

# case study:

## Implementing ePASS at GESB

GESB manages the largest superannuation fund based in Western Australia, administering superannuation on behalf of 25% of Western Australia's workforce.

GESB is a member based organisation that manages the superannuation of current and former Western Australian Public Sector employees and their partners. GESB has over 280,000 members and a growing investment portfolio of over A\$9.3 billion (as at November 2007).

GESB's primary purpose is to improve the long-term financial security of its members. One of GESB's corporate objectives is 'Efficient Operations'; maintaining and developing streamlined operations and risk awareness, and as a result providing an improved level of service to its members. It was in the pursuit of upholding this objective that GESB turned to Bravura Solutions.

### Realising a need

By late 2003 GESB realised that the manner in which contributions data was provided by its employer base was in need of significant improvement.

Each fortnight GESB was receiving approximately 95,000 contributions from across the Western Australian State Public Sector – in a variety of formats and mediums. The administrative effort associated with processing these contributions to member accounts was excessive, with a team of staff purely engaged to perform this function.

In order to maintain their competitive cost base and service levels, GESB determined that they were in imminent need of an alternative means of receiving and processing this contribution data.

### Formulating criterion

GESB resolved that it needed a proven system that would streamline the contribution data submission processes from employers, and provide a standardised payment process that could be easily integrated with the organisation's existing financial package.

GESB was also looking for a solution that would provide configuration and self-service capabilities for its Business Analysts, allowing them to manage the day-to-day operations of the application. The system would also be required to move the responsibility of data accuracy from GESB to the remitting employer.

For its members, GESB sought a system that would offer the ability to see account details in real-time, and provide an online medium for investment switches and BPAY transactions.

### Choosing a solution

A team of key GESB employees formed a selection panel, and a competitive evaluation was conducted. Upon reviewing the solutions available on the market, the selection panel concluded that Bravura Solutions' ePASS eBusiness solution would best serve their needs.



**GESB**  
MAKES SENSE

Once implemented, ePASS would allow GESB to deliver comprehensive online services via the following modules:

- > Member Online – offering a broad range of online transactions and services, such as allowing members to conduct simple account reviews, update personal details, make additional contributions online, request online quotes and switch between investment options; and
- > Employer Online – providing employers support for the entire contributions processing life cycle, as well as a range of online services including enquiries, maintenance, and reporting

Neil Driscoll, Senior Business Analyst, GESB said: *"We chose Bravura Solutions because they clearly demonstrated an 'out-of-the-box' packaged-based eBusiness solution, as well as competency in all mandatory eBusiness criteria for the GESB project."*

*"Bravura Solutions also demonstrated superannuation industry knowledge and credentials, in addition to experience in the implementation of eBusiness in Australian superannuation funds, including two government based funds."*

### Implementation

*"The Bravura Solutions team was deeply involved in the implementation, to an extent where it was felt that there was considerable buy-in from Bravura Solutions' end to ensure that the project was implemented on time and budget."*

*"Bravura Solutions' industry credentials were certainly displayed in this process, with its Business Analyst team providing an innovative insight into the ways that GESB could best exploit the capabilities of the ePASS product – based on experience with other client implementations,"* said Driscoll.

Implementation of ePASS was staged into two releases, spanning a period of 12 months.

Release one consisted of implementing Member Online with functionality to update and view personal details, as well as the ability to view account balance information, transaction history and previous statements. The initial release of Employer Online was implemented with employer data submission functionality.

Member Online was enhanced in release two with BPay and online investment switching functions, as well as with an insurance information viewing function. Employer Online was also enhanced with the ability to receive data submissions from third party data providers (salary packaged providers, etc), to return data reports to employers and to present defined benefit employer invoices to employers online.

Initially, a target group of small, medium and large employers were selected to assist in a pilot test of Employer Online. After GESB had obtained their consent to participate, the target group was presented with release one of the solution.

Feedback obtained from the target group was considered and, where appropriate, incorporated into release one of the application before launch.

Upon implementation of release one, GESB asked the nominated employers to user acceptance test the solution; after which, a period of 'parallel running' with the old processes was observed to ensure smooth operation of the new solution. Once GESB was satisfied with ePASS' reliability, it de-commissioned its old system and rolled the new system out to all employers.

A similar process was followed for the Member Online implementation, where GESB employees were used as the pilot group.

## Overcoming hurdles

Initially, GESB's employer base expressed reservations about the new system. The implementation of new processes meant employers were required to send in contributions data electronically, and take on the responsibility of 'cleansing' their data prior to submission to GESB. However, after they had experienced the benefits of the system, such as improved turnaround timeframes, reduced queries from GESB, and greater access to helpful information (such as super reporting and the ability to search for members' accounts), employers were comfortable to use the new process.

*"A 'selling point' that we could present to employers was to design ePASS' data validation rules in such a way that only critical errors were being passed on to the employer for resolution - so we could achieve the right balance between data quality for us, and a workable process for our employers,"* said Driscoll.

Internally, the implementation of ePASS represented a significant change for GESB, with a completely re-engineered employer contribution process. As with any major organisational change, the new system was greeted with some anxiety by GESB employees.

GESB undertook a carefully considered change management program to overcome any change management issues for its processing and administration staff.

## Generating immediate results

After ePASS' implementation, GESB experienced immediate results, both through the reduction of labour intensive processes internally, and through an increase in customer satisfaction levels.

*Driscoll said: "Immediately after the launch of the application, there was a considerable reduction in the workload associated with processing employer contributions, as the majority of work had been completed by the employer before the data was received at GESB."*

*"With regard to member satisfaction, we noticed an instant improvement in client feedback. Information such as account balances and transaction information was available online, with real-time access. This engaged a large number of our members in a way that they had not previously been engaged with their superannuation."*

The benefits of the new system were felt at all levels of the company. The reduced workload associated with employer contributions made an impact across the organisation. This reduction also equated to a reduction in costs, enabling GESB to consistently deliver a competitive cost service for its members.

*"In terms of member services and the call centre, the implementation of ePASS had an interesting result in that the number of call centre and member services queries did not reduce, however, they changed from 'how much do I have in my account?' queries, to 'how can I take greater control of my super?' queries. This was attributed to the fact that a number of members felt significantly more involved with their super after they were able to 'see and feel it' on the web - rather than waiting for their six monthly statement,"* said Driscoll.

## Long-term benefits

Three years following ePASS' implementation, GESB has experienced a significant reduction in the costs associated with processing employer contributions, as well as a noteworthy improvement in the time taken to receive and allocate contributions to member accounts.

A change in the mindset of members has also ensued; with members now demonstrating greater engagement with their superannuation, as well as a desire to take control of their accounts.

*"Bravura Solutions is recognised by GESB as one of our key technology partners, and the relationship between the two organisations is considered to be strong and mutually beneficial. I would be happy to act as a reference for Bravura Solutions to other financial institutions in this respect."*

**Neil Driscoll**  
Senior Business Analyst, GESB

Published April 2009

## About Bravura Solutions Pty Limited

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

We are committed to increasing operational and cost efficiency for 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 mission critical to some of the world's leading financial institutions. In excess of A\$1.85 trillion / £1.5 trillion in assets are entrusted to our systems.

We support our clients with a team of more than 750 people in 16 offices across Australia, New Zealand, Asia, United Kingdom, Europe and South Africa.

✉ [info@bravurasolutions.com](mailto:info@bravurasolutions.com)

🐦 @BravuraFinTech

🌐 Bravura Solutions

[www.bravurasolutions.com](http://www.bravurasolutions.com)

