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Decoupling Business Logic from Translation Gateway Rules: A Configuration-Driven Framework for Dynamic Plan-Level Messaging in HIPAA 271 Responses

Abhilasha Abad

Application Architect, Atlanta, USA

https://orcid.org/0009-0006-9606-1423

Purpose: Healthcare EDI systems frequently embed plan-level business rules within translation gateways, resulting in technical debt, reduced agility, and operational inefficiencies. This study proposes a configuration-driven architecture to decouple business logic from HIPAA 271 transaction processing**.**

Methods: A three-layer framework consisting of a translation gateway, configuration engine, and messaging core was implemented within a large payer system. A Subject Area Routing Framework (SARF) was introduced to dynamically map Service Type Codes (STCs) and plan-level rules to X12-compliant message structures. Performance and operational metrics were evaluated over a six-month period using anonymized and synthetic transaction workloads.

Results: The framework reduced message deployment cycle time from 12 business days to under 2 hours (92% improvement) while maintaining negligible latency overhead (<2.4 ms per transaction). No degradation in transaction throughput was observed.

Unique Contribution to Theory, Practice and Policy: Decoupling business logic from translation gateways enhances system scalability, improves governance, and reduces technical debt while maintaining compliance with healthcare interoperability standards.

Keywords: *HIPAA 270/271, Healthcare Interoperability, Electronic Data Interchange (EDI), Configuration-Driven Architecture, Business Logic Decoupling, Subject Area Routing Framework (SARF), Plan-Level Messaging, X12 5010, Technical Debt.*

1. INTRODUCTION

Healthcare organizations rely extensively on electronic administrative transactions to exchange standardized eligibility, coverage, and benefit information between health plans and healthcare providers. Among these transactions, the Health Insurance Portability and Accountability Act (HIPAA) 270/271 transaction set provides a standardized mechanism for submitting eligibility and benefit inquiries and returning corresponding eligibility and coverage information. The 270 transaction is used to request eligibility or benefit information, while the 271 transaction provides the response from the health plan or other information source.

The adoption of HIPAA-mandated electronic transaction standards has improved structural consistency and interoperability across healthcare administrative systems. However, standardized transaction structures do not eliminate the variability that exists in how individual health plans define, administer, and communicate benefit rules. Payer-specific requirements may include plan-level benefit limitations, service-specific conditions, authorization requirements, exclusions, and explanatory messages that must be represented within standardized transaction structures. Consequently, healthcare interoperability involves not only the exchange of information through standardized formats but also the accurate representation of payer-specific business semantics within those formats.

Prior research and standards development have established a strong foundation for electronic healthcare interoperability through standardized transaction structures. The X12 270/271 transaction set provides a standardized mechanism for exchanging eligibility, coverage, and benefit information between healthcare providers and payers. The standard defines the structure and content required for eligibility inquiries and responses, supporting interoperability across diverse healthcare organizations.

However, structural standardization does not eliminate the need for payer-specific interpretation and business-rule management. The 271 responses may communicate benefit status, coverage information, exclusions, limitations, and other plan-specific information within standardized transaction structures. X12 implementation guidance and subsequent interpretation activities demonstrate that organizations continue to address questions concerning the representation and placement of eligibility and benefit information within the 270/271 transaction.

Existing healthcare interoperability research has primarily emphasized standardized data exchange, interoperability frameworks, and the technical mechanisms through which healthcare information can be exchanged across organizational boundaries. These contributions are important for establishing common structures and exchange mechanisms; however, they provide less explicit attention to how payer-specific business rules governing dynamic eligibility messaging should be separated from the technical execution of transaction-processing systems.

A related architectural issue concerns the location of business logic within healthcare integration environments. When plan-specific messaging requirements are implemented directly within translation or transaction-processing components, changes to business rules may become dependent on application-code modification, testing, release management, and production deployment. Although configuration-driven approaches are widely relevant to software maintainability and rule management, limited research has specifically examined their application to plan-level business messaging within HIPAA 270/271 transaction processing.

The literature therefore establishes three important observations. First, standardized 270/271 structures support interoperability but do not remove payer-specific semantic and business-rule variability. Second, existing interoperability research provides limited architectural guidance for separating such business rules from translation gateway execution logic. Third, there is limited empirical evidence demonstrating whether configuration-driven separation can improve deployment agility while maintaining acceptable transaction-processing performance.

This distinction creates an architectural challenge for healthcare payer systems. While the underlying X12 transaction structure remains standardized, business rules governing the content and interpretation of eligibility responses may change as plans, benefits, and operational requirements evolve. When such business rules are implemented directly within translation or transaction-processing components, changes to business requirements can become dependent on application-code modifications, testing, release management, and production deployment processes. This can increase technical debt and reduce the agility of payer organizations to implement changing eligibility messaging requirements.

Existing healthcare interoperability research has established important foundations for structural standardization through X12 Electronic Data Interchange (EDI) and API-oriented interoperability approaches such as HL7 FHIR. However, less attention has been given to the architectural management of payer-specific business rules within standardized eligibility transaction-processing pipelines. In particular, the relationship between configuration-driven business-rule management, translation-gateway architecture, and operational deployment agility remains insufficiently explored.

This study addresses this problem by introducing the Subject Area Routing Framework (SARF), a configuration-driven architectural approach that separates plan-level messaging rules from translation gateway processing. The framework maps plan, Service Type Code (STC), Subject Area (SArea), loop target, and approved message templates through a governed configuration model. The study evaluates whether this architectural separation can improve deployment agility while maintaining standards-compliant HIPAA 270/271 processing and minimizing additional transaction-processing overhead.

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2. METHODOLOGY & ARCHITECTURAL FRAMEWORK

2.1 Current Architecture vs. Decoupled State

The legacy pattern relies on inline gateway injections, where the EDI translator intercepts the raw response stream and queries legacy mainframes directly to assemble text strings before compilation into X12 segments. The proposed architecture introduces strict separation of concerns across three layers:

- Gateway Layer: Responsible for X12 parsing, validation, and loop construction
- Configuration Engine: Maps transaction metadata (plan, STC, SArea) to business rules
- Messaging Core: Generates dynamic, pre-validated message content independent of gateway processing

This separation eliminates direct dependencies between business rules and transaction execution logic.

2.2 Implementing the Subject Area (SArea) Routing Matrix

To achieve dynamic configuration without scanning unindexed arrays of plan rules, the framework introduces an explicit Subject Area (SArea) taxonomy. The SArea acts as the relational and logical bridge between the core healthcare benefits domain and the outbound X12 standard structures.

When a 270 request is processed, the framework parses the transaction metadata to resolve the

Subscriber/Dependent Group Number, Benefit Standard Code (X12 Service Type Codes like 30 for Health Benefit Plan Coverage), and the specific SArea ID. The SArea represents a distinct slice of benefit logic (e.g., SAREA_CHIRO_EXCL, SAREA_MH_AUTH). This abstraction ensures that rather than writing custom logic per plan, business teams configure rules directly inside an SArea_Metadata_Control matrix.

2.3 Standardization via EB01*D and STC Messaging Versatility

To ensure strict X12 compliance while delivering complex text, the messaging injection introduces information specifically under the EB01=D element qualifier, which explicitly denotes a "Benefit Description" within the HIPAA 270/271 implementation guide (X12 Standards Committee, 2010; revalidated 2024).

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EB*D**MH*BR*MAIN PLAN EXCLUSION MESSAGE CONTINUED~

By leveraging EB01=D, the architecture gains a critical capability of supporting Service Type Code-specific messaging requirements while maintaining compliance with the HIPAA 270/271 transaction standards (X12 Standards Committee, 2010; revalidated 2024).

If the backend business logic dictates that a specific Service Type Code requires a distinct clarifying disclaimer, the framework utilizes the exact same pipeline—reusing the EB01=D container to pass the required STC-specific text strings into the MSG segment of Loop 2110C/D [1]. This eliminates the need to build separate processing code pipelines for general eligibility messages versus service-specific messaging requirements.

The logical mapping of this unified configuration is structured as follows:

Database Parameter	Field Typology	Architectural Governance
SAREA_ID	Alphanumeric Primary Key	Defines the unique domain slice for the message logic.
PLAN_BENEFIT_KEY	Composite Index	Links the SArea directly to specific Group/Plan codes.
SERVICE_TYPE_CODE	X12 STC Alphanumeric	Validates mapping for specific STC requirements (e.g., MH, AG).
X12_LOOP_TARGET	Loop Identifier	Explicitly identifies whether to inject at 2110C (Subscriber) or 2110D (Dependent).
EB_ELEMENT_MAP	Segment Descriptor	Standardizes deployment of **EB01=D** alongside corresponding qualifiers.
MSG_TEMPLATE_TEXT	Sanitized String	The business-defined message text mapped to the triggered SArea/STC combo.

2.4 Subject Area Routing Framework (SARF)

The Subject Area Routing Framework (SARF) serves as the governing architectural model for dynamic message orchestration within the proposed solution. SARF formalizes the relationship between benefit domains, service type codes, plan-level configurations, and outbound X12 messaging structures.

SARF can be represented as:

SARF = {SArea_ID, Plan_Benefit_Key, Service_Type_Code, Loop_Target, Message_Template}

where:

• SArea_ID identifies the business domain requiring message governance.

• Plan_Benefit_Key links the routing rule to a specific product or benefit configuration.

• Service_Type_Code maps business rules to X12 eligibility categories.

• Loop_Target determines message placement within Loop 2110C or 2110D.

• Message_Template contains the approved business text for outbound delivery.

This abstraction layer eliminates direct dependency between business messaging requirements and translation gateway logic. As a result, new messaging requirements can be implemented through configuration updates rather than application code modifications, significantly improving maintainability and deployment agility.

2.5 Compliance, Security, and Governance Alignment

Healthcare payer environments operate within highly regulated ecosystems that require strict adherence to healthcare interoperability standards, transaction integrity controls, and protection of electronic Protected Health Information (ePHI). Although the Subject Area Routing Framework (SARF) enables rapid deployment of plan-level messaging through configuration rather than code modifications, equivalent governance and security controls are necessary to ensure operational accountability and regulatory compliance.

The proposed architecture aligns with the HIPAA Security Rule by implementing administrative, technical, and operational safeguards throughout the configuration lifecycle (U.S. Department of Health and Human Services, 2026).SARF configuration repositories are logically separated from transaction payload processing components and do not persist Protected Health Information (PHI), patient identifiers, or eligibility response data. Only configuration metadata and approved message templates are stored within the repository.

Technical safeguards include:

- Role-based access control (RBAC) for configuration management
- Immutable audit logging of configuration changes
- Controlled repository access and deployment authorization mechanisms
- Version control and rollback capabilities
- Pre-deployment validation of X12 message structures

Administrative safeguards include:

- Formal approval workflows for message configuration changes
- Segregation of duties across business, approval, and deployment teams
- Centralized change management and audit reporting

The framework's governance model is consistent with HIPAA's security and privacy requirements by restricting access to only the metadata necessary for standards-compliant message generation and maintaining comprehensive audit controls for configuration changes (U.S. Department of Health and Human Services, 2026).

To support regulatory audits and operational investigations, all configuration modifications are recorded with unique change identifiers, timestamps, approver information, and deployment status. Historical versions are retained as immutable records to enable traceability and controlled rollback capabilities.

2.6 X12 and Healthcare Interoperability Compliance Considerations

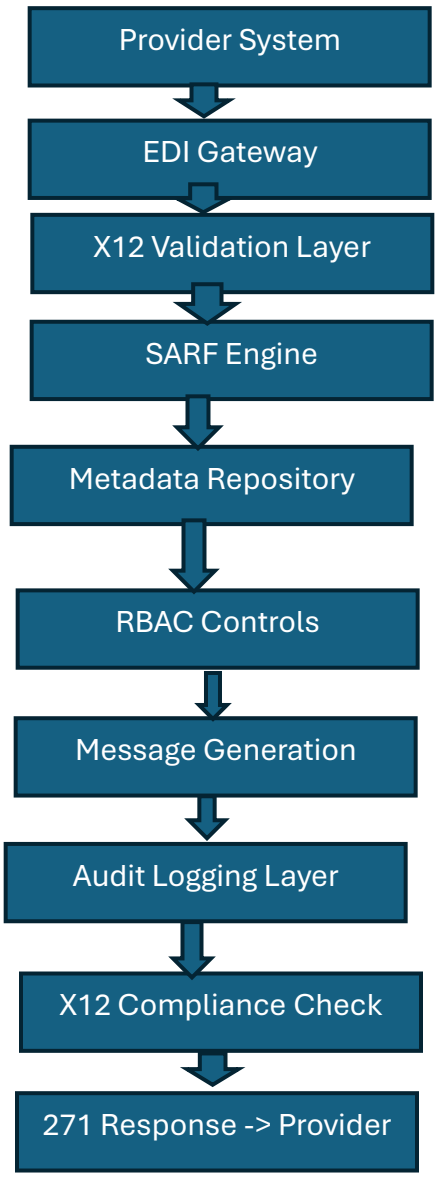
The proposed architecture preserves compliance with HIPAA 270/271 transaction standards by utilizing the EB01=D ("Benefit Description") qualifier for dynamic eligibility messaging as defined in the X12 implementation guide (X12 Standards Committee, 2010; revalidated 2024). Message injection occurs only after successful transaction parsing and validation within the translation gateway, thereby preserving standards-compliant transaction construction.

All outbound eligibility messages are generated in accordance with applicable X12 transaction requirements and are subjected to pre-deployment validation procedures to ensure standards-compliant segment construction.

The architecture additionally supports:

- Service Type Code (STC)-specific message validation
- Loop-level placement validation for 2110C and 2110D segments
- Payer companion guide and X12 implementation-specific message constraints
- Segment formatting and length validations
- Translation gateway integrity checks before outbound transmission

By decoupling business logic from transaction-processing components while preserving standards-based validation mechanisms, the framework maintains interoperability across payer-provider ecosystems without introducing transaction-level deviations.



3. RESULTS & TECHNICAL DISCUSSION

3.1 Experimental Setup and Evaluation Methodology

The proposed framework was evaluated within a large healthcare payer environment supporting HIPAA 270/271 Eligibility and Benefit transactions. Validation activities were conducted across multiple plan implementations over a six-month observation period.

Deployment efficiency metrics were measured by comparing the elapsed time between business request initiation and production deployment before and after implementation of the SARF

architecture. Historical baseline measurements were obtained from traditional gateway-based implementations that required code modifications and formal release cycles.

Performance testing was conducted using synthetic transaction workloads ranging from 100 to 450 transactions per second (TPS). Transaction latency measurements captured the incremental processing overhead introduced by the metadata lookup and message-generation components.

Validation activities included multiple plan-level implementations and synthetic transaction simulations ranging from low- to high-volume eligibility inquiry scenarios representative of large payer environments.

Operational effectiveness was assessed through analysis of business implementation effort, maintenance activity, and provider support requests associated with eligibility messaging clarification. All measurements were anonymized and aggregated to preserve operational confidentiality.

3.2 Operational Agility and Maintenance Reductions

Prior to implementation, modifications to plan-level eligibility messaging required translation gateway code changes, formal release management activities, and production deployment cycles averaging approximately 12 business days. Following implementation of the configuration-driven SARF architecture, authorized operational teams were able to configure, validate, and deploy approved message updates within two hours.

This resulted in a 92% reduction in deployment cycle time while eliminating translation gateway code modifications for supported messaging requirements.

3.3 System Performance and Latency Footprint

Performance testing was conducted under simulated workloads ranging from 100 to 450 transactions per second (TPS). The configuration lookup process introduced:

• Average latency overhead: < 2.4 ms per transaction

• No measurable impact on throughput or system stability

These results indicate that abstraction of business logic does not compromise real-time eligibility processing performance.

Metric	Legacy Model	SARF Model	Improvement
Deployment Time	12 days	< 2 hours	92% reduction
Gateway Code Changes	High	None	Eliminated
Latency Impact	Baseline	+2.4 ms	Negligible

3.4 Mitigation of Provider Friction

The proposed framework enables contextual eligibility messaging based on plan-level and Service Type Code-specific configurations. Rather than returning generic benefit descriptions, providers may receive more precise eligibility guidance during transaction processing.

Although provider outcomes were not directly measured during this study, the framework has the potential to reduce administrative burden by improving message clarity and facilitating more accurate interpretation of eligibility responses.

Future studies should evaluate provider experience, transaction accuracy, and administrative efficiency using multi-payer datasets.

The evaluation results indicate that the principal operational benefit of the proposed SARF architecture is the separation of business-rule change from translation gateway code deployment. Under the legacy model, plan-level messaging changes required gateway code modifications and formal release-management activities, resulting in an average deployment cycle of approximately 12 business days. Following implementation of the configuration-driven model, authorized operational teams were able to configure, validate, and deploy approved messaging changes within two hours. The resulting 92% reduction in deployment-cycle time demonstrates that architectural decoupling can substantially reduce the operational dependency between business-rule change and application-code release processes.

The performance results provide additional evidence regarding the feasibility of the approach. Testing across simulated workloads ranging from 100 to 450 transactions per second produced an average additional processing overhead of less than 2.4 milliseconds per transaction, with no measurable degradation in throughput or system stability. These findings suggest that introducing a configuration lookup and message-generation layer does not necessarily create a material performance constraint for eligibility transaction processing within the evaluated environment.

The findings also demonstrate an important relationship between operational agility and governance. Decoupling business rules from gateway execution does not require reducing governance controls. Instead, the configuration repository can provide explicit controls for role-based access, approval workflows, audit logging, version management, and rollback.

Consequently, the architecture shifts the location of business-rule management without removing the controls required to govern production changes.

The findings indicate that the relationship between architectural decoupling and operational agility is mediated by the location and governance of business-rule management. In the legacy architecture, business-rule changes are coupled to application-code changes, making the deployment process dependent on development and release-management activities. In the SARF architecture, the business rule is represented as governed configuration metadata, allowing supported changes to be introduced without modifying the transaction-processing code. The observed reduction in deployment time therefore reflects not merely process optimization but a structural change in the dependency relationship between business-rule management and transaction execution.

A second relationship is observed between configurability and system performance. Configuration-driven architectures can introduce additional processing steps because transaction metadata must be resolved against configuration information before message generation. In the evaluated implementation, this additional processing resulted in less than 2.4 milliseconds of average latency overhead without measurable throughput degradation. This finding suggests that, within the tested workload range, the operational benefits of decoupling were achieved without a material performance trade-off.

A third relationship concerns configurability and governance. Increasing the ability of operational teams to modify business messaging could potentially introduce governance risks if configuration changes were not controlled. SARF addresses this tension through role-based access, approval workflows, audit logging, version management, rollback capabilities, and pre-deployment validation. Consequently, the framework does not treat agility and governance as competing objectives; instead, it demonstrates an architectural model in which faster business-rule change can operate within controlled governance boundaries.

Finally, the relationship between message specificity and provider usefulness represents an important potential downstream effect. SARF enables plan-level and Service Type Code-specific messages rather than relying exclusively on generic benefit descriptions. Although provider outcomes were not directly measured, this capability provides a plausible mechanism through which improved business-rule representation could improve interpretation of eligibility responses. This relationship should be tested empirically in future multi-payer studies.

From an interoperability perspective, the framework preserves the existing transaction-processing structure while using the EB01=D benefit-description mechanism for dynamic messaging. This allows plan-level and Service Type Code-specific messaging requirements to be managed through configuration while retaining X12 validation and loop-placement controls.

The findings should nevertheless be interpreted within the scope of the evaluation. The study was conducted within a single payer ecosystem and used aggregated operational observations and synthetic transaction workloads. Provider-level outcomes, transaction accuracy across multiple payer implementations, and administrative cost reductions were not directly measured. Therefore, the results provide evidence of operational and technical feasibility rather than definitive evidence of broader industry-wide impact.

3.5 Healthcare Impact

Administrative simplification remains a significant challenge across healthcare interoperability initiatives and continues to contribute substantially to healthcare administrative costs and operational complexity across payer-provider ecosystems (Gottlieb & Cutler, 2021; NCVHS, 2023).

Potential organizational benefits include:

- Improved maintainability of eligibility transaction systems
- Faster implementation of plan-level messaging requirements
- Enhanced governance over configuration changes
- Reduced healthcare interoperability technical debt
- Improved operational scalability for payer organizations

These benefits are consistent with ongoing healthcare administrative simplification efforts and interoperability modernization initiatives.

3.6 Corroboration with Existing Literature

The findings of this study are consistent with the broader literature emphasizing the importance of interoperability standardization and reduction of administrative complexity in healthcare information systems. Prior work has established the value of standardized electronic information exchange and interoperability architectures in reducing fragmentation across healthcare systems (Evans, 2016; Mandel et al., 2016). The present study extends this perspective by examining a more specific architectural problem: the management of payer-specific business rules within an otherwise standardized eligibility transaction-processing environment.

The observed reduction in deployment-cycle time also aligns with the broader objective of reducing administrative and technical friction in healthcare information exchange. Previous work has identified administrative complexity and transactional friction as contributors to healthcare system overhead (Gottlieb & Cutler, 2021). The present findings provide an architectural perspective on this issue by demonstrating that separating business-rule configuration from translation-gateway code can substantially reduce the time required to implement supported plan-level messaging changes.

The findings further complement interoperability modernization efforts that emphasize standardized interfaces and separation of application responsibilities. Whereas interoperability frameworks such as SMART on FHIR focus primarily on enabling standardized exchange and application interoperability, SARF addresses a different layer of the problem by governing payer-specific messaging rules within the transaction-processing pipeline. Thus, the contribution of this study is complementary rather than a replacement for existing interoperability approaches.

The performance findings provide additional evidence that configuration-driven business-rule management does not necessarily require a material transaction-processing penalty. Under workloads ranging from 100 to 450 transactions per second, the evaluated implementation introduced less than 2.4 milliseconds of average additional latency and no measurable degradation in throughput or system stability. These findings extend the discussion of interoperability architecture from structural compatibility toward the operational trade-off between configurability and processing performance.

At the same time, the findings should not be interpreted as demonstrating universal superiority across healthcare environments. The evaluation was conducted within a single payer ecosystem and included synthetic transaction workloads; therefore, the results provide evidence of technical and operational feasibility rather than industry-wide generalizability.

3.7 Discussion: Findings in Relation to Study Objectives

The findings provide evidence that the proposed Subject Area Routing Framework (SARF) addresses the three objectives established in this study. First, the framework substantially improved operational agility by separating plan-level business-rule changes from translation gateway code. Deployment time decreased from approximately 12 business days to less than two hours, representing a 92% reduction for supported messaging changes. This finding demonstrates that configuration-driven rule management can reduce the dependency between business-rule modification and application-code release processes.

Second, the evaluation indicates that the architectural separation did not introduce a material performance constraint within the tested workload range. Synthetic workloads between 100 and 450 transactions per second produced less than 2.4 milliseconds of average additional latency, with no measurable degradation in throughput or system stability. The result is important because configurability introduces an additional metadata-resolution step; therefore, the measured latency provides evidence that the operational benefits of decoupling can be achieved without a substantial transaction-processing penalty in the evaluated environment.

Third, the findings demonstrate that operational agility can coexist with governance and interoperability controls. SARF retains role-based access, approval workflows, audit logging, version management, rollback capabilities, and pre-deployment validation while moving business-rule management from application code into governed configuration. The architecture also

preserves the existing X12 transaction-processing structure and uses the EB01=D mechanism for dynamic messaging.

Taken together, these findings suggest that the principal contribution of SARF is not simply faster deployment, but a change in the architectural relationship between business-rule management, governance, and transaction execution. The framework provides a mechanism through which supported payer-specific messaging requirements can evolve independently of core translation logic while remaining subject to controlled validation and deployment processes.

The findings should nevertheless be interpreted within the limits of the evaluation. The study was conducted within a single payer ecosystem and used aggregated operational observations and synthetic transaction workloads. Provider-level outcomes, transaction accuracy across multiple payer implementations, and direct administrative cost reductions were not measured. Therefore, the findings support the technical and operational feasibility of the framework rather than establishing universal industry-wide effectiveness.

4. LIMITATION AND FUTURE WORK

Although the proposed framework demonstrated substantial operational benefits, several limitations should be acknowledged.

First, the evaluation was conducted within a single payer ecosystem. Performance characteristics and implementation outcomes may vary across organizations utilizing different translation platforms, integration architectures, or governance models.

Second, the framework was validated primarily within HIPAA 270/271 Eligibility and Benefit transactions. While the underlying architectural principles are reusable, additional validation is necessary to assess applicability across other transaction types, including 276/277 Claim Status, 278 Prior Authorization, and 837 Claims transactions.

Third, the operational metrics reported in this study reflect aggregated implementation observations rather than controlled experimental conditions. Future research may benefit from multi-payer comparative studies and formal benchmarking methodologies.

Future research may investigate privacy-preserving artificial intelligence and machine learning techniques for automated Subject Area classification and message recommendation capabilities. Such approaches should maintain HIPAA compliance, adhere to data minimization principles, and avoid exposure of Protected Health Information during transaction-processing activities.

5. RECOMMENDATIONS

Based on the findings and limitations of the study, the following recommendations are proposed:

1. **Payer organizations** should consider configuration-driven management for supported plan-level eligibility messaging requirements to reduce dependence on translation-gateway code changes.
2. **Governance teams** should implement role-based access, approval workflows, audit logging, version control, rollback mechanisms, and pre-deployment X12 validation when adopting configuration-driven business-rule management.
3. **Healthcare technology organizations** should evaluate the framework across multiple payer environments and transaction platforms before broader adoption, with particular attention to transaction accuracy, scalability, and operational cost.
4. **Future research** should evaluate provider-level outcomes, administrative efficiency, multi-payer applicability, and additional HIPAA transaction types to determine the broader generalizability of configuration-driven decoupling.

6. CONCLUSION

Decoupling downstream business logic from the upstream core translation gateway represents a critical step forward in reducing healthcare administrative technology debt. By wrapping dynamic plan-level and Service Type Code (STC) requirements into a configuration-driven repository utilizing EB01=D message mapping, managed via structured Subject Areas (SAreas), payers can separate transaction processing infrastructures from evolving business rules. This framework preserves the operational integrity of the underlying EDI engines while providing the operational agility necessary to support evolving healthcare eligibility messaging requirements in real time.

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