
ePASS

**Financial software
solutions that deliver.**





A USER-FRIENDLY ONLINE PORTAL FOR EMPLOYERS AND SUPER FUND MEMBERS

ePASS supports the entire superannuation contributions processing life cycle and enables super funds to deliver an extensive range of online services to employers and members that significantly enhance service delivery and engagement.

Regardless of the size of your super fund, ePASS can assist you to comprehensively meet the needs of your employers and members. From funds with hundreds and thousands of members through to modest funds with a small membership base, the portal can be scaled to your requirements.



KEY BENEFITS

ePASS enables your fund to **service employers large and small**. It has the proven capacity to handle annual contribution processing for millions of transactions, delivering rapid and reliable business performance.

In the age of digital service delivery, ePASS delivers the online functionality to **keep pace with employer and member needs and expectations**.

The portal enables funds to **provide quick and easy employer access to accurate contributions information** and to deliver and process information in mandated timeframes. Direct links to payroll systems and real-time straight through processing **achieve operational efficiencies**, while clean data and reduced error rates **improve business productivity**.

ePASS enables funds, employers, advisors and members to **enjoy a single customer view** that can be customised to meet unique fund requirements.

The user-friendly portal also provides members and employers with **24/7 online access**, enabling your fund to **increase self-service functionality** and deliver personalised and better targeted communications. The web interface can be easily tailored to feature fund or employer branding.

By significantly enhancing customer service capabilities, ePASS assists your fund to **strengthen customer engagement and improve retention**.





CATERING FOR EMPLOYERS

ePASS assists your fund to better service employer demand for quick and easy access to accurate contributions information.

EMPLOYER PORTAL

ePASS features a dedicated employer portal that offers rich online functionality.

EFFICIENT CONTRIBUTIONS

- Enables employers to review, validate and save contributions and other member information online.
- Simplifies contribution submission with the ability to include multiple files within one contribution.

BRAND PRESERVATION

- Enables online interface to be 'white labelled' to offer fund or employer branding.

- Meets employers' Superannuation Guarantee (SG) obligations through a single process that supports the collection of default and choice contributions within the same submission.
- Facilitates payroll system integration with support for various payroll structures and file formats.

REAL-TIME INTERACTION

- Supports real-time validation and corrections, reducing the total cost of allocation.
- Allows employers to update the default fund with employee detail changes and termination notifications within one submission.

CONTRIBUTIONS PROCESSING

ePASS makes contributions processing more efficient and effective than ever before.

DATA AGGREGATION

- Consolidates data from multiple administration systems to create a single data source that greatly simplifies new member resolution.
- Supports processing of large aggregated contributions files containing multiple employers, without the need to manually split files.

COMPREHENSIVE AUDITING

- Underpinned by a comprehensive, flexible logging and auditing model, ensuring changes made from file importation until submission are logged.

STP AND AUTOMATION MODELS

- Reduces administrative costs by minimising the need for manual intervention across the full range of transactions including duplicate checking, new member processing, contributions and updates.
- Generates unique payment references upon submission of contribution data, facilitating the efficient reconciliation of payments to data.



CLEARING HOUSE (OPTIONAL)

With the introduction of the SuperStream legislation, super funds need to consider whether to extend their employer portal to provide the ability to process contributions for choice funds in addition to their own fund/s. ePASS provides your super fund with the option of a clearing house service to handle choice contributions.

CHOICE CLEARING

- Supports the clearing of choice contributions through our payment partner
- Single contribution submission containing both choice and default
- Ensures transparency by making employers aware of the status of choice payments
- Provides a single solution to meet an employer's SG obligations



MEETING MEMBER NEEDS

ePASS enables your fund to strengthen member engagement and improve satisfaction and retention through leading-edge online service delivery.



IMPROVED MEMBER ENGAGEMENT

ePASS enables your fund to keep pace with consumer demand for enhanced communications.

IMPROVED MULTI-CHANNEL ACCESS

- Provides members with 24/7 access to their fund information.
- Supports real-time, straight through processing of member transactions.
- Offers multi-channel access, allowing members to select their preferred communication channel i.e. web, email, SMS.

GREATER CHOICE

- Allows members to choose how and when they interact with your fund, whether self-service, online or through a call centre.

GREATER INTERACTIVITY

- Features user-friendly interactive tools and calculators for members.

PERSONALISED COMMUNICATION

- Supports tailored and personalised communication to fund members.
- Enables online interface to feature fund branding.
- Enables member segmentation to better target messages and content.

DATA ANALYSIS

- Provides the data to collate, review and analyse the effectiveness of marketing campaigns.

GREATER ONLINE FUNCTIONALITY

ePASS features a dedicated member portal that supports a range of online functions, significantly improves the customer experience and reduces operational costs.

SELF SERVICE CAPABILITIES

The use-friendly portal enables members to:

- open a new account online
- make one-off additional contributions
- establish and update regular savings plans
- view current investment strategies and instigate switches
- drill down into investment details and unit prices
- access tools and calculators
- view current life insurance cover, obtain benefit quotes and apply for additional cover online
- easily access research information
- access a range of historic information including previous statements and balances
- view and update personal details and beneficiaries

ABOUT BRAVURA SOLUTIONS LIMITED

Bravura Solutions Limited is a leading provider of software solutions for the wealth management, life insurance and funds administration industries, underpinned by functionally rich technology that enables modernisation, consolidation and simplification.

We are committed to increasing the operational and cost efficiency of our clients, enhancing their ability to rapidly innovate and grow, minimising their risk and enabling them to provide better service to their customers.

Backed by over 30 years of experience, our installed or managed hosted solutions are used by many of the world's leading financial institutions. In excess of A\$2.8 trillion/ £1.6 trillion in assets are entrusted to our systems.

We support our clients with a team of more than 1,300 people in 12 offices across Australia, New Zealand, United Kingdom, Europe, Africa and Asia.

For more information about us visit bravurasolutions.com. You can also follow us on Twitter @BravuraFinTech.



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