment.
7	Inland Revenue intend to utilise ITIL (www.itil.co.uk) processes where practical and utilise systems for managing Incidents, Problems and Changes for Inland Revenue KiwiSaver Systems.
8	Inland Revenue IT Service Desk will manage, prioritise and coordinate future B2B Environment releases.
9	All valid messages sent by Inland Revenue will be signed with a valid security certificate. Message received by Scheme Providers that are not signed must be treated as invalid and rejected by the Scheme Provider.

4.2 Service Escalation

Where Inland Revenue personnel are unable to be contacted via the 0800 number for B2B Environment technical support or via the on-call mobile within 30 minutes of the first contact attempt, the Scheme Provider Service Desk will contact the Inland Revenue IT Service Desk team leader, or to escalate, contact the appointed Inland Revenue Relationship Manager personnel for support in resolving the Incident or Change.

Likewise, where Scheme Provider support personnel are not able to be contacted for B2B Environment support issues (relative to the Scheme Provider interfaces), the Inland Revenue IT Service Desk will escalate to an Authorised Person (Authorised Persons list and level of authority to be provided to Inland Revenue) for resolution. The Scheme

³ Any manual Changes to data (as a result of failed data re-sends etc) to be managed will not be managed as a Change and will be processed as part of normal business processes. Inland Revenue systems will track all Changes via audit tables.

Provider will ensure the Authorised Person has all the necessary resources and authority to resolve the Incident or Change in the timeframe expected.

Where Escalation is applied, the Inland Revenue IT Service Desk team leader will confirm the actions to either wait for support or for the Scheme Provider Service Desk to arrange for resolution of the Incident or Change. See section 5 and appendix three for full details regarding the service Escalation process.

Both the Scheme Provider and Inland Revenue will provide an up-to-date list of support personnel availability and the key contact list for backup support to be contacted.

Any significant technical Problems resulting in Changes that cannot be resolved electronically or via telephone (or email) may result in Inland Revenue/Scheme Provider face-to-face Problem management meetings (to be held in Wellington as directed by Inland Revenue). Relationship Managers will be expected to attend problem management meetings.

5. BREACH OF SERVICE STANDARDS

This section outlines how breaches of obligations in this schedule E will be addressed.

5.1 Inland Revenue Escalation Process For Breaches

The Scheme Provider agrees that if it is, or is allegedly, in breach, as determined by Inland Revenue (acting reasonably), of any of its obligations in this schedule E (**Breach**) then subject to section 5.1(f) below the following escalation and remedy process will apply:

- (a) Inland Revenue will first escalate the Breach to the Scheme Provider's Service Desk team leader or Authorised Person as contemplated by section 4 who will ensure the Breach is remedied in the agreed manner (including any agreed timetable) or, failing agreement, as determined by Inland Revenue.
- (b) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider's Service Desk team leader or Authorised Person, within 10 Business Days after escalation in accordance with section 5.1(a), then Inland Revenue may invoke section 5.1(g) and the parties agree to refer the matter to their respective Relationship Managers who will meet to discuss the Breach and consider in good faith what action (if any) will be taken. If the Relationship Managers cannot agree what action (if any) will be taken in relation to the Breach then Inland Revenue (acting reasonably) will determine what action (if any) should be taken. If Inland Revenue so determines then the Scheme Provider will take such action as determined.
- (c) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider's Relationship Manager, within 10 Business Days after escalation in accordance with section 5.1 (b), then Inland Revenue may invoke (or continue to invoke, as the case may be) section 5.1(g) and Inland Revenue may refer the matter to the Chief Information Officer or other appropriate General Manager of the Scheme Provider who will meet with Inland Revenue to discuss the Breach and consider in good faith what action (if any) will be taken. If agreement cannot be

reached as to what action (if any) will be taken in relation to the Breach then Inland Revenue (acting reasonably) will determine what action (if any) should be taken. If Inland Revenue so determines then the Scheme Provider will take such action as determined.

- (d) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Chief Information Officer or other appropriate General Manager of the Scheme Provider, within 10 Business Days after escalation in accordance with section 5.1 (c), then Inland Revenue may invoke (or continue to invoke, as the case may be) section 5.1(g) and Inland Revenue may refer the matter to the Chief Executive of the Scheme Provider who will meet with Inland Revenue to discuss the Breach and consider in good faith what action (if any) will be taken. If agreement cannot be reached as to what action (if any) will be taken in relation to the Breach then Inland Revenue (acting reasonably) will determine what action (if any) that should be taken. If Inland Revenue so determines then the Scheme Provider will take such action as determined.
- (e) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider, within 10 Business Days after escalation in accordance with section 5.1 (d), then Inland Revenue may invoke (or continue to invoke, as the case may be) section 5.1(g) and Inland Revenue may form the view that the Scheme Provider is operating the Scheme in contravention of the Act and refer the matter to the Government Actuary to consider the exercise of the Government Actuary's powers under section 169 of the Act.
- (f) If at any time Inland Revenue (acting reasonably) considers the Breach to be incapable of remedy or the Scheme Provider should no longer be allowed to be a Scheme Provider then Inland Revenue may immediately invoke section 5.1(c) or section 5.1(d) above or refer the matter directly to the Government Actuary as contemplated by section 5.1 (e) above without the need to invoke the prior levels of escalation in this section 5.1.
- (g) In addition to the provisions of clause 17.3 of the main body of the Agreement and the escalation provisions outlined in this section 5.1 if a Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider, then Inland Revenue may hold all information, data and/or Contributions in respect of Employees, Members and other potential Members of the Scheme Provider's KiwiSaver Scheme that Inland Revenue receives until such time as the Breach has been remedied to the satisfaction of Inland Revenue). If the Scheme Provider is not the trustee of the Scheme Inland Revenue may refer a Breach or any escalation under this section 5.1 to the trustee for its attention.

5.2 Scheme Provider Escalation Process For Inland Revenue Breaches

The Parties agree that if Inland Revenue is in or allegedly in breach of any of its obligations in this schedule E (**Inland Revenue Breach**) then the following escalation, liability and remedy process will apply:

- (a) The Scheme Provider will first escalate the Inland Revenue Breach to the Inland Revenue IT Service Desk team leader as contemplated by section 4

who will ensure the Inland Revenue Breach is remedied in the agreed manner or, failing agreement, as determined by Inland Revenue).

- (b) If the Inland Revenue Breach has not been remedied to the reasonable satisfaction of the Scheme Provider, or if the Scheme Provider is otherwise dissatisfied with the way in which the Inland Revenue Breach has been dealt with by the Inland Revenue IT Service Desk team leader or manager, within 10 Business Days after escalation in accordance with section 5.2(a), the parties agree to refer the matter to their respective Relationship Managers who will meet to discuss the Inland Revenue Breach and consider in good faith what action (if any) will be taken in relation to it. .
- (c) If the Inland Revenue Breach has not been remedied to the reasonable satisfaction of the Scheme Provider, or if the Scheme Provider is otherwise dissatisfied with the way in which the Inland Revenue Breach has been dealt with by IT Service Desk Manager and / or the Relationship Manager, within 10 Business Days after escalation in accordance with section 5.2 (b), then the Scheme Provider may refer the matter to Inland Revenue's Chief Information Officer and/or General Manager, Customer Insight who will meet with the Scheme Provider to discuss the Inland Revenue Breach and consider in good faith what action (if any) will be taken. If the Scheme Provider and Inland Revenue's Chief Information Officer and/or General Manager, Customer Insight cannot agree what action (if any) will be taken in relation to the Inland Revenue Breach within 10 Business Days after escalation under this clause 5.2(c), then Inland Revenue (acting reasonably) will determine what action (if any) should be taken in relation to it.
- (d) Apart from the escalation and remedy process outlined in 5.2(a), (b) and (c) Inland Revenue will not be liable to the Scheme Provider or any other party for any loss, damage, cost or expense whatsoever suffered or incurred by the Scheme Provider or any other party in relation to:
 - (i) the provision of or failure to provide any operational support under this schedule E;
 - (ii) an Inland Revenue Breach; or
 - (iii) the escalation process outlined in section 5.2.

6. KEY B2B SERVICE ROLES AND RESPONSIBILITIES

Key roles and responsibilities will be identified and implemented as a service for each Inland Revenue and Scheme Provider Service Support function and related support functions. These are provisionally set out as follows and Inland Revenue will finalise these functions for B2B support:

Function	Title	Organisation
1. Perform 1 st line Service Desk IT support functions for Inland Revenue KiwiSaver Systems. Support communication with the Scheme Provider will be primarily via telephone and, subject to then-current Inland Revenue policy, email. Maintains repository of Inland	Inland Revenue IT Service Desk	Inland Revenue

Function	Title	Organisation
Revenue Incidents and Change that Inland Revenue is aware of.		
2. Perform 1 st line Service Desk IT support functions for Scheme Provider KiwiSaver Systems. Support communication with Inland Revenue will be primarily via telephone and, subject to then-current Inland Revenue policy, email.	Scheme Provider IT Service Desk	Scheme Provider
3. 2 nd level Support to the Inland Revenue IT Service Desk for Inland Revenue KiwiSaver Systems (IT Vendors for desktop and telephony Incidents, Internal IT Support Functions e.g. IT Operations, IR File, B2B, SAP etc). For IT service support, communication will be with the Inland Revenue IT Service Desk. Only in circumstances determined by Inland Revenue will B2B technical engineers need to speak to technical counterparts within each Scheme Provider.	Inland Revenue IT Second Level Support	Inland Revenue
4. 3 rd level Support to the Inland Revenue IT Service Desk in relation to Inland Revenue KiwiSaver Systems (IT Vendors for specialist support). For IT service support during business hours, communication will be with the Inland Revenue IT Service Desk.	Inland Revenue IT Third Level Support	Inland Revenue
5. 2 nd level Support to the Scheme Provider Service Desk (internal and external support for Scheme Provider KiwiSaver Systems).	Scheme Provider IT Second Level support	Scheme Provider
6. 3 rd level Support to the Scheme Provider Service Desk (internal and external support for Scheme Provider KiwiSaver Systems).	Scheme Provider IT Third Level support	Scheme Provider
7. Escalation point and general guidance.	Team Leader or authorised person, Inland Revenue Relationship Manager	Inland Revenue
8. Escalation point and general guidance.	Team Leader or authorised person, Scheme Provider Relationship Manager	Scheme Provider
9. Provide Change support and act as on site point of liaison for each Service	Team Leader, Inland Revenue	Inland Revenue and Scheme

Function	Title	Organisation
Desk.	IT Service Desk Team Leader, Scheme Provider Service Desk	Provider
10. Provide Incident and Problem support and act as on site point of liaison for each Service Desk.	Team Leader, Inland Revenue IT Service Desk Team Leader, Scheme Provider Service Desk	Inland Revenue and Scheme Provider
11. Perform KiwiSaver business support functions for Scheme Providers. Support communication with the Scheme Provider will be primarily via telephone and letter.	Inland Revenue Customer Operations	Inland Revenue
12. Perform KiwiSaver business support functions for Inland Revenue. Support communication with Inland Revenue will be primarily via telephone and letter.	Scheme Provider Business Support	Scheme Provider

7. HOURS OF SUPPORT

It is intended the B2B service will operate 24 hours a day 7 days a week. Inland Revenue and the Scheme Provider will ensure appropriate IT and business personnel are available to support the services on this basis. The expected hours of support for services are as follows:

Hours	Supported By
NZST 08:00 to 5pm on Business Days.	Inland Revenue IT Service Support Desk for KiwiSaver based in Wellington, New Zealand. Out of hours support (5pm onwards) B2B Environment second line, 3 rd line support teams etc
NZST 08:00 to 5pm on Business Days.	Scheme Provider Service Desk, out of hours support (5pm onwards) and 2 nd line, 3 rd line support teams etc
Provide out of hours on-call services for B2B severity one technical incidents only with the Inland Revenue B2B Environment.	Designated Inland Revenue personnel via 0800 service diverted to mobile telephone
Provide out of hours on-call services for B2B severity one technical incidents only with the Scheme Provider B2B Environment.	Designated Scheme Provider personnel via mobile telephone
NZST 08:00 to 5pm on Business Days.	Inland Revenue Customer Operations based in Te Rapa, Hamilton, New Zealand for KiwiSaver

NZST 08:00 to 5pm on Business Days.	Scheme Provider business operations for KiwiSaver.
Inland Revenue regular B2B Maintenance window	Sunday 7am – midday. Undertaken in Wellington, New Zealand.

Incidents will be recorded within the Inland Revenue Incident management system during Business Hours.

8. SERVICE DEFINITIONS

8.1 General

The following terms have the meanings given to them in this schedule E unless otherwise expressly stated:

Authorised Person means the relevant representative of the Scheme Provider who is responsible for meeting the service levels and other requirements of this schedule E.

B2B Environment means the Inland Revenue B2B Environment and the Scheme Provider B2B Environment.

Business Days means any day excluding a Saturday or a Sunday or a statutory public holiday in Wellington or Auckland.

Business Hours means the hours of 8am to 5pm on Business Days.

Change means an addition, modification or deletion of anything that could have an effect on the B2B Environment.

Customer Operations Group means the Inland Revenue department responsible for providing processing and contact assistance to the Scheme Providers and public for process, data and general enquiries relating to KiwiSaver.

EMS means Employer Monthly Schedule.

EMS Adjustment means an alteration or amendment to Member details on an Employer Monthly Schedule already submitted to Inland Revenue for processing.

Escalate means escalating an Incident or Problem caused by a party within that Party's organisation in order to Resolve the Incident or Problem and **Escalated** has the corresponding meaning.

Escalation Time means the time by which an Incident or Problem must be Escalated.

Incident means a reduction in quality or an unplanned interruption to the service provided via the B2B Environment including any such reduction in quality or unplanned interruption caused by a party's failure to comply with this Agreement including the Scheme Provider Build Pack.

Inland Revenue B2B Environment means, at any time, the elements of the Inland Revenue KiwiSaver Systems involved in communication across the B2B channel including internet connections at that time.

Inland Revenue IT Service Desk means the IT contact point for the notification, recording and resolution of B2B technical issues relating to Inland Revenue B2B Environment.

Inland Revenue IT Process Document means the document issued by Inland Revenue that sets out detailed IT support processes relating to support of the Inland Revenue KiwiSaver Systems.

Inland Revenue KiwiSaver Systems means, at any time, the technology components and systems which jointly constitute the Inland Revenue solution used by Inland Revenue to administer KiwiSaver at that time.

Major Outage means the Scheme Provider KiwiSaver Systems are not available to receive data for more than a day and/or those systems are consistently slow and/or those systems produce corrupted data.

Operational Change Management Process has the meaning given to that term in section 3.5, Change Management."

Problem means the known or unknown underlying cause of one or more Incidents.

Respond means the party that caused the Incident or Problem must contact the other party to discuss the Incident or Problem and identify how it will be Resolved and **Response** has a corresponding meaning.

Response Time means the time by which a party must Respond to an Incident or Problem caused by it.

Resolution Time means the time by which a party must Resolve an Incident or Problem caused by it.

Resolve means the Incident or Problem has been resolved or a workaround implemented to the satisfaction of Inland Revenue (acting reasonably) and **Resolution** and **Resolved** have corresponding meanings.

Scheme or **Default Scheme** is a reference to the relevant KiwiSaver Scheme or default KiwiSaver Scheme as the case may be.

Scheme Provider B2B Environment means, at any time, the elements of the Scheme Provider KiwiSaver Systems involved in communication across the B2B channel including internet connections at that time.

Scheme Provider KiwiSaver Systems means, at any time, the technology components and systems which jointly constitute the Scheme Provider solution used by the Scheme Provider to administer its participation in KiwiSaver at that time.

Scheme Provider Service Desk means the IT contact point for the notification, recording and resolution of B2B technical issues relating to the Scheme Provider B2B environment.

Severity One Incident means a Severity Level 1 (Critical) Incident, as defined in paragraph 3.1 or 3.3 of this schedule, as applicable.

Severity Two Incident means a Severity Level 2 (High) Incident, as defined in paragraph 3.1 or 3.3 of this schedule, as applicable.

Severity Three Incident means a Severity Level 3 (Medium) Incident, as defined in paragraph 3.1 or 3.3 of this schedule, as applicable.

Ticket means an electronic Incident record.

Time or times means reference to the relevant time in New Zealand on the particular day including allowance for any daylight saving adjustment that may be in force in New Zealand at that time.

8.2 Change Examples

In the table below are examples of significant Changes for the KiwiSaver B2B Environment interfaces:

Change Example	Change Owner
1. XML scheme Change	Inland Revenue IT Service Desk
2. New interface	Inland Revenue IT Service Desk
3. Non functional requirement Change	Inland Revenue IT Service Desk
4. Emergency Change	Inland Revenue IT Service Desk
5. All other Changes to KiwiSaver B2B Environment	Inland Revenue IT Service Desk
6. Security Change	Inland Revenue IT Service Desk

8.3 Incident Examples

In the table below are examples of potential Incidents for the KiwiSaver B2B Environment interfaces:

Incident Example	Incident Owner
1. Failed single interface	System owner; Inland Revenue or Scheme Provider Service Desk
2. Data integrity error (data corruption)	Inland Revenue or Scheme Provider Service Desk
3. Transmission failure	Transmitting party
4. System outage	System owner; Inland Revenue or Scheme Provider Service Desk
5. Power outage	System owner; Inland Revenue or Scheme Provider Service Desk
6. Hardware failure	System owner; Inland Revenue or Scheme Provider Service Desk
7. Security	Inland Revenue IT Service Desk or Scheme Provider depending upon the Incident type
8. Loss of data in back-end	Inland Revenue IT Service Desk or Scheme Provider depending upon the Incident type

8.4 Problem Examples

Within the Inland Revenue IT Service Desk, a Problem record may be assigned (by the IT Service Desk to an internal IT support function or alternatively, to the Scheme Provider IT Service Desk) as a result of an Incident or a number of Incidents where the underlying cause is unknown. Some Problem examples for the KiwiSaver B2B Environment interfaces are as follows:

Problem Example	Problem Owner
1. Repeated data error in Inland Revenue back end system	Inland Revenue IT Service Desk or Scheme Provider
2. B2B Environment application performance	Inland Revenue IT Service Desk or Scheme Provider
3. Network performance	Inland Revenue IT Service Desk or Scheme Provider

9. REQUEST MANAGEMENT AND REPORTING

The information required to be exchanged between the Inland Revenue IT Service Desk and the Scheme Provider Service Desk to log and close a Ticket is anticipated to be as follows:

- date and time logged by user;
- Scheme Provider ID;
- Inland Revenue Ticket reference allocated;
- Scheme Provider Ticket reference;
- Incident description;
- Incident status;
- service affected;
- action taken;
- date and time Resolved; and
- description of how Resolved.

Requests from the Inland Revenue IT Service Desk to Inland Revenue personnel will be recorded and reported through the Inland Revenue Incident management system.

10. TEST SUPPORT

There is a support requirement for both Inland Revenue and the Scheme Provider to maintain a B2B test environment which mirrors the B2B production environment as closely as practicable. The Scheme Provider must ensure that it completes all testing required by Inland Revenue and must ensure that its test environment is available to complete such testing within 1 month of Inland Revenue's request, or shorter if agreed with the Scheme Provider.

The test environment is required to support:

- testing of proposed Changes;
- testing of application, hardware, operating system patches etc (e.g. vendor released software updates);
- regression testing in relation to proposed Changes; and
- aid fault diagnosis and investigation.

Changes referenced above for testing purposes include interface Changes, maintenance Changes and emergency Changes. Both Inland Revenue and the Scheme Provider must maintain their own test environments to allow for testing of changes and re-creating Incidents that may have occurred in Production.

11. B2B SUPPORT SKILLS TO BE MAINTAINED

Inland Revenue and the Scheme Provider support personnel will require customer-facing telephony answering skills including a basic range of technology and user support skills. Specific skills will include abilities to support the B2B Environment and its related interfaces (as first line support) and to answer data related queries. Specifically, Inland Revenue and the Scheme Provider will need to ensure that relevant Inland Revenue personnel are fully aware of the services and understand technologies used to deliver them.

Both Inland Revenue and the Scheme Provider Service Desks will also be required to provide support personnel who are reasonably knowledgeable and suitably skilled in dealing with Incidents and Change. Such personnel will be 'resolver' group personnel and are to be available to action and resolve Incidents and Change in accordance with the requirements set out in this schedule E.

Suggested IT and business support skills for KiwiSaver are as follows:

- telephony systems;
- B2B Environment and its related interfaces;
- Incident and Change management toolset and processes;
- basic data analysis skills;
- Problem diagnosis and troubleshooting; and
- KiwiSaver processes and functionality.

12. B2B SERVICE REVIEWS

Service review meetings will be held at times (not more frequently than quarterly), and in the manner, reasonably required by Inland Revenue and a review of the performance against this schedule and any other issues or actions related to the service provided will be included. Service reviews could be held either by telephone conference or face-to-face depending on travel logistics and as determined by Inland Revenue. The service reviews will be minuted by Inland Revenue.

Each party will ensure appropriate Authorised Persons attend all service review meetings. The following people are likely to be included in these service review meetings:

- Inland Revenue Relationship Managers;
- Inland Revenue Business Systems Management (IT Department support team for KiwiSaver);
- Inland Revenue B2B Team Leader (if required); and
- relevant Scheme Provider representatives.

Should either Inland Revenue or a Scheme Provider require (acting reasonably) an urgent service review, notice of this review must be provided via email at least one week in advance. Urgent reviews will be undertaken either via telephone or face-to-face meetings.

The draft agenda for service reviews is as follows:

- Introductions, agreement on previous minutes.
- Discuss number of recorded Incidents and Problems that have occurred since the last renew and time taken to remedy these Incidents and Problems.
- Agree Incidents, if any, that require escalation.
- Review service levels with the Scheme Provider and performance.
- Discuss and agree initiatives to improve service and communication.
- General Business.
- Close.

The performance of the Scheme Provider against the required service levels will be discussed at the service review meetings with the intention to identify any corrective steps that should be implemented for the Scheme Provider to meet the required service levels to ensure the smooth administration of KiwiSaver.

Inland Revenue and the Scheme Provider will be responsible for all their own costs relating to the service review meetings.

13. CONTACT INFORMATION

This list contains key site and on call contacts for Inland Revenue. Designated Inland Revenue personnel are to be determined. The same principles will apply for the Scheme Provider support personnel.

Location	Role	Function	Telephone	Email
Inland Revenue	KiwiSaver B2B 0800 Assistance	Service Desk	0800 549 470	Kiwisaver.systems.support@ird.govt.nz
Inland Revenue	KiwiSaver IT Service Team Leader	Service Desk	0800 549 470	Kiwisaver.systems.support@ird.govt.nz
Inland Revenue	KiwiSaver Customer Operations Group	Call Centre	0800 549 470	kspro@ird.govt.nz
Inland Revenue	Crown Revenue	Service Desk		kiwisaver.provider.quarterly.certificates@ird.govt.nz
Scheme Provider	Service Desk	IT	0800 TBA	
Scheme Provider	IT Operations Manager	IT	0800 TBA	
Scheme Provider	KiwiSaver Business Support	Call Centre / Business Support	0800 TBA	
Escalation Contacts	Relationship Manager	Inland Revenue Customer Insight	DDI to be supplied. Please continue to liaise with your current relationship manager	

The following physical address should be used for all correspondence sent to Inland Revenue:

Inland Revenue
PO Box 1454
101 Garnet Avenue
Te Rapa
Hamilton 3240

Each party will notify the other party of all changes to the details set out above.

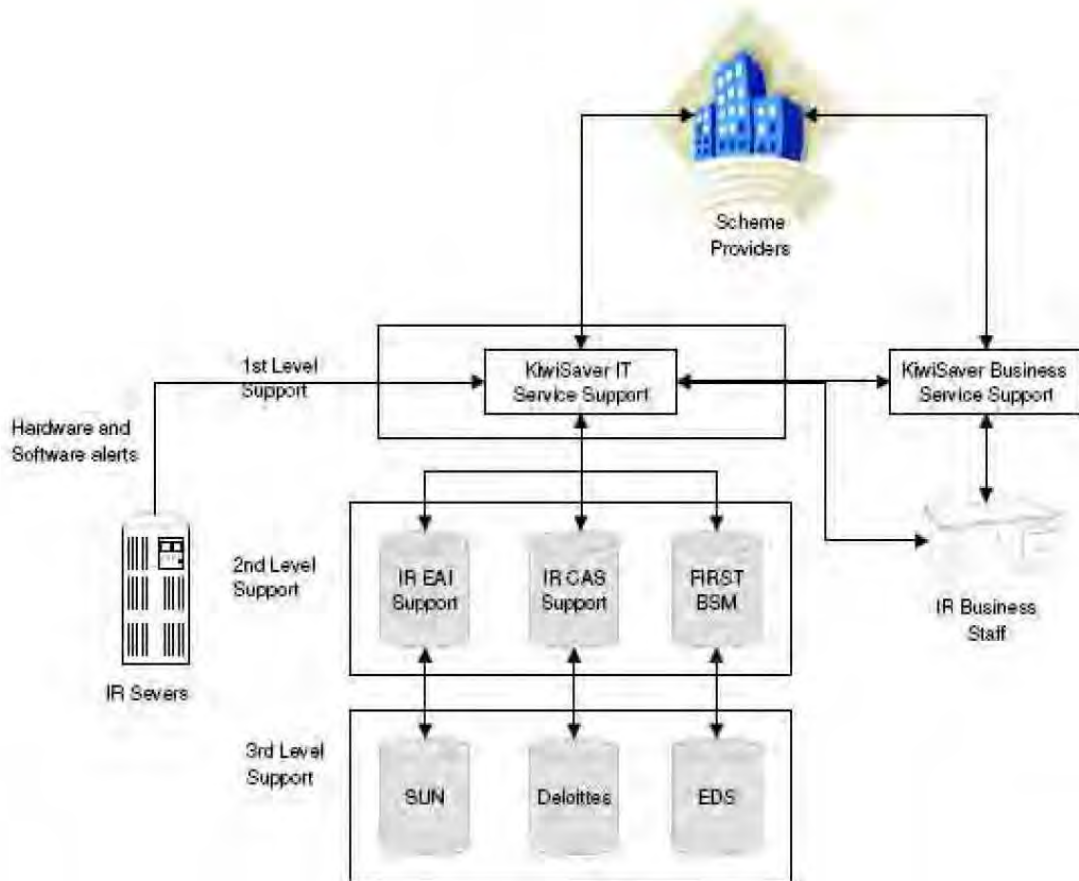
14. IT ENTERPRISE SUPPORT MODEL FOR KIWISAVER

Appendix one below is an example for how Inland Revenue is supporting B2B Environment. Inland Revenue has extended the current in-house expertise to:

- support Inland Revenue KiwiSaver Systems and related processes end-to-end;
- extend in-house B2B Environment support capability, competences, processes and systems; and
- support Scheme Providers.

15. APPENDIX ONE: INLAND REVENUE SUPPORT STRUCTURES

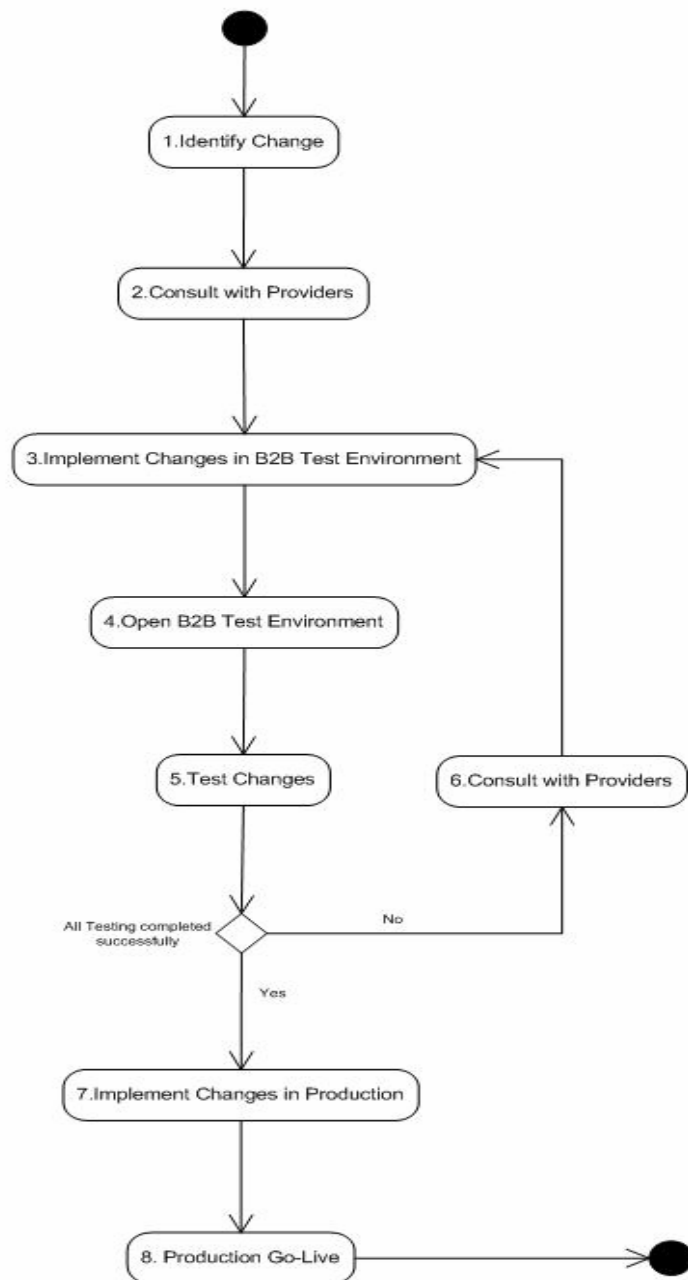
KiwiSaver Support Model



16. APPENDIX TWO: OPERATIONAL CHANGE PROCESS

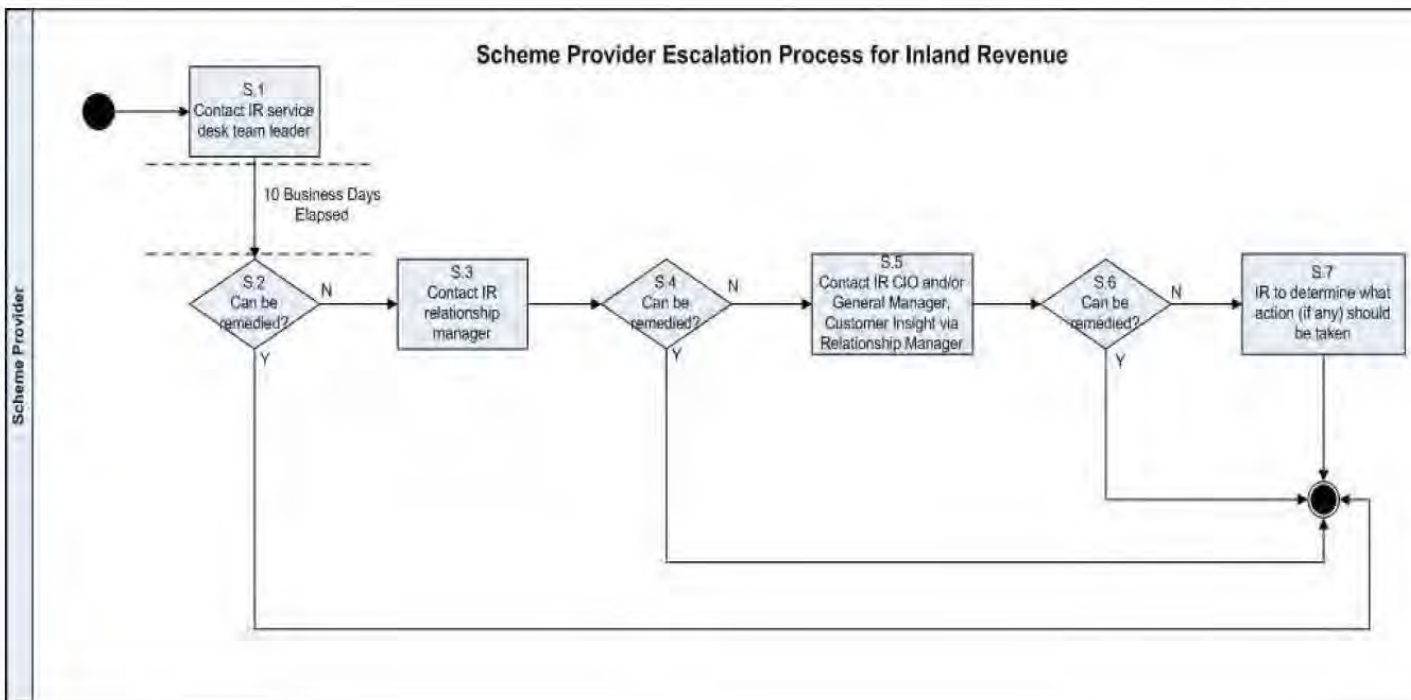
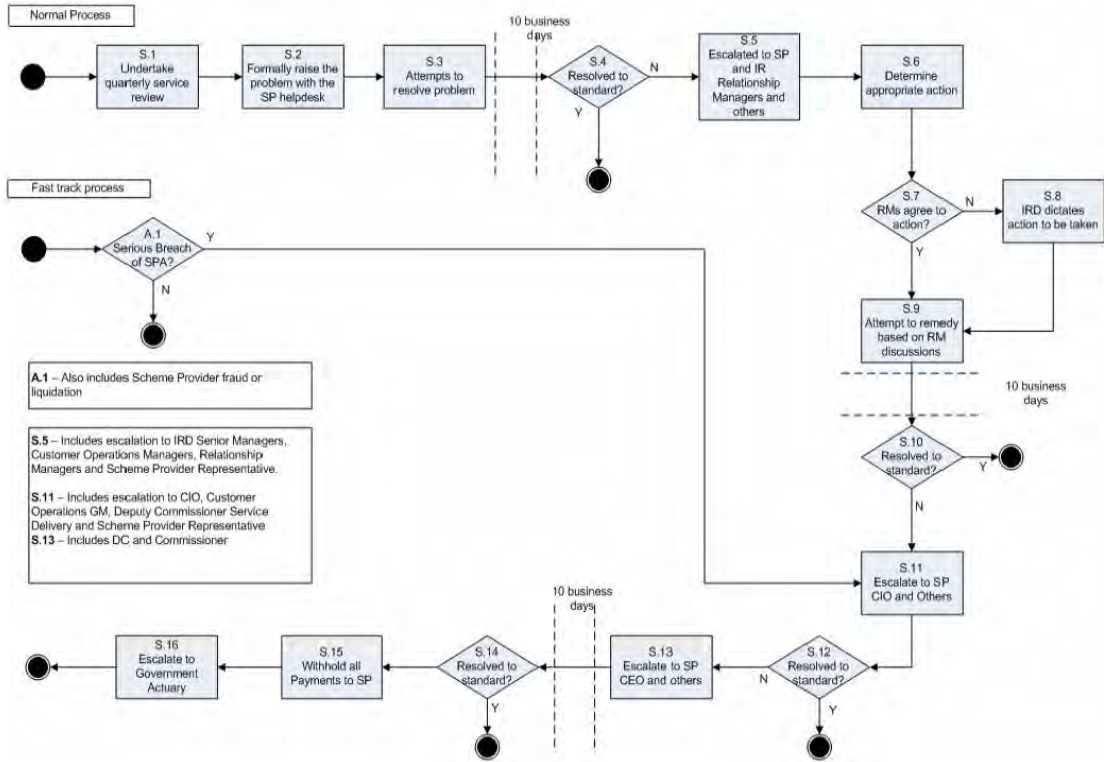
This Appendix describes the operational scheme provider Change process but does not detract from Inland Revenue's ability to implement urgent or emergency Changes or otherwise modify or enhance its systems as it deems necessary to ensure the smooth operation of KiwiSaver.

System Change Process for IR



17. APPENDIX THREE: SERVICE ESCALATION PROCESS

Inland Revenue Escalation Process for Breaches



APPENDIX FOUR: VERSION HISTORY

Version	Issue Date	Author	Change History
2.5	27 th June 2007	Matt Collier, Inland Revenue	Third issue to Scheme Providers
2.6	16 th July 2007	Matt Collier, Inland Revenue	Added feedback from Scheme Providers. Also added clarification for funds payments in error
2.7	9 th August 2007	Matt Collier, Inland Revenue	Added comments from Matt Gatland and from Hamish McDonald (funds paid in error)
2.8	29 th February 2008	Matt Collier, Inland Revenue	Added KiwiSaver MTC, Crown Revenue reporting and minor amendments for service improvement.
2.9	15 th March 2008	Matt Collier, Tony O'Connor	Added feedback from March 08 Scheme Provider forums
2.10	13 th May 2008	Matt Collier	Added feedback from B2B Batching Panel meeting and included written feedback from default providers

National Office
PO Box 2198
15-21 Dixon Street
Wellington
New Zealand

Phone 04 498 5800
Facsimile 04 978 1701

11 July 2007

Roger Perry
General Manager, Savings & Investments
AMP Services (NZ) Limited
Level 15 ANZ Centre
23-29 Albert Street
PO Box 55
AUCKLAND

Dear Roger,

**Replacement Schedule E – Operational Support Requirements
AMP KiwiSaver Scheme**

Following consultation, and in accordance with the finalisation process detailed in Schedule E of the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to the Operational Support Requirements which forms Schedule E of the SPA.

Attached is a replacement version of Schedule E (dated 27 June 2007). The electronic copy of this document was forwarded to you on 29 June, by way of an email advising that this Schedule E was in final form and would apply as from 1 July.

This letter is to confirm that as from 1 July 2007 the attached Schedule E:

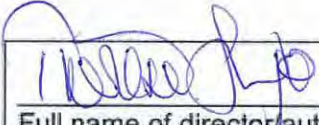
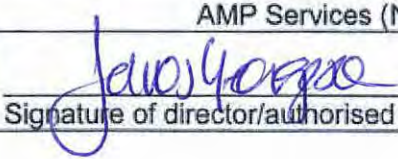
- (a) replaces the current version of Schedule E in your SPA, and
- (b) is in final form and is binding on you.

For our records please acknowledge receipt of the attached new Schedule E by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue.

Yours sincerely


Mary Craig
Acting Deputy Commissioner

Countersigned by:
AMP Services (NZ) Limited

 Full name of director/authorised signatory	 Signature of director/authorised signatory
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Schedule E – KiwiSaver Scheme Provider Agreement – Operational Support Requirements

27 June 2007

SCHEDULE E

OPERATIONAL SUPPORT REQUIREMENTS

1. INTRODUCTION

The purpose of this schedule E is to define how the Scheme Provider and Inland Revenue will work together to provide operational support in relation to the Scheme Provider's participation in KiwiSaver.

This schedule contains business and IT operational service levels as well as support roles and responsibilities that apply to each party.

If there is any disagreement as to the interpretation of any service level or other requirement in this schedule E then Inland Revenue (acting reasonably) will be the final decision maker on the issue. The Scheme Provider agrees to accept such final decision by Inland Revenue.

The parties acknowledge the service levels will continually develop and be refined over time. Inland Revenue will, from time to time, issue communications clarifying the requirements of particular service levels to assist compliance and general standardisation of performance by Scheme Providers.

2. SERVICE SUPPORT

This schedule E covers the operational support period for KiwiSaver from July 1st 2007 onwards. Each party will create and manage a service support function as follows:

1 Inland Revenue Service Support

Inland Revenue will create and manage a service support function to support its role in KiwiSaver.

Inland Revenue will provide an 0800 number (for calls from within New Zealand), an international direct dial number (for calls from outside New Zealand), a postal address and, subject to Inland Revenue's then-current policy on email, an email address for Business to Business (B2B) Environment IT support related Incidents, Problems and Changes and for business process support (e.g. data, process issues etc).

Telephony call routing to and within Inland Revenue will be performed by a single level toll free menu option where users will be asked to press option 1 to access the Inland Revenue technical service desk for any technical transmission issues relating to the B2B Environment. These calls will be answered and resolved by the **Inland Revenue IT Service Desk**. A second option will be offered to Scheme Provider service callers regarding data content (e.g. missing or inconsistent information). These calls will be answered and resolved by the **Inland Revenue Customer Operations Group**.

Support hours for the Inland Revenue IT Service Desk are Business Hours with after hours support provided by an on-call engineer for Incidents and Problems. Support hours for the Inland Revenue Customer Operations Group are Business Hours.

The following is an overview of both the IT and business tasks that Inland Revenue will be responsible for:

2 The Inland Revenue IT Service Support function will:

1. provide an IT service support function for the Inland Revenue B2B Environment;
2. manage Inland Revenue B2B Environment Incidents, restore service and manage Problem resolution end-to-end through the IT department and communicate back to the Scheme Provider as appropriate. Inland Revenue will document and issue Incident reports to Scheme Providers for Severity One Incidents relating to the Inland Revenue B2B environment;
3. subject to resource availability, participate as reasonably required in the correction of data integrity issues in conjunction with the Scheme Provider in relation to data sent by the Inland Revenue KiwiSaver Systems. This includes assisting with coordinating manual interventions if the Inland Revenue B2B Environment automated re-send transactions fail;
4. provide technical advice and guidance for the Inland Revenue B2B Environment as determined by Inland Revenue;
5. manage Inland Revenue B2B Environment maintenance including ongoing Changes and releases of new functionality. This includes timely communication of changes with Scheme Providers for scheduled releases;
6. maintain static Inland Revenue B2B Environment communication endpoint URL address relevant to the Inland Revenue B2B Environment;
7. ensure that the Inland Revenue B2B Environment and internet self-service channels are available in accordance with agreed service levels set out in this schedule E;
8. take all steps required by best industry practice (in New Zealand) to ensure viruses or corrupted data are not transmitted by Inland Revenue to Scheme Providers via B2B Environment channel;
9. ensure that Inland Revenue maintenance windows and outages impacting the Inland Revenue B2B Environment and its related interfaces are communicated to the Scheme Provider Service Desk in accordance with this schedule E;
10. ensure new security certificates required by Inland Revenue are issued to Scheme Providers at least 1 month prior to the scheduled expiry of existing certificates;
11. maintain a test environment for future Inland Revenue B2B Environment releases; and
12. provide and oversee the service management methodology for the Inland Revenue B2B Environment.

3 The Inland Revenue Customer Operations Group function will:

1. manage the resolution of data errors relevant to Inland Revenue KiwiSaver Systems and communicate these back to the Scheme Provider as appropriate; and
2. manage the resolution of other data and process errors that affect the Scheme Provider and communicate them back to the Scheme Provider as appropriate.

4 Scheme Provider Service Support:

The Scheme Provider will also provide a service desk (**Scheme Provider Service Desk**) and will liaise with the Inland Revenue IT Service Desk and the Inland Revenue Customer Operations group.

The Scheme Provider will provide an 0800 number (for all calls), a postal address and, subject to Inland Revenue's then-current policy¹ on email, an email address for B2B Environment IT support related Incidents, Problems and Changes and for business process support (e.g. data, process issues etc). Support hours for the Scheme Provider Service Desk are Business Hours.

The Scheme Provider must maintain effective communication facilities (e.g. telephone and email contact details) connecting it with Inland Revenue in the event of Incidents, Problems or planned and unplanned Changes and business process issues. The following is an overview of both the IT and business tasks that the Scheme Provider will be responsible for:

5 The Scheme Provider IT Service Support function will:

1. ensure that the Scheme Provider KiwiSaver Systems that interface to the Inland Revenue KiwiSaver Systems are available in accordance with this schedule E including maintenance of a static IP address;
2. manage Scheme Provider B2B Environment Incidents, restore service and manage Problem resolution end-to-end through the IT department and communicate back to Inland Revenue as appropriate;
3. facilitate the resolution of data integrity issues relating to data supplied by the Scheme Provider. This includes coordinating manual interventions required should the Scheme Provider B2B Environment automated re-send transactions fail;
4. be responsible for maintaining Scheme Provider support infrastructure and systems for the Scheme Provider B2B Environment including ongoing support requirements;
5. track Incidents, Problems and Changes relating to the Scheme Provider B2B Environment. Note that Scheme Providers will be required by Inland Revenue to document and issue an Incident report to Inland Revenue within five Business Days of the occurrence of a Severity One Incident relating to the

¹ Should Inland Revenue policy change (e.g. email, XML standards etc), these changes will be communicated to the Scheme Provider

Scheme Provider B2B environment (see Inland Revenue IT Process Document);

6. ensure that Changes relating to the Scheme Provider B2B Environment do not interrupt the B2B Environment or any information, data or contribution exchange with Inland Revenue without the prior written approval of Inland Revenue;
7. ensure that any Scheme Provider maintenance window or outage that could impact the normal B2B Environment transmission is communicated with the Inland Revenue IT Service Desk;
8. manage the resolution of B2B transmission errors (e.g. Inland Revenue or Scheme Provider users unable to send or receive B2B data) relevant to the Scheme Provider KiwiSaver Systems and communicate this back to Inland Revenue as appropriate;
9. take all steps required by best industry practice (in New Zealand) to ensure viruses or corrupted data are not transmitted to Inland Revenue via the Scheme Provider B2B Environment channel;
10. ensure new security certificates required by the Scheme Provider are issued to Inland Revenue at least 1 month prior to the scheduled expiry of existing certificates;
11. ensure that an escalation and exception process is in place for managing emergency Changes or unplanned outages;
12. work closely with the Inland Revenue IT Service Desk to ensure the required support is given to resolve any Incidents and Problems and action any Changes within agreed timeframes and in accordance with this schedule E;
13. ensure that the Scheme Provider B2B Environment and internet channels are available in accordance with agreed service levels set out in this schedule E; and
14. utilise electronic and self-service channels wherever possible for contacting Inland Revenue.

6 The Scheme Provider Business Service Support function will:

1. manage the resolution of data errors relevant to the Scheme Provider's KiwiSaver Systems and communicate this back to Inland Revenue as appropriate;
2. manage the resolution of process errors relevant to the Scheme Provider's KiwiSaver Systems and communicate this back to Inland Revenue as appropriate;
3. comply with Inland Revenue's policies (e.g. email, B2B). Any changes to these policies will be notified to the Scheme Provider by Inland Revenue; and
4. manage and maintain KiwiSaver Members' security in accordance with the Act and this Agreement.

3. SERVICE DESCRIPTION AND SERVICE LEVELS

Inland Revenue and the Scheme Provider will comply with their respective service levels set out below. The Inland Revenue IT Service Support function and the Scheme Provider Service Support function will communicate with each other in accordance with the details set out below.

3.1 Inland Revenue IT Service Levels

This table sets out Response Times, Escalation Times and Resolution Times that Inland Revenue will meet for any fault caused by the Inland Revenue B2B Environment interfaces resulting in a Severity 1, 2, or 3 Incident. These Severity Level classifications and the obligations relating to them apply to Incidents caused by the Inland Revenue B2B Environment service only. In the event of any disagreement over the classification of a Severity Level, Inland Revenue will determine the Severity Level to apply.

The time taken to Respond to, Escalate or Resolve an Incident is measured from the time at which the Incident is first reported to Inland Revenue's IT Service Desk and the service levels are measured monthly. Incidents occurring outside of Business Hours will not be recorded in the Inland Revenue Incident management system until the start of the next Business Day. Accordingly, for such Incidents the Response Times, Escalation Times and Resolution Times will be measured from the start of the Business Day on which the Incident is recorded in the Inland Revenue Incident management system.

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
1 – Critical	An Incident that results in day-to-day business critical processes being stopped or severely impacted by the total inoperability of the B2B Environment. Examples include: <ul style="list-style-type: none"> Inland Revenue or Scheme Provider users unable to send B2B data Inland Revenue or Scheme Provider users unable to receive B2B data Inability to access customer information B2B Environment not available (AS2 server or network down etc) 	4 Business Hours	4 Business Hours	80% of Severity 1 Incidents Resolved within 24 Hours 100% of Severity 1 Incidents Resolved within 2 Business Days.
2- High	An Incident which seriously impairs the operation of the B2B Environment, but does not render the B2B Environment or other system inoperable. Examples include:	12 Business Hours	12 Business Hours	80% of Severity 2 Incidents Resolved within 2 Business Days 100% of Severity 2 Incidents

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
	<ul style="list-style-type: none"> Unable to load new data (ingest not working) Unable to transfer funds to the Scheme Provider Security exposure (requiring a new security certificate) Schema validation failure B2B transmission link running slowly due to fault in Inland Revenue B2B Environment 			Resolved within 3 Business Days.
3 – Medium	<p>An Incident which is not Critical, High or Low. Examples include:</p> <ul style="list-style-type: none"> Problems with a particular business rule Problems with a particular workflow 	2 Business Days	3 Business Days	<p>80% of Severity 3 Incidents Resolved within 3 Business Days.</p> <p>100% of Severity 3 Incidents Resolved within 5 Business Days.</p>
4 – Low	<ul style="list-style-type: none"> Any Change requests, requirements or issues require future consideration A “nice to have” improvement which would assist with efficiencies and could be considered by Inland Revenue as part of the next release. 	N/A	N/A	N/A

3.2 Inland Revenue Business Service Levels

Inland Revenue will comply with the business service levels in the table set out below when performing operational support services for KiwiSaver.

Business Service Levels	
1 General	<ul style="list-style-type: none"> Investigate and resolve queries as soon as practicable. This is subject to the nature of the enquiry (e.g. if customer contact is required then a reasonable period will be allowed for the customer to respond), and is subject to Inland Revenue holding the required information to resolve the issue.

2 B2B Interface Service Levels for the B2B “Notification of Membership” interface

- Inland Revenue will process all Notification of Membership messages within 2 business days and provide a response (where required by the Scheme Provider) within 5 Business Days. This is subject to the data content being able to be reconciled with Inland Revenue’s records (e.g. the IRD number and name in the message matches that held by Inland Revenue) as soon as practicable.
- If the data content does not match Inland Revenue’s records, then Inland Revenue will attempt to resolve the mismatch. Inland Revenue will notify the Scheme Provider as soon as practicable if the resolution necessitates an update in the Scheme records (e.g. if Inland Revenue has corrected an IRD number).
- If Inland Revenue is unable to resolve the mismatch, Inland Revenue will notify the Scheme Provider as soon as practical.

Enrolment application accepted: This message notifies Inland Revenue that a Scheme Provider has contracted with a person for membership of its KiwiSaver scheme as per section 38 of the Act.

If the person is not already a KiwiSaver member, Inland Revenue will record the person as a KiwiSaver member and notify the person’s employers as per section 39 of the Act. If the person is already an existing KiwiSaver member, Inland Revenue will notify the Scheme Provider that a transfer is required by sending a **Register Member – Voluntary Transfer Required** message.

Enrolment application in progress: This message notifies Inland Revenue that a person has applied to become a Member of a KiwiSaver Scheme but the application has not yet been accepted or rejected.

If the person is not provisionally allocated to a default scheme, no action will be taken. If the person is provisionally allocated, Inland Revenue will suspend the completion of allocation as per section 51(1) of the Act and await notification that the application has been accepted or rejected. If notification of acceptance or rejection is not received within 1 month, Inland Revenue will contact the Scheme Provider to enquire about the status of the application.

Enrolment application rejected: This message notifies Inland Revenue that a person who had applied to become a Member of a KiwiSaver Scheme has been rejected. This message is only required if an “Enrolment application in progress” message had previously been sent.

If Inland Revenue had not previously suspended the completion of allocation of the person to a default scheme as per section 51(1) of the Act, no action will be taken. If Inland Revenue had suspended the completion of allocation, the suspension will be lifted.

Umbrella trust transfer accepted: This message notifies Inland Revenue that a Member of a registered superannuation scheme established under an umbrella trust has elected to make a partial or full transfer to the KiwiSaver Scheme, as per section 155 of the Act.

If the person is not already a KiwiSaver member, Inland Revenue will record the person as a KiwiSaver member and notify the persons’ employers as per section 39 of the act. If the person is already an existing KiwiSaver member, Inland Revenue will notify the Scheme Provider that a transfer is required by sending a Register Member – Voluntary Transfer Required message.

Transfer notice: This message notifies Inland Revenue that a transfer is effective with respect to the Commissioner's functions as per sections 55 and 56 of the Act.

Inland Revenue will stop making payments to the old Scheme and begin making payments to the new Scheme. Inland Revenue will notify the member that their contributions are being forwarded to the new Scheme.

3 Service Levels for the B2B "Member Update Details" interface

- Inland Revenue will process all Member Update Detail messages within 2 Business Days. This is subject to the data content being able to be reconciled with Inland Revenue's records (e.g. the IRD number and name provided matches that held by Inland Revenue).
- If the data content does not match Inland Revenue's records, then Inland Revenue will attempt to resolve the mismatch. Inland Revenue will notify the Scheme Provider as soon as practicable if the resolution necessitates an update in the Scheme records.
- If Inland Revenue is unable to resolve the mismatch, Inland Revenue will notify the Scheme Provider as soon as practicable.

Member account closure: This message notifies Inland Revenue that a person has ceased to be a Member of the KiwiSaver Scheme as per clause 1(5) of Schedule 1 of the Act.

Inland Revenue will record the person as a non-member and notify the person that their KiwiSaver account has been closed. If Inland Revenue receives any further contributions for the person after this message has been processed, they will not be paid to the Scheme.

Member eligible for New Zealand Superannuation: This message notifies Inland Revenue that a person has reached the New Zealand Superannuation Qualification Age.

In accordance with the regulations made pursuant to section 228(o) of the Act, Inland Revenue will cease paying the Fee Subsidy for the member.

4 Service Levels for the B2B “Refund Acceptance” interface and Refund Bank Transfers

- Inland Revenue will reconcile all **Refund Acceptance** messages received with the **Refund Acceptance Control** Total for the day. If there are missing messages, and there has been no contact from the sending Scheme Provider within one business day, Inland Revenue will contact the Scheme Provider as soon as practicable.
- Once Inland Revenue has received all the messages relating to the **Control Total** message, Inland Revenue will reconcile Refund Acceptance messages with the **Refund Bank Transfer** received. If there is a mismatch, the Scheme Provider will be notified as soon as practicable.
- Once the Refund Acceptance and Refund Bank Transfer reconciliation’s have been successfully completed, Inland Revenue will reconcile each **Refund Request** with the corresponding Refund Acceptance. If there is a mismatch, the Scheme Provider will be notified as soon as practicable.
- If the Refund Acceptance amount does not match the Refund Request amount, the **Refund Reason Code** will be checked and Inland Revenue will take further action as required.

5 Service Levels for non-B2B Notifications

- Inland Revenue will process non-B2B notifications and provide a response where required within 15 Business Days.
- This is subject to the nature of the enquiry (e.g. if customer contact is required then a reasonable period will be allowed for the customer to respond), and is subject to Inland Revenue holding the required information to resolve the issue.

Notifications provided to Inland Revenue by means other than via B2B Environment interfaces include, but are not limited to:

Notification requiring transfer from Employer Chosen Scheme: when an Employer, or Scheme Provider acting for an Employer, notifies Inland Revenue that an employee has ceased to be eligible to be a member of the **Employer Chosen Scheme** as per section 58 of the Act.

Inland Revenue will allocate the member to a default Scheme as per section 57 of the Act.

Inland Revenue will send an information pack and advice regarding the involuntary transfer to the member as per section 59 of the Act. When allocation to the default scheme is completed as per section 51 of the Act, Inland Revenue will notify the Scheme Provider of the default Scheme by sending a Register Member – Default Allocation (involuntary transferee) message.

Notification that Scheme is winding-up: when a Scheme Provider notifies Inland Revenue that the Scheme is winding up and of the name and address of each member as per section 173.

If the Scheme Provider specifies a new Scheme for the members to be transferred to under sections 9BAA and 9BAB of the Superannuation Schemes Act 1989, Inland Revenue will stop making payments to the old Scheme and begin making payments to the new Scheme. Inland Revenue will notify the member by letter that their contributions are being forwarded to the new Scheme.

If the Scheme Provider does not specify a new Scheme, Inland Revenue will allocate the member to a default Scheme as per section 57 of the Act.

Inland Revenue will send an information pack and advice regarding the involuntary transfer to the member as per section 59 of the Act. When allocation to the default scheme is completed as per section 51 of the Act, Inland Revenue will notify the Scheme Provider of the default scheme by sending a Register Member – valid Default Allocation (involuntary transferee) message.

Notification of void or voidable allotment: when a Scheme Provider notifies Inland Revenue of the application of the relevant section or sections of the Securities Act 1978 as per section 210(2) of the Act.

If the Scheme Provider specifies the member's previous Scheme, Inland Revenue will allocate the member to the previous scheme as per section 211. If the previous Scheme is not specified, or if it is not practicable to allocate the member to the previous scheme, Inland Revenue will allocate the member to a default scheme.

Inland Revenue will send an information pack and advice regarding the involuntary transfer to the member as per section 59 of the Act. When allocation to the default scheme is completed as per section 51 of the Act, Inland Revenue will notify the Scheme Provider of the scheme by sending a Register Member – valid Default Allocation (involuntary transferee) message.

Notification of an invalid enrolment: when a Scheme Provider notifies Inland Revenue that the Scheme Provider has determined that a member who has been enrolled is not eligible to be a KiwiSaver member under the Act (including sections 6, 10 or 33). Inland Revenue will make every reasonable effort to verify the invalid enrolment and when satisfied, Inland Revenue will send the Scheme Provider a Refund Request – Enrolment in error message.

Notification requiring distribution of contributions when a member account is void: when a Scheme Provider notifies Inland Revenue of the information which Inland Revenue may request to enable it to make a decision as to refunding or distribution of relevant funds. This statement will include the refund reference numbers from the Refund Acceptance – Late opt out or Refund Acceptance – Enrolment in error message. Inland Revenue will distribute the funds as soon as practicable in accordance with legal advice.

Notification of Employer Chosen Scheme election: when an Employer, or Scheme Provider acting for an Employer, notifies Inland Revenue that the Employer has chosen a Scheme for its employees to be enrolled in as per sections 46 and 47 of the Act.

Inland Revenue will record the Scheme as the Employer Chosen Scheme and will send confirmation to both the Employer and the Scheme Provider. If the Commissioner is not satisfied that the Scheme is eligible to be the Employers Chosen Scheme (i.e. a permanent employee of the Employer is not eligible to be a member of the Scheme), the Commissioner may revoke the Employer Chosen Scheme as per section 47 of the Act.

Notification of Employer Chosen Scheme cancellation: when an Employer with an Employer Chosen Scheme, or Scheme Provider acting for an Employer, notifies Inland Revenue that the Employer no longer has a chosen Scheme as per section 47 of the Act.

Inland Revenue will remove the record of the Employer Chosen Scheme and will send confirmation to the Employer.

Notification of Scheme closure: when a Scheme Provider notifies Inland Revenue that a Scheme is closed to new members. Inland Revenue will record the Scheme as closed.

If the scheme is a default scheme, Inland Revenue will prevent any further provisional allocations to the scheme, identify any persons who have been provisionally allocated to the scheme, re-allocate them to alternative schemes, and advise the persons of the changes made.

If the affected scheme is an employer chosen scheme, Inland Revenue will revoke the employer's choice of scheme, identify any persons who have been allocated to the scheme, re-allocate them to default schemes, and advise the members of the changes made.

Notification preventing Default Scheme Investment Statement distribution: when Inland Revenue is notified that Investment Statements for a Default Scheme must not be distributed, or is otherwise unable to distribute Investment Statements for a Default Scheme.

Inland Revenue will cease to allocate persons to that Default Scheme until Investment Statements for that Default Scheme become available for distribution.

Notification of a change to Scheme details: when Inland Revenue is notified of a change to Scheme or Scheme Provider details, Inland Revenue will update the records as required.

6 Service Levels for Pre-October 2007 B2B Interface Messages

- This section applies in the period from 1 July 2007 until 1 October 2007 while the B2B Environment interfaces are not available.
- Inland Revenue will send messages during this period in a printed paper form to the postal address of the Scheme Administrator.
- Inland Revenue will acknowledge the receipt of messages during this period by an email to the email address of the Scheme Administrator.

7 Reporting Scheme balances to Scheme Providers.

Reconciliation Process and other Reporting Requirements

- Inland Revenue is considering whether or not additional data reconciliation reporting requirements may be required.
- The Scheme Provider acknowledges that Inland Revenue will develop and refine data reconciliation reporting requirements (and other reporting requirements) over time. Inland Revenue will consult regarding changes to reporting requirements. This consultation may be at an industry level, with groups of KiwiSaver Scheme Providers or with the Scheme Provider individually. Following that consultation, Inland Revenue will notify the Scheme Provider of any changes to the reporting requirements and the date from which such changes are to apply. The Scheme Provider and Inland Revenue agree to comply with the changes from the notified date. Section 3.5 of this Schedule E shall not apply to such changes.

8 Service Levels for “Payment to Scheme” and Payment Bank Transfers

- Contributions received by Inland Revenue will be transferred to the Scheme Provider in accordance with the Act (currently after a 12 week holding period as per section 75 (pt3) of the Act).

3.3 Scheme Provider IT Service Levels

This table sets out Response Times, Escalation Times and Resolution Times that the Scheme Provider will meet for any fault caused by the Scheme Provider B2B Environment interfaces resulting in a Severity 1, 2, or 3 Incident. These Severity Level classifications and the obligations relating to them apply to Incidents caused by the Scheme Provider B2B Environment service only. In the event of any disagreement over the classification of a Severity Level, Inland Revenue will determine the Severity Level to apply (acting reasonably).

The time taken to Respond to, Escalate or Resolve an Incident is measured from the time at which the Incident is first reported to the Scheme Provider's Service Desk and the service levels are measured monthly. Incidents occurring outside of Business Hours will not be recorded in the Inland Revenue Incident management system until the start of the next Business Day. Accordingly, for such Incidents the Response Times, Escalation Times and Resolution Times will be measured from the start of the Business Day on which the Incident is recorded in the Inland Revenue Incident management system.

Severity Level	Definition	Response Time	Escalation Time	Resolution Time
1 – Critical	<p>An Incident that results in day to day business critical processes being stopped or severely impacted by the total inoperability of the B2B Environment. Examples include:</p> <ul style="list-style-type: none"> • Inland Revenue or Scheme Provider users unable to send B2B data • Inland Revenue or Scheme Provider users unable to receive B2B data • Inability to access customer information • B2B Environment not available (AS2 server or network down etc) 	4 Business Hours	4 Business Hours	<p>80% of Severity 1 Incidents Resolved within 24 Hours</p> <p>100% of Severity 1 Incidents Resolved within 2 Business Days.</p>
2 – High	<p>An Incident which seriously impairs the operation of the B2B Environment, but does not render the B2B Environment or other system inoperable. Examples include:</p> <ul style="list-style-type: none"> • Unable to load new data (ingest 	12 Business Hours	12 Business Hours	<p>80% of Severity 2 Incidents Resolved within 2 Business Days</p> <p>100% of Severity 2 Incidents Resolved within 3 Business Days.</p>

	<p>not working)</p> <ul style="list-style-type: none"> • Unable to transfer funds to Inland Revenue or another Scheme Provider • Security exposure (requiring a new security certificate) • Schema validation failure • Insufficient received speed • B2B transmission link running slowly due to fault in Scheme Provider B2B Environment 			
3 – Medium	<p>An Incident which is not Critical, High or Low. Examples include:</p> <ul style="list-style-type: none"> • Problems with a particular business rule • Problems with a particular workflow 	2 Business Days	3 Business Days	<p>80% of Severity 3 Incidents Resolved within 3 Business Days.</p> <p>100% of Severity 3 Incidents Resolved within 5 Business Days.</p>
4 – Low	<ul style="list-style-type: none"> • Any Change requests, requirements or issues require future consideration • A “nice to have” improvement which would assist with efficiencies and could be considered by Inland Revenue as part of the next release 	N/A	N/A	N/A

3.4 Scheme Provider Business Service Levels

The Scheme Provider will comply with the business service levels in the table set out below when performing operational support services for KiwiSaver.

Business Service Levels
<p>1. General</p> <ul style="list-style-type: none"> • Investigate and resolve data, process and general queries as soon as practicable. • This is subject to the nature of the enquiry (e.g. if customer contact is required then a reasonable period will be allowed for the customer to respond), and is subject to the Scheme Provider holding the required information to resolve the issue.
<p>2. Service Levels for the B2B “Register Member” Interface</p> <ul style="list-style-type: none"> • The Scheme Provider will normally process all Register Member messages within 2 business days. Should a response be required, this will be completed within 5 Business Days. This is subject to the data content being able to be reconciled with the Scheme Provider’s records. • If the data content does not match the Scheme Provider’s records, then the Scheme Provider will attempt to resolve the mismatch. The Scheme Provider will notify Inland Revenue as soon as practicable if the resolution necessitates an update in Inland Revenue’s records. • If the Scheme Provider is unable to resolve the mismatch, the Scheme Provider will notify Inland Revenue as soon as practicable. <p>Default Allocation (new Member): This message notifies the Scheme Provider that an employee has been allocated to the default KiwiSaver scheme as per section 51(3) of the Act.</p> <p>The Scheme Provider will create a new Member account in the Scheme Provider KiwiSaver Systems as soon as practicable. Contribution payments to this account will be able to be received immediately. If a new Member account cannot be created the Scheme Provider will advise Inland Revenue as soon as practicable.</p> <p>The Scheme Provider will make reasonable efforts to verify the person’s identity as per section 204(3) of the Act. If the person is later found to be ineligible for enrolment, the Scheme Provider will advise Inland Revenue as soon as practicable.</p> <p>Default Allocation (involuntary transferee): This message notifies the Scheme Provider that an involuntary transferee has been allocated to the default KiwiSaver scheme as per section 51(3) of the Act.</p> <p>The Scheme Provider will create a new Member account in the Scheme Provider KiwiSaver Systems as soon as practicable. Contribution payments to this account will be able to be received immediately. If a new Member account cannot be created the Scheme Provider will advise Inland Revenue as soon as practicable.</p> <p>The Scheme Provider will make reasonable efforts to verify the Member’s identity as per section</p>

204(3) of the Act. If the person is later found to be ineligible for enrolment, the Scheme Provider will advise Inland Revenue as soon as practicable.

The new KiwiSaver Scheme Provider will arrange for the transfer of the Member's funds from their previous Scheme Provider within 3 months (or as mutually agreed between Scheme Providers) as per section 57(5) of the Act. If the transfer cannot be completed, the Scheme Provider will advise Inland Revenue as soon as practicable.

Employer Chosen Scheme Allocation (new member): This message notifies the Scheme Provider that an employee must become a member of the Employer Chosen Scheme as per section 48 of the Act.

The Scheme Provider will create a Member account in the Scheme Provider KiwiSaver Systems as soon as practicable. Contribution payments to this account will be able to be received immediately. If a new Member account cannot be created the Scheme Provider will advise Inland Revenue as soon as practicable.

If the Member is later found to be ineligible for enrolment, the Scheme Provider will advise Inland Revenue as soon as practicable.

Voluntary transfer required: This message notifies the Scheme Provider that a newly enrolled Member is already an existing Member of another KiwiSaver Scheme and a transfer is required. This notification is provided in response to a Notification of Membership – Enrolment Application Accepted message for a person who is already a Member.

The Scheme Provider will respond by giving notice of the transfer as per section 56(1) of the Act by sending a Notification of Membership – Transfer Notice message.

The new Scheme Provider will arrange for the transfer of the Member's funds from the previous Scheme Provider within 35 days (or as mutually agreed between Scheme Providers) as per section 56(4) of the Act. If the transfer cannot be completed, the Scheme Provider will advise Inland Revenue as soon as practicable.

3. Service Levels for the B2B “Payment to Scheme” Interface and Payment Bank Transfers

- The Scheme Provider will reconcile all Payment to Scheme messages received with the Payment to Scheme Control Total for the day. If there are missing messages the Scheme Provider will notify the Inland Revenue IT Service Desk to arrange for the re-transmission of the missing messages. If the missing messages have not been received by the provider within 24 hours of notifying Inland Revenue, then the Scheme Provider may elect to delete all received messages from the affected day and return the associated received funds to Inland Revenue. When Inland Revenue has confirmed that the funds have been received, the payment messages will be reversed and re-transmitted at the next scheduled transmission with a new bank transfer.
- Once the Scheme Provider has received all the messages relating to the control total, the Scheme Provider will reconcile the Payment to Scheme messages with the Payment Bank Transfer. If there is a mismatch the Scheme Provider will notify Inland Revenue and the bank transfer will be rejected. The Scheme Provider must also reject/delete all payment messages. When Inland Revenue has confirmed that the rejected funds have been received, the payment messages will be reversed and re-transmitted at the next scheduled transmission with a new bank transfer.
- Once the Payment to Scheme and Payment Bank Transfer reconciliation's have been

successfully completed, the Scheme Provider will process all payment to scheme messages and credit each Member's account as soon as practicable and/or as defined in the Trust Deed of the KiwiSaver Scheme.

- If the payment cannot be credited to the Member's account, the Scheme Provider will advise Inland Revenue within 10 working days.

4. Service Levels for B2B "Refund Request" Interface

- Requests for refunds will be processed and acknowledged with a "Refund Acceptance" message transmission within 10 Business Days from the date the request was sent unless the Member's account is required to be closed, in which case the refund will be processed and acknowledged as soon as practicable.
- The funds to cover the refund will also be transferred to Inland Revenue (via bank transfer) within 10 Business Days unless the Member's account is required to be closed, in which case the funds will be transferred soon as practicable.
- If the refund request cannot be processed (for example, the Member has transferred to another scheme), the Scheme Provider must advise Inland Revenue as soon as practicable.

EMS adjustment: This message will be sent if an amount of Contribution paid was in excess of the amount required as per section 81 or 101 of the Act.

The Scheme Provider will refund the excess amount unless the refund would cause a Contribution paid by an Employer in respect of any payment of salary or wages to be less than that required by the Employee's Contribution rate.²

Late opt-out: This message will be sent if Inland Revenue accepts an opt-out notice as per section 17 or 18 of the Act from a person after that person has become a member of a Default or Employer Chosen Scheme.

The Scheme Provider will refund the person's contributions to Inland Revenue, notify Inland Revenue of the necessary information to distribute the funds and close the Member's account as soon as practicable.

Incorrect enrolment: This message will be sent if Inland Revenue identifies that an invalid enrolment has been made, or the Scheme Provider has notified Inland Revenue of an invalid enrolment.

The Scheme Provider will refund the person's contributions to Inland Revenue, notify Inland Revenue of the necessary information to distribute the funds and close the Member's account as soon as practicable.

5. Service Levels for Pre-October 2007 B2B Interface Messages

- This section applies in the period from 1 July 2007 until 1 October 2007 while the B2B Environment interfaces are not available.
- This Scheme Provider will send messages during this period either in a printed paper form

² Note that remedial legislation has been proposed to clarify the refund requirements of the Act, but this Schedule has been written in accordance with the Act as passed.

or in Microsoft Excel spreadsheet form on CDs, in the format specified by Inland Revenue, to the postal address provided in this Schedule E.

- The Scheme Provider will acknowledge the receipt of messages from Inland Revenue during this period by an email to the Inland Revenue email address (to be provided).

6. Reporting of Scheme Balances to Inland Revenue

Reconciliation Process and other Reporting Requirements

- Inland Revenue is considering whether or not additional data reconciliation reporting requirements may be required.
- The Scheme Provider acknowledges that Inland Revenue will develop and refine data reconciliation reporting requirements (and other reporting requirements) over time. Inland Revenue will consult regarding changes to reporting requirements. This consultation may be at an industry level, with groups of KiwiSaver Scheme Providers or with the Scheme Provider individually. Following that consultation, Inland Revenue will notify the Scheme Provider of any changes to the reporting requirements and the date from which such changes are to apply. The Scheme Provider and Inland Revenue agree to comply with the changes from the notified date. Section 3.5 of this Schedule E shall not apply to such changes.

3.5 Change Management

Subject to any express provision to the contrary in this Schedule E, Inland Revenue's ability to Change or add to any of the Inland Revenue KiwiSaver Systems is dealt with in the main body of the Agreement and in schedule B to the Agreement (the Scheme Provider Build Pack).

Without limiting or restricting the way in which Inland Revenue can Change or add to any of the Inland Revenue KiwiSaver Systems under the main body of Agreement or the Scheme Provider Build Pack, Inland Revenue and the Scheme Provider will discuss and consult on the Change management processes and the types of Changes potentially required where Inland Revenue proposes to Change any of the Inland Revenue KiwiSaver Systems in a way that will impact on the Scheme Provider. A high level description of this Change process is set out in appendix 2 to this schedule E (**Operational Change Management Process**).

Scheme Provider support personnel will be expected to undertake activities approved by the parties through the Operational Change Management Process.

Outside of standard releases, emergency Changes will be made by Inland Revenue as and when required and communicated via an email distribution list or telephone to the Scheme Providers. A minimum of 1 month's notice will be given in relation to Changes other than emergency Changes unless otherwise mutually agreed.³

Static IP address Changes must be agreed at least one week in advance.

Change forums will be agreed and coordinated as required by the Inland Revenue Relationship Manager and the Scheme Provider.

³ Day-to-day data corrections will not be treated as formal changes and recorded within the Inland Revenue service management system. Automated B2B Environment data re-tries for example, will be part of normal business transmissions.

3.6 Incident and Problem Management

Any Incidents resulting in a failure of any Inland Revenue KiwiSaver Systems will be recorded in the Inland Revenue service management system. Any B2B Environment Incidents reported by the Scheme Provider to Inland Revenue or other Incidents relating to the Scheme Provider KiwiSaver Systems of which Inland Revenue becomes aware will also result in an Incident being logged in the Inland Revenue service management system.

Problems directly effecting B2B Environment messaging between Inland Revenue and the Scheme Provider will be discussed (via telephone or email) and actions agreed on an as-needs basis with each or all KiwiSaver Scheme Provider(s) as appropriate.

3.7 Maintenance

The Inland Revenue B2B Environment will have a planned weekly maintenance window if required on Sunday mornings between 7am and 12noon though Inland Revenue may change the window from time to time. Any amendments to the Inland Revenue planned maintenance window will be communicated to the Scheme Providers at least one week in advance. The planned maintenance window will be held for any maintenance required including Changes and upgrades. The Inland Revenue KiwiSaver System can be unavailable during this time without notification to the Scheme Provider.

Unplanned outages that require quick or immediate resolution do not have to be carried out during the planned maintenance window and may be undertaken by Inland Revenue as required in the circumstances.

Maintenance of Scheme Provider KiwiSaver Systems will be undertaken as required by the Scheme Provider. Scheduled interface outages occurring between 6.00pm and 6.00am must be notified to Inland Revenue at least 5 working days in advance.

3.8 Release Management

Inland Revenue and the Scheme Provider will discuss and consult on any functional Changes to be made to B2B Environment interfaces. These discussions will be used to determine the most appropriate implementation date and notice period.

Outside of standard releases, emergency Changes will be made by Inland Revenue when required and communicated via email distribution list or by telephone to the Scheme Provider.

A new version of the B2B Environment interfaces and XML schema is likely to be introduced by Inland Revenue to the industry as required. A first release containing a new interface for B2B Environment error notifications and other functional / technical improvements is planned after 1 October 2007.

Functional and technical inputs to new releases will be delivered after consultation with the Scheme Provider. However, Inland Revenue reserves the right to prioritise the functionality delivered.

3.9 User Help Assistance

Inland Revenue will provide B2B Environment technical telephone and email assistance to internal Inland Revenue staff for KiwiSaver queries as and when required.

The Scheme Provider will provide a call centre and e-mail assistance for their KiwiSaver Members. The details of this call centre will be made available to Inland Revenue for publishing on the KiwiSaver website.

3.10 Business Improvement

The parties will contribute to relationship management forums for B2B Environment and B2B business improvement.

The parties will manage and schedule new initiatives to support the continuous improvement of the B2B Environment and B2B business processes.

3.11 Scheme Provider Monitoring/Reporting

The Scheme Provider must maintain monitoring systems including alerts for error messages that are likely to impact the availability and reliability of the Scheme Provider KiwiSaver Systems or Scheme Provider B2B Environment interfaces. The Scheme Provider will notify the Inland Revenue IT Service Desk immediately via telephone in the event of an unplanned outage that will impact B2B transmission.

3.12 Technical Support Services

The Scheme Provider must maintain service management systems for B2B Environment Incidents, Problems and Change management.

The Scheme Provider must ensure processes are in place to recover from failed data transmissions if required (e.g. manual re-sends).

4. OPERATIONAL STANDARDS AND SERVICE ESCALATION

Operational standards have been developed which describe in more detail how various Incidents, Problems and requests for Change are to be managed. These operational standards are split between Inland Revenue and the Scheme Provider.

Standards #	Standards
SCHEME PROVIDER	
1	Urgent communication that needs to take place between the Scheme Provider Service Desk and Inland Revenue support personnel will be by telephone in the first instance. An example of urgent communication is responding to a Severity One B2B outage. All Severity One Incidents are to be reported immediately to the Inland Revenue IT Service Desk.
2	The Scheme Provider Service Desk is responsible for managing to Resolution any Incidents or Problems relating to creation and transmission of data that originate from the Scheme Provider and sent to Inland Revenue. The Scheme Provider Service Desk will also work with the Inland Revenue IT Service Desk to resolve failed data transmissions for inwards interfaces.
3	The Scheme Provider will provide notification and Escalate all change requests and Incidents in accordance to the agreed escalation procedures (as specified within this schedule E).
4	Any significant functional interface Changes to the existing service are to be raised with the Scheme Provider Relationship Manager in the first instance.
5	The Operational Change Management Process is to be utilised at all times for managing on-going Change to the B2B Environment interfaces.
6	For non-urgent requests submitted by email, Inland Revenue personnel will acknowledge receipt of these requests within 3 Business Days by either email or telephone (as is appropriate to the nature of the request).
7	The Scheme Provider must supply an internet service channel capable of receiving (at a minimum) 100mb of data per hour (at approx. 250/kbits per second).
8	The Scheme Provider must ensure that adequate business continuity plans and disaster recovery plans, which meet New Zealand market best practice are implemented in case of a Major Outage. Should a Major Outage occur as a result of a fault or Incident relating to Scheme Provider infrastructure or applications or software supporting the Scheme Provider B2B Environment interfaces, the Scheme Provider B2B Environment and related service must be restored within the Severity One Incident service level and fully operational within 2 Business Days.
9	The Scheme Provider B2B Environment will be configured to automatically re-transmit messages in the event of a transmission

Standards #	Standards
	error. The retransmission limit and interval will be specified by Inland Revenue (three times at two hour intervals) as required configuration parameters.
10	In the event of a failed B2B transmission and the B2B message cannot be resolved using the re-send mechanism, the Scheme Provider KiwiSaver Systems must support a manual retransmission process of any or all data over the previous 5 Business Day period.
11	In the event of a failed data transmission, the Scheme Provider will contact Inland Revenue within 4 Business Hours (of the failed transmission) to advise of the failure and discuss appropriate error diagnostics and arrange for re-submission of the failed transmission.
12	The Scheme Provider technical architecture must be designed to meet the service levels as specified in this schedule
	INLAND REVENUE
1	All Incidents and requests for Change for action by the Scheme Provider will be raised by Inland Revenue through the Scheme Provider Service Desk.
2	Inland Revenue will own the technical vision, strategy and solution architecture for the B2B Environment interfaces and support framework.
3	Incident records can only be closed when service has been restored and the B2B Environment is operating correctly, not when a Problem record is created. Once a Problem Ticket is created all known related Incident records will be cross-referenced to the problem Ticket.
4	Any manual Changes to data (as a result of failed data re-sends etc) are to be managed as part of normal B2B business operations by the Scheme Provider and Inland Revenue.
5	Inland Revenue will be tracking and managing B2B Environment Incidents, Problems and Changes relative to Inland Revenue B2B Environment interfaces only and associated infrastructure. ⁴
6	Inland Revenue monitoring systems will provide alerts for failed interfaces etc that are likely to impact the availability and reliability of the Inland Revenue B2B Environment.
7	Inland Revenue intend to utilise ITIL (www.itil.co.uk) processes where practical and utilise systems for managing Incidents, Problems and Changes for Inland Revenue KiwiSaver Systems.
8	Inland Revenue will manage, prioritise and coordinate future B2B Environment releases.

⁴ Any manual Changes to data (as a result of failed data re-sends etc) to be managed will not be managed as a Change and will be processed as part of normal business processes. Inland Revenue systems will track all Changes via audit tables.

4.1 Service Escalation

Where Inland Revenue personnel are unable to be contacted via the 0800 number for B2B Environment technical support or via the on-call mobile within 30 minutes of the first contact attempt, the Scheme Provider Service Desk will contact the Inland Revenue IT Service Desk team leader, or to escalate, contact the appointed Inland Revenue Relationship Manager personnel for support in resolving the Incident or Change.

Likewise, where Scheme Provider support personnel are not able to be contacted for B2B Environment support issues (relative to the Scheme Provider interfaces), the Inland Revenue IT Service Desk will escalate to an Authorised Person (Authorised Persons list and level of authority to be provided to Inland Revenue) for resolution. The Scheme Provider will ensure the Authorised Person has all the necessary resources and authority to resolve the Incident or Change in the timeframe expected.

Where escalation is applied, the Inland Revenue IT Service Desk team leader will confirm the actions to either wait for support or for the Scheme Provider Service Desk to arrange for resolution of the Incident or Change. See section 5 and appendix three for full details regarding the service escalation process.

Both the Scheme Provider and Inland Revenue will provide an up-to-date list of support personnel availability and the key contact list for backup support to be contacted.

Any significant technical Problems resulting in Changes that cannot be resolved electronically or via telephone (or email) may result in Inland Revenue/Scheme Provider face-to-face Problem management meetings (to be held in Wellington as directed by Inland Revenue). Relationship Managers will be expected to attend problem management meetings.

5. BREACH OF SERVICE STANDARDS

This section outlines how breaches of obligations in this Schedule E will be addressed.

5.1 Inland Revenue Escalation Process For Breaches

The Scheme Provider agrees that if it is in or allegedly in breach, as determined by Inland Revenue (acting reasonably), of any of its obligations in this schedule E (**Breach**) then subject to section 5.1(f) below the following escalation and remedy process will apply:

- (a) Inland Revenue will first escalate the Breach to the Scheme Provider's Service Desk team leader or Authorised Person as contemplated by section 4 who will ensure the Breach is remedied in the agreed manner (including any agreed timetable) or, failing agreement, as determined by Inland Revenue.
- (b) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider's Service Desk team leader or Authorised Person, within 10 Business Days after escalation in accordance with section 5.1(a), then Inland Revenue may invoke section 5.1(g) and the parties agree to refer the matter to their respective Relationship Managers who will meet to discuss the Breach and consider in good faith what action (if any) will be taken. If the Relationship Managers cannot agree what action (if any) will be taken in relation to the Breach then Inland Revenue (acting reasonably) will determine what action (if any) should be taken. If Inland Revenue so determines then the Scheme Provider will take such action as determined.
- (c) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider's Relationship Manager, within 10 Business Days after escalation in accordance with section 5.1 (b), then Inland Revenue may invoke (or continue to invoke, as the case may be) section 5.1(g) and Inland Revenue may refer the matter to the Chief Information Officer or other appropriate General Manager of the Scheme Provider who will meet with Inland Revenue to discuss the Breach and consider in good faith what action (if any) will be taken. If agreement cannot be reached as to what action (if any) will be taken in relation to the Breach then Inland Revenue (acting reasonably) will determine what action (if any) should be taken. If Inland Revenue so determines then the Scheme Provider will take such action as determined.
- (d) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Chief Information Officer or other appropriate General Manager of the Scheme Provider, within 10 Business Days after escalation in accordance with section 5.1 (c), then Inland Revenue may invoke (or continue to invoke, as the case may be) section 5.1(g) and Inland Revenue may refer the matter to the Chief Executive of the Scheme Provider who will meet with Inland Revenue to discuss the Breach and consider in good faith what action (if any) will be taken. If agreement cannot be reached as to what action (if any) will be taken in relation to the Breach then Inland Revenue (acting reasonably) will determine what action (if any) that should be taken. If

Inland Revenue so determines then the Scheme Provider will take such action as determined.

- (e) If the Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider, within 10 Business Days after escalation in accordance with section 5.1 (d), then Inland Revenue may invoke (or continue to invoke, as the case may be) section 5.1(g) and Inland Revenue may form the view that the Scheme Provider is operating the Scheme in contravention of the Act and refer the matter to the Government Actuary to consider the exercise of the Government Actuary's powers under section 169 of the Act.
- (f) If at any time Inland Revenue (acting reasonably) considers the Breach to be incapable of remedy or the Scheme Provider should no longer be allowed to be a Scheme Provider then Inland Revenue may immediately invoke section 5.1(c) or section 5.1(d) above or refer the matter directly to the Government Actuary as contemplated by section 5.1 (e) above without the need to invoke the prior levels of escalation in this section 5.1.
- (g) In addition to the provisions of clause 17.3 and the escalation provisions outlined in this section 5.1 if a Breach has not been remedied to the reasonable satisfaction of Inland Revenue, or if Inland Revenue is otherwise dissatisfied with the way in which the Breach has been dealt with by the Scheme Provider, then Inland Revenue may hold all information, data and/or Contributions in respect of Employees, Members and other potential Members of the Scheme Provider's KiwiSaver Scheme that Inland Revenue receives until such time as the Breach has been remedied to the satisfaction of Inland Revenue.
- (h) If the Scheme Provider is not the trustee of the Scheme Inland Revenue may refer a Breach or any escalation under this section 5.1 to the trustee for its attention.

5.2 Scheme Provider Escalation Process For Inland Revenue Breaches

The Parties agree that if Inland Revenue is in or allegedly in breach of any of its obligations in this Schedule E (Inland Revenue Breach) then the following escalation, liability and remedy process will apply:

- (a) The Scheme Provider will first escalate the Inland Revenue Breach to the Inland Revenue IT Service Desk team leader as contemplated by section 4 who will ensure the Inland Revenue Breach is remedied in the agreed manner or, failing agreement, as determined by Inland Revenue).
- (b) If the Inland Revenue Breach has not been remedied to the reasonable satisfaction of the Scheme Provider, or if the Scheme Provider is otherwise dissatisfied with the way in which the Inland Revenue Breach has been dealt with by the Inland Revenue IT Service Desk team leader, within 10 Business Days after escalation in accordance with section 5.2(a), the parties agree to refer the matter to their respective Relationship Managers who will meet to discuss the Inland Revenue Breach and consider in good faith what action (if any) will be taken in relation to it. If the Relationship Managers cannot agree what action (if any) will be taken in relation to the Inland Revenue Breach then Inland Revenue (acting reasonably) will determine what action (if any) should be taken in relation to it.

- (c) Apart from the escalation and remedy process outlined in 5.2(a) and (b) Inland Revenue will not be liable to the Scheme Provider or any other party for any loss, damage, cost or expense whatsoever suffered or incurred by the Scheme Provider or any other party in relation to:
- (i) the provision of or failure to provide any operational support under this Schedule E;
 - (ii) an Inland Revenue Breach; or
 - (iii) the escalation process outlined in section 5.1.

6. KEY B2B SERVICE ROLES AND RESPONSIBILITIES

Key roles and responsibilities will be identified and implemented as a service for each Inland Revenue and Scheme Provider Service Support function and related support functions. These are provisionally set out as follows and IR will finalise these functions for B2B support:

Function	Title	Organisation
1. Perform 1 st line Service Desk IT support functions for Inland Revenue KiwiSaver Systems. Support communication with the Scheme Provider will be primarily via telephone and, subject to then-current Inland Revenue policy, email. Maintains repository of Inland Revenue Incidents and Change that Inland Revenue is aware of.	Inland Revenue IT Service Desk	Inland Revenue
2. Perform 1 st line Service Desk IT support functions for Scheme Provider KiwiSaver Systems. Support communication with Inland Revenue will be primarily via telephone and, subject to then-current Inland Revenue policy, email.	Scheme Provider IT Service Desk	Scheme Provider
3. 2 nd level Support to the Inland Revenue IT Service Desk for Inland Revenue KiwiSaver Systems (IT Vendors for desktop and telephony Incidents, Internal IT Support Functions e.g. IT Operations, IR File, B2B, SAP etc). For IT service support, communication will be with the Inland Revenue IT Service Desk. Only in circumstances determined by Inland Revenue will B2B technical engineers need to speak to technical counterparts within each Scheme Provider.	Inland Revenue IT Second Level Support	Inland Revenue
4. 3 rd level Support to the Inland Revenue IT Service Desk in relation to Inland Revenue KiwiSaver Systems (IT Vendors for specialist support). For IT service support during business hours, communication will be with the Inland Revenue IT Service Desk.	Inland Revenue IT Third Level Support	Inland Revenue

Function	Title	Organisation
5. 2 nd level Support to the Scheme Provider Service Desk (internal and external support for Scheme Provider KiwiSaver Systems).	Scheme Provider IT Second Level support	Scheme Provider
6. 3 rd level Support to the Scheme Provider Service Desk (internal and external support for Scheme Provider KiwiSaver Systems).	Scheme Provider IT Third Level support	Scheme Provider
7. Escalation point and general guidance.	Team Leader or authorised person, Inland Revenue Relationship Manager	Inland Revenue
8. Escalation point and general guidance.	Team Leader or authorised person, Scheme Provider Relationship Manager	Scheme Provider
9. Provide Change support and act as on site point of liaison for each Service Desk.	Team Leader, Inland Revenue IT Service Desk Team Leader, Scheme Provider Service Desk	Inland Revenue and Scheme Provider
10. Provide Incident and Problem support and act as on site point of liaison for each Service Desk.	Team Leader, Inland Revenue IT Service Desk Team Leader, Scheme Provider Service Desk	Inland Revenue and Scheme Provider
11. Perform KiwiSaver business support functions for Scheme Providers. Support communication with the Scheme Provider will be primarily via telephone and letter.	Inland Revenue Customer Operations	Inland Revenue
12. Perform KiwiSaver business support functions for Inland Revenue. Support communication with Inland Revenue will be primarily via telephone and letter.	Scheme Provider Business Support	Scheme Provider

7. HOURS OF SUPPORT

It is intended the B2B service will operate 24 hours a day 7 days a week. Inland Revenue and the Scheme Provider will ensure appropriate IT and business personnel are available to support the services on this basis. The expected hours of support for services are as follows:

Hours	Supported By
NZST 08:00 to 5pm on Business Days.	Inland Revenue IT Service Support Desk for KiwiSaver based in Wellington, New Zealand. Out of hours support (5pm onwards) B2B Environment second line, 3 rd line support teams etc
NZST 08:00 to 5pm on Business Days.	Scheme Provider Service Desk, out of hours support (5pm onwards) and 2 nd line, 3 rd line support teams etc
Provide out of hours on-call services for technical incidents with the Inland Revenue B2B Environment.	Designated Inland Revenue personnel via 0800 service diverted to mobile telephone
Provide out of hours on-call services for technical incidents with the Scheme Provider B2B Environment.	Designated Scheme Provider personnel via mobile telephone
NZST 08:00 to 5pm on Business Days.	Inland Revenue Customer Operations based in Te Rapa, Hamilton, New Zealand for KiwiSaver
NZST 08:00 to 5pm on Business Days.	Scheme Provider business operations for KiwiSaver.
Inland Revenue regular B2B Maintenance window	Sunday 7am – midday. Undertaken in Wellington, New Zealand.

Incidents will be recorded within the Inland Revenue service management system during business hours.

8. SERVICE DEFINITIONS

8.1 General

The following terms have the meanings given to them in this schedule E unless otherwise expressly stated:

Authorised Person means the relevant representative of the Scheme Provider who is responsible for meeting the service levels and other requirements of this schedule E.

B2B Environment means the Inland Revenue B2B Environment and the Scheme Provider B2B Environment.

Business Days means any day excluding a Saturday or a Sunday or a statutory public holiday in Wellington or Auckland.

Business Hours means the hours of 8am to 5pm on Business Days.

Change means an addition, modification or deletion of anything that could have an effect on the B2B Environment.

Customer Operations Group means the Inland Revenue department responsible for providing processing and contact assistance to the Scheme Providers and public for process, data and general enquiries relating to KiwiSaver

EMS means Employer Monthly Schedule

EMS Adjustment means an alteration or amendment to member details on an Employer Monthly Schedule already submitted to Inland Revenue for processing

Escalate means escalating an Incident or Problem caused by a party within that Party's organisation in order to Resolve the Incident or Problem and **Escalated** has the corresponding meaning.

Escalation Time means the time by which and Incident or Problem must be Escalated.

Incident means a reduction in quality or an unplanned interruption to the service provided via the B2B Environment including any such reduction in quality or unplanned interruption caused by a party's failure to comply with this Agreement including the Scheme Provider Build Pack.

Inland Revenue B2B Environment means, at any time, the elements of the Inland Revenue KiwiSaver Systems involved in communication across the B2B channel including internet connections at that time.

Inland Revenue IT Service Desk means the IT contact point for the notification, recording and resolution of B2B technical issues relating to Inland Revenue B2B environment.

Inland Revenue IT Process Document means the document issued by Inland Revenue that sets out detailed IT support processes relating to support of the Inland Revenue KiwiSaver Systems.

Inland Revenue KiwiSaver Systems means, at any time, the technology components and systems which jointly constitute the Inland Revenue solution used by Inland Revenue to administer KiwiSaver at that time.

Major Outage means the Scheme Provider KiwiSaver Systems are not available to receive data for more than a day and/or those systems are consistently slow and/or those systems produce corrupted data.

Problem means the known or unknown underlying cause of one or more Incidents.

Respond means the party that caused the Incident or Problem must contact the other party to discuss the Incident or Problem and identify how it will be Resolved and **Response** has a corresponding meaning.

Response Time means the time by which a party must Respond to an Incident or Problem caused by it.

Resolution Time means the time by which a party must Resolve an Incident or Problem caused by it.

Resolve means the Incident has been resolved or a workaround implemented to the satisfaction of Inland Revenue (acting reasonably) and **Resolution** and **Resolved** have corresponding meanings.

Scheme, scheme or default scheme is a reference to the relevant KiwiSaver Scheme.

Scheme Provider B2B Environment means, at any time, the elements of the Scheme Provider KiwiSaver Systems involved in communication across the B2B channel including internet connections at that time.

Scheme Provider KiwiSaver Systems means, at any time, the technology components and systems which jointly constitute the Scheme Provider solution used by the Scheme Provider to administer its participation in KiwiSaver at that time.

Scheme Provider Service Desk means the IT contact point for the notification, recording and resolution of B2B technical issues relating to the Scheme Provider B2B environment.

Severity One Incident means a Severity Level 1 (Critical) Incident, as defined in paragraph 3.1 or 3.3 of this Schedule, as applicable.

Severity Two Incident means a Severity Level 2 (High) Incident, as defined in paragraph 3.1 or 3.3 of this Schedule, as applicable.

Severity Three Incident means a Severity Level 3 (Medium) Incident, as defined in paragraph 3.1 or 3.3 of this Schedule, as applicable.

Ticket means an electronic Incident record.

Time or times means reference to the relevant time in New Zealand on the particular day including allowance for any daylight saving adjustment that may be in force in New Zealand at that time.

8.2 Change Examples

In the table below are examples of significant Changes for the KiwiSaver B2B Environment interfaces:

Change Example	Change Owner
1. XML scheme Change	Inland Revenue IT Service Desk
2. New interface	Inland Revenue IT Service Desk
3. Non functional requirement Change	Inland Revenue IT Service Desk
4. Emergency Change	Inland Revenue IT Service Desk
5. All other Changes to KiwiSaver B2B Environment	Inland Revenue IT Service Desk
6. Security Change	Inland Revenue IT Service Desk

8.3 Incident Examples

In the table below are examples of potential Incidents for the KiwiSaver B2B Environment interfaces:

Incident Example	Incident Owner
1. Failed single interface	System owner; Inland Revenue or Scheme Provider Service Desk
2. Data integrity error (data corruption)	Inland Revenue or Scheme Provider Service Desk
3. Transmission failure	Transmitting party
4. System outage	System owner; Inland Revenue or Scheme Provider Service Desk
5. Power outage	System owner; Inland Revenue or Scheme Provider Service Desk
6. Hardware failure	System owner; Inland Revenue or Scheme Provider Service Desk
7. Security	Inland Revenue IT Service Desk or Scheme Provider depending upon the Incident type
8. Loss of data in back-end	Inland Revenue IT Service Desk or Scheme Provider depending upon the Incident type

8.4 Problem Examples

Within the Inland Revenue IT Service Desk, a Problem record may be assigned (by the IT Service Desk to an internal IT support function or alternatively, to the Scheme Provider IT Service Desk) as a result of an Incident or a number of Incidents where the underlying cause is unknown. Some Problem examples for the KiwiSaver B2B Environment interfaces are as follows:

Problem Example	Problem Owner
1. Repeated data error in Inland Revenue back end system	Inland Revenue IT Service Desk or Scheme Provider
2. B2B Environment application performance	Inland Revenue IT Service Desk or Scheme Provider
3. Network performance	Inland Revenue IT Service Desk or Scheme Provider

9. REQUEST MANAGEMENT AND REPORTING

The information required to be exchanged between the Inland Revenue IT Service Desk and the Scheme Provider Service Desk to log and close a Ticket is anticipated to be as follows:

- date and time logged by user;
- Scheme Provider ID;
- Inland Revenue Ticket reference allocated;
- Scheme Provider Ticket reference;
- Incident description
- Incident Status
- service affected;
- action taken;
- date and time resolved; and
- description of how resolved.

Requests from the Inland Revenue IT Service Desk to Inland Revenue personnel will be recorded and reported through the Inland Revenue service management system.

10. TEST SUPPORT

There is a support requirement for both Inland Revenue and the Scheme Provider to maintain a B2B test environment which mirrors the B2B production environment as closely as practicable. The Scheme Provider must ensure that it completes all testing

required by Inland Revenue and must ensure that its test environment is available to complete such testing within 1 month of Inland Revenue's request, or shorter if agreed with the Scheme Provider.

The test environment is required to support:

- testing of proposed Changes;
- testing of application, hardware, operating system patches etc (e.g. vendor released software updates);
- regression testing in relation to proposed Changes; and
- aid fault diagnosis and investigation.

Changes referenced above for testing purposes include interface Changes, maintenance Changes and emergency Changes. Both Inland Revenue and the Scheme Provider must maintain their own test environments to allow for testing of changes and re-creating Incidents that may have occurred in Production.

11. B2B SUPPORT SKILLS TO BE MAINTAINED

Inland Revenue and the Scheme Provider support personnel will require customer-facing telephony answering skills including a basic range of technology and user support skills. Specific skills will include abilities to support the B2B Environment and its related interfaces (as first line support) and to answer data related queries. Specifically, Inland Revenue and the Scheme Provider will need to ensure that relevant Inland Revenue personnel are fully aware of the services and understand technologies used to deliver them.

Both Inland Revenue and the Scheme Provider Service Desks will also be required to provide support personnel who are reasonably knowledgeable and suitably skilled in dealing with Incidents and Change. Such personnel will be 'resolver' group personnel and are to be available to action and resolve Incidents and Change in accordance with the requirements set out in this schedule E.

Suggested IT and business support skills for KiwiSaver are as follows:

- telephony systems;
- B2B Environment and its related interfaces;
- Incident and Change management toolset and processes;
- basic data analysis skills;
- Problem diagnosis and troubleshooting; and
- KiwiSaver processes and functionality.

12. B2B SERVICE REVIEWS

Service review meetings will be held at times (every quarter initially), and in the manner, reasonably required by Inland Revenue and a review of the performance against this schedule and any other issues or actions related to the service provided will be included. Service reviews could be held either by telephone conference or face-to-face depending on travel logistics and as determined by Inland Revenue. The service reviews will be minuted by Inland Revenue.

Each party will ensure appropriate Authorised Persons attend all service review meetings. The following people are likely to be included in these service review meetings:

- Inland Revenue Relationship Managers;
- Inland Revenue Business Systems Management (IT Department support team for KiwiSaver);
- Inland Revenue B2B Team Leader (if required); and
- relevant Scheme Provider representatives.

Should either Inland Revenue or a Scheme Provider require (acting reasonably) an urgent service review, notice of this review must be provided via email at least one week in advance. Urgent reviews will be undertaken either via telephone or face-to-face meetings.

The draft agenda for quarterly service reviews is as follows:

- Introductions, Agreement on previous minutes.
- Discuss number of recorded incidents and problems that have occurred over the past three months and time taken to remedy these incidents
- Agree incidents, if any, that require escalation
- Review service levels with the Scheme Provider and performance
- Discuss and agree initiatives to improve service and communication
- General Business
- Close

The performance of the Scheme Provider against the required service levels will be discussed at the service review meetings with the intention to identify any corrective steps that should be implemented for the Scheme Provider to meet the required service levels to ensure the smooth administration of KiwiSaver.

Inland Revenue and the Scheme Provider will be responsible for all their own costs relating to the service review meetings.

13. SITE AND ON CALL CONTACTS

This list contains key site and on call contacts for Inland Revenue. Designated Inland Revenue personnel are to be determined. The same principles will apply for the Scheme Provider support personnel.

Location	Role	Function	Telephone	Email
Inland Revenue	KiwiSaver B2B 0800 Assistance	Service Desk	0800 549 470	
Inland Revenue	KiwiSaver IT Service Team Leader	Service Desk	0800 549 470	
Inland Revenue	KiwiSaver Customer Operations Group	Call Centre	0800 549 470	
Scheme Provider	Service Desk	IT	0800 TBA	
Scheme Provider	IT Operations Manager	IT	0800 TBA	
Scheme Provider	KiwiSaver Business Support	Call Centre / Business Support	0800 TBA	
Escalation Contacts	Relationship Manager	Inland Revenue Customer Insight	DDI to be supplied. Please continue to liaise with your current relationship manager	

The following physical address should be used for all correspondence sent to Inland Revenue:

Inland Revenue
PO Box 1454
101 Garnet Avenue
Te Rapa
Hamilton 3240

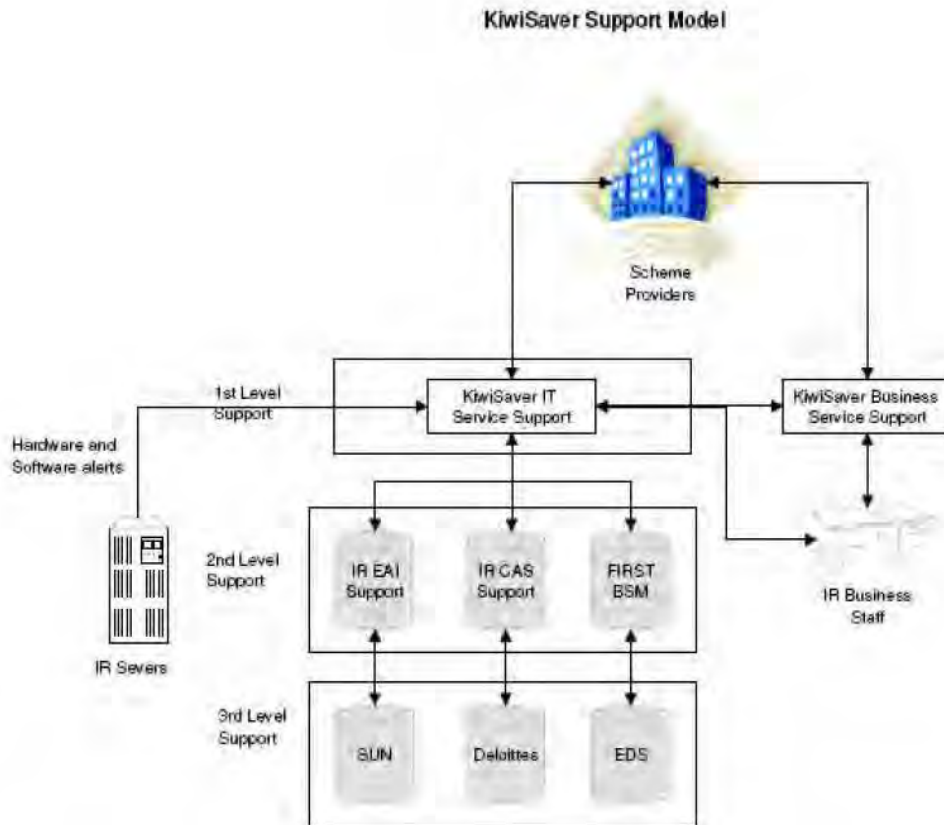
Each party will notify the other party of all changes to the details set out above.

14. IT ENTERPRISE SUPPORT MODEL FOR KIWISAVER

Appendix one below is an example for how Inland Revenue anticipates B2B Environment support will be managed within Inland Revenue. Inland Revenue will be extending the current in-house expertise to:

- support Inland Revenue KiwiSaver Systems and related processes end-to-end; and
- extend in-house B2B Environment support capability, competences, processes and systems and
- support Scheme Providers

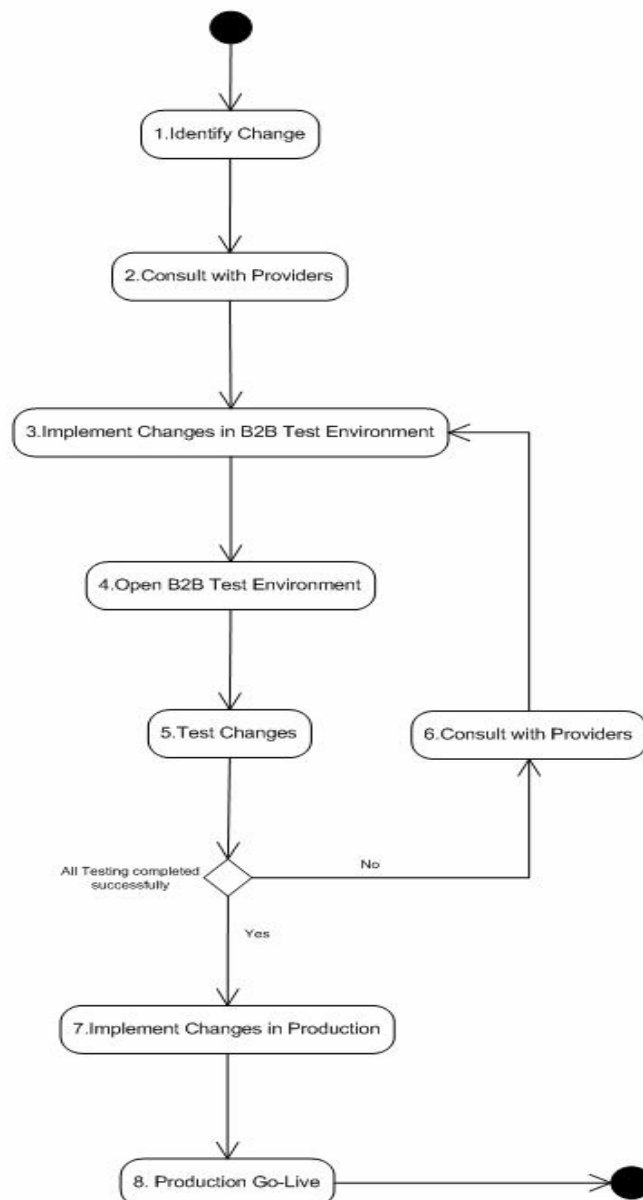
15. APPENDIX ONE: INLAND REVENUE SUPPORT STRUCTURES



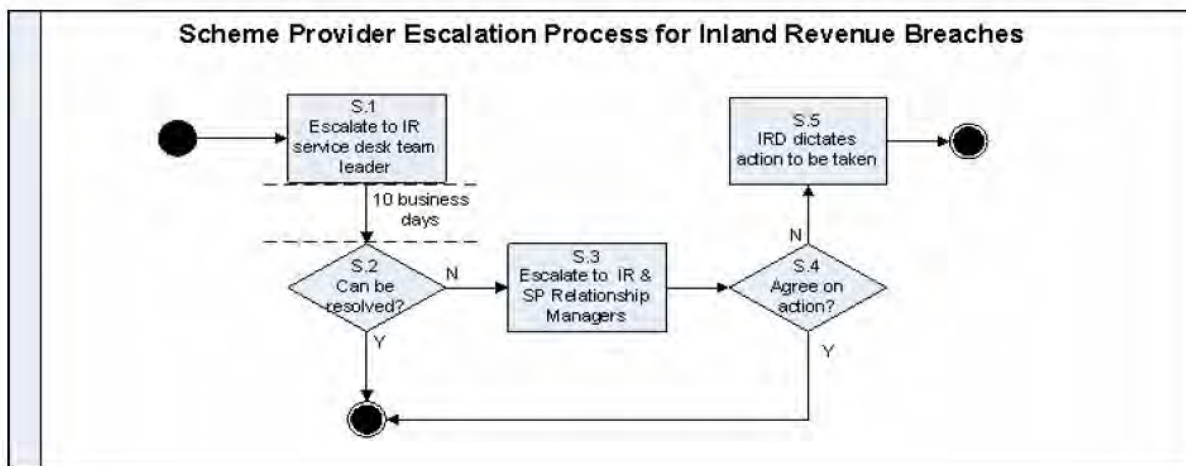
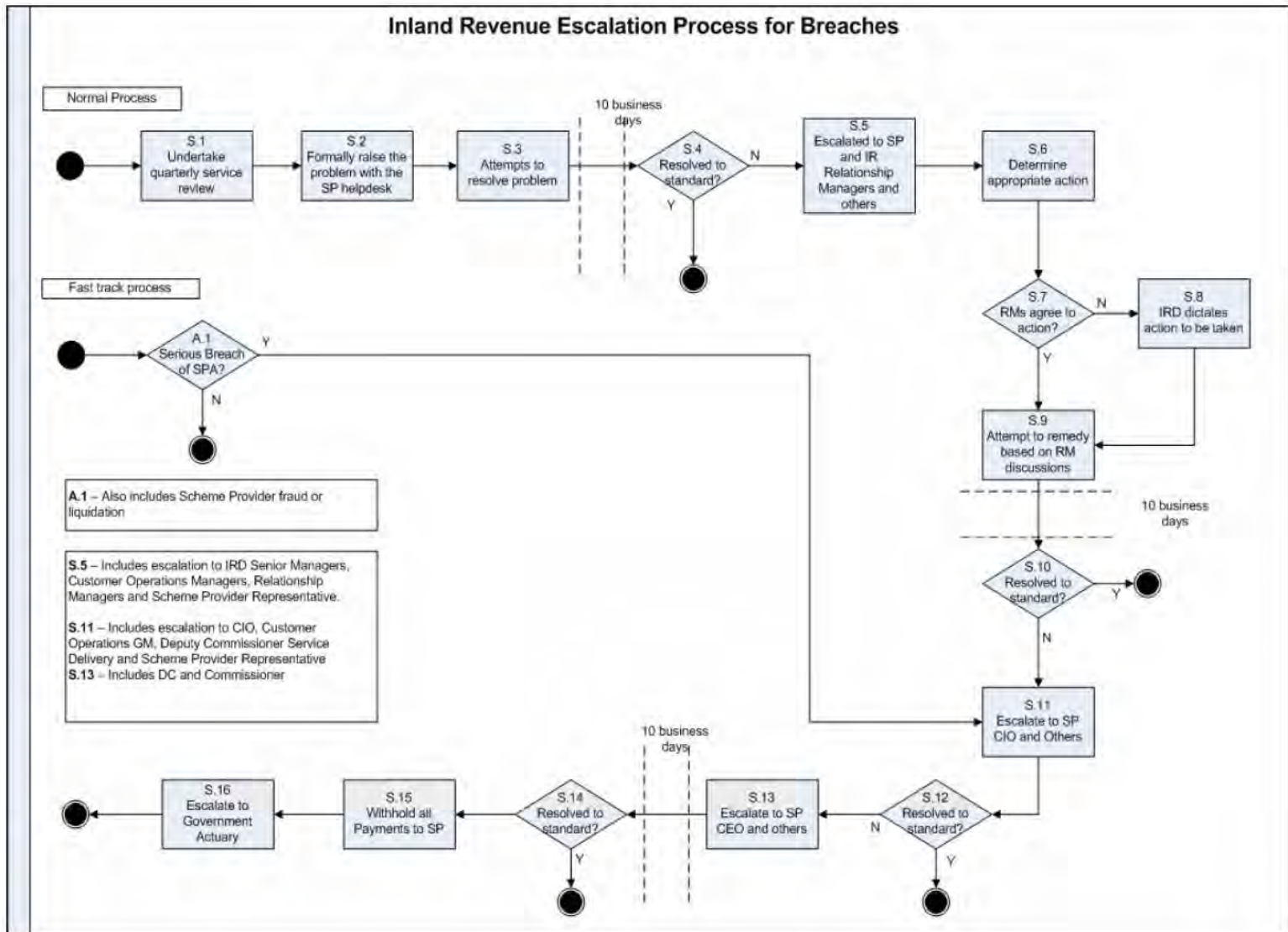
16. APPENDIX TWO: OPERATIONAL CHANGE PROCESS

This Appendix describes the operational scheme provider Change process but does not detract from Inland Revenue's ability to implement urgent or emergency Changes or otherwise modify or enhance its systems as it deems necessary to ensure the smooth operation of KiwiSaver.

System Change Process for IR



17. APPENDIX THREE: SERVICE ESCALATION PROCESS



National Office
PO Box 2198
15-21 Dixon Street
Wellington
New Zealand

Phone 04 498 5800
Facsimile 04 978 1701

11 July 2007

Roger Perry
General Manager, Savings & Investments
AMP Services (NZ) Limited
Level 15 ANZ Centre
23-29 Albert Street
PO Box 55
AUCKLAND

Dear Roger

**Replacement Schedule B - B2B Build Pack
AMP KiwiSaver Scheme**

Following consultation, and in accordance with the change process detailed in Schedule B of the Scheme Provider Agreement (SPA) you entered into with Inland Revenue, there have been changes made to the B2B Build Pack which forms Schedule B of the SPA.

Attached is a replacement version of the B2B Build Pack (dated 20 April 2007). From 11 July 2007 the attached B2B Build Pack:

- (a) replaces the current version of the B2B Build Pack; and
- (b) is binding on you.

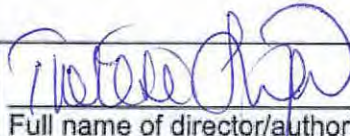
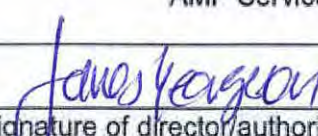
For our records please acknowledge receipt of the attached new B2B Build Pack by signing the duplicate of this letter and returning it to your Relationship Manager at Inland Revenue. Please note that irrespective of whether or not you sign this letter the replacement B2B Build Pack will apply from 11 July 2007.

Yours sincerely



Mary Craig
Acting Deputy Commissioner

Countersigned by:
AMP Services (NZ) Limited

 Full name of director/authorised signatory	 Signature of director/authorised signatory
---	--

Scheme Provider B2B Build Pack

KiwiSaver Project

Version 1.1

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Introduction

This document provides the detailed specifications for the business to business interfaces that will be used by Inland Revenue and the Scheme Provider to exchange certain data for the purposes of KiwiSaver.

Although there are some open issues that need to be resolved before the go live date of 1 October 2007, sufficient detail is now available in this document to allow the Scheme Provider to start developing the required systems and processes.

For questions regarding this document, please contact your KiwiSaver Financial Sector Stakeholder Relationship Manager.

Change

From time to time Inland Revenue may enhance the services provided by the Inland Revenue B2B Environment or make changes to Inland Revenue KiwiSaver Systems for a variety of reasons including changes to legislation.

Where modifications are made to the Inland Revenue B2B Environment or to Inland Revenue's KiwiSaver Systems, they will only be made after Scheme Providers have been given the opportunity to provide comment and feedback (Scheme Provider feedback will be used to assess impact and Scheme Provider implementation schedule, and to help inform Inland Revenue's decision on what is an appropriate notice period for implementation of changes). In all cases Inland Revenue will endeavour to give the Scheme Provider a minimum of 1 month's notice of all changes or modifications to the production version of the Inland Revenue B2B Environment that affect the Scheme Provider (except in the case of emergency upgrades). The notification will provide details of the required change and the date and time that the changes must be made to the Scheme Provider B2B Environment. All changes to the B2B Environment will be implemented in the test version of the Inland Revenue B2B Environment which will be available for testing by the Scheme Provider at the time of notification.

This Scheme Provider B2B Build Pack represents the detailed specifications and requirements as they are known or anticipated at the Commencement Date. Where Inland Revenue is to update, amend or replace the Scheme Provider B2B Build Pack or any other schedule to this Agreement, it will consult on those changes in accordance with this Agreement in the manner Inland Revenue reasonably determines in the circumstances. Following that consultation, Inland Revenue will issue a revised version of the Scheme Provider B2B Build Pack or other schedule to the Scheme Provider and other KiwiSaver Scheme Providers as applicable and the Scheme Provider B2B Build Pack or other schedule as the case may be will be updated, amended and/or replaced upon Inland Revenue issuing the revised version.

Interim Solution

From the commencement of KiwiSaver on 1 July 2007 until the earlier of:

- (a) the date on which the B2B Environment is operating and schedule C and schedule D have been complied with by the Scheme Provider; and
- (b) 1 October 2007,

Inland Revenue will receive notifications of active choice enrolments in KiwiSaver using an alternative method such as paper or CD files. The precise options available for this alternative method will be notified by Inland Revenue before 1 June 2007. After 1 October 2007, the B2B Environment will be used for the exchange of information, data and Contributions unless otherwise agreed in writing by Inland Revenue.

Definitions and interpretation

Terms defined in the main body of the Agreement have the same meaning in schedules B, C, D and E.

Terms used in schedules B, C, D and/or E that are defined in the Act have the same meaning given in the Act, unless defined otherwise in this Agreement.

In addition, the following terms used in schedules B, C, D and/or E have the following meanings given to them:

Term	Meaning
Business Hours	means the hours of 9am to 6pm on Business Days.
B2B Environment	means the Inland Revenue B2B Environment and the Scheme Provider B2B Environment.
Inland Revenue KiwiSaver Systems	means, at any time, the technology components and systems which jointly constitute the Inland Revenue solution used by Inland Revenue to administer KiwiSaver at that time.
Inland Revenue B2B Environment	means, at any time, the elements of the Inland Revenue KiwiSaver Systems involved in communication across the B2B channel at that time.
Scheme Provider Integration	means the Scheme Provider integration activities described in the section of this Scheme Provider B2B Build Pack dealing with Scheme Provider integration.
Scheme Provider Systems	means, at any time, the technology components and systems which jointly constitute the Scheme Provider solution used by the Scheme Provider to administer its participation in KiwiSaver at that time.
Scheme Provider B2B Environment	means , at any time, the elements of the Scheme Provider Systems involved in communication across the B2B channel at that time.

References to time in this Agreement, including schedules B, C, D and E are to New Zealand Standard Time or New Zealand Daylight Saving Time, as applicable, unless otherwise specified.

Technical Standards

Introduction

The following technical standards have been adopted by Inland Revenue for the KiwiSaver B2B Environment.

Layer	Chosen Standard
Content	CIQ(Customer Information Quality) Version 3.0
Invocation	XML-RPC
Messaging	AS2
Transport	HTTP or HTTPS as per AS2

These standards are described in more detail below.

Content

CIQ (Customer Information Quality)

CIQ is a set of XML specifications for defining, representing, inter-operating and managing "party" information (such as names and addresses) in a manner that is open and vendor neutral, application independent and consistent with international practice.

CIQ is composed of the following standards:

- xNAL – specification for the format of name and address information;
- xNL – name of components specification;
- xAL – customer address information;
- xPIL – used to define party centric unique attributes in addition to the name and address (for example date of birth, phone number, email address etc).
xPIL uses xNL and xAL standards and also replaces the version 2 xCIL standard; and
- xPRL – represents party to party relationships (for example: person to person, person to organisation, organisation to organisation).

The New Zealand e-Government Interoperability Framework has accepted version 3 of the draft CIQ specification issued by the Organisation for the Advancement of Structured Information (**OASIS CIQ Specification**). The B2B Environment will use the parts of the OASIS CIQ Specification described below.

XML schemas and documents for the parts of the OASIS CIQ Specification described below are available from <http://www.oasis-open.org/committees/ciq/download.shtml>.

The B2B Environment will use the following parts of the CIQ standard.

xAL Schema

xAL.xsd

Specification Name: OASIS CIQ TC - extensible Address Language (xAL)

Description: Defines the W3C schema for representing addresses

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xAL defines the global element "Address".

Address information will be transmitted across the B2B Environment in the following two distinct address lines which are factored into <AddressLine> elements:

123 Street Name Suburb, City

Below is an example of how a complete Address is passed to/from the Scheme Provider in XML:

```
<Address>
  <FreeTextAddress>
    <AddressLine>123 Street Name</AddressLine>
    <AddressLine>Suburb, City</AddressLine>
  </FreeTextAddress>
  <Country>
    <Name>New Zealand</Name>
  </Country>
  <PostCode>
    <Identifier>6002</Identifier>
```

```
</PostCode>  
</Address>
```

xAL-types.xsd

Specification Name: OASIS CIQ TC - extensible Address Language Types(xAL-types)

Description: Defines the W3C schema that provides enumeration lists to support xAL specification

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The B2B Environment will not use any xAL enumerated types.

This may change if the address format described above changes.

xPIL Schema

xPIL.xsd

Specification Name: OASIS CIQ TC - extensible Party Information Language (xPIL)

Description: Defines the W3C schema for representing party information including party name and address

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The following parts of xPIL will be used by the B2B Environment:

1. ContactNumbers;
2. EmailAddresses; and
3. BirthInfo.

The following Contact Number samples may be sent to/from the Scheme Providers:

```
<p:ContactNumbers>  
  <p:ContactNumber p:MediaType="Telephone" p:Usage="Business Line">  
    <p:ContactNumberElement>0494338765</p:ContactNumberElement>  
  </p:ContactNumber>  
  <p:ContactNumber p:MediaType="Telephone" p:Usage="Residential Line">  
    <p:ContactNumberElement>0494338765</p:ContactNumberElement>  
  </p:ContactNumber>  
  <p:ContactNumber p:MediaType="Cell">  
    <p:ContactNumberElement>02198644646</p:ContactNumberElement>  
  </p:ContactNumber>  
</p:ContactNumbers>
```

The following Email Address samples may be sent to/from the Scheme Provider:

```
<p:EmailAddresses>  
  <p:EmailAddress>johndoe@somewhere.co.nz</p:EmailAddress>  
  <p:EmailAddress>johndoe@anotherplace.co.nz</p:EmailAddress>  
</p:EmailAddresses>
```

The following Birth Info samples may be sent to/from the Scheme Provider:

```
<p:BirthInfo p:BirthDateTime="1977-01-22T00:00:00"/>
```

If the exact birth time is not known, then the BirthDateTime will specify zeroes in its place.

xPIL-types.xsd

There are no elements used from this file. However, it is required, as xPIL.xsd references it.

xNL Schema

xNL.xsd

Specification Name: OASIS CIQ TC - extensible Name Language (xNL)
Description: Defines the W3C schema for representing party names
Produced by: OASIS Customer Information Quality Technical Committee
Version: 3.0
Status: Public Review Draft

The following parts of xNL will be used by the B2B Environment:

1. PersonNameType; and
2. OrganisationNameType.

The following PersonNameType sample may be sent to/from the Scheme Provider:

```
<n:PersonName>  
  <n:NameElement n:ElementType="Title">Mr</n:NameElement>  
  <n:NameElement n:ElementType="FirstName">John</n:NameElement>  
  <n:NameElement n:ElementType="LastName">Doe</n:NameElement>  
</n:PersonName>
```

The following OrganizationNameType sample may be sent to/from the Scheme Provider:

```
<xnl:OrganisationName>  
  <xnl:NameElement>Company Name Ltd.</xnl:NameElement>  
</xnl:OrganisationName>
```

xNL-types.xsd

Specification Name: OASIS CIQ TC - extensible Name Language Types (xNL-types)
Description: Defines the W3C schema that provides enumeration lists to support xNL
Produced by: OASIS Customer Information Quality Technical Committee
Version: 3.0
Status: Public Review Draft

The xNL-types contains several complex and simple types that are used by xNL.xsd.

The B2B Environment will only use the "PersonNameElementEnumeration" simple type.

This has been restricted from:

```
<xs:simpleType name="PersonNameElementEnumeration">  
  <xs:restriction base="xs:string">  
    <xs:enumeration value="PrecedingTitle"/>  
    <xs:enumeration value="Title"/>  
    <xs:enumeration value="FirstName"/>  
    <xs:enumeration value="MiddleName"/>  
    <xs:enumeration value="LastName"/>  
    <xs:enumeration value="OtherName"/>  
    <xs:enumeration value="Alias"/>  
    <xs:enumeration value="GenerationIdentifier"/>  
    <xs:enumeration value="PlaceName"/>
```

```
<xs:enumeration value="AncestorName"/>
</xs:restriction>
</xs:simpleType>
```

to:

```
<xs:simpleType name="PersonNameElementEnumeration">
  <xs:restriction base="xs:string">
    <xs:enumeration value="Title"/>
    <xs:enumeration value="FirstName"/>
    <xs:enumeration value="LastName"/>
  </xs:restriction>
</xs:simpleType>
```

The "MiddleName", if known, will be incorporated into the "FirstName" field.

The following PersonNameType sample shows the use of a Middle Name:

```
<n:PersonName>
  <n:NameElement n:ElementType="Title">Mr</n:NameElement>
  <n:NameElement n:ElementType="FirstName">John Bob</n:NameElement>
  <n:NameElement n:ElementType="LastName">Doe</n:NameElement>
</n:PersonName>
```

Invocation

XML-RPC – XML Remote Procedure Call

XML-RPC is a XML specification and a set of implementations that allow the remote invocation of processes.

XML-RPC will be used for real-time requests for information.

The specification for XML-RPC can be found at www.xml-rpc.com/spec.

Method Name

For requests, the method name represents the process to be invoked. For responses, the method name represents the process being responded to. The proposed method name for the B2B Environment interfaces is 'KiwiSaver' + <Interface Type>. For example: KiwiSaver.RegisterMember.

A complete list of Interface Types is given below:

Interface Name	Method Name
To Scheme Provider	
Register Member	KiwiSaver.RegisterMember
Member Details Update to Scheme Provider	KiwiSaver.MemDetailsUpdate
Refund Request	KiwiSaver.RefundRequest
Payment To Scheme	KiwiSaver.PaymentToScheme
Control Totals to Scheme Provider	KiwiSaver.ControlTotals
From Scheme Provider	
Member Details Update from Scheme Provider	KiwiSaver.MemDetailsUpdate
Refund Acceptance	KiwiSaver.RefundAcceptance
Notification Of Membership	KiwiSaver.NotificationOfMembership
Control Totals from Scheme Provider	KiwiSaver.ControlTotals

Header

The Header will contain administrative metadata. The following data will be carried as part of the XML RPC Header:

SchemeID

The SchemeID will be the unique identifier assigned to the KiwiSaver Scheme by the Government Actuary.

PayloadID

The PayloadID is a "Universally Unique ID (UUID)" which will provide a means of uniquely identifying each XML RPC Message. This field may be particularly important for detecting duplicate messages.

Payload

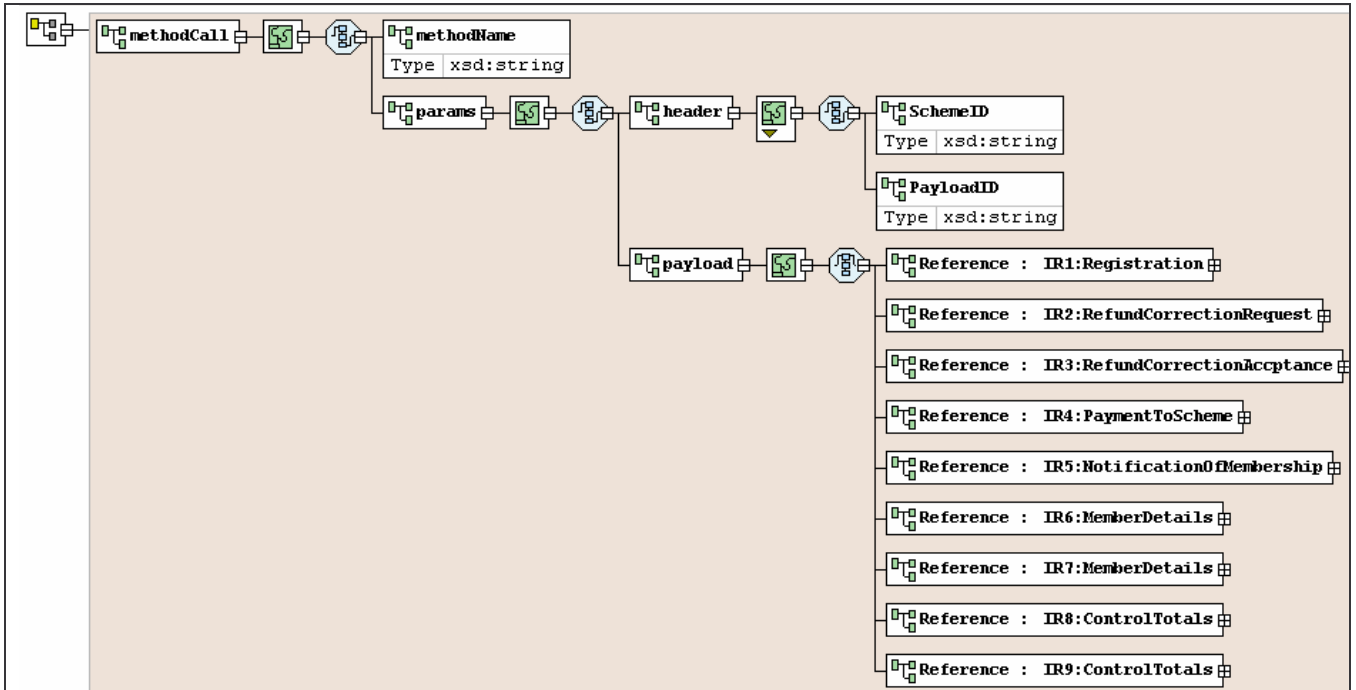
The payload element is defined as an 'any' element. This allows the document to contain additional elements that are not declared in the main XML schema.

XML-RPC defines separate request response and fault protocols.

B2B Message Envelope

A B2B Environment transaction request (**KiwiSaver Transaction Request**) will be delimited by the *methodCall* tag pair (<methodCall> ... </methodCall>). Each request must be composed of 2 nested nodes: *methodName* and *params*. The *params* node contains 2 nested nodes: *header* and *payload*.

The following shows the basic layout of a KiwiSaver Transaction Request:



```
<?xml version="1.0"?>
<methodCall>
  <methodName>KiwiSaver.InterfaceName</methodName>
  <params>
    <header>
      ...
    </header>
    <payload>
      ...
    </payload>
  </params>
</methodCall>
```

The *KiwiSaver* XML-RPC XML schema will define the <payload> as such:

```
<xsd:element name="payload">
  <xsd:complexType>
    <xsd:choice>
      <xsd:element ref="IR1:Registration"/>
      <xsd:element ref="IR2:RefundCorrectionRequest"/>
      <xsd:element ref="IR3:RefundCorrectionAcceptance"/>
      <xsd:element ref="IR4:PaymentToScheme"/>
      <xsd:element ref="IR5:NotificationOfMembership"/>
      <xsd:element ref="IR6:MemberDetails"/>
```

```
<xsd:element ref="IR7:MemberDetails"/>
<xsd:element ref="IR8:ControlTotals"/>
<xsd:element ref="IR9:ControlTotals"/>
</xsd:choice>
</xsd:complexType>
</xsd:element>
```

This is to facilitate a one-hit validation on the AS2 Payload which includes the XML-RPC envelope for all interfaces.

Messaging

AS2 (Applicability Statement 2)

AS2 is a draft Internet delivery standard defined by the IETF (Internet Engineering Task Force). AS2 defines the means to connect/deliver/validate and reply to data securely and reliably.

In the AS2 process, the following occurs:

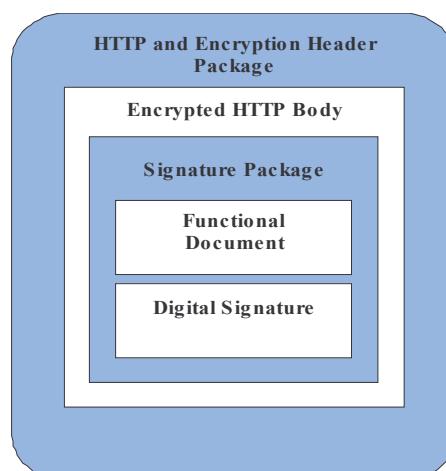
- The organisation sending the message data signs and encrypts the data using S/MIME. The message will request that a signed receipt be returned to the sender. To support Non-repudiation of Receipt, the original sender retains records of the message. These may be the Message-ID and the digest (MIC) value.
- The receiving organisation decrypts the message and verifies the signature which results in integrity of the data and authenticity of the sender being verified.
- The receiving organisation then returns a signed receipt using the HTTP reply body or a separate HTTP post operation to the sending organisation in the form of a signed message disposition notification. This signed receipt will contain the hash of the received message, allowing the original sender to have evidence that the received message was authenticated and/or decrypted properly by the receiver.

AS2 Message Format

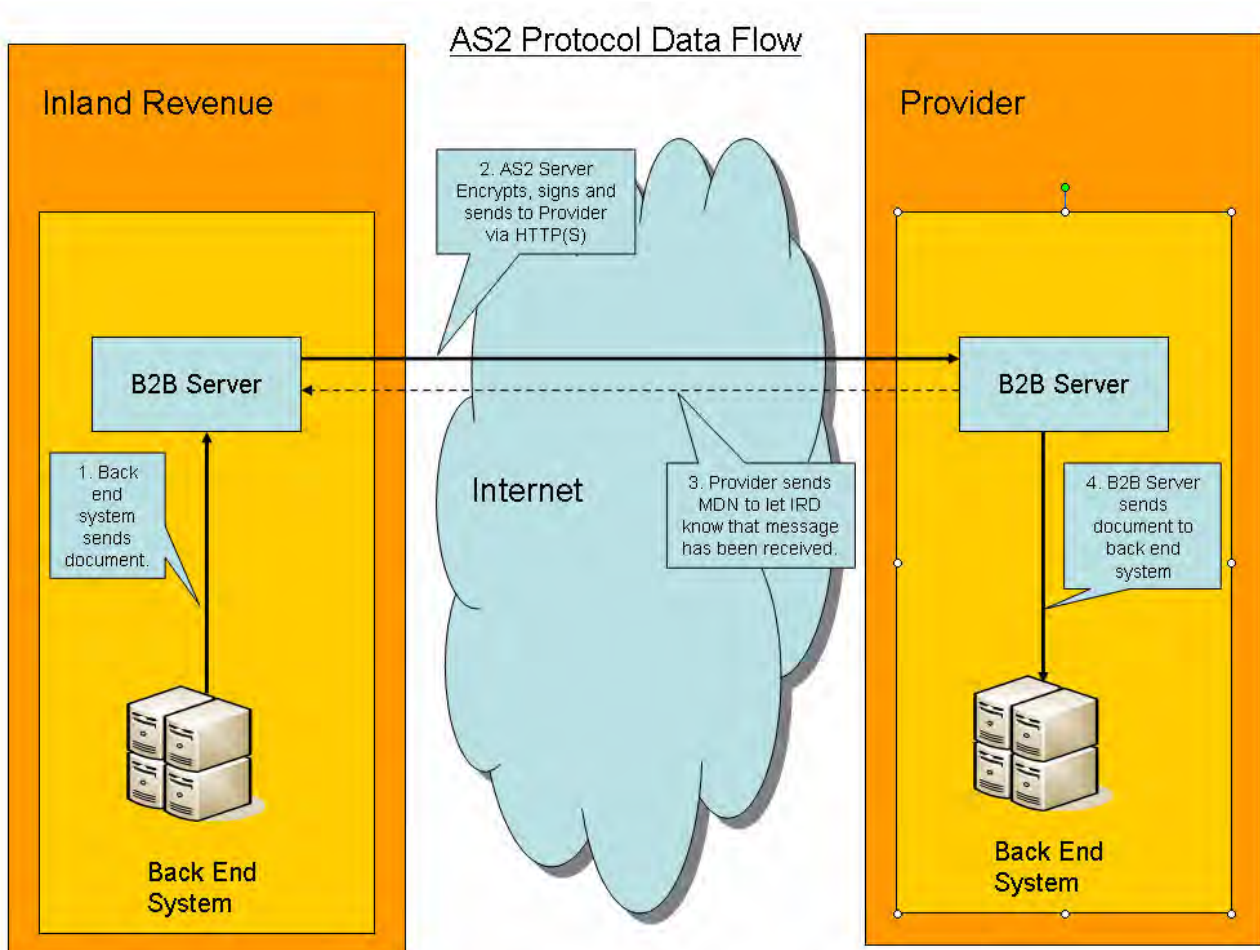
The AS2 conforms to the following structure:

- HTTP Header package:RFC2616/RFC2045;
- Encryption Package:RFC2633 (Application/pkcs7-mime);
- Digitally signed package:RFC1847 (multipart/signed)(encrypted);
- Message payload:RFC2376 (application/xml)(encrypted); and
- Digital Signature: RFC2633 (application/pkcs7-signature)(encrypted).

The HTTP header is the outermost package (unless HTTPS option is used), which is supplemented by the headers of the encryption package. This envelops the signed multipart, which in turn binds the payload and signature parts.



The following diagram outlines the data flow that will be used when Inland Revenue sends a message to the Scheme Provider. The reverse will be used when the Scheme Provider sends a message to Inland Revenue.



Synchronous MDNs

The Synchronous MDN is sent as an HTTP response to an HTTP POST or as a HTTPS response to an HTTPS POST. This form of AS2-MDN is called synchronous because the AS2-MDN is returned to the originator of the POST on the same TCP/IP connection.

Scheme Provider Implementation

Inland Revenue is not in a position to advise the Scheme Provider on the appropriate AS2 product to use. However, Inland Revenue suggests that the Scheme Provider chooses a product that is “DrummondGroup Certified” as these products typically offer a high level of interoperability across AS2 vendor implementations.

Guaranteed Delivery

Introduction

Guaranteed delivery comes in three forms:

1. At-Least-Once delivery;
2. At-Most-Once delivery; and
3. Exactly-Once delivery.

Due to the sensitive nature of the messages being transmitted, the third option has been chosen.

When using the synchronous AS2 mode, either side waiting for the HTTP reply may time out. A timeout usually aborts the protocol by closing the connection. In such circumstances, the message will not have been successfully sent, so the payload from the message should not be distributed to the back end business application, and the message should be retried.

Not all Scheme Providers will be able to guarantee this outcome. Accordingly, Inland Revenue requires all Scheme Providers to check for duplicate payloads.

Exactly-once delivery can only be guaranteed 100% if all Scheme Providers check for duplicates. This is NOT part of the AS2 protocol and this must be implemented separately.

As all messages are discrete and have no relationship to any other messages. The only exception to this is the Payments Interface which has a message grouping through the "PaymentID". There will be no constraints referring to message ordering. Messages can be processed in any order as they arrive.

Retries

The resend process has its purpose in ensuring that all messages are guaranteed to be delivered. When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as a 500 range status code. Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when the retry limit is exceeded.

The retry interval specifies how long to wait before resending a message. For more information about retry intervals, see Appendix A (Section: Error Correction/Recovery).

Retry / Resend / Resubmit Clarified

The draft "Operational Reliability for EDIINT AS2" RFC released by the IETF provides the following definitions for retries, resends, and resubmissions.

Retry:

When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as 503. A "Retry" refers to an additional POST of the same message, with the same content (including even the boundary delimiters and timestamps) and with the same Message-ID value. Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when a retry limit is exceeded.

The exact numbers between retries is yet to be confirmed and will likely be determined during the testing phase. The same will be done for the retry interval.

Resend:

Resending of AS2 messages only refers to asynchronous MDNs and is thus not considered any further.

Resubmit:

Accidents happen, and possibly the remote system will need to get a copy (a “resubmit”) of a message that was previously exchanged. In addition, resending will not continue for ever, but the data may still need to be exchanged at a later time, so a message may need to be resubmitted. When data that failed to be exchanged or was exchanged but lost is resubmitted in a new message (with a new Message-ID value, and possibly with new timestamps, and boundary delimiters), it is called resubmission.

Resubmission of any B2B Environment messages will be a manual operation and will be further defined at a later point. However, the Inland Revenue KiwiSaver Systems are designed to provide the capability to resubmit an arbitrary number of messages. The same will be expected from the Scheme Provider Systems.

Duplicate Messages

In order to eliminate the complication with duplicate messages, the following mechanism is proposed:

The ability to check for a message being a duplicate will only have to remain for 1 week maximum after message was sent.

Each AS2 message has an “AS2 Message ID” which is part of the AS2 header. This ID is used in conjunction with the message payload id to uniquely identify the message.

For example, a resubmit of a previous message will contain the same payload ID (message layer identifier), but a different AS2 Message ID (transport layer identifier). And a retry of a previously unsent message will contain the same AS2 Message ID, and the same payload ID.

Example of an AS2 Message ID:

```
POST /receive HTTP/1.0
Host: 10.234.160.12:80
User-Agent: AS2 Company Server
Date: Wed, 31 Jul 2002 13:34:50 GMT
From: mrAS2@example.com
AS2-Version: 1.1
AS2-From: "" as2Name \""
AS2-To: 0123456780000
Subject: Test Case
Message-Id: <200207310834482A70BF63@\"~foo~\">
Disposition-Notification-To: mrAS2@example.com
Disposition-Notification-Options: signed-receipt-protocol=optional,
  pkcs7-signature; signed-receipt-micalg=optional,sha1
Content-Type: multipart/signed; boundary="as2BouNdary1as2";
  protocol="application/pkcs7-signature"; micalg=sha1
Content-Length: 2464

--as2BouNdary1as2
Content-Type: application/edi-x12
Content-Disposition: Attachment; filename=rfc1767.dat
  [ISA ...EDI transaction data...IEA...]

--as2BouNdary1as2
Content-Type: application/pkcs7-signature

[omitted binary pkcs7 signature data (payload)]
--as2BouNdary1as2--
```

All messages are wrapped in XML-RPC. The XML-RPC wrapper will hold a container for header information. Here the "Payload ID" will be placed in order to allow the receiver of a message to check for duplicate payloads when used in conjunction with the AS2 message ID. The Scheme ID will also be placed in the Header.

Example of a Scheme ID, and payload ID:

```
<?xml version="1.0"?>
<methodCall>
  <methodName>KiwiSaver.RegisterMember</methodName>
  <params>
    <header>
      <SchemeID>431234274</SchemeID>
      <PayloadID>200207310834482A70BF63@\"~~foo~~\"</PayloadID>
    </header>
    <payload>
      Register Member Payload Here
    </payload>
  </params>
</methodCall>
```

Transmission Protocol

The following information will need to be provided to Inland Revenue to establish a connection to the B2B Environment.

Name	Description	Value
AS2 Version	The version of AS2 that will be used.	1.1
AS2 Identifier	The identifier for the Scheme Provider, which must be provided by the Scheme Provider.	Specified uniquely per Scheme Provider. Will likely be the Scheme Provider's name.
Email Address	The email address that is to be used for MDN's.	In accordance with the AS2 RFC (4130) Section 7.3, the mail address MUST be present. Yet all receiving applications MUST ignore the value and MUST not complain about RFC 2822 address syntax violations.
URL	The URL of the Scheme Provider's AS2 receiver. Note that usage of SSL is optional as encryption of the data has taken place before transmission. The Scheme Provider must inform Inland Revenue if it intends to use SSL. HTTPS is not an Inland Revenue requirement but can be supported if required.	To be obtained from the Scheme Provider.
Message Security		
Hashing Algorithm	The algorithm used for creating message digests to be used to digitally sign all messages.	SHA-1

Name	Description	Value
Sign Outgoing Message	The indicator used to specify whether the outgoing message to the Scheme Provider is to be signed or not. This allows verification of the sender.	Yes
Encrypt Outgoing Message	The indicator used to specify whether the outgoing message to the Scheme Provider is to be encrypted.	Yes
Time out	The period of time before a receipt from the Scheme Provider times out.	As the MDN is returned in a synchronous fashion, the time out is the same as the HTTP timeout. The actual value will be determined during the integration phase and will be configured long enough to accommodate the transmission times of the largest expected message.
MDN Receipt		
MDN's Required	The indicator used to specify whether MDN's will be used.	Yes
Signed or Unsigned	The indicator used to specify whether the MDN receipt is going to be signed or unsigned.	Signed
Synchronous or Asynchronous	The indicator used to specify whether a wait for the MDN is required or whether it will come later.	Synchronous
Certificates		
Encryption Certificate	Public certificate used for encryption of	

Name	Description	Value
	data to the Scheme Provider.	
Signature Encryption Certificate	Public certificate used for encryption of the signature. This could be the same certificate used for encryption of the data.	

Functional Interface Content

Interfaces Overview

This section contains information about the data being passed through the B2B Environment interfaces.

There are currently nine B2B Environment interfaces. Of these nine, five are for information going to the Scheme Provider and four are for information coming from the Scheme Provider. The Register Member and Notification of Membership interfaces contain multiple 'types' dependant on the process in use.

Going to the Scheme Provider	Coming from the Scheme Provider
<p>Register Member</p> <ul style="list-style-type: none"> • Default Allocation (New Member) • Default Allocation (Involuntary Transfer) • Voluntary Transfer Required • Employer Preferred Allocation <p>Payment to Scheme</p> <p>Refund request</p> <p>Member Details Update</p> <p>Control Totals</p>	<p>Notification of Membership</p> <ul style="list-style-type: none"> • Accepted • Rejected • In Progress • Umbrella Trust Transfer • Transfer Notice <p>Refund Acceptance</p> <p>Member Details Update</p> <p>Control Totals</p>

Register Member

Overview

This section specifies the payload message that will be generated by Inland Revenue for the following four notifications. These notifications are different types of the Register Member interface.

1. **Default allocation (new Member)** – notification to a Default Scheme Provider that an Employee has been allocated to that Scheme Provider's KiwiSaver Scheme. This notification is required by section 51(3) Act.
2. **Default allocation (involuntary transferee)** – notification to a Default Scheme Provider that a Member has been allocated to that Scheme Provider's KiwiSaver Scheme, and that the Member's accumulation (as defined in the Act) must be transferred to that scheme. This notification is required by sections 51(3) and 57(4) of the Act.
3. **Employer chosen scheme allocation (new Member)** – notification to an Employer's chosen KiwiSaver Scheme Provider that an Employee has been allocated to that scheme. This notification is required by section 48(7) of the Act.
4. **Voluntary transfer required** – notification to a Scheme Provider that a newly enrolled Member is already a member of another KiwiSaver Scheme and a transfer is required. This notification is not specifically required by the Act but is provided for the administration of sections 55 and 56.

The Register Member interface is a one way interface from the Inland Revenue KiwiSaver Systems which transfers data to the Scheme Provider Systems. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each EnrolmentType.

The schema shows the structure below:

```
<!-- Top Level Root Node -->
<xsd:element name="Registration">
  <xsd:complexType>
    <xsd:choice>
      <xsd:element name="DefaultEnrolment" type="DefaultOrEmployerChosenEnrolmentsType"/>
      <xsd:element name="EmployerChosenEnrolment" type="DefaultOrEmployerChosenEnrolmentsType"/>
      <xsd:element name="InvoluntaryTransfer" type="InvoluntaryTransfersType"/>
      <xsd:element name="VoluntaryTransfer" type="VoluntaryTransfersType"/>
    </xsd:choice>
  </xsd:complexType>
</xsd:element>
```

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Field Required? ¹		
			Def	Vol	Invol
Member IRD Number	IRD number for the Member (tax file number)	Field length : 8-9 Field type: Decimal	✓	✓	✓
Member Title*	The Member's title.	Field length : 6 Field type : String	✓	x	✓
Member First Name	The Member's first name.	Follow the xNL Party Name standard Field length : 37 Field type : String	✓	x	✓
		Follow the xNL Party Name standard			

¹ Def = Default Allocations or Employer chosen scheme allocation (new member), Vol = Voluntary transfer and InVol = Default allocation (involuntary transferee).

Element	Description (if required)	Type	Field Required? ¹		
			Def	Vol	Invol
Member Last Name	The Member's last name.	Field length : 31 Field type : String Follow the xNL Party Name standard	✓	x	✓
Member Address Status	The Member Address status indicates the status of the address as recorded in IR systems. There are four possible statuses. V - (Valid) I - (Invalid) D - (Address has been truncated) O - (Overseas)	Field length: 1 Field type: String	✓	x	✓
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	✓	x	✓
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	✓	x	✓
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The PostCode refers to the "New Postcodes" where provided by the member/ employer but may include old post codes.	Field type : String Follow the xAL Address standard	✓	x	✓

Element	Description (if required)	Type	Field Required? ¹		
			Def	Vol	Invol
Member Daytime Phone Number	The daytime phone number for the Member (if known)	Field length : 24 Field type : String	Op	*	Op
Member Mobile Phone Number	The mobile phone number for the Member (if known)	Field length : 24 Field type : String	Op	*	Op
Member Date of Birth	The Member's date of birth (if known)	Field type : dateTime As specified by xPIL. If time is not known, then use the following format: 1977-01-22T00:00:00 As the xPIL standard requires the time to be included the time is a "mandatory" part of the Date of Birth field.	Op	*	Op
Member Email Address	The Member's email address (if known)	Field length : 60 for each line Field type : String	Op	*	Op

Element	Description (if required)	Type	Field Required? ¹		
			Def	Vol	Invol
Employer IRD Number	The IRD number of the employer that triggered the automatic enrolment or opt-in.	Field length : 8-9 Field type: Decimal	✓	x	x
Employer Name*	The name of the Employer that triggered the automatic enrolment or opt-in. The Employer Name can be either a Person Name or an Organization Name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	✓	x	x
Date sent	Time stamp for when the XML file was sent to the Scheme Provider.	Field Type: Date Format: YYYY-MM-DD	✓	✓	✓
Date of First Contribution	The date that the first Contribution for the Member was received by Inland Revenue.	Field Type: Date Format: YYYY-MM-DD	✓	x	x

Scheme Information

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field length : 20 Field type: String	✓	✓	✓
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length: 8-9 Field type: Decimal	✓	✓	✓
Active Type	This indicates whether E - An employee got auto-enrolled when they joined a new employer OR O - An employee opted in via their employer	Field length: 1 Field type: String	✓	✓	✓

Old Scheme Information

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Old Scheme Number	The number that uniquely identifies the scheme. This is also the registration ID assigned by the Government Actuary. This field will only be used if Member is being transferred to a new KiwiSaver Scheme.	Field length : 20 Field type: String	x	✓	✓

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Old Scheme Name	The name of the Member's previous KiwiSaver Scheme. This field will only be used if member is being transferred to a new KiwiSaver Scheme.	Field length : 60 Field type : String	x	✓	✓
Old Scheme Administrator Address Line 1	The KiwiSaver postal address line 1 for the Old Scheme Administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address Line 2	The KiwiSaver postal address line 2 for the Old Scheme Administrator. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address Postcode	The KiwiSaver postal address Postcode for the Old Scheme Administrator. The PostCode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Daytime Phone Numbers	The daytime phone number for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field length : 24 Field type : String	x	✓	✓
Old Scheme Administrator Mobile Phone Numbers	The mobile phone number for the old scheme administrator. This field will only be used if Member is being transferred to a new scheme.	Field length : 24 Field type : String	x	✓	✓
Old Scheme Member IRD Number	IRD number as held by Inland Revenue for the old scheme administrator who is registering. This field is only used if the Member's IRD number for the old KiwiSaver Scheme is different from their IRD number as known by the new KiwiSaver Scheme.	Field length : 8-9 Field type: String	x	Op	Op

Notification of Membership

Overview

This section specifies the payload message that will be generated by the Scheme Provider for the following five notifications. These notifications are different types of the Notification of Membership interface.

1. **Enrolment application accepted** – notification to Inland Revenue that a person has contracted directly with a KiwiSaver Scheme Provider for membership of a KiwiSaver Scheme. This notification is required by section 38 of the Act.
2. **Enrolment application in progress** – notification to Inland Revenue that a person has applied to become a Member of a KiwiSaver Scheme. This notification is required by section 51(1) of the Act.
3. **Enrolment application rejected** – notification to Inland Revenue that a person who had applied to become a Member of a KiwiSaver Scheme has been rejected. This notification is not specifically required by the Act but is provided for the administration of section 51(1).
4. **Umbrella trust transfer accepted** – notification to Inland Revenue that a Member of a registered superannuation scheme established under an umbrella trust has elected to make a partial or full transfer to the KiwiSaver Scheme and has become a Member. This notification is required by section 155(10) of the Act.
5. **Transfer notice** – notification to Inland Revenue that a transfer is effective. This notification is required by section 56(1) of the Act.

The Notification of Membership interface is a one way interface from the Scheme Provider Systems which transfers data to Inland Revenue. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each NotificationType.

The schema shows the structure below

```
<!-- Top Level Root Node -->
<xsd:element name="NotificationOfMembership">
  <xsd:complexType>
    <xsd:choice>
      <xsd:element name="AcceptedNotification" type="AcceptedNotificationType"/>
      <xsd:element name="AcceptedUmbrellaNotification" type="AcceptedNotificationType"/>
      <xsd:element name="RejectedNotification" type="RejectedNotificationType"/>
      <xsd:element name="TransferNotification" type="TransferNotificationType"/>
      <xsd:element name="InProgressNotification" type="InProgressNotificationType"/>
    </xsd:choice>
  </xsd:complexType>
</xsd:element>
```

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Details

Element	Description (if required)	Type	Field Required? ²			
			Ac	Rej	Tr	InP
Member IRD number	IRD number for the Member (tax file number)	Field Length : 8-9 Field Type: Decimal	✓	✓	✓	✓
Member Title*	The Member's title.	Field length : 6 Field type : String	✓	✓	✓	✓
Member First Name	The Member's first name.	Follow the xNL Party Name standard	✓	✓	✓	✓

² Acc = Accepted and Umbrella trust transfer accepted, Rej = Rejected, Tr = Transfer notice and InP = In Progress.

Element	Description (if required)	Type	Field Required? ²			
			Ac	Rej	Tr	InP
Member Last Name	The Member's last name.	Field length : 31 Field type : String Follow the xNL Party Name standard	✓	✓	✓	✓
Member Address Line 1	The KiwiSaver postal address line 1 for the Member. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	✓	x	✓	x
Member Address Line 2	The KiwiSaver postal address line 2 for the Member. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	✓	x	✓	x
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The PostCode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Follow the xAL Address standard	✓	x	✓	x
Member Daytime Phone Number	The daytime phone number for the Member (if known).	Field length : 24 Field type : String	Op	x	Op	x
Member Mobile Phone Number	The mobile phone number for the Member (if known).	Field length : 24 Field type : String	Op	x	Op	x

Element	Description (if required)	Type	Field Required? ²			
			Ac	Rej	Tr	InP
Member Email address	The Member's email address.	Field length : 60 Field type : String	Op	x	Op	x
Member Date of Birth	The Member's date of birth.	Field type : dateTime As specified by xPIL. If time is not know, then use the following format: 1977-01-22T00:00:00	✓	x	✓	x
Date first Contribution received	The date that the first Contribution was received by the Scheme Provider (if any). If a Contribution has occurred then it is mandatory for the Scheme Provider to complete this field.	Field Type: Date Format: YYYY-MM-DD	Op	x	Op	x

Employer Details

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Multiple Employers may be submitted in this message.	Field Length : 8-9 Field Type: Decimal	Op	x	x	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Employer Name*	The business name of the Employer that is associated with the Member. Multiple Employers may be submitted in this message. Employer name may be a Person Name or an Organization name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String	Op	x	x	x
Member Contribution rate	The rate of Contribution 4% or 8%. This is per Employer.	Follow the xNL Party Name standard Field type: Decimal. Although only 4% and 8% are currently allowed, the field type has been made flexible enough to accommodate for any percentage between 0 and 100 with a maximum of two fraction digits.	Op	x	x	x
Employer Address Street Number	The KiwiSaver postal address line 1 for the Employer. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	Op	x	x	x
Employer Address Street Name	The KiwiSaver postal address line 2 for the Employer. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	Op	x	x	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Employer Address Postcode	The KiwiSaver postal address Postcode for the Employer. The PostCode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Follow the xAL Address standard	Op	x	x	x

Scheme Details

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field length : 20 Field type: String	✓	✓	✓	✓
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field Length : 8-9 Field Type: Decimal	✓	✓	✓	✓
Scheme Name	The name of the KiwiSaver Scheme.	Field Type: String Field Length : 60	✓	x	x	✓
Scheme Address Line 1	The KiwiSaver postal address line 1 for the Scheme. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30	✓	x	x	x
Scheme Address Line 2	The KiwiSaver postal address line 2 for the Scheme. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Follow the xAL Address standard Field type : String Field length: 30 Follow the xAL Address standard	✓	x	x	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Scheme Address Postcode	The KiwiSaver postal address Postcode for the Scheme. The PostCode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Follow the xAL Address standard	✓	x	x	x

Scheme Administrator

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Scheme administrator IRD number	The IRD number associated with the scheme administrator.	Field length : 8-9 Field type: Decimal	✓	x	x	x
Scheme administrator name	The name of the scheme administrator.	Field Type: String Field Length 74	✓	x	x	x
Scheme administrator Address Line 1	The KiwiSaver postal address line 1 for the Scheme administrator. Will include Street number and Street Name or PO Box number. Will be separated by a space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Line 2	The KiwiSaver postal address line 2 for the Scheme administrator. Will include Suburb and Town/City if supplied. Will be separated by space. See Schema example.	Field type : String Field length: 30 Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Postcode	The KiwiSaver postal address Postcode for the Scheme administrator. The PostCode refers to the "New Postcodes" where provided but may include old post codes.	Field type : String Follow the xAL Address standard	✓	x	x	x

Payment to Scheme

Overview

This section specifies the payload message for the information that Inland Revenue must supply to the Scheme Provider when paying Contributions in respect of a Member of the Scheme Provider's KiwiSaver Scheme. This information is supplied under section 79 of the Act.

The payment information may include:

1. Deductions of Contributions from a Member's salary or wages (paid under section 73(2) of the Act). If the Member has multiple Employers then a separate message will be transferred with details of payments from each Employer.
2. Contributions received from an Employer (paid under section 74(2) of the Act). If multiple Employers have contributed then a separate message will be transferred with details of payments from each Employer.
3. Other Contributions received by Inland Revenue (paid under section 74(2) of the Act).
4. Interest paid by the Crown (paid under section 88 of the Act).
5. The Crown Contribution (paid under section 226(1) of the Act).
6. The Fee Subsidy (paid under section 225(1) of the Act).

The payment to scheme interface is a one way interface which transfers data from Inland Revenue to the Scheme Provider. The data will be passed every night though funds may pass at least 1 Business Day after the data as payment is a manual process. The Scheme Provider will be able to reconcile the payments and the files based on the Payment ID within the file and the control totals in the control totals interface.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD number	IRD number for the Member (tax file number).	Field Type: Decimal Field Length: 8-9	No
Employer IRD Number	IRD Number for the Member's Employer. Employer IRD Number will only be passed if the Payment Type is 0010 - Employee Contributions or 0020 - Employer Contributions	Field Type: Decimal Field Length: 8-9	Yes
Employer Name*	Business Name of the Member's Employer. Employer name may be a Person's name or Organisation name. Employer Name will only be passed if the Payment Type is 0010 Employee Contributions or 0020 - Employer Contributions	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String	Yes
Processing Date	Date and time stamp the XML file was generated.	Follow the xNL Party Name standard Field Type: Date Format: YYYY-MM-DD	No

Scheme Information

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field Type: String Field Length: 20	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field Type: Decimal Field Length: 8-9	No

Payment Information

Note there will always be one Payment item per message. I.e. if Inland Revenue is sending Employer Contributions and Employee Contributions to the Scheme Provider there will be two separate messages.

Element	Description (if required)	Type	Optional
Payment Type	Type of Payment: 0010 - Employee Contributions 0020 - Employer Contributions 0030 - Voluntary Contributions 0040 - Fee subsidy 0050 - Employee interest 0060 - Employer interest 0070 - Voluntary interest 0080 - Kick-start	Field Type: String Field Length: 4	No
Payment Line ID	This value can be used to link a specific refund request to a payment to scheme message.	Field Length 50 Field Type: String	No

Element	Description (if required)	Type	Optional
Payment Document Number	Document number for the line item within KiwiSaver systems. This number in combination with the Payment Line Number makes this line unique.	Field length : 12 Field type: String	No
Payment Document Line Number	Document line number for the line item within KiwiSaver systems. This number in combination with the Payment Reference Number makes this line unique.	Field length : 4 Field type: String	No
Payment amount	Amounts of payment.	Field Type: Decimal Field Length: 13/2	No
Return (EMS) Date	Will store the month to which the payment refers to. This date only applies to Employee, Employer Contributions and interest.	Field Type: Date Format: YYYY-MM-DD	Yes
EMS Employer Contribution Amount	This will be the amount that came through on the EMS from the Employer for the Employer Contribution amount. This field is required if the payment type is Employer Contributions.	Field Type: Decimal Field Length: 13/2	Yes
Payment ID	A payment ID is required to link each message to a transaction.	Field Type: String Field Length: 12	No

Refund Request

Overview

This section specifies the payload message that Inland Revenue will use to notify a Scheme Provider that a refund is required. A refund can be required in three situations:

1. **Refund of excess Employee Contribution** – notification that an amount of Employee Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded. This refund is required by section 81(1) of the Act.
2. **Refund of excess Employer Contribution** – notification that an amount of Employer Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded unless the refund would cause a Contribution paid in respect of any payment of salary or wages (after the refund is deducted) to be less than that required by the Employee's Contribution rate. This refund is required by section 101 of the Act.
3. **Enrolment in error** – When Inland Revenue has notified a Scheme Provider of an invalid enrolment and a refund of the Crown Contribution is required. This reverses the payment made under section 226(1) of the Act.

The refund request interface is a one way interface which transfers data to the Scheme Provider. There will be one refund request per message.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.



Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD number	IRD number for the Member (tax file number).	Field length : 8-9 Field type: Decimal	No
Employer IRD number	IRD Number of the Employer. Employer IRD Number will only be passed if the Payment Type is 0410 - Employee Contribution or 0420 - Employer Contributions	Field length : 8-9 Field type: Decimal	Yes
Employer Name*	Business name of the Employer. Employer Name may be a Person Name or Organisation name. Employer Name will only be passed if the Payment Type is 0410 - Employee Contribution or 0420 - Employer Contributions	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String	Yes
Processing Date	Date and time stamp the XML file was generated.	Follow the xNL Party Name standard Field Type: Date Format: YYYY-MM-DD	No



Scheme Information

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field Length : 8-9 File type: Decimal	No

Refund Information

Element	Description (if required)	Type	Optional
Payment Type	The name of the Contribution line that the refund is associated to e.g. 0410 - Employee Contributions 0420 - Employer Contributions 0430 - Voluntary Contributions 0440 - Fee subsidy 0450 - Employee interest 0460 - Employer interest 0470 - Voluntary interest 0480 - Kick-start	Field length : 4 Field type: String	No
Return (EMS) Date	The month to which the payment refers to. This date only applies to Employee and Employer Contributions and interest.	Field Type: Date Format: YYYY-MM-DD	Yes
Line Refund Amount	Amount of the refund for the line being altered.	Field Type: Decimal Field Length: 13/2	No
Refund Reason Code	Reason for the refund or correction. L - Late Opt-out J - EMS Adjustment E - Incorrectly enrolment	Field Length : 1 Field Type: String	No
Refund Line ID	This will be used by Inland Revenue to validate the refund lines for the file going out to the Scheme Provider. This value needs to be passed back as part of the Refund Acceptance message.	Field Length 50 Field Type: String	No



Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 12 Field type: String	No
Refund Reference number Member	Unique reference number for a refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 12 Field type: String	No
Refund Line Number Member	Unique reference line number for refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 4 Field type: String	No
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 4 Field type: String	No

Refund Acceptance

Overview

This section specifies the payload message for the information that a Scheme Provider must supply to Inland Revenue when paying a refund in respect of a Member. A refund can be paid in three situations:

1. **Refund of excess Employee Contribution** – when Inland Revenue has notified a Scheme Provider that an amount of Employee Contribution paid was in excess of the amount required. The excess amount must be refunded. This refund is required by section 81(1) of the Act.
2. **Refund of excess Employer Contribution** – when Inland Revenue has notified a Scheme Provider that an amount of Employer Contribution paid was in excess of the amount required. The excess amount must be refunded unless the refund would cause a Contribution paid in respect of any payment of salary or wages (after the refund is deducted) to be less than that required by the Employee's Contribution rate. This refund is required by section 101 of the Act.
3. **Enrolment in error** – when Inland Revenue has notified a Scheme Provider of an invalid enrolment and a refund of the Crown Contribution is required. This reverses the payment made under section 226(1) of the Act.

This response must be passed in parallel with the payment coming from the Scheme Provider. Inland Revenue will reconcile the information in this file with the payment as well as matching the amounts on the file that was sent to the Scheme Provider.

If the Scheme Provider is not able to refund the required amount, the amount coming back from the Scheme Provider will be different and this will trigger a manual process.

Each refund line item will be tagged with a line ID and a payment type. These must not be changed by the Scheme Provider or the validation will fail.

The refund acceptance interface is a one way interface which transfers data from the Scheme Provider to Inland Revenue.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD Number	IRD number for the Member (tax file number).	Field length : 8-9 Field type: Decimal	No
Process Date	Date on which the Scheme Provider will make the refund payment back to Inland Revenue.	Field Type: Date Format: YYYY-MM-DD	No

Scheme Information

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/000000).	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No



Refund Information

Element	Description (if required)	Type	Optional
Payment Type	The name of the Contribution line that the refund is associated to e.g. 0410 - Employee Contributions 0420 - Employer Contributions 0430 - Voluntary Contributions 0440 - Fee subsidy 0450 - Employee interest 0460 - Employer interest 0470 - Voluntary interest 0480 - Kick-start	Field length : 4 Field type: String	No
Return (EMS) Date	The month to which the payment refers to. This date only applies to Employee and Employer Contributions.	Field Type: Date Format: YYYY-MM-DD	Yes
Line Refund Amount	Amount of the refund for the line being altered. If Refund Reason code is C and there are no funds left, the total must be passed through as 0.	Field Type: Decimal Field Length: 13/2	No
Refund Reason Code	Reason for the refund or correction. A - Accepted - Refund matches amount that was requested C - Account Closed R - Employer Contribution rate 4% I - Insufficient funds	Field Length : 1 Field Type: String	No



Refund Line ID	Unique identifier for each refund line as received in refund request. This will be used by Inland Revenue to validate the refund lines for the file going out to the Scheme Provider.	Field Length : 50 Field Type: String	No
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference) as received in refund request.	Field length : 12 Field type: String	No
Refund Reference number Member	Unique reference number for a refund request (Member reference) as received in refund request.	Field length : 12 Field type: String	No
Refund Line Number Member	Unique reference line number for refund request (Member reference) as received in refund request.	Field length : 4 Field type: String	No
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference) as received in refund request.	Field length : 4 Field type: String	No
Payment ID	A Payment ID is required to link each refund to a specific transaction.	Field Type: String Field Length: 12	No

Member Details Update to Scheme Provider

Overview

This section specifies the payload message for the following notification:

1. **Contributions Holiday granted** – notification from Inland Revenue to the Scheme Provider of a Member's KiwiSaver Scheme that a Contributions Holiday has been granted in respect of the Member. This notification is required by section 105(1)(c) of the Act.

This interface is a one way interface which transfers data to the Scheme Provider. There will be one Member per message.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.



Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD Number	IRD number for the Member (tax file number)	Field length : 8-9 Field type: Decimal	No
Contributions Holiday Indicator	Indicates a Contributions Holiday has been approved.	Field type: Tag	No
Contributions Holiday effective date	The date that the Contributions Holiday starts.	Field Type: Date Format: YYYY-MM-DD	No
Contributions Holiday termination date	The date that the Contributions Holiday ends.	Field Type: Date Format: YYYY-MM-DD	No
Employer IRD Number	The IRD number of the Employer that is associated with the Member. Multiple Employers may be submitted in this message.	Field Length : 8-9 Field Type: Decimal	Yes



Element	Description (if required)	Type	Optional
Employer Name*	The business name of the Employer (or Employers) that the Contribution Holiday relates to. Employer Name may be a Person Name or an Organization Name. Multiple Employers may be submitted in this message.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	Yes

Scheme Details

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No

Member Details Update from Scheme Provider

Overview

This section specifies the payload message for the following two notifications:

1. **Member account closure** – notification from a Scheme Provider to Inland Revenue that a person has ceased to be a Member of the KiwiSaver Scheme. This notification will be required to allow for Inland Revenue's administration of KiwiSaver.
2. **Member eligible for NZ Super** – notification from a Scheme Provider to Inland Revenue that a person has reached the New Zealand Superannuation Qualification Age. This notification will be required to allow for Inland Revenue's administration of KiwiSaver.

This interface is a one way interface which transfers data from the Scheme Provider. There will be one Member per message.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD Number	IRD number for the Member (tax file number)	Field length : 8-9 Field type: Decimal	No
Account Closed	This field is used when the account is being closed by the Scheme Provider. See below examples.	Field Length : True/False Field type: Boolean OR Field type: Tag	Yes
Reached NZ Super Age	Once a Member has reached the New Zealand Superannuation Qualification Age, the Member has a choice of closing his or her KiwiSaver account or not. See below examples.	Field type: Tag	Yes

Scheme Details

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/00000).	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No

Usage examples for Account closure

```
<?xml version="1.0"?>
<!-- Account Closure -->
<MemberDetails
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0
  ../MemberDetailsUpdateFromProvider.xsd">

  <AccountClosure>
    <Member IRDNumber="12345679">
      <MemberName>
        <xNL:NameElement xNL:ElementType="Title">Mr.</xNL:NameElement>
        <xNL:NameElement xNL:ElementType="FirstName">John</xNL:NameElement>
        <xNL:NameElement xNL:ElementType="LastName">Doe</xNL:NameElement>
      </MemberName>
    </Member>
    <Scheme Number="1234" IRDNumber="12345689"/>
  </AccountClosure>
</MemberDetails>
```

The “AccountClosure” element represents a closed account.

Usage example for Reached NZ Super (with Account Closure)

In this scenario a Member reaches New Zealand Superannuation Qualification Age and thus closes his or her KiwiSaver account.

```
<?xml version="1.0"?>
<!-- Member Eligible for NZSuper -->
<MemberDetails
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0
  ../MemberDetailsUpdateFromProvider.xsd">

  <ReachedNZSuper>
    <Member IRDNumber="12345679">
      <MemberName>
        <xNL:NameElement xNL:ElementType="Title">Mr.</xNL:NameElement>
        <xNL:NameElement xNL:ElementType="FirstName">John</xNL:NameElement>
        <xNL:NameElement xNL:ElementType="LastName">Doe</xNL:NameElement>
      </MemberName>
    </Member>
    <Scheme Number="1234" IRDNumber="12345689"/>
    <AccountClosed value="true"/>
  </ReachedNZSuper>
</MemberDetails>
```

Usage example for Reached NZ Super (without Account Closure)

The below XML structure is exactly the same as the above Reached NZ Super sample except that this example sets the AccountClosed value to false.

```
<?xml version="1.0"?>
<!-- Member Eligible for NZSuper -->
<MemberDetails
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0
  ../MemberDetailsUpdateFromProvider.xsd">

  <ReachedNZSuper>
    <Member IRDNumber="12345679">
      <MemberName>
        <xNL:NameElement xNL:ElementType="Title">Mr.</xNL:NameElement>
        <xNL:NameElement xNL:ElementType="FirstName">John</xNL:NameElement>
        <xNL:NameElement xNL:ElementType="LastName">Doe</xNL:NameElement>
      </MemberName>
    </Member>
    <Scheme Number="1234" IRDNumber="12345689"/>
    <AccountClosed value="false"/>
  </ReachedNZSuper>
</MemberDetails>
```

Control Total Interface to Scheme Provider

Overview

This section specifies the payload message for the control total interface:

This interface is a one way interface which transfers data to the Scheme Provider.

This interface will be sent after all the messages for the day have been sent to a Scheme Provider for every KiwiSaver Scheme. It will contain the total number of messages for the PaymentToSchemes Interface as well as total dollar amounts. This interface will provide the Scheme Provider with information to validate the bank transfer and to confirm that all payment messages have been received.



Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/000000).	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No
Number of Payment to Schemes messages	Number of Payment to Schemes messages passed to the Scheme Provider for the day.	Field type: Integer	No
Total Payment to Schemes amount	Total amount in dollars of Contributions sent to the Scheme Provider.	Field Type: Decimal Field Length: 13/2	No
Date Time	Date and time message was sent.	Field Type: DateTime	No
Payment ID	A payment id is required to link the control totals to a bank transaction.	Field Type: String Field Length: 12	No

Control Total Interface from Scheme Provider

Overview

This section specifies the payload message for the control total interface.

This interface is a one way interface which transfers data from the Scheme Provider.

This interface will be sent after all the messages for the day (after the previous control interface file has been sent) have been sent to Inland Revenue per KiwiSaver Scheme. It will contain the total number of messages for the Refunds Acceptance Interface as well as total dollar amounts. This interface will provide Inland Revenue with information to validate the bank transfer and to confirm that all refund acceptance messages have been received.

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary. The KiwiSaver Scheme Number will be stored and passed as designated by the Government Actuary (i.e. KSS/000000).	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No
Number of Refund Acceptance messages	Number of Refund Acceptance messages passed from the Scheme Provider for the day.	Field type: Integer	No
Total Refund Acceptance Amount	Total amount in dollars of refund acceptance sent to the Scheme Provider.	Field Type: Decimal Field Length: 13/2	No
Date Sent	Date and time message was sent.	Field Type: DateTime	No
Payment ID	A payment ID is required to link the control totals to a bank transaction.	Field Type: String Field Length: 12	No

Scheme Provider Non Functional Requirements

Availability

Scheme Provider B2B Environment

The scheduled window for data transmitted from Inland Revenue to Scheme Providers is between the hours of 6.00pm and 6.00am New Zealand Standard Time (**NZST**). Data may be transmitted any day of the week. Scheme Provider Systems and internet access need to be implemented to meet this minimum level of availability (subject to disaster recovery provisioning). It is desirable that the Scheme Provider B2B Environment be available 24 hours a day 7 days a week to allow for the retransmission of data outside the normal transmission period.

Inland Revenue B2B Environment

Subject to planned and unplanned outages and disaster recovery events, the Inland Revenue B2B Environment will be available 24 hours a day 7 days a week. The Inland Revenue B2B Environment has a service window between 7.00am and 11.59am NZST Sunday mornings which Inland Revenue will endeavour to use for any planned outages required for maintenance and upgrades. The Inland Revenue B2B Environment may not be available during this time.

B2B Communication Endpoint URLs

All B2B Environment interfaces used to send and receive data between Inland Revenue and Scheme Provider will be using the AS2 protocol for data delivery. The AS2 protocol mandates the use of the HTTP protocol for transporting messages. HTTP uses a Universal Resource Locator (URL) to address a resource on the Internet which can consist of either an IP address or a domain name (e.g. <http://213.45.0.17/B2BEndpoint> or <http://provider.co.nz/B2BEndpoint>).

It is up to each scheme administrator to specify the URL that they will use for each KiwiSaver Scheme.

Any duplicate disaster recovery facilities used by the Scheme Provider will need to use the same URL where possible to avoid changes to Inland Revenue KiwiSaver Systems when switching between production and any duplicate disaster recovery systems.

Notification of changes to the B2B Environment endpoint address (URL) of a Scheme Provider's B2B Environment must be sent to Inland Revenue at least 5 Business Days prior to the scheduled time of the address change. This is to allow for the scheduling of Inland Revenue staff to perform the change at the required time.

Inland Revenue will endeavour to send notification of changes to the static IP address (or domain name) of the Inland Revenue B2B Environment to the Scheme Provider at least 5 Business Days prior to the address change.

Capacity

The Scheme Provider B2B Environment including internet connection must be capable of receiving at a minimum rate of 100 Megabytes of data per hour (approx 250Kbits/sec). This capacity is required to allow all KiwiSaver transactions to be sent to all KiwiSaver Scheme Providers in a single night even after the recovery from a disaster event requiring several days of data to be transmitted in a single night (including capacity for expected future growth)

in traffic volumes). The Inland Revenue B2B Environment will generally be capable of much faster throughputs than this.

Error Correction/Recovery

Inland Revenue and Scheme Provider Systems

If errors are detected during data transmission then each party's B2B Environments will be configured to automatically retransmit the data in error up to a maximum of 3 times at 2 hour intervals (the retry counter and retry intervals are subject to confirmation and will be tuned during Scheme Provider Integration). If the automatic retransmission fails to send the data, then the data will be marked as a failed transmission and marked for manual investigation. The Inland Revenue KiwiSaver Systems and the Scheme Provider Systems and processes must have the ability to manually resend any data that was marked as a failed transmission.

Input Buffer

In the event that back end systems are down (outages, maintenance etc) the Scheme Provider B2B Environment must be able to receive and store incoming messages until the back end systems are available and then to forward the received data for processing when systems are up and running. The input buffer would not be apparent to the transmitting system which would receive a normal transmission successful message.

Data Resend

In addition to the ability to resend data that was marked as a failed transmission, the Scheme Provider Systems must have the ability to manually resend any data that was previously sent successfully. This is to enable the recovery from data loss between the B2B Environment and back end systems for either Inland Revenue or the Scheme Provider. The Scheme Provider Systems must be capable of detecting and removing any duplicate messages sent as a result of a retransmission where those duplicate messages may cause processing issues or errors for the Scheme Provider or its Members.

System Support

The Scheme Provider Systems including the Scheme Provider B2B Environment must have appropriate monitoring systems in place to ensure that any data transmission failures and other system failures are identified and resolved by the Scheme Provider in a timely manner. Schedule E will contain more detail on this once it is finalised on or following the Commencement Date.

Retransmission of Data

The Scheme Provider Systems must be configured to allow for the retransmission of any or all data transmitted during the previous 5 Business Days as a minimum.

Security

In addition to the use of a static IP address (URL), the B2B Environment will be configured so that all messages travelling through the B2B Environment will be encrypted at the message level (the entire AS2 message payload will be encrypted). In addition AS2 messages contain attributes from the digital certificate which are used to verify the integrity of the message as well as the identity of the message sender.

As a Public Key Infrastructure (PKI) system will be used, the Scheme Provider will be required to get their public keys signed by an Inland Revenue approved third-party Certificate Authority (CA).

All inter-scheme provider communication will be conducted in a secure fashion. However it is up to the Scheme Provider to sort out how this data will be exchanged with other KiwiSaver

Scheme Providers and any requirements for the exchanging of public keys between it and other KiwiSaver Scheme Providers.

The Scheme Provider must ensure that only authorised personnel have access to KiwiSaver Member's information. The Scheme Providers must take the necessary precautions to adequately protected private keys so they can not be viewed by unauthorised personnel.

Required Processing Action

Scheme Provider Service Levels

There are five types of data exchanges sent by Inland Revenue KiwiSaver Systems to the Scheme Provider via the B2B Environment and four types of data sent from the Scheme Provider to Inland Revenue. Each of these data exchanges requires an action from the Scheme Provider system administrator and these actions must be performed within the following time lines.

The Scheme Provider Systems must be configured with schema restrictions so that only valid data is transmitted via the B2B Environment (e.g. Inland Revenue number field must be present, contains only numerals and is either 8 or 9 digits in length).

Register Members:

Default Allocation (new Member): A new Member account must be created in the Scheme Provider Systems as soon as practicable. Contribution payments to this account must be able to be received immediately (Contributions details may be sent the same night as the enrolment details).

Default Allocation (involuntary transferee): A new Member account must be created in the Scheme Provider Systems as soon as practicable. Contribution payments to this account must be able to be received immediately. The Scheme Provider must ensure that their scheme administrator arranges for the transfer of the Member's funds from their previous scheme administrator within 3 months as per section 57 (5) of the Act (or as mutually agreed between scheme administrators).

Employer Chosen Scheme Allocation (new Member): A Member account must be created in the Scheme Provider Systems as soon as practicable. Contribution payments to this account must be able to be received immediately.

Voluntary transfer required: Inland Revenue will endeavour to send this notification to the new Scheme Provider within 24 hours of the reception of a valid "enrolment application accepted" notification of membership message, where the person is already a Member of another KiwiSaver Scheme. The new scheme administrator must then comply with section 56 of the Act. This includes arranging for the transfer of the Member's funds from the previous scheme administrator within 35 days (or as mutually agreed between scheme administrators) as per section 56(4) of the Act, and giving notice of the transfer to the Commissioner as soon as practicable as per section 56(1) of the Act.

Payment to Scheme: Funds transferred to a Member's account must be credited to the Member as soon as practical and/or as defined in the Trust Deed of the KiwiSaver Scheme.

Refund Request: Requests for refunds must be processed and acknowledged with a "Refund Acceptance" message transmission within 10 Business Days from the date the request was sent. The funds to cover the refund must also be transferred to Inland Revenue (via bank transfer) within 10 Business Days.

Refund of excess contribution: As above.

Refund of excess employer contribution: As above.

Enrolment in error: If an enrolment in error notification is sent then the members KiwiSaver account must be also closed after the refund of the requested funds. Any remaining funds in the Member account must be refunded directly to the person.

Member Details Update to Scheme: This information is sent as an indicator that further contributions may not be sent until after the Member's current Contributions Holiday has ended, there is no response time requirement associated with this transmission.

Daily totals: This transmission is a summary message that will be sent to the Scheme Provider as the last message for the day except for automated retries. This message can be used by the Scheme Provider as an indicator of the total number of payment messages that were sent via the B2B Environment from Inland Revenue to the scheme administrator (one file for each scheme). The message will also contain a total dollar value of all payment messages sent during that day and a payment ID that can be used to match the B2B Environment payment messages to the Inland Revenue bank transfer of funds to the Scheme Provider's bank account.

Notification of Membership:

Enrolment application accepted: This notification should be sent to Inland Revenue as soon as practicable after the acceptance of the Member. For Members new to KiwiSaver who are not subject to salary or wage deductions, the date this notification is received will be used to calculate when the fee subsidy payments will commence and when the kick start payment will be made as per section 226(1) of the Act.

Enrolment application in progress: If a request for enrolment is received from a person who has been automatically enrolled and is not yet a full KiwiSaver Member then the Scheme Provider must notify Inland Revenue as soon as practicable of the application from the person. This notification will temporarily prevent the Member's initial 3 months of Contributions from being transferred to a Default KiwiSaver Scheme.

Enrolment application rejected: If an "Enrolment application in progress" notification has been sent and the person does not enrol then a reject notification should be sent as soon as practicable after the enrolment is cancelled. If an "Enrolment application rejected" or an "Enrolment application accepted" notification is not received within a month of the Enrolment application in progress notification then Inland Revenue staff will contact the scheme administrator to determine the status of the application.

Umbrella trust transfer accepted: This notification must be sent to Inland Revenue within 24 hours of the acceptance of the Member. For Members new to KiwiSaver who are not subject to salary or wage deductions, the date this notification is received will be used to calculate when the fee subsidy payments will commence and when the kick start payment will be made as per section 226(1) of the Act.

Transfer notice: If a transfer is required then the Scheme Provider's scheme administrator must give notice of the transfer to Inland Revenue as soon as practicable as per section 56(1) of the Act. The transfer notification is used to acknowledge this requirement to transfer funds from the Member's previous KiwiSaver Scheme. Only after this transfer notice is received will funds received by Inland Revenue stop being sent to the old KiwiSaver Scheme and be diverted to the new KiwiSaver Scheme, as per section 55(2) of the Act.

Refund Acceptance: Requests for refunds must be processed and acknowledged with a Refund Acceptance transmission within 10 Business Days from the date the request was sent.

Member Details Update from Scheme: Member details updates received from the Scheme Provider (Member account closure notification) will be processed by Inland Revenue as soon as practicable.

Daily totals: The Scheme Provider will ensure its scheme administrator sends a summary file to Inland Revenue as the last file for the day except for automated retries. The file will be used by Inland Revenue as an indicator of the total number of refund accept messages that were sent via the B2B Environment from the scheme administrator to Inland Revenue. The file will also contain a total dollar value of all refund acceptance messages sent during that day and a payment ID that will be used by Inland Revenue to match the B2B Environment refund accept messages to the Scheme Provider's bank transfer of funds to the Inland Revenue bank account.

Estimated B2B Data and Transaction Volumes

KiwiSaver Estimated B2B data and transaction volumes for the period 2008/2009

Estimated Data volumes for the period 2008 to 2009	Number of Messages Transmitted		Expected Monthly Data volumes MB		Average bytes per file adjusted for encryption and PPC	Average bytes per file including XML headers
	Annually	Monthly	KS to All Providers	All Providers to KS		
RegisterMember_DefaultEnrolment_ElementSubst.xml	78,407	6,534	47,875		7,327	2,106
RegisterMember_EmployerChosenEnrolment_ElementSubst.xml	20,908	1,742	12,796		7,344	2,120
RegisterMember_InvoluntaryTransfer_ElementSubst.xml	5,227	436	3,472		7,972	2,643
RegisterMember_VoluntaryTransfer_ElementSubst.xml	8,274	690	4,768		6,900	1,750
MemberDetailsUpdateFromProvider_AccountClosure.xml	1,000	83		0.473	5,730	775
MemberDetailsUpdateFromProvider_MemberEligibleForNZSuper.xml	2,233	191		1.105	5,784	820
MemberDetailsUpdateToProvider_ContributionsHolidayGranted.xml	18,638	1,558	3,476		6,082	1,068
RefundCorrectionRequest.xml	358,866	29,905	186,228		6,562	1,488
RefundCorrectionAcceptance.xml	358,866	29,905		180,222	6,026	1,022
PaymentToSchemes.xml	7,177,313	598,109	3673,091		6,161	1,126
NotificationOfMembership_AcceptedNotification.xml	9,309	776		7,067	9,110	3,592
NotificationOfMembership_AcceptedUnblockNotification.xml	1,034	86		0,783	9,086	3,572
NotificationOfMembership_InProgressNotification.xml	831	78		0,454	5,850	875
NotificationOfMembership_RejectedNotification.xml	186	16		0,089	5,768	807
NotificationOfMembership_TransferNotification.xml	8,274	690		4,370	7,062	1,888
ControlTotalsFromProvider.xml	365	30		0,184	6,062	1,052
ControlTotalsToProvider.xml	365	30	0,184		6,037	1,031
Estimated total monthly B2B data transfer volume			3953.880	195.253		

70% of the estimated monthly B2B data volume is expected to be sent from KS to Providers over a 6 day period

AS2, XML-RPC, MDN etc Message Wrapper
Encryption Multiplier 2

Estimated Maximum daily data sent from KS to all providers 461,286 MB

Estimated Maximum daily data sent from KS to any one provider 76,881 Mega bytes

Payment Assumptions: The payment totals are derived from 1 deduction per month being passed to providers for each member plus a 2nd payment for interest on the members contribution. An assumption of 20% has been used for members who will receive an employer contribution, this will result in a third and fourth payment file for employer payment and interest contribution.

Ideally all data transmissions from IR to Scheme providers should complete in one hour. The Window available is 6 hours from 6.00pm to 12 midnight.

Scheme Provider Integration

Introduction

Overview

It has been identified that a significant integration effort will be necessary in order to interface Scheme Provider Systems with the Inland Revenue B2B Environment and the Inland Revenue KiwiSaver Systems. It is intended that Inland Revenue will take a lead role in the integration process but that the effort will be collaborative (shared with the Scheme Provider).

Context

Integration and Verification

A Scheme Provider integration period is planned during which Inland Revenue and the Scheme Provider will co-operate to identify and resolve integration issues. The purpose of this activity is for both parties to gain sufficient confidence in the integration of their systems for B2B System Compatibility testing (**BSC Testing**) to commence. BSC Testing may be considered the final, formal component of the integration activity.

The overall aim is to confirm interoperability between the Scheme Provider System and the Inland Revenue KiwiSaver Systems. Interoperability is defined and measured in terms of the interface and integration between the systems, expressed as interfacing requirements, not in terms of end-to-end business processes and/or backend processing systems.

The integration activity is intended to integrate working systems, not to debug the systems. Accordingly the Scheme Provider must ensure that its systems have been tested appropriately prior to commencing integration. Notwithstanding this, it is expected that some defects might be identified in the systems.

The BSC Testing is a 'measurement' activity rather than an 'integration' activity. BSC Testing verifies functional and technical integration between the Scheme Provider Systems and the Inland Revenue KiwiSaver B2B Environment. The specified technical, functional and non-functional requirements are tested, including both positive and negative testing conditions.

The BSC Testing does not assess nor certify the capability of the respective backend processing systems.

Scheme Provider Integration

General

It is proposed that a forum be established to enhance communication between the Inland Revenue stream lead and the corresponding resources from (initially) the Default Scheme Providers.

Scheme Provider integration will involve the six Default Scheme Providers initially and in the future there will be multiple additional KiwiSaver Scheme Providers. It is intended that a common approach be taken as much as possible.

During the integration period the systems and the environment may change, in a controlled manner, as appropriate to progress integration. This is in contrast with the BSC Testing during which tighter control is required.

Activities

Activities during Scheme Provider integration, prior to the formal BSC Testing, include:

- Configure B2B connectivity settings including security certificates. All connectivity settings are to be documented in advance.
- Establish basic connectivity.
- Tuning activities including response timeouts, resend periods, and resend counter.
- Prepare for BSC Testing by executing some of the BSC tests (selected by Inland Revenue) informally. (These would all be repeated during the formal BSC Testing.)

Approach

Where multiple KiwiSaver Scheme Providers are undergoing integration and BSC Testing simultaneously, it is intended to progress integration with the Default Scheme Providers 'in parallel' as much as possible. Each KiwiSaver Scheme Provider will be allocated a time slot in sequence. Inland Revenue resource will be dedicated to the Scheme Provider during the allotted time slot and as much progress as possible will be made for the duration of the time slot. Upon completion of the allocated time the Inland Revenue effort will switch to the next KiwiSaver Scheme Provider in sequence.

It is anticipated that each KiwiSaver Scheme Provider might consume several time slots before integration would be advanced sufficiently for BSC Testing to commence. Ideally all KiwiSaver Scheme Providers would progress integration activities at the same pace however this is considered unlikely.

Indicative estimates (not confirmed and subject to review) of the time required per KiwiSaver Scheme Provider for KiwiSaver Scheme Provider integration and BSC Testing are:

- Configuration; 0.5 days;
- Functionality demonstration round 1; 1.0 day;
- Functionality demonstration including tuning, round 2; 1.0 day; and
- BSC Testing; 2.0 days.

Test Environment

Refer to B2B System Compatibility Testing in Schedule D.

Resources

The Scheme Provider and Inland Revenue will dedicate testing and technical resources to the Scheme Provider integration and BSC Testing activity. Inland Revenue's resource planning and allocation may vary depending on the level of activity being undertaken with other KiwiSaver Scheme Providers. The actual commencement date and schedule for Scheme Provider Integration and for BSC Testing will be set by Inland Revenue.

Scheme Provider Integration Entry Criteria

The Scheme Provider must ensure the following:

- Provision to Inland Revenue of the date the Scheme Provider will be ready to commence Scheme Provider Integration and confirm this date to Inland Revenue in writing at least 4 weeks before the commencement of Scheme Provider Integration.
- Provision to Inland Revenue of contact details for the Scheme Provider's testing and technical representatives for Scheme Provider integration and BSC Testing.
- Preparation of a representative and controlled test environment for Scheme Provider integration, including security certificates to be used for testing purposes.
- Provision to Inland Revenue of AS2 configuration parameters including security information.
- Deployment of the Scheme Provider's B2B Environment to the test environment.
- Deployment to be accompanied by release notes identifying the version of the release and major subcomponents; describing the contents of the release with respect to functionality; identifying missing functionality; identifying known defects and their assessed impact; and describing any other issues.

Scheme Provider Integration Exit Criteria

The Exit Criteria from Scheme Provider Integration are the BSC Testing Entry Criteria.

Refer to B2B System Compatibility Testing in schedule D.

Scheme Provider Integration for Default Scheme Providers

Key Dependencies

Integration with the Default Scheme Providers is dependent upon completing Inland Revenue's internal testing and integration activities prior to commencing Scheme Provider integration. This is in order to ensure that integration is undertaken using a stable and complete B2B Environment, and to minimise the likelihood of significant change, in any component of the Inland Revenue KiwiSaver Systems, subsequent to BSC Testing.

The prerequisite activities include:

- System testing of the B2B Environment in isolation;
- Systems integration testing of the B2B Environment and other components of the Inland Revenue KiwiSaver Systems;
- Performance testing of the integrated Inland Revenue KiwiSaver Systems. (In practice it may not be possible to complete this activity prior to commencing Scheme Provider Integration).

Each of these testing activities is itself dependent upon the completion of numerous prior development activities.

Scheme Provider integration is also dependent upon:

- The availability of Inland Revenue test environment facilities to enable preparation and execution.
- Completion of Inland Revenue's test preparation activities for BSC Testing including planning, analysis, and preparation of test procedures.
- Completion of the Scheme Provider's internal testing and integration.

Unique Circumstances

There exist certain unique circumstances with respect to the Default Scheme Provider's integration period:

- This is the most likely time for defects or issues in Inland Revenue KiwiSaver Systems to become apparent.

- This is the most likely time for defects or issues in the specifications to become apparent.
- Owing to the phased development and delivery approach within Inland Revenue, certain backend processing capabilities of the Inland Revenue KiwiSaver Systems may not be available during this period. This could necessitate use of test harnesses for aspects of the Scheme Provider integration for which it would be preferred to use the deliverable Inland Revenue KiwiSaver Systems backend processing components.

Scheme Provider Integration for Subsequent Scheme Providers

Scheme Provider integration for non-Default Scheme Providers prior to 1 October 2007 may face particular issues similar to those faced by the Default Scheme Providers.

Scheme Provider integration for non-Default Scheme Providers after 1 October 2007 is expected to be more straight-forward.

Defect Management Process

Refer to B2B System Compatibility Testing in Schedule D.

Suspension Process

Refer to B2B System Compatibility Testing in Schedule D.

Appendix A - XML Samples

B2B Interfaces to Scheme Providers

Register Member

Default Enrolment

```
<?xml version="1.0"?>
<Registration
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:xAL="urn:oasis:names:tc:ciq:xl:3"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0 ../RegisterMember.xsd">
  <DefaultEnrolment DateSent="2007-05-21" DateOfFirstContribution="2007-02-11">
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
    <MemberIRDNumber>12345678</MemberIRDNumber>
    <Scheme IRDNumber="12345679" Number="431234123" ActiveType="O"/>
    <MemberAddress AddressStatus="V">
      <FreeTextAddress>
        <AddressLine1>123 Street Name</AddressLine1>
        <AddressLine2>Suburb City</AddressLine2>
      </FreeTextAddress>
      <PostCode>
        <Identifier>6011</Identifier>
      </PostCode>
    </MemberAddress>
    <xPIL:ContactNumbers>
      <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
        <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
      <xPIL:ContactNumber xPIL:MediaType="Cell">
        <xPIL:ContactNumberElement>02112345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
    </xPIL:ContactNumbers>
    <xPIL:EmailAddresses>
      <xPIL:EmailAddress>email@somedomain.co.nz</xPIL:EmailAddress>
    </xPIL:EmailAddresses>
    <xPIL:BirthInfo xPIL:BirthDateTime="1975-12-14T00:00:00"/>
    <Employers>
      <Employer EmployerIRDNumber="123456789">
        <EmployerName>
          <OrganizationName>
            <xNL:NameElement>A Company Name</xNL:NameElement>
          </OrganizationName>
        </EmployerName>
      </Employer>
    </Employers>
  </DefaultEnrolment>
</Registration>
```

Employer Chosen Enrolment

```
<?xml version="1.0"?>
<Registration
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:xAL="urn:oasis:names:tc:ciq:xl:3"
```

```

xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0 ../RegisterMember.xsd">
<EmployerChosenEnrolment DateSent="2007-05-21" DateOfFirstContribution="2007-02-11">
  <MemberName>
    <xNL:NameElement>
      <xNL:Title>Mr</xNL:Title>
      <xNL:FirstName>John</xNL:FirstName>
      <xNL:LastName>Doe</xNL:LastName>
    </xNL:NameElement>
  </MemberName>
  <MemberIRDNumber>12345678</MemberIRDNumber>
  <Scheme IRDNumber="12345679" Number="431234123" ActiveType="O"/>
  <MemberAddress AddressStatus="V">
    <FreeTextAddress>
      <AddressLine1>123 Street Name</AddressLine1>
      <AddressLine2>Suburb City</AddressLine2>
    </FreeTextAddress>
    <PostCode>
      <Identifier>6011</Identifier>
    </PostCode>
  </MemberAddress>
  <xPIL:ContactNumbers>
    <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
      <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
    </xPIL:ContactNumber>
    <xPIL:ContactNumber xPIL:MediaType="Cell">
      <xPIL:ContactNumberElement>02112345678</xPIL:ContactNumberElement>
    </xPIL:ContactNumber>
  </xPIL:ContactNumbers>
  <xPIL:EmailAddresses>
    <xPIL:EmailAddress>email@somedomain.co.nz</xPIL:EmailAddress>
  </xPIL:EmailAddresses>
  <xPIL:BirthInfo xPIL:BirthDate="1975-12-14T00:00:00"/>
  <Employers>
    <Employer EmployerIRDNumber="123456789">
      <EmployerName>
        <OrganizationName>
          <xNL:NameElement>A Company Name with a Long Truncated Na</xNL:NameElement>
        </OrganizationName>
      </EmployerName>
    </Employer>
  </Employers>
</EmployerChosenEnrolment>
</Registration>

```

Involuntary Transfer

```

<?xml version="1.0"?>
<Registration
xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
xmlns:xAL="urn:oasis:names:tc:ciq:xal:3"
xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0 ../RegisterMember.xsd">
<InvoluntaryTransfer DateSent="2007-05-21">
  <MemberName>
    <xNL:NameElement>
      <xNL:Title>Mr</xNL:Title>
      <xNL:FirstName>John</xNL:FirstName>
      <xNL:LastName>Doe</xNL:LastName>
    </xNL:NameElement>
  </MemberName>
  <MemberIRDNumber>12345678</MemberIRDNumber>
  <Scheme IRDNumber="12345679" Number="431234123" ActiveType="O"/>
  <MemberAddress AddressStatus="V">
    <FreeTextAddress>
      <AddressLine1>123 Street Name</AddressLine1>
      <AddressLine2>Suburb City</AddressLine2>
    </FreeTextAddress>
    <PostCode>
      <Identifier>6011</Identifier>
    </PostCode>
  </MemberAddress>

```

```

</MemberAddress>
<xPIL:ContactNumbers>
  <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
    <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
  </xPIL:ContactNumber>
  <xPIL:ContactNumber xPIL:MediaType="Cell">
    <xPIL:ContactNumberElement>02112345678</xPIL:ContactNumberElement>
  </xPIL:ContactNumber>
</xPIL:ContactNumbers>
<xPIL:EmailAddresses>
  <xPIL:EmailAddress>email@somedomain.co.nz</xPIL:EmailAddress>
</xPIL:EmailAddresses>
<xPIL:BirthInfo xPIL:BirthDateTime="1975-12-14T00:00:00"/>
<OldScheme Number="1234">
  <Name>Scheme B</Name>
  <SchemeAdministrator>
    <xAL:Address>
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </xAL:Address>
    <xPIL:ContactNumbers>
      <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
        <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
    </xPIL:ContactNumbers>
  </SchemeAdministrator>
  <MemberIRDNumber>123456789</MemberIRDNumber>
</OldScheme>
</InvoluntaryTransfer>
</Registration>

```

Voluntary Transfer

```

<?xml version="1.0"?>
<Registration
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:xAL="urn:oasis:names:tc:ciq:xl:3"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0 ../RegisterMember.xsd">
  <VoluntaryTransfer DateSent="2007-05-21">
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
    <MemberIRDNumber>12345678</MemberIRDNumber>
    <Scheme IRDNumber="12345679" Number="431234123" ActiveType="O"/>
    <OldScheme Number="1234">
      <Name>Scheme A</Name>
      <SchemeAdministrator>
        <xAL:Address>
          <xAL:FreeTextAddress>
            <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
            <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
          </xAL:FreeTextAddress>
          <xAL:PostCode>
            <xAL:Identifier>6011</xAL:Identifier>
          </xAL:PostCode>
        </xAL:Address>
        <xPIL:ContactNumbers>
          <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
            <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
          </xPIL:ContactNumber>
          <xPIL:ContactNumber xPIL:MediaType="Cell" xPIL:Usage="Business Line">
            <xPIL:ContactNumberElement>0211141221</xPIL:ContactNumberElement>
          </xPIL:ContactNumber>
        </xPIL:ContactNumbers>
      </SchemeAdministrator>
    </OldScheme>
  </VoluntaryTransfer>
</Registration>

```

```
</xPIL:ContactNumber>
</xPIL:ContactNumbers>
</SchemeAdministrator>
<MemberIRDNumber>123456789</MemberIRDNumber>
</OldScheme>
</VoluntaryTransfer>
</Registration>
```

Member Details Update

Contributions Holiday

```
<?xml version="1.0"?>
<!-- Contributions Holiday Granted -->
<MemberDetailsUpdateToProvider
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateToProvider:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xml:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateToProvider:v1.0
  ../MemberDetailsUpdateToProvider.xsd">
  <ContributionsHoliday EffectiveDate="2007-04-21" ExpiryDate="2008-01-01">
    <Member IRDNumber="12345679"/>
    <Scheme Number="1234" IRDNumber="12345689"/>
    <Employers>
      <Employer>
        <OrganizationName>
          <xNL:NameElement>A Company Name</xNL:NameElement>
        </OrganizationName>
      </Employer>
    </Employers>
  </ContributionsHoliday>
</MemberDetailsUpdateToProvider>
```

Refund Request

```
<?xml version="1.0"?>
<RefundCorrectionRequest
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xml:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0
  ../RefundCorrectionRequest.xsd"
  RefundReferenceNumberProvider="12345"
  RefundReferenceNumberMember="12346">
  <Member IRDNumber="123456789"/>
  <Scheme IRDNumber="12345679" Number="431234123"/>
  <ProcessDate>1999-01-21</ProcessDate>
  <Refund
    LineID="ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890"
    PaymentType="0440"
    RefundReasonCode="L"
    RefundLineNumMember="1244"
    RefundLineNumProvider="4421">
    <Amount>250.50</Amount>
    <ReturnDate>1999-01-21</ReturnDate>
  </Refund>
</RefundCorrectionRequest>
```

Payments To Scheme

Organisation Name


```
<?xml version="1.0"?>
<PaymentToScheme
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0 ../PaymentToSchemes.xsd"
  PaymentID="123456789012">

  <Member IRDNumber="123456789"/>
  <Scheme IRDNumber="12345679" Number="431234123"/>
  <ProcessDate>1999-01-21</ProcessDate>
  <Employer EmployerIRDNumber="123456789">
    <EmployerName>
      <OrganizationName>
        <xNL:NameElement>A Company Name</xNL:NameElement>
      </OrganizationName>
    </EmployerName>
  </Employer>
  <Payment PaymentType="0020" PaymentDocumentNumber="123456789012" PaymentDocumentLineNumber="1234">
    <Amount>250.80</Amount>
    <ReturnDate>1999-01-21</ReturnDate>
    <EMSEmployerContributionAmount>30.50</EMSEmployerContributionAmount>
    <PaymentLineID>12345678901234567890123456789012345678901234567890</PaymentLineID>
  </Payment>
</PaymentToScheme>
```

Person Name

```
<?xml version="1.0"?>
<PaymentToScheme
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0 ../PaymentToSchemes.xsd"
  PaymentID="123456789012">

  <Member IRDNumber="123456789"/>
  <Scheme IRDNumber="12345679" Number="431234123"/>
  <ProcessDate>1999-01-21</ProcessDate>
  <Employer EmployerIRDNumber="123456789">
    <EmployerName>
      <PersonName>
        <xNL:NameElement>
          <xNL:Title>Mr</xNL:Title>
          <xNL:FirstName>John</xNL:FirstName>
          <xNL:LastName>Doe</xNL:LastName>
        </xNL:NameElement>
      </PersonName>
    </EmployerName>
  </Employer>
  <Payment PaymentType="0020" PaymentDocumentNumber="123456789012" PaymentDocumentLineNumber="1234">
    <Amount>250.80</Amount>
    <ReturnDate>1999-01-21</ReturnDate>
    <EMSEmployerContributionAmount>30.50</EMSEmployerContributionAmount>
    <PaymentLineID>12345678901234567890123456789012345678901234567890</PaymentLineID>
  </Payment>
</PaymentToScheme>
```

End Of Day Control Totals

```
<?xml version="1.0"?>
<ControlTotalsToProvider xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider:v1.0"
  DateTimeSent="2075-12-14T04:59:59"
  SchemeNumber="431234123"
  SchemeIRDNumber="12345679"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider:v1.0
  ../ControlTotalsToProvider.xsd">
  <PaymentToScheme NumMessages="5123" PaymentID="123456789012">
    <TotalAmount>223423.70</TotalAmount>
```



```
</PaymentToScheme>  
</ControlTotalsToProvider>
```

B2B Interfaces From Scheme Providers

Member Details Update

Account Closure

```
<?xml version="1.0"?>  
<MemberDetailsUpdateFromProvider  
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"  
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"  
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0  
  ../MemberDetailsUpdateFromProvider.xsd">  
  
  <AccountClosure>  
    <Member IRDNumber="12345679"/>  
    <Scheme Number="1234" IRDNumber="12345689"/>  
  </AccountClosure>  
</MemberDetailsUpdateFromProvider>
```

Reached NZ Super

With Account Closure:

```
<?xml version="1.0"?>  
<!-- Member Eligible for NZSuper -->  
<MemberDetailsUpdateFromProvider  
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"  
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"  
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0  
  ../MemberDetailsUpdateFromProvider.xsd">  
  
  <ReachedNZSuper>  
    <Member IRDNumber="12345679"/>  
    <Scheme Number="1234" IRDNumber="12345689"/>  
    <AccountClosed value="true"/>  
  </ReachedNZSuper>  
</MemberDetailsUpdateFromProvider>
```

Without Account Closure:

```
<?xml version="1.0"?>  
<!-- Member Eligible for NZSuper -->  
<MemberDetailsUpdateFromProvider  
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"  
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"  
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0  
  ../MemberDetailsUpdateFromProvider.xsd">  
  
  <ReachedNZSuper>  
    <Member IRDNumber="12345679"/>  
    <Scheme Number="1234" IRDNumber="12345689"/>  
    <AccountClosed value="false"/>  
  </ReachedNZSuper>  
</MemberDetailsUpdateFromProvider>
```

Refund Acceptance

```
<?xml version="1.0"?>
<RefundCorrectionAcceptance
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0
  ../RefundCorrectionAcceptance.xsd"
  RefundReferenceNumberProvider="12345"
  RefundReferenceNumberMember="12346"
  PaymentID="123456789012">

  <Member IRDNumber="123456789"/>
  <Scheme IRDNumber="12345679" Number="431234123"/>
  <ProcessDate>1999-01-21</ProcessDate>
  <Refund
    LineID="ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890"
    PaymentType="0440"
    RefundReasonCode="A"
    RefundLineNumMember="1244"
    RefundLineNumProvider="4421">
    <Amount>250.50</Amount>
    <ReturnDate>1999-01-21</ReturnDate>
  </Refund>
</RefundCorrectionAcceptance>
```

Notification Of Membership

Accepted Notification

```
<?xml version="1.0"?>
<NotificationOfMembership
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:xAL="urn:oasis:names:tc:ciq:xl:3"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0
  ../NotificationOfMembership.xsd">

  <AcceptedNotification DateOfFirstContribution="1999-01-21">
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
    <MemberIRDNumber>12345678</MemberIRDNumber>
    <MemberAddress>
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </MemberAddress>
    <xPIL:ContactNumbers>
      <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
        <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
      <xPIL:ContactNumber xPIL:MediaType="Cell">
        <xPIL:ContactNumberElement>02112345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
    </xPIL:ContactNumbers>
    <xPIL:EmailAddresses>
      <xPIL:EmailAddress>email@somedomain.co.nz</xPIL:EmailAddress>
    </xPIL:EmailAddresses>
```

```
<xPIL:BirthInfo xPIL:BirthDateTime="1975-12-14T00:00:00"/>
<Employers>
  <Employer MemberContributionRate="8" EmployerIRDNumber="12345678">
    <OrganizationName>
      <xNL:NameElement>A Company Name</xNL:NameElement>
    </OrganizationName>
    <EmployerAddress >
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb, City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </EmployerAddress>
  </Employer>
</Employers>
<Scheme IRDNumber="12345679" Number="431234123">
  <Name>Scheme 123</Name>
  <Address >
    <xAL:FreeTextAddress>
      <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
      <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
    </xAL:FreeTextAddress>
    <xAL:PostCode>
      <xAL:Identifier>6011</xAL:Identifier>
    </xAL:PostCode>
  </Address>
</Scheme>
<SchemeAdministrator IRDNumber="12345678">
  <Name>
    <xNL:NameElement>A Scheme Administrator Name</xNL:NameElement>
  </Name>
  <Address>
    <xAL:FreeTextAddress>
      <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
      <xAL:AddressLine2>Suburb, City</xAL:AddressLine2>
    </xAL:FreeTextAddress>
    <xAL:PostCode>
      <xAL:Identifier>6011</xAL:Identifier>
    </xAL:PostCode>
  </Address>
</SchemeAdministrator>
</AcceptedNotification>
</NotificationOfMembership>
```

Accepted Notification – Umbrella

```
<?xml version="1.0"?>
<NotificationOfMembership
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:xAL="urn:oasis:names:tc:ciq:xal:3"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0
  ../NotificationOfMembership.xsd">

  <AcceptedUmbrellaNotification>
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
    <MemberIRDNumber>12345678</MemberIRDNumber>
    <MemberAddress>
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </MemberAddress>
  </AcceptedUmbrellaNotification>
</NotificationOfMembership>
```

```

    </xAL:PostCode>
  </MemberAddress>
  <xPIL:ContactNumbers>
    <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
      <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
    </xPIL:ContactNumber>
    <xPIL:ContactNumber xPIL:MediaType="Cell">
      <xPIL:ContactNumberElement>02112345678</xPIL:ContactNumberElement>
    </xPIL:ContactNumber>
  </xPIL:ContactNumbers>
  <xPIL:EmailAddresses>
    <xPIL:EmailAddress>email@somedomain.co.nz</xPIL:EmailAddress>
  </xPIL:EmailAddresses>
  <xPIL:BirthInfo xPIL:BirthDate="1975-12-14T00:00:00"/>
  <Employers>
    <Employer MemberContributionRate="8" EmployerIRDNumber="12345678">
      <OrganizationName>
        <xNL:NameElement>A Company Name</xNL:NameElement>
      </OrganizationName>
      <EmployerAddress>
        <xAL:FreeTextAddress>
          <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
          <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
        </xAL:FreeTextAddress>
        <xAL:PostCode>
          <xAL:Identifier>6011</xAL:Identifier>
        </xAL:PostCode>
      </EmployerAddress>
    </Employer>
  </Employers>
  <Scheme IRDNumber="12345679" Number="431234123">
    <Name>A Scheme 1</Name>
    <Address>
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </Address>
  </Scheme>
  <SchemeAdministrator IRDNumber="12345678">
    <Name>
      <xNL:NameElement>A Scheme Administrator Name</xNL:NameElement>
    </Name>
    <Address>
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </Address>
  </SchemeAdministrator>
  </AcceptedUmbrellaNotification>
</NotificationOfMembership>

```

In-Progress Notification

```

<?xml version="1.0"?>
<NotificationOfMembership
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0
  ..\NotificationOfMembership.xsd">
  <InProgressNotification>
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
  </InProgressNotification>
</NotificationOfMembership>

```

```

    </xNL:NameElement>
  </MemberName>
  <MemberIRDNumber>12345678</MemberIRDNumber>
  <Scheme IRDNumber="12345679" Number="431234123">
    <Name>A Scheme Name</Name>
  </Scheme>
</InProgressNotification>
</NotificationOfMembership>

```

Rejected Notification

```

<?xml version="1.0"?>
<NotificationOfMembership
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0
  ../NotificationOfMembership.xsd">
  <RejectedNotification>
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
    <MemberIRDNumber>12345678</MemberIRDNumber>
    <Scheme IRDNumber="12345679" Number="431234123"/>
  </RejectedNotification>
</NotificationOfMembership>

```

Transfer Notification

```

<NotificationOfMembership xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:xAL="urn:oasis:names:tc:ciq:xal:3" xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0
  ../NotificationOfMembership.xsd">
  <TransferNotification DateOfFirstContribution="1999-01-21">
    <MemberName>
      <xNL:NameElement>
        <xNL:Title>Mr</xNL:Title>
        <xNL:FirstName>John</xNL:FirstName>
        <xNL:LastName>Doe</xNL:LastName>
      </xNL:NameElement>
    </MemberName>
    <MemberIRDNumber>12345678</MemberIRDNumber>
    <MemberAddress xAL:AddressStatus="V">
      <xAL:FreeTextAddress>
        <xAL:AddressLine1>123 Street Name</xAL:AddressLine1>
        <xAL:AddressLine2>Suburb City</xAL:AddressLine2>
      </xAL:FreeTextAddress>
      <xAL:PostCode>
        <xAL:Identifier>6011</xAL:Identifier>
      </xAL:PostCode>
    </MemberAddress>
    <xPIL:ContactNumbers>
      <xPIL:ContactNumber xPIL:MediaType="Telephone" xPIL:Usage="Business Line">
        <xPIL:ContactNumberElement>0412345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
      <xPIL:ContactNumber xPIL:MediaType="Cell">
        <xPIL:ContactNumberElement>02112345678</xPIL:ContactNumberElement>
      </xPIL:ContactNumber>
    </xPIL:ContactNumbers>
    <xPIL:EmailAddresses>
      <xPIL:EmailAddress>email@somedomain.co.nz</xPIL:EmailAddress>
    </xPIL:EmailAddresses>
    <xPIL:BirthInfo xPIL:BirthDateTime="1975-12-14T00:00:00"></xPIL:BirthInfo>
    <Scheme IRDNumber="12345679" Number="431234123"></Scheme>
  </TransferNotification>
</NotificationOfMembership>

```

End of Day Control Totals

```
<?xml version="1.0"?>
<ControlTotalsFromProvider xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"
  DateTimeSent="2075-12-14T04:59:59"
  SchemeNumber="431234123"
  SchemeIRDNumber="12345679"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0
  ../ControlTotalsFromProvider.xsd">
  <RefundAcceptance NumMessages="12" PaymentID="123456789012">
    <TotalAmount>333.40</TotalAmount>
  </RefundAcceptance>
</ControlTotalsFromProvider>
```

Appendix B - XML Schemas

B2B Interfaces To Scheme Providers

Register Member

```

<?xml version="1.0"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xAL="urn:oasis:names:tc:ciq:xal:3"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <!--
    Add the following lines to validate in Xerces (Note: Will create circular references).
    For the SeeBeyond XSD OTD Wizard these needed to be commented out.
    For Stylus Studio they need to be there. -->
  <xsd:import namespace="urn:oasis:names:tc:ciq:xnl:3" schemaLocation="xCIQ/xNL-KiwiSaver.xsd"/>
  <xsd:import namespace="urn:oasis:names:tc:ciq:xal:3" schemaLocation="xCIQ/xAL-KiwiSaver.xsd"/>
  <!-- -->

  <xsd:import namespace="urn:oasis:names:tc:ciq:xpil:3" schemaLocation="xCIQ/xPIL-KiwiSaver.xsd"/>

  <xsd:complexType name="DefaultOrEmployerChosenEnrolmentsType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType" minOccurs="1"/>
      <xsd:element name="MemberIRDNumber" type="IRDNumberType" minOccurs="1"/>
      <xsd:element name="Scheme">
        <xsd:complexType>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
          <xsd:attribute name="ActiveType" type="ActiveTypeType" use="required"/>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="MemberAddress" type="MemberAddressType" minOccurs="1"/>
      <xsd:element ref="xPIL:ContactNumbers" minOccurs="0"/>
      <xsd:element ref="xPIL:EmailAddresses" minOccurs="0"/>
      <xsd:element ref="xPIL:BirthInfo" minOccurs="0"/>
      <xsd:element name="Employers">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Employer" type="EmployerType" minOccurs="1"/>
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
    <xsd:attribute name="DateSent" type="xsd:date" use="required"/>
    <xsd:attribute name="DateOfFirstContribution" type="xsd:date" use="required"/>
  </xsd:complexType>

  <xsd:complexType name="InvoluntaryTransfersType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType" minOccurs="1"/>
      <xsd:element name="MemberIRDNumber" type="IRDNumberType" minOccurs="1"/>
      <xsd:element name="Scheme">
        <xsd:complexType>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
          <xsd:attribute name="ActiveType" type="ActiveTypeType" use="required"/>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="MemberAddress" type="MemberAddressType" minOccurs="1"/>
      <xsd:element ref="xPIL:ContactNumbers" minOccurs="0"/>
      <xsd:element ref="xPIL:EmailAddresses" minOccurs="0"/>
    </xsd:sequence>
  </xsd:complexType>

```

```

    <xsd:element ref="xPIL:BirthInfo" minOccurs="0"/>
    <xsd:element name="OldScheme" type="OldSchemeType" minOccurs="1"/>
  </xsd:sequence>
  <xsd:attribute name="DateSent" type="xsd:date" use="required"/>
</xsd:complexType>

<xsd:complexType name="VoluntaryTransfersType">
  <xsd:sequence>
    <xsd:element name="MemberName" type="xNL:PersonNameType" minOccurs="1"/>
    <xsd:element name="MemberIRDNumber" type="IRDNumberType" minOccurs="1"/>
    <xsd:element name="Scheme">
      <xsd:complexType>
        <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
        <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
        <xsd:attribute name="ActiveType" type="ActiveTypeType" use="required"/>
      </xsd:complexType>
    </xsd:element>
    <xsd:element name="OldScheme" type="OldSchemeType"/>
  </xsd:sequence>
  <xsd:attribute name="DateSent" type="xsd:date" use="required"/>
</xsd:complexType>

<!-- Top Level Root Node -->
<xsd:element name="Registration">
  <xsd:complexType>
    <xsd:choice>
      <xsd:element name="DefaultEnrolment" type="DefaultOrEmployerChosenEnrolmentsType"/>
      <xsd:element name="EmployerChosenEnrolment" type="DefaultOrEmployerChosenEnrolmentsType"/>
      <xsd:element name="InvoluntaryTransfer" type="InvoluntaryTransfersType"/>
      <xsd:element name="VoluntaryTransfer" type="VoluntaryTransfersType"/>
    </xsd:choice>
  </xsd:complexType>
</xsd:element>

<xsd:complexType name="OldSchemeType">
  <xsd:sequence>
    <xsd:element name="Name" type="SchemeNameType" minOccurs="1"/>
    <xsd:element name="SchemeAdministrator">
      <xsd:complexType>
        <xsd:sequence>
          <xsd:element ref="xAL:Address" minOccurs="1"/>
          <xsd:element ref="xPIL:ContactNumbers" minOccurs="1"/>
        </xsd:sequence>
      </xsd:complexType>
    </xsd:element>
    <xsd:element name="MemberIRDNumber" type="IRDNumberType" minOccurs="0"/>
  </xsd:sequence>
  <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
</xsd:complexType>

<xsd:complexType name="MemberAddressType">
  <xsd:sequence>
    <xsd:element name="FreeTextAddress" minOccurs="1">
      <xsd:complexType>
        <xsd:sequence>
          <xsd:element name="AddressLine1" maxOccurs="unbounded" minOccurs="1">
            <xsd:simpleType>
              <xsd:restriction base="xsd:string">
                <xsd:maxLength value="30"/>
                <xsd:minLength value="1"/>
              </xsd:restriction>
            </xsd:simpleType>
          </xsd:element>
          <xsd:element name="AddressLine2" maxOccurs="unbounded" minOccurs="1">
            <xsd:simpleType>
              <xsd:restriction base="xsd:string">
                <xsd:maxLength value="30"/>
                <xsd:minLength value="1"/>
              </xsd:restriction>
            </xsd:simpleType>
          </xsd:element>
        </xsd:sequence>
      </xsd:complexType>
    </xsd:element>
    <xsd:element name="PostCode" minOccurs="1">

```



```

<xsd:complexType>
  <xsd:sequence>
    <xsd:element name="Identifier" maxOccurs="unbounded" minOccurs="1">
      <xsd:simpleType>
        <xsd:restriction base="xsd:string">
          <xsd:minLength value="1"/>
        </xsd:restriction>
      </xsd:simpleType>
    </xsd:element>
  </xsd:sequence>
</xsd:complexType>
</xsd:element>
</xsd:sequence>
<xsd:attribute name="AddressStatus" use="required">
  <xsd:simpleType>
    <xsd:restriction base="xsd:string">
      <xsd:enumeration value="V"/>
      <xsd:enumeration value="I"/>
      <xsd:enumeration value="D"/>
      <xsd:enumeration value="O"/>
    </xsd:restriction>
  </xsd:simpleType>
</xsd:attribute>
</xsd:complexType>
</xsd:schema>

```

Member Details Update

```

<?xml version="1.0"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateToProvider:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateToProvider:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <!--
    Add the following lines to validate in Xerces (Note: Will create circular references). -->
  <xsd:import namespace="urn:oasis:names:tc:ciq:xnl:3" schemaLocation="xCIQ/xNL-KiwiSaver.xsd"/>
  <!-- -->

  <xsd:complexType name="ContributionsHolidayType">
    <xsd:sequence>
      <xsd:group ref="MemberDetailsGroup"/>
      <xsd:element name="Employers" minOccurs="0">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Employer" maxOccurs="unbounded">
              <xsd:complexType>
                <xsd:complexContent>
                  <xsd:extension base="EmployerNameType">
                    <xsd:attribute name="IRDNumber" type="IRDNumberType"/>
                  </xsd:extension>
                </xsd:complexContent>
              </xsd:complexType>
            </xsd:element>
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
    <xsd:attribute name="EffectiveDate" type="xsd:date" use="required"/>
    <xsd:attribute name="ExpiryDate" type="xsd:date" use="required"/>
  </xsd:complexType>

  <!-- Root Node -->
  <xsd:element name="MemberDetailsUpdateToProvider">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="ContributionsHoliday" type="ContributionsHolidayType"/>
      </xsd:sequence>
    </xsd:complexType>
  </xsd:element>
</xsd:schema>

```

```

</xsd:complexType>
</xsd:element>

<!-- Helper types used for reuse purposes -->
<xsd:group name="MemberDetailsGroup">
  <xsd:sequence>
    <xsd:element name="Member">
      <xsd:complexType>
        <xsd:attribute name="IRDNumber" type="IRDNumberType"/>
      </xsd:complexType>
    </xsd:element>
    <xsd:element name="Scheme">
      <xsd:complexType>
        <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
        <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
      </xsd:complexType>
    </xsd:element>
  </xsd:sequence>
</xsd:group>
</xsd:schema>

```

Refund Request

```

<?xml version="1.0"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0"
  xmlns:tns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">
  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <xsd:element name="RefundCorrectionRequest">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="Member">
          <xsd:complexType>
            <xsd:attribute name="IRDNumber" type="IRDNumberType"/>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="Scheme">
          <xsd:complexType>
            <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
            <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="ProcessDate" type="xsd:date"/>
        <xsd:element name="Refund" maxOccurs="unbounded">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="Amount" type="CurrencyType"/>
              <xsd:element name="ReturnDate" type="xsd:date" minOccurs="0"/>
              <xsd:element name="Employer" type="EmployerType" minOccurs="0"/>
            </xsd:sequence>
            <xsd:attribute name="PaymentType" type="RefundProviderType" use="required"/>
            <xsd:attribute name="RefundReasonCode" type="RefundReasonCodeType" use="required"/>
            <xsd:attribute name="LineID" type="TransactionIDType" use="required"/>
            <xsd:attribute name="RefundLineNumMember" type="RefundLineNumberType" use="required"/>
            <xsd:attribute name="RefundLineNumProvider" type="RefundLineNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
      <xsd:attribute name="RefundReferenceNumberProvider" type="RefundReferenceNumberType" use="required"/>
      <xsd:attribute name="RefundReferenceNumberMember" type="RefundReferenceNumberType" use="required"/>
    </xsd:complexType>
  </xsd:element>
</xsd:schema>

```

Payments To Scheme

```
<?xml version="1.0"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"
  xmlns:tns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <xsd:element name="PaymentToScheme">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="Member">
          <xsd:complexType>
            <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="Scheme">
          <xsd:complexType>
            <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
            <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="ProcessDate" type="xsd:date"/>
        <xsd:element name="Employer" minOccurs="0" type="EmployerType"/>
        <xsd:element name="Payment" maxOccurs="unbounded">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="Amount" type="CurrencyType"/>
              <xsd:element name="ReturnDate" type="xsd:date" minOccurs="0"/>
              <xsd:element name="EMSEmployerContributionAmount" type="CurrencyType" minOccurs="0"/>
              <xsd:element name="PaymentLineID" type="PaymentLineIDType" minOccurs="1"/>
            </xsd:sequence>
            <xsd:attribute name="PaymentType" type="PaymentEnumerationType" use="required"/>
            <xsd:attribute name="PaymentDocumentNumber" type="PaymentDocumentType" use="required"/>
            <xsd:attribute name="PaymentDocumentLineNumber" type="PaymentDocumentLineNumberType"
              use="required"/>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
      <xsd:attribute name="PaymentID" type="PaymentIDType" use="required"/>
    </xsd:complexType>
  </xsd:element>
</xsd:schema>
```

End Of Day Control Totals

```
<?xml version="1.0" encoding="UTF-8"?>
<xsd:schema
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider:v1.0"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <xsd:element name="ControlTotalsToProvider">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="PaymentToScheme">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="TotalAmount" type="CurrencyType"/>
            </xsd:sequence>
            <xsd:attribute name="NumMessages" type="xsd:nonNegativeInteger" use="required"/>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
    </xsd:complexType>
  </xsd:element>
</xsd:schema>
```

```

        <xsd:attribute name="PaymentID" type="PaymentIDType" use="required"/>
    </xsd:complexType>
</xsd:element>
</xsd:sequence>
<xsd:attribute name="DateTimeSent" use="required" type="xsd:date"/>
<xsd:attribute name="SchemeIRDNumber" type="IRDNumberType" use="required"/>
<xsd:attribute name="SchemeNumber" type="SchemeNumberType" use="required"/>
</xsd:complexType>
</xsd:element>
</xsd:schema>

```

B2B Interfaces From Scheme Providers

Member Details Update

```

<?xml version="1.0" encoding="UTF-8"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <!--
    Add the following lines to validate in Xerces (Note: Will create circular references). -->
  <xsd:import namespace="urn:oasis:names:tc:ciq:xnl:3" schemaLocation="xCIQ/xNL-KiwiSaver.xsd"/>
  <!-- -->

  <xsd:complexType name="AccountClosureType">
    <xsd:sequence>
      <xsd:group ref="MemberDetailsGroup"/>
    </xsd:sequence>
  </xsd:complexType>

  <xsd:complexType name="ReachedNZSuperType">
    <xsd:sequence>
      <xsd:group ref="MemberDetailsGroup"/>
      <xsd:element name="AccountClosed" minOccurs="0">
        <xsd:complexType>
          <xsd:attribute name="value" type="xsd:boolean" use="required"/>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>

  <!-- Root Node -->
  <xsd:element name="MemberDetailsUpdateFromProvider">
    <xsd:complexType>
      <xsd:choice>
        <xsd:element name="AccountClosure" type="AccountClosureType" />
        <xsd:element name="ReachedNZSuper" type="ReachedNZSuperType" />
      </xsd:choice>
    </xsd:complexType>
  </xsd:element>

  <!-- Helper types used for reuse purposes -->
  <xsd:group name="MemberDetailsGroup">
    <xsd:sequence>
      <xsd:element name="Member" minOccurs="1">
        <xsd:complexType>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="Scheme" minOccurs="1">
        <xsd:complexType>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:group>

```

```
</xsd:sequence>
</xsd:group>
</xsd:schema>
```

Refund Acceptance

```
<?xml version="1.0"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  xmlns:tns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <xsd:element name="RefundCorrectionAcceptance">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="Member">
          <xsd:complexType>
            <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="Scheme">
          <xsd:complexType>
            <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
            <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
        <xsd:element name="ProcessDate" type="xsd:date"/>
        <xsd:element name="Refund">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="Amount" type="CurrencyType"/>
              <xsd:element name="ReturnDate" type="xsd:date" minOccurs="0"/>
            </xsd:sequence>

            <xsd:attribute name="PaymentType" use="required">
              <xsd:simpleType>
                <xsd:restriction base="RefundProviderType">
                  <xsd:maxLength value="4"/>
                </xsd:restriction>
              </xsd:simpleType>
            </xsd:attribute>

            <xsd:attribute name="RefundReasonCode" use="required">
              <xsd:simpleType>
                <xsd:restriction base="RefundAcceptReasonCodeType">
                  <xsd:maxLength value="1"/>
                  <xsd:minLength value="1"/>
                </xsd:restriction>
              </xsd:simpleType>
            </xsd:attribute>

            <xsd:attribute name="LineID" use="required">
              <xsd:simpleType>
                <xsd:restriction base="TransactionIDType">
                  <xsd:maxLength value="50"/>
                </xsd:restriction>
              </xsd:simpleType>
            </xsd:attribute>

            <xsd:attribute name="RefundLineNumMember" type="RefundLineNumberType" use="required"/>
            <xsd:attribute name="RefundLineNumProvider" type="RefundLineNumberType" use="required"/>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
      <xsd:attribute name="RefundReferenceNumberProvider" type="RefundReferenceNumberType" use="required"/>
      <xsd:attribute name="RefundReferenceNumberMember" type="RefundReferenceNumberType" use="required"/>
      <xsd:attribute name="PaymentID" type="PaymentIDType" use="required"/>
    </xsd:complexType>
```

```
</xsd:element>
</xsd:schema>
```

Notification Of Membership

```
<?xml version="1.0"?>
<xsd:schema
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:xPIL="urn:oasis:names:tc:ciq:xpil:3"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xAL="urn:oasis:names:tc:ciq:xal:3"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <!--
    Add the following lines to validate in Xerces (Note: Will create circular references).
    For the SeeBeyond XSD OTD Wizard these needed to be commented out.
    For Stylus Studio they need to be there. -->
  <xsd:import namespace="urn:oasis:names:tc:ciq:xnl:3" schemaLocation="xCIQ/xNL-KiwiSaver.xsd"/>
  <xsd:import namespace="urn:oasis:names:tc:ciq:xal:3" schemaLocation="xCIQ/xAL-KiwiSaver.xsd"/>
  <!-- -->

  <xsd:import namespace="urn:oasis:names:tc:ciq:xpil:3" schemaLocation="xCIQ/xPIL-KiwiSaver.xsd"/>

  <xsd:complexType name="AcceptedNotificationType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType"/>
      <xsd:element name="MemberIRDNumber" type="IRDNumberType"/>
      <xsd:group ref="PersonDetailsGroup"/>
      <xsd:element name="Employers">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Employer" maxOccurs="unbounded">
              <xsd:complexType>
                <xsd:complexContent>
                  <xsd:extension base="EmployerNameType">
                    <xsd:sequence>
                      <xsd:element name="EmployerAddress" type="xAL:AddressType" minOccurs="1"/>
                    </xsd:sequence>
                    <xsd:attribute name="MemberContributionRate" type="MemberContributionRateType"
use="required"/>
                    <xsd:attribute name="EmployerIRDNumber" type="IRDNumberType" use="required"/>
                  </xsd:extension>
                </xsd:complexContent>
              </xsd:complexType>
            </xsd:element>
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="Scheme">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Name" type="SchemeNameType"/>
            <xsd:element name="Address" type="xAL:AddressType"/>
          </xsd:sequence>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="SchemeAdministrator">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Name" type="xNL:OrganisationNameType"/>
            <xsd:element name="Address" type="xAL:AddressType"/>
          </xsd:sequence>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>
```

```

    <xsd:attribute name="DateOfFirstContribution" type="xsd:date" use="optional"/>
  </xsd:complexType>

  <xsd:complexType name="RejectedNotificationType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType" minOccurs="1"/>
      <xsd:element name="MemberIRDNumber" type="IRDNumberType" />
      <xsd:element name="Scheme">
        <xsd:complexType>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>

  <xsd:complexType name="TransferNotificationType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType"/>
      <xsd:element name="MemberIRDNumber" type="IRDNumberType"/>
      <xsd:group ref="PersonDetailsGroup"/>
      <xsd:element name="Scheme">
        <xsd:complexType>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
    <xsd:attribute name="DateOfFirstContribution" type="xsd:date" use="optional"/>
  </xsd:complexType>

  <xsd:complexType name="InProgressNotificationType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType" minOccurs="1"/>
      <xsd:element name="MemberIRDNumber" type="IRDNumberType"/>
      <xsd:element name="Scheme">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Name" type="SchemeNameType"/>
          </xsd:sequence>
          <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required"/>
          <xsd:attribute name="Number" type="SchemeNumberType" use="required"/>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>

  <!-- Top Level Root Node -->
  <xsd:element name="NotificationOfMembership">
    <xsd:complexType>
      <xsd:choice>
        <xsd:element name="AcceptedNotification" type="AcceptedNotificationType"/>
        <xsd:element name="AcceptedUmbrellaNotification" type="AcceptedNotificationType"/>
        <xsd:element name="RejectedNotification" type="RejectedNotificationType"/>
        <xsd:element name="TransferNotification" type="TransferNotificationType"/>
        <xsd:element name="InProgressNotification" type="InProgressNotificationType"/>
      </xsd:choice>
    </xsd:complexType>
  </xsd:element>

  <!-- Helper Stuff mainly used for re-usability -->
  <xsd:group name="PersonDetailsGroup">
    <xsd:sequence>
      <xsd:element name="MemberAddress" type="xAL:AddressType"/>
      <xsd:element ref="xPIL:ContactNumbers" minOccurs="0"/>
      <xsd:element ref="xPIL:EmailAddresses" minOccurs="0"/>
      <xsd:element ref="xPIL:BirthInfo"/>
    </xsd:sequence>
  </xsd:group>
</xsd:schema>

```


End of Day Control Totals

```
<?xml version="1.0" encoding="UTF-8"?>
<xsd:schema
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"
  elementFormDefault="qualified">

  <xsd:include schemaLocation="KiwiSaverTypes.xsd"/>

  <xsd:element name="ControlTotalsFromProvider">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="RefundAcceptance">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="TotalAmount" type="CurrencyType"/>
            </xsd:sequence>
            <xsd:attribute name="NumMessages" type="xsd:nonNegativeInteger" use="required"/>
            <xsd:attribute name="PaymentID" type="PaymentIDType" use="required"/>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
      <xsd:attribute name="DateTimeSent" use="required" type="xsd:dateTime"/>
      <xsd:attribute name="SchemeIRDNumber" type="IRDNumberType" use="required"/>
      <xsd:attribute name="SchemeNumber" type="SchemeNumberType" use="required"/>
    </xsd:complexType>
  </xsd:element>
</xsd:schema>
```

Generic Schemas Across All Interfaces

KiwiSaverTypes

```
<?xml version="1.0"?>
<xsd:schema
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xNL="urn:oasis:names:tc:ciq:xnl:3"
  xmlns:xAL="urn:oasis:names:tc:ciq:xal:3"
  elementFormDefault="qualified">

  <xsd:import schemaLocation="xCIQ/xNL-KiwiSaver.xsd" namespace="urn:oasis:names:tc:ciq:xnl:3"/>
  <xsd:import schemaLocation="xCIQ/xAL-KiwiSaver.xsd" namespace="urn:oasis:names:tc:ciq:xal:3"/>

  <xsd:simpleType name="SchemeNumberType">
    <xsd:restriction base="xsd:string">
      <xsd:minLength value="1"/>
      <xsd:maxLength value="20"/>
    </xsd:restriction>
  </xsd:simpleType>

  <xsd:simpleType name="SchemeNameType">
    <xsd:restriction base="xsd:string">
      <xsd:minLength value="1"/>
      <xsd:maxLength value="60"/>
    </xsd:restriction>
  </xsd:simpleType>

  <xsd:simpleType name="RefundReferenceNumberType">
    <xsd:restriction base="xsd:string">
      <xsd:minLength value="1"/>
      <xsd:maxLength value="12"/>
    </xsd:restriction>
  </xsd:simpleType>

  <xsd:simpleType name="RefundLineTransactionCodeType">
    <xsd:restriction base="xsd:string">
```



```

    <xsd:length value="4"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="PaymentDocumentLineNumberType"> <!-- payment reference line number -->
  <xsd:restriction base="xsd:string">
    <xsd:maxLength value="4"/>
    <xsd:minLength value="1"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="PaymentDocumentType"> <!-- payment reference number -->
  <xsd:restriction base="xsd:string">
    <xsd:maxLength value="12"/>
    <xsd:minLength value="1"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="IRDNumberType">
  <xsd:restriction base="xsd:string">
    <xsd:pattern value="\d{8}"/>
    <xsd:pattern value="\d{9}"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="PaymentEnumerationType">
  <xsd:restriction base="xsd:string">
    <xsd:enumeration value="0010"/>
    <xsd:enumeration value="0020"/>
    <xsd:enumeration value="0030"/>
    <xsd:enumeration value="0040"/>
    <xsd:enumeration value="0050"/>
    <xsd:enumeration value="0060"/>
    <xsd:enumeration value="0070"/>
    <xsd:enumeration value="0080"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="EnrolmentEnumerationType">
  <xsd:restriction base="xsd:string">
    <xsd:enumeration value="I"/>
    <xsd:enumeration value="D"/>
    <xsd:enumeration value="E"/>
    <xsd:enumeration value="V"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="ActiveTypeType">
  <xsd:restriction base="xsd:string">
    <xsd:enumeration value="E"/>
    <xsd:enumeration value="O"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="CurrencyType">
  <xsd:restriction base="xsd:decimal">
    <xsd:fractionDigits value="2"/>
    <xsd:totalDigits value="15"/>
    <xsd:minExclusive value="0"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:complexType name="EmployerNameType">
  <xsd:choice>
    <xsd:element name="PersonName" type="xNL:PersonNameType"/>
    <xsd:element name="OrganizationName" type="xNL:OrganisationNameType"/>
  </xsd:choice>
</xsd:complexType>

<xsd:complexType name="EmployerType">
  <xsd:sequence>
    <xsd:element name="EmployerName" type="EmployerNameType" minOccurs="1"/>
  </xsd:sequence>
  <xsd:attribute name="EmployerIRDNumber" type="IRDNumberType" use="required"/>
</xsd:complexType>

```

```
<xsd:simpleType name="MemberContributionRateType">
  <xsd:restriction base="xsd:decimal">
    <xsd:fractionDigits value="2"/>
    <xsd:maxExclusive value="100"/>
    <xsd:minExclusive value="0"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="NotificationEnumerationType">
  <xsd:restriction base="xsd:string">
    <xsd:enumeration value="I"/>
    <xsd:enumeration value="A"/>
    <xsd:enumeration value="R"/>
    <xsd:enumeration value="U"/>
    <xsd:enumeration value="T"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="PaymentIDType">
  <xsd:restriction base="xsd:string">
    <xsd:maxLength value="12"/>
    <xsd:minLength value="12"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="PaymentLineIDType">
  <xsd:restriction base="xsd:string">
    <xsd:maxLength value="50"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="TransactionIDType">
  <xsd:restriction base="xsd:string">
    <xsd:maxLength value="50"/>
  </xsd:restriction>
</xsd:simpleType>

<xsd:simpleType name="RefundReasonCodeType">
  <xsd:restriction base="xsd:string">
    <xsd:enumeration value="L"/>
    <xsd:enumeration value="J"/>
    <xsd:enumeration value="E"/>
  </xsd:restriction>
</xsd:simpleType>

  <xsd:simpleType name="RefundAcceptReasonCodeType">
    <xsd:restriction base="xsd:string">
      <xsd:enumeration value="A"/>
      <xsd:enumeration value="C"/>
      <xsd:enumeration value="I"/>
    </xsd:restriction>
  </xsd:simpleType>

  <xsd:simpleType name="RefundProviderType">
    <xsd:restriction base="xsd:string">
      <xsd:enumeration value="0410"/>
      <xsd:enumeration value="0420"/>
      <xsd:enumeration value="0430"/>
      <xsd:enumeration value="0480"/>
      <xsd:enumeration value="0440"/>
      <xsd:enumeration value="0450"/>
      <xsd:enumeration value="0460"/>
      <xsd:enumeration value="0470"/>
    </xsd:restriction>
  </xsd:simpleType>

  <xsd:simpleType name="RefundLineNumberType">
    <xsd:restriction base="xsd:integer">
      <xsd:totalDigits value="4"/>
    </xsd:restriction>
  </xsd:simpleType>
</xsd:schema>
```

KiwiSaver XML-RPC Schema

```

<?xml version="1.0"?>
<xsd:schema
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:XML-RPC_Envelope:v1.0"
  targetNamespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:XML-RPC_Envelope:v1.0"
  xmlns:IR1="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:IR2="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0"
  xmlns:IR3="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  xmlns:IR4="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"
  xmlns:IR5="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  xmlns:IR6="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns:IR7="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateToProvider:v1.0"
  xmlns:IR8="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider:v1.0"
  xmlns:IR9="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"
  elementFormDefault="qualified">

  <xsd:import schemaLocation="KiwiSaverTypes.xsd" />
  <xsd:import schemaLocation="RegisterMember.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"/>
  <xsd:import schemaLocation="RefundCorrectionRequest.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest:v1.0"/>
  <xsd:import schemaLocation="RefundCorrectionAcceptance.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"/>
  <xsd:import schemaLocation="PaymentToSchemes.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:PaymentToScheme:v1.0"/>
  <xsd:import schemaLocation="NotificationOfMembership.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"/>
  <xsd:import schemaLocation="MemberDetailsUpdateFromProvider.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"/>
  <xsd:import schemaLocation="MemberDetailsUpdateToProvider.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateToProvider:v1.0"/>
  <xsd:import schemaLocation="ControlTotalsToProvider.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider:v1.0"/>
  <xsd:import schemaLocation="ControlTotalsFromProvider.xsd"
    namespace="NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"/>

  <xsd:element name="methodCall">
    <xsd:complexType>
      <xsd:sequence>
        <xsd:element name="methodName" type="xsd:string"/>
        <xsd:element name="params">
          <xsd:complexType>
            <xsd:sequence>
              <xsd:element name="header">
                <xsd:complexType>
                  <xsd:sequence>
                    <xsd:element name="SchemeID" type="xsd:string"/>
                    <xsd:element name="PayloadID" type="xsd:string"/>
                  </xsd:sequence>
                  <xsd:attribute name="version" type="xsd:string" use="optional" default="1.0"/>
                </xsd:complexType>
              </xsd:element>
              <xsd:element name="payload">
                <xsd:complexType>
                  <xsd:choice>
                    <xsd:element ref="IR1:Registration"/>
                    <xsd:element ref="IR2:RefundCorrectionRequest"/>
                    <xsd:element ref="IR3:RefundCorrectionAcceptance"/>
                    <xsd:element ref="IR4:PaymentToScheme"/>
                    <xsd:element ref="IR5:NotificationOfMembership"/>
                    <xsd:element ref="IR6:MemberDetailsUpdateFromProvider"/>
                    <xsd:element ref="IR7:MemberDetailsUpdateToProvider"/>
                    <xsd:element ref="IR8:ControlTotalsToProvider"/>
                    <xsd:element ref="IR9:ControlTotalsFromProvider"/>
                  </xsd:choice>
                </xsd:complexType>
              </xsd:element>
            </xsd:sequence>
          </xsd:complexType>
        </xsd:element>
      </xsd:sequence>
    </xsd:complexType>
  </xsd:element>

```

```
</xsd:complexType>  
</xsd:element>  
</xsd:schema>
```

Appendix C – Title Codes

Code	Description
Brig	Brigadier
Capt	Captain
Col	Colonel
Dame	Dame
DR	Doctor
Hon	Honourable
Hon Dr	Honourable Doctor
Judge	Judge
Lady	Lady
Major	Major
Master	Master
Miss	Miss
Mr	Mr
Mrs	Mrs
Ms	Ms
Prof	Professor
R/Mthr	Reverend Mother
Rev	Reverend
Rev Fr	Reverend Father
RT Hon	Right Honourable
RT Rev	Right Reverend
Sir	Sir
Sister	Sister
WG CDR	Wing Commander
	Blank is valid title

Terms

Term	Description
AS2	Applicability Statement 2
EDI	Electronic Data Interchange
B2B	Business to Business
Receipt	The functional message that is sent from a receiver to a sender to acknowledge receipt of an EDI/EC interchange.
Signed Receipt	A receipt with a digital signature.
Synchronous Receipt	A receipt returned to the sender during the same HTTP session as the sender's original message.
Asynchronous Receipt	A receipt returned to the sender on a different communication session than the sender's original message.
Message Disposition Notification (MDN)	The Internet messaging format used to convey a receipt. This term is used interchangeably with receipt. A MDN is a receipt.
Non-repudiation of Receipt (NRR)	A 'Legal-event' that occurs when the original sender of a signed EDI/EC interchange has verified the signed receipt coming back from the receiver. The receipt contains data identifying the original message including the message-id and a cryptographic hash (MIC). The original sender must retain suitable records providing evidence concerning the message content, its message id and its hash value. The original sender verifies that the retained hash value is the same as the digest of the original message as reported in the signed receipt. NRR is not considered a technical message but instead is thought of as an outcome of processing relevant evidence.
S/MIME	A format and protocol for adding cryptographic signature and/or encryption services to Internet MIME messages.
SHA-1	A secure, one-way hash algorithm used in conjunction with digital signatures. This is the recommended algorithm for AS2.

Term	Description
MIC	Message Integrity Check (MIC), also called the message digest, is the digest output of the hash algorithm used by the digital signature. The original signature is computed over the MIC.

Future Enhancements

This section describes potential future enhancements to the Build pack. The functionality described within this section is not expected to be implemented for the October 1st go-live. When the design of the functionality has been confirmed by IR, it will be communicated to the Scheme Providers via a consultation process.

B2B Error messages

The current expectation for the B2B go-live on 1 October is that all errors will be communicated via Phone or e-mail. However IRD is currently working on scoping and designing an alternative solution where certain errors will be communicated via the B2B channel.

The types of errors which will be communicated through B2B will most likely be data errors and schema validation errors. The B2B error message will at the minimum contain an error code, description. It is anticipated that using the B2B channel for error messaging will reduce overall resolution times for incidents.

B2B interface for Notification of Membership Withdrawals

One of IR's responsibilities is to evaluate and report on whether KiwiSaver is meeting Government objectives, the main focus being to help New Zealanders with their long-term saving for retirement.

A review of KiwiSaver reporting has highlighted information gaps from the IR/KiwiSaver administrative data and provider reporting in relation to:

- 1) Permitted withdrawals and draw downs,
- 2) Account closure, and
- 3) Mortgage diversion.

Currently, the provider's annual report to the Government Actuary will have details on the number of members who have made withdrawals or closed their accounts. This will give us the total number of withdrawals (and closures) and dollar value, the reason, by fund, by year.

This information will not however allow us to investigate who these people are, i.e. their location, age, income, gender, etc, or whether people are making repeated withdrawals thereby weakening the value of the 'long-term' saving. There is general consensus from IR, Treasury and Housing New Zealand that this information has long term policy relevance and would be a significant gap if not addressed.

The current proposal involves updating the "Member Details Update from Scheme Provider" interface to include the following information:

1. Significant Financial Hardship Withdrawal granted
2. Serious illness Withdrawal granted
3. Permanent Emigration Transfer granted
4. Permanent Emigration Withdrawal granted
5. First Home Withdrawal granted
6. Funds Released Under Other Enactments
7. Mortgage diversion facility granted

The design for this functionality is not yet finalised and once a decision on the design has been made, it will be communicated to the Scheme Providers.

Unique Identifiers

Overview

This document outlines the 'Unique Identifiers' used to attach to the payload of a message to identify it to both parties as a common reference to the same message. The theme is that various fields from the payload are concatenated into a unique value then appended with a 4 digit number to represent the type. The type is broken down into:

- 01-99 – up to 99 numbers to represent the interface number that is being used
- 1-9 – up to 9 types inside the interface
- 0-9 – error code number – for future use when referring to error messages

Unique Identifiers

Interface	Type	Fields	Interface Code	Type	Error Code
Register Member	Default	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	1	0-9
	InvoluntaryTransfersType	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	2	0-9
	EmployerChosenSchemeAllocationType	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	3	0-9
	VoluntaryTransfersType	Member IRD Number, date_sent, KiwiSaver Scheme ID	01	4	0-9
Member Details Update Outbound	ContributionsHoliday	Member IRD Number, end_date, KiwiSaver Scheme ID	02	1	0-9
Refund Request	RefundCorrectionRequest	Member IRD Number, Refund Reference number Scheme Provider, Refund Line Number Scheme Provider, KiwiSaver Scheme ID	03	1	0-9
PaymentToScheme	PaymentToScheme	Member IRD Number, Payment Document Number, Payment Document Line Number, KiwiSaver Scheme ID	04	1	0-9

Interface	Type	Fields	Interface Code	Type	Error Code
Control Total To Provider	ControlTotals	Payment ID, KiwiSaver Scheme ID	05	1	0-9
Member Details Update Inbound	AccountClosureType	Member IRD Number, end_date, KiwiSaver Scheme ID	06	1	0-9
	ReachedNZSuperType	Member IRD Number, end_date, KiwiSaver Scheme ID	06	2	0-9
Refund Acceptance	RefundCorrectionAcceptance	Member IRD Number, Refund Reference number Scheme Provider, Refund Line Number Scheme Provider, KiwiSaver Scheme ID	07	1	0-9
Notification Of Membership	AcceptedNotification	Member IRD Number, KiwiSaver Scheme ID	08	1	0-9
	InProgressNotification	Member IRD Number, KiwiSaver Scheme ID	08	2	0-9
	RejectedNotification	Member IRD Number, KiwiSaver Scheme ID	08	3	0-9
	UmbrellaTrustNotification	Member IRD Number, KiwiSaver Scheme ID	08	4	0-9
	TransferNotification	Member IRD Number, KiwiSaver Scheme ID	08	5	0-9
Control Total From Provider	ControlTotals	Payment ID, KiwiSaver Scheme ID	09	1	0-9

Examples

Payment to Schemes

Member IRD Number (123456789) + Payment Document Number (112233445566) + Payment Line Number (7788) + KiwiSaver Scheme ID (KSS/99999) + PaymentToScheme Type (0410)

Therefore the Unique Identifier for this Payment to Schemes example would be [1234567891122334455667788KSS/999990410]

Register Member (Default Enrolment)

Member IRD Number (123456789) + date_sent (2007-04-20) + KiwiSaver Scheme ID (KSS/99999) + DefaultOrEmployerChosenEnrolmentsType (0110)

Therefore the Unique Identifier for this Payment to Schemes example would be [1234567892007-04-20KSS/999990110]

Change Log

Number	Change Description	Change Request	Date
1	Employer IRD Number added to: Register Member (pg 28) Notification of Membership (pg 34) Payment to Schemes (pg 39) Refund Request (pg 43) Member Details Update to Scheme (pg 52)	CR 250	17/04/2007
2	Added Member Address Status field to the Register Member interface. This will indicate to the Scheme Provider if the last known address held by IRD is valid or invalid. (pg 26)	CR 154	17/04/2007
3	Changed Payment ID length to 12 characters in the following interfaces: Payment to Schemes (pg 41) Refund Acceptances (pg 50) Control Totals to Providers (pg 60) Control Totals from Providers (pg 62)	CR 251	17/04/2007
4	Remove Member name from Register Member Voluntary transfer (pg 25/26)	CR 251	17/04/2007

Number	Change Description	Change Request	Date
5	Removed Member name from Member Details Update from Provider (pg 55)	CR 251	17/04/2007
6	Removed Member name from Member Details Update to Provider (pg 52)	CR 251	17/04/2007
7	Revised Refund Reason Codes in the Refund Request interfaces (pg 45)	CR 251	17/04/2007
8	Revised Refund Reason Codes in the Refund Acceptance interface. Note that the reason code 'E' has not been deleted as Section 101 (2) of the KiwiSaver Act requires that no refund may be made if the contribution paid in respect of any payment of salary or wages would be less after the refund is deducted than that required under the act according to the employees contribution rate. (pg 49)	CR 251	17/04/2007
9	Contribution Holiday start and end dates are mandatory within the Member Details Update interface. (pg 52)	CR 251	17/04/2007
10	Revised wording around contributions holiday indicator to clarify this is a tag not a field within the XML message within the Member Details Updates interface. (pg 52)	CR 251	17/04/2007
11	Created two new fields within the Payments to Schemes message (Payment Document Number and Payment Document Line Number). The combination of these two fields will make this payment line item unique (pg 11)	CR 252	17/04/2007
12	Clarified format around KiwiSaver scheme number. It will be stored and passed as designated by the	CR 251	17/04/2007



Number	Change Description	Change Request	Date
	Government Actuary (every interface)		
13	Added clarification around Employer details in the Payment to Schemes message. Employer information will only be passed if the payment type is 0010 (Employee Contribution) or 0020 (Employer Contribution). (pg 39)	CR 251	17/04/2007
14	Added clarification around Employer details in the Refund Request message. Employer information will only be passed if the payment type is 0410 (Employee Contribution) 0420 (Employer Contribution). (pg 43)	CR 251	17/04/2007
15	Added more detail to reference the HTTPS option. (pg 7 and 15)	CR 251	17/04/2007
16	Updated address fields to reflect prescribed schemas and to explicitly match the format as produced by the IR backened systems. (pgs 26, 30, 33, 35, 36, 37)	CR 251	18/04/2007
17	Updated post code descriptions to explicitly state that we will be passing through what we receive. So potentially we may pass a new post code or an old post code. (pgs 26, 30, 33, 35, 36, 37)	CR 251	18/04/2007
18	Added 'Future Enhancements' section. This section contains information about post 1 October changes to B2B functionality. (pgs 100 and 101)	CR 255	18/04/2007
19	Updated all schemas which contained errors in them. All XML examples and XSD files now match the functional specification (Appendix A)	CR 251	18/04/2007



Number	Change Description	Change Request	Date
20	Added footnote in Register Members element description section clarifying the 'def' column refers to both Default and Employer chosen enrolments. (pg 25)	CR 251	19/04/2007
21	Added clarification around Refund Acceptance closed scenario. If refund reason is closed and there is no money to refund, the total passed through must be zero. (pg 49)	CR 251	19/04/2007
22	Updated Volume estimates (pg 69)	CR 251	19/04/2007
23	Correct Scheme Administrator IRD Number length in the Notification of Membership interface to 8/9 (pg 37)	CR 251	19/04/2007
24	Employer Name and Employer IRD Number for Member Details Update to Scheme are optional as we may not be able to provide this information. (pg 52)	CR 251	19/04/2007
25	Added Unique IDs information section after the appendix. (pg 101)	CR 251	20/04/2007
26	Removed abbreviations for Payment Types from field description as they are not required. (pg 40 and 45)	CR 251	20/04/2007
27	Corrected wording around Contributions Holidays indicator on Member Details Update interface (pg 52)	CR 251	20/04/2007

Number	Change Description	Change Request	Date
28	Added footnote in the Notification of Membership element descriptions clarifying that the 'Acc' column refers to both the Enrolment application accepted and Umbrella trust transfer accepted	CR 252	20/04/2007

KIWISAVER SCHEME PROVIDER AGREEMENT

between

INLAND REVENUE

and

AMP SERVICES (NZ) LIMITED

for

AMP KIWISAVER SCHEME

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SCHEDULE A – KIWISAVER TRADE MARK LICENCE

SCHEDULE B – SCHEME PROVIDER B2B BUILD PACK

SCHEDULE C – SYSTEM DEVELOPMENT PROJECT PLAN

SCHEDULE D – B2B SYSTEM COMPATIBILITY TESTING

SCHEDULE E – OPERATIONAL SUPPORT REQUIREMENTS

THIS AGREEMENT is made the 27th day of March 2007

BETWEEN HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND acting by and through the **COMMISSIONER OF INLAND REVENUE** or his or her duly authorised delegate (**Inland Revenue**)

AND **AMP SERVICES (NZ) LIMITED** as the scheme provider of the **AMP KIWISAVER SCHEME** (**Scheme Provider**)

BACKGROUND

- A.** KiwiSaver is a work-based savings initiative that Inland Revenue is primarily responsible for administering through the pay as you earn tax system.
- B.** The KiwiSaver Act 2006 requires all entities that apply to register a KiwiSaver scheme to include in their application to the Government Actuary a certificate from the Commissioner of Inland Revenue confirming that the entity has entered into a Scheme Provider Agreement with Inland Revenue.
- C.** The parties wish to enter into this agreement to enable the Scheme Provider to satisfy the requirement referred to in B and to record certain terms and conditions governing the way in which the parties will work together to administer the Scheme Provider's participation in the KiwiSaver work-based savings initiative.

1. INTERPRETATION

1.1 Definitions: In this Agreement, unless the context requires otherwise:

Act means the KiwiSaver Act 2006 and includes all regulations made under that Act;

Agreement means this agreement and the schedules to this agreement;

B2B System Compatibility Testing means the testing and testing processes described in schedule D as amended from time to time in accordance with this Agreement;

Business Day means any day excluding a Saturday or a Sunday or a statutory public holiday in Wellington or Auckland;

Commencement Date means the date this Agreement is executed by both parties;

Confidential Information means, in relation to a party, any information (in any form whether written, electronic or otherwise):

- (a) relating to the business or operations of that party or its suppliers or customers;

- (b) disclosed by that party to the other party on the express basis that such information is confidential; or
- (c) which might reasonably be expected by that party to be confidential in nature;

Contribution has the meaning given to that term in the Act;

Contributions Holiday has the meaning given to that term in the Act;

Default Scheme Provider means a person appointed under section 177 of the Act to provide a default KiwiSaver Scheme and a default investment product of that KiwiSaver Scheme;

Employee has the meaning given to that term in the Act;

Employee Contribution means a Contribution made by a Member;

Employer has the meaning given to that term in the Act;

Employer Monthly Schedule has the meaning given to that term in section OB 1 of the Income Tax Act 2004;

Fee Subsidy has the meaning given to that term in the Act;

Force Majeure means, in relation to either party (the **Affected Party**), an event or circumstance which is beyond the reasonable control of the Affected Party including:

- (a) a natural disaster;
- (b) an act of public enemy, or declared or undeclared war or threat of war; or
- (c) a terrorist act, blockade, revolution, riot, insurrection, civil commotion or public demonstration (other than one caused by the Affected Party);

Government Actuary has the meaning given to that term in the Act;

Holding Account has the meaning given to that term in the Act;

Investment Statement has the meaning given to that term in the Act;

KiwiSaver means the work-based savings initiative introduced under the Act;

KiwiSaver Scheme has the meaning given to that term in the Act and, where applicable in this Agreement, is a reference to the specific KiwiSaver Scheme covered by this Agreement;

KiwiSaver Scheme Provider means the Provider of a KiwiSaver Scheme;

KiwiSaver Trade Marks means the trade marks set out in Appendix 1 of the KiwiSaver Trade Mark Licence;

KiwiSaver Trade Mark Licence means the trade mark licence in schedule A;

Member has the meaning given to that term in the Act;

Milestones means the milestones identified in the System Development Project Plan;

New Zealand Superannuation Qualification Age has the meaning given to that term in the Act;

Operational Support Requirements means the operational support requirements set out in schedule E as amended from time to time in accordance with this Agreement;

Prescribed Format means the relevant format described in the Act for a particular document or electronic transmission or, if Act does not describe the format for a particular document or electronic transmission, the format determined by Inland Revenue;

Privacy Act means the Privacy Act 1993 and includes all regulations made under that Act;

Provider has the meaning given to that term in section 5 of the Act;

Scheme Provider B2B Build Pack means the document set out in schedule B as amended from time to time in accordance with this Agreement;

System Development Project Plan means the system development project plan set out in schedule C as amended from time to time in accordance with this Agreement;

Tax File Number has the meaning given to that term in section OB 1 of the Income Tax Act 2004;

Trust Deed has the meaning given to that term in the Act; and

Trustees has the meaning given to that term in the Act;

- 1.2 Expressions:** expressions defined in the main body of this Agreement have the defined meaning in the whole of this Agreement;
- 1.3 Headings:** section, clause and other headings are for ease of reference only and will not affect the interpretation of this Agreement;
- 1.4 Obligation:** any obligation not to do anything includes an obligation not to suffer, permit or cause that thing to be done;
- 1.5 Reference to party:** references to any "party" are to a party to this Agreement and include that party's successors, executors, administrators and permitted assignees including any person taking by way of novation (as the case may be);
- 1.6 Reference to person:** references to a "person" include an individual, firm, company, corporation or unincorporated body of persons, any public, territorial or regional authority, any government, and any agency of any government or of any such authority;
- 1.7 Singular and plural:** the singular includes the plural and vice versa;

- 1.8 References to clauses and schedules:** references to clauses and schedules are to clauses in, and the schedules to, this Agreement, and each schedule forms part of this Agreement and has effect as if set out in the body of this Agreement;
- 1.9 References to documents:** references to any document (however described) are references to that document as modified, novated, supplemented, varied or replaced from time to time;
- 1.10 Statutory provision:** references to any statutory provision include any statutory provision which amends or replaces it and any subordinate legislation made under it;
- 1.11 Grammatical forms:** other parts of speech and grammatical forms of a word or phrase defined in this Agreement have a meaning corresponding to the meaning of the defined word or phrase;
- 1.12 Including:** wherever the words "includes" or "including" (or similar words) are used, they are deemed to be followed by the words "without limitation";
- 1.13 Approvals:** where there is any reference in this Agreement to something being subject to the approval or consent of a party, unless expressly stated otherwise, such approval or consent will not be unreasonably withheld or delayed; and
- 1.14 Consultation:** wherever in this Agreement there is a requirement to consult both parties will act reasonably and in good faith.

2. PURPOSE OF AGREEMENT

- 2.1 Purpose:** The purpose of this Agreement is to describe the operational and technical requirements that must be met in order for Inland Revenue and the Scheme Provider to exchange information, funds and data for the purpose of KiwiSaver and to set out certain terms and conditions relating to KiwiSaver that are not covered by the Act.
- 2.2 Relationship with the Act:** This Agreement is not intended to limit, amend or derogate in any way from either party's obligations under the Act and, to the extent there is any conflict between:
- (a) a provision set out in this Agreement; and
 - (b) the Act,
- the Act has precedence.

3. ROLES AND RESPONSIBILITIES

- 3.1 Inland Revenue:** Inland Revenue is the New Zealand Government agency primarily responsible for administering KiwiSaver through the pay as you earn tax system. Inland Revenue's primary responsibilities are set out in the Act and include:
- (a) acting as a conduit for information relating to KiwiSaver between Employers, Employees, other Members transacting through Inland Revenue, KiwiSaver Scheme Providers and the Government Actuary;

- (b) receiving Contributions in the Holding Account and forwarding them to KiwiSaver Scheme Providers; and
- (c) functional responsibilities, including those relating to enrolments, default allocations and Contributions Holidays,

in accordance with the Act.

3.2 Scheme Provider: The Scheme Provider wishes to register a KiwiSaver Scheme under the Act and intends to apply to the Government Actuary accordingly. If registered as a Provider of a KiwiSaver Scheme, the Scheme Provider will receive Contributions from its Members and invest and otherwise deal with them in accordance with the:

- (a) Act; and
- (b) Scheme Provider's Trust Deed.

3.3 Members: The parties acknowledge and agree that Members are customers of the Scheme Provider and are not customers of Inland Revenue.

3.4 Certification: The parties acknowledge and agree that, in issuing a certificate to the Government Actuary confirming that this Agreement has been entered into as contemplated by Schedule 2 of the Act, Inland Revenue is only confirming that fact and is not making any representation or giving any assurance as to the Scheme Provider's suitability, financial standing, skill or experience or otherwise. The Scheme Provider must not make any representation to any third party in respect of any certificate issued by Inland Revenue which is inconsistent with this clause 3.4.

4. EXCHANGE OF INFORMATION

4.1 Inland Revenue: Inland Revenue will provide the following information to the Scheme Provider within the timeframes required by the Act or, if timeframes are not set out in the Act, within the timeframes determined by Inland Revenue following consultation with the Scheme Provider:

- (a) enrolments in the Scheme Provider's KiwiSaver Scheme;
- (b) where available to Inland Revenue, information in sufficient detail to enable the Scheme Provider to establish an identifiable account for each Member enrolled in its KiwiSaver Scheme;
- (c) Contributions Holiday notifications;
- (d) requests for refunds of Contributions that are in excess of that required to be paid by the Act; and
- (e) information pertaining to adjustments and reconciliations,

in accordance with the Act.

4.2 Scheme Provider: The Scheme Provider will provide the following information to Inland Revenue in the Prescribed Format and within the timeframes required by the Act or, if timeframes are not set out in the Act, within the timeframes determined by Inland Revenue following consultation with the Scheme Provider:

- (a) information relating to the transfer of Members between KiwiSaver Schemes;
- (b) advice that a person subject to the automatic enrolment rules has applied to be a Member of the Scheme Provider's KiwiSaver Scheme and advice if that application process does not complete;
- (c) enrolment confirmations for the Scheme Provider's Members;
- (d) advice when the Scheme Provider's Members close their accounts or if the Scheme Provider terminates their membership in accordance with rule 4(5) of the KiwiSaver scheme rules in Schedule 1 of the Act;
- (e) changes to the name of any of the Scheme Provider's KiwiSaver Schemes or products;
- (f) changes to the Scheme Provider's contact details including physical address, notice details set out in clause 18.11, websites, phone numbers and e-mail addresses; and
- (g) details of Scheme Provider's Members who attain the New Zealand Superannuation Qualification Age,

in accordance with the Act.

4.3 Other Information: Without limiting clause 4.1 or clause 4.2 but subject to clause 8.2, each party (**first party**) will provide the other party with any information in the first party's possession or control which the other party reasonably requires in order to comply with the other party's obligations under the Act and this Agreement, provided that nothing in this clause 4.3 requires either party to disclose information where such disclosure would be contrary to any law.

5. CONTRIBUTIONS

5.1 General: Inland Revenue will:

- (a) receive Contributions in relation to each Member of the Scheme Provider's KiwiSaver Scheme and enter them in the Holding Account as soon as practicable after they are received;
- (b) as soon as practicable, forward Contributions described in clause 5.1(a) to the Scheme Provider in accordance with this clause 5 for allocation to the identified Member's accounts;
- (c) provide information to assist the Scheme Provider to identify the Member to whom the respective Contributions relate; and
- (d) if insufficient information is provided by Inland Revenue for the purposes described in clause 5.1(c) for any reason, work with the Scheme Provider to obtain the information required.

5.2 Employee Contributions: Subject to sections 77 and 98 of the Act and subject to the maximum contribution rate specified in section 64 of the Act as amended from time to time by Orders in Council, Inland Revenue will forward Employee Contributions, including the applicable interest, it receives in relation to the

Scheme Provider's Members to the Scheme Provider in accordance with section 73 of the Act where:

- (a) Inland Revenue is satisfied those Contributions have been deducted from salary or wages under the Act; and
- (b) those Contributions are shown in the relevant Employer Monthly Schedule,

as soon as practicable after entering those Contributions in the Holding Account. A different regime applies to all Contributions that are received by Inland Revenue under the Act in relation to a Member during the three month period from the date the first Contribution is received by Inland Revenue in respect of that Member. Those Contributions will be forwarded to the Scheme Provider as soon as practicable after the expiry of that three month period.

5.3 Other Contributions: Subject to sections 77 and 99 of the Act, Inland Revenue will forward all Contributions, other than Employee Contributions dealt with under clause 5.2 above, it receives in relation to the Scheme Provider's Members to the Scheme Provider in accordance with section 74 of the Act as soon as practicable after entering those Contributions in the Holding Account, except for Employer Contributions that Inland Revenue is permitted to hold under section 76 of the Act, which will be forwarded in accordance with that section.

5.4 Fee Subsidy: If so delegated by the Ministry of Economic Development, Inland Revenue will pay the Fee Subsidy that is required to be paid under prescribed requirements in respect of a Member of the Scheme Provider's KiwiSaver Scheme in accordance with those prescribed requirements.

5.5 Interest: Inland Revenue will calculate interest on amounts held in the Holding Account and will deal with that interest in accordance with sections 84 to 91 of the Act.

5.6 Format: All information, data and funds transferred under this Agreement by one party to the other must be transferred in the Prescribed Format to ensure the effective and efficient transfer of that information and data and those funds and to maintain their integrity.

6. REFUND OF OVERPAYMENTS

6.1 Scheme Provider: The Scheme Provider will refund to Inland Revenue the amount of any Contribution paid to the Scheme Provider by Inland Revenue in relation to the Scheme Provider's Members that is in excess of the amount required to be paid under the Act as soon as practicable after the earlier of:

- (a) receipt of a notice from Inland Revenue which requests the refund together with reasonable evidence supporting the request; and
- (b) the Scheme Provider becoming aware of the overpayment.

6.2 Details provided with refund: Where the Scheme Provider makes any refund under clause 6.1, it must at the same time provide Inland Revenue with sufficient details regarding the refund and the Member to whom it relates to enable Inland Revenue to process the refund.

7. DEFAULT SCHEME PROVIDERS

- 7.1 Instrument of appointment:** If the Scheme Provider is a Default Scheme Provider, the parties acknowledge that the terms of the instrument of appointment under which it was appointed a Default Scheme Provider will apply in addition to the terms of this Agreement.
- 7.2 Investment Statements:** If the Scheme Provider is a Default Scheme Provider, it must provide, and continue to provide, a sufficient number of Investment Statements in a timely fashion to Inland Revenue to enable Inland Revenue to meet its obligations under the Act to distribute those Investment Statements to persons provisionally allocated to that Default KiwiSaver Scheme. Inland Revenue shall notify the Default Scheme Provider when additional Investment Statements are required not less than 10 Business Days prior to the delivery date required by Inland Revenue.

8. PRIVACY, CONFIDENTIALITY AND USE OF INFORMATION

- 8.1 Privacy:** The Scheme Provider must comply with the Privacy Act and acknowledges that a breach of the Privacy Act constitutes a breach of this Agreement.
- 8.2 Confidentiality:** Each party will maintain as confidential at all times, and will not at any time, directly or indirectly:
- (a) disclose or permit to be disclosed to any person;
 - (b) use for itself; or
 - (c) use to the detriment of the other party,
- any Confidential Information of the other party except:
- (d) as required by law;
 - (e) as is already or becomes public knowledge, otherwise than as a result of a breach, by the party disclosing or using that Confidential Information, of any provision of this Agreement;
 - (f) as permitted by this Agreement or as authorised in writing by the other party or by the person in respect of whom the information is retained; or
 - (g) to the extent reasonably required to give effect to this Agreement and, without limiting the effect of this clause, a party may disclose Confidential Information only to those of its officers, employees or professional advisers, on a "need to know" basis, as is reasonably required for the implementation of this Agreement.
- 8.3 Scheme Provider's use of information:** Subject to the limitations imposed by law including the:
- (a) Act; and
 - (b) Privacy Act,

the Scheme Provider:

- (c) may use the Tax File Number of each of its Members for the purpose of, and to the extent necessary, to identify that Member for the administration of the KiwiSaver Scheme to which the Member belongs but for no other purpose;
- (d) may, if provided by Inland Revenue, use the Tax File Number of an Employer only for the purposes of enabling the Scheme Provider to reliably identify the Employer for the purpose of vesting funds;
- (e) may use information received in relation to a Member of its KiwiSaver Scheme to promote other products of the Scheme Provider to that Member; and
- (f) will not use personal information obtained from a Member for marketing purposes unless the Member has first authorised the Scheme Provider (in accordance with the Privacy Act) to use such information for marketing purposes.

8.4 Inland Revenue's use of information: Inland Revenue may communicate any information Inland Revenue deems fit to the Government Actuary or to any other employee, agent or representative of the Crown to assist with the overall administration of KiwiSaver and to further the objectives of the Act.

8.5 Termination: This clause 8 will survive termination of this Agreement.

9. TECHNICAL REQUIREMENTS

9.1 Compatibility: Subject to clause 9.3, in order to exchange information, data and Contributions as contemplated by this Agreement and the Act, the Scheme Provider must have communications and information technology systems in place that are, and remain, compatible with Inland Revenue's systems.

9.2 Scheme Provider B2B Build Pack: Without limiting clause 9.1, the Scheme Provider confirms that it has, or will have, communications and information technology systems in place that meet the requirements set out in the Scheme Provider B2B Build Pack.

9.3 Future compliance: Unless Inland Revenue confirms in writing that it is satisfied that the Scheme Provider's communications and information technology systems meet the requirements set out in the Scheme Provider B2B Build Pack at the Commencement Date, the Scheme Provider will ensure that its systems meet those requirements by 1 October 2007 in accordance with the Milestones in the System Development Project Plan. The Scheme Provider will report to Inland Revenue as each Milestone is achieved and will confirm in writing when the Scheme Provider is ready to undertake B2B System Compatibility Testing in accordance with schedule D.

9.4 Pending compliance: Until the Scheme Provider is able to meet the requirements set out in the Scheme Provider B2B Build Pack and satisfy the requirements of B2B System Compatibility Testing and/or where the Scheme Provider's systems fail to meet any requirements of the Scheme Provider B2B Build Pack at any time after completion of B2B System Compatibility Testing, Inland Revenue will hold all information, data and/or Contributions in respect of Employees and other potential Members of the Scheme Provider's KiwiSaver



Scheme that Inland Revenue receives. Inland Revenue will transmit that information and data and/or those Contributions in accordance with this Agreement and the Act as soon as practicable after the Scheme Provider has successfully completed B2B System Compatibility Testing and/or resumed complying with the Scheme Provider B2B Build Pack requirements as the case may be.

- 9.5 Material compliance:** If the Scheme Provider can demonstrate to the satisfaction of Inland Revenue that, prior to completion of B2B System Compatibility Testing, the Scheme Provider is capable of receiving information, data and Contributions in a manner that materially meets all of the requirements of this Agreement, including the Scheme Provider B2B Build Pack, and the Act then Inland Revenue may, at its discretion, transmit the information, data and Contributions prior to successful completion of B2B System Compatibility Testing.
- 9.6 Changes in technology:** It is acknowledged that the communications and information technology systems are likely to change over time. The Scheme Provider will ensure that it maintains compatibility with Inland Revenue's systems during the term of this Agreement provided that Inland Revenue consults reasonably with the Scheme Provider prior to changing its systems in a way that would require the Scheme Provider to make changes to its systems.
- 9.7 Support:** While technical interface compatibility is the responsibility of the Scheme Provider, Inland Revenue will provide a reasonable level of support as required to assist the Scheme Provider to meet the required standards. In terms of ongoing support, the parties agree to comply with the Operational Support Requirements set out in schedule E in accordance with the terms of that schedule as it is amended in accordance with this Agreement.

10. BUSINESS CONTINUITY

- 10.1 Plans:** The Scheme Provider and Inland Revenue shall have in place appropriate business continuity and disaster recovery plans to ensure the integrity of all KiwiSaver information and data and to protect information about Members' Contributions.
- 10.2 Testing:** The Scheme Provider and Inland Revenue will test their respective business continuity and disaster recovery plans from time to time and at least once a year.
- 10.3 Implement plans:** The parties will implement their respective business continuity and disaster recovery plans in the event that a disaster or any similar event disrupts or threatens to disrupt the parties' ability to comply with this Agreement or the Act.

11. CHANGE MANAGEMENT

- 11.1 Change to schedules:** Subject to clause 11.2, the schedules to this Agreement may be updated, amended or replaced from time to time by Inland Revenue. However, no update, amendment or replacement will be made without prior consultation with the Scheme Provider. Such consultation may be undertaken on an individual KiwiSaver Scheme Provider basis, with registered KiwiSaver Scheme Providers collectively or by way of open forums with the industry. Inland Revenue will endeavour to reach agreement with the Scheme Provider on the replacement of any schedule as a result of the consultation process. Inland

Revenue will commence the consultation process not less than three months prior to replacing any schedule unless otherwise agreed.

- 11.2 Change in legislation:** Inland Revenue may unilaterally amend this Agreement, including the schedules, in response to changes in legislation where the amendment is required, in Inland Revenue's reasonable opinion, to reflect those changes. However, where appropriate in the circumstances, Inland Revenue will, prior to making any such amendment, consult with the industry to obtain feedback on the most appropriate manner in which to amend this Agreement. Such consultation may be undertaken on an individual KiwiSaver Scheme Provider basis, with registered KiwiSaver Scheme Providers collectively or by way of open forums with the industry.

12. KIWISAVER TRADE MARKS

- 12.1 Acknowledgement:** Inland Revenue and the Scheme Provider acknowledge that the success of KiwiSaver and the credibility of KiwiSaver Schemes depends in part on the protection of the KiwiSaver brand. All stakeholders will benefit from the development and maintenance of the KiwiSaver brand. This includes the proper and consistent application of the KiwiSaver Trade Marks.
- 12.2 Reputation:** Neither Inland Revenue nor the Scheme Provider will do anything that will bring KiwiSaver into disrepute.
- 12.3 Licence:** Inland Revenue grants a non-exclusive licence to the Scheme Provider to use the KiwiSaver Trade Marks in New Zealand in connection with the Scheme Provider's involvement in KiwiSaver. That licence will terminate automatically on termination of this Agreement. The terms of that licence are set out in schedule A. The licence granted under this Agreement supersedes and replaces any licence to use the KiwiSaver Trade Marks previously granted to the Scheme Provider by Inland Revenue.
- 12.4 Improper Use:** If the Scheme Provider becomes aware of any improper use of the KiwiSaver Trade Mark by any third party, including another KiwiSaver Scheme Provider, it will advise Inland Revenue to enable Inland Revenue to take appropriate steps to protect the KiwiSaver Trade Marks.

13. KIWISAVER CUSTOMER SERVICE

The underlying philosophy of KiwiSaver is to encourage a long-term savings habit and asset accumulation by individuals and, in particular, to provide for their retirement. The Act is designed to support that philosophy. The experience for KiwiSaver Members should be simple and accessible. To this end, the parties will ensure that their respective customer service levels for Members or prospective Members are in accordance with good industry practice.

14. REPORTING

- 14.1 General:** Inland Revenue may require information from the Scheme Provider from time to time relating to this Agreement and the Scheme Provider's participation in KiwiSaver for general reporting and KiwiSaver evaluation requirements. The Scheme Provider agrees to provide all such information reasonably requested by Inland Revenue as soon as reasonably practicable following Inland Revenue's request.

14.2 Material information: The Scheme Provider must immediately report to Inland Revenue all information that is material to the operation of this Agreement and Inland Revenue's ability to perform its obligations in relation to, or the Scheme Provider's ability to participate in, KiwiSaver.

14.3 Information Capture: The Scheme Provider must ensure that it has adequate electronic systems in place to capture the information and data that is required in order for the Scheme Provider to comply with its reporting obligations under the Act.

15. MEETINGS

15.1 Annual meetings: Scheme Provider and Inland Revenue representatives will meet formally at least once in each calendar year to discuss and identify ways of improving delivery of KiwiSaver services, including:

- (a) operational arrangements and creating greater technical efficiencies;
- (b) acceptance of KiwiSaver by the New Zealand public;
- (c) education and brand presence;
- (d) exchange of ideas for service improvement based on experience;
- (e) technology advancements; and
- (f) amending the terms and conditions of this Agreement.

15.2 Ad hoc meetings: Without limiting clause 15.1, the parties shall meet as reasonably required by either of them to identify and resolve operational and service delivery issues that may arise from time to time.

16. DISPUTE RESOLUTION

16.1 Dispute resolution process to apply: No party may commence any legal proceedings relating to any dispute between the parties (except where the party seeks urgent interlocutory relief) unless the party has taken all reasonable steps to comply with this clause 16.

16.2 Dispute resolution process: If either party believes that there is a dispute between the parties concerning this Agreement, that party will give written notice to the other party setting out details of the dispute. If a notice of dispute is given:

- (a) the parties will direct their nominated representatives to meet to discuss and resolve the dispute within five Business Days of the date of the notice. The parties must ensure their nominated representatives have the specific skills and expertise to resolve the dispute;
- (b) if the dispute is not resolved within five Business Days of the written notice referred to in clause 16.2, Inland Revenue and the Scheme Provider will escalate the dispute and direct the appropriate senior nominated representative (for example their Chief Information Officers in the event of a dispute involving technical matters) to use his or her reasonable endeavours to resolve the dispute within a further ten Business Days;

- (c) if the dispute is not resolved under clause 16.2(b) within the ten Business Day period then the dispute will be referred to the appropriate Deputy Commissioner of Inland Revenue and the Chief Executive Officer (or equivalent) of the Scheme Provider who will use his or her reasonable endeavours to resolve the dispute within ten Business Days from the date the dispute is referred to him or her.

16.3 Mediation: If the discussions referred to in clause 16.2(c) fail to resolve the dispute, either party may (by written notice to the other party) require that the dispute be submitted for mediation by a single mediator nominated by the President for the time being of the New Zealand Law Society. In the event of any submission to mediation:

- (a) the mediator will not be acting as an expert or as an arbitrator;
- (b) the mediator will determine the procedure and timetable for the mediation; and
- (c) the parties will share equally the cost of the mediation.

17. REMEDIES

17.1 Termination: This Agreement will terminate if:

- (a) the Scheme Provider's application to register the KiwiSaver Scheme is declined;
- (b) the Scheme Provider's KiwiSaver Scheme is deregistered;
- (c) the Scheme Provider's KiwiSaver Scheme is wound up; or
- (d) KiwiSaver is abolished or altered in such a way that Inland Revenue is required to terminate this Agreement or considers, acting reasonably, that this Agreement should be terminated and notifies the Scheme Provider accordingly.

17.2 Notification by Scheme Provider: The Scheme Provider must notify Inland Revenue immediately on any of the events described in clauses 17.1(a) to (c) occurring.

17.3 Breach by Scheme Provider: If the Scheme Provider breaches any term of this Agreement and that breach:

- (a) prevents Inland Revenue from complying with any of its obligations under clause 3, clause 4 or clause 5, then Inland Revenue will hold such information, data and/or Contributions until the breach is remedied, at which time Inland Revenue will recommence complying with the relevant obligations as soon as practicable; and/or
- (b) is material or otherwise impedes the Scheme Provider's ability to operate its KiwiSaver Scheme in accordance with the Act, then Inland Revenue will notify the Government Actuary and provide details of the breach.

17.4 Limitation of Trustees' liability: If this Agreement is entered into by the Trustees of a KiwiSaver Scheme, then the Trustees do so in their capacity as

Trustees of the KiwiSaver Scheme and not personally and their liability under this Agreement is limited to the assets of the KiwiSaver Scheme.

17.5 Consequences of termination: On termination of this Agreement for any reason:

- (a) the termination will be without prejudice to either party's rights and remedies in respect of any breach of this Agreement by the other party, where the breach occurred before the termination of this Agreement;
- (b) each party will co-operate in good faith to ensure that all actions that are necessary to disengage in an appropriate manner are completed;
- (c) each party will return all Confidential Information of the other party to the other party except to the extent the party is required by law to keep that information; and
- (d) the parties will continue to comply with their obligations under the Act.

18. GENERAL

18.1 Force Majeure: If and to the extent to which either party is unable to carry out any of its obligations under this Agreement because of any event or circumstance which is, in relation to that party, a Force Majeure (such party being referred to in this clause 18.1 as the **Non-Performing Party**) the Non-Performing Party will have no liability to the other party in respect of the non-performance by the Non-Performing Party of such obligations, provided that:

- (a) the Non-Performing Party must, as soon as reasonably practicable after becoming aware of the Force Majeure, notify the other party in writing accordingly, describing the event or circumstance of Force Majeure;
- (b) neither party will be released from any liability which existed before the commencement of the Force Majeure;
- (c) the Non-Performing Party must use best endeavours to overcome, and to mitigate the effects of, the Force Majeure and to complete the Non-Performing Party's obligations under this Agreement on time;
- (d) the Non-Performing Party will, as soon as reasonably practicable after becoming aware of the cessation of the Force Majeure, notify the other party in writing accordingly; and
- (e) this Agreement will otherwise remain in effect in all respects.

18.2 Assignment by Scheme Provider: The Scheme Provider will not transfer or assign all or any of its rights or obligations under this Agreement without Inland Revenue's prior written approval which will not be unreasonably withheld.

18.3 Assignment by Inland Revenue: The Scheme Provider agrees that Inland Revenue may, at any time and without the need for approval from the Scheme Provider, transfer, novate or assign all or any of its rights and/or obligations under this Agreement to any agency or regulatory body established or tasked by the Crown to carry out any functions of Inland Revenue and/or to administer KiwiSaver.

- 18.4 Entire arrangement:** This Agreement:
- (a) records the entire arrangement between the parties relating to the matters dealt with in this Agreement; and
 - (b) supersedes all previous arrangements, understandings or representations whether written, oral or both, relating to these matters.
- 18.5 Amendment:** Subject to any other provision of this Agreement expressly providing for the updating or amendment of any particular schedule or document, no amendment to this Agreement will be valid unless it is in writing and executed by both parties.
- 18.6 No waiver:** Any waiver by either party of any of its rights or remedies under this Agreement will be effective only if it is recorded in writing, and signed by a duly authorised representative of that party. If the waiver relates to a breach of any provision of this Agreement this will not (unless stated otherwise) operate as a waiver of any other breach of that provision.
- 18.7 Governing law:** This Agreement is governed by New Zealand law.
- 18.8 Severability:** If any provision contained in this Agreement is held to be illegal, invalid or unenforceable, it will be severable, will be deemed to be deleted from this Agreement and will not affect the validity or enforceability of any other provisions in this Agreement.
- 18.9 Relationship of the parties:** Nothing expressed or implied in this Agreement will constitute either party as the partner, agent, employee or officer of, or as a joint venturer with, the other party. Neither party will make any contrary representation to any other person.
- 18.10 Counterparts:** This Agreement may be executed in one or more counterpart copies which, read together, will constitute one and the same instrument. Any facsimile copy of this Agreement (including any facsimile copy of any document evidencing either party's execution of this Agreement) may be relied on by the other party as though it were an original copy.
- 18.11 Method of Delivery:** Any written notice required under this Agreement must be signed by a duly authorised representative of the party giving that notice and will be deemed validly given if:
- (a) delivered by hand to the intended recipient's address as set out below;
 - (b) sent by facsimile to the intended recipient's facsimile number as set out below and the sender's facsimile machine confirms transmission to the intended recipient;
 - (c) sent by e-mail to the intended recipient's e-mail address as set out below and the sender receiving an e-mail message showing that the e-mail has been opened at the recipient's terminal.



Notices to Inland Revenue:

Contact Name: Meade Perrin
Relationship Manager

Fax Number: (04) 978 1700

Physical Address: Crombie Lockwood House
15-21 Dixon Street
PO Box 2198
WELLINGTON

E-mail Address: meade.perrin@ird.govt.nz

Notices to Scheme Provider:

Contact Name: Roger Perry
General Manager, Savings & Investments

Fax Number: (09) 337 7797

Physical Address: AMP Financial Services
Level 15 ANZ Centre
23-29 Albert Street
PO Box 55
AUCKLAND

E-mail Address: roger_perry@amp.co.nz

For the purposes of this Agreement, any notice transmitted by facsimile or e-mail or delivered after 5.00 pm New Zealand time on a Business Day, or at any time on a non Business Day, will be deemed received at 9.00 am New Zealand time on the next Business Day (being, in each case, the time of day at the intended place of receipt of that notice).

- 18.12 Counterparty:** The Scheme Provider warrants to Inland Revenue that it has obtained all authorisations and done all things necessary to enter into, and to perform its obligations under, this Agreement. If this Agreement is entered into by anyone other than the Trustees, as contemplated by section 5 of the Act, that party warrants it has been properly delegated by the Trustees to be the Scheme Provider and to discharge all of the obligations of the Scheme Provider under this Agreement.

EXECUTION

SIGNED by **HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND** acting by and through the **COMMISSIONER OF INLAND REVENUE** or his or her duly authorised delegate:



[INSERT NAME]



In the presence of:

Witness Signature:



Witness Name:

Joanne Peddie

Witness Occupation:

Executive Assistant

Witness Address:

4 - Inland Revenue, Hawkestone St, Wellington

SIGNED by **AMP SERVICES (NZ) LIMITED**
by:

Roger Lindsay Perry

Full name of director/authorised signatory



Signature of director/authorised signatory

Alistair Nicholas Acheson Smith

Full name of director/authorised signatory

Signature of director/authorised signatory



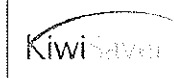
SCHEDULE A

KIWISAVER TRADE MARK LICENCE

1. **Grant:** Inland Revenue grants the Scheme Provider a non-exclusive, non-transferable, royalty-free licence to use the KiwiSaver Trade Marks solely in connection with KiwiSaver and subject to the terms and conditions of this schedule A.
2. **Not prejudice goodwill:** The Scheme Provider must not do, or omit to do, anything in relation to the KiwiSaver Trade Marks which does, or is likely to, adversely affect the KiwiSaver Trade Marks, Inland Revenue or KiwiSaver, or bring any of them into disrepute.
3. **Guidelines:** The Scheme Provider must comply with the guidelines set out or described in Appendix 2 to this schedule A (**Guidelines**) together with all reasonable directions notified by Inland Revenue from time to time, in relation to the Scheme Provider's use of the KiwiSaver Trade Marks.
4. **Quality Control:** The Scheme Provider will, upon the reasonable request of Inland Revenue, provide to Inland Revenue samples of use of the KiwiSaver Trade Marks proposed by the Scheme Provider, together with representations or summaries depicting or explaining the marketing context and manner of use of the KiwiSaver Trade Marks, so as to permit Inland Revenue to verify that the Guidelines are being complied with by the Scheme Provider.
5. **Assignment and Sublicensing:** The Scheme Provider is not entitled to assign, sublicense or otherwise transfer its rights to use the KiwiSaver Trade Marks to any third party without Inland Revenue's prior written consent.
6. **Title:** The Scheme Provider acknowledges that Inland Revenue owns the KiwiSaver Trade Marks and all goodwill that accrues through use of the KiwiSaver Trade Marks by the Scheme Provider and the Scheme Provider does not acquire any rights, title or interest in the KiwiSaver Trade Marks otherwise than as granted pursuant to this schedule A. The Scheme Provider must not challenge any of Inland Revenue's rights associated with the KiwiSaver Trade Marks or seek to register any mark that is identical with, or similar to, any KiwiSaver Trade Mark or that contains the word KiwiSaver.
7. **No Warranties:** Inland Revenue makes no, and specifically disclaims all, express or implied warranties in relation to the KiwiSaver Trade Marks.
8. **Maintenance and renewal:** Inland Revenue is under no obligation to apply for, maintain or renew any trade mark applications or registrations for the KiwiSaver name.
9. **Infringement:** Inland Revenue is solely responsible as between it and the Scheme Provider for taking any action against any third party that infringes the KiwiSaver Trade Marks. Such action may be taken in Inland Revenue's sole discretion and the Scheme Provider is not permitted to seek to enforce any rights associated with the KiwiSaver Trade Marks against third parties.

Appendix 1
Trade Marks

(a) Trade Mark Applications and Registrations

Trade Mark	Number	Class	Services
KiwiSaver	729804	36	financial services; banking services; insurance services; retirement savings investment schemes; information and advisory services relating to all the aforesaid services
	748366	36	financial services; banking services; insurance services; retirement savings investment schemes; information and advisory services relating to all the aforesaid services

**Appendix 2
Guidelines**

The guidelines will be issued to the Scheme Provider as a separate pack by Inland Revenue. That pack shall comprise this Appendix 2.

Scheme Provider B2B Build Pack

KiwiSaver Project

Version 1.0

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Introduction

This document provides the detailed specifications for the business to business interfaces that will be used by Inland Revenue and the Scheme Provider to exchange certain data for the purposes of KiwiSaver.

Although there are some open issues that need to be resolved before the go live date of 1 October 2007, sufficient detail is now available in this document to allow the Scheme Provider to start developing the required systems and processes.

For questions regarding this document, please contact your KiwiSaver Financial Sector Stakeholder Relationship Manager.

Change

From time to time Inland Revenue may enhance the services provided by the Inland Revenue B2B Environment or make changes to Inland Revenue KiwiSaver Systems for a variety of reasons including changes to legislation.

Where modifications are made to the Inland Revenue B2B Environment or to Inland Revenue's KiwiSaver Systems, they will only be made after Scheme Providers have been given the opportunity to provide comment and feedback (Scheme Provider feedback will be used to assess impact and Scheme Provider implementation schedule, and to help inform Inland Revenue's decision on what is an appropriate notice period for implementation of changes). In all cases Inland Revenue will endeavour to give the Scheme Provider a minimum of 1 month's notice of all changes or modifications to the production version of the Inland Revenue B2B Environment that affect the Scheme Provider (except in the case of emergency upgrades). The notification will provide details of the required change and the date and time that the changes must be made to the Scheme Provider B2B Environment. All changes to the B2B Environment will be implemented in the test version of the Inland Revenue B2B Environment which will be available for testing by the Scheme Provider at the time of notification.

This Scheme Provider B2B Build Pack represents the detailed specifications and requirements as they are known or anticipated at the Commencement Date. Where Inland Revenue is to update, amend or replace the Scheme Provider B2B Build Pack or any other schedule to this Agreement, it will consult on those changes in accordance with this Agreement in the manner Inland Revenue reasonably determines in the circumstances. Following that consultation, Inland Revenue will issue a revised version of the Scheme Provider B2B Build Pack or other schedule to the Scheme Provider and other KiwiSaver Scheme Providers as applicable and the Scheme Provider B2B Build Pack or other schedule as the case may be will be updated, amended and/or replaced upon Inland Revenue issuing the revised version.

Interim Solution

From the commencement of KiwiSaver on 1 July 2007 until the earlier of:

- (a) the date on which the B2B Environment is operating and schedule C and schedule D have been complied with by the Scheme Provider; and
- (b) 1 October 2007,

Inland Revenue will receive notifications of active choice enrolments in KiwiSaver using an alternative method such as paper or CD files. The precise options available for this alternative method will be notified by Inland Revenue before 1 June 2007. After 1 October 2007, the B2B Environment will be used for the exchange of information, data and Contributions unless otherwise agreed in writing by Inland Revenue.

Definitions and interpretation

Terms defined in the main body of the Agreement have the same meaning in schedules B, C, D and E.

Terms used in schedules B, C, D and/or E that are defined in the Act have the same meaning given in the Act, unless defined otherwise in this Agreement.

In addition, the following terms used in schedules B, C, D and/or E have the following meanings given to them:

Term	Meaning
Business Hours	means the hours of 9am to 6pm on Business Days.
B2B Environment	means the Inland Revenue B2B Environment and the Scheme Provider B2B Environment.
Inland Revenue KiwiSaver Systems	means, at any time, the technology components and systems which jointly constitute the Inland Revenue solution used by Inland Revenue to administer KiwiSaver at that time.
Inland Revenue B2B Environment	means, at any time, the elements of the Inland Revenue KiwiSaver Systems involved in communication across the B2B channel at that time.
Scheme Provider Integration	means the Scheme Provider integration activities described in the section of this Scheme Provider B2B Build Pack dealing with Scheme Provider integration.
Scheme Provider Systems	means, at any time, the technology components and systems which jointly constitute the Scheme Provider solution used by the Scheme Provider to administer its participation in KiwiSaver at that time.
Scheme Provider B2B Environment	means , at any time, the elements of the Scheme Provider Systems involved in communication across the B2B channel at that time.

References to time in this Agreement, including schedules B, C, D and E are to New Zealand Standard Time or New Zealand Daylight Saving Time, as applicable, unless otherwise specified.

Technical Standards

Introduction

The following technical standards have been adopted by Inland Revenue for the KiwiSaver B2B Environment.

Layer	Chosen Standard
Content	CIQ(Customer Information Quality) Version 3.0
Invocation	XML-RPC
Messaging	AS2
Transport	HTTP as per AS2

These standards are described in more detail below.

Content

CIQ (Customer Information Quality)

CIQ is a set of XML specifications for defining, representing, inter-operating and managing "party" information (such as names and addresses) in a manner that is open and vendor neutral, application independent and consistent with international practice.

CIQ is composed of the following standards:

- xNAL – specification for the format of name and address information;
- xNL – name of components specification;
- xAL – customer address information;
- xPIL – used to define party centric unique attributes in addition to the name and address (for example date of birth, phone number, email address etc).
xPIL uses xNL and xAL standards and also replaces the version 2 xCIL standard; and
- xPRL – represents party to party relationships (for example: person to person, person to organisation, organisation to organisation).

The New Zealand e-Government Interoperability Framework has accepted version 3 of the draft CIQ specification issued by the Organisation for the Advancement of Structured Information (**OASIS CIQ Specification**). The B2B Environment will use the parts of the OASIS CIQ Specification described below.

XML schemas and documents for the parts of the OASIS CIQ Specification described below are available from <http://www.oasis-open.org/committees/ciq/download.shtml>.

The B2B Environment will use the following parts of the CIQ standard.

xAL Schema

xAL xAL

Specification Name: OASIS CIQ TC - extensible Address Language (xAL)

Description: Defines the W3C schema for representing addresses

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xAL defines the global element "Address".

Address information will be transmitted across the B2B Environment in the following two distinct address lines which are factored into <AddressLine> elements:

123 Street Name Suburb, City

Below is an example of how a complete Address is passed to/from the Scheme Provider in XML:

```
<xAL:Address>
  <xAL:AddressLine>123 Street Name</xAL:AddressLine>
  <xAL:AddressLine>Suburb, City</xAL:AddressLine>
</xAL:Address>
<xAL:Country>
  <Name>New Zealand</Name>
</xAL:Country>
<xAL:PostalCode>
  <Number>6002</Number>
</xAL:PostalCode>
```

```
<#PostCode>
</Address>
```

The <PostCode> refers to the "new" post codes that were introduced to New Zealand in June 2006.

xAL-types.xsd

Specification Name: OASIS CIQ TC - extensible Address Language Types(xAL-types)
Description: Defines the W3C schema that provides enumeration lists to support xAL specification
Produced by: OASIS Customer Information Quality Technical Committee
Version: 3.0
Status: Public Review Draft

The B2B Environment will not use any xAL enumerated types.

This may change if the address format described above changes.

xPIL Schema

xPIL.xsd

Specification Name: OASIS CIQ TC - extensible Party Information Language (xPIL)
Description: Defines the W3C schema for representing party information including party name and address
Produced by: OASIS Customer Information Quality Technical Committee
Version: 3.0
Status: Public Review Draft

The following parts of xPIL will be used by the B2B Environment:

1. ContactNumbers;
2. EmailAddresses; and
3. BirthInfo.

The following Contact Number samples may be sent to/from the Scheme Providers:

```
<
  <
    >0494338765<
    >0494338765<
    >02198644646<
  >
  >
  >
```

The following Email Address samples may be sent to/from the Scheme Provider:

```
<
  <
    >sebastian@somewhere.co.nz<
    >fredykrueger@anotherplace.co.nz<
  >
  >
```

The following Birth Info samples may be sent to/from the Scheme Provider:

```
<
  "1977-01-22T00:00:00" >
```

If the exact birth time is not known, then the BirthDateTime will specify zeroes in its place.

xPIL-types.xsd

There are no elements used from this file. However, it is required, as xPIL.xsd references it.

xNL Schema

xNL.xsd

Specification Name: OASIS CIQ TC - extensible Name Language (xNL)

Description: Defines the W3C schema for representing party names

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The following parts of xNL will be used by the B2B Environment:

1. PersonNameType; and
2. OrganisationNameType.

The following PersonNameType sample may be sent to/from the Scheme Provider:

```
<PersonNameType Title="Mr" FirstName="Freddy" LastName="Krueger" />
```

The following OrganizationNameType sample may be sent to/from the Scheme Provider:

```
<OrganizationNameType Name="Khandallah Laundering Ltd." />
```

xNL-types.xsd

Specification Name: OASIS CIQ TC - extensible Name Language Types (xNL-types)

Description: Defines the W3C schema that provides enumeration lists to support xNL.

Produced by: OASIS Customer Information Quality Technical Committee

Version: 3.0

Status: Public Review Draft

The xNL-types contains several complex and simple types that are used by xNL.xsd.

The B2B Environment will only use the "PersonNameElementEnumeration" simple type.

This has been restricted from:

```
<xsd:simpleType base="xs:string" name="PersonNameElementEnumeration">
  <xsd:restriction base="xs:string">
    <xsd:enumeration value="PrecedingTitle"/>
    <xsd:enumeration value="Title"/>
    <xsd:enumeration value="FirstName"/>
    <xsd:enumeration value="MiddleName"/>
    <xsd:enumeration value="LastName"/>
    <xsd:enumeration value="OtherName"/>
    <xsd:enumeration value="Alias"/>
    <xsd:enumeration value="GenerationIdentifier"/>
    <xsd:enumeration value="PlaceName"/>
  </xsd:restriction>
</xsd:simpleType>
```



```
<x:enumeration base="AncestorName"/>
<x:restriction base="xs:string"/>
</xs:simpleType>
```

to:

```
<x:simpleType base="PersonNameElementEnumeration">
  <x:restriction base="xs:string">
    <x:enumeration value="Title"/>
    <x:enumeration value="FirstName"/>
    <x:enumeration value="LastName"/>
  </xs:restriction>
</xs:simpleType>
```

The "MiddleName", if known, will be incorporated into the "FirstName" field.

The following PersonNameType sample shows the use of a Middle Name:

```
<PersonNameType Title="Mr" FirstName="Freddy Charles" LastName="Krueger" />
```

Invocation

XML-RPC – XML Remote Procedure Call

XML-RPC is a XML specification and a set of implementations that allow the remote invocation of processes.

XML-RPC will be used for real-time requests for information.

The specification for XML-RPC can be found at www.xml-rpc.com/spec.

Method Name

For requests, the method name represents the process to be invoked. For responses, the method name represents the process being responded to. The proposed method name for the B2B Environment interfaces is 'KiwiSaver' + <Interface Type>. For example: KiwiSaver.RegisterMember.

A complete list of Interface Types is given below:

Interface Name	Method Name
To Scheme Provider	
Register Member	KiwiSaver.RegisterMember
Member Details Update to Scheme Provider	KiwiSaver.MemDetailsUpdate
Refund Request	KiwiSaver.RefundRequest
Payment To Scheme	KiwiSaver.PaymentToScheme
Control Totals to Scheme Provider	KiwiSaver.ControlTotals
From Scheme Provider	
Member Details Update from Scheme Provider	KiwiSaver.MemDetailsUpdate
Refund Acceptance	KiwiSaver.RefundAcceptance
Notification Of Membership	KiwiSaver.NotificationOfMembership
Control Totals from Scheme Provider	KiwiSaver.ControlTotals

Header

The Header will contain administrative metadata. The following data will be carried as part of the XML RPC Header:

SchemeID

The SchemeID will be the unique identifier assigned to the KiwiSaver Scheme by the Government Actuary.

PayloadID

The PayloadID is a "Universally Unique ID (UUID)" which will provide a means of uniquely identifying each XML RPC Message. This field may be particularly important for detecting duplicate messages.

Payload

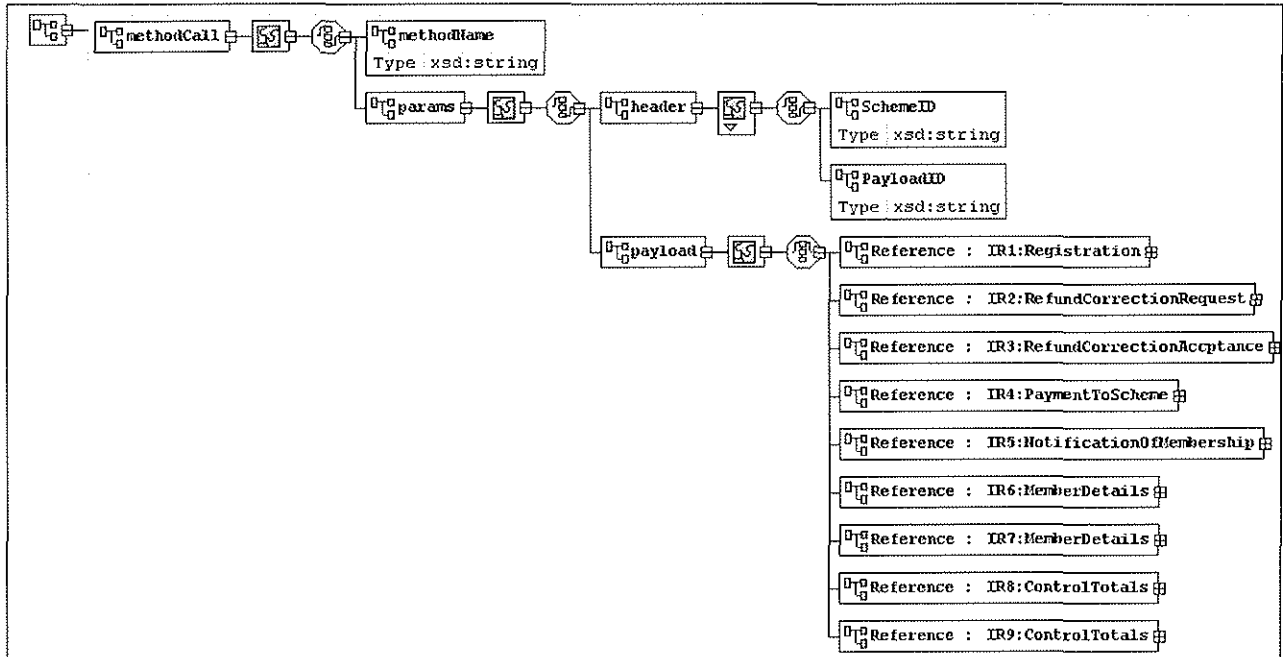
The payload element is defined as an 'any' element. This allows the document to contain additional elements that are not declared in the main XML schema.

XML-RPC defines separate request response and fault protocols.

B2B Message Envelope

A B2B Environment transaction request (**KiwiSaver Transaction Request**) will be delimited by the *methodCall* tag pair (<methodCall> ... </methodCall>). Each request must be composed of 2 nested nodes: *methodName* and *params*. The *params* node contains 2 nested nodes: *header* and *payload*.

The following shows the basic layout of a KiwiSaver Transaction Request:



```

<?xml version="1.0"?>
<methodCall>
  <methodName>KiwiSaver.InterfaceName</methodName>
  <params>
    <header>
      ...
    </header>
    <payload>
      ...
    </payload>
  </params>
</methodCall>
  
```

The *KiwiSaver* XML-RPC XML schema will define the <payload> as such:

```

<xsd:element base="xsd:string" name="payload">
  <xsd:complexType base="xsd:string">
    <xsd:choice>
      <xsd:element base="xsd:string" name="IR1:Registration" />
      <xsd:element base="xsd:string" name="IR2:RefundCorrectionRequest" />
      <xsd:element base="xsd:string" name="IR3:RefundCorrectionAcceptance" />
      <xsd:element base="xsd:string" name="IR4:PaymentToScheme" />
      <xsd:element base="xsd:string" name="IR5:NotificationOfMembership" />
      <xsd:element base="xsd:string" name="IR6:MemberDetails" />
    </xsd:choice>
  </xsd:complexType>
</xsd:element>
  
```

```
<xsd:element base="IR7:MemberDetails" >
  <xsd:element base="IR8:ControlTotals" >
    <xsd:element base="IR9:ControlTotals" >
      <xsd:choice>
        <xsd:complexType>
</xsd:element>
```

This is to facilitate a one-hit validation on the AS2 Payload which includes the XML-RPC envelope for all interfaces.

Messaging

AS2 (Applicability Statement 2)

AS2 is a draft Internet delivery standard defined by the IETF (Internet Engineering Task Force). AS2 defines the means to connect/deliver/validate and reply to data securely and reliably.

In the AS2 process, the following occurs:

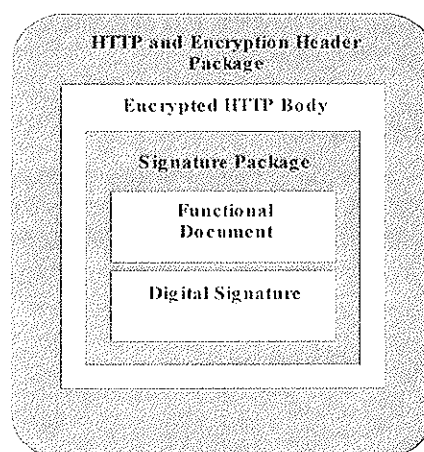
- The organisation sending the message data signs and encrypts the data using S/MIME. The message will request that a signed receipt be returned to the sender. To support Non-repudiation of Receipt, the original sender retains records of the message. These may be the Message-ID and the digest (MIC) value.
- The receiving organisation decrypts the message and verifies the signature which results in integrity of the data and authenticity of the sender being verified.
- The receiving organisation then returns a signed receipt using the HTTP reply body or a separate HTTP post operation to the sending organisation in the form of a signed message disposition notification. This signed receipt will contain the hash of the received message, allowing the original sender to have evidence that the received message was authenticated and/or decrypted properly by the receiver.

AS2 Message Format

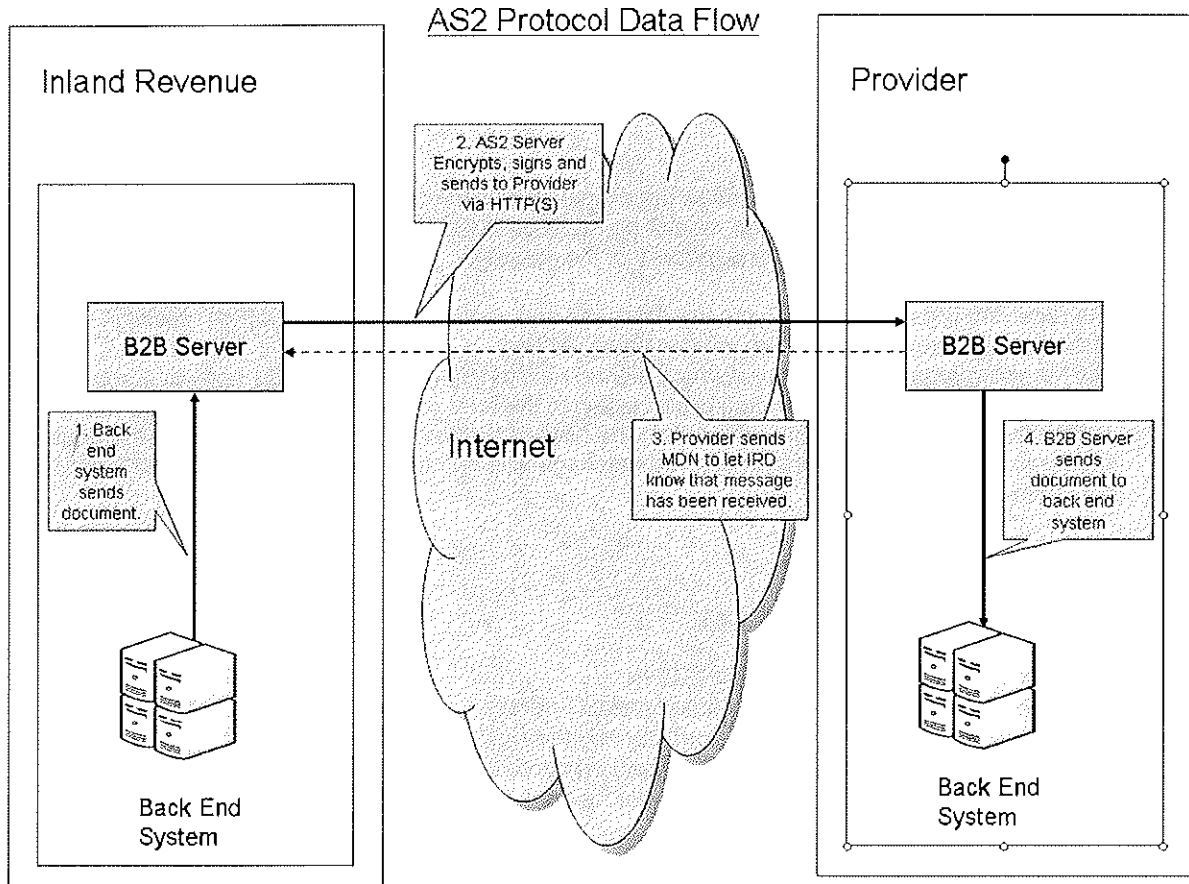
The AS2 conforms to the following structure:

- HTTP Header package:RFC2616/RFC2045;
- Encryption Package:RFC2633 (Application/pkcs7-mime);
- Digitally signed package:RFC1847 (multipart/signed)(encrypted);
- Message payload:RFC2376 (application/xml)(encrypted); and
- Digital Signature: RFC2633 (application/pkcs7-signature)(encrypted).

The HTTP header is the outermost package, which is supplemented by the headers of the encryption package. This envelops the signed multipart, which in turn binds the payload and signature parts.



The following diagram outlines the data flow that will be used when Inland Revenue sends a message to the Scheme Provider. The reverse will be used when the Scheme Provider sends a message to Inland Revenue.



Synchronous MDNs

The Synchronous MDN is sent as an HTTP response to an HTTP POST or as a HTTPS response to an HTTPS POST. This form of AS2-MDN is called synchronous because the AS2-MDN is returned to the originator of the POST on the same TCP/IP connection.

Scheme Provider Implementation

Inland Revenue is not in a position to advise the Scheme Provider on the appropriate AS2 product to use. However, Inland Revenue suggests that the Scheme Provider chooses a product that is "DrummondGroup Certified" as these products typically offer a high level of interoperability across AS2 vendor implementations.

Guaranteed Delivery

Introduction

Guaranteed delivery comes in three forms:

1. At-Least-Once delivery;
2. At-Most-Once delivery; and
3. Exactly-Once delivery.

Due to the sensitive nature of the messages being transmitted, the third option has been chosen.

When using the synchronous AS2 mode, either side waiting for the HTTP reply may time out. A timeout usually aborts the protocol by closing the connection. In such circumstances, the message will not have been successfully sent, so the payload from the message should not be distributed to the back end business application, and the message should be retried.

Not all Scheme Providers will be able to guarantee this outcome. Accordingly, Inland Revenue requires all Scheme Providers to check for duplicate payloads.

Exactly-once delivery can only be guaranteed 100% if all Scheme Providers check for duplicates. This is NOT part of the AS2 protocol and this must be implemented separately.

As all messages are discrete and have no relationship to any other messages. The only exception to this is the Payments Interface which has a message grouping through the "PaymentID". There will be no constraints referring to message ordering. Messages can be processed in any order as they arrive.

Retries

The resend process has its purpose in ensuring that all messages are guaranteed to be delivered. When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as a 500 range status code. Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when the retry limit is exceeded.

The retry interval specifies how long to wait before resending a message. For more information about retry intervals, see Appendix A (Section: Error Correction/Recovery).

Retry / Resend / Resubmit Clarified

The draft "Operational Reliability for EDIINT AS2" RFC released by the IETF provides the following definitions for retries, resends, and resubmissions.

Retry:

When attempting to send a message using the POST method, the initial sender can encounter transient exceptions that result in a failure to obtain a HTTP status code or a transient HTTP error such as 503. A "Retry" refers to an additional POST of the same message, with the same content (including even the boundary delimiters and timestamps) and with the same Message-ID value. Retrying ceases when a message is sent (which is indicated by receiving a HTTP 200 range status code), or when a retry limit is exceeded.

The exact numbers between retries is yet to be confirmed and will likely be determined during the testing phase. The same will be done for the retry interval.

Resend:

Resending of AS2 messages only refers to asynchronous MDNs and is thus not considered any further.

Resubmit:

Accidents happen, and possibly the remote system will need to get a copy (a "resubmit") of a message that was previously exchanged. In addition, resending will not continue for ever, but the data may still need to be exchanged at a later time, so a message may need to be resubmitted. When data that failed to be exchanged or was exchanged but lost is resubmitted in a new message (with a new Message-ID value, and possibly with new timestamps, and boundary delimiters), it is called resubmission.

Resubmission of any B2B Environment messages will be a manual operation and will be further defined at a later point. However, the Inland Revenue KiwiSaver Systems are designed to provide the capability to resubmit an arbitrary number of messages. The same will be expected from the Scheme Provider Systems.

Duplicate Messages

In order to eliminate the complication with duplicate messages, the following mechanism is proposed:

The ability to check for a message being a duplicate will only have to remain for 1 week maximum after message was sent.

Each AS2 message has an "AS2 Message ID" which is part of the AS2 header. This ID is used in conjunction with the message payload id to uniquely identify the message.

For example, a resubmit of a previous message will contain the same payload ID (message layer identifier), but a different AS2 Message ID (transport layer identifier). And a retry of a previously unsent message will contain the same AS2 Message ID, and the same payload ID.

Example of an AS2 Message ID:

```
POST /receive HTTP/1.0
Host: 10.234.160.12:80
User-Agent: AS2 Company Server
Date: Wed, 31 Jul 2002 13:34:50 GMT
From: mrAS2@example.com
AS2-Version: 1.1
AS2-From: "" as2Name ""
AS2-To: 0123456780000
Subject: Test Case
Message-id: <200207310834482A70BF63@!""~foo~!"">
Disposition-Notification-To: mrAS2@example.com
Disposition-Notification-Options: signed-receipt-protocol=optional,
pkcs7-signature; signed-receipt-micalg=optional,sha1
Content-Type: multipart/signed; boundary="as2BouNdary1as2";
protocol="application/pkcs7-signature"; micalg=sha1
Content-Length: 2464

--as2BouNdary1as2
Content-Type: application/edi-x12
Content-Disposition: Attachment; filename=rfc1767.dat
[ISA ...EDI transaction data...IEA...]

--as2BouNdary1as2
Content-Type: application/pkcs7-signature

[omitted binary pkcs7 signature data (payload)]
--as2BouNdary1as2--
```


All messages are wrapped in XML-RPC. The XML-RPC wrapper will hold a container for header information. Here the "Payload ID" will be placed in order to allow the receiver of a message to check for duplicate payloads when used in conjunction with the AS2 message ID. The Scheme ID will also be placed in the Header.

Example of a Scheme ID, and payload ID:

```
<?xml version="1.0"?>
<methodCall>
  <methodName>KiwiSaver.RegisterMember</methodName>
  <params>
    <header>
      <SchemeID>431234274</SchemeID>
      <PayloadId>200207310834482A70BF63@\"~~foo~~\"</PayloadId>
    </header>
    <payload>
      Register Member Payload Here
    </payload>
  </params>
</methodCall>
```

Transmission Protocol

The following information will need to be provided to Inland Revenue to establish a connection to the B2B Environment.

Name	Description	Value
AS2 Version	The version of AS2 that will be used.	1.1
AS2 Identifier	The identifier for the Scheme Provider, which must be provided by the Scheme Provider.	Specified uniquely per Scheme Provider. Will likely be the Scheme Provider's name.
Email Address	The email address that is to be used for MDN's.	In accordance with the AS2 RFC (4130) Section 7.3, the mail address MUST be present. Yet all receiving applications MUST ignore the value and MUST not complain about RFC 2822 address syntax violations.
URL	The URL of the Scheme Provider's AS2 receiver. Note that usage of SSL is optional as encryption of the data has taken place before transmission. The Scheme Provider must inform Inland Revenue if it intends to use SSL. HTTPS is not an Inland Revenue requirement but can be supported if required.	To be obtained from the Scheme Provider.
Message Security		
Hashing Algorithm	The algorithm used for creating message digests to be used to digitally sign all messages.	SHA-1

Name	Description	Value
Sign Outgoing Message	The indicator used to specify whether the outgoing message to the Scheme Provider is to be signed or not. This allows verification of the sender.	Yes
Encrypt Outgoing Message	The indicator used to specify whether the outgoing message to the Scheme Provider is to be encrypted.	Yes
Time out	The period of time before a receipt from the Scheme Provider times out.	As the MDN is returned in a synchronous fashion, the time out is the same as the HTTP timeout. The actual value will be determined during the integration phase and will be configured long enough to accommodate the transmission times of the largest expected message.
MDN Receipt		
MDN's Required	The indicator used to specify whether MDN's will be used.	Yes
Signed or Unsigned	The indicator used to specify whether the MDN receipt is going to be signed or unsigned.	Signed
Synchronous or Asynchronous	The indicator used to specify whether a wait for the MDN is required or whether it will come later.	Synchronous
Certificates		
Encryption Certificate	Public certificate used for encryption of	

Name	Description	Value
	data to the Scheme Provider.	
Signature Encryption Certificate	Public certificate used for encryption of the signature. This could be the same certificate used for encryption of the data.	

Functional Interface Content

Interfaces Overview

This section contains information about the data being passed through the B2B Environment interfaces.

There are currently nine B2B Environment interfaces. Of these nine, five are for information going to the Scheme Provider and four are for information coming from the Scheme Provider. The Register Member and Notification of Membership interfaces contain multiple 'types' dependant on the process in use.

Going to the Scheme Provider	Coming from the Scheme Provider
Register Member <ul style="list-style-type: none"> • Default Allocation (New Member) • Default Allocation (Involuntary Transfer) • Voluntary Transfer Required • Employer Preferred Allocation 	Notification of Membership <ul style="list-style-type: none"> • Accepted • Rejected • In Progress • Umbrella Trust Transfer • Transfer Notice
Payment to Scheme Refund request Member Details Update Control Totals	Refund Acceptance Member Details Update Control Totals

Register Member

OVERVIEW

This section specifies the payload message that will be generated by Inland Revenue for the following four notifications. These notifications are different types of the Register Member interface.

1. **Default allocation (new Member)** – notification to a Default Scheme Provider that an Employee has been allocated to that Scheme Provider's KiwiSaver Scheme. This notification is required by section 51(3) Act.
2. **Default allocation (involuntary transferee)** – notification to a Default Scheme Provider that a Member has been allocated to that Scheme Provider's KiwiSaver Scheme, and that the Member's accumulation (as defined in the Act) must be transferred to that scheme. This notification is required by sections 51(3) and 57(4) of the Act.
3. **Employer chosen scheme allocation (new Member)** – notification to an Employer's chosen KiwiSaver Scheme Provider that an Employee has been allocated to that scheme. This notification is required by section 48(7) of the Act.
4. **Voluntary transfer required** – notification to a Scheme Provider that a newly enrolled Member is already a member of another KiwiSaver Scheme and a transfer is required. This notification is not specifically required by the Act but is provided for the administration of sections 55 and 56.

The Register Member interface is a one way interface from the Inland Revenue KiwiSaver Systems which transfers data to the Scheme Provider Systems. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each EnrolmentType.

The schema shows the structure below:

```

< EnrolmentTypeCodeType >
  < EnrolmentTypeCode "Registration">
    < EnrolmentTypeCode >
      < EnrolmentTypeCode >
        < EnrolmentTypeCode "DefaultEnrolment" "DefaultOrEmployerChosenEnrolmentsType" >
        < EnrolmentTypeCode "EmployerChosenEnrolment" "DefaultOrEmployerChosenEnrolmentsType" >
        < EnrolmentTypeCode "InvoluntaryTransfer" "InvoluntaryTransfersType" >
        < EnrolmentTypeCode "VoluntaryTransfer" "VoluntaryTransfersType" >
      < EnrolmentTypeCode >
    < EnrolmentTypeCode >
  < EnrolmentTypeCode >

```

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Member IRD Number	IRD number for the Member (tax file number)	Field length : 8-9 Field type: Decimal	✓	✓	✓
Member First Name	The Member's first name.	Field length : 37 Field type : String Follow the xNL Party Name standard	✓	✓	✓
Member Last Name	The Member's last name.	Field length : 31 Field type : String Follow the xNL Party Name standard	✓	✓	✓
Member Title*	The Member's title.	Field length : 6 Field type : String Follow the xNL Party Name standard	✓	✓	✓

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Member Address Street Number	The KiwiSaver postal address for the Member	Field type : String Follow the xAL Address standard	✓	x	✓
Member Address Street Name	The KiwiSaver postal address street name for the Member	Field type : String Follow the xAL Address standard	✓	x	✓
Member Address PO Box Number	The KiwiSaver postal address PO Box for the Member	Field type : String Follow the xAL Address standard	Op	x	Op
Member Address Suburb	The KiwiSaver postal address suburb for the Member	Field type : String Follow the xAL Address standard	✓	x	✓
Member Address Town/City	The KiwiSaver postal address Town or City for the Member	Field type : String Follow the xAL Address standard	✓	x	✓
Member Address Country	The KiwiSaver postal address Country for the Member	Field type : String Follow the xAL Address standard	✓	x	✓
Member Address Postcode	The KiwiSaver postal address Postcode for the Member. The PostCode refers to the "New Postcodes" that were introduced to New Zealand in June 2006.	Field type : String Follow the xAL Address standard	✓	x	✓

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Member Daytime Phone Number	The daytime phone number for the Member (if known)	Field length : 24 Field type : String	Op	*	Op
Member Mobile Phone Number	The mobile phone number for the Member (if known)	Field length : 24 Field type : String	Op	*	Op
Member Date of Birth	The Member's date of birth (if known)	Field type : dateTime As specified by xPIL. If time is not known, then use the following format: 1977-01-22T00:00:00 As the xPIL standard requires the time to be included the time is a "mandatory" part of the Date of Birth field.	Op	*	Op
Member Email Address	The Member's email address (if known)	Field length : 60 for each line Field type : String	Op	*	Op

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Employer Name*	The name of the Employer that triggered the automatic enrolment. The Employer Name can be either a Person Name or an Organization Name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	✓	x	x
Date sent	Time stamp for when the XML file was sent to the Scheme Provider.	Field Type: Date Format: YYYY-MM-DD	✓	✓	✓
Date of First Contribution	The date that the first Contribution for the Member was received by Inland Revenue.	Field Type: Date Format: YYYY-MM-DD	✓	x	x

Scheme Information

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	✓	✓	✓
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length: 8-9 Field type: Decimal	✓	✓	✓
Active Type	This indicates whether E - An employee got auto-enrolled when they joined a new employer OR O - An employee opted in via their employer	Field length: 1 Field type: String	✓	✓	✓

Old Scheme Information

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Old Scheme Number	The number that uniquely identifies the scheme. This is also the registration ID assigned by the Government Actuary. This field will only be used if Member is being transferred to a new KiwiSaver Scheme.	Field length : 20 Field type: String	*	✓	✓
Old Scheme Name	The name of the Member's previous KiwiSaver Scheme. This field will only be used if member is being transferred to a new KiwiSaver Scheme.	Field length : 60 Field type : String	*	✓	✓

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Old Scheme Administrator Address Street Number	The KiwiSaver postal address for the old scheme administrator.	Field type : String Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address Street Name	The KiwiSaver postal address street name for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address PO Box Number	The KiwiSaver postal address PO Box for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	x	Op	Op
Old Scheme Administrator Address Suburb	The KiwiSaver postal address suburb for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address Town/City	The KiwiSaver postal address Town or City for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address Country	The KiwiSaver postal address Country for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	x	✓	✓
Old Scheme Administrator Address Postcode	The KiwiSaver postal address Postcode for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	x	✓	✓

Element	Description (if required)	Type	Field Required?		
			Def	Vol	Invol
Old Scheme Administrator Daytime Phone Numbers	The daytime phone number for the old scheme administrator. This field will only be used if the Member is being transferred to a new KiwiSaver Scheme.	Field length : 24 Field type : String	*	✓	✓
Old Scheme Administrator Mobile Phone Numbers	The mobile phone number for the old scheme administrator. This field will only be used if Member is being transferred to a new scheme.	Field length : 24 Field type : String	*	✓	✓
Old Scheme Member IRD Number	IRD number as held by Inland Revenue for the old scheme administrator who is registering. This field is only used if the Member's IRD number for the old KiwiSaver Scheme is different from their IRD number as known by the new KiwiSaver Scheme.	Field length : 8-9 Field type: String	*	Op	Op

Notification of Membership

Overview

This section specifies the payload message that will be generated by the Scheme Provider for the following five notifications. These notifications are different types of the Notification of Membership interface.

1. **Enrolment application accepted** – notification to Inland Revenue that a person has contracted directly with a KiwiSaver Scheme Provider for membership of a KiwiSaver Scheme. This notification is required by section 38 of the Act.
2. **Enrolment application in progress** – notification to Inland Revenue that a person has applied to become a Member of a KiwiSaver Scheme. This notification is required by section 51(1) of the Act.
3. **Enrolment application rejected** – notification to Inland Revenue that a person who had applied to become a Member of a KiwiSaver Scheme has been rejected. This notification is not specifically required by the Act but is provided for the administration of section 51(1).
4. **Umbrella trust transfer accepted** – notification to Inland Revenue that a Member of a registered superannuation scheme established under an umbrella trust has elected to make a partial or full transfer to the KiwiSaver Scheme and has become a Member. This notification is required by section 155(10) of the Act.
5. **Transfer notice** – notification to Inland Revenue that a transfer is effective. This notification is required by section 56(1) of the Act.

The Notification of Membership interface is a one way interface from the Scheme Provider Systems which transfers data to Inland Revenue. There will be one Member per message.

The enrolment types listed above will be defined by specifying a wrapping XML element which is different for each NotificationType.

The schema shows the structure below

```
<?xml version="1.0" encoding="UTF-8" ?>
<NotificationOfMembership>
  <Member>
    <Name>
      <AcceptedNotification "AcceptedNotificationType" >
      <AcceptedUmbrellaNotification "AcceptedNotificationType" >
      <RejectedNotification "RejectedNotificationType" >
      <TransferNotification "TransferNotificationType" >
      <InProgressNotification "InProgressNotificationType" >
    </Name>
  </Member>
</NotificationOfMembership>
```

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Details

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Member IRD number	IRD number for the Member (tax file number)	Field Length : 8-9 Field Type: Decimal	✓	✓	✓	✓
Member First Name	The Member's first name.	Field length : 37 Field type : String Follow the xNL Party Name standard	✓	✓	✓	✓
Member Last Name	The Member's last name.	Field length : 31 Field type : String Follow the xNL Party Name standard	✓	✓	✓	✓

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Member Title*	The Member's title.	Field length : 6 Field type : String Follow the xNL Party Name standard	✓	✓	✓	✓
Member Address Street Number	The KiwiSaver postal address for the Member.	Field type : String Follow the xAL Address standard	✓	x	✓	x
Member Address Street Name	The KiwiSaver postal address street name for the Member.	Field type : String Follow the xAL Address standard	✓	x	✓	x
Member Address PO Box Number	The KiwiSaver postal address PO Box for the Member.	Field type : String Follow the xAL Address standard	Op	x	Op	x
Member Address Suburb	The KiwiSaver postal address suburb for the Member.	Field type : String Follow the xAL Address standard	✓	x	✓	x
Member Address Town/City	The KiwiSaver postal address Town or City for the Member.	Field type : String Follow the xAL Address standard	✓	x	✓	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Member Address Country	The KiwiSaver postal address Country for the Member.	Field type : String Follow the xAL Address standard	✓	x	✓	x
Member Address Postcode	The KiwiSaver postal address Postcode for the Member.	Field type : String Follow the xAL Address standard	✓	x	✓	x
Member Daytime Phone Number	The daytime phone number for the Member (if known).	Field length : 24 Field type : String	Op	x	Op	x
Member Mobile Phone Number	The mobile phone number for the Member (if known).	Field length : 24 Field type : String	Op	x	Op	x
Member Email address	The Member's email address.	Field length : 60 Field type : String	Op	x	Op	x
Member Date of Birth	The Member's date of birth.	Field type : dateTime As specified by xPIL. If time is not know, then use the following format: 1977-01-22T00:00:00	✓	x	✓	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Date first Contribution received	The date that the first Contribution was received by the Scheme Provider (if any). If a Contribution has occurred then it is mandatory for the Scheme Provider to complete this field.	Field Type: Date Format: YYYY-MM-DD	Op	*	Op	*

Employer Details

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Employer Name*	The business name of the Employer that is associated with the Member. Multiple Employers may be submitted in this message. Employer name may be a Person Name or an Organization name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	Op	*	*	*
Member Contribution rate	The rate of Contribution 4% or 8%. This is per Employer.	Field type: Decimal. Although only 4% and 8% are currently allowed, the field type has been made flexible enough to accommodate for any percentage between 0 and 100 with a maximum of two fraction digits.	Op	*	*	*

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Employer Address Street Number	The KiwiSaver postal address street number for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x
Employer Address Street Name	The KiwiSaver postal address street name for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x
Employer Address PO Box Number	The KiwiSaver postal address PO Box for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x
Employer Address Suburb	The KiwiSaver postal address suburb for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x
Employer Address Town/City	The KiwiSaver postal address Town or City for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x
Employer Address Country	The KiwiSaver postal address Country for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x
Employer Address Postcode	The KiwiSaver postal address Postcode for the Employer.	Field type : String Follow the xAL Address standard	Op	x	x	x

Scheme Details

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	✓	✓	✓	✓
Scheme IRD number	The IRD number associated with the KiwiSaver Scheme.	Field Length : 8-9 Field Type: Decimal	✓	✓	✓	✓
Scheme Name	The name of the KiwiSaver Scheme.	Field Type: String Field Length : 60	✓	x	x	✓
Scheme Address Street Number	The postal address street number for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme Address Street Name	The postal address street name for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme Address PO Box Number	The postal address PO Box for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme Address Suburb	The postal address suburb for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme Address Town/City	The postal address Town or City for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Scheme Address Country	The postal address Country for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme Address Postcode	The postal address Postcode for the KiwiSaver Scheme.	Field type : String Follow the xAL Address standard	✓	x	x	x

Scheme Administrator

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Scheme administrator IRD number	The IRD number associated with the scheme administrator.	Field Type: String Field Length 10	✓	x	x	x
Scheme administrator name	The name of the scheme administrator.	Field Type: String Field Length 40	✓	x	x	x
Scheme administrator postal address	The postal address for the scheme administrator. Must include Street number, Street address or PO Box number, suburb, Town/City, Country and Postcode.	Field length : 30 for each line Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Street Number	The postal address street number for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x

Element	Description (if required)	Type	Field Required?			
			Ac	Rej	Tr	InP
Scheme administrator Address Street Name	The postal address street name for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address PO Box Number	The postal address PO Box for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Suburb	The postal address suburb for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Town/City	The postal address Town or City for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Country	The postal address Country for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x
Scheme administrator Address Postcode	The postal address Postcode for the scheme administrator.	Field type : String Follow the xAL Address standard	✓	x	x	x

Payment to Scheme

Overview

This section specifies the payload message for the information that Inland Revenue must supply to the Scheme Provider when paying Contributions in respect of a Member of the Scheme Provider's KiwiSaver Scheme. This information is supplied under section 79 of the Act.

The payment information may include:

1. Deductions of Contributions from a Member's salary or wages (paid under section 73(2) of the Act). If the Member has multiple Employers then a separate message will be transferred with details of payments from each Employer.
2. Contributions received from an Employer (paid under section 74(2) of the Act). If multiple Employers have contributed then a separate message will be transferred with details of payments from each Employer.
3. Other Contributions received by Inland Revenue (paid under section 74(2) of the Act).
4. Interest paid by the Crown (paid under section 88 of the Act).
5. The Crown Contribution (paid under section 226(1) of the Act).
6. The Fee Subsidy (paid under section 225(1) of the Act).

The payment to scheme interface is a one way interface which transfers data from Inland Revenue to the Scheme Provider. The data will be passed every night though funds may pass at least 1 Business Day after the data as payment is a manual process. The Scheme Provider will be able to reconcile the payments and the files based on the Payment ID within the file and the control totals in the control totals interface.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD number	IRD number for the Member (tax file number).	Field Type: Decimal Field Length: 8-9	No
Employer Name*	Business Name of the Member's Employer. Employer name may be a Person's name or Organisation name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	Yes
Processing Date	Date and time stamp the XML file was generated.	Field Type: Date Format: YYYY-MM-DD	No

Scheme Information

Element	Description (if required)	Type	Optional
Scheme Number	The number that identifies the KiwiSaver Scheme. This is also the registration ID provided by the Government Actuary.	Field Type: String Field Length: 20	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field Type: Decimal Field Length: 8-9	No

Payment Information

Note there will always be one Payment item per message. I.e. if Inland Revenue is sending Employer Contributions and Employee Contributions to the Scheme Provider there will be two separate messages.

Element	Description (if required)	Type	Optional
Payment Type	Type of Payment: 0010 - Employee Contributions 0020 - Employer Contributions 0030 - Voluntary Contributions 0040 - Fee subsidy (FE) 0050 - Employee interest (IE) 0060 - Employer interest (ER) 0070 - Voluntary interest (IV) 0080 - Kick-start (KS)	Field Type: String Field Length: 4	No
Payment Line ID	Unique identifier for each payment line. This value can be used to link a specific refund request to a payment to scheme message.	Field Length 50 Field Type: String	No
Payment amount	Amounts of payment.	Field Type: Decimal	No

Element	Description (if required)	Type	Optional
		Field Length: 13/2	
Return (EMS) Date	Will store the month to which the payment refers to. This date only applies to Employee, Employer Contributions and interest.	Field Type: Date Format: YYYY-MM-DD	Yes
EMS Employer Contribution Amount	This will be the amount that came through on the EMS from the Employer for the Employer Contribution amount. This field is required if the payment type is Employer Contributions.	Field Type: Decimal Field Length: 13/2	Yes
Payment ID	A payment ID is required to link each message to a transaction.	Field Type: String Field Length: 10	No

Refund Request

Overview

This section specifies the payload message that Inland Revenue will use to notify a Scheme Provider that a refund is required. A refund can be required in three situations:

1. **Refund of excess Employee Contribution** – notification that an amount of Employee Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded. This refund is required by section 81(1) of the Act.
2. **Refund of excess Employer Contribution** – notification that an amount of Employer Contribution paid to the Scheme Provider was in excess of the amount required. The excess amount must be refunded unless the refund would cause a Contribution paid in respect of any payment of salary or wages (after the refund is deducted) to be less than that required by the Employee's Contribution rate. This refund is required by section 101 of the Act.
3. **Enrolment in error** – When Inland Revenue has notified a Scheme Provider of an invalid enrolment and a refund of the Crown Contribution is required. This reverses the payment made under section 226(1) of the Act.

The refund request interface is a one way interface which transfers data to the Scheme Provider. There will be one refund request per message.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD number	IRD number for the Member (tax file number).	Field length : 8-9 Field type: Decimal	No
Employer Name*	Business name of the Employer. Employer Name may be a Person Name or Organisation name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	Yes
Processing Date	Date and time stamp the XML file was generated.	Field Type: Date Format: YYYY-MM-DD	No

Scheme Information

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field Length : 8-9 File type: Decimal	No

Refund Information

Element	Description (if required)	Type	Optional
Payment Type	The name of the Contribution line that the refund is associated to e.g. 0410 - Employee Contributions 0420 - Employer Contributions 0430 - Voluntary Contributions 0440 - Fee subsidy (FE) 0450 - Employee interest (IE) 0460 - Employer interest (ER) 0470 - Voluntary interest (IV) 0480 - Kick-start (KS)	Field length : 4 Field type: String	No
Return (EMS) Date	The month to which the payment refers to. This date only applies to Employee and Employer Contributions and interest.	Field Type: Date Format: YYYY-MM-DD	Yes
Line Refund Amount	Amount of the refund for the line being altered.	Field Type: Decimal Field Length: 13/2	No
Refund Reason Code	Reason for the refund or correction. L - Late Opt-out A - EMS Adjustment O - Over deductions E - Employee incorrectly enrolled D - Dishonours	Field Length : 1 Field Type: String	No

Refund Line ID	Unique identifier for each refund line. This will be used by Inland Revenue to validate the refund lines for the file going out to the Scheme Provider. This value needs to be passed back as part of the Refund Acceptance message.	Field Length 50 Field Type: String	No
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 12 Field type: String	No
Refund Reference number Member	Unique reference number for a refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 12 Field type: String	No
Refund Line Number Member	Unique reference line number for refund request (Member reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 4 Field type: String	No
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference). This value needs to be passed back as part of the Refund Acceptance message.	Field length : 4 Field type: String	No

Refund Acceptance

Overview

This section specifies the payload message for the information that a Scheme Provider must supply to Inland Revenue when paying a refund in respect of a Member. A refund can be paid in three situations:

1. **Refund of excess Employee Contribution** – when Inland Revenue has notified a Scheme Provider that an amount of Employee Contribution paid was in excess of the amount required. The excess amount must be refunded. This refund is required by section 81(1) of the Act.
2. **Refund of excess Employer Contribution** – when Inland Revenue has notified a Scheme Provider that an amount of Employer Contribution paid was in excess of the amount required. The excess amount must be refunded unless the refund would cause a Contribution paid in respect of any payment of salary or wages (after the refund is deducted) to be less than that required by the Employee's Contribution rate. This refund is required by section 101 of the Act.
3. **Enrolment in error** – when Inland Revenue has notified a Scheme Provider of an invalid enrolment and a refund of the Crown Contribution is required. This reverses the payment made under section 226(1) of the Act.

This response must be passed in parallel with the payment coming from the Scheme Provider. Inland Revenue will reconcile the information in this file with the payment as well as matching the amounts on the file that was sent to the Scheme Provider.

If the Scheme Provider is not able to refund the required amount, the amount coming back from the Scheme Provider will be different and this will trigger a manual process.

Each refund line item will be tagged with a line ID and a payment type. These must not be changed by the Scheme Provider or the validation will fail.

The refund acceptance interface is a one way interface which transfers data from the Scheme Provider to Inland Revenue.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD Number	IRD number for the Member (tax file number).	Field length : 8-9 Field type: Decimal	No
Process Date	Date on which the Scheme Provider will make the refund payment back to Inland Revenue.	Field Type: Date Format: YYYY-MM-DD	No

Scheme Information

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No

Refund Information

Element	Description (if required)	Type	Optional
Payment Type	The name of the Contribution line that the refund is associated to e.g. 0410 - Employee Contributions 0420 - Employer Contributions 0430 - Voluntary Contributions 0440 - Fee subsidy (FE) 0450 - Employee interest (IE) 0460 - Employer interest (ER) 0470 - Voluntary interest (IV) 0480 - Kick-start (KS)	Field length : 4 Field type: String	No
Return (EMS) Date	The month to which the payment refers to. This date only applies to Employee and Employer Contributions.	Field Type: Date Format: YYYY-MM-DD	Yes
Line Refund Amount	Amount of the refund for the line being altered.	Field Type: Decimal Field Length: 13/2	No
Refund Reason Code	Reason for the refund or correction. A - Accepted - Refund matches amount that was requested C - Account Closed E - Employer Contribution rate 4% W - Insufficient funds - a permitted withdrawal has been mace I - Insufficient funds. no permitted withdrawals have been made	Field Length : 1 Field Type: String	No

Refund Line ID	Unique identifier for each refund line as received in refund request. This will be used by Inland Revenue to validate the refund lines for the file going out to the Scheme Provider.	Field Length: 50 Field Type: String	No
Refund Reference number Scheme Provider	Unique reference number for a refund request (Scheme Provider reference) as received in refund request.	Field length : 12 Field type: String	No
Refund Reference number Member	Unique reference number for a refund request (Member reference) as received in refund request.	Field length : 12 Field type: String	No
Refund Line Number Member	Unique reference line number for refund request (Member reference) as received in refund request.	Field length : 4 Field type: String	No
Refund Line Number Scheme Provider	Unique reference line number for refund request (Scheme Provider reference) as received in refund request.	Field length : 4 Field type: String	No
Payment ID	A Payment ID is required to link each refund to a specific transaction.	Field Type: String Field Length: 10	No

Member Details Update to Scheme Provider

Overview

This section specifies the payload message for the following notification:

1. **Contributions Holiday granted** – notification from Inland Revenue to the Scheme Provider of a Member's KiwiSaver Scheme that a Contributions Holiday has been granted in respect of the Member. This notification is required by section 105(1)(c) of the Act.

This interface is a one way interface which transfers data to the Scheme Provider. There will be one Member per message.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD Number	IRD number for the Member (tax file number)	Field length : 8-9 Field type: Decimal	No
Member First Name	The Member's first name.	Field length : 37 Field type : String Follow the xNL Party Name standard	No
Member Last Name	The Member's last name.	Field length : 31 Field type : String Follow the xNL Party Name standard	No
Member Title*	The Member's title.	Field length : 6 Field type : String Follow the xNL Party Name standard	No

Element	Description (if required)	Type	Optional
Contributions Holiday	When the Contributions Holiday has been automatically approved during an opt-out, the field contains "A" for "Approved".	Field Length : 1 Field type: String	Yes
Contributions Holiday effective date	The date that the Contributions Holiday starts.	Field Type: Date Format: YYYY-MM-DD	Yes
Contributions Holiday termination date	The date that the Contributions Holiday ends.	Field Type: Date Format: YYYY-MM-DD	Yes
Employer Name*	The business name of the Employer (or Employers) that the Contribution Holiday relates to. Employer Name may be a Person Name or an Organization Name.	Field length : Last name, 31 First name, 37 Title, 06 Or: Organization Name, 74 Field type : All are String Follow the xNL Party Name standard	Yes

Scheme Details

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No

Member Details Update from Scheme Provider

Overview

This section specifies the payload message for the following two notifications:

1. **Member account closure** – notification from a Scheme Provider to Inland Revenue that a person has ceased to be a Member of the KiwiSaver Scheme. This notification will be required to allow for Inland Revenue's administration of KiwiSaver.
2. **Member eligible for NZ Super** – notification from a Scheme Provider to Inland Revenue that a person has reached the New Zealand Superannuation Qualification Age. This notification will be required to allow for Inland Revenue's administration of KiwiSaver.

This interface is a one way interface which transfers data from the Scheme Provider. There will be one Member per message.

* Where a reference is made to Member Title or Employer Name below, the Scheme Provider must refer to Appendix C for a list of valid Inland Revenue title codes. If a valid code is not used, it will be defaulted to a blank field.

Element Description

Member Information

Element	Description (if required)	Type	Optional
Member IRD Number	IRD number for the Member (tax file number)	Field length : 8-9 Field type: Decimal	No
Member First Name	The Member's first name.	Field length : 37 Field type : String Follow the xNL Party Name standard	No
Member Last Name	The Member's last name.	Field length : 31 Field type : String Follow the xNL Party Name standard	No
Member Title*	The Member's title.	Field length : 6 Field type : String Follow the xNL Party Name standard	No

Element	Description (if required)	Type	Optional
Account Closed	This field is used when the account is being closed by the Scheme Provider. See below examples.	Field Length : True/False Field type: Boolean OR Field type: Tag	Yes
Reached NZ Super Age	Once a Member has reached the New Zealand Superannuation Qualification Age, the Member has a choice of closing his or her KiwiSaver account or not. See below examples.	Field type: Tag	Yes

Scheme Details

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No

Usage Examples for Account Closure

```
<?xml version="1.0"?>
< Account Closure >
< MemberDetails
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  "urn:oasis:names:tc:ciq:xnl:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0
  ../MemberDetailsUpdateFromProvider.xsd">
  < AccountClosure>
    < MemberID > "12345679">
      < MemberName>
        < NI, NameElement "Title">Mr.< NI, NameElement>
        < NI, NameElement "FirstName">Freddy Bob With a Very Long Truncated
N< NI, NameElement>
        < NI, NameElement "LastName">Krueger< NI, NameElement>
      < MemberName>
      < AccountID>
      < AccountID > "1234" "12345689" >
    < AccountClosed>
    < AccountClosed >
  </MemberDetails>
</Account Closure>
```

The "AccountClosure" element represents a closed account.

Usage Examples for Reached NZ Super (with Account Closure)

In this scenario a Member reaches New Zealand Superannuation Qualification Age and thus closes his or her KiwiSaver account.

```
<?xml version="1.0"?>
< ReachedNZSuperByMember >
< MemberDetails
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  "urn:oasis:names:tc:ciq:xnl:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0
  ../MemberDetailsUpdateFromProvider.xsd">
  < MemberDetails>
    < MemberID > "12345679">
      < MemberName>
        < NI, NameElement "Title">Mr.< NI, NameElement>
        < NI, NameElement "FirstName">Freddy< NI, NameElement>
        < NI, NameElement "LastName">Krueger< NI, NameElement>
      < MemberName>
      < AccountID>
      < AccountID > "1234" "12345689" >
      < AccountClosed > "true" >
    < ReachedNZSuper>
    < ReachedNZSuper />
  </MemberDetails>
</ReachedNZSuperByMember>
```

Usage Examples for Reached NZ Super (without Account Closure)

The below XML structure is exactly the same as the above Reached NZ Super sample except that this example sets the AccountClosed value to false.

```
<?xml version="1.0"?>
<!-- Schema: Public for NZSaver -->
<MemberDetails
  xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0"
  xmlns:xsi="urn:oasis:names:tc:ciq:xml:3"
  xsi:schemaLocation="http://www.w3.org/2001/XMLSchema-instance
  http://www.w3.org/2001/XMLSchema-instance
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdateFromProvider:v1.0
  ../MemberDetailsUpdateFromProvider.xsd">
  <MemberDetails>
    <AccountID>12345679</AccountID>
    <MemberName>
      <Title>Mr.</Title>
      <FirstName>Freddy</FirstName>
      <LastName>Krueger</LastName>
    </MemberName>
    <AccountType>
      <AccountType>"1234"</AccountType>
      <AccountType>"12345689"</AccountType>
    </AccountType>
    <AccountOpen>"false"</AccountOpen>
  </MemberDetails>
</MemberDetails>
```

Control Total Interface to Scheme Provider

Overview

This section specifies the payload message for the control total interface:

This interface is a one way interface which transfers data to the Scheme Provider.

This interface will be sent after all the messages for the day have been sent to a Scheme Provider for every KiwiSaver Scheme. It will contain the total number of messages for the PaymentToSchemes Interface as well as total dollar amounts. This interface will provide the Scheme Provider with information to validate the bank transfer and to confirm that all payment messages have been received.

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No
Number of Payment to Schemes messages	Number of Payment to Schemes messages passed to the Scheme Provider for the day.	Field type: Integer	No
Total Payment to Schemes amount	Total amount in dollars of Contributions sent to the Scheme Provider.	Field Type: Decimal Field Length: 13/2	No
Date Time	Date and time message was sent.	Field Type: DateTime	No
Payment ID	A payment id is required to link the control totals to a bank transaction.	Field Type: String Field Length: 10	No

Control Total Interface from Scheme Provider

Overview

This section specifies the payload message for the control total interface.

This interface is a one way interface which transfers data from the Scheme Provider.

This interface will be sent after all the messages for the day (after the previous control interface file has been sent) have been sent to Inland Revenue per KiwiSaver Scheme. It will contain the total number of messages for the Refunds Acceptance Interface as well as total dollar amounts. This interface will provide Inland Revenue with information to validate the bank transfer and to confirm that all refund acceptance messages have been received.

Element	Description (if required)	Type	Optional
KiwiSaver Scheme Number	The number that uniquely identifies the KiwiSaver Scheme. This is also the registration ID assigned by the Government Actuary.	Field length : 20 Field type: String	No
Scheme IRD Number	The IRD Number associated with the KiwiSaver Scheme.	Field length : 8-9 Field type: Decimal	No
Number of Refund Acceptance messages	Number of Refund Acceptance messages passed from the Scheme Provider for the day.	Field type: Integer	No
Total Refund Acceptance Amount	Total amount in dollars of refund acceptance sent to the Scheme Provider.	Field Type: Decimal Field Length: 13/2	No
Date Sent	Date and time message was sent.	Field Type: DateTime	No
Payment ID	A payment ID is required to link the control totals to a bank transaction.	Field Type: String Field Length: 10	No

Scheme Provider Non Functional Requirements

Availability

Scheme Provider B2B Environment

The scheduled window for data transmitted from Inland Revenue to Scheme Providers is between the hours of 6.00pm and 6.00am New Zealand Standard Time (NZST). Data may be transmitted any day of the week. Scheme Provider Systems and internet access need to be implemented to meet this minimum level of availability (subject to disaster recovery provisioning). It is desirable that the Scheme Provider B2B Environment be available 24 hours a day 7 days a week to allow for the retransmission of data outside the normal transmission period.

Inland Revenue B2B Environment

Subject to planned and unplanned outages and disaster recovery events, the Inland Revenue B2B Environment will be available 24 hours a day 7 days a week. The Inland Revenue B2B Environment has a service window between 7.00am and 11.59am NZST Sunday mornings which Inland Revenue will endeavour to use for any planned outages required for maintenance and upgrades. The Inland Revenue B2B Environment may not be available during this time.

B2B Communication Endpoint URLs

All B2B Environment interfaces used to send and receive data between Inland Revenue and Scheme Provider will be using the AS2 protocol for data delivery. The AS2 protocol mandates the use of the HTTP protocol for transporting messages. HTTP uses a Universal Resource Locator (URL) to address a resource on the Internet which can consist of either an IP address or a domain name (e.g. <http://213.45.0.17/B2BEndpoint> or <http://provider.co.nz/B2BEndpoint>).

It is up to each scheme administrator to specify the URL that they will use for each KiwiSaver Scheme.

Any duplicate disaster recovery facilities used by the Scheme Provider will need to use the same URL where possible to avoid changes to Inland Revenue KiwiSaver Systems when switching between production and any duplicate disaster recovery systems.

Notification of changes to the B2B Environment endpoint address (URL) of a Scheme Provider's B2B Environment must be sent to Inland Revenue at least 5 Business Days prior to the scheduled time of the address change. This is to allow for the scheduling of Inland Revenue staff to perform the change at the required time.

Inland Revenue will endeavour to send notification of changes to the static IP address (or domain name) of the Inland Revenue B2B Environment to the Scheme Provider at least 5 Business Days prior to the address change.

Capacity

The Scheme Provider B2B Environment including internet connection must be capable of receiving at a minimum rate of 100 Megabytes of data per hour (approx 250Kbits/sec). This capacity is required to allow all KiwiSaver transactions to be sent to all KiwiSaver Scheme Providers in a single night even after the recovery from a disaster event requiring several days of data to be transmitted in a single night (including capacity for expected future growth)

in traffic volumes). The Inland Revenue B2B Environment will generally be capable of much faster throughputs than this.

Error Correction/Recovery

Inland Revenue and Scheme Provider Systems

If errors are detected during data transmission then each party's B2B Environments will be configured to automatically retransmit the data in error up to a maximum of 3 times at 2 hour intervals (the retry counter and retry intervals are subject to confirmation and will be tuned during Scheme Provider Integration). If the automatic retransmission fails to send the data, then the data will be marked as a failed transmission and marked for manual investigation. The Inland Revenue KiwiSaver Systems and the Scheme Provider Systems and processes must have the ability to manually resend any data that was marked as a failed transmission.

Input Buffer

In the event that back end systems are down (outages, maintenance etc) the Scheme Provider B2B Environment must be able to receive and store incoming messages until the back end systems are available and then to forward the received data for processing when systems are up and running. The input buffer would not be apparent to the transmitting system which would receive a normal transmission successful message.

Data Resend

In addition to the ability to resend data that was marked as a failed transmission, the Scheme Provider Systems must have the ability to manually resend any data that was previously sent successfully. This is to enable the recovery from data loss between the B2B Environment and back end systems for either Inland Revenue or the Scheme Provider. The Scheme Provider Systems must be capable of detecting and removing any duplicate messages sent as a result of a retransmission where those duplicate messages may cause processing issues or errors for the Scheme Provider or its Members.

System Support

The Scheme Provider Systems including the Scheme Provider B2B Environment must have appropriate monitoring systems in place to ensure that any data transmission failures and other system failures are identified and resolved by the Scheme Provider in a timely manner. Schedule E will contain more detail on this once it is finalised on or following the Commencement Date.

Retransmission of Data

The Scheme Provider Systems must be configured to allow for the retransmission of any or all data transmitted during the previous 5 Business Days as a minimum.

Security

In addition to the use of a static IP address (URL), the B2B Environment will be configured so that all messages travelling through the B2B Environment will be encrypted at the message level (the entire AS2 message payload will be encrypted). In addition AS2 messages contain attributes from the digital certificate which are used to verify the integrity of the message as well as the identity of the message sender.

As a Public Key Infrastructure (PKI) system will be used, the Scheme Provider will be required to get their public keys signed by an Inland Revenue approved third-party Certificate Authority (CA).

All inter-scheme provider communication will be conducted in a secure fashion. However it is up to the Scheme Provider to sort out how this data will be exchanged with other KiwiSaver

Scheme Providers and any requirements for the exchanging of public keys between it and other KiwiSaver Scheme Providers.

The Scheme Provider must ensure that only authorised personnel have access to KiwiSaver Member's information. The Scheme Providers must take the necessary precautions to adequately protected private keys so they can not be viewed by unauthorised personnel.

Required Processing Action

Scheme Provider Service Levels

There are five types of data exchanges sent by Inland Revenue KiwiSaver Systems to the Scheme Provider via the B2B Environment and four types of data sent from the Scheme Provider to Inland Revenue. Each of these data exchanges requires an action from the Scheme Provider system administrator and these actions must be performed within the following time lines.

The Scheme Provider Systems must be configured with schema restrictions so that only valid data is transmitted via the B2B Environment (e.g. Inland Revenue number field must be present, contains only numerals and is either 8 or 9 digits in length).

Register Members:

Default Allocation (new Member): A new Member account must be created in the Scheme Provider Systems as soon as practicable. Contribution payments to this account must be able to be received immediately (Contributions details may be sent the same night as the enrolment details).

Default Allocation (involuntary transferee): A new Member account must be created in the Scheme Provider Systems as soon as practicable. Contribution payments to this account must be able to be received immediately. The Scheme Provider must ensure that their scheme administrator arranges for the transfer of the Member's funds from their previous scheme administrator within 3 months as per section 57 (5) of the Act (or as mutually agreed between scheme administrators).

Employer Chosen Scheme Allocation (new Member): A Member account must be created in the Scheme Provider Systems as soon as practicable. Contribution payments to this account must be able to be received immediately.

Voluntary transfer required: Inland Revenue will endeavour to send this notification to the new Scheme Provider within 24 hours of the reception of a valid "enrolment application accepted" notification of membership message, where the person is already a Member of another KiwiSaver Scheme. The new scheme administrator must then comply with section 56 of the Act. This includes arranging for the transfer of the Member's funds from the previous scheme administrator within 35 days (or as mutually agreed between scheme administrators) as per section 56(4) of the Act, and giving notice of the transfer to the Commissioner as soon as practicable as per section 56(1) of the Act.

Payment to Scheme: Funds transferred to a Member's account must be credited to the Member as soon as practical and/or as defined in the Trust Deed of the KiwiSaver Scheme.

Refund Request: Requests for refunds must be processed and acknowledged with a "Refund Acceptance" message transmission within 10 Business Days from the date the request was sent. The funds to cover the refund must also be transferred to Inland Revenue (via bank transfer) within 10 Business Days.

Refund of excess contribution: As above.

Refund of excess employer contribution: As above.

Enrolment in error: If an enrolment in error notification is sent then the members KiwiSaver account must be also closed after the refund of the requested funds. Any remaining funds in the Member account must be refunded directly to the person.

Member Details Update to Scheme: This information is sent as an indicator that further contributions may not be sent until after the Member's current Contributions Holiday has ended, there is no response time requirement associated with this transmission.

Daily totals: This transmission is a summary message that will be sent to the Scheme Provider as the last message for the day except for automated retries. This message can be used by the Scheme Provider as an indicator of the total number of payment messages that were sent via the B2B Environment from Inland Revenue to the scheme administrator (one file for each scheme). The message will also contain a total dollar value of all payment messages sent during that day and a payment ID that can be used to match the B2B Environment payment messages to the Inland Revenue bank transfer of funds to the Scheme Provider's bank account.

Notification of Membership:

Enrolment application accepted: This notification should be sent to Inland Revenue as soon as practicable after the acceptance of the Member. For Members new to KiwiSaver who are not subject to salary or wage deductions, the date this notification is received will be used to calculate when the fee subsidy payments will commence and when the kick start payment will be made as per section 226(1) of the Act.

Enrolment application in progress: If a request for enrolment is received from a person who has been automatically enrolled and is not yet a full KiwiSaver Member then the Scheme Provider must notify Inland Revenue as soon as practicable of the application from the person. This notification will temporarily prevent the Member's initial 3 months of Contributions from being transferred to a Default KiwiSaver Scheme.

Enrolment application rejected: If an "Enrolment application in progress" notification has been sent and the person does not enrol then a reject notification should be sent as soon as practicable after the enrolment is cancelled. If an "Enrolment application rejected" or an "Enrolment application accepted" notification is not received within a month of the Enrolment application in progress notification then Inland Revenue staff will contact the scheme administrator to determine the status of the application.

Umbrella trust transfer accepted: This notification must be sent to Inland Revenue within 24 hours of the acceptance of the Member. For Members new to KiwiSaver who are not subject to salary or wage deductions, the date this notification is received will be used to calculate when the fee subsidy payments will commence and when the kick start payment will be made as per section 226(1) of the Act.

Transfer notice: If a transfer is required then the Scheme Provider's scheme administrator must give notice of the transfer to Inland Revenue as soon as practicable as per section 56(1) of the Act. The transfer notification is used to acknowledge this requirement to transfer funds from the Member's previous KiwiSaver Scheme. Only after this transfer notice is received will funds received by Inland Revenue stop being sent to the old KiwiSaver Scheme and be diverted to the new KiwiSaver Scheme, as per section 55(2) of the Act.

Refund Acceptance: Requests for refunds must be processed and acknowledged with a Refund Acceptance transmission within 10 Business Days from the date the request was sent.

Member Details Update from Scheme: Member details updates received from the Scheme Provider (Member account closure notification) will be processed by Inland Revenue as soon as practicable.

Daily totals: The Scheme Provider will ensure its scheme administrator sends a summary file to Inland Revenue as the last file for the day except for automated retries. The file will be used by Inland Revenue as an indicator of the total number of refund accept messages that were sent via the B2B Environment from the scheme administrator to Inland Revenue. The file will also contain a total dollar value of all refund acceptance messages sent during that day and a payment ID that will be used by Inland Revenue to match the B2B Environment refund accept messages to the Scheme Provider's bank transfer of funds to the Inland Revenue bank account.

Estimated B2B Data and Transaction Volumes

KiwiSaver Estimated B2B data and transaction volumes for the period 2008/2009

	Total	Total	KS to All Providers	All Providers to KS	Average bytes per file adjusted for encryption and RPC	Average bytes per file
	RegisterMember_DefaultEnrolment_ElementSubst.xml	78,407	6,534	14,369		2,199
RegisterMember_EmployerChosenEnrolment_ElementSubst.xml	20,908	1,742	3,857		2,213	2,120
RegisterMember_InvoluntaryTransfer_ElementSubst.xml	5,227	436	1,197		2,747	2,643
RegisterMember_VoluntaryTransfer_ElementSubst.xml	8,274	690	1,266		1,836	1,750
MemberDetailsUpdateFromProvider_AccountClosure.xml	1,000	83		0.070	842	775
MemberDetailsUpdateFromProvider_MemberEligibleForNZSuper.xml	2,293	191		0.170	887	820
MemberDetailsUpdateToProvider_ContributionsHolidayGranted.xml	18,698	1,558	1,777		1,140	1,068
RefundCorrectionRequest.xml	358,866	29,905	46,304		1,548	1,468
RefundCorrectionAcceptance.xml	358,866	29,905		32,700	1,093	1,022
PaymentToSchemes.xml	7,177,313	598,109	717,444		1,200	1,126
NotificationOfMembership_AcceptedNotification.xml	9,309	776		2,882	3,715	3,592
NotificationOfMembership_AcceptedUmbrellaNotification.xml	1,034	86		0,318	3,694	3,572
NotificationOfMembership_InProgressNotification.xml	931	78		0,073	944	875
NotificationOfMembership_RejectedNotification.xml	186	16		0,014	874	807
NotificationOfMembership_TransferNotification.xml	8,274	690		1,361	1,974	1,885
ControlTotalsFromProvider.xml	365	30		0,034	1,124	1,052
ControlTotalsToProvider.xml	365	30	0,034		1,103	1,031

70% of the estimated monthly B2B data volume is expected to be sent from KS to Providers over a 6 day period

Estimated Maximum daily data sent from KS to all providers	91.729
--	--------

	Mb
--	----

RPC Value 50
Encryption Multiplier % 1.02

Payment Assumptions: The payment totals are derived from 1 deduction per month being passed to providers for each member plus a 2nd payment for interest on the members contribution.
An assumption of 20 % has been used for members who will receive an employer contribution, this will result in a third and fourth payment file for employer payment and interest contribution.

Scheme Provider Integration

Introduction

Overview

It has been identified that a significant integration effort will be necessary in order to interface Scheme Provider Systems with the Inland Revenue B2B Environment and the Inland Revenue KiwiSaver Systems. It is intended that Inland Revenue will take a lead role in the integration process but that the effort will be collaborative (shared with the Scheme Provider).

Context

Integration and Verification

A Scheme Provider integration period is planned during which Inland Revenue and the Scheme Provider will co-operate to identify and resolve integration issues. The purpose of this activity is for both parties to gain sufficient confidence in the integration of their systems for B2B System Compatibility testing (**BSC Testing**) to commence. BSC Testing may be considered the final, formal component of the integration activity.

The overall aim is to confirm interoperability between the Scheme Provider System and the Inland Revenue KiwiSaver Systems. Interoperability is defined and measured in terms of the interface and integration between the systems, expressed as interfacing requirements, not in terms of end-to-end business processes and/or backend processing systems.

The integration activity is intended to integrate working systems, not to debug the systems. Accordingly the Scheme Provider must ensure that its systems have been tested appropriately prior to commencing integration. Notwithstanding this, it is expected that some defects might be identified in the systems.

The BSC Testing is a 'measurement' activity rather than an 'integration' activity. BSC Testing verifies functional and technical integration between the Scheme Provider Systems and the Inland Revenue KiwiSaver B2B Environment. The specified technical, functional and non-functional requirements are tested, including both positive and negative testing conditions.

The BSC Testing does not assess nor certify the capability of the respective backend processing systems.

Scheme Provider Integration

General

It is proposed that a forum be established to enhance communication between the Inland Revenue stream lead and the corresponding resources from (initially) the Default Scheme Providers.

Scheme Provider integration will involve the six Default Scheme Providers initially and in the future there will be multiple additional KiwiSaver Scheme Providers. It is intended that a common approach be taken as much as possible.

During the integration period the systems and the environment may change, in a controlled manner, as appropriate to progress integration. This is in contrast with the BSC Testing during which tighter control is required.

Activities

Activities during Scheme Provider integration, prior to the formal BSC Testing, include:

- Configure B2B connectivity settings including security certificates. All connectivity settings are to be documented in advance.
- Establish basic connectivity.
- Tuning activities including response timeouts, resend periods, and resend counter.
- Prepare for BSC Testing by executing some of the BSC tests (selected by Inland Revenue) informally. (These would all be repeated during the formal BSC Testing.)

Approach

Where multiple KiwiSaver Scheme Providers are undergoing integration and BSC Testing simultaneously, it is intended to progress integration with the Default Scheme Providers 'in parallel' as much as possible. Each KiwiSaver Scheme Provider will be allocated a time slot in sequence. Inland Revenue resource will be dedicated to the Scheme Provider during the allotted time slot and as much progress as possible will be made for the duration of the time slot. Upon completion of the allocated time the Inland Revenue effort will switch to the next KiwiSaver Scheme Provider in sequence.

It is anticipated that each KiwiSaver Scheme Provider might consume several time slots before integration would be advanced sufficiently for BSC Testing to commence. Ideally all KiwiSaver Scheme Providers would progress integration activities at the same pace however this is considered unlikely.

Indicative estimates (not confirmed and subject to review) of the time required per KiwiSaver Scheme Provider for KiwiSaver Scheme Provider integration and BSC Testing are:

- Configuration; 0.5 days;
- Functionality demonstration round 1; 1.0 day;
- Functionality demonstration including tuning, round 2; 1.0 day; and
- BSC Testing; 2.0 days.

Test Environment

Refer to B2B System Compatibility Testing in Schedule D.

Resources

The Scheme Provider and Inland Revenue will dedicate testing and technical resources to the Scheme Provider integration and BSC Testing activity. Inland Revenue's resource planning and allocation may vary depending on the level of activity being undertaken with other KiwiSaver Scheme Providers. The actual commencement date and schedule for Scheme Provider Integration and for BSC Testing will be set by Inland Revenue.

Scheme Provider Integration Entry Criteria

The Scheme Provider must ensure the following:

- Provision to Inland Revenue of the date the Scheme Provider will be ready to commence Scheme Provider Integration and confirm this date to Inland Revenue in writing at least 4 weeks before the commencement of Scheme Provider Integration.
- Provision to Inland Revenue of contact details for the Scheme Provider's testing and technical representatives for Scheme Provider integration and BSC Testing.
- Preparation of a representative and controlled test environment for Scheme Provider integration, including security certificates to be used for testing purposes.
- Provision to Inland Revenue of AS2 configuration parameters including security information.
- Deployment of the Scheme Provider's B2B Environment to the test environment.
- Deployment to be accompanied by release notes identifying the version of the release and major subcomponents; describing the contents of the release with respect to functionality; identifying missing functionality; identifying known defects and their assessed impact; and describing any other issues.

Scheme Provider Integration Exit Criteria

The Exit Criteria from Scheme Provider Integration are the BSC Testing Entry Criteria.

Refer to B2B System Compatibility Testing in schedule D.

Scheme Provider Integration for Default Scheme Providers

Key Dependencies

Integration with the Default Scheme Providers is dependent upon completing Inland Revenue's internal testing and integration activities prior to commencing Scheme Provider integration. This is in order to ensure that integration is undertaken using a stable and complete B2B Environment, and to minimise the likelihood of significant change, in any component of the Inland Revenue KiwiSaver Systems, subsequent to BSC Testing.

The prerequisite activities include:

- System testing of the B2B Environment in isolation;
- Systems integration testing of the B2B Environment and other components of the Inland Revenue KiwiSaver Systems;
- Performance testing of the integrated Inland Revenue KiwiSaver Systems. (In practice it may not be possible to complete this activity prior to commencing Scheme Provider Integration).

Each of these testing activities is itself dependent upon the completion of numerous prior development activities.

Scheme Provider integration is also dependent upon:

- The availability of Inland Revenue test environment facilities to enable preparation and execution.
- Completion of Inland Revenue's test preparation activities for BSC Testing including planning, analysis, and preparation of test procedures.
- Completion of the Scheme Provider's internal testing and integration.

Unique Circumstances

There exist certain unique circumstances with respect to the Default Scheme Provider's integration period:

- This is the most likely time for defects or issues in Inland Revenue KiwiSaver Systems to become apparent.

- This is the most likely time for defects or issues in the specifications to become apparent.
- Owing to the phased development and delivery approach within Inland Revenue, certain backend processing capabilities of the Inland Revenue KiwiSaver Systems may not be available during this period. This could necessitate use of test harnesses for aspects of the Scheme Provider integration for which it would be preferred to use the deliverable Inland Revenue KiwiSaver Systems backend processing components.

Scheme Provider Integration for Subsequent Scheme Providers

Scheme Provider integration for non-Default Scheme Providers prior to 1 October 2007 may face particular issues similar to those faced by the Default Scheme Providers.

Scheme Provider integration for non-Default Scheme Providers after 1 October 2007 is expected to be more straight-forward.

Defect Management Process

Refer to B2B System Compatibility Testing in Schedule D.

Suspension Process

Refer to B2B System Compatibility Testing in Schedule D.

Appendix A - XML Samples

B2B Interfaces to Scheme Providers

Register Member

Default Enrolment

```
<?xml version="1.0"?>
<RegisterMember xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0 ./RegisterMember.xsd">
  <Title>Mr.</Title>
  <FirstName>Freddy</FirstName>
  <LastName>Krueger</LastName>
  <NewZealandResident>Y</NewZealandResident>
  <DateOfBirth>12345678</DateOfBirth>
  <SocialSecurityNumber>12345679</SocialSecurityNumber>
  <Address>
    <StreetName>123 Street Name</StreetName>
    <SuburbCity>Suburb, City</SuburbCity>
    <CountryCode>New Zealand</CountryCode>
  </Address>
  <Telephone>0412345678</Telephone>
  <Cell>02112345678</Cell>
  <Email>email@someDomain.co.nz</Email>
  <Timezone>1975-12-14T00:00:00</Timezone>
  <Company>
    <CompanyType>A Company Name</CompanyType>
  </Company>
</RegisterMember>
```

Employer Chosen Enrolment

```
<?xml version="1.0"?>
<RegisterMember xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0 ./RegisterMember.xsd">
```

```

<?xml version="1.0"?>
<RegisterMember>
  <Title>Mr.</Title>
  <FirstName>Freddy</FirstName>
  <LastName>Krueger</LastName>
  <PhoneNumber>12345678</PhoneNumber>
  <BusinessLine>12345679</BusinessLine>
  <Cell>431234123</Cell>
  <Address>
    <StreetName>123 Street Name</StreetName>
    <SuburbCity>Suburb, City</SuburbCity>
    <Country>New Zealand</Country>
    <Postcode>6011</Postcode>
  </Address>
  <Telephone>0412345678</Telephone>
  <Cell>02112345678</Cell>
  <Email>email@somedomain.co.nz</Email>
  <Timezone>1975-12-14T00:00:00</Timezone>
  <Company>A Company Name with a Long Truncated Name</Company>
</RegisterMember>

```

Involuntary Transfer

```

<?xml version="1.0"?>
<NZL.govt.IRD.KiwiSaver.B2BInterfaces.RegisterMember.v1.0>
  <urn:oasis:names:tc:ciq:xal:3>
  <urn:oasis:names:tc:ciq:xal:3>
  <urn:oasis:names:tc:ciq:xpil:3>
  <http://www.w3.org/2001/XMLSchema-instance>
    <NZL.govt.IRD.KiwiSaver.B2BInterfaces.RegisterMember.v1.0./RegisterMember.xsd>
  </http://www.w3.org/2001/XMLSchema-instance>
  <?xml version="1.0"?>
  <RegisterMember>
    <Title>Mr.</Title>
    <FirstName>Freddy</FirstName>
    <LastName>Krueger</LastName>
    <PhoneNumber>12345678</PhoneNumber>
    <BusinessLine>12345679</BusinessLine>
    <Cell>431234123</Cell>
    <Address>
      <StreetName>123 Street Name</StreetName>
      <SuburbCity>Suburb, City</SuburbCity>
      <Country>New Zealand</Country>
      <Postcode>6011</Postcode>
    </Address>
    <Telephone>0412345678</Telephone>
    <Cell>02112345678</Cell>
    <Email>email@somedomain.co.nz</Email>
    <Timezone>1975-12-14T00:00:00</Timezone>
    <Company>1234</Company>
  </RegisterMember>

```

```
<!-- Bob's Risky Scheme -->
<!-- Bob's Scheme -->
<!-- Address -->
<!-- The Address -->
  <!-- Address Line -->123 Street Name</Address Line -->
  <!-- Address Line -->Suburb, City</Address Line -->
  <!-- Address Line -->
  <!-- Country -->New Zealand</Country -->
  <!-- Postcode -->
  <!-- Postcode -->6011</Postcode -->
  <!-- Phone -->
  <!-- Phone -->Telephone Business Line">
  <!-- Phone -->0412345678</Phone -->
  <!-- Phone -->
  <!-- Phone -->
  <!-- Phone -->123456789</Phone -->
</Address -->
</Bob's Scheme -->
```

Voluntary Transfer

```
<?xml version="1.0"?>
<?xml-stylesheet href="http://www.w3.org/2001/XMLSchema-instance" type="text/xml" />
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0"
  "urn:oasis:names:tc:ciq:xml:3"
  "urn:oasis:names:tc:ciq:xml:3"
  "urn:oasis:names:tc:ciq:xpil:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0./RegisterMember.xsd">
  <!-- RegisterMember -->
    <!-- RegisterMember -->
    <!-- RegisterMember -->Title">Mr.</RegisterMember -->
    <!-- RegisterMember -->FirstName">Freddy</RegisterMember -->
    <!-- RegisterMember -->LastName">Krueger</RegisterMember -->
    <!-- RegisterMember -->
    <!-- RegisterMember -->12345678</RegisterMember -->
    <!-- RegisterMember -->12345679 431234123 "O">
    <!-- RegisterMember -->1234">
    <!-- Bob's Risky Scheme -->
    <!-- Address -->
    <!-- The Address -->
      <!-- Address Line -->123 Street Name</Address Line -->
      <!-- Address Line -->Suburb, City</Address Line -->
      <!-- Address Line -->
      <!-- Country -->New Zealand</Country -->
      <!-- Postcode -->
      <!-- Postcode -->6011</Postcode -->
      <!-- Phone -->
      <!-- Phone -->Telephone Business Line">
      <!-- Phone -->0412345678</Phone -->
      <!-- Phone -->
      <!-- Phone -->
      <!-- Phone -->123456789</Phone -->
    </Address -->
  </RegisterMember -->
</RegisterMember -->
```

Member Details Update

Contributions Holiday

```
<?xml version="1.0"?>
<!-- Contributions Holiday -->
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate:v1.0"
  "urn:oasis:names:tc:ciq:xml:3"
```



```

"http://www.w3.org/2001/XMLSchema-instance"
  "NZL.govt.IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0
./MemberDetailsUpdateToProvider.xsd">
  <RegistrationNumber "2007-04-21" "2008-01-01">
    <MemberNumber "12345679">
      <MemberName>
        <Title>Mr</Title>
        <FirstName>Freddy</FirstName>
        <LastName>Krueger</LastName>
      </MemberName>
      <MemberType>
        <SchemeNumber "1234" "12345689">
          <Employer>
            <EmployerName>
              <CompanyName>A Company Name</CompanyName>
            </EmployerName>
          </Employer>
          <EmployerType>
            <EmployerTypeCode>
              <EmployerTypeCode/>
            </EmployerTypeCode>
          </EmployerType>
        </SchemeNumber>
      </MemberType>
    </MemberNumber>
  </RegistrationNumber>
</MemberDetailsUpdateToProvider.xsd>
  </ExportHeader>

```

Refund Request

```

<?xml version="1.0"?>
<ExportHeader>
  "NZL.govt.IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest.v1.0"
  "urn:oasis:names:tc:ciq:xml:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL.govt.IRD:KiwiSaver:B2BInterfaces:RefundCorrectionRequest.v1.0
./RefundCorrectionRequest.xsd"
  "12345"
  "12346">
  <RegistrationNumber "123456789">
    <MemberNumber "12345679" "431234123">
      <RegistrationDate "1999-01-21">
        <MemberName>
          "ABCDEFGHJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890"
          "0420"
          "L"
          "1244"
          "4421">
        <MemberType>
          <SchemeNumber "250.50">
            <Employer>
              <EmployerName>
                <CompanyName>A Company Name</CompanyName>
              </EmployerName>
            </Employer>
          </SchemeNumber>
        </MemberType>
      </RegistrationDate>
    </MemberNumber>
  </RegistrationNumber>

```

Payments To Scheme

```

<?xml version="1.0"?>
<ExportHeader>
  "NZL.govt.IRD:KiwiSaver:B2BInterfaces:PaymentToScheme.v1.0"
  "urn:oasis:names:tc:ciq:xml:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL.govt.IRD:KiwiSaver:B2BInterfaces:PaymentToScheme.v1.0
./PaymentToSchemes.xsd"
  "ABCDEFGHJI">
  <RegistrationNumber "123456789">
    <MemberNumber "12345679" "431234123">
      <RegistrationDate "1999-01-21">
        <MemberName>
          <MemberName/>
        </MemberName>
      </RegistrationDate>
    </MemberNumber>
  </RegistrationNumber>

```

```
<!-- Control Totals -->A Company Name<!-- Control Totals -->
<!-- Control Totals -->
<!-- Control Totals -->
<!-- Control Totals --> "0080">
<!-- Control Totals -->250.80<!-- Control Totals -->
<!-- Control Totals -->1999-01-21<!-- Control Totals -->
<!-- Control Totals -->30.50<!-- Control Totals -->
<!-- Control Totals -->
<!-- Control Totals -->
```

End Of Day Control Totals

```
<?xml version="1.0"?>
<!-- Control Totals --> "NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider.v1.0"
  "urn:oasis:names:tc:ciq:xnl:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider.v1.0"
  ..ControlTotalsToProvider.xsd">
  <!-- Control Totals --> "5123" .. "1234567890" >
  <!-- Control Totals -->223423.70<!-- Control Totals -->
  <!-- Control Totals -->
  <!-- Control Totals -->
```

B2B Interfaces From Scheme Providers

Member Details Update

Account Closure

```
<?xml version="1.0"?>
<!-- Account Closure -->
<!-- Member Details -->
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0"
  "urn:oasis:names:tc:ciq:xnl:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0"
  ..MemberDetailsUpdateFromProvider.xsd">
  <!-- Member Details -->
  <!-- Member Details --> "12345679">
  <!-- Member Details -->
  <!-- Member Details --> "Title">Mr<!-- Member Details -->
  <!-- Member Details --> "FirstName">Freddy Bob With a Very Long Truncated
  <!-- Member Details -->
  <!-- Member Details --> "LastName">Krueger<!-- Member Details -->
  <!-- Member Details -->
  <!-- Member Details --> "1234" .. "12345689" >
  <!-- Member Details -->
  <!-- Member Details -->
```

Reached NZ Super

With Account Closure:

```
<?xml version="1.0"?>
<!-- Account Closure -->
<!-- Member Details -->
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0"
  "urn:oasis:names:tc:ciq:xnl:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0"
  ..MemberDetailsUpdateFromProvider.xsd">
```

```
<?xml version="1.0"?>
<!-- Member Details Update -->
<!-- Update -->
  <!-- Account ID --> "12345679">
    <!-- Name -->
      <!-- Title --> "Title">Mr.</!-- Name Element -->
      <!-- First Name --> "FirstName">Freddy</!-- Name Element -->
      <!-- Last Name --> "LastName">Krueger</!-- Name Element -->
    <!-- Address -->
      <!-- Address -->
      <!-- Suburb --> "1234" "12345689" >
      <!-- Account Closed --> "true" >
    <!-- Account Type -->
  </MemberDetails>
```

Without Account Closure:

```
<?xml version="1.0"?>
<!-- Member Details Update -->
<!-- Update -->
  "NZL.govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate:v1.0"
  "urn:oasis:names:tc:ciq:xml:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL.govt:IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate:v1.0
  /MemberDetailsUpdateFromProvider.xsd">
  /
  <!-- Account ID --> "12345679">
    <!-- Name -->
      <!-- Title --> "Title">Mr.</!-- Name Element -->
      <!-- First Name --> "FirstName">Freddy</!-- Name Element -->
      <!-- Last Name --> "LastName">Krueger</!-- Name Element -->
    <!-- Address -->
      <!-- Address --> "1234" "12345689" >
      <!-- Account Closed -->
    <!-- Account Type -->
  </MemberDetails>
```

Refund Acceptance

```
<?xml version="1.0"?>
<!-- Refund Correction Acceptance -->
  "NZL.govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance v1.0"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL.govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance v1.0
  /RefundCorrectionAcceptance.xsd"
  "12345"
  "12346"
  "ABCDEFGHJIJ">
  <!-- Account ID --> "123456789" >
  <!-- Account ID --> "12345679" "431234123" >
  <!-- Date --> >1999-01-21</!-- Date --> >
  <!-- Amount -->
  <!-- Amount -->
  <!-- Amount --> "1234567890ABCDEFGHIJKLMNOPQRSTUVWXYZabcdeghijklmnn"
  <!-- Amount --> "0080"
  <!-- Amount --> "x">
  <!-- Amount --> >250.50</!-- Amount -->
  <!-- Date --> >1999-01-21</!-- Date --> >
  <!-- Amount -->
  <!-- Amount -->
  <!-- Amount --> "ABCDEFGHIJKLMNOPQRSTUVWXYZabcdeghijklmn1234567890"
  <!-- Amount --> "0080"
  <!-- Amount --> "x">
  <!-- Amount --> >250.50</!-- Amount -->
  <!-- Date --> >1999-01-21</!-- Date --> >
  <!-- Amount -->
  <!-- Amount -->
  </RefundCorrectionAcceptance>
```


Notification Of Membership

Accepted Notification

```
<?xml version="1.0"?>
<NotificationOfMembership>
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
  "urn:oasis:names:tc:ciq:xal:3"
  "urn:oasis:names:tc:ciq:xnl:3"
  "urn:oasis:names:tc:ciq:xpil:3"
  "http://www.w3.org/2001/XMLSchema-instance"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0
./NotificationOfMembership.xsd">

  <PartyIdentification>
    "1999-01-21">
    <PartyName>
      <NI:NameOfMember>
        "Title">Mr.</NI:NameOfMember>
      <NI:NameOfMember>
        "FirstName">Freddy</NI:NameOfMember>
      <NI:NameOfMember>
        "LastName">Krueger</NI:NameOfMember>
    <PartyName>
    <PartyIdentificationNumber>12345678</PartyIdentificationNumber>
    <PartyAddress>
      <NI:AddressOfTo>
        <NI:AddressOfTo>123 Street Name</NI:AddressOfTo>
        <NI:AddressOfTo>Suburb, City</NI:AddressOfTo>
      <NI:AddressOfTo>
      <NI:Country>
        <NI:Country>New Zealand</NI:Country>
      <NI:Country>
      <NI:PostCode>
        <NI:PostCode>6011</NI:PostCode>
      <NI:PostCode>
    <PartyAddress>
    <PartyTelephone>
      <NI:TelephoneType>
        "Telephone" "Business Line">
        <NI:TelephoneNumber>0412345678</NI:TelephoneNumber>
      <NI:TelephoneType>
      <NI:TelephoneType>
        "Cell">
        <NI:TelephoneNumber>02112345678</NI:TelephoneNumber>
      <NI:TelephoneType>
    <PartyTelephone>
    <PartyEmailAddress>
      <NI:EmailAddress>email@somecdomain.co.nz</NI:EmailAddress>
    <NI:EmailAddress>
    <NI:MobilePhone>
      "1975-12-14T00:00:00">
      <PartyID>
      <PartyID>
        "g">
      <PartyID>
      <NI:NameOfCompany>
        <NI:NameOfCompany>A Company Name</NI:NameOfCompany>
      <NI:NameOfCompany>
      <PartyAddress>
      <NI:AddressOfTo>
        <NI:AddressOfTo>123 Street Name</NI:AddressOfTo>
        <NI:AddressOfTo>Suburb, City</NI:AddressOfTo>
      <NI:AddressOfTo>
      <NI:Country>
        <NI:Country>New Zealand</NI:Country>
      <NI:Country>
      <NI:PostCode>
        <NI:PostCode>6011</NI:PostCode>
      <NI:PostCode>
    <PartyAddress>
    <PartyID>
    <PartyID>
      "12345679" "431234123">
      <PartyID>Bob's Take-Off Scheme</PartyID>
      <PartyID>
      <NI:AddressOfTo>
        <NI:AddressOfTo>123 Street Name</NI:AddressOfTo>
        <NI:AddressOfTo>Suburb, City</NI:AddressOfTo>
      <NI:AddressOfTo>
      <NI:Country>
    <PartyAddress>
```


Rejected Notification

```
<?xml version="1.0"?>
<NotificationOfMembership xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership.v1.0"
  xmlns:oasis:names:tc:ciq:xml:3="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership.v1.0
  ./NotificationOfMembership.xsd">
  <IdentificationNumber>
    <NameIdentifier>
      <NameIdentifierType>Title</NameIdentifierType>
      <NameIdentifierValue>Mr</NameIdentifierValue>
    </NameIdentifier>
    <NameIdentifier>
      <NameIdentifierType>FirstName</NameIdentifierType>
      <NameIdentifierValue>Freddy</NameIdentifierValue>
    </NameIdentifier>
    <NameIdentifier>
      <NameIdentifierType>LastName</NameIdentifierType>
      <NameIdentifierValue>Krueger</NameIdentifierValue>
    </NameIdentifier>
    <IdentificationNumber>
      <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
      <IdentificationNumberValue>12345678</IdentificationNumberValue>
    </IdentificationNumber>
    <IdentificationNumber>
      <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
      <IdentificationNumberValue>12345679</IdentificationNumberValue>
    </IdentificationNumber>
  </IdentificationNumber>
</NotificationOfMembership>
```

Transfer Notification

```
<?xml version="1.0"?>
<NotificationOfMembership xmlns="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership.v1.0"
  xmlns:oasis:names:tc:ciq:xml:3="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:oasis:names:tc:ciq:xhtml:3="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="NZL:govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership.v1.0
  ./NotificationOfMembership.xsd">
  <IdentificationNumber>
    <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
    <IdentificationNumberValue>1999-01-21</IdentificationNumberValue>
  </IdentificationNumber>
  <IdentificationNumber>
    <NameIdentifier>
      <NameIdentifierType>Title</NameIdentifierType>
      <NameIdentifierValue>Mr</NameIdentifierValue>
    </NameIdentifier>
    <NameIdentifier>
      <NameIdentifierType>FirstName</NameIdentifierType>
      <NameIdentifierValue>Freddy</NameIdentifierValue>
    </NameIdentifier>
    <NameIdentifier>
      <NameIdentifierType>LastName</NameIdentifierType>
      <NameIdentifierValue>Krueger</NameIdentifierValue>
    </NameIdentifier>
    <IdentificationNumber>
      <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
      <IdentificationNumberValue>12345678</IdentificationNumberValue>
    </IdentificationNumber>
    <IdentificationNumber>
      <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
      <IdentificationNumberValue>12345679</IdentificationNumberValue>
    </IdentificationNumber>
    <Address>
      <AddressType>Address</AddressType>
      <AddressValue>123 Street Name</AddressValue>
      <AddressValue>Suburb, City</AddressValue>
      <AddressValue>New Zealand</AddressValue>
      <AddressValue>6011</AddressValue>
    </Address>
    <Telephone>
      <TelephoneType>Telephone</TelephoneType>
      <TelephoneValue>0412345678</TelephoneValue>
    </Telephone>
    <Telephone>
      <TelephoneType>Cell</TelephoneType>
      <TelephoneValue>02112345678</TelephoneValue>
    </Telephone>
    <Email>
      <EmailType>Email</EmailType>
      <EmailValue>email@somedomain.co.nz</EmailValue>
    </Email>
    <IdentificationNumber>
      <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
      <IdentificationNumberValue>12345679</IdentificationNumberValue>
    </IdentificationNumber>
    <IdentificationNumber>
      <IdentificationNumberType>IdentificationNumber</IdentificationNumberType>
      <IdentificationNumberValue>12345678</IdentificationNumberValue>
    </IdentificationNumber>
  </IdentificationNumber>
</NotificationOfMembership>
```

End of Day Control Totals

```
<?xml version="1.0"?>
<ControlTotalsFromProvider xmlns="NZL.govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:ns="NZL.govt:IRD:KiwiSaver:B2BInterfaces:ControlTotalsFromProvider:v1.0"
  xmlns:ns1="http://www.w3.org/2001/XMLSchema-instance">
  /ControlTotalsFromProvider xsd">
  <ControlTotalsFromProvider>
    <PageVersion>333.40</PageVersion>
    <ControlTotals>
      <ControlTotals>
        <PageVersion>12</PageVersion>
      </ControlTotals>
    </ControlTotalsFromProvider>
  </ControlTotalsFromProvider>
</ControlTotalsFromProvider>
```

Appendix B - XML Schemas

B2B Interfaces To Scheme Providers

Register Member

```

<?xml version="1.0" ?>
<?stylesheet href="http://www.inland.govt.nz/kiwisaver/b2binterfaces/registermember/v1.0/kiwisaver.xsl" type="text/xsl" ?>
<?xml-stylesheet href="http://www.inland.govt.nz/kiwisaver/b2binterfaces/registermember/v1.0/kiwisaver.xsl" type="text/xsl" ?>
  <!--
  NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0
  NZL:govt:IRD:KiwiSaver:B2BInterfaces:RegisterMember:v1.0
  urn:oasis:names:tc:ciq:xpil:3
  urn:oasis:names:tc:ciq:xnl:3
  urn:oasis:names:tc:ciq:xal:3
  http://www.w3.org/2001/XMLSchema
  qualified-->
  <!--
  KiwiSaverTypes.xsd
  -->
  <!--
  XML Schema for Register Member B2B Interface
  This schema is used to describe the structure of the Register Member B2B Interface
  -->
  <!--
  urn:oasis:names:tc:ciq:xnl:3          "xCIQ/xNL-KiwiSaver.xsd" >
  urn:oasis:names:tc:ciq:xal:3          "xCIQ/xAL-KiwiSaver.xsd" >
  <!--
  urn:oasis:names:tc:ciq:xpil:3          "xCIQ/xPHL-KiwiSaver.xsd" >
  <!--
  DefaultOrEmployerChosenEnrolmentsType
  <!--
  MemberName          "xNL:PersonNameType" >
  MemberIRDNumber     "IRDNumberType" >
  Scheme              "Scheme" >
  <!--
  IRDNumber          "IRDNumberType" "required" >
  Number             "SchemeNumberType" "required" >
  ActiveType         "ActiveTypeType" "required" >
  <!--
  PersonDetailsGroup
  Employers
  <!--
  Employer            "unbounded" "EmployerNameType" >
  <!--
  DateSent            "xsd:date" "required" >
  DateOfFirstContribution "xsd:date" "required" >
  <!--
  InvoluntaryTransfersType
  <!--
  MemberName          "xNL:PersonNameType" >
  MemberIRDNumber     "IRDNumberType" >
  Scheme              "Scheme" >
  <!--
  IRDNumber          "IRDNumberType" "required" >
  Number             "SchemeNumberType" "required" >
  ActiveType         "ActiveTypeType" "required" >
  <!--
  PersonDetailsGroup
  OldScheme           "OldSchemeType" >
  DateSent            "xsd:date" "required" >
  <!--
  VoluntaryTransfersType
  <!--
  MemberName          "xNL:PersonNameType" >
  MemberIRDNumber     "IRDNumberType" >
  Scheme              "Scheme" >
  <!--
  IRDNumber          "IRDNumberType" "required" >
  Number             "SchemeNumberType" "required" >
  ActiveType         "ActiveTypeType" "required" >
  
```



```

    <xsd:attribute base="EffectiveDate" type="xsd:date" required="true" />
    <xsd:attribute base="ExpiryDate" type="xsd:date" required="true" />
  </xsd:complexType>
  <!-- MemberDetails -->
  <xsd:complexType base="MemberDetails">
    <xsd:sequence base="MemberDetails">
      <xsd:element base="ContributionsHoliday" type="ContributionsHolidayType" />
    </xsd:sequence>
  </xsd:complexType>
  <!-- MemberDetailsGroup -->
  <xsd:complexType base="MemberDetailsGroup">
    <xsd:sequence base="MemberDetailsGroup">
      <xsd:element base="Member">
        <xsd:complexType base="Member">
          <xsd:sequence base="Member">
            <xsd:element base="MemberName" type="xNL:PersonNameType" />
            <xsd:element base="IRDNumber" type="IRDNumberType" />
            <xsd:element base="Scheme">
              <xsd:complexType base="Scheme">
                <xsd:sequence base="Scheme">
                  <xsd:element base="Number" type="SchemeNumberType" required="true" />
                  <xsd:element base="IRDNumber" type="IRDNumberType" required="true" />
                </xsd:sequence>
              </xsd:complexType>
            </xsd:element>
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>
  </xsd:sequence>
</xsd:complexType>

```

Refund Correction

```

<!-- RefundCorrectionRequest -->
<xsd:complexType base="RefundCorrectionRequest" >
  <xsd:sequence base="RefundCorrectionRequest">
    <xsd:element base="Member">
      <xsd:complexType base="Member">
        <xsd:sequence base="Member">
          <xsd:element base="IRDNumber" type="IRDNumberType" />
          <xsd:element base="Scheme">
            <xsd:complexType base="Scheme">
              <xsd:sequence base="Scheme">
                <xsd:element base="IRDNumber" type="IRDNumberType" required="true" />
                <xsd:element base="Number" type="SchemeNumberType" required="true" />
              </xsd:sequence>
            </xsd:complexType>
          </xsd:element>
          <xsd:element base="ProcessDate" type="xsd:date" />
          <xsd:element base="Refunds">
            <xsd:complexType base="Refunds">
              <xsd:sequence base="Refunds">
                <xsd:element base="RefundLine" type="unbounded" />
                <xsd:element base="Amount" type="CurrencyType" />
                <xsd:element base="ReturnDate" type="xsd:date" />
                <xsd:element base="Employer" type="EmployerType" />
                <xsd:element base="PaymentType" type="PaymentEnumerationType" required="true" />
                <xsd:element base="RefundReasonCode" type="RefundReasonCodeType" required="true" />
              </xsd:sequence>
            </xsd:complexType>
          </xsd:element>
        </xsd:sequence>
      </xsd:complexType>
    </xsd:element>
  </xsd:sequence>
</xsd:complexType>

```



```

        <!-- ID -->
        <!-- TransactionIDType -->
        <!-- required -->
        <!-- ID -->
        <!-- RefundLineIDKey -->
        <!-- RefundLine -->
        <!-- tns:RefundLine -->
        <!-- RefundLine -->
        <!-- RefundLine -->
        <!-- RefundReferenceNumberProvider -->
        <!-- RefundReferenceNumberType -->
        <!-- RefundReferenceNumberMember -->
        <!-- RefundReferenceNumberType -->
        <!-- PaymentID -->
        <!-- PaymentIDType -->
        <!-- required -->
    </element>
</complexType>
</element>
</schema>

```

Payments To Scheme

```

<?xml version="1.0"?>
<!-- Schema -->
    "NZL.govt.IRD.KiwiSaver.B2BInterfaces.PaymentToScheme.v1.0"
    "NZL.govt.IRD.KiwiSaver.B2BInterfaces.PaymentToScheme.v1.0"
    "NZL.govt.IRD.KiwiSaver.B2BInterfaces.PaymentToScheme.v1.0"
    "http://www.w3.org/2001/XMLSchema"
    "qualified">
    <!-- Schema -->
        "KiwiSaverTypes.xsd" >
    <!-- Schema -->
        "PaymentToScheme">
    <!-- Schema -->
        <!-- Schema -->
            "Member">
        <!-- Schema -->
            "IRDNumber" "IRDNumberType" "required" >
        <!-- Schema -->
            "Scheme">
        <!-- Schema -->
            "IRDNumber" "IRDNumberType" "required" >
            "Number" "SchemeNumberType" "required" >
        <!-- Schema -->
            "ProcessDate" "xsd:date" >
            "Employer" "0" "EmployerNameType" >
            "Payment" "unbounded" >
        <!-- Schema -->
            <!-- Schema -->
                "Amount" "CurrencyType" >
                "ReturnDate" "xsd:date" "0" >
                "EMSEmployerContributionAmount" "CurrencyType" "0" >
                "PaymentLineID" "PaymentLineIDType" "0" >
            <!-- Schema -->
                "PaymentType" "PaymentEnumerationType" "required" >
        <!-- Schema -->
            "PaymentID" "PaymentIDType" "required" >
    </element>
</complexType>
</element>
</schema>

```

Employer Contribution

```

<?xml version="1.0" encoding="UTF-8"?>
<!-- Schema -->

```

```

    "http://www.w3.org/2001/XMLSchema"
    "NZL.govt.IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider.v1.0"
    "NZL.govt.IRD:KiwiSaver:B2BInterfaces:ControlTotalsToProvider.v1.0"
    "qualified">

<!-- Import -->
    "KiwiSaverTypes.xsd" >

<!-- ControlTotals -->
<!-- ControlTotals -->
<!-- ControlTotals -->
    "PaymentToScheme">
    <!-- ControlTotals -->
    <!-- ControlTotals -->
    <!-- ControlTotals -->
    "TotalAmount" "Currency Type" >
    <!-- ControlTotals -->
    "NumMessages" "xsd:nonNegativeInteger" "required" >
    "PaymentID" "PaymentIDType" "required" >
    <!-- ControlTotals -->
    <!-- ControlTotals -->
    <!-- ControlTotals -->
    "DateTimeSent" "required" "xsd:dateTime" >
    "SchemeIRDNumber" "required" >
    "SchemeNumber" "required" >
    <!-- ControlTotals -->
    <!-- ControlTotals -->
    <!-- ControlTotals -->
</!-- ControlTotals -->
</!-- ControlTotals -->

```

B2B Interfaces From Scheme Providers

Member Details Update

```

<!-- ControlTotals -->
    "NZL.govt.IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0"
    "NZL.govt.IRD:KiwiSaver:B2BInterfaces:MemberDetailsUpdate.v1.0"
    "urn:oasis:names:tc:ciq:xnl:3"
    "http://www.w3.org/2001/XMLSchema"
    "qualified">

<!-- Import -->
    "KiwiSaverTypes.xsd" >

<!-- Import -->
    "urn:oasis:names:tc:ciq:xnl:3" "xCIQ/xNL-KiwiSaver.xsd" >

<!-- AccountClosureType -->
<!-- AccountClosureType -->
    "MemberDetailsGroup" >
    <!-- AccountClosureType -->
<!-- AccountClosureType -->

<!-- ReachedNZSuperType -->
    "ReachedNZSuperType">
    <!-- ReachedNZSuperType -->
    "MemberDetailsGroup" >
    "AccountClosed" "0">
    <!-- ReachedNZSuperType -->
    "value" "xsd:boolean" "required" >
    <!-- ReachedNZSuperType -->
    <!-- ReachedNZSuperType -->
<!-- ReachedNZSuperType -->

<!-- MemberDetails -->
    "MemberDetails">
    <!-- MemberDetails -->
    "AccountClosure" "AccountClosureType" >
    "ReachedNZSuper" "ReachedNZSuperType" >
    <!-- MemberDetails -->
    <!-- MemberDetails -->
<!-- MemberDetails -->

<!-- MemberDetailsGroup -->
    "MemberDetailsGroup">

```



```

<!-- member -->
<xsd:element base="Member">
  <xsd:complexType>
    <xsd:simpleContent>
      <xsd:attribute name="MemberName" type="xNI:PersonNameType" />
    </xsd:simpleContent>
    <xsd:attribute name="IRDNumber" type="IRDNumberType" />
  </xsd:complexType>
</xsd:element>
<!-- scheme -->
<xsd:element base="Scheme">
  <xsd:complexType>
    <xsd:simpleContent>
      <xsd:attribute name="Number" type="SchemeNumberType" use="required" />
    </xsd:simpleContent>
    <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required" />
  </xsd:complexType>
</xsd:element>
</xsd:schema>

```

Refund Acceptance

```

<?xml version="1.0"?>
<!-- schema -->
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  "NZL:govt:IRD:KiwiSaver:B2BInterfaces:RefundCorrectionAcceptance:v1.0"
  "http://www.w3.org/2001/XMLSchema"
  "qualified">
  <xsd:include base="KiwiSaverTypes.xsd" />
  <xsd:element base="RefundCorrectionAcceptance">
    <xsd:complexType>
      <xsd:simpleContent>
        <xsd:element base="Member">
          <xsd:complexType>
            <xsd:simpleContent>
              <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required" />
            </xsd:simpleContent>
          </xsd:complexType>
        </xsd:element>
        <xsd:element base="Scheme">
          <xsd:complexType>
            <xsd:simpleContent>
              <xsd:attribute name="IRDNumber" type="IRDNumberType" use="required" />
              <xsd:attribute name="Number" type="SchemeNumberType" use="required" />
            </xsd:simpleContent>
          </xsd:complexType>
        </xsd:element>
        <xsd:attribute name="ProcessDate" type="xsd:date" />
      </xsd:simpleContent>
      <xsd:element base="Refund">
        <xsd:complexType>
          <xsd:sequence>
            <xsd:element name="Amount" type="CurrencyType" />
            <xsd:element name="ReturnDate" type="xsd:date" use="required" />
            <xsd:element name="PaymentType" type="RefundProviderType" use="required" />
            <xsd:element name="RefundReasonCode" type="RefundReasonCodeType" use="required" />
            <xsd:element name="LineID" type="TransactionIDType" use="required" />
            <xsd:element name="RefundLineNumMember" type="RefundLineNumberType" use="required" />
            <xsd:element name="RefundLineNumProvider" type="RefundLineNumberType" use="required" />
          </xsd:sequence>
        </xsd:complexType>
      </xsd:element>
      <xsd:element name="RefundReferenceNumberProvider" type="RefundReferenceNumberType" use="required" />
      <xsd:element name="RefundReferenceNumberMember" type="RefundReferenceNumberType" use="required" />
      <xsd:element name="PaymentID" type="PaymentIDType" use="required" />
    </xsd:complexType>
  </xsd:element>
</xsd:schema>

```

Notification of Membership

```

<?xml version="1.0" encoding="UTF-8" standalone="no" ?>
  <xsd:import baseURI="NZL.govt:IRD:KiwiSaver:B2BInterfaces:NotificationOfMembership:v1.0"
    namespace="urn:oasis:names:tc:ciq:xpil:3"
    schemaLocation="http://www.w3.org/2001/XMLSchema#qualified"
    type="KiwiSaverTypes.xsd" />
  <xsd:import baseURI="urn:oasis:names:tc:ciq:xnl:3"
    schemaLocation="xCIQ/xNL-KiwiSaver.xsd" />
  <xsd:import baseURI="urn:oasis:names:tc:ciq:xal:3"
    schemaLocation="xCIQ/xAL-KiwiSaver.xsd" />
  <xsd:import baseURI="urn:oasis:names:tc:ciq:xpil:3"
    schemaLocation="xCIQ/xPIL-KiwiSaver.xsd" />
  <xsd:complexType base="AcceptedNotificationType">
    <xsd:sequence>
      <xsd:element name="MemberName" type="xNL:PersonNameType" />
      <xsd:element name="MemberIRDNumber" type="IRDNumberType" />
      <xsd:element name="PersonDetailsGroup" />
      <xsd:element name="Employers">
        <xsd:complexType base="Employer" />
        <xsd:sequence>
          <xsd:element name="EmployerNameType" />
          <xsd:element name="EmployerAddress" type="xAL:AddressType" />
          <xsd:element name="MemberContributionRate" type="MemberContributionRateType" />
        </xsd:sequence>
      </xsd:element>
      <xsd:element name="Scheme">
        <xsd:sequence>
          <xsd:element name="Name" type="SchemeNameType" />
          <xsd:element name="Address" type="xAL:AddressType" />
          <xsd:element name="IRDNumber" type="IRDNumberType" />
          <xsd:element name="Number" type="SchemeNumberType" />
          <xsd:element name="SchemeAdministrator">
            <xsd:sequence>
              <xsd:element name="Name" type="xNL:OrganisationNameType" />
              <xsd:element name="Address" type="xAL:AddressType" />
              <xsd:element name="IRDNumber" type="IRDNumberType" />
            </xsd:sequence>
          </xsd:element>
          <xsd:element name="DateOfFirstContribution" type="xsd:date" />
        </xsd:sequence>
      </xsd:element>
      <xsd:element name="RejectedNotificationType">
        <xsd:sequence>
          <xsd:element name="MemberName" type="xNL:PersonNameType" />
          <xsd:element name="MemberIRDNumber" type="IRDNumberType" />
          <xsd:element name="Scheme">
            <xsd:sequence>
              <xsd:element name="IRDNumber" type="IRDNumberType" />
              <xsd:element name="Number" type="SchemeNumberType" />
            </xsd:sequence>
          </xsd:element>
        </xsd:sequence>
      </xsd:element>
    </xsd:sequence>
  </xsd:complexType>
  
```

```

    <xsd:complexType base="xsd:string" >
      <xsd:base base="xsd:string" />
    </xsd:complexType>
  </xsd:element>
  <xsd:complexType base="TransferNotificationType" >
    <xsd:base base="TransferNotificationType" />
    <xsd:element name="MemberName" type="xNL:PersonNameType" />
    <xsd:element name="MemberIRDNumber" type="IRDNumberType" />
    <xsd:element name="PersonDetailsGroup" />
    <xsd:element name="Scheme" >
      <xsd:complexType base="Scheme" >
        <xsd:base base="Scheme" />
        <xsd:element name="IRDNumber" type="IRDNumberType" required="true" />
        <xsd:element name="Number" type="SchemeNumberType" required="true" />
      </xsd:complexType>
    </xsd:element>
    <xsd:element name="DateOfFirstContribution" type="xsd:date" optional="true" />
  </xsd:complexType>
  <xsd:complexType base="InProgressNotificationType" >
    <xsd:base base="InProgressNotificationType" />
    <xsd:element name="MemberName" type="xNL:PersonNameType" />
    <xsd:element name="MemberIRDNumber" type="IRDNumberType" />
    <xsd:element name="Scheme" >
      <xsd:complexType base="Scheme" >
        <xsd:base base="Scheme" />
        <xsd:element name="Name" type="SchemeNameType" />
        <xsd:element name="IRDNumber" type="IRDNumberType" required="true" />
        <xsd:element name="Number" type="SchemeNumberType" required="true" />
      </xsd:complexType>
    </xsd:element>
  </xsd:complexType>
  <xsd:complexType base="NotificationOfMembership" >
    <xsd:base base="NotificationOfMembership" />
    <xsd:element name="AcceptedNotification" type="AcceptedNotificationType" />
    <xsd:element name="AcceptedUmbrellaNotification" type="AcceptedNotificationType" />
    <xsd:element name="RejectedNotification" type="RejectedNotificationType" />
    <xsd:element name="TransferNotification" type="TransferNotificationType" />
    <xsd:element name="InProgressNotification" type="InProgressNotificationType" />
  </xsd:complexType>
  <xsd:complexType base="PersonDetailsGroup" >
    <xsd:base base="PersonDetailsGroup" />
    <xsd:element name="MemberAddress" type="xAL:AddressType" />
    <xsd:element name="xPIL:ContactNumbers" type="xsd:string" />
    <xsd:element name="xPIL:EmailAddresses" type="xsd:string" />
    <xsd:element name="xPIL:BirthInfo" />
  </xsd:complexType>
  </xsd:element>

```

END OF PROVIDER B2B BUILD

```

<?xml version="1.0" encoding="UTF-8"?>
<xsd:schema xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns="http://www.w3.org/2001/XMLSchema"
  targetNamespace="http://www.w3.org/2001/XMLSchema"
  xmlns:xNL="http://www.w3.org/2001/XMLSchema"
  xmlns:xAL="http://www.w3.org/2001/XMLSchema"
  xmlns:xPIL="http://www.w3.org/2001/XMLSchema"
  base="http://www.w3.org/2001/XMLSchema"
  >
  <xsd:element name="ControlTotals" type="ControlTotals" />
  <xsd:include base="KiwiSaverTypes.xsd" />
  <xsd:include base="ControlTotals" />

```

```

<!-- elements -->
<!-- refund -->
<!-- amount -- "RefundAcceptance">
  <!-- amount -->
  <!-- total -->
  <!-- currency -- "TotalAmount" "CurrencyType" >
  <!-- messages -- "NumMessages" "xsd:nonNegativeInteger" "required" >
  <!-- sender -->
  <!-- receiver -->
  <!-- date -- "DateTimeSent" "required" "xsd:dateTime" >
  <!-- ird -- "SchemeIRDNumber" "required" >
  <!-- scheme -- "SchemeNumber" "required" >
<!-- total -->
<!-- refund -->

```

Generic Schemas Across All Interfaces

```

KiwiSaverTypes
<?xml version="1.0" ?>
<!-- namespaces -->
  "http://www.w3.org/2001/XMLSchema"
  "urn:oasis:names:tc:ciq:xml:3"
  "urn:oasis:names:tc:ciq:xml:3"
  "qualified"
  <!-- schema -- "xCIQ\xNL-KiwiSaver xsd" "urn:oasis:names:tc:ciq:xml:3" >
  <!-- schema -- "xCIQ\xAL-KiwiSaver xsd" "urn:oasis:names:tc:ciq:xml:3" >
  <!-- type -- "SchemeNumberType">
  <!-- base -- "xsd:string">
  <!-- min -- "1">
  <!-- max -- "20">
  <!-- total -->
  <!-- type -- "SchemeNameType">
  <!-- base -- "xsd:string">
  <!-- min -- "1">
  <!-- max -- "40">
  <!-- total -->
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Appendix C – Title Codes

Code	Description
Brig	Brigadier
Capt	Captain
Col	Colonel
Dame	Dame
DR	Doctor
Hon	Honourable
Hon Dr	Honourable Doctor
Judge	Judge
Lady	Lady
Major	Major
Master	Master
Miss	Miss
Mr	Mr
Mrs	Mrs
Ms	Ms
Prof	Professor
R/Mthr	Reverend Mother
Rev	Reverend
Rev Fr	Reverend Father
RT Hon	Right Honourable
RT Rev	Right Reverend
Sir	Sir
Sister	Sister
WG CDR	Wing Commander
	Blank is valid title

Terms

Term	Description
AS2	Applicability Statement 2
EDI	Electronic Data Interchange
B2B	Business to Business
Receipt	The functional message that is sent from a receiver to a sender to acknowledge receipt of an EDI/EC interchange.
Signed Receipt	A receipt with a digital signature.
Synchronous Receipt	A receipt returned to the sender during the same HTTP session as the sender's original message.
Asynchronous Receipt	A receipt returned to the sender on a different communication session than the sender's original message.
Message Disposition Notification (MDN)	The Internet messaging format used to convey a receipt. This term is used interchangeably with receipt. A MDN is a receipt.
Non-repudiation of Receipt (NRR)	A 'Legal-event' that occurs when the original sender of a signed EDI/EC interchange has verified the signed receipt coming back from the receiver. The receipt contains data identifying the original message including the message-id and a cryptographic hash (MIC). The original sender must retain suitable records providing evidence concerning the message content, its message id and its hash value. The original sender verifies that the retained hash value is the same as the digest of the original message as reported in the signed receipt. NRR is not considered a technical message but instead is thought of as an outcome of processing relevant evidence.
S/MIME	A format and protocol for adding cryptographic signature and/or encryption services to Internet MIME messages.
SHA-1	A secure, one-way hash algorithm used in conjunction with digital signatures. This is the recommended algorithm for AS2.

Term	Description
MIC	Message Integrity Check (MIC), also called the message digest, is the digest output of the hash algorithm used by the digital signature. The original signature is computed over the MIC.

SCHEDULE C

SYSTEM DEVELOPMENT PROJECT PLAN

MILESTONES

The Milestones to be met by the Scheme Provider under this System Development Project Plan are:

1. The Scheme Provider has met the Scheme Provider Integration entry criteria set out in schedule B and is ready to commence Scheme Provider Integration described in schedule B by **4 June 07**

A minimum of 8 weeks should be allowed from the date specified in section 1 to the date in section 4.

2. The Scheme Provider has met the BSC Testing entry criteria set out in schedule D and is ready to commence B2B System Compatibility Testing in accordance with schedule D by **11 June 07**

A minimum of 6 weeks should be allowed from the date specified in section 2 to the date in section 4.

3. The Scheme Provider is ready to meet the operational support requirements set out in schedule E (as that schedule is finalised in accordance with the process set out in it) by **24 September 07**

A minimum of 1 week should be allowed from the date specified in section 3 to the date in section 4.

4. The Scheme Provider Systems must be implemented and comply with the electronic exchange of information requirements and all other requirements set out in schedule B and schedule D by **01 October 07**

This is the date by which production data must be exchanged via the B2B Environment. If this date is after 1 October 2007, or if the Scheme Provider does not meet this Milestone by 1 October 2007 for any reason, then refer to the note at the beginning of schedule B regarding the interim solution.

SCHEDULE D

B2B SYSTEM COMPATIBILITY TESTING

1 OVERVIEW

1.1 Introduction

This schedule describes the B2B System Compatibility testing (**BSC Testing**) to be undertaken by the Scheme Provider and Inland Revenue to confirm whether the Scheme Provider B2B Environment, plus related aspects of the Scheme Provider Systems, meet the requirements of schedule B.

The specific requirements of the BSC Testing described in this schedule are included for the benefit of Inland Revenue and Inland Revenue may elect in its sole discretion to waive, extend or suspend any or all of those requirements.

1.2 Context

1.2.1 Integration and Verification

A Scheme Provider Integration period is planned during which Inland Revenue and the Scheme Provider will co-operate to identify and resolve integration issues. The purpose of this activity is for both parties to gain sufficient confidence in the integration of their systems for BSC Testing to commence. BSC Testing may be considered the final, formal component of the integration activity. Scheme Provider Integration is described in schedule B.

The overall aim is to confirm interoperability between the Scheme Provider Systems and the Inland Revenue KiwiSaver Systems. Interoperability is defined and measured in terms of the interface and integration between the systems, expressed as interfacing requirements, not in terms of end-to-end business processes and/or backend processing systems.

The Scheme Provider Integration activity is intended to integrate working systems, not to debug the systems. Accordingly, the Scheme Provider must ensure that its systems have been tested appropriately prior to commencing integration. Notwithstanding this, it is expected that some defects might be identified in the systems.

The BSC Testing is a 'measurement' activity rather than an 'integration' activity. BSC Testing verifies functional and technical integration between the Scheme Provider Systems and the Inland Revenue B2B Environment. The technical, functional and non-functional requirements in schedule B are tested, including both positive and negative testing conditions.

The BSC Testing does not assess nor certify the capability of the respective backend processing systems.

1.2.2 Prior Testing

Prior to the initial testing during the introduction of KiwiSaver, Inland Revenue will employ various phases of testing to assure the fitness for purpose of its systems. The BSC Testing will be the final phase applicable to the Inland Revenue B2B Environment and follows:

- system testing - testing of the Inland Revenue B2B Environment in isolation;
- systems integration testing - testing the Inland Revenue B2B Environment's integration with the remainder of the Inland Revenue KiwiSaver Systems; and
- performance testing - performance testing of the Inland Revenue KiwiSaver Systems including the Inland Revenue B2B Environment. (In practice it may not be possible to complete this activity prior to commencing BSC Testing).

1.2.3 Documentation

Testing documentation including the B2B System Compatibility test plan and test procedures will be prepared by Inland Revenue.

2 B2B SYSTEM COMPATIBILITY TESTING

2.1 Process

The systems under test are aspects of the Scheme Provider Systems and of the Inland Revenue KiwiSaver Systems. The particular aspects of those systems which are under test are those involved in generating, formatting, transmitting, receiving and parsing B2B interface messages, including their hardware and software configuration.

The BSC Testing will be a formal and controlled testing activity:

- 2.1.1 The test procedures, including initial conditions, test data, test actions and expected results, will be documented in advance by Inland Revenue. It is acknowledged that the test procedures may need minor change by Inland Revenue as Inland Revenue and the Scheme Provider progress BSC Testing, encounter unforeseen eventualities and learn from experience.
- 2.1.2 The systems under test and the test environment will be controlled by a configuration management regime, including configuration control and release management, prior to commencing the testing.
- 2.1.3 A change control process will operate to prevent unplanned changes in the systems under test and to ensure that any required change which arises is communicated and documented. ('Change' means modification of the deployable software, configuration and environment; it is not

intended to refer to test data, test conditions and test actions constituting normal testing activities).

- 2.1.4 Test execution control, results analysis and reporting will be the responsibility of Inland Revenue.
- 2.1.5 Test execution requires a testing team to operate the Inland Revenue KiwiSaver Systems, and another team to operate the Scheme Provider Systems, plus coordination between the two teams.
- 2.1.6 Each testing team will consist of a representative from Inland Revenue and a representative from the Scheme Provider (in order to allow each party to observe all test actions and results) unless otherwise agreed. If this cannot readily be achieved then evidence of the testing outcomes will be based upon analysis of the testing logs, records and results. Any Scheme Provider representative must pass Inland Revenue security vetting requirements before being permitted to observe Inland Revenue KiwiSaver Systems.

2.2 Scope

The scope of the BSC Testing will be determining whether the technical, functional and non-functional requirements specified in the Scheme Provider B2B Build Pack in schedule B are met by the Scheme Provider. The key requirements include those summarised below.

2.2.1 Technical Requirements

The technical requirements include:

- use of AS2 protocol;
- AS2 synchronous operation mode;
- encryption standard;
- guaranteed delivery (Exactly Once); and
- check for duplicate message: 'Exactly-once delivery can only be guaranteed 100% if all KiwiSaver Scheme Providers check for duplicates. As this is NOT part of the AS2 protocol, this must be implemented separately.'

2.2.2 Functional Requirements

The functional requirements include:

Outbound messages (from Inland Revenue):

- Register Member;
- Payment to Scheme;

- Refund Request;
- Member Details Update to Scheme; and
- Control Totals to Scheme Provider.

Inbound messages (to Inland Revenue):

- Refund Acceptance;
- Notification of Membership;
- Member Details Update from Scheme Provider; and
- Control Totals from Scheme Provider.

2.2.3 Non Functional Requirements

The non functional requirements include:

- B2B Environment capacity requirements;
- error correction/recovery including automatic retransmission and manual retransmission (failed transmission);
- manual resend (lost data).

2.2.4 Scope Exclusions

End-to-end business processes, business process exceptions, business cycles and backend processing systems are not within the scope of the BSC Testing.

Example: Testing the transmission and receipt of the *Member Details Update From Scheme Provider* message is within the scope of the BSC Testing. However testing the circumstances (i.e. business process logic) in which the message is sent is not within the scope of the BSC Testing, and testing the processing of the message in the recipient's backend system is not within the scope of the BSC Testing.

The BSC Testing does not test backend processing systems, however these systems may be a necessary component of the BSC Testing environment in order to enable aspects of interoperability to be verified e.g. each party's ability to generate and format the specified interface messages.

2.3 Test Scenarios

The types of tests that will be considered are identified below. This list is indicative not exhaustive; it is subject to modification, extension and clarification by Inland Revenue as testing analysis and preparation progresses.

The tests will examine both positive and negative cases.

Testing of some aspects identified below may not be feasible during BSC Testing, or may be feasible only to a limited extent. This will be determined as part of testing analysis and preparation.

2.3.1 Connectivity Tests

Connectivity tests will be undertaken to examine whether the interface meets key technical requirements. Where applicable, the tests will be verified both for Inland Revenue being the originator and for the Scheme Provider being the originator.

Verify whether the interface is correctly configured with respect to encryption, mode of operation, and other technical options.

Verify special conditions and processing related to Exactly Once Delivery including:

- failed delivery - automatic retry of failed transmission including retry frequency and cessation; and
- receipt of a duplicate message.

Verify ability to detect and cope with receipt of an incorrect message such as:

- corrupt message;
- invalid field;
- invalid field content; and
- unexpected field.

Verify ability to detect and cope with receipt of an unexpected message.

2.3.2 Interface Tests

Interface tests will be undertaken to examine the interface messages corresponding to the functional processes implemented by the B2B Environment interface. These tests include the Scheme Provider's ability to generate and send messages to Inland Revenue and Inland Revenue's ability to generate and send messages to the Scheme Provider.

Verify that messages are generated, formatted, transmitted, received, and parsed correctly i.e. conform to specification including field content and mandatory/optional fields.

Verify special conditions including 8 or 9 digit Inland Revenue numbers.

Where several variants of a message exist testing of all variants with significant functional difference should be considered.

Testing will endeavour to use meaningful test data, where this can be achieved without unreasonable effort. This approach may require some preparation and synchronisation effort but is expected to increase the value of the testing overall.

Candidate test cases are listed in the table below.

Interface
<i>Outbound (from Inland Revenue)</i>
Register Member (default enrolment).
Register Member (involuntary transfer).
Register Member (employer chosen scheme).
Register Member (voluntary transfer required).
Payment to Scheme Provider.
Refund Request.
Member Details Update to Scheme Provider (notification of Contributions Holiday).
Control Totals to Scheme Provider.
<i>Inbound (to Inland Revenue)</i>
Refund Acceptance.
Notification of Membership (application accepted).
Notification of Membership (umbrella trust transfer accepted).
Notification of Membership (application in progress).
Notification of Membership (application rejected).
Notification of Membership (transfer notice).
Member Details Update from Scheme Provider (notification of Member eligible for NZS).
Member Details Update from Scheme Provider (notification of Member account closure).
Control Totals from Scheme Provider.

2.3.3 Non-Functional Tests

Non-functional tests will be undertaken including those identified below.

Capacity: Conduct load tests using target message volumes to assess the capacity and reliability of the interface in circumstances approaching production use. Candidate test conditions include:

- large messages;
- many messages; and
- transmit a pre-determined volume of messages from Inland Revenue to Scheme Provider in order to test that the Scheme Provider is able to receive data at the specified rate. The target volume would represent three days' data for a single Scheme Provider at the busiest time of the month and would be determined from the Estimated B2B Data Volumes set out in schedule B.

Concurrency: examine concurrent transmission and receipt of messages. The purpose of this test will be to identify any significant issues arising from concurrent operation, not to examine concurrent operation in detail.

Input Buffer: The Scheme Provider B2B Environment must be able to store incoming messages in the event that backend systems are unavailable.

Data Resend: Verify special conditions related to manual resubmission including:

- Failed delivery – manual resubmission after failed transmission;
- Lost data – manual resubmission after successful original transmission; and,
- Receipt of a duplicate message.

2.4 BSC Testing Entry Criteria

2.4.1 Each Scheme Provider System under test must be ready, as evidenced by the results of earlier testing, to commence BSC Testing. The test entry criteria are:

- Meeting the Scheme Provider Integration entry criteria documented in the Scheme Provider B2B Build Pack plus the following:
 - provision to Inland Revenue of the date the Scheme Provider will be ready to commence BSC Testing and confirm this date in writing to Inland Revenue at least four weeks before the commencement of BSC Testing;
 - each Scheme Provider System is sufficiently functionally complete to support the planned testing;
 - each Scheme Provider System is free of significant defects i.e. no known Severity 1 or Severity 2 defects;
 - each Scheme Provider System is accompanied by release notes: identifying the version of the release and major sub-components; describing the contents of the release with respect to functionality; identifying missing functionality; identifying known defects and their assessed impact; and describing any other issues; and
 - each Scheme Provider System under test and the test environment must be under the control of a configuration management regime.

2.4.2 Inland Revenue is satisfied that the Inland Revenue KiwiSaver Systems are ready to commence BSC Testing.

2.4.3 The test entry criteria regarding functional completeness and absence of significant defects are intended to ensure that the systems under test are able to support the planned testing and to minimise the likelihood of significant change subsequent to BSC Testing.

2.5 BSC Testing Exit Criteria

2.5.1 Successful completion of BSC Testing requires that the following conditions are met:

- the correct generation, transmission and receipt of the defined interface messages must be verified to the satisfaction of Inland Revenue;
- all planned tests must be executed; and
- all planned tests must be passed unconditionally, or passed conditionally with only Severity 4 defects.

2.6 Testing Completion Report

The Inland Revenue KiwiSaver Test Project Manager, or delegate, will prepare a testing completion report for Inland Revenue internal purposes documenting the BSC Testing results including identification of tested systems and software versions, summary of test procedures executed and results, defects identified, and defects final status.

The distribution, or otherwise, of the testing completion report to the Scheme Provider will be the decision and responsibility of the relevant Inland Revenue Relationship Manager.

Inland Revenue will notify the Scheme Provider in writing if and when Inland Revenue considers, acting reasonably, the Scheme Provider Systems have passed the BSC Testing carried out under this schedule D.

2.7 Additional Testing

If, during the course of BSC Testing or following Inland Revenue's notification that the Scheme Provider has passed BSC Testing, Inland Revenue reasonably determines that additional testing is required in order to enable Inland Revenue to continue administering KiwiSaver in accordance with the Act and this Agreement, Inland Revenue will notify the Scheme Provider and the Scheme Provider will work with Inland Revenue to undertake the further testing required.

2.8 Resources

The Scheme Provider and Inland Revenue will dedicate testing and technical resources to the Scheme Provider Integration and BSC Testing activity. Inland Revenue's resource planning and allocation may vary depending on the level of

activity being undertaken with other KiwiSaver Scheme Providers. The actual commencement date and schedule, for Scheme Provider Integration and for BSC Testing, will be set by Inland Revenue.

2.9 Test Environment

The Inland Revenue test environment and the Scheme Provider test environment both must be representative of the planned production environments to allow meaningful testing of the non-functional requirements. This includes having sufficient internet bandwidth to test the capacity requirements.

The test environments must be controlled environments that are dedicated to the integration and testing activity.

Although the respective backend processing systems are not themselves being tested, the intention is to use the backend processing systems to facilitate the testing of the interfacing requirements. This does not preclude the use of test harnesses, simulating the backend processing systems, if this approach would be more effective for certain tests and if suitable facilities are available.

3 DEFECT MANAGEMENT PROCESS

3.1 Defect Management Tool

A centralised defect management approach is intended. Defects are to be logged in the KiwiSaver defect management tool in accordance with Inland Revenue's KiwiSaver Defect Management Strategy. If Inland Revenue is unable for any reason to provide some level of direct access to the tool to the Scheme Provider, the information will be provided to the Scheme Provider by other means to be determined by Inland Revenue.

3.2 Defect Assessment

The Inland Revenue KiwiSaver Test Project Manager, or delegate, will assess defects and assign each defect a severity rating.

3.3 Defect Severity Ratings

The following is adapted from the KiwiSaver Test Strategy:

The severity rating will measure the business impact of the failing functionality and/or the impact to the testing programme.

The severity ratings applicable to BSC Testing are:

Severity	Definition
1	Critical functionality that the B2B Environment cannot operate without or that otherwise prevents the effective exchange of electronic information; or the defect has caused all testing to stop.
2	Important functionality for which no workaround or a high impact

	workaround exists; or testing is progressing but failing functionality has a major impact on other testing.
3	Important functionality for which a low impact work around exists; or testing is progressing and failing functionality only has a minor impact on other testing.
4	Non critical functionality for which a work around exists; or testing is progressing and failing functionality only has a minor impact on other testing.

Note: If the business impact and testing impact are not the same severity, the more severe of the two should apply.

4 SUSPENSION PROCESS

4.1.1 Scheme Provider Integration and BSC Testing may be suspended by Inland Revenue if Inland Revenue reasonably determines the circumstances warrant.

4.1.2 Possible circumstances include but are not limited to:

- number of defects identified;
- impact of defects identified;
- uncontrolled change;
- inadequate configuration management, release management or version control; and
- inadequate control of test environment.

4.1.3 The suspension process is:

- Inland Revenue will (a) document the circumstances of concern, (b) recommend suspension, (c) describe the remedy conditions required, and (d) recommend whether, once the remedy conditions are met, integration and testing should restart or should continue; and
- the Inland Revenue Relationship Manager will notify the Scheme Provider of the decision.

SCHEDULE E

OPERATIONAL SUPPORT REQUIREMENTS

1. INTRODUCTION

The purpose of this schedule E is to define the framework for how the Scheme Provider and Inland Revenue will work together to provide a customer focussed service team to provide system support in relation to the Scheme Provider's participation in KiwiSaver.

The support processes and other details in schedule E, as amended and/or expanded after the Commencement Date in accordance with the process set out in 2 below, will apply on and from the date that Inland Revenue issues the final version of this schedule E to the Scheme Provider following the process described in section 2 of this schedule (**Operational Support Start Date**).

2. PROCESS FOR FINALISING SCHEDULE E

As at the Commencement Date, much of the detail describing operational support requirements has yet to be determined and set out in this schedule E. Inland Revenue will work with the Scheme Provider and other KiwiSaver Scheme Providers to finalise this detail on and from the Commencement Date. This may involve consultation at an industry level, with groups of KiwiSaver Scheme Providers or with the Scheme Provider individually.

Following that individual or collective consultation and discussion, Inland Revenue will notify the Scheme Provider individually or via notification to all KiwiSaver Scheme Providers generally that schedule E has been finalised and will re-issue schedule E in final form (**Final Form of schedule E**). That Final Form of schedule E will replace this schedule E on and from the Operational Support Start Date and the parties acknowledge and agree to comply with the Final Form of schedule E on and from that date.

3. REMEDIES FOR FAILURE TO COMPLY WITH SCHEDULE E

The purpose of schedule E is to set operational levels of service and support responsibilities that both parties can look to in order to organise their internal support functions and work together to support the Scheme Provider's participation in KiwiSaver as efficiently as possible.

A process for dealing with failures to comply with this schedule E will be set out in the Final Form of schedule E.

4. B2B ENVIRONMENT SERVICE DESKS

Each party will create and manage a service desk for B2B Environment support issues (**Service Desk**) as follows:

Inland Revenue Service Desk

Inland Revenue will create and manage a Service Desk within the IT department residing and managed by Business Systems Management. The Inland Revenue Service Desk will:

1. provide an 0800 number and email address for B2B Environment IT support related incidents, problems and changes;
2. provide an IT Service Desk for the Inland Revenue B2B Environment. Support hours will be 8am to 8pm on Business Days;
3. manage Inland Revenue B2B Environment technical incidents, restoration of service and manage problem resolution end-to-end through the IT department in conjunction with the Scheme Provider;
4. facilitate restoration of data integrity issues in conjunction with the Scheme Provider. This includes coordinating manual interventions required should Inland Revenue B2B Environment automated re-send transactions fail;
5. provide technical advice and guidance where necessary for the Inland Revenue B2B Environment;
6. manage Inland Revenue B2B Environment maintenance including on-going changes and releases of new functionality;
7. maintain static Inland Revenue B2B Environment communication endpoint URL address relevant to the Inland Revenue B2B Environment;
8. ensure that the Inland Revenue B2B Environment and internet self-service channels are available in accordance with agreed service levels;
9. manage outages and coordinate restoration of service that could impact the Inland Revenue B2B Environment service;
10. ensure that Inland Revenue maintenance windows and outages impacting the Inland Revenue B2B Environment and its related interfaces are communicated and coordinated with the Scheme Provider Service Desk;
11. maintain B2B development and test environments for future Inland Revenue B2B Environment releases;
12. manage the resolution of data errors relevant to FIRST or CAS systems via the FIRST and/or CAS support teams and communicate back to the Scheme Provider by the Inland Revenue Service Desk;
13. maintain IT support documentation relative to this Agreement including this schedule E;
14. provide and oversee the service management methodology for the Inland Revenue B2B Environment; and
15. maintain effective communications between the Scheme Provider and Inland Revenue in the advent of problems or planned and unplanned changes.

Scheme Provider Service Desk

The Scheme Provider will also provide a Service Desk that will liaise with the Inland Revenue Service Desk. The Scheme Provider Service Desk will:

1. ensure that Scheme Provider Systems that interface to Inland Revenue KiwiSaver Systems are available including maintenance of a static IP address;
2. ensure that the Scheme Provider Service Desk operates between 8am and 8pm on Business Days, with after hours support available 7 days a week;
3. manage Scheme Provider incidents generated by the Scheme Provider Systems and related interfaces;
4. facilitate Scheme Provider restoration of data integrity issues relating to interfaces generated by the Scheme Provider. This includes coordinating manual interventions required should Scheme Provider B2B Environment automated re-send transactions fail;
5. ensure that the Scheme Provider Systems supporting KiwiSaver transactions are available at times consistent with the service levels set out in this schedule E;
6. manage and maintain KiwiSaver Members' security in accordance with the Act and this Agreement;
7. be responsible for all of the Scheme Provider Members' enquiries and issue resolution;
8. be responsible for maintaining Scheme Provider support infrastructure and systems for the Scheme Provider B2B Environment including on-going support requirements;
9. manage Member changes where a Member chooses to swap or change to another KiwiSaver Scheme Provider;
10. track Scheme Provider incidents and changes relating to the Scheme Provider B2B Environment;
11. ensure that internal Scheme Provider Systems changes do not interrupt the B2B Environment and any information, data or Contribution exchange with Inland Revenue;
12. ensure that Scheme Provider maintenance windows and outages impacting the B2B Environment and its related interfaces are communicated and coordinated with the Inland Revenue Service Desk;
13. ensure that an escalation and exception process is in place for managing emergency change or unplanned outages;
14. work closely with the Inland Revenue Service Desk to ensure the required support is given to resolve any incidents and action any changes within agreed timeframes and in accordance with this schedule E; and

15. maintain effective communications between Inland Revenue and the Scheme Provider in the advent of problems or planned and unplanned change.

5. SERVICE DESCRIPTION AND SERVICE LEVELS

The Inland Revenue Service Desk and the Scheme Provider Service Desk will communicate with each other in accordance with details to be confirmed after the Commencement Date. This will also include an escalation procedure to be followed by both the Inland Revenue and Scheme Provide Service Desks.

Service levels and response times for the Inland Revenue and Scheme Provider Service Desks will be set out in more detail following the Commencement Date.

The types of service level envisaged as applying to Inland Revenue are as follows:

Service	Response Times	Location
Service Levels		
Data Incidents		
B2B Interface Service Levels for Notification of Membership interface		
B2B Interface Service Levels for Member Update Details interface		
B2B Interface Service Levels for Refund Acceptance interface		
Monitoring/Reporting		
Technical Support Systems		
Change		
Problem Management		

Maintenance		
User Help Assistance		
Business Improvement		

The types of service level envisaged as applying to the Scheme Provider are as follows:

Service	Response Times	Location
Service Level		
Major Outage		
B2B Interface Service Levels for Register Member interface		
B2B Interface Service Levels for Payment to Schemes interface		
B2B Interface Service Levels for Refund Request interface		
B2B Interface Service Levels for Member Details Update		
Data Transmission		
Data Incidents		
Monitoring / Reporting		

Technical Support Systems		
Change		
Problem Management		
Maintenance		
Projects/Change Management		
User Help Assistance		
Business Improvement		

6. BUSINESS RULES

Business rules will be developed which describe in more detail how various incidents and requests for change are to be managed.

This will include defining what constitutes an incident, defining what constitutes a change and setting out clear definitions of severity levels.

7. KEY SERVICE ROLES AND RESPONSIBILITIES

Key roles and responsibilities will be identified as providing a service within each Service Desk and its related functions. These are provisionally set out as follows:

Function	Title	Organisation
1. Perform 1 st line Service Desk IT support functions for Inland Revenue KiwiSaver Systems. Holds master repository of incidents and change	Inland Revenue Service Desk	Inland Revenue
2. Perform 1 st line Service Desk IT support functions for Scheme Provider Systems	Scheme Provider Service Desk	Scheme Provider
3. 2 nd level Support to the Inland Revenue Service Desk for Inland Revenue KiwiSaver Systems (IT Vendors for desktop and telephony incidents, Internal IT Support Functions eg. IT Operations, IR File, B2B, SAP	Inland Revenue Second Level Support	Inland Revenue

Function	Title	Organisation
etc)		
4. 3 rd level Support to the Inland Revenue Service Desk in relation to Inland Revenue KiwiSaver Systems (IT Vendors for specialist support)	Inland Revenue Third Level Support	Inland Revenue
5. 2 nd , 3 rd level Support to the Scheme Provider Service Desk (internal and external support for Scheme Provider Systems)	Scheme Provider Second Level support	Scheme Provider
6. Day to day management and reporting	Inland Revenue/Scheme Provider Second Level Support	Inland Revenue and Scheme Provider
7. Escalation point and general guidance	Inland Revenue Relationship Manager	Inland Revenue
8. Escalation point and general guidance	Scheme Provider Relationship Manager	Scheme Provider
9. Provide change support and act as on site point of liaison for each Service Desk	Team Leader, Inland Revenue Service Desk Team Leader, Scheme Provider Service Desk	Inland Revenue and Scheme Provider
10. Provide incident and problem support and act as on site point of liaison for each Service Desk	Team Leader, Inland Revenue Service Desk Team Leader, Scheme Provider Service Desk	Inland Revenue and Scheme Provider

8. REQUEST MANAGEMENT AND REPORTING

Detailed reporting requirements will be determined once the support requirements are finalised.

The information required to be given to the Scheme Provider Service Desk to log and close a ticket is anticipated to be as follows:

- date and time Logged by user;
- Scheme Provider ID;
- Inland Revenue ticket reference allocated;
- Scheme Provider ticket reference if assigned by Scheme Provider;
- user name and service affected;

- action taken;
- date and time resolved; and
- description of how resolved.

Requests from the Inland Revenue Service Desk to Inland Revenue personnel will be recorded and reported through the Inland Revenue Service Desk call management system.

9. TEST SUPPORT

There is a support requirement for both Inland Revenue and the Scheme Provider to maintain a pre-production support environment which mirrors the production environment as closely as practicable. This environment is to be maintained by the respective Operation Managers.

The test environment is required to support:

- testing of proposed changes;
- regression testing in relation to proposed changes; and
- aid fault diagnosis and investigation.

Changes referenced above for testing purposes include interface changes, maintenance changes and emergency changes.

10. SKILLS TO BE MAINTAINED

It is expected that the following skills will be required:

Inland Revenue and the Scheme Provider support personnel will require customer-facing telephony answering skills including a basic range of technology and user support skills. Specific skills will include abilities to support the B2B Environment and its related interfaces (as first line support) and to answer data related queries. Specifically, Inland Revenue and the Scheme Provider will need to ensure that Inland Revenue personnel are fully aware of the services and understand technologies used to deliver them.

Both Inland Revenue and the Scheme Provider Service Desks will also be required to provide support personnel who are reasonably knowledgeable and suitably skilled in dealing with incidents and change. Such personnel will be 'resolver' group personnel and are to be available to action and resolve incidents and change in accordance with the requirements set out in this schedule E.

This will require a basic level of skills in:

- Telephony system;
- B2B Environment and its related interfaces;
- incident and change management toolset and processes;

- basic data analysis skills;
- problem diagnosis and troubleshooting; and
- KiwiSaver processes and functionality.

11. COMMUNICATION PLAN

A communication plan and ongoing updates will need to be developed for all those involved in the delivery of support under this schedule E to ensure consistency of understanding of the business processes, procedures and requirements to support KiwiSaver.

12. SERVICE REVIEWS

Service review meetings will be held as reasonably required by Inland Revenue and a review of the performance against this schedule and any other issues or actions related to the service provided will be included.

The following group will be included in the monthly service meetings:

- Inland Revenue Relationship Managers;
- Inland Revenue Business Systems Management (IT Department support team for KiwiSaver);
- Inland Revenue B2B Team Leader (if required); and
- Scheme Provider representatives.

13. IT ENTERPRISE SUPPORT MODEL FOR KIWISAVER

The following diagram is an example for how Inland Revenue anticipates B2B Environment support will be managed within Inland Revenue. Inland Revenue will be extending the current in-house expertise to:

- support Inland Revenue KiwiSaver Systems and related processes end-to-end;
- extend in-house EAI support capability, competences, processes and systems; and
- extend in-house SAP support capability, competences, processes and systems.

