



Australian Government
Australian Financial Security Authority

Online Services: Business to Government (B2G)

PIRS

Message Implementation Guide

Version 1.7

Version

Version	Release Date	Description of Changes
1.0	29/01/2015	Version 1 released
1.1	16/03/2015	Updated operations description, added error codes.
1.2	03/08/2015	<ul style="list-style-type: none"> ▪ Removed 3 insolvency types: Arrangement, Assignment and Composition. ▪ Added Privacy Act section ▪ Added Rate Limit section ▪ Adjusted 'Service still in development' to 'Service in production'
1.3	04/09/2015	<ul style="list-style-type: none"> ▪ Clarified baselining
1.4	28/07/2016	<ul style="list-style-type: none"> ▪ Added suggested baselining check ▪ Added fee increase credit limit suggestion
1.5	29/08/2016	<ul style="list-style-type: none"> ▪ Updated System errors description
1.6	10/10/2015	<ul style="list-style-type: none"> ▪ Added Deleted Record section ▪ Added Sample XML
1.7	24/04/2017	<ul style="list-style-type: none"> ▪ Added billing low balance alert

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Introduction

Purpose

The Australian Financial Security Authority (AFSA) is developing a Business to Government (B2G) service channel. This channel is for parties that have information technology systems that will communicate electronically with AFSA. The purpose of this document is to provide information that will assist software developers in the implementation of software that integrates with the Personal Insolvency Reporting Service (PIRS) over the B2G channel.

Audience

The audience for this document is authorised credit reporting agencies that will be building PIRS functionality into their products. Typically this will be software application developers. Readers should be familiar with the following:

- The *AFSA Web Service Gateway Guide* available with other relevant information at www.afsa.gov.au/online-services/system-integration
- Standard Business Reporting (SBR) Program – please see www.sbr.gov.au for further information.
- Web Services – please see www.ws-i.org for further information.

Context

AFSA is standardising its web services to be SBR compliant. For the initial implementation AFSA is hosting its own Web Service Gateway (WSG). It is planned that in the future AFSA will migrate to SBR core services. Transition impacts on software developers will be minimised by the use of a software developer kit (SDK).

SBR follows a “generic” web service approach that allows the separation of the technical and business intent. The technical message places very few constraints on the business message it contains. The only constraints being that the business documents, within the business message, need only be well-formed XML and that the attachments are any binary objects. This can be contrasted with other approaches where the web service contract includes the structure of the business documents.

There are a number of supporting products to facilitate the development of systems that can integrate with AFSA.

Broadly speaking there are four groups of supporting products:

- The AFSA Web Service Gateway Guide (WSGG), which documents the generic *technical service* highlighting differences with SBR and the use of the AFSA SDK. The technical service documentation describes how external software systems must communicate with AFSA. This includes the security requirements, transport protocols, error management and content container. By using the provided SDK the technical service features will already be implemented.
- A Message Implementation Guide (MIG) such as this document provides the entry point for detailed information about how to implement a specific *business service*. The MIG describes the high level business context of the service, operations that are offered in each *business service* and the request / response *business messages* that are part of each operation. The operations and *business messages* have a textual description within the MIG but are authoritatively defined by XML schemas.
- Technical artefacts that directly support the software developer. This includes the XML schemas mentioned above, which define the valid content of the *business messages*. Another key technical artefact is the SDK which assists developers in creating valid *technical messages* that carry the *business message*.
- General support material and information hosted on the AFSA System Integration pages available at www.afsa.gov.au/online-services/system-integration.

The documentation types described above have dependencies on other documentation. The diagram below shows the key dependencies. The AFSA WSGG relies heavily on parts of the SBR Web Services Implementation Guide where the implementation has minimal differences. The AFSA WSGG provides important context for MIGs which describe the business messages. The content of the business messages described in the MIG are defined in the operation and type XML schemas (xsd).

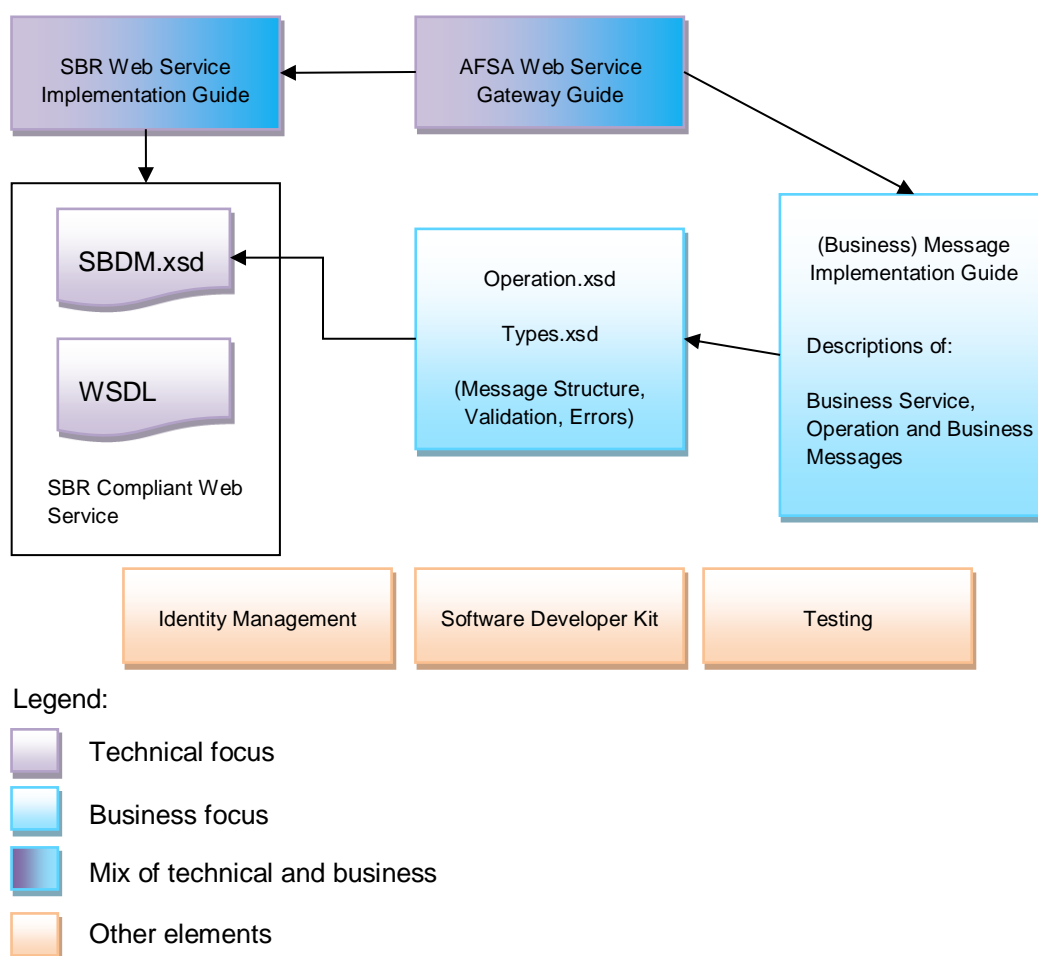


Figure 1 – Related Business and Technical Documents

Establishing a B2G connection

The following high level steps are required to integrate with AFSA PIRS Services via the B2G channel:

1. Build your B2G interface to the AFSA PIRS Services
2. Test your integration
3. Apply for B2G access within the production environment

AFSA will provide an integration test environment in addition to Production to support this process. More detail on these steps and information on the registration process for each of the environments will be published at www.afsa.gov.au/online-services/business-to-government

Service in production

This implementation guide describes a service that is currently running in production. Changes will be versioned as per the approach described in the AFSA Web Service Gateway Guide.

Personal Insolvency Reporting Service (PIRS)

The Personal Insolvency Reporting Service (PIRS) is a service available to authorised credit reporting agencies to request and receive a data subset of any new and updated personal insolvency records held on the National Personal Insolvency Index (NPII). The NPII is a public register of personal insolvency proceedings in Australia which is maintained and updated by AFSA. The PIRS as a subset of NPII contains details of:

- Debt Agreements
- Debt Agreement Proposals
- Personal Insolvency Agreements
- Bankruptcies (Debtors Petitions and Sequestration Orders)

Each personal insolvency record on the NPII includes:

- The name, date of birth (if known), address and occupation of the person as disclosed on documents accepted by AFSA when the record was first entered on the NPII
- Previous names and aliases if known
- The type of proceeding or administration, the date it started and the administration number
- The name and business address of the trustee or administrator
- The current status of the person and/or the proposal (e.g. whether a person is discharged from bankruptcy or whether a Debt Agreement Proposal is being voted upon).

PIRS clients can obtain subsets of NPII data in the following scenarios:

- New personal insolvency records registered by AFSA and created during a period (e.g. new Debtor's Petitions, Sequestration Orders, Debt Agreements, etc)
- Updates to existing personal insolvency records, such as a change in status (e.g. annulled and discharged bankruptcies, completion of Debt and Part X Agreements).

PIRS Overview

PIRS clients can request and receive subsets of personal insolvency records held on the NPII using the B2G channel. Fees are charged when using the PIRS B2G service. In order to successfully complete PIRS requests via the B2G channel, your organisation will need to be registered as an AFSA On-Account customer as well as an AFSA B2G client. See www.afsa.gov.au/online-services/b2g-clients for more information on how to become a B2G client and On-Account customer.

The PIRS B2G service consists of two operations:

- Request a list of new and updated insolvency records ([GetInsolvencyChanges](#))
- Request the details of a new or updated insolvency record ([GetUpdatedInsolvency](#))

Request criteria are defined in the [operations](#) below. The response will return a list of all insolvency records that have changes since a specified change. Each record will have an associated NPII ID; the unique ID for the record within the NPII. The NPII ID can then be used to request the current details of the changed personal insolvency record.

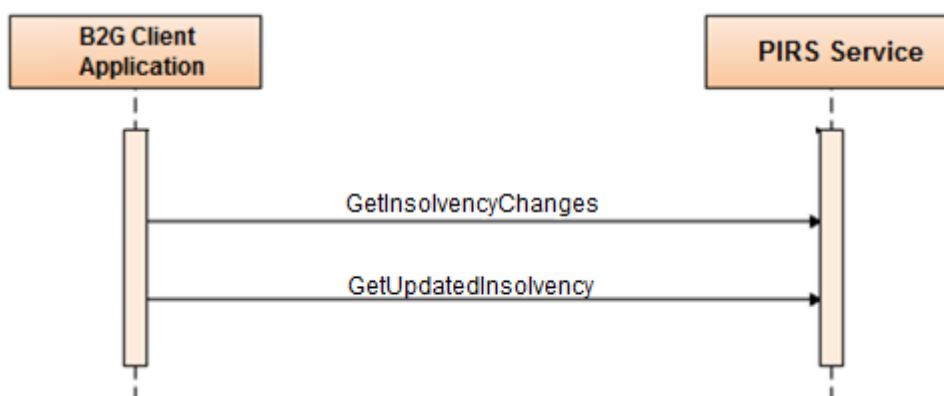


Figure 1 - B2G PIRS Service

PIRS Fees

To use the PIRS B2G service your organisation needs to be an On-Account customer. On-Account customers operate on a credit basis. You will be able to use PIRS B2G services that attract a fee and pay at a later date.

If your credit balance exceeds your credit limit, you will not be able to process further requests that attract a fee via the B2G channel until credit is added to your account. You will receive an error in the message response indicating that your credit balance has been exceeded. See the [AFSA B2G registration steps](#) section for more information on how to become an On-Account customer and manage your credit.

The PIRS B2G service attracts fees. Information on fees charged can be found at <http://www.AFSA.gov.au/resources/factsheets/fees-and-charges>.

If you already have an account setup for NP11 B2G, you will need to use the existing account. Please consider if you need to increase the credit limit for the account.

Your billing account manager will receive a low balance alert when your available funds fall below 30%, 10%, and 0% remaining.

You may pay via EFT or Credit Card. Please allow 2 business days for EFT funds to be processed.

You may view your account balance online by logging into AFSA's Online Services.

Request a list of new and updated insolvency records

Operation: [GetInsolvencyChanges](#)

This operation requests a list of new and updated insolvency records since a specified change. A fee will not be charged for the response.

Request the details of a new or updated insolvency record

Operation: [GetUpdatedInsolvency](#)

When a request for a list of all new and updated insolvency records ([GetInsolvencyChanges](#)) has returned a response, then a request for the details of one of the listed records can be made. A fee will be charged based on the response.

As per the Privacy Act, Credit Reporting Bodies must ensure credit information used is accurate, up-to-date and complete. This is accomplished by requesting details of all new or updated insolvency records ([GetUpdatedInsolvency](#)).

Multiple calls to [GetUpdatedInsolvency](#) for the same record will not result in any additional charges if there have been no updates to the record between calls.

Billing and Payments

A monthly statement for all charges will be produced and issued to the nominated email address supplied at On-Account registration.

Retention Period

The Privacy Act requires that Credit Reporting Agencies remove records after a specified date known in this document as the 'retention date'. Please refer to the relevant Act for the specific rules. It is a requirement of all PIRS clients to implement these rules.

After the retention date passes the insolvency record may still be requested via [GetUpdatedInsolvency](#). This will return the current view of the insolvency.

While changes are typically not made after the retention date, any changes made will not appear in the change list unless the matter is reactivated or the retention date is extended into the future.

Baseline

When you commence to use the PIRS B2G service all insolvencies within the retention period will be added to your change list and may be fetched by [GetInsolvencyChanges](#). These records will have a cost of \$0.00 and no update date/time. Any record that has passed the privacy act retention period will not be included in the change list, and will not be available to fetch.

Given we may create the baseline a few days before you start using it, some records in the baseline will have passed the retention period by the time you fetch the record.

Existing clients may use the baseline to refresh their systems to ensure a current version of all insolvencies is maintained.

You may consider building in a regular refresh that re-fetches all insolvencies. This would add a second level of protection to minimise any data inaccuracies in your system.

Please be aware there are a number of bankruptcies that are longer than 10 years. This arises due to scenarios such as a bankrupt leaving the country and an objection being registered, or from the debtor failing to file a Statement of Affairs. These insolvencies will appear in the baseline.

Any records that do not appear in the baseline that you have as active on your system need to be investigated, as this implies they are considered outside the retention period and updates will not be issued.

Any records that do appear in the baseline that you have since removed from your system should also be investigated, as this implies a differences in the calculation of the retention end date, or an update was missed.

Rate Limits

To maintain the performance of the system it is required you do not exceed **one of the following** rate limits:

Concurrent requests: 5

Requests per minute: 300

You may choose the limit that is easier for your system to implement.

Deleted Records

When an insolvency is added in error, or duplicated, AFSA will delete the record from the NPII. When this occurs a change will be returned via [GetInsolvencyChanges](#) and when you call [GetUpdatedInsolvency](#) the error CMN.AFSA.PIRS.RECORDDELETED will be returned.

Timeouts

Each service call has a timeout of 5 minutes.

Operations Guide

The operations for the PIRS B2G service are described in this section. An operation has a request and a response message. Any dependencies between operations will be identified.

Descriptions for the key elements in each operation are outlined in this section. Please refer to the PIRS XSD for a detailed description of all elements within operations and a description of errors returned.

GetInsolvencyChanges

The **GetInsolvencyChanges** operation allows you to find all insolvency changes to the NPII since a specified change. This operation will return a list of changes up to the Result Limit, which will be determined by AFSA to meet operation performance requirements.

There is a delay of 90 minutes before changes are released by the system. For this reason a request may sometimes return changes made before your previous request.

GetInsolvencyChangesRequest

This **GetInsolvencyChangesRequest** operation requests a list of the insolvency records on the NPII which have been added or updated since the last request.

The **GetInsolvencyChangesRequest** operation must supply an UpdateId. The UpdateId is controlled and maintained by AFSA. It is used to track changes to the NPII. This reduces the likelihood of missed changes and ensures each concurrent insolvency record change since your last request is returned. There will be a unique UpdateId for each insolvency record change returned from **GetInsolvencyChangesResponse**. Only the highest UpdateId from the last request needs to be kept to ensure no changes to an insolvency record that have occurred between requests are missed. Supply the last (highest) UpdateId returned from a previous **GetInsolvencyChangesRequest** operation with a new **GetInsolvencyChangesRequest**.

The initial update id should be 0.

Message	GetInsolvencyChangesRequest
Name	Description
UpdateId	Start Update Id for this search (exclusive). The first RESULT LIMIT results after this update will be returned.

GetInsolvencyChangesResponse

The **GetInsolvencyChangesResponse** will contain a list of new and updated insolvency records sorted by UpdateId in ascending order.

Results will be limited to the Result Limit. If more than the Result Limit is found, the `MoreRecordsAvailable` will be returned as true. This means there are additional insolvency records with changes. The last `UpdateId` returned in the `GetInsolvencyChangesResponse` can be used to perform additional `GetInsolvencyChangesRequest` operations until the `MoreRecordsAvailable` is returned as false. When the `MoreRecordsAvailable` is returned as false, there are no further insolvency record changes.

Each insolvency record has a unique `Npiid`. It can be used in the `GetUpdatedInsolvency` operation to request details of the new or updated insolvency record.

Message	GetInsolvencyChangesResponse
Name	Description
MoreRecordsAvailable	Returned as true when the ResultLimit has been exceeded. When true there are additional changes that can be fetched.
Insolvencies	A list of new or updated records, including the Npiid, UpdateId, UpdateDateTime, and UpdateFeeAmount.

GetUpdatedInsolvency

The **GetUpdatedInsolvency** operation allows you to request the current details of the new or updated insolvency record, including alias and objections.

This will only return the current insolvency details. If multiple updates have occurred to the insolvency record within the fetching timeframe, only the latest details will be returned.

A **GetInsolvencyChangesRequest** must be performed prior to the **GetUpdatedInsolvencyRequest**. Information returned in the **GetInsolvencyChangesResponse** is required for use in the **GetUpdatedInsolvencyRequest**.

GetUpdatedInsolvencyRequest

To make a request for details of a changed insolvency record an Npiild is required. The Npiild is returned in a **GetInsolvencyChangesResponse**.

Message	GetUpdatedInsolvencyRequest
Name	Description
Npiild	The ID of the changed insolvency record to request, which was returned from a previous GetInsolvencyChanges operation.

GetUpdatedInsolvencyResponse

The **GetUpdatedInsolvencyResponse** will contain the details of the requested new or updated insolvency record. Please see the error codes section for cases where a record has not been found or deleted.

Message	GetUpdatedInsolvencyResponse
Name	Description
Insolvency	The details of the insolvency, including the person's name, insolvency type, etc. Please refer to the XSD documentation for more details.

Error Codes

There are exceptional flows that may occur as part of the GetInsolvencyChanges and GetUpdatedInsolvency operations. These will be returned to the client as Message events as per the Standard Business Reporting (SBR) Web Services Implementation Guide (WIG) conventions.

e.g. For a PIRS no result error the following would be returned as part of the response message –

```
<Message.Event.Item.Error.Code>sbr:CMN.AFSA.PIRS.NORESULT</Message.Event.Item.Error.Code>
```

The errors are divided into 2 logical groups, business and system.

Business errors are those that are expected and can be validated and checked for. These errors can be catered for and corrected by the client in most cases.

System errors are those that are NOT expected and may arise due to a system fault or similar, and is returned as a SOAP fault.

The following table contains the error codes for each type of error with their corresponding descriptions.

Error Code	Type	Description
CMN.AFSA.PIRS.RECORDDELETED	Business	The insolvency record requested has been deleted or removed from the NPII register.
CMN.AFSA.PIRS.INVALIDCRITERIA	Business	The criteria (Updated or Npiild) supplied to the operation is invalid.
CMN.AFSA.PIRS.NORESULT	Business	An insolvency record for the given criteria (Npiild), could not be found on the NPII register.
CMN.AFSA.GEN.INSUFFICIENTFUNDS	Business	There are insufficient funds or the credit limit has been reached on the client account.
CMN.AFSA.GEN.NOTAUTHORISED	Business	The client account is not authorised to access this operation.
CMN.AFSA.GEN.INTERNALERROR	System	There was an internal error while processing the operation request. The error message will contain more detail and a reference code that can be supplied to AFSA support for further investigation.

Business Scenarios

Common business scenarios for the PIRS B2G service are described in this section. Operations to support each scenario are outlined. For a guide on terms and definitions please see the [AFSA glossary](#).

Scenario	<i>Get a list of all insolvency record changes since a specified change</i>
User	<i>PIRS B2G client</i>
Description	<i>How a user would request and retrieve a list of all new and updated personal insolvency records since a specified change.</i>
Scenario	<i>Get the details of a changed insolvency record</i>
User	<i>PIRS B2G client</i>
Description	<i>How a user would request and retrieve a list of all new and updated personal insolvency records and then subsequently request the details of one of the listed records.</i>

Get a list of all insolvency record changes

Use Case Name	<i>Get a list of all insolvency record changes</i>
Use Case ID	B2G-PIRS01
Description	This scenario describes how a user would retrieve a list of all insolvency records which are new or have changed.
Preconditions	User has an update ID which has been returned from the last GetInsolvencyChanges service call.
Post-conditions	User receives a list of new and updated insolvency records identified by their Npiild and sorted by UpdateId in ascending order
Normal flow	<ol style="list-style-type: none"> 1. The user retrieves the last (highest) Update ID from the previous GetInsolvencyChanges service call. 2. The user submits a GetInsolvencyChangesRequest with this Update ID. 3. The PIRS service returns a list of insolvencies which have been changed in the GetInsolvencyChangesResponse. 4. The user's service request is complete.
Alternative flows	<p>If in step 4 of the normal flow, the PIRS service finds no records:</p> <ol style="list-style-type: none"> 4. The PIRS service returns an empty insolvencies list and more records available is false. 5. There have been no changes since the last Update ID. <p>If in step 4 of the normal flow, the PIRS service indicates that there are more records which have been changed:</p> <ol style="list-style-type: none"> 4. The PIRS service returns a list of insolvencies and more records available is true. 5. The user retrieves the last (highest) Update ID from the new GetInsolvencyChangesResponse and makes a new GetInsolvencyChangesRequest. 6. The user's service request is complete when all updated insolvencies have been returned. (i.e. MoreRecordsAvailable is false).

Get the details of a changed insolvency record

Use Case Name	<i>Get the details of a changed insolvency record</i>
Use Case ID	B2G-PIRS02
Description	This scenario describes how a user would retrieve an updated insolvency record.
Preconditions	User has the NPII ID of the updated insolvency to retrieve.
Post-conditions	User receives the details of the updated insolvency record.
Normal flow	<ol style="list-style-type: none"> 1. The user submits a <code>GetUpdatedInsolvencyRequest</code> using the NPII ID value from a previous <code>GetInsolvencyChanges</code> service call. 2. The PIRS service returns the updated insolvency. 3. A fee is charged for the returned insolvency record. 4. The user's service call request is complete.
Alternative flows	<p>If in step 1 of the normal flow, the PIRS service cannot find the insolvency record:</p> <ol style="list-style-type: none"> 1. The user submits a <code>GetUpdatedInsolvencyRequest</code> using an invalid NPII ID value. 2. The PIRS service returns a response containing an error (see error codes section).

Sample XML

Sample XML Record

```
<GetUpdatedInsolvencyResponse xmlns="http://afsa.gov.au/PirsService/GetUpdatedInsolvency.1">
  <Insolvency xmlns="http://afsa.gov.au/PirsService.1">
    <Npiid>QLD263426</Npiid>
    <Type>DebtAgreement</Type>
    <AdministrationNumber>QLD 311/11/6</AdministrationNumber>
    <Debtor>
      <PrimaryName>
        <Surname>DOWNIE</Surname>
        <GivenNames>PETER WILLIAM</GivenNames>
        <DateOfBirth>1965-04-18+10:00</DateOfBirth>
      </PrimaryName>
      <Alias>
        <Alias>
          <Surname>FARROW</Surname>
          <GivenNames>DAVID JOHN</GivenNames>
          <DateOfBirth>1965-04-18+10:00</DateOfBirth>
        </Alias>
      </Alias>
      <Address>
        <Line1>58 Cynthia Hunt Drive</Line1>
        <Suburb>TAYLORS HILL</Suburb>
        <State>VIC</State>
        <PostCode>3037</PostCode>
      </Address>
      <Occupation>PAYROLL OFFICER</Occupation>
    </Debtor>
    <StartDate>2011-01-27+11:00</StartDate>
    <EndDate xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:nil="true" />
    <Result xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:nil="true" />
    <Objections />
    <Trustees>
      <Item>
        <Number>4429</Number>
      </Item>
    </Trustees>
  </Insolvency>
</GetUpdatedInsolvencyResponse>
```

```
<Name>TRUSTEE COMPANY 658</Name>
<BusinessName xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:nil="true" />
<BusinessAddress>
  <Line1>1ST FLOOR</Line1>
  <Line2>160 COLLINS STREET</Line2>
  <Suburb>NEWSTEAD</Suburb>
  <State>QLD</State>
  <PostCode>4006</PostCode>
</BusinessAddress>
<PhoneNumber>07 3552 6601</PhoneNumber>
</Item>
</Trustees>
</Insolvency>
</GetUpdatedInsolvencyResponse>
```

Sample Deleted Response

```
<ResponseLodgeReport xmlns="http://sbr.gov.au/comm/lodge.02.service">
  <StandardBusinessDocumentMessage xmlns="http://sbr.gov.au/comm/sbdm.02.data">
    <StandardBusinessDocumentHeader>
      <Message.Type.Text>http://afsa.gov.au/PirsService/GetUpdatedInsolvency.1</Message.Type.Text>
      <MessageTimestamps>
        <MessageTimestamp>
          <Message.Timestamp.Generation.Datetime>2016-10-10T08:22:37.044+11:00</Message.Timestamp.Generation.Datetime>
          <Message.Timestamp.GenerationSource.Code>GovernmentAgency</Message.Timestamp.GenerationSource.Code>
        </MessageTimestamp>
      </MessageTimestamps>
      <Sender>
        <IdentificationDetails.IdentifierDesignation.Text>afsa.gov.au</IdentificationDetails.IdentifierDesignation.Text>
        <IdentificationDetails.IdentifierName.Text>AgencyInternetDomainName</IdentificationDetails.IdentifierName.Text>
```

```
</Sender>
<MessageEvent>
  <Message.Event.MaximumSeverity.Code>Error</Message.Event.MaximumSeverity.Code>
  <MessageEventItems>
    <MessageEventItem>
      <Message.Event.Item.Error.Code>CMN.AFSA.PIRS.RECORDDELETED</Message.Event.Item.Error.Code>
      <Message.Event.Item.Severity.Code>Error</Message.Event.Item.Severity.Code>
      <Message.Event.Item.Short.Description>Insolvency Deleted</Message.Event.Item.Short.Description>
      <Message.Event.Item.Detailed.Description>The insolvency record for the given reference number has been deleted. NPII
ID [QLD353294].</Message.Event.Item.Detailed.Description>
    </MessageEventItem>
  </MessageEventItems>
</MessageEvent>
</StandardBusinessDocumentHeader>
</StandardBusinessDocumentMessage>
</ResponseLodgeReport>
```