



Australian Government

Australian Financial Security Authority

Online Services: Business to Government (B2G)

Debt Agreement Service Creditors Message Implementation Guide

Version 1.1

January 2019

Version Control		
Version	Release Date	Description of changes
1.0	29 June 2018	Initial version
1.1	January 2019	<ul style="list-style-type: none">- Updated for changes in the Bankruptcy Amendment (Debt Agreement Reform) Act 2018- Minor updates to GetDocuments section- Minor updates to the SubmitDebtAgreementClaimAndVote section- Listed the new operations available to creditors in the overview section:<ul style="list-style-type: none">o GetDebtAgreementVariationo GetDebtAgreementTermination

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Introduction

Purpose

The Australian Financial Security Authority (AFSA) has developed 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 Debt Agreement (DA) service for creditors over the B2G channel. This document outlines the operations that are offered to creditors in the DA service from January 2019. Additional operations will be made available as AFSA continues to develop our B2G service channel.

Audience

The audience for this document is any organisation that will be building Debt Agreement functionality for creditors 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/roadmap
- 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. AFSA hosts its own Web Service Gateway (WSG).

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/roadmap.

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).

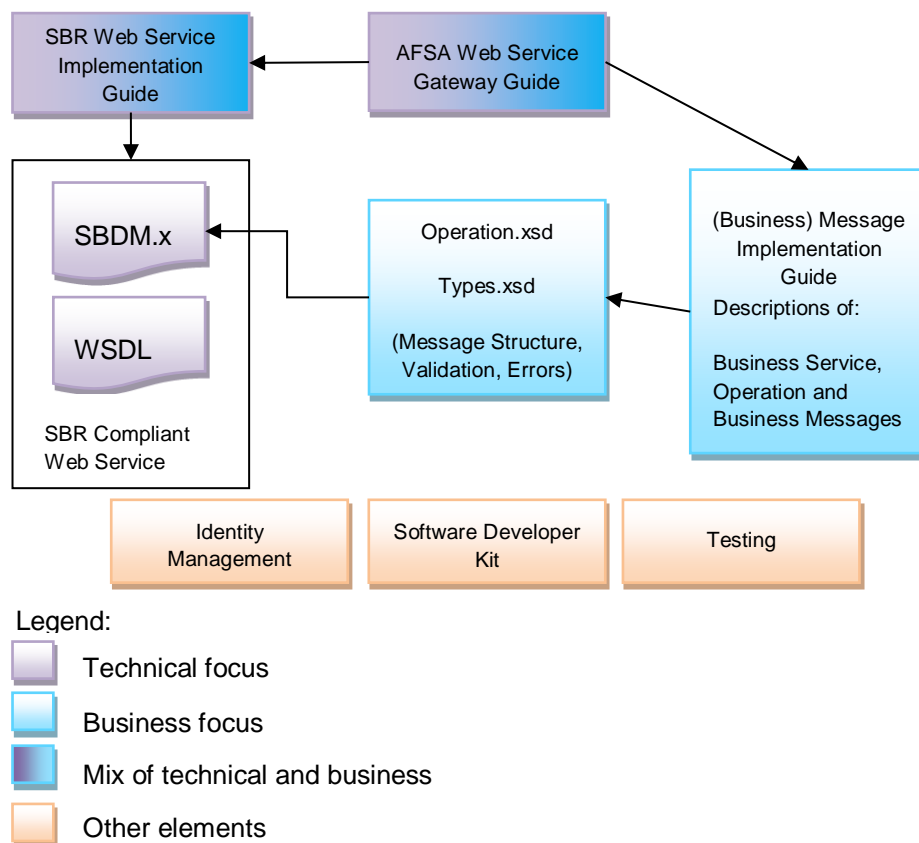


Figure 1 – Related Business and Technical Documents

Establishing a B2G connection

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

1. Complete the [Application for Access to AFSA's B2G Integration Environment](#) and submit to info@afsa.gov.au
2. Register for a Device AUSkey for your organisation/business with the Australian Business Register (ABR). This will be required for use in Production, if you do not already have one. The Australian Business Number (ABN) your Device AUSkey uses must be the same ABN registered in Step 7 and 8. It will be used by us to identify your organisation. For more information about AUSkey please visit the AUSkey website.
3. Download the B2G Onboarding Pack for the B2G service you wish to use.
4. We will send you a test AUSkey and information sheet, which will include the integration environment URL.
5. Build your B2G interface to our system.
6. Test your B2G interface against our B2G Integration environment.
7. Register for an online account. You must register using AUSkey or if you already have a username/password registration with us for AER or BRS, please advise us of your account and ABN.

8. Complete the [Application for Access to AFSA's B2G production environment and submit](#) to info@afsa.gov.au.
9. We will advise when your Production B2G account has been activated.
10. Set up an account for the Device AUSKey:
11. Make a B2G call using the Device AUSKey. The call will fail because the Device is not yet authorised. However, this will create the Device user account with us on its first use. To ensure subsequent calls are successful the administrator registration (set up in step 9) must grant B2G authorisation to the Device.
12. Grant B2G authorisation to the Device AUSKey user account:
13. Log into online services using the administrator user registration created in step 8.
14. Select the Device AUSKey user account and allocate access for the AUSKey account to perform B2G functions.

AFSA provides an Integration test environment, called the 'Discovery' environment, in addition to Production to support this process.

Debt Agreements business context

A debt agreement (DA) is an option to assist debtors with unmanageable debt. The DA is a legally binding agreement between a debtor and their creditors where creditors agree to accept a sum of money that the debtor can afford. The debtor is released from their debts when they complete all payments and obligations under the agreement. A debtors' best offer to their creditors is determined based on an analysis of their expected income from all sources, household expenses and circumstances.

A Registered Debt Agreement Administrator (RDAA) or a Registered Trustee (RT), collectively known as a practitioner, assists the debtor in understanding their options, obligations and in the preparation and lodgement of the DA proposal (DAP). The practitioner must certify that the debtor is putting forward an achievable and sustainable offer to their creditors and has disclosed all information required.

Once the debt agreement proposal (DAP) is lodged by the practitioner AFSA reviews the proposal to ensure it complies with a range of requirements such as eligibility and legislative requirements, and clarifies aspects of the proposal to ensure creditors are well informed to make decisions. When the review process is complete and the proposal meets the requirements, AFSA conducts a voting process and invites creditors to accept or reject the proposal. AFSA is also responsible for maintaining the National Personal Insolvency Index (NPII) to ensure it reflects the status of the agreement.

During the life of a debt agreement it may be subject to a variation or termination proposal. The proposal for variation and termination are subject to a similar review, voting and registration process.

When a debtor has completed their obligations in accordance with the DA the practitioner must notify AFSA that the DA is complete. In the event that a six month arrears default has occurred the practitioner must notify AFSA.

Vote in a debt agreement proposal

The following outlines a typical scenario for obtaining details from AFSA to determine that a vote may be submitted and then voting in the debt agreement.

Preconditions	AFSA has assessed a debt agreement proposal and determined that it can be sent to creditors for voting.
Post-conditions	For a given proposal, the creditor has lodged a Claim and Vote with details of their liability and whether they accept the proposal.
Normal flow	Search correspondence process

	<ol style="list-style-type: none"> 1. The client application submits a SearchCorrespondenceRequest giving the date time period from which the last correspondence request was provided. 2. The DA Service returns a SearchCorrespondenceResponse, which returns a list of all correspondence items generated within the period requested. The list contains a correspondence type of DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR for a Form Received Type 'DAP' (Debt agreement proposal) giving details of a proposal which is available for voting. 3. The process ends. <p>Get details of the proposal process</p> <ol style="list-style-type: none"> 4. The client application submits a GetDebtAgreementProposalCreditorRequest giving the formId of the proposal in voting that was returned in the SearchCorrespondenceResponse. 5. The DA Service returns GetDebtAgreementProposalCreditorResponse giving the liability details as disclosed on the proposal as XML. Note: Even though it is expected that the liability details will match the details held by the creditor, these disclosed liability reference must match exactly when submitting the claim and vote. 6. The process ends. <p>Submit a claim and vote process</p> <p>If the creditor chooses to lodge a vote they must do so before the proposal's deadline given in SearchCorrespondenceResponse.</p> <ol style="list-style-type: none"> 7. The client application submits a SubmitDebtAgreementClaimAndVoteRequest giving details of the proposal, disclosed and claimed liability details and their vote. 8. The DA Service returns a SubmitDebtAgreementClaimAndVoteResponse giving a formId of the submitted vote. 9. The process ends. <p>Search correspondence process to confirm vote recorded</p> <ol style="list-style-type: none"> 10. The client application submits a SearchCorrespondenceRequest giving the date time period from the last correspondence request was provided. 11. The DA Service returns SearchCorrespondenceResponse returns a list of all correspondence items generated within the period requested. The list contains a correspondence type of FS_FORM_SUBMITTED_PRESENTER for a FormReceived Type of 'CAV' giving details of the vote received. 12. The process ends.
<p>Affected creditor that is a related entity of the</p>	<p>From commencement of the DA Reforms (27 June 2019):</p> <p>If at step 2 of the SearchCorrespondence process:</p>

<p>administrator flow</p>	<ol style="list-style-type: none"> 1. The correspondence type in the response is DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR_RELATED 2. The creditor is not entitled to vote on this proposal 3. The creditor can retrieve the specific pieces of correspondence using GetCorrespondence (see below) 4. The creditor can obtain the result/status of the vote outcome as other creditors would (see use case below) 5. The process ends.
<p>Additional optional flows</p>	<p>Obtain a copy of the submitted vote</p> <p>If after step 9 of the normal flow, the creditor chooses to obtain a PDF copy of the submitted vote for record keeping purposes, they must do so by using the GetDocuments operation.</p> <ol style="list-style-type: none"> 1. The client application submits a GetDocumentsRequest giving the formId returned for the submitted Claim and Vote in SubmitDebtAgreementClaimAndVoteResponse. 2. The DA Service returns a GetDocumentsResponse with the AFSA approved PDF vote form and any supporting document attachments. 3. The process ends. <p>Obtain a copy of a specific correspondence item</p> <p>If in step 3 of the normal flow the creditor chooses to obtain a specific piece of correspondence and related attachments. This is useful for creditors to automatically store individual correspondence items and attachments.</p> <ol style="list-style-type: none"> 3. The client application submits a GetCorrespondenceRequest giving the CorrespondenceId returned in the SearchCorrespondenceResponse. 4. The DA Service returns a GetCorrespondenceResponse giving the requested correspondence item. 5. The process ends

Obtain the status of a proposal or agreement

The following outlines a typical scenario for obtaining details from AFSA of changes in the status of a proposal, such as the voting result, or changes in the status of an agreement, such as where a debt agreement has ended due to the default of a debtor or termination.

<p>Preconditions</p>	<p>The result of voting has been determined or the Official Receiver has recorded an end date of a debt agreement due to the default or termination.</p>
<p>Post-conditions</p>	<p>For a given proposal or agreement, the creditor has been notified of a change in status.</p>

<p>Normal flow</p>	<p>Search correspondence process</p> <ol style="list-style-type: none"> 1. The client application submits a SearchCorrespondenceRequest giving the date time period from which last correspondence request was provided. 2. The DA Service returns SearchCorrespondenceResponse returns a list of all correspondence items generated within the period requested. The list contains a correspondence type of DAS_DA_VOTING_ACCEPTED_CREDITOR for a FormReceived Type 'DAP' (Debt agreement proposal) giving details of a proposal that has been accepted at the vote. 3. The process ends.
<p>Additional optional flows</p>	<p>Obtain a copy of a specific correspondence item</p> <p>If in step 3 of the normal flow the creditor chooses to obtain a specific piece of correspondence and related attachments. This is useful for creditors to automatically store individual correspondence items and attachments.</p> <ol style="list-style-type: none"> 6. The client application submits a GetCorrespondenceRequest giving the CorrespondenceId returned in the SearchCorrespondenceResponse. 7. The DA Service returns a GetCorrespondenceResponse giving the requested correspondence item. 8. The process ends

DA Service for Creditors Overview

A creditor or their software developer must implement the following operations to manage the Claim and Votes (CAVs) process at a minimum:

- **SearchCorrespondence** – to be notified of proposals where a liability has been disclosed as owing to the creditor. Creditors obtain the debtor details e.g. name, date of birth to match to your own records, the voting deadline date and the proposal form ID.
- **GetDebtAgreementProposalCreditor** – to confirm the DAP's listed disclosed liability details needed for a CAV submission.

Note: Creditors can obtain the disclosed liability details from the email correspondence and enter it into their own systems manually, but creditors may prefer to obtain this through an xml format to eliminate manual processing.
- **GetDebtAgreementVariation** – to retrieve a variation proposal in an xml format by providing a form ID in the request.
- **GetDebtAgreementTermination** – to retrieve a termination proposal in an xml format by providing the form ID in the request.

- **SubmitDebtAgreementClaimAndVote** – For a given proposal, eligible creditors are invited to submit a CAV, giving details of the liabilities owed by the debtor at the time it was entered on the NPIL.
 - For proposals given to the Official Receiver prior to the commencement of the DA reforms (27 June 2019), the operation **SubmitDebtAgreementClaimAndVote** is available for all creditors and practitioners to use where the practitioner is listed as a creditor on the debt agreement proposal.
 - From the commencement of the reforms, where a creditor or the practitioner is listed as an affected creditor on a debt agreement proposal will **not** be able to vote on that proposal, or subsequent variation or termination proposals for that agreement.

Optional services that can be also built into a creditor client application are:

- **GetCorrespondence** – retrieve an encoded version of PDF or email correspondence, and attachments such as the debt agreement proposal and explanatory statement attachment of the DAP, DAT or DAV that is in votingk.
- **GetDocuments** – retrieve a copy of a stored AFSA PDF version of the submitted CAVs.

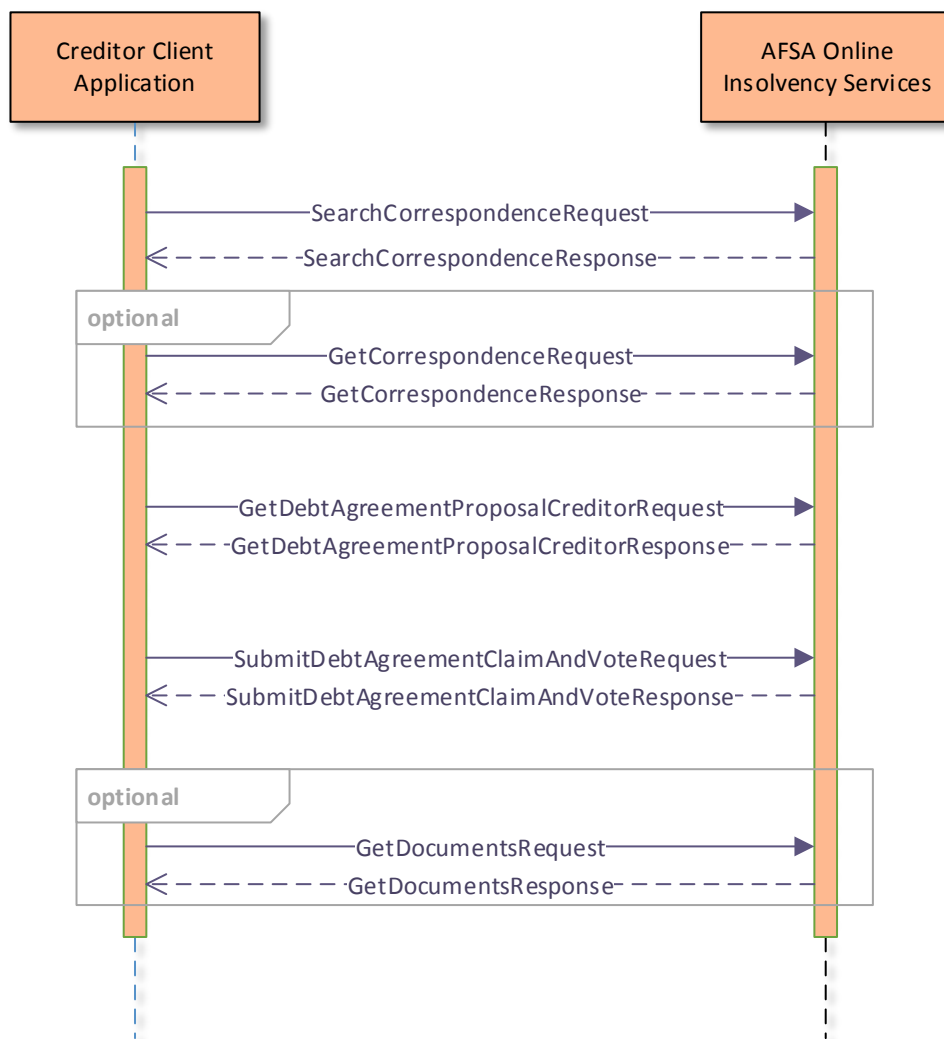


Figure 2 - B2G DA mandatory and optional operations available to retrieve proposal details and submit CAVs

DA Service Fees

No DA operations described in this guide attract a fee for creditors.

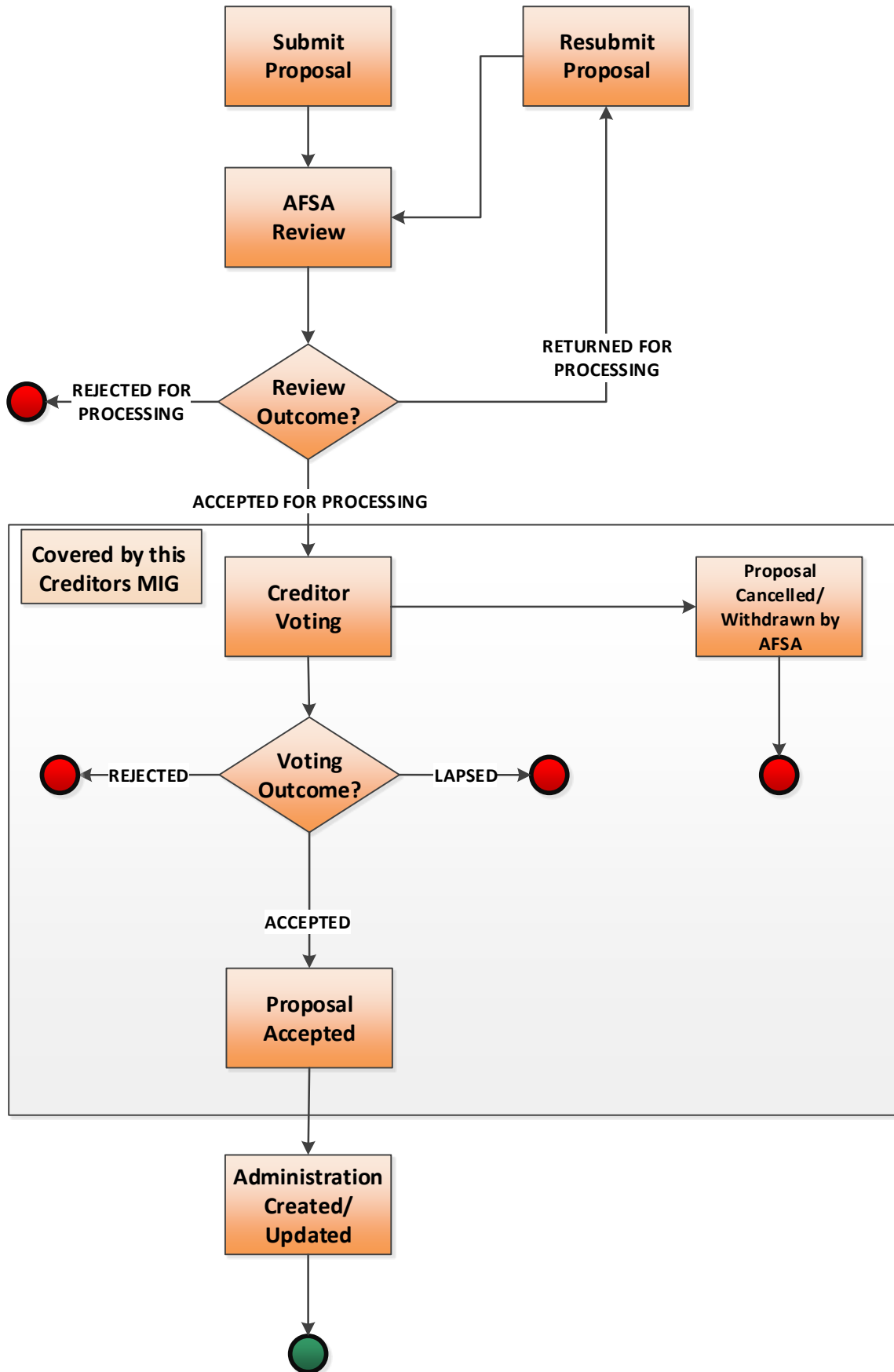


Figure 3 – AFSA Proposal Review Process

Integration guidance

Testing in the Discovery environment

AFSA offers an external testing environment, called the 'Discovery' environment. Developers use this environment to test their integration with AFSA.

Users of the Discovery environment must agree to the terms and conditions of use set out in the Application for Access to AFSA's B2G Integration Environment. Software developers and creditors should be mindful of Item 10 of the terms and conditions of use which states:

You are strongly advised not to use production data in the B2G Integration Environment. Any data provided by you or AFSA in the B2G Integration Environment will be test or fictional data and may not be used for demonstration or training purposes.

This means that lodgement of real CAVs containing identifying information of individuals must not occur in the Discovery environment. If real data is inadvertently lodged, please notify AFSA immediately. AFSA must remove this data from Discovery as soon as possible.

This may also cause issues for the creditor as they will need to resubmit the CAV in the production environment and may extend the time AFSA needs to assess a CAV.

Device AUSKey information

Device AUSKeys and VANguard

The DA online B2G service requires you to have an installed Device AUSKey certificate and your software, utilising the provided SDK, to call the whole of government VANguard **Security Token Service** (STS). The STS will validate your Device AUSKey certificate and when successful, issue a token to be included in your request to AFSA. AFSA checks the request contains this VANguard issued token before allowing the DA B2G request to be processed. The AFSA SDK facilitates most of this functionality; more information on this is in [AFSA's Web Services Gateway Guide](#).

Production Device AUSKeys and their Support

For production use, your AUSKey Administrator can request a Device AUSKey through the Australian Taxation Office (ATO)'s AUSKey Manager System, for more information see: <https://abr.gov.au/AUSKey/Managing-AUSKeys/Device-AUSKeys/>

To install a Device AUSKey, follow this guide:

<https://www.technicalhelpdesk.com.au/s/article/Device-AUSKey-Guide>

For Production AUSKey technical support contact the ATO on 1300 139 373 or you can search the AUSKey knowledge base at: <https://www.technicalhelpdesk.com.au/s/>

Please note that the ATO, not AFSA, issues and supports production Device AUSKeys. AFSA provides test Device AUSKey certificates for use in our Discovery integration environment only.

Operations Guide

The operations for the DA service for creditors 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 DA service schemas for a detailed description of all elements within operations and a description of errors returned.

Error Codes

Exceptional flows may occur as part of the DA Service 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 DAP submission where there are errors with elements MainBusinessCauseType and PreviousBankruptcyYear the following would be returned as part of the response message –

```
<Message.Event.Item.Error.Code>CMN.AFSA.DA.FORMVALIDATIONERROR</Message.Event.Item.Error.Code>

<Message.Event.Item.Severity.Code>Error</Message.Event.Item.Severity.Code>

<Message.Event.Item.Short.Description >Form Validation Error</Message.Event.Item.Short.Description>

<Message.Event.Item.Detailed.Description>Error messages are:
PreviousBankruptcyYear - null - required MainBusinessCauseType - null - required </Message.Event.Item.Detailed.Description>
```

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 are to be catered for and corrected by the client.

System errors are those that are NOT expected and may arise due to a system fault or similar. These errors are to be corrected by AFSA.

The following table contains general error codes for each type of error and their corresponding description. Errors applicable to a specific DA Service operation are described within the relevant operation.

Error Code	Type	Description
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.
CMN.AFSA.GEN.XMLSCHEMAVALIDATIONFAILED	Business	The XML document does not conform to the schema.
CMN.AFSA.GEN.NOTAUTHORISED	Business	The client account is not authorised to access this operation.
SBR.GEN.FAULT.IDENTIFIERERRORINCORE	System	The identifier provided is not recognised.
SBR.GEN.FAULT.INVALIDXML	System	The message contains invalid XML.
SBR.GEN.FAULT.UNKNOWNMESSAGETYPETEXT	System	The message type received cannot be processed.
SBR.GEN.FAULT.UNKNOWNSERVICE	System	The service cannot be found for the given message.

SearchCorrespondence

The **SearchCorrespondence** operation is used by creditors to:

- Discover proposals where the creditor's liabilities have been disclosed and may need to be voted on
- Discover whether their vote has been recorded after submitting a CAV
- Discover the voting outcome of a proposal after the creditor has submitted a CAV, most likely through the **SubmitDebtAgreementClaimAndVote** operation; and
- Discover status changes of a proposal or agreement, including when a debtor has defaulted on a debt agreement

Creditors should poll regularly using the **SearchCorrespondenceRequest** to discover if their liabilities are listed on new proposals, to confirm votes are recorded and discover a change in agreement status. The polling interval should be no more than every 5 minutes.

From the commencement of the DA Reforms on 27 June 2019, where the administrator or a related entity of the administrator is listed as an affected creditor on the certificate by the RDAA, they are not entitled to vote on the proposal. Creditors who receive the following Correspondence Type in a **SearchCorrespondence** response cannot vote on the proposal listed:

- DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR_RELATED

When receiving this response, we recommend using the **GetCorrespondence** operation to retrieve the correspondence and certificate by RDAA or consult the correspondence you may receive by email or post concerning your eligibility to vote. A related creditor will receive notification by correspondence after the Official Receiver processes the vote outcome. See **SubmitDebtAgreementClaimAndVote** below for how this affects CAV lodgement.

In the event that a liability is sold or transferred to another creditor, only the current (new) creditor will be eligible to receive the correspondence relating to the relevant proposal. The correspondence provides details of the status of the proposal or agreement at the time it was created or generated.

This operation will not attract a fee.

This operation will provide correspondence for the following DA proposals or notices:

- Debt Agreement proposal (DAP)
- Proposal to Vary a Debt Agreement (DAV)
- Proposal to Terminate Debt Agreement (DAT)
- Notice of Six Month Arrears Default of Debt Agreement (DAS)

SearchCorrespondenceRequest

The **SearchCorrespondenceRequest** operation submits a request to obtain the records relating to all DA proposals or agreements that have been created which relate to the requesting creditor party in the specified period or for the specified type.

The following is an outline of the message contents.

Message	SearchCorrespondenceRequest
Name	Description
FromCorrespondenceCreatedDateTime	The date and time from which correspondence was created/generated.
ToCorrespondenceCreatedDateTime	The date and time to which correspondence was created/generated.
CorrespondenceType	The value for each unique type of correspondence. e.g. `DAS_DA_DEFAULT_CREDITOR` is the correspondence sent to the creditor when a debt agreement six months arrears default occurs.
CorrespondenceReferenceType	The type of reference. See CorrespondenceReferenceType table below. e.g. ADMINISTRATION_NUMBER means the `Value` is the administration number related to the correspondence
CorrespondenceReferenceValue	The value of the reference, depending on the `Type`. e.g. if `Type` is ADMINISTRATION_NUMBER then value will be NSW 10/5/1.
CorrespondenceId	The unique reference generated for each correspondence item. Matches all correspondence with a reference that exactly matches the supplied value (case insensitive). This will match all references unless CorrespondenceReferenceType is also provided, in which case only references of that type will match.

CorrespondenceType	
Name/XSD Element Name	Description

FS_FORM_SUBMITTED_PRESENTER	AFSA has received the form submission.
DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR	AFSA has reviewed the proposal and accepted it for processing.
DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR_RELATED	From 27 June 2019, creditors whom were listed as related entities of the administrator will receive this response are not entitled to vote on this proposal .
DAS_DA_VOTING_ACCEPTED_CREDITOR	When voting is complete AFSA has determined that the voting outcome results in acceptance of the DAP. Creditors who receive this correspondence type are entitled to vote on this proposal .
DAS_DA_VOTING_CANCELLED_CREDITOR	During the DAP voting process AFSA has determined that the voting process should be cancelled.
DAS_DA_VOTING_LAPSED_CREDITOR	When voting is complete AFSA has determined that the voting outcome has resulted in a lapsed DAP, variation or termination.
DAS_DA_VOTING_REJECTED_CREDITOR	When voting is complete AFSA has determined that the voting outcome results has resulted in a rejected DAP, variation or termination.
DAS_DA_VOTING_WITHDRAWN_CREDITOR	During the Variation or Termination voting process AFSA has determined that the voting process should be withdrawn.

DAS_DA_DEFAULT_CREDITOR	AFSA has updated the NP11 to record the Six Month Default Termination of the debt agreement.
DAS_DA_TERMINATED_CREDITOR	AFSA has updated the NP11 to record termination of the debt agreement by creditors.

CorrespondenceReferenceType	
Name	Description
FORM_EXTERNAL_REFERENCE	The practitioner's unique external reference ID for a previously submitted DAP via the B2G channel.
ADMINISTRATION_NUMBER	The administration number of the debt agreement
FORM_ID	AFSA's unique form identifier for a previously submitted DAP via the B2G channel.
EVENT_NUMBER	AFSA's unique form identifier for a previously submitted DAP (either through B2G or paper channel)

SearchCorrespondenceResponse

The **SearchCorrespondenceResponse** returns correspondence items in ascending CorrespondenceCreatedDateTime order, up to a maximum of 100 items.

If the maximum has been exceeded, adjust the CorrespondenceCreatedDateTime to reduce the search period.

For example messages of correspondence types, see the **SearchCorrespondenceResponse Correspondence Types** at the end of this guide

Message	SearchCorrespondenceResponse
Name	Description
Correspondences	Returns a list of all correspondence items matching the search criteria, including the Id, date and time created, type, title, the reference type and value, and an xml rendering of the correspondence content.

Error Codes

The following table contains the error codes specific to the [SearchCorrespondence](#) operation and their corresponding description.

Error Code	Description
CMN.AFSA.CS.UNKNNOWNCORTYPE	The correspondence type passed in is not a valid value.
CMN.AFSA.CS.UNKNNOWNREFTYPE	The correspondence reference type passed in is not a valid value.

SubmitDebtAgreementClaimAndVote

Creditors can use the [SubmitDebtAgreementClaimAndVote](#) operation to confirm the liability details submitted by a practitioner and to record the creditor's vote on the proposal if returned by the voting deadline date.

This operation can be used for:

- Debt agreement proposals
- Debt agreement variation proposals
- Debt agreement termination proposals

From commencement of the DA reforms, affected creditors listed on the DAP's certificate by RDAA as related entity of the administrator are not entitled to vote on the proposal.

On or after 27 June 2019, if you receive in a response to the [SearchCorrespondence](#) request, with the correspondence type:

DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR_RELATED

You are not eligible to vote on this debt agreement proposal or any subsequent variation or termination proposal. Affected creditors who are related entities, or if the RDAA is an affected creditor themselves, will receive a form business error in the [SubmitDebtAgreementClaimAndVoteResponse](#) if attempting to submit or preview a vote on a proposal.

This operation will not attract a fee.

SubmitDebtAgreementClaimAndVoteRequest

The [SubmitDebtAgreementClaimAndVoteRequest](#) operation submits a request to submit a CAV for the specified proposal.

The following is an outline of the message contents.

Message	SubmitDebtAgreementClaimAndVoteRequest
---------	--

Name	Description
FormID	If a new form leave this as null. If resubmitting a `Returned` form, provide the `FormId`.
FormExternalReference	A unique reference to this form instance generated by the submitter. If a form already exists with this reference, the existing form will be used unless the form status is `Returned`.
FormPreviewIndicator	Set to true to submit the form in Preview mode. In this mode, the form will be validated, and errors returned in the response. The form PDF generated on preview can be retrieved through the GetDocuments operation.
Key	Please note this field is reserved for future use and the liability key does not need to be provided in the field. The liability key is not provided in the SearchCorrespondenceResponse , but could be in the attachments provided in email or post correspondence but will not be processed by AFSA if provided
ClaimAndVote	Complex type containing the following sections of the claim and vote: <ul style="list-style-type: none"> • AdministrationSection • CreditorSection • LiabilitySection • AssetSection • AssetLiabilitySummarySection • VoteSection • DeclarationSection
AdministrationSection	Creditor must provide the Administration Number (available from the SearchCorrespondenceResponse or GetDebtAgreementProposalCreditorResponse) and debtor name, date of birth and NPII entered date.
CreditorSection	The creditor must provide their submitter type, contact name, phone number, if they are a related creditor and their creditor type
LiabilitySection	The creditor must provide their liabilities and their details. The <code>DisclosedCreditorReference</code> supplied must exactly match the creditor reference provided in the GetDebtAgreementProposalCreditorResponse

	<p>or the Explanatory Statement so AFSA can match the liability to our records. If the reference is incorrect, a Creditor can update this using <code>ClaimedCreditorReference</code>.</p> <p>An error will be returned if the disclosed reference does not match our records, however this error will return expected references for that proposal for the creditor.</p> <p>If the reference is updated, the administrator will receive this new reference in the report to the administrator after the Official Receiver processes the vote outcome.</p>
AssetSection	<p>This section is used where a liability is secured with an asset.</p> <p>Note: Assets is not currently implemented and secured liabilities cannot be claimed through the B2G channel. It is anticipated that this will become available shortly.</p>
AssetLiabilitySummarySection	<p>Summary of Assets and Liabilities. Calculations of totals in this section are validated on submission</p>
VoteSection	<p>Creditor must provide a vote type, either YES, NO or ABSTAIN.</p> <p>Creditor must provide a reason if the vote is NO or ABSTAIN.</p>
DeclarationSection	<p>If in preview mode (<code>FormPreviewIndicator</code> set to true) the DeclarationSection will not be validated.</p>

SubmitDebtAgreementClaimAndVoteResponse

Message	SearchCorrespondenceResponse
Name	Description
FormID	AFSA will return a form ID of the successfully submitted CAV
ExistingApplicationIndicator	Indicator to identify a previously successful submission of a DAP form has been used and the submitted data has been disregarded. This indicator is present to avoid

	<p>duplicate submissions, such as when the original response message fails to return due to a network issue.</p> <p>Indicator returns as false if there was no previously successful submission of a matching DAP based on a matching ExternalReference.</p> <p>Indicator returns as true if there is a matching DAP. In this case the submitted data is not persisted, the originally submitted data is used.</p> <p>A match is based on the DAP having the same ExternalReference.</p> <p>When submitting a returned application it must have a new unique ExternalReference</p>
--	--

Error Codes

The following table contains the error codes specific to the **SubmitDebtAgreementClaimAndVote** operation and their corresponding description.

Error Code	Description
CMN.AFSA.DA.FORMVALIDATIONERROR	<p>A required field has not been supplied or is invalid. The response will list the form element name, the supplied value for the element and the corresponding field error message.</p> <p>E.g. The required element PreviousBankruptcyYear was not supplied, the error message response will show</p> <pre><Message.Event.Item.Detailed.Description>Error messages are: PreviousBankruptcyYear - null - required </Message.Event.Item.Detailed.Description></pre>

GetCorrespondence

The **GetCorrespondence** operation is used to obtain a specific piece of correspondence and related attachments. This is useful for creditors to automatically store individual correspondence items and attachments.

The attachments returned can be of the following types:

- pdf
- xml

- eml
- html

This operation will not attract a fee.

GetCorrespondenceRequest

The **GetCorrespondenceRequest** will return a specific piece of correspondence and related attachments.

The following is an outline of the message contents.

Message	GetCorrespondenceRequest
Name	Description
CorrespondenceId	The correspondence identifier returned in the SearchCorrespondenceResponse

GetCorrespondenceResponse

The attachments are listed by file name in the Standard Document Business Header, and the applicable encoded attachments will be in the Standard Document Business Body.

The attachments in the body of the message are not listed by filename, however their types should indicate which encoded attachment they are.

The correspondence xml will be contained in the response message business document content element as well as in the attachment instances.

Message	GetCorrespondenceResponse
Name	Description
CorrespondenceId	The correspondence identifier returned in the SearchCorrespondenceResponse
CreatedDateTime	The date and time the correspondence was created/generated.
CorrespondenceType	The value for each unique type of correspondence. e.g. `DAS_DA_DEFAULT_CREDITOR` is the correspondence sent to the creditor when a debt agreement six months arrears default occurs.

Title	The title of the correspondence e.g. 'Debt Agreement Proposal - QLD 1006/17/7 B2G TEST - voting deadline date: 19-Dec-2017' The title is used as the email subject line.
CorrespondenceReferenceType	The type of reference. See CorrespondenceReferenceType table above. e.g. ADMINISTRATION_NUMBER means the 'Value' is the administration number related to the correspondence
CorrespondenceReferenceValue	The value of the reference, depending on the 'Type'. e.g. if 'Type' is ADMINISTRATION_NUMBER then value will be NSW 10/5/1.
Content	Returns an xml format version of single correspondence item matching the correspondence id. This includes the Id, date and time created, status, type, title, the reference type and value, and an xml rendering of the correspondence content.

Error Codes

The following table contains the error codes specific to the **GetCorrespondence** operation and their corresponding description.

Error Code	Description
CMN.AFSA.CS.UNKNKNOWNREFTYPE	The correspondence reference type passed in is not a valid value.

GetDebtAgreementProposalCreditor

The **GetDebtAgreementProposalCreditor** operation is primarily to assist creditors in obtaining the details of a proposal in a format that can be consumed in a machine-readable format. This can eliminate the need for creditors to manually enter details within their systems.

In order to satisfy AFSA's legal obligations to notify creditors of an acceptance of a proposal correspondence will continue to be sent to creditors by mail or email.

GetDebtAgreementProposalCreditorRequest

The **GetDebtAgreementProposalCreditorRequest** is used to obtain the proposal details submitted by a DA practitioner and accepted by AFSA for processing.

The following is an outline of the message contents.

Message	GetDebtAgreementProposalCreditorRequest
Name	Description
FormId	The unique FormId assigned to the form previously submitted obtaining this from the SearchCorrespondenceResponse

GetDebtAgreementProposalCreditorResponse

The **GetDebtAgreementProposalRequest** will return the debt agreement proposal previously submitted by the practitioner.

The following is an outline of the message contents.

Message	GetDebtAgreementProposalCreditorResponse
Name	Description
DebtAgreementProposal	The debt agreement proposal corresponding to the Form Id requested.

Error Codes

The following table contains the error codes specific to the **GetDebtAgreementProposal** operation and their corresponding description.

Error Code	Description
CMN.AFSA.DA.FORMNOTFOUND	The debt agreement proposal form cannot be found for given form ID

GetDocuments

Data submitted or saved via the online or B2G channel is mapped to AFSA's approved-format forms and generated as PDF files.

The **GetDocuments** operation is primarily useful for creditors to:

- Obtain a **copy** of the submitted data and CAV PDF form/s for record keeping. The declaration section of the form will contain the supplied date on which the declaration was made and a statement that the creditor holds the signed copy.

Creditors may also:

- **Preview** the AFSA approved CAV PDF form/s before submission. Preview is available for valid forms submitted through both the B2G and online channel.

GetDocumentsRequest

This operation submits a request to obtain the generated PDF forms and attachments for a specific form ID submitted or previewed via AFSA's online or B2G channel.

Message	GetDocumentsRequest
Name	Description
FormId	<p>The unique FormId assigned to the form submission. The identifier is unique across all form types.</p> <p>The FormId is returned in each response to a form submission and also appears in the SearchCorrespondence operation.</p>

GetDocumentsResponse

The following will be returned via the **GetDocumentsResponse** operation for a requested Form ID submission:

- XML metadata about the form
- The attachments are listed by file name in the Standard Document Business Header, and the applicable encoded attachments are in the Standard Document Business Body.
 - As well as the form PDFs, the request message used to preview or submit the form will be included in the response.

The following is an outline of the message contents.

Message	GetDocumentsResponse
Name	Description
FormId	The corresponding FormId assigned to the form submission requested
FormType	The description of the form type for the request FormId. E.g. 'Debt Agreement Completion Notification'
FormTitle	The corresponding form title, such as 'Debt Agreement Completion Notification for WA 66/16/3 JOHN SMITH'
FormReceivedChannel	The B2G or Online channel

FormExternalReference	The reference given for the corresponding Form ID, if provided
FormReceivedDate	The date on which AFSA received the submitted form
FormSubmittedByUser	The username of the submitting user
FormSubmittedTimestamp	The date and time on which the form was submitted
FormSubmissionStatus	The current status of the requested form. <ul style="list-style-type: none">• PREVIEW - Form is in preview mode, and has not been submitted.• SUBMITTED - Form has been submitted.

SearchCorrespondenceResponse Correspondence Type example messages

The following is an outline of the valid values for CorrespondenceType and CorrespondenceReferenceType available within SearchCorrespondenceRequest for Creditors.

Please refer to the XSD for additional documentation.

FORM RECEIVED

Description: AFSA has received the form submission.

Correspondence Type: FS_FORM_SUBMITTED_PRESENTER

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<FormReceived xmlns="http://afsa.gov.au/FormService/FormReceived.1">
  <Id>CAV18007493</Id>
  <ReceivedDate>2018-06-04</ReceivedDate>
  <Status>INTERNAL_REVIEW</Status>
  <StatusDate>2018-06-04</StatusDate>
  <Type>CAV</Type>
</FormReceived>
```

FORM ASSESSED – ACCEPTED FOR PROCESSING

Description: AFSA has processed and accepted the form submission.

Correspondence Type: DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormAssessed
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormAssessed.1">
  <Id>DAP17017953</Id>
  <ExternalReference>EXT_865690639_vwDEVB2G01</ExternalReference>
  <ReceivedDate>2017-12-21</ReceivedDate>
  <Status>ACCEPTED_FOR_PROCESSING</Status>
  <StatusDate>2017-12-21</StatusDate>
  <Type>DAP</Type>
  <AdministrationNumber>QLD_1255/17/6</AdministrationNumber>
  <EventNumber>QLD17017953</EventNumber>
  <DebtorGivenNames>ZELLE AWPEX</DebtorGivenNames>
  <DebtorSurname>KIYGO</DebtorSurname>
  <DebtorBirthDate>1976-12-31</DebtorBirthDate>
  <VotingDeadlineDate>2018-02-01</VotingDeadlineDate>
</DebtAgreementFormAssessed>
```

FORM ASSESSED – ACCEPTED FOR PROCESSING (CREDITOR RELATED TO ADMINISTRATOR)

Description: From, 27 June 2019, AFSA has processed and accepted the form submission but the creditor was listed on the debt agreement proposal as a related entity of the administrator/the

administrator is an affected creditor

Correspondence Type: DAS_DA_ACCEPTED_FOR_PROCESSING_CREDITOR_RELATED

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormAssessed
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormAssessed.1">
  <Id>DAP19000348</Id>
  <ReceivedDate>2019-07-01</ReceivedDate>
  <Status>ACCEPTED_FOR_PROCESSING</Status>
  <StatusDate>2019-01-08</StatusDate>
  <Type>DAP</Type>
  <AdministrationNumber>QLD 4/19/7</AdministrationNumber>
  <EventNumber>QLD19000348</EventNumber>
  <DebtorGivenNames>TQUKY COMMENCEMENTDATEON</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1979-01-08</DebtorBirthDate>
  <VotingDeadlineDate>2019-02-12</VotingDeadlineDate>
</DebtAgreementFormAssessed>
```

FORM ASSESSED – FORM RETURNED FOR PROCESSING

Description: AFSA has assessed the form but returned it for processing.

Correspondence Type: FORM_SERVICE_FORM_RETURNED_FOR_PROCESSING

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<FormAssessed xmlns="http://afsa.gov.au/FormService/FormAssessed.1">
  <Id>CAV18005259</Id>
  <ReceivedDate>2018-04-23</ReceivedDate>
  <Status>RETURNED_FOR_PROCESSING</Status>
  <StatusDate>2018-04-23</StatusDate>
  <StatusReasonText>vcvxzvv</StatusReasonText>
  <Type>CAV</Type>
</FormAssessed>
```

FORM VOTING DETERMINED – VOTING ACCEPTED

Description: AFSA has processed the voting outcome for a proposal, in this case a DAV, where the voting has been accepted

Correspondence Type: DAS_DA_VOTING_ACCEPTED_CREDITOR

Sample XML:

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormVotingDetermined
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormVotingDetermined.1"
>
  <Id>DAV18000788</Id>
  <AdministrationNumber>QLD 1690/18/2</AdministrationNumber>
  <DebtorGivenNames>TEST</DebtorGivenNames>
  <DebtorSurname>TESTING</DebtorSurname>
  <DebtorBirthDate>1980-01-01</DebtorBirthDate>
  <Type>DAV</Type>
  <Result>VOTING ACCEPTED</Result>
  <ResultDate>2018-04-13</ResultDate>
</DebtAgreementFormVotingDetermined>
```

FORM VOTING DETERMINED – VOTING LAPSED

Description: AFSA has processed the voting outcome for a proposal. In this same a DAP where voting has lapsed as no votes received.

Correspondence Type: DAS_DA_VOTING_LAPSED_CREDITOR

Sample XML:

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormVotingDetermined
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormVotingDetermined.1"
>
  <Id>DAP18004189</Id>
  <AdministrationNumber>QLD 1688/18/0</AdministrationNumber>
  <DebtorGivenNames>MCDONALD AUTO</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1978-01-12</DebtorBirthDate>
  <Type>DAP</Type>
  <Result>VOTING LAPSED</Result>
  <ResultDate>2018-04-10</ResultDate>
</DebtAgreementFormVotingDetermined>
```

FORM VOTING DETERMINED – VOTING REJECTED

Description: AFSA has processed the voting outcome for a proposal, in this case a DAP, but the proposal has been rejected by creditors.

Correspondence Type: DAS_DA_VOTING_REJECTED_CREDITOR

Sample XML:

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormVotingDetermined
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormVotingDetermined.1"
>
  <Id>DAP18003844</Id>
  <AdministrationNumber>QLD 1680/18/2</AdministrationNumber>
  <DebtorGivenNames>DPFWK AUTO</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1978-04-03</DebtorBirthDate>
  <Type>DAP</Type>
  <Result>VOTING_REJECTED</Result>
  <ResultDate>2018-04-03</ResultDate>
</DebtAgreementFormVotingDetermined>
```

FORM VOTING DETERMINED – VOTING CANCELLED

Description: AFSA has cancelled the voting process for a debt agreement proposal due to a defect in the proposal. Note Cancelled status only applies to DAPs, not to DAVs or DATs.

Correspondence Type: DAS_DA_VOTING_CANCELLED_CREDITOR

Sample XML:

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormVotingDetermined
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormVotingDetermined.1"
>
  <Id>DAP18002481</Id>
  <AdministrationNumber>QLD 1628/18/0</AdministrationNumber>
  <DebtorGivenNames>NRYUO AUTO</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1978-03-01</DebtorBirthDate>
  <Type>DAP</Type>
  <Result>CANCELLED_BY_OR</Result>
  <ResultComment>asdsadda</ResultComment>
  <ResultDate>2018-03-05</ResultDate>
  <ResultReason>MATERIAL_OMISSION_ERR</ResultReason>
</DebtAgreementFormVotingDetermined>
```

FORM VOTING DETERMINED – VOTING WITHDRAWN

Description: AFSA has withdrawn the voting process due to a defect in the proposal. Note that withdrawn status only applies to a DAV or DAT, not to a DAP.

Correspondence Type: DAS_DA_VOTING_WITHDRAWN_CREDITOR

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormVotingDetermined
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormVotingDetermined.1"
>
  <Id>DAV17003039</Id>
  <AdministrationNumber>QLD 1102/17/3</AdministrationNumber>
  <DebtorGivenNames>Rpqyw R</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1977-11-13</DebtorBirthDate>
  <Type>DADAV</Type>
  <Result>WITHDRAWN_BY_OR</Result>
  <ResultComment>asdd</ResultComment>
  <ResultDate>2017-11-21</ResultDate>
  <ResultReason>MATERIAL_CHNG_CIRC_MD</ResultReason>
</DebtAgreementFormVotingDetermined>
```

DEBT AGREEMENT DEFAULT

Description: AFSA has processed and accepted the Practitioner's six-month default form
Correspondence Type: DAS_DA_DEFAULT_CREDITOR

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementEnded
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementEnded.1">
  <AdministrationNumber>QLD 1129/17/0</AdministrationNumber>
  <DebtorGivenNames>Fsrbk R</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1977-11-18</DebtorBirthDate>
  <EndResult>S185LC3A</EndResult>
  <EndResultDescription>Paragraph 185LC(3)(a) of the Bankruptcy Act 1966 A
designated six month arrears default by a debtor occurs at a particular time in
relation to a debt agreement if the debtor has not made a payment within a
period of six months after a payment becomes due and
payable.</EndResultDescription>
  <EndDate>2017-11-20</EndDate>
</DebtAgreementEnded>
```