



CERTUS

Certus helps leading financial services firm meet tough KiwiSaver deadline

Certus Solutions has developed a robust messaging system that allows Aon New Zealand Ltd to integrate its financial suite with the IRD's KiwiSaver system. The project was mission critical for Aon's superannuation business. Government imposed time constraints and the high visibility of KiwiSaver imposed additional pressures on the development, yet the project was delivered on time and within budget.

Financial services company Aon New Zealand Ltd needed to quickly deploy a robust and secure business-to-business messaging system in time for the July 2007 introduction of the government controlled KiwiSaver superannuation scheme.

The system was extremely important to the company. David Wood, Aon New Zealand's General Manager of Aon Consulting, said, "Our company has been in the superannuation business since 1979. We are a leading provider and we manage superannuation schemes for other companies – we simply couldn't be operating in this space today if the Certus Solutions project hadn't proceeded the way it did. It was absolutely vital to the future of our business." ▶

CHALLENGE

Aon New Zealand Ltd needed to quickly deploy a robust and secure business-to-business messaging system in time for the introduction of the government controlled superannuation scheme.

SOLUTION

Based on IBM WebSphere Message Broker, Certus built a solution with a standards-based Java XML. J2EE security is used with a custom security module to enable authentication of the existing client data.

WHY CERTUS

As a full-service IBM partner, Certus had the capacity to deliver the technical expertise required to get the job done within the tight time-frame.

KEY BENEFITS

Aon's Kiwisaver website currently attracts over 100 visitors every day, and is an active sales channel for signing up new customers.



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As part of the KiwiSaver legislation, the New Zealand government appointed the Inland Revenue Department as the central administrator. It is charged with gathering contributions and making deductions from employees through its tax collection system. Before the scheme went live, KiwiSaver providers like Aon were required to build encrypted messaging systems that integrated with the IRD system and conformed to the department's specifications.

Wood said the concept behind basic messaging system is relatively straightforward, "Everything revolves around a person's IRD number. When an employer enrolls a worker in Aon's KiwiSaver, a message is sent to the IRD instructing them. A second message is then sent from the IRD to us telling us the person has enrolled in our scheme. Then when the employee is paid, their regular savings amount is automatically deducted from payroll. Before it is sent to us, we get an electronic message from the IRD asking us to confirm the person is a member of our scheme. Any changes or other adjustments all have to pass through this secure, two-way information flow."

"The project was incredibly complex, but Certus managed to put it together at a very high rate of knots – we wouldn't be able to survive without it."

David Wood
General Manager
Aon Consulting, New Zealand

Leveraging information for competitive advantage

All the KiwiSaver provider systems communicate with the IRD along similar lines however Aon has taken this process a stage further by providing its members with an interactive website where they can enrol online and view information about their scheme. "In addition to the basic messaging there's a one-way flow of information from our super platform to our website," he said. Only one other company provides its members with this kind of functionality.

In addition to its own-brand KiwiSaver product, Aon also manages KiwiSaver schemes for 20 other providers. This meant the messaging system needed to be flexible enough to allow those other providers to host their own websites – or possibly have their site hosted by Aon – with their own functionality and branding.

"The Certus team was equal to the challenge of tight deadlines"

Wood says Aon recruited Certus Solutions as its KiwiSaver developer because the company had the resources and skills to cope with the time constraints. "The development team mainly worked in our offices – at various times we had three, four or five people based here permanently."

Certus Solutions had to deal with more than just the tight government-imposed timetable – the project proved to be something of a moving target. The KiwiSaver legislation was passed in September 2006 and actually started in July 2007 with systems going live on October 1.

Wood said the development process was actually quite difficult because the government kept changing the ground rules over the months leading up to the start date including some substantial adjustments announced by Finance Minister Michael Cullen during his May 2007 budget speech. This in turn meant the IRD's system also kept changing. "They kept amending the specifications as they were working on it," he said.

Aon's KiwiSaver messaging system is based on IBM WebSphere Message Broker. Certus built the solution with a standards-based Java XML binding (JAXB) to parse, display and edit XML in the web layer. Development time was significantly reduced thanks to the use of rapid application development features of Java Server Faces. Standard J2EE security is used with a custom security module to enable authentication of the existing client data. ▶



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Wood said the solution needed to work with Aon's core administration system: Superb 2000 where his staff accept messages delivered from the IRD through the messaging system in batches of 1000 or so. "When they arrive the messages sit in the Message Broker until we accept them or maybe the system will spit them out with an error and send them back to the IRD."

To date KiwiSaver has been hugely successful, far exceeding the government's and Aon's expectations. More than 380,000 people signed up for the scheme in the first six months which is well over the number expected for the first year. Wood says Aon's KiwiSaver website is currently attracting more than 100 visitors a day and is being actively used to sign-up new clients.

Wood said that overall the Certus Solutions KiwiSaver project has proved to be a huge success. He was particularly impressed with the speed of development. "The project was incredibly complex, but Certus managed to put it together at a very high rate of knots – we wouldn't be able to survive without it."

About Aon New Zealand Limited

Aon New Zealand is the country's largest insurance broker. It also operates a substantial financial services business and is one of New Zealand's leading providers of superannuation products.

Aon New Zealand is a subsidiary of the New York-based Aon Corporation – a world leader in insurance and financial consulting services. The parent company has operations in 120 countries worldwide and annual revenues of around \$US9 billion.

About Certus

Delivering customer value through successful enterprise software projects that align business processes with technology is Certus Solutions core focus and key strength.

Backed by over 20 years experience, Certus designs, develops and integrates enterprise solutions based on IBM software components, implemented to address each client's unique business requirements and environment. As a Premier IBM Business Partner and the largest specialist team of IBM certified professionals across Australia and New Zealand, Certus represents a solid proposition for organisations looking for a full-service enterprise partner, offering a rare depth of expertise across the breadth of the IBM software portfolio.

Certus' experience includes work with some of the region's largest organisations, including Air New Zealand, Aon, Cement Australia, Fonterra, Honda Australia, Tupperware Australia and Westpac.

Owned and operated by its senior management team, Certus employs 100 people servicing over 400 clients from offices in Brisbane, Melbourne, Sydney, Auckland and Wellington.

For further information

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