



Australian Government

Australian Financial Security Authority

Online Services: Business to Government (B2G)

Debt Agreement Service Practitioners Message Implementation Guide

Version 1.3

January 2019

Version Control		
Version	Release Date	Description of changes
1.0	21 March 2016	Final released
1.1.4	11 May 2016	Minor adjustments, addition of Correspondence Type "Form Received"
1.2	20 April 2018	<p>Various updates:</p> <ul style="list-style-type: none"> - Addition of GetCorrespondence operation - Guidance on comparing proposal PDFs produced by a software developer's application with those provided by AFSA - Guidance on obtaining Device AUSKeys, and location of troubleshooting and installation information - Updated 'DA Service for Practitioners' section - Guidance on the use of external reference IDs in submissions - Example messages for all Correspondence Types added for the SearchCorrespondence operation - Advice for when real DAPs are accidentally lodged in Discovery - Updated the 'Establishing a B2G connection' section - Minor updates to 'Purpose' section - Minor updates to 'Context' section - Updated 'CreateCreditor' and 'Proposal Preparation' sections to include addition of international creditors - Updated various sections to state that the External Reference ID is mandatory in submissions, to match the schema - Updated Service Fees section
1.3	January 2019	<ul style="list-style-type: none"> - Addition of description of the existing GetDocuments operation to support the changes for the Bankruptcy Act (Debt Agreement Reform) Act 2018 (DA reform) - Updated guidance on comparing proposal PDFs produced by a software developer's application with those provided by AFSA - Updated DA Service for Practitioners Overview to properly reflect the current status of available operations in the DA Service - Various other updates as a result of changes for DA reform

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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 practitioners over the B2G channel. This document outlines the operations that are offered 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 practitioners 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.

Bankruptcy Amendment (Debt Agreements Reform) Act 2018

This MIG has only been updated to reflect high-level changes as a result of DA Reform. For a more detailed explanation of the changes to the schemas for B2G clients whom have already implemented this service, see the *Release Notes - Debt Agreements B2G – DA Reform* document on the [Service Documentation](#) page of the AFSA website.

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).

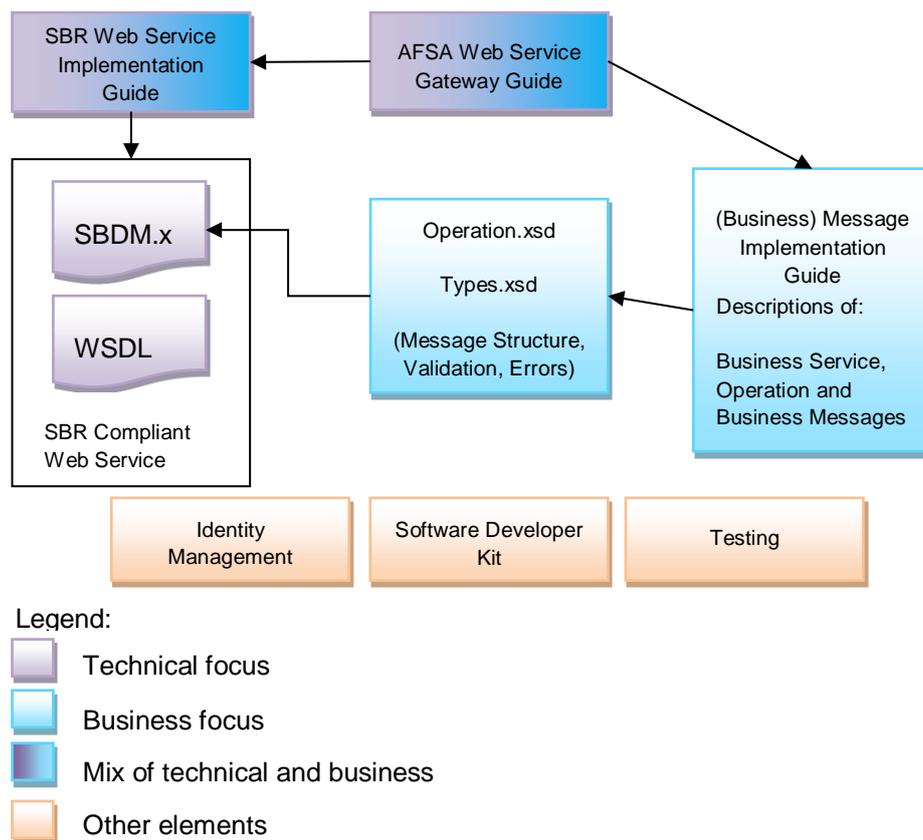


Figure 1 – Related Business and Technical Documents

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. Ensure your software can create a minimum and maximum version of the Debt Agreement Proposal PDFs and compare your versions the PDFs provided by AFSA.
9. Complete the Application for Access to AFSA's B2G production environment and submit to info@afsa.gov.au.
10. We will advise when your Production B2G account has been activated.
11. Set up an account for the Device AUSkey:
12. 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 7) must grant B2G authorisation to the Device.
13. Grant B2G authorisation to the Device AUSkey user account:
14. Log into online services using the administrator user registration created in step 8.
15. 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

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.

DA Service for Practitioners Overview

The B2G DA service for practitioners offers the following operations as at January 2019:

Proposal Preparation

- Search for a creditor by ABN or name ([SearchCreditors](#))
- Obtain the contact details for a known creditor held with AFSA ([GetCreditor](#))
- Create an AFSA creditor contact ID to reference in a debt agreement proposal ([CreateCreditor](#))
- Retrieve a copy of the debt agreement forms and certificates in the approved form for a debtor and practitioner to physically sign, or electronically sign using a digital signature platform such as Adobe Sign ([GetDocuments](#))

Proposals

- Submit a debt agreement proposal ([SubmitDebtAgreementProposal](#))

- Get a debt agreement proposal previously submitted via the B2G channel ([GetDebtAgreementProposal](#))
- Submit a debt agreement variation proposal ([SubmitDebtAgreementVariation](#)) – not described in this MIG, see the schema for more information.
- Submit a debt agreement termination proposal ([SubmitDebtAgreementTermination](#)) – described in this MIG, see the schema for more information.

DA Information

- Obtain correspondence and status details ([SearchCorrespondence](#))
 - relating to the change of status of a proposal, notice or agreement
 - information about a proposal's voting outcome
- Retrieve a specific piece of correspondence, including any attachments ([GetCorrespondence](#))

DA completion

- Submit a debt agreement completion form ([SubmitDebtAgreementCompletion](#)). When a debt agreement has been finalised (all payments and obligations completed) by the debtor. The practitioner must notify AFSA within 5 working days of the debt agreement completing.
- Submit a debt agreement six-month default form ([SubmitDebtAgreementDefault](#)). The practitioner would submit a six-month default when either the debtor has been in arrears for 6 months, or the debtor has not completed the debt agreement within 6 months of the agreed end date. The practitioner must notify AFSA within 10 working days of the default occurring.

Operations to implement

To successfully integrate with AFSA to submit and manage only Debt Agreement Proposals, a software developer must include the following operations:

- [SubmitDebtAgreementProposal](#)
- [GetDebtAgreementProposal](#)
- [SearchCreditors](#)
- [GetCreditors](#)
- [CreateCreditors](#)
- [SearchCorrespondence](#)
- [GetCorrespondence](#)
- [GetDocuments](#)

AFSA strongly recommends the use of [GetDocuments](#) to ensure your system is able to produce the correct debt agreement certification(s) for debt agreement proposals and variations proposals from the commencement of the DA Reforms on 27 June 2019.

This guide describes the operations listed above.

Future versions of this guide will include descriptions of other operations also available for practitioners, such as:

- `SubmitDebtAgreementVariation`
- `GetDebtAgreementVariation`
- `SubmitDebtAgreementTermination`
- `GetDebtAgreementTermination`
- `SubmitDebtAgreementCompletion`
- `SubmitDebtAgreementDefault`

For proposals given to the Official Receiver prior to the commencement of the DA reforms (27 June 2019), the operation `SubmitDebtAgreementClaimAndVote` is available for practitioners to use where the practitioner is listed as a creditor on the debt agreement proposal.

From the commencement of the reforms, a practitioner 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.

Proposal Preparation

To conduct the voting process with creditors and determine acceptance of the debt agreement proposal, the debtor's creditors and their contact details must be disclosed.

AFSA maintains a central record of commonly disclosed creditors and their preferred contact details. AFSA's records reference the creditor ABN, legal entity and/or business names held with the Australian Business Register's [ABN Lookup](#) service, and the creditor's preferred or known contact details.

To submit a debt agreement proposal via the B2G channel the unique identifier of the AFSA creditor contact is required. This approach has been implemented to reduce the likelihood of duplicates due to clerical errors and ensure creditors continue to receive debt agreement correspondence via their preferred channel. Clients will be able to search by name or ABN to obtain the AFSA Creditor ID and details for referencing in debt agreement proposal submissions ([SearchCreditors](#)). If a creditor ID is known, practitioners may search using the ID to obtain AFSA's current contact details ([GetCreditor](#)). New organisation creditor contact records can be created by practitioners, also utilising the ABN Lookup service, where AFSA does not hold a record of a creditor ([CreateCreditor](#)). International creditors (i.e. creditors who are not from Australia and do not have an ABN) can also be created through the [CreateCreditor](#) operation.

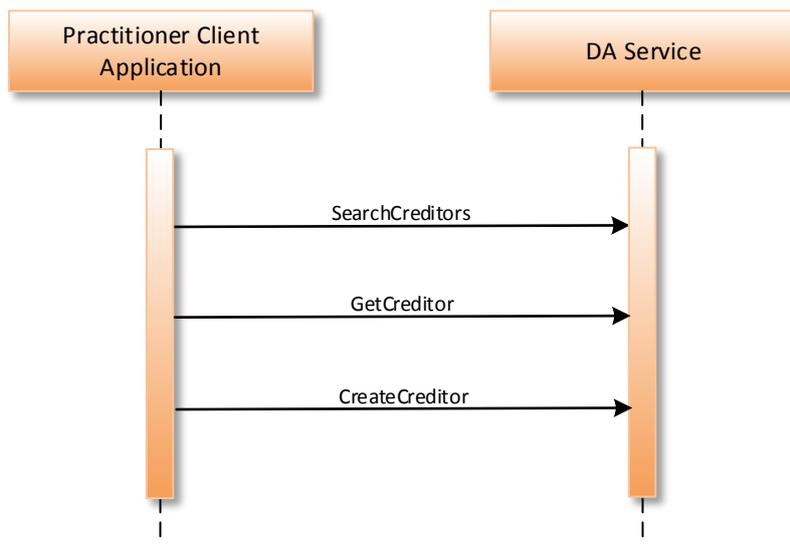


Figure 2 – Proposal preparation operations to disclose a debtor’s creditors

Proposals

Three types of proposals exist for Debt Agreements:

- Debt Agreement Proposal
- Proposal to Vary Debt Agreement
- Proposal to Terminate Debt Agreement

Figure 3 illustrates how a proposal undergoes a review process by AFSA for eligibility, completeness and compliance with the Bankruptcy Act. If the proposal meets the requirements a voting process is conducted with creditors. If the proposal's voting results in acceptance of the proposal, the debt agreement administration is created or updated. The following outlines the business process for a proposal.

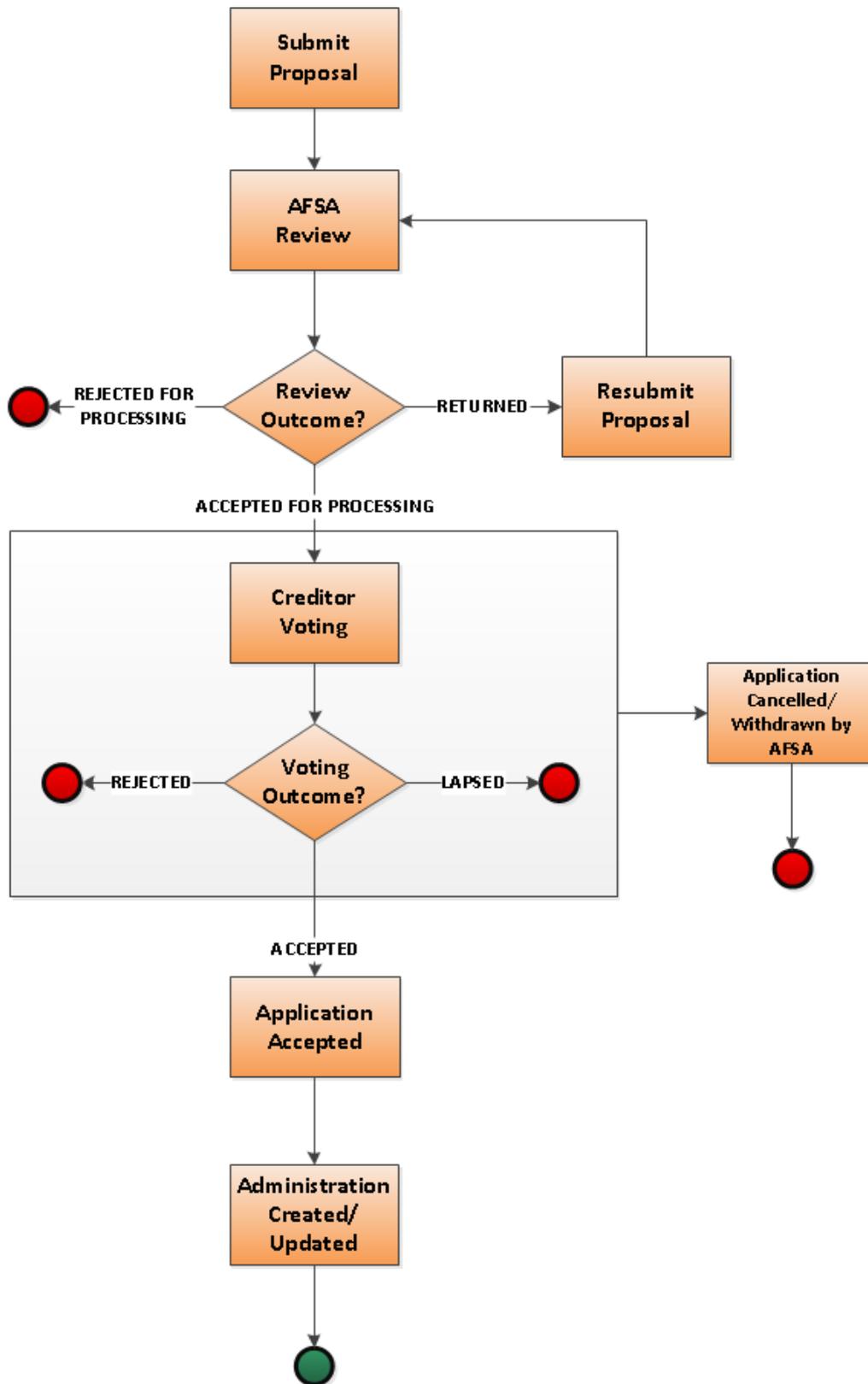


Figure 3 – AFSA Proposal Review Process

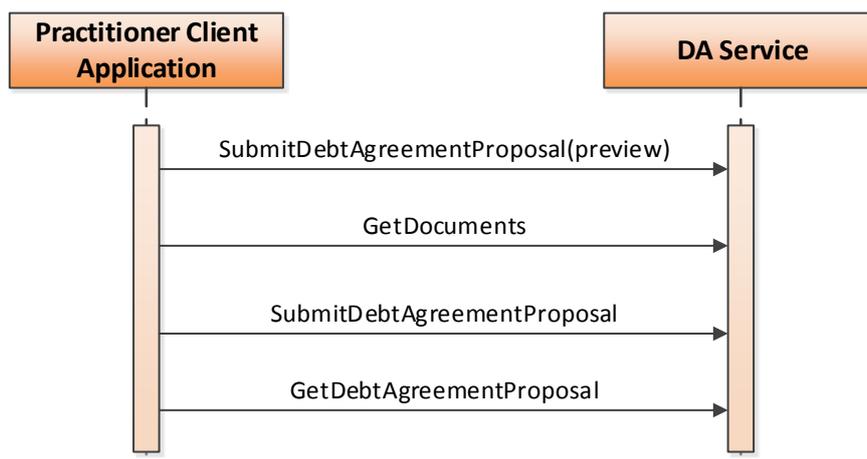


Figure 4 - B2G DA proposal operations

1. Proposal submission

A debt agreement proposal can be submitted using the **SubmitDebtAgreementProposal** operation. To obtain copies of the proposal forms and certificates for debtor and practitioner signature, the `FormPreviewIndicator` can be set to 'true' in the **SubmitDebtAgreementProposal** request. This can additionally allow errors to be corrected before a final submission.

After the preview submission of the proposal, the **GetDocuments** operation can be used to retrieve the AFSA generated DAP and Explanatory Statement, Statement of Affairs and the administrator's certificate(s).

From commencement of the DA reforms, using **GetDocuments** ensures the approved form of the certificate, or an additional certificate, is signed depending on the debtor's circumstances. This can also be used for producing the correct version of variation proposal certificate for signing.

See the *Release Notes - Debt Agreements B2G – DA Reform* document on the **Service Documentation** page of the AFSA website for when these scenarios that need to be adhered to from the commencement of the reforms (27 June 2019).

Practitioners must provide their own External Reference ID in the submission. The **SubmitDebtAgreementProposal** operation will return a response that contains a Form ID. If practitioners wish to check proposal data submitted via the B2G channel the **GetDebtAgreementProposal** operation is available.

2. Proposal review

Once a proposal is submitted a review by a delegated officer of the Official Receiver (OR) at AFSA is commenced. The OR reviews the application for eligibility, completeness and compliance with the Bankruptcy Act.

Three outcomes are possible from the AFSA review process:

- **Accepted For Processing**

The proposal has been accepted for further processing. On acceptance by AFSA, the

voting process is automatically initiated and the proposal is assigned an Administration Number. New DA proposals are recorded on the NP11.

- **Returned For Processing**

Minor errors have been identified that need correcting prior to resubmission. The proposal may be resubmitted one more time using the relevant proposal submission operation and passing in the initial Form ID. If the form is resubmitted (as identified by passing in the returned Form ID) within 30 days the lodgement fee is waived

- **Rejected For Processing**

The OR has determined that the proposal is incomplete, does not comply with legislation or is ineligible and therefore cannot proceed.

Voting Process

In order for the proposal to be accepted it must be reviewed and voted on by the affected creditors who are party to the proposal. Once voting is complete AFSA will review the votes and determine the voting outcome.

Four outcomes are possible from the voting process:

- **Voting Accepted**

The outcome of the voting process results in acceptance of the proposal by creditors. Acceptance of a proposal has varying effects; a legally binding DA is created, a variation to the terms of the DA take effect or the DA is terminated. In the case of a new DA, an administration record is created. In the case of a variation or termination the administration record is updated. For a new DA or termination the status of the DA is updated on the NP11.

- **Voting Rejected**

The outcome of the voting process results in the proposal being rejected by creditors. The proposal is recorded as rejected and the process ends. For new DA proposals the status of the DAP is updated on the NP11. For variations and terminations the current DA remains in effect.

- **Voting Lapsed**

The voting period ends and no creditors lodged a vote. The proposal cannot be accepted and the process ends. For new DA proposals the status of the DA is updated on the NP11. For variations and terminations the current DA remains in effect.

- **Cancelled by OR / Withdrawn by OR**

During the voting period the proposal is cancelled or withdrawn by the Official Receiver (OR). The proposal may be cancelled or withdrawn by AFSA if, after acceptance for processing it is found that non-disclosure is evident, or incorrect information has been received which is necessary for the creditors to make an informed vote. Cancellation applies to DAP. Withdrawal applies to variation and termination proposals. The voting process ends and in the case of a new DAP the status of the DA is updated on the NP11. For variations and terminations the current DA remains in effect.

DA Information

The status of proposals are updated following the proposal review and voting process. A debt agreement status also changes during its lifecycle, due to notifications by practitioners of completion and default. The **SearchCorrespondence** operation will return information regarding the status change of proposals and agreements, such as when:

- A debt agreement has ended
- An outcome of an AFSA review process has been recorded
- The voting on a proposal has completed and an outcome determined

Additional individual creditor details, liability voting amounts and votes cast will also be returned to the practitioner when a proposal's outcome has been determined.

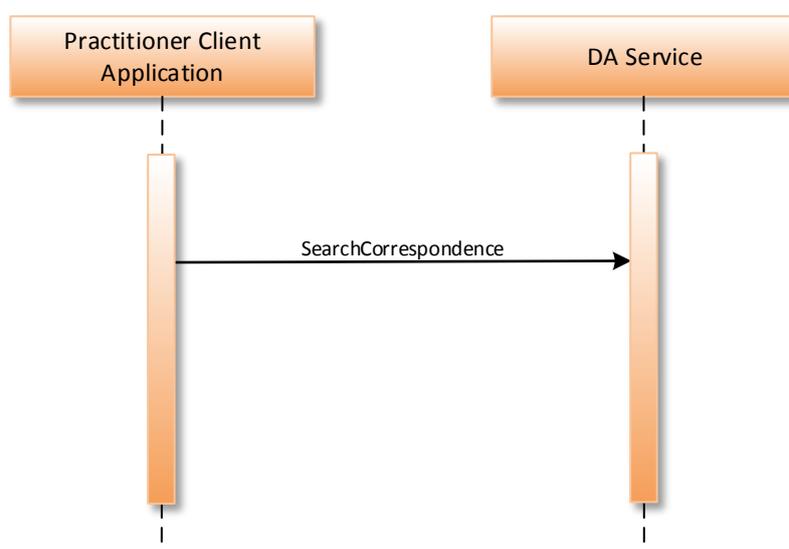


Figure 2 - B2G DA operations to obtain status and details

The Form ID and External Reference ID (if related to a submission via the B2G channel) will be displayed in the **SearchCorrespondence** response along with relevant status information.

DA Service Fees

DAP submissions attract a lodgement fee. A single fee is charged for each unique DAP submitted. Fees are not charged for returned DAP resubmissions if within 30 days of the original submission. No other DA services attract a fee.

To use B2G DA Service your organisation needs to be an On-Account customer. On Account customers operate on a credit basis. You will be able to use the B2G DA Service which attracts a fee and pay at a later date. If at any time you exceed your credit balance, you will not be able to process further requests that attract a fee via the B2G channel until payment is made. You will receive an error in the message response indicating that your credit balance has been exceeded.

Information on fees charged can be found at <https://www.afsa.gov.au/insolvency/how-we-can-help/fees-and-charges-0>

Integration guidance

On boarding

The on boarding process requires software developers to undertake a series of tasks before moving to production. This section will highlight a few of the more complicated on boarding tasks.

Discovery environment PDF conformance testing

In order to access to production, a software developer will need to make sure their service can produce PDF versions of the Debt Agreement Proposal. Two PDF versions must be produced by your software, one with a maximum set of data and another with a minimum set of data.

This to ensure your software is producing a valid debt agreement proposal in the approved form. This will occur whether you choose to retrieve the AFSA generated copies using GetDocuments or your own mapping of data to the forms. Whichever method you choose AFSA needs to ensure the DAP form you produce adheres to the approved form, including certain business scenarios and edge cases.

The minimum version of the DAP is where only the mandatory fields are correctly entered and the maximum version being all fields correctly filled out.

The steps to follow are:

1. Email ICTB2GSupport@afsa.gov.au to obtain PDF copies of the Debt Agreement Proposal minimum and maximum PDF versions
2. AFSA will email you the set of PDFs of with minimum and maximum version of the Debt Agreement Proposal
3. Lodge two Debt Agreement Proposal in the Discovery environment using the same data as shown on the AFSA provided PDFs, one with the minimum set of fields and one with the maximum set of fields.
 - a. **Note:** These must contain the same data as on the AFSA provided PDFs
4. Compare your PDFs with the PDFs AFSA provided.
 - a. **Note:** AFSA will not compare the forms for you.
5. If you find any differences when comparing your PDFs to the AFSA PDFs, resolve them in your implementation
6. Advise AFSA when you have successfully lodged

Submissions

External references, submissions and returns

An external reference ID must be included with each form submission in the **SubmitDebtAgreementProposalRequest** message to uniquely identify the submission and prevent duplicates.

You must provide a different external reference ID if resubmitting a form returned for processing by AFSA. When resubmitting the returned form, use the form ID returned by the **SubmitDebtAgreementProposal** or **SearchCorrespondence** response. Using the returned Form ID with a new external reference ID will inform AFSA this a resubmission and not a duplicate form. A resubmission of a returned form will not attract a fee within 30 days of the original submission.

You may use the same external reference ID across submissions for different form types for the same practitioner, but not for the same external reference ID for multiple submissions of the same form type e.g. a DAP and DAV can use the same external reference for each submission. However, an initial DAP and a subsequent resubmitted returned DAP cannot use the same external reference.

Lodging in the Discovery environment

Software developers and practitioners should be careful not to lodge real debt agreement proposals in the Discovery environment. Only test data should be lodged in Discovery.

If a Debt Agreement Administrator accidentally lodges a real Debt Agreement Proposal in Discovery, please notify AFSA immediately. AFSA must remove this data from Discovery as soon as possible.

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

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 practitioners 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.

SearchCreditors

Creditors must be identified with their AFSA creditor ID in a [SubmitDebtAgreementProposalRequest](#). Practitioners can search by name (legal, business or individual name) or ABN to obtain a creditor's AFSA creditor ID, if one exists via the [SearchCreditors](#) operation. If a search indicates the creditor does not have an AFSA creditor ID, the practitioner may create a creditor record using the [CreateCreditor](#) operation.

SearchCreditorsRequest

The [SearchCreditorsRequest](#) allows practitioners to search AFSA's records for a creditor using search criteria. Creditors are grouped as either an:

- EntityCreditor; or
- IndividualCreditor

EntityCreditors

EntityCreditors are organisations or an individuals with an ABN. They have a legal name recorded against the ABN and may have one or more registered business names. Use [SearchEntityCreditorsByABNCriteria](#) or [SearchEntityCreditorsByNameCriteria](#) to locate entity creditors.

[SearchEntityCreditorsByNameCriteria](#) uses the Australian Business Register's ([ABR](#)) [webservice \(ABN Lookup\)](#) to fuzzy match the name to a list of ABNs recorded with ABR and in turn check against ABN's held by AFSA. This means that a [SearchEntityCreditorsByNameCriteria](#) will return either:

- **No results:** This means either [ABN Lookup](#) found no results, or it did and AFSA has no creditors with a matching ABN. A creditor record must be created with AFSA using [CreateCreditor](#) with the creditor's valid registered name and ABN as per the ABR.
- **One result:** This means AFSA has a creditor recorded with the matched ABN.
 - Use this creditor.
 - Please note the creditor name we have on file may not match the name supplied in the search as we are using the ABR to search using the supplied name to find the ABN.
- **Many results:**
 - There are a small number of creditors for which AFSA has multiple creditor records with the same ABN.
 - Please select the best match.
 - E.g. Creditors St George, Westpac, Bank of Melbourne, etc hold the same ABN 33 007 457 141.

If a matched creditor has a different email or mailing address to that returned by the search, please contact AFSA ICTB2GSupport@afsa.gov.au.

IndividualCreditors

IndividualCreditors are creditors who do not hold an ABN. Use SearchIndividualCreditorsByNameCriteria to locate non-ABN holder creditors. Values given in SearchIndividualCreditorsByNameCriteria are 'like' matched against AFSA's creditor records, and the match is case insensitive. To search for a person, use the surname (required) and given name (optional). To search for a non-ABN holder business, use the Surname element only.

The following is an outline of the message contents.

Message	SearchCreditorsRequest
Name	Description
SearchCreditorsCriteria	<p>Search AFSA's record for a creditor using either of the following criteria:</p> <ul style="list-style-type: none"> • SearchEntityCreditorsByABNCriteria • SearchEntityCreditorsByNameCriteria – search for an organisation creditor using a registered business or legal name (minimum 3 characters) • SearchIndividualCreditorsByNameCriteria – search for a non-ABN holding creditor using a surname or given name.

SearchCreditorsResponse

The **SearchCreditorsResponse** will return a list of creditors with their AFSA Creditor ID and contact details up to a maximum of 100. Creditor ABN and names (legal and registered) returned will consistent with the details held with **ABN Lookup**. If there are no matches an empty list will be returned. IndividualCreditors are creditors who do not hold an ABN. Due to privacy reasons, the search will only return IndividualCreditors created by the same practitioner.

The following is an outline of the message contents.

Message	SearchCreditorsResponse
Name	Description
CreditorList	The list of AFSA creditor records matching the criteria supplied.

Error Codes

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

Error Code	Type	Description
CMN.AFSA.DA.CREDITORINVALIDABN	Business	The ABN criteria supplied is invalid. E.g. Is not an 11 digit number, is not recognised by ABR Lookup as a valid ABN or does not exist.
CMN.AFSA.DA.CREDITORINVALIDSEARCHCRITERIA	Business	The name criteria supplied is not valid or not supplied.

GetCreditor

The **GetCreditor** operation allows practitioners to obtain the current record held with AFSA for a specific AFSA creditor ID. This may assist practitioners to confirm the current details of a creditor and keep abreast of changes, such as a change in registered business name. If a practitioner considers the creditor contact details returned to be incorrect or require update, it is recommended practitioners contact AFSA directly.

GetCreditorRequest

The **GetCreditorRequest** requires a valid AFSA creditor ID to search AFSA's records for a creditor.

The following is an outline of the message contents.

Message	GetCreditorRequest
Name	Description
CreditorId	The AFSA creditor ID

GetCreditorResponse

The **GetCreditorResponse** will return the AFSA creditor record for the supplied creditor ID.

The following is an outline of the message contents.

Message	GetCreditorResponse
Name	Description
Creditor	The AFSA EntityCreditor or IndividualCreditor record matching the ID supplied, including the registered name and ABN (if applicable) or given and surname, address and email.

Error Codes

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

Error Code	Type	Description
CMN.AFSA.DA.CREDITORNOTFOUND	Business	A match has not been identified for the supplied creditor ID.

CreateCreditor

The **CreateCreditor** operation allows practitioners to supply AFSA with new creditor contact record and generate a unique Creditor ID for referencing of the creditor in new debt agreement proposal submissions.

Prior to creation of a new EntityCreditor record, the combination of ABN and creditor name will be checked with:

- **ABN Lookup**; to ensure the creditor name and ABN is valid
- AFSA creditor records; to avoid duplication of creditor records.

INTERNATIONAL CREDITORS

Debt Agreement Administrators can create international organisation and individual creditors only where the country in the provided address is a country other than Australia. A suburb must be provided when the country is not Australia. The postcode can be alphanumeric.

For an organisation creditor, the ABN element is only validated when the country provided in the request is Australia.

CreateCreditorRequest

The **CreateCreditorRequest** will contain specific details of the creditor for addition to AFSA's record of creditors. Creditors may be an:

- individual or organisation with an ABN; or
- individual without an ABN

It is recommended practitioners check **ABN Lookup** before submitting **CreateCreditorRequest** to ensure the combination of creditor name and ABN details exist and are exactly as recorded with the ABR.

The following is an outline of the message contents.

Message	CreateCreditorRequest
Name	Description
Creditor	<p>The new creditor details for:</p> <ul style="list-style-type: none"> - EntityCreditor, such as ABN, name (registered or legal), address, email. For Australian organisations, the name supplied must be exactly as per the Entity Name or Registered Business name record held by the ABR (available via ABN Lookup) - IndividualCreditor, such as title, surname, given name, middle name, address and email

CreateCreditorResponse

The **CreateCreditorResponse** will return an AFSA Creditor ID for the practitioner to reference the creditor in any new debt agreement proposal submissions.

Creditor ID's for individuals without an ABN are available only to the practitioner who created the creditor record. This is to comply with an individual's privacy.

The following is an outline of the message contents.

Message	CreateCreditorResponse
Name	Description
CreditorId	The unique AFSA creditor ID for the newly created creditor record.

Error Codes

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

Error Code	Type	Description
CMN.AFSA.DA.CREDITORALREADYEXISTS ERROR	Business	For an Australian creditor, the given ABN and registered business name combination already exists.
CMN.AFSA.DA.CREDITORINVALIDBUSINES SNAME	Business	For an Australian creditor, the given registered business name does not match either entity name or one of the business names in ABN Lookup using the ABN.
CMN.AFSA.DA.CREDITORINVALIDABN	Business	For an Australian creditor, the ABN criteria supplied is invalid. E.g. is not an 11 digit number or is not recognised by ABR Lookup as a valid ABN.
CMN.AFSA.DA.CREDITORADDRESSSTATE ANDPOSTCODEREQUIRED	Business	For an Australian creditor, a state and postcode must be supplied.

CMN.AFSA.DA.CREDITORADDRESSSTATE REQUIRED	Business	For an Australian creditor, a state must be supplied.
CMN.AFSA.DA.CREDITORADDRESSPOSTC ODEREQUIRED	Business	For an Australian creditor, a postcode must be supplied.
CMN.AFSA.DA.CREDITORABNREQUIRED	Business	For an Australian creditor, a ABN must be supplied.

SubmitDebtAgreementProposal

The **SubmitDebtAgreementProposal** allows practitioners to submit a Debt Agreement proposal (DAP) on behalf of the debtor for review by the OR at AFSA and subsequently to be voted on by creditors for acceptance. The response to a DAP submission will return a Form ID that can be used to obtain correspondence relating to the change in status of the proposal via the track the proposal's status via the **SearchCorrespondence** operation.

SubmitDebtAgreementProposalRequest

This operation submits a DAP. Submission of a DAP will attract a lodgement fee. Resubmissions do not attract a fee. To submit a DAP on behalf of the debtor using this operation you must be a registered debt agreement administrator.

The following is an outline of the message contents.

Message	SubmitDebtAgreementProposalRequest
Name	Description
FormId	Leave as null for new form submissions. If resubmitting a `Returned` form, the FormId provided should correspond to the FormId returned in the SubmitDebtAgreementProposalResponse .
FormExternalReference	This field is used to uniquely identify the submission. A duplicate check will be performed using this field's value.
FormPreviewIndicator	Set to true to check for errors and retrieve copies of the approved forms using the GetDocuments operation using the FormID in the SubmitDebtAgreementProposalResponse
DebtorSection	Personal and contact details identifying the debtor

OriginSection	Optional country and preferred languages
FamilySection	Family details and spouse's income
EmploymentSection	Employment and job details of the debtor
PropertySection	Residential address history and real estate ownership
InsolvencySection	Details of debtor's insolvency status
FinancialDifficultySection	Reasons for financial difficulty
BusinessSection	Details of any business involvement
CompanySection	Details of any company involvement
TrustSection	Details of any trust involvement
ProposalSection	The debtor's payment plan and critical dates
AssetSection	Assets owned by the debtor
LiabilitySection	Details of the debtor's creditors and liabilities
NonDividendLiabilitiesSection	Optional fields provided for non-provable debts.
AssetLiabilitySummarySection	Total values of the debtor's liabilities and assets
IncomeExpenseFrequency	Frequency of all the income and expense items listed e.g. Weekly, monthly.
IncomeSection	Details of debtor's income from all sources
ExpenseSection	Details of debtor's budget and expected expenditure.
DeclarationSection	<p>Date to confirm the practitioner has made the debtor aware of their obligations, the practitioner's role and the debtor has sighted and signed the DAP.</p> <p>You must declare that the debtor has given you authorisation, reviewed, signed and understands their obligations under the DAP. You must also declare that you have made the debtor aware of how their information will be recorded and used.</p> <p>From the commencement of the DA reforms, an additional date element is required to provide the date the practitioner signed the additional certificate (s185C(4C)) when the payment to income ratio is exceeded.</p> <p>See the <i>Release Notes - Debt Agreements B2G – DA Reform</i> document on the Service Documentation page of the AFSA website for further detail.</p>

<p>AdministratorRelatedEntitiesSection, including the:</p> <ul style="list-style-type: none"> • BrokerOrReferrerSection • AdministratorIsCreditorIndicator • RelatedCreditorsSection 	<p>From commencement of the debt agreement reforms on 27 June 2019, these sections are mandatory to indicate whether the practitioner:</p> <ul style="list-style-type: none"> - Has used a broker or referrer, the relationship type, and any payments made to them - Whether the administrator is an affected creditor on the proposal - Whether any affected creditors are related entities of the administrator (and the relationship type) <p>From commencement, the administrator and related entities of the administrator are unable to vote on the proposal.</p> <p>See the <i>Release Notes - Debt Agreements B2G – DA Reform</i> document on the Service Documentation page of the AFSA website for further detail of these sections.</p>
<p>DebtorSupportingStatement</p>	<p>Details of other debtor information that may impact the DA which should be disclosed to creditors e.g. unusually high expenditure for medical, travel to work, student expenses etc.</p>
<p>PrescribedIncExceededStatement</p>	<p>From commencement of the debt agreement reforms on 27 June 2019, this statement is required for the practitioner to detail the steps taken to ensure the proposal is viable when the result of the payment to income ratio results in the debtor’s proposal percentage exceeding the prescribed percentage.</p> <p>See the see the <i>Release Notes - Debt Agreements B2G – DA Reform</i> document on the Service Documentation page of the AFSA website and Official Receiver Practice Statement 10 for more information on the payment to income ratio.</p>

SubmitDebtAgreementProposalResponse

The [SubmitDebtAgreementProposal](#) response will return a Form Id to identify the DA proposal submission.

The following is an outline of the message contents.

Message	SubmitDebtAgreementProposalResponse
Name	Description
FormId	The unique FormId assigned to the form submission.

	The FormId also appears in the SearchCorrespondence response along with corresponding information regarding the proposal's status.
ExistingApplicationIndicator	<p>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 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. You cannot reuse the original ExternalReference.</p>

Error Codes

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

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

CMN.AFSA.DA.CREDITORNOTFOUND	The AFSA creditor ID given for a liability is not valid or does not exist.
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GetDebtAgreementProposal

The **GetDebtAgreementProposal** operation is primarily to assist practitioners in integrating with AFSA's B2G DA Service.

GetDebtAgreementProposalRequest

The **GetDebtAgreementProposalRequest** is used to obtain and confirm the data supplied in a **SubmitDebtAgreementProposal** request.

The following is an outline of the message contents.

Message	GetDebtAgreementProposalRequest
Name	Description
FormId	The unique FormId assigned to the form previously submitted using SubmitDebtAgreementProposal or online.

GetDebtAgreementProposalResponse

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

The following is an outline of the message contents.

Message	GetDebtAgreementProposalResponse
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
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CMN.AFSA.DA.FORMNOTFOUND	The debt agreement proposal form cannot be found for given form ID
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SearchCorrespondence

The **SearchCorrespondence** operation is used to obtain correspondence relating to the most recent status change for a proposal, notices or agreement for which the practitioner is recorded as the administrator of the debt agreement. In the event that the administrator is changed, only the current (new) administrator will be eligible to receive the correspondence relating to the relevant agreement. 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 proposal or notices:

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

The status of a DAP is returned in the **SearchCorrespondence** response. The following statuses and actions will result for a DAP submission. Some statuses also apply to variation and termination proposals received by AFSA via the paper channel.

Status	Action
Initiate Process	
A DAP is ready for submission when the practitioner has made the debtor aware of their obligations and the debtor has sighted and signed the DAP.	
AWAITING_ASSESSMENT	The DAP has been submitted and is under review by OR. This status is not returned to practitioners using the SearchCorrespondence operation.
AFSA Review Process	
During the AFSA review process the OR will review the proposal for eligibility, completeness and compliance with the Bankruptcy Act. The review process will result in the following outcomes.	
ACCEPTED_FOR_PROCESSING	The DAP satisfies all conditions and has been accepted to undergo the voting process. The DAP is recorded on the NP11 and the voting process is initiated.
RETURNED_FOR_PROCESSING	Minor errors in the DAP have been found. The DAP may be resubmitted within 30 calendar days of the proposal being marked as returned. The reason for the proposal's return is provided in the SearchCorrespondence response. The Form Id returned in the initial SubmitDebtAgreementProposal can be used in

	<p>another SubmitDebtAgreementProposal request to resubmit a proposal.</p> <p>This status is not currently returned for a variation or termination proposal.</p>
REJECTED_FOR_PROCESSING	<p>Major errors in the DAP have been found. The DAP cannot proceed. The reason for the proposal's rejection is provided in the SearchCorrespondence response. The DAP process ends.</p> <p>This status is not currently returned for a variation or termination proposal.</p>
<p>Voting Process and Outcome</p> <p>If the DAP is accepted for processing creditors who are party to the proposal will vote on the proposal. When the voting deadline passes the OR will review the votes and determine the voting outcome. The voting review will result in one of the following outcomes.</p>	
VOTING_ACCEPTED	<p>The outcome of the voting process results in acceptance of the proposal by creditors. The status of the proposal is updated as accepted and an administration record is created. The status of the DAP is updated on the NPIL. Further details of the voting outcome can be obtained using the SearchCorrespondence request.</p>
VOTING_REJECTED	<p>The outcome of the voting process results in the proposal being rejected by creditors. The status of the DAP is updated on the NPIL and the DAP process ends. Further details of the voting outcome can be obtained using the SearchCorrespondence request.</p>
VOTING_LAPSED	<p>Voting lapses when the voting period ends and no creditors lodged a vote. The status of the DAP is recorded on the NPIL and the DAP process ends. Further details of the voting outcome can be obtained using the SearchCorrespondence request.</p>
<p>Cancellation</p> <p>During the voting period AFSA may cancel the DAP. Cancellation may occur if after acceptance for processing it is found that non-disclosure is evident or incorrect information has been received that is necessary for the creditors to make an informed vote. This may only be done prior to the expiry of the voting period.</p>	
CANCELLED_BY_OR	<p>When a DAP is cancelled the status of the DAP is recorded on the NPIL and the DAP process ends. A short summary of the legislative reason for the proposal's cancellation is available via the SearchCorrespondence response.</p>
WITHDRAWN_BY_OR	<p>When a DAV or DAT is withdrawn the status of the proposal is updated and the voting process ends.</p>

	The status of the debt agreement is not affected on the NPIL. A short summary of the legislative reason for the proposal’s withdrawal is available via the SearchCorrespondence response.
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SearchCorrespondenceRequest

The **SearchCorrespondenceRequest** operation submits a request to obtain the records relating to all DA proposals or agreements that have been created 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_PRACTITIONER` is the correspondence sent to the practitioner 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. See CorrespondenceReferenceValue table below. 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_PRACTITIONER	AFSA has reviewed the proposal and accepted it for processing.
DAS_DA_REJECTED_FOR_PROCESSING_PRACTITIONER	AFSA has reviewed the proposal and rejected it for processing.
DAS_DA_RETURNED_FOR_PROCESSING_PRACTITIONER	AFSA has reviewed the proposal and returned it for processing.
DAS_DA_VOTING_ACCEPTED_PRACTITIONER	When voting is complete AFSA has determined that the voting outcome results in acceptance of the DAP.
DAS_DA_VOTING_CANCELLED_PRACTITIONER	During the DAP voting process AFSA has determined that the voting process should be cancelled.
DAS_DA_VOTING_LAPSED_PRACTITIONER	When voting is complete AFSA has determined that the voting outcome results in acceptance of the DAP.
DAS_DA_VOTING_REJECTED_PRACTITIONER	When voting is complete AFSA has determined that the voting outcome results has resulted in a lapsed DAP.
DAS_DA_VOTING_WITHDRAWN_PRACTITIONER	During the Variation or Termination voting process AFSA has determined that the voting process should be withdrawn.
DAS_DA_VOTE_OUTCOME_REPORT_PRACTITIONER	The report of a proposal's vote result, listing the individual

	liabilities and creditor votes.
DAS_DA_COMPLETED_PRACTITIONER	AFSA has updated the NP11 to record completion of the debt agreement by the debtor.
DAS_DA_DEFAULT_PRACTITIONER	AFSA has updated the NP11 to record the Six Month Default Termination of the debt agreement.
DAS_DA_TERMINATED_PRACTITIONER	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.

GetCorrespondence

The **GetCorrespondence** operation is used to obtain a specific piece of correspondence and related attachments.

A practitioner's software can call the GetCorrespondence operation after a SearchCorrespondence response. In the SearchCorrespondence response, AFSA returns a CorrespondenceId. Using the GetCorrespondence request, the practitioner's software can use the CorrespondenceId to retrieve that specific piece of correspondence and any 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_PRACTITIONER` is the correspondence sent to the practitioner 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. See CorrespondenceReferenceValue table above. 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.UNKNOWNCORROID	The correspondence id passed in is unknown.

GetDocuments

AFSA offers the **GetDocuments** operation to support B2G clients generating the DAP/Explanatory Statement, Statement of Affairs (DAP only) and certificates for debt agreement proposals in the approved form.

This operation facilitates the requirement for the debtor and practitioners to apply their signature to the correct forms and certificates to make their declaration and acknowledgement.

This operation allows B2G client applications to generate the correct certificate for debt agreement proposals and variations from commencement of the DA reforms on 27 June 2019, depending on the debtor's circumstances. See the *Release Notes - Debt Agreements B2G – DA Reform* document on the **Service Documentation** page of the AFSA website for information about when the debtor's circumstances require different certificates for debt agreement proposals and variation proposals.

However, a B2G client application could manage the creation of these forms and certificate without using this operation. In either case, these forms and certificates are required to be in AFSA's approved formats to satisfy legislative requirements. Practitioners are required to retain signed copies of these forms in their files.

Previewed or submitted form data received via the online or B2G channel is mapped to AFSA's approved forms, generated and stored as PDF files.

The **GetDocuments** response provides a copy of the stored AFSA PDFs and these are compatible with Adobe Sign and other digital signing platforms. AFSA's B2G operations to submit debt agreement forms contain elements (e.g. DebtorDeclarationDateTag) to provide text tags which, when uploaded to Adobe Sign or other platforms, generate electronic signature fields when retrieved in the **GetDocumentsResponse**. Refer <https://helpx.adobe.com/sign/help/text-tags.html>

The **GetDocuments** operation is useful to:

- **Retrieve** copies of the stored AFSA approved PDF form(s) and certificates for signing after previewing the form through the B2G or online channel. All declaration and signature sections of the forms and certificates will be blank and ready for signing. Text tags can be provided for use with digital signature platforms.
- Obtain a **copy** of the submitted data and PDF forms and certificates for record keeping. The declaration and signature sections of the forms and certificates will contain the supplied date on which the declaration/signature was made and a statement that the practitioner holds the signed copy.

The **GetDocuments** operation is used in conjunction with the form operations for debtor and practitioner signing:

- B2G client applications can retrieve the previewed PDF documents by setting the `FormPreviewIndicator` to true in the these request messages:
 - **SubmitDebtAgreementProposal**
 - **SubmitDebtAgreementVariation**

- SubmitDebtAgreementTermination
- SubmitDebtAgreementDefault
- SubmitDebtAgreementCompletion
- If the form request message was valid, DA Service will return a form ID in the response message for the specific form.
- B2G client application can use the supplied form ID in the **GetDocumentsRequest**
- The **GetDocumentsResponse** returns copies of the stored the forms/certificates

Certificates are currently only produced for debt agreement proposals, however from commencement of the DA reforms, variation proposals will also generate a certificate for practitioner signature if the initial debt agreement proposal was submitted and paid on or after 27 June 2019.

GetDocumentsRequest

This operation submits a request to obtain the stored PDF data 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.

Business Scenarios

Common business scenarios for the DA service for practitioners are described in this section. The sequence of operations supporting each scenario is described. For a guide on terms and definitions please see the [AFSA glossary](#).

Submit Debt Agreement Proposal

A DAP must be submitted, reviewed and accepted by creditors at the vote for it to become a debt agreement. The following outlines a typical scenario for submitting a DAP.

Use Case Name	<i>Submit Debt Agreement Proposal</i>
Description	This scenario describes how a practitioner would lodge a DAP and track its progress to determine when it has become an accepted DA.
Preconditions	Practitioner has prepared the DAP however the debtor still needs to sight and sign the DAP to be put forward. The practitioner has not yet certified the proposal.
Post-conditions	The DAP has been accepted by creditors and a debt agreement has been made.

Normal flow	<p>AFSA Review Process</p> <ol style="list-style-type: none"> 1. The client application previews a SubmitDebtAgreementProposalRequest providing a client External Reference Id. 2. The DA Service returns a SubmitDebtAgreementProposalResponse with a Form ID to identify the DAP. 3. The client application retrieves the stored PDFs in the approved form using the GetDocumentsRequest, providing the form ID. 4. The DA Service returns the GetDocumentsResponse with copies of the forms and certificate(s) 5. The Debtor sights and sign the forms and the Practitioner signs the certificate(s) 6. The client application submits a SubmitDebtAgreementProposalRequest providing a client External Reference Id. 7. The DA Service returns a SubmitDebtAgreementProposalResponse with a Form Id to identify the DAP. 8. The DAP goes under review by AFSA. 9. AFSA reviews the proposal and accepts it for processing. 10. The client application polls for the change in status using the SearchCorrespondenceRequest. Searches should occur at regular intervals to ensure status information received by the client application is up-to-date. 11. The DA Service returns an 'AcceptedForProcessing' status for the DAP in the SearchCorrespondenceResponse. The DAP can be identified by its Form ID, the client's External Reference ID, debtor name and date of birth. The response also details the debt agreement administration number and voting deadline date. 12. The DAP enters the voting process. <p>Voting Process</p> <ol style="list-style-type: none"> 13. When voting is complete AFSA reviews the votes and determines that the voting outcome results in acceptance of the DAP. The NPII is updated to show the DAP has been accepted. 14. The client application polls for the change in status using the SearchCorrespondenceRequest.
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	<ol style="list-style-type: none"> 15. The DA Service returns a 'voting accepted' status for the DAP in the SearchCorrespondenceResponse. 16. The DA Service also returns a 'vote outcome report' listing the individual liabilities and creditor votes for the DAP. 17. Processing of the DAP is complete.
Alternative flows	<p>AFSA review process</p> <p>If in step 2 errors are received when the proposal is previewed:</p> <ol style="list-style-type: none"> 1. The DA Service returns errors in the SubmitDebtAgreementProposalResponse for the previewed form that need correcting. 2. The Practitioner corrects any errors. 3. The client application submits a preview submission again SubmitDebtAgreementProposalRequest providing a client External Reference Id. 4. Continue from step 2. <p>If in step 4 of the normal flow AFSA returns the application due to a minor error:</p> <ol style="list-style-type: none"> 5. The client application polls for the DA proposal's status using the SearchCorrespondenceRequest. 6. The DA Service returns a 'Returned for processing' status for the DAP in the SearchCorrespondenceResponse. The DAP can be identified by its Form ID, the client's External Reference ID, debtor name and date of birth. The response also details a brief summary of the return reason. 7. The user corrects the information in the client application. 8. The client application submits a SubmitDebtAgreementProposalRequest, also supplying the original Form ID and a new client External Reference identifier. 9. The DA Service returns a SubmitDebtAgreementProposalResponse with a new ID. 10. Continue from step 3. <p>If in step 4 of the normal flow AFSA reject the application:</p> <ol style="list-style-type: none"> 11. The client application polls for the DA proposal's status using the SearchCorrespondenceRequest.

12. The DA Service returns a 'Rejected for Processing' status for the DAP in the **SearchCorrespondenceResponse**. The DAP can be identified by its Form ID, the client's External Reference ID, debtor name and date of birth. The response also details a brief legislative summary of the result reason.
13. The DAP process ends.

Voting process

If in step 8 of the normal flow AFSA reviews the votes and determines that the voting outcome results in rejection of the DAP:

14. The client application polls for the DAP voting status using the **SearchCorrespondenceRequest**.
15. The DA Service returns a 'Voting Rejected' status for the DAP in the **SearchCorrespondenceResponse**.
16. The DA Service also returns a 'vote outcome report' listing the individual liabilities and creditor votes for the DAP.
17. The DAP process ends.

If in step 8 of the normal flow no votes have been received by creditors during the voting period:

18. The client application polls for the DAP voting status using the **SearchCorrespondenceRequest**.
19. The DA Service returns a 'Voting Lapsed' status for the DAP in the **SearchCorrespondenceResponse**.
20. The DA Service also returns a 'vote outcome report' listing the individual liabilities and creditor votes for the DAP.
21. The DAP process ends.

If in step 8 of the normal flow AFSA cancels the voting process:

22. The client application polls for the DAP voting status using the **SearchCorrespondenceRequest**.
23. The DA Service returns a 'Voting Cancelled' status for the DAP in the **SearchCorrespondenceResponse**. The response also details a brief legislative summary of the result reason.
24. The DA Service also returns a 'vote outcome report' listing the individual liabilities and creditor votes for the DAP.

	25. The DAP process ends
--	--------------------------

Obtain a creditor ID for a debt agreement proposal submission

The following outlines a typical scenario for obtaining for a creditor contact record ID held with AFSA a DAP. To disclose a debtor's liability on a DAP the creditor must be identified by its AFSA creditor ID.

Use Case Name	<i>Obtain an AFSA creditor ID for a debt agreement proposal submission</i>
Description	This scenario describes how a practitioner would search and obtain an AFSA creditor ID to reference for a creditor in a DAP submission.
Preconditions	Practitioner is in the process of preparing a DAP. The practitioner has confirmed the creditor details to whom the debtor has a liability.
Post-conditions	Practitioner has obtained the AFSA creditor ID for the debtor's creditor to reference in a DAP submission.
Normal flow	<p>Search creditors process</p> <ol style="list-style-type: none"> 1. The client application submits a SearchCreditorsRequest giving the creditor's ABN or name criteria. 2. The DA Service returns a list of matched creditor records and their AFSA creditor ID to the search criteria in SearchCreditorsResponse. 3. The practitioner records the AFSA creditor ID for the relevant creditor in the debtor's DAP. 4. The process ends.
Alternative flows	<p>Create a new AFSA creditor contact record</p> <p>If in step 2 of the normal flow the SearchCreditorsResponse does not return any matches or the practitioner does not identify the debtor's creditor from the matched list:</p> <ol style="list-style-type: none"> 3. The practitioner confirms the exact creditor's name and ABN details held with ABN Lookup if the creditor is an organisation or individual with an ABN 4. The client application submits a CreateCreditorsRequest giving the required creditor

	<p>details, exactly as recorded for the creditor on ABN Lookup (if applicable)</p> <ol style="list-style-type: none"> 5. The DA Service returns a Creditor ID for the newly created creditor record. 6. The process ends
--	---

Confirm creditor contact details held with AFSA

The following outlines a typical scenario for practitioners to confirm the current name and contact details of a creditor held with AFSA. This may be useful to practitioners where they wish to confirm whether a change in name or address has been made.

Use Case Name	<i>Confirm creditor contact details held with AFSA</i>
Description	This scenario describes how a practitioner would confirm the current creditor contact details held with AFSA.
Preconditions	Practitioner has a creditor ID and wishes to check the name and contact details held by AFSA record
Post-conditions	Practitioner has obtained the current creditor contact details of a specific creditor.
Normal flow	<p>Get creditors process</p> <ol style="list-style-type: none"> 1. The client application submits a GetCreditorRequest giving the creditor’s AFSA creditor ID. 2. The DA Service returns the matched creditor record for the supplied AFSA creditor ID GetCreditorResponse. 3. Processing of the new creditor is complete.

SearchCorrespondenceResponse Correspondence Type example messages

The following is an outline of the valid values for CorrespondenceType and CorrespondenceReferenceType available within [SearchCorrespondenceRequest](#) .

Please refer to the XSD for additional documentation.

FORM RECEIVED

Description: AFSA has received the form submission. If a paid form, there will be an additional correspondence after this when paid.

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>DAP17137011</Id>
  <ExternalReference>1</ExternalReference>
  <ReceivedDate>2017-12-14</ReceivedDate>
  <Status>INTERNAL_REVIEW</Status>
  <StatusDate>2017-12-14</StatusDate>
  <Type>DAP</Type>
</FormReceived>
```

FORM PAID

Description: The form has been paid. If the form is free, or a free return, this correspondence is not sent.

Correspondence Type: FS_FORM_PAID_PRESENTER

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<FormPaid xmlns="http://afsa.gov.au/FormService/FormPaid.1">
  <Id>DAP17137011</Id>
  <ExternalReference>1</ExternalReference>
  <ReceivedDate>2018-06-08</ReceivedDate>
  <Status>INTERNAL_REVIEW</Status>
  <StatusDate>2018-06-08</StatusDate>
  <Type>DAP</Type>
</FormPaid>
```

FORM ASSESSED – ACCEPTED FOR PROCESSING

Description: AFSA has processed and accepted the form submission.

Correspondence Type: DAS_DA_ACCEPTED_FOR_PROCESSING_PRACTITIONER

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 – 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>DAP18061668</Id>
  <ReceivedDate>2018-04-17</ReceivedDate>
  <Status>RETURNED_FOR_PROCESSING</Status>
  <StatusDate>2018-04-17</StatusDate>
  <StatusReasonText>Not all creditors have been properly disclosed. Please add
and resubmit proposal</StatusReasonText>
  <Type>DAP</Type>
</FormAssessed>
```

FORM ASSESSED – REJECTED FOR PROCESSING

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

Correspondence Type: DAS_DA_REJECTED_FOR_PROCESSING_PRACTITIONER

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementFormAssessed
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormAssessed.1">
<Id>DAP17016962</Id>
  <ReceivedDate>2017-12-01</ReceivedDate>
  <Status>REJECTED_FOR_PROCESSING</Status>
  <StatusDate>2017-12-01</StatusDate>
  <StatusComment><![CDATA[AFSA has received your debt agreement proposal and
conducted checks to ensure it complies with legislative
requirements.]]></StatusComment>
  <StatusReasonText><![CDATA[Your forms have not been signed and/or dated as
required. This means your debt agreement proposal does not meet the legislative
requirements for it to be accepted to send to creditors for
voting.]]></StatusReasonText>
  <StatusLegislativeText><![CDATA[Section 185C(2) A debt agreement proposal must:
(aa) be in the approved form; and (i) be signed by the debtor; and (j) specify the
date on which the debtor signed the proposal.]]></StatusLegislativeText>
  <Type>DAP</Type>
  <AdministrationNumber>QLD 17016962/17/3</AdministrationNumber>
  <EventNumber>QLD17016962</EventNumber>
  <DebtorGivenNames>Lfynm R</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1977-12-01</DebtorBirthDate>
</DebtAgreementFormAssessed>
```

Note: From the commencement of the DA reforms, the Official Receiver can reject debt agreement variation proposals. B2G clients can retrieve this response as a result of form processing, only where the agreements' debt agreement proposal was submitted and paid on or after 27 June 2019

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_PRACTITIONER

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_PRACTITIONER

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_PRACTITIONER

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_PRACTITIONER

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_PRACTITIONER

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>
```

VOTE OUTCOME REPORT

Description: AFSA informs the practitioner of the result and votes received during the voting period.

Correspondence Type: DAS_DA_VOTING_WITHDRAWN_PRACTITIONER

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
  <deb:DebtAgreementFormVoteOutcomeReport
xmlns:deb="http://afsa.gov.au/DebtAgreementService/DebtAgreementFormVoteOutcomeRepo
rt.1">
  <deb:Id>DAP17017931</deb:Id>
  <deb:Type>DAP</deb:Type>
  <deb:AdministrationNumber>QLD 1254/17/5</deb:AdministrationNumber>
  <deb:DebtorGivenNames>BRUCE</deb:DebtorGivenNames>
  <deb:DebtorSurname>WAYNE</deb:DebtorSurname>
  <deb:DebtorBirthDate>1965-07-07+10:00</deb:DebtorBirthDate>
  <deb:VotingDeadlineDate>2018-02-01+11:00</deb:VotingDeadlineDate>
  <deb:ClaimAndVotes>
    <deb:Item>
      <deb:CreditorContact>
<deb:Name>COMMONWEALTH BANK</deb:Name>
<deb:EmailAddress>odotest1@afsa.gov.au</deb:EmailAddress>
<deb:Address>21 Walsh Close ILLAWONG NSW 2234</deb:Address>
      </deb:CreditorContact>
<deb:DisclosedCreditorId>505473</deb:DisclosedCreditorId>
<deb:RecordedCreditorId>505473</deb:RecordedCreditorId>
<deb:DisclosedLiabilityCreditorReference>123456</deb:DisclosedLiabilityCreditorRefere
nce>
<deb:RecordedLiabilityCreditorReference>123456</deb:RecordedLiabilityCreditorRefere
nce>
<deb:DisclosedLiabilityOwedAmount>5000</deb:DisclosedLiabilityOwedAmount>
<deb:RecordedLiabilityOwedAmount>5000</deb:RecordedLiabilityOwedAmount>
<deb:DisclosedLiabilityShortfallAmount>5000</deb:DisclosedLiabilityShortfallAmount>
<deb:RecordedLiabilityShortfallAmount>5000</deb:RecordedLiabilityShortfallAmount>
      </deb:Item>
      <deb:Item>
        <deb:CreditorContact>
<deb:Name>AUSTRALIAN TAXATION OFFICE</deb:Name>
<deb:EmailAddress>odotest@afsa.gov.au</deb:EmailAddress>
<deb:Address>PO Box 3100 GPO Box 4963 WW WETHERILL PARK BC NSW 2164</deb:Address>
          </deb:CreditorContact>
<deb:DisclosedCreditorId>505485</deb:DisclosedCreditorId>
<deb:RecordedCreditorId>505485</deb:RecordedCreditorId>
<deb:DisclosedLiabilityCreditorReference>1234567</deb:DisclosedLiabilityCreditorRef
erence>
<deb:RecordedLiabilityCreditorReference>1234567</deb:RecordedLiabilityCreditorRefer
ence>
<deb:DisclosedLiabilityOwedAmount>12000</deb:DisclosedLiabilityOwedAmount>
<deb:RecordedLiabilityOwedAmount>12000</deb:RecordedLiabilityOwedAmount>
<deb:DisclosedLiabilityShortfallAmount>12000</deb:DisclosedLiabilityShortfallAmount
>
<deb:RecordedLiabilityShortfallAmount>12000</deb:RecordedLiabilityShortfallAmount>
        </deb:Item>
      </deb:ClaimAndVotes>
      <deb:Result>VOTING_LAPSED</deb:Result>
      <deb:ResultDate>2017-12-21+11:00</deb:ResultDate>
      <deb:ResultReason>VOTES NOT ACHIEVED 50</deb:ResultReason>
    </deb:DebtAgreementFormVoteOutcomeReport>
```

DEBT AGREEMENT COMPLETED

Description: AFSA has processed and accepted the Practitioner's debt agreement completion form
Correspondence Type: DAS_DA_COMPLETED_PRACTITIONER

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?>
<DebtAgreementEnded
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementEnded.1">
  <AdministrationNumber>QLD 1136/17/7</AdministrationNumber>
  <DebtorGivenNames>Hsupm R</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1977-11-18</DebtorBirthDate>
  <EndResult>S185N</EndResult>
  <EndResultDescription>S.185N - OBLIGATIONS DISCHARGED</EndResultDescription>
  <EndDate>2017-11-22</EndDate>
</DebtAgreementEnded>
```

DEBT AGREEMENT DEFAULT

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

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>
```

DEBT AGREEMENT TERMINATED

Description: AFSA has processed the vote outcome for a debt agreement termination proposal that may have been proposed by the debtor via the practitioner or by creditors.

Correspondence Type: DAS_DA_TERMINATED_PRACTITIONER

Sample XML

```
<?xml version="1.0" encoding="UTF-8"?><DebtAgreementEnded
xmlns="http://afsa.gov.au/DebtAgreementService/DebtAgreementEnded.1">
<AdministrationNumber>QLD 1101/17/2</AdministrationNumber>
  <DebtorGivenNames>Wnyqj R</DebtorGivenNames>
  <DebtorSurname>POKE</DebtorSurname>
  <DebtorBirthDate>1977-11-13</DebtorBirthDate>
  <EndResult>S185P</EndResult>
  <EndResultDescription>The debtor has not complied with the obligations under the
debt agreement and the agreement has been terminated by a resolution of creditors.
The debtor is no longer subject to the provisions of Part IX of Bankruptcy
Act.</EndResultDescription>
  <EndDate>2017-11-21</EndDate>
</DebtAgreementEnded>
```