



**Australian Government**

**Australian Financial Security Authority**

# Online Services: Business to Government (B2G)

## **NPII Search Message Implementation Guide**

Version 1.4

## Version Control

Version	Release Date	Description of Changes
1.0		Draft released
1.1		<ul style="list-style-type: none"> <li>Removed GetPublicDocument operation</li> <li>Clarification of Insolvency Record Request operations</li> <li>Renamed SearchInsolvencyByName to SearchInsolvenciesByName operation and request and response elements.</li> <li>Renamed SearchInsolvencyByReferenceNumber to SearchInsolvenciesByReference operation and request and response elements.</li> <li>Renamed GetNilResultPdf operation to GetResultPdf. Now includes: <ul style="list-style-type: none"> <li>PDF creation of Search Result Summary report for searches with no results as well as matched results.</li> <li>Operation fees</li> </ul> </li> <li>Adjusted SearchInsolvenciesByName operation: <ul style="list-style-type: none"> <li>Split name elements</li> <li>Addition of NameMatchMethod elements for each name element</li> </ul> </li> </ul>
1.2	18 Feb 2015	<ul style="list-style-type: none"> <li>Removed Wildcard from NameMatchMethodSurname, NameMatchMethodMiddle and NameMatchMethodGiven</li> </ul>
1.3	16 Mar 2015	<ul style="list-style-type: none"> <li>Clarification of AFSA Reference number element within SearchInsolvenciesByReference</li> <li>Added Error Codes</li> <li>Included validation rules applied on applicable fields</li> </ul>
1.4	29 Apr 2015	<ul style="list-style-type: none"> <li>Added additional error code (NPII.PARSEERROR)</li> <li>Clarification of error code descriptions</li> <li>Added 'Date' element to GetInsolvency</li> <li>Clarification of SearchInsolvenciesByNameResponse and SearchInsolvenciesByReferenceResponse when there are alias records held for a debtor.</li> <li>Clarification of AFSAReference element when a check digit is not supplied for an Administration number.</li> </ul>

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## Introduction

### Purpose

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

### Audience

The audience for this document is any organisation that will be building NPII search functionality into their products. Typically this will be software application developers. Readers should be familiar with the following:

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

### Context

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

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

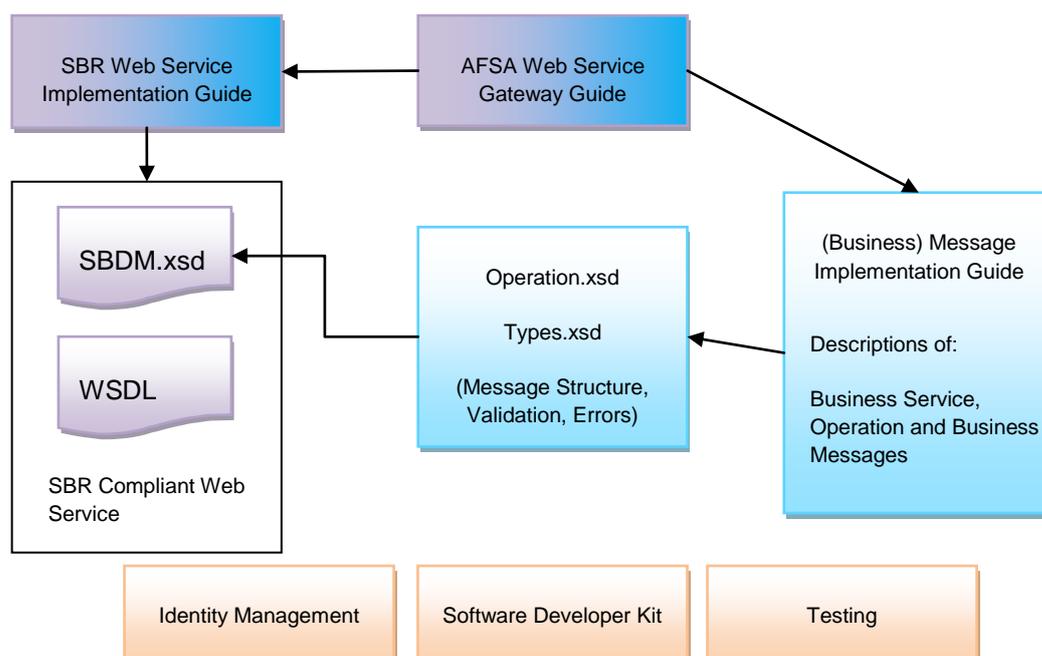
There are a number of supporting products to facilitate the development of systems that can integrate with AFSA.

Broadly speaking there are four groups of supporting products:

- The AFSA Web Service Gateway Guide (WSGG), which documents the generic *technical service* highlighting differences with SBR and the use of the AFSA SDK. The technical service documentation describes how external software systems must communicate with AFSA. This includes the security requirements, transport protocols, error management and content container. By using the provided SDK the technical service features will already be implemented.

- A Message Implementation Guide (MIG) such as this document provides the entry point for detailed information about how to implement a specific *business service*. The MIG describes the high level business context of the service, operations that are offered in each *business service* and the request / response *business messages* that are part of each operation. The operations and *business messages* have a textual description within the MIG but are authoritatively defined by XML schemas.
- Technical artefacts that directly support the software developer. This includes the XML schemas mentioned above, which define the valid content of the *business messages*. Another key technical artefact is the SDK which assists developers in creating valid *technical messages* that carry the *business message*.
- General support material and information hosted on the AFSA System Integration pages available at [www.afsa.gov.au/online-services/system-integration](http://www.afsa.gov.au/online-services/system-integration).

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



Legend:

- Technical focus
- Business focus
- Mix of technical and business
- Other elements

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

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

### Service still in development

This implementation guide describes a service that is currently under development. A contract first approach has been taken whereby our implementation will fulfil the contract as defined by the relevant schemas.

Efforts will be taken to maintain the stability of the interface currently described and any required changes to schemas will be advertised on our website and via our Online Services newsletter. Changes will be versioned as per the approach described in the AFSA Web Service Gateway Guide.

### Searching the Public Record (NPII)

The public record is a permanent electronic register of personal insolvency proceedings in Australia maintained and updated by AFSA. Known as the National Personal Insolvency Index (NPII) it contains records from August 1928.

The purpose of the NPII is to provide publicly available information regarding the insolvency status of individuals. For a fee, anyone may conduct a search of the NPII to determine whether a debtor is currently, or has previously been, subject to provisions of the *Bankruptcy Act 1966*.

The NPII contains details of:

- Creditors Petitions
- Debt Agreements
- Personal Insolvency Agreements
- Bankruptcies
- Insolvent Deceased Estates
- Control Orders and Authorities

The information available includes:

- The name, date of birth (if known), address (suburb/state) and occupation of the person as disclosed on documents accepted by AFSA when the proceeding started
- Previous names and aliases if known
- The type of proceeding, the date it started and the administration number
- The name and business address of the trustee or administrator of the proceeding
- The current status of the person and/or the proceeding (e.g. whether a person is discharged from bankruptcy or whether a Creditors Petition for a person's bankruptcy is in progress).

AFSA can withhold or refuse inspection of certain information on the NPII where access to that information could jeopardise the safety of a person who is a bankrupt or a debtor.

## NPII Search Overview

The NPII can be searched and extracts of personal insolvency records can be requested using the B2G channel. To use the B2G NPII Search your organisation will need to be registered as an Online Services user and be established as a B2G client. Fees are charged when using the NPII Search. For this reason your organisation will need to be registered as an AFSA On-Account customer to successfully complete NPII searches and obtain personal insolvency extracts via the B2G channel. See [www.afsa.gov.au/online-services/system-integration](http://www.afsa.gov.au/online-services/system-integration) for more information on how to become a B2G client and On-Account customer.

The NPII can be searched using two operations:

- Search by debtor's name ([SearchInsolvenciesByName](#))
- Search by reference number ([SearchInsolvenciesByReference](#))

Search criteria are defined in the operations below. The response will return an Insolvency Search ID and an index of all matching records each with an associated Extract ID. The Insolvency Search ID and Extract ID can then be used to request an extract of a personal insolvency record.

An extract of a personal insolvency record can be obtained in two formats using the following operations:

- Request details in XML format ([GetInsolvency](#))
- Request details in PDF format ([GetInsolvencyPdf](#))

A record of the search result can be obtained using the following operation:

- Request details in PDF format ([GetResultPdf](#))

In the event that a record for the debtor is not found, the request will return a Search Result Summary Report PDF showing the nil search result and the search criteria specified. This is useful when proof is required to demonstrate there are no matching NPII records for a debtor. If matching records are found, the request will return a Search Result Summary Report PDF showing the list of all matching records and the search criteria specified.

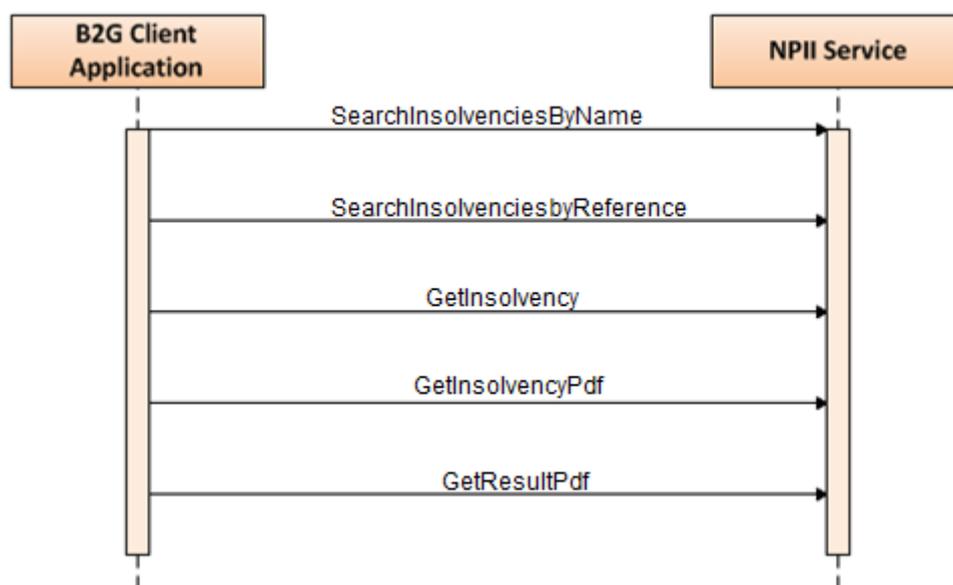


Figure 1 - B2G NPII Search

## NPII Fees

To use B2G NPII Search 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 NPII Search 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.

The NPII Search attracts fees for a search response that includes an insolvency record request and a fee per additional insolvency record request. Particular cases when fees apply are detailed below.

## NPII Searches

Search operations: **SearchInsolvenciesByName** and **SearchInsolvenciesByReference**. When a search request is received a fee will be charged based on the search response.

By default search results are limited to a maximum of 50 matching records. A result limit less than 50 can be specified within the search request. Search responses that exceed the result limit (either default or user specified) do not return any results and are not charged. Search criteria can be refined to return fewer results within the specified limits.

The following search responses will not result in a fee:

- > 50 matching records found (no results returned)
- Matching records found > result limit specified in request (no results returned)
- No matching record found if search by reference number

The following search responses will result in a fee:

- <= 50 matching records returned where a smaller result limit wasn't specified
- Matching records returned <= result limit specified in request
- No matching record found if search by debtor's name

A fee is charged when no matching record is found for a debtor's name as the absence of a record demonstrates there are no insolvencies recorded for that debtor. A fee is not charged when no matching record is found for a reference number as it is likely the reference number has been entered incorrectly into the search.

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### Insolvency Record Requests

Request record operations: [GetInsolvency](#), [GetInsolvencyPdf](#) and [GetResultPdf](#).

After a search operation returns a response, one or more of the following can be requested:

- An extract of one or more personal insolvency records (XML - [GetInsolvency](#) or PDF - [GetInsolvencyPdf](#)); and/or
- In cases where records are found for a given search, a Search Result Summary Report listing the matched records (PDF - [GetResultPdf](#)); or
- in cases where no record is found for a given search, a Search Result Summary Report listing the nil result (PDF - [GetResultPdf](#))

The first insolvency record request for a given search will not result in a fee:

This may comprise:

- A personal insolvency extract ([GetInsolvency](#), [GetInsolvencyPdf](#)). This extract can be:
  - Requested multiple times within 24 hours of the search
  - Requested in XML ([GetInsolvency](#)) and/or PDF format ([GetInsolvencyPdf](#))

OR

- A search result summary report ([GetResultPdf](#)). This report can be:
  - Requested multiple times within 24 hours of the search

Additional insolvency record requests will result in a fee.

## Operations Guide

The operations for the NPII Search 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 NPII Search XSD for a detailed description of all elements within operations and a description of errors returned.

### SearchInsolvenciesByName

The **SearchInsolvenciesByName** operation allows you to perform an NPII search by debtor name and returns matching responses based on the search criteria defined.

#### SearchInsolvenciesByNameRequest

This operation searches for insolvencies by debtor name. A number of other elements can be defined in the request to refine the search, such as a choice of name match methods, date of birth and limiting the search to the last 10 years.

At a minimum we require that a search be carried out on the given name and surname. We recommend a date of birth also be supplied. We also recommend the name match method 'Starts with' to obtain best results and the search defaults to this unless overridden.

Message	SearchInsolvenciesByNameRequest
Name	Description
Surname	<p>Family name of debtor.</p> <p>The Surname and GivenName must be supplied in the request. Special characters hyphen (-) and apostrophe (') and spaces are allowed.</p> <p>For people known only by a single name - supply the single name in the Surname element and a hyphen (-) in the GivenName element.</p> <p>Name matches are not case sensitive.</p> <p>The NameMatchMethodSurname further defines how matches are made.</p> <p>Validation: Cannot be blank</p>
GivenName	<p>Given name of debtor.</p> <p>Must contain only one name and not contain any spaces or numbers. Special characters hyphen (-) and apostrophe (') are allowed.</p> <p>For people known only by a single name - supply the single name in the Surname element and a hyphen (-) in the GivenName element.</p> <p>The Surname and GivenName must be supplied in the request.</p> <p>Name matches are not case sensitive.</p> <p>The NameMatchMethodGiven further defines how</p>

	<p>matches are made. Validation: Cannot be blank</p>
MiddleName	<p>Middle name of debtor Must contain only one name and not contain any spaces or numbers. Special characters hyphen (-) and apostrophe (') are allowed. Name matches are not case sensitive. The NameMatchMethodMiddle further defines how matches are made. Validation: Cannot be blank if NameMatchMethodMiddle is Exact, StartsWith or Contains</p>
NameMatchMethodSurname	<p>Three different matching methods can be specified. If left unspecified the search defaults to "StartsWith".</p> <ul style="list-style-type: none"> <li>• Exact             <ul style="list-style-type: none"> <li>○ Matches debtors whose surname is an exact match</li> </ul> </li> <li>• StartsWith             <ul style="list-style-type: none"> <li>○ Matches debtors whose surname starts with the surname specified e.g. "Rey" would return records with surname "Rey", "Reyer", "Reynolds" etc.</li> </ul> </li> <li>• Contains             <ul style="list-style-type: none"> <li>○ Matches debtors whose surname contains the surname specified. e.g. "Rey" would return records with surname "Rey", "Desserey", "Reynolds", "Greyson" etc.</li> </ul> </li> </ul>
NameMatchMethodGiven	<p>Three different matching methods can be specified. If left unspecified the search defaults to "StartsWith".</p> <ul style="list-style-type: none"> <li>• Exact             <ul style="list-style-type: none"> <li>○ Matches debtors with a given name that is an exact match to the given name specified e.g. "Michael" would return records with the given name "Michael".</li> </ul> </li> <li>• StartsWith             <ul style="list-style-type: none"> <li>○ Matches debtors with a given name that starts with the given name specified e.g. "Michael" would returned records with given name "Michaela", "Michaelangelo" etc.</li> </ul> </li> <li>• Contains             <ul style="list-style-type: none"> <li>○ Matches debtors with a given name that contains the given name specified e.g. "Michael" would return records with given names "Michaela", "Michaelangelo", "Jean-Michael" etc.</li> </ul> </li> </ul>

<p>NameMatchMethodMiddle</p>	<p>Five different matching methods can be specified. If left unspecified the search defaults to "AnyMiddleName".</p> <ul style="list-style-type: none"> <li>• AnyMiddleName             <ul style="list-style-type: none"> <li>○ Use of this method means that the MiddleName element cannot be supplied.</li> <li>○ Matches debtors with any middle name that is a match to the GivenName and Surname specified. e.g. GivenName "Michael" and Surname "Rey" would return a record in the name of "Michael John Rey" and "Michael James Rey"</li> </ul> </li> <li>• Exact             <ul style="list-style-type: none"> <li>○ Matches debtors with a middle name that is an exact match to the middle name specified e.g. "Michael" would return records with the middle name "Michael".</li> </ul> </li> <li>• StartsWith             <ul style="list-style-type: none"> <li>○ Matches debtors with a middle name that starts with the middle name specified e.g. "Michael" would return records with middle name "Michaela", "Michaelangelo" etc.</li> </ul> </li> <li>• Contains             <ul style="list-style-type: none"> <li>○ Matches debtors with a middle name that contains the middle name specified e.g. "Michael" would return records with middle names "Michaela", "Michaelangelo", "Jean-Michael" etc.</li> </ul> </li> <li>• NoMiddleName             <ul style="list-style-type: none"> <li>○ Use of this method means that the MiddleName element cannot be supplied.</li> <li>○ Matches debtors with no middle name that is a match to the GivenName and Surname specified. e.g. GivenName "Michael" and Surname "Rey" would return a record in the name of "Michael Rey" and not "Michael James Rey"</li> </ul> </li> </ul>
<p>DateOfBirthFrom</p>	<p>Debtor's date of birth from this date.              A range with a maximum span of 10 years is allowed.              If the exact birth date is known set the same date in both DateOfBirthFrom and DateofBirthTo.              All records within the date range (and if IncludeNoDOBIndicator is True, all records without a date of birth that match other search criteria) will be returned.              Validation:</p> <ul style="list-style-type: none"> <li>• Cannot be in the future</li> <li>• If DateOfBirthFrom is supplied then DateOfBirthTo must be supplied</li> <li>• DateOfBirthFrom cannot be after the DateOfBirthTo</li> </ul>

	<ul style="list-style-type: none"> <li>• DateOfBirthFrom cannot be more than 10 years from DateOfBirthTo</li> </ul>
DateOfBirthTo	<p>Debtor's date of birth to this date.</p> <p>A range with a maximum span of 10 years is allowed.</p> <p>If the exact birth date is known set the same date in both DateOfBirthFrom and DateofBirthTo.</p> <p>All records within the date range (and if IncludeNoDOBIndicator is True, all records without a date of birth that match other search criteria) will be returned.</p> <p>Validation:</p> <ul style="list-style-type: none"> <li>• Cannot be in the future</li> <li>• If DateOfBirthTo is supplied then DateOfBirthFrom must be supplied</li> <li>• DateOfBirthTo cannot be before DateOfBirthFrom</li> <li>• DateOfBirthTo cannot be more than 10 years from DateOfBirthFrom</li> </ul>
Last10YearOnlyIndicator	<p>By default, search will be limited to records with an NPII start date within the last 10 years and includes undischarged bankrupts irrespective of start date.</p> <p>To search all records set this indicator to False.</p>
IncludeNoMiddleNameIndicator	<p>Not all NPII records contain the debtor's full personal information, such as middle name.</p> <p>By default, search will include records without a middle name (that match other search criteria). e.g. "Michael John REY" would return a record in the name of "Michael REY"</p> <p>Excluding records without a middle name is beneficial only when an exact match is required.</p> <p>To exclude records without a middle name, set this indicator to False</p>
IncludeNoDobIndicator	<p>Not all NPII records contain the debtor's full personal information, such as date of birth.</p> <p>By default, search will include records without a date of birth. e.g. "Michael REY" with a DateOfBirthFrom and DateOfBirthTo supplied as "15-Sept-1973" would return a record in the name of "Michael REY" and "&lt;no data held&gt;" for date of birth.</p> <p>Excluding records without a date of birth is beneficial only when an exact match is required.</p> <p>To exclude records without a date of birth, set this indicator to False</p>
ResultLimit	<p>Limit the number of search results returned. Defaults to 50 if not specified in search request. The default limit can be overridden to a limit &lt;50.</p> <p>This feature is useful to avoid being charged for un-usefully large result sets. See <a href="#">Fees</a> and <a href="#">SearchInsolvenciesByNameResponse</a> for more details.</p>

ClientId	This element is provided as a mechanism for information brokers to track users of their service.
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### SearchInsolvenciesByNameResponse

A [SearchInsolvenciesByNameRequest](#) will return matching results. Search results are limited to 50 matching records. If more than 50 matching records are found, no results are returned. A result limit can also be set in the request, which is useful to avoid being charged for un-usefully large result sets.

The [SearchInsolvenciesByNameResponse](#) can have the following search outcomes.

Search outcome	Fee charged?
• No matching record found	✓
• Matching records found<= result limit specified in request	✓
• Matching records found<= 50 where result limit is not specified	✓
• Matching records found > result limit specified in request	
• Matching records found > 50 where result limit is not specified	

When matching records are found within the result limit, the response will return an Insolvency Search ID, a count of matching records, the fee charged and an index of all matching records each with an associated Extract ID. The Insolvency Search ID can be used in the [GetResultPdf](#) operation to request a search result summary that includes the matched records and search criteria.

The Insolvency Search ID and Extract ID can be used in the following operations to request an extract of a personal insolvency record:

- [GetInsolvency](#)
- [GetInsolvencyPdf](#)

When the number of result records found exceeds the result limit, the response will return an Insolvency Search ID, a count of matching records and a maximum result limit indicator will be returned as true. No fee will be charged.

When matching records are found within the result limit, the response will return an Insolvency Search ID, a count of matching records, the fee charged and an index of all matching records each with an associated Extract ID. If there are records returned that include a primary and one or more associated alias records the Extract ID given for the alias records will be the same as the primary record. E.g. A search for Michael JACKSON may return a record with an exact match (primary). An alias of Michael James JACKSON is recorded for Michael JACKSON (alias). The index of matching records will list the same primary Extract ID for the two records.

When no matching records are found, the response will return an Insolvency Search ID, a count of 0 matching records and the fee charged. The Insolvency Search ID can be used in the [GetResultPdf](#) operation to request a record of the nil result that includes the search criteria. This is useful when proof is required to demonstrate there are no matching NPII records for a debtor.

Message	SearchInsolvenciesByNameResponse
Name	Description
InsolvencySearchId	<p>A unique identifier that is used in subsequent operations to request an extract of a personal insolvency or a record of a result. See <a href="#">GetInsolvency</a>, <a href="#">GetInsolvencyPdf</a> and <a href="#">GetResultPdf</a>.</p> <p>The Insolvency Search ID remains valid for 24 hours from the initial search, after this time the Insolvency Search ID expires.</p>
Count	The number of matching insolvency records found.
ResultLimitExceededIndicator	Returned as true when the ResultLimit has been exceeded. When true no fee is charged.
OperationFeeAmount	<p>The fee charged for the service.</p> <p>When no fee is applicable the amount is returned as 0.</p>
Insolvencies	<p>An index summarising all insolvencies that match the search criteria.</p> <p>Each matching record will have an Extract ID that is used in subsequent operations to request an extract of the personal insolvency. The Extract ID will be the identifier of the primary record. For each alias record associated to the primary record, if they are also matched, the Extract ID will be the same. See <a href="#">GetInsolvency</a> and <a href="#">GetInsolvencyPdf</a>.</p> <p>Other details returned in the summary include the, debtor's GivenNames, Surname, DateofBirth, AliasIndicator, Occupation, AddressSuburbState, and NpiiStartDate.</p>

### SearchInsolvenciesByReference

The [SearchInsolvenciesByReference](#) operation allows you to perform an NPII search by reference number and returns matching responses based on the search criteria defined.

#### SearchInsolvenciesByReferenceRequest

This operation searches for insolvencies by reference number. Searches can be carried out using the following reference numbers:

- Application number (Creditor's Petition insolvency types)
- Administration Number

Message	SearchInsolvenciesByReferenceRequest
Name	Description
AFSAReference	<p>AFSA reference number for the insolvency.</p> <p>The reference number may be one of the following:</p>

	<ul style="list-style-type: none"> <li>• Application Number - Valid Australian state code (or NQ/SQ/CQ) followed by a numeric value. E.g. QLD12345</li> <li>• Administration Number - Valid Australian state code (or NQ/SQ/CQ) followed by a series of numeric values. Administration numbers take this format:             <ul style="list-style-type: none"> <li>○ Eg. QLD12345/67/8                 <ul style="list-style-type: none"> <li>▪ State code - QLD</li> <li>▪ Number - 12345</li> <li>▪ Year - 67</li> <li>▪ Check digit - 8</li> </ul> </li> </ul> </li> </ul> <p>Valid state codes used in the Administration Number are (not case sensitive):</p> <ul style="list-style-type: none"> <li>• ACT – Australian Capital Territory</li> <li>• NSW – New South Wales</li> <li>• NT – Northern Territory</li> <li>• QLD – Queensland</li> <li>• SA – South Australia</li> <li>• TAS – Tasmania</li> <li>• VIC – Victoria</li> <li>• WA – Western Australia</li> <li>• NQ/SQ/CQ – Are also valid codes</li> </ul> <p>All application numbers must contain both the Australian state code followed by a numeric value. All Administration Numbers must have a valid Australian state code followed by at least the number and year of the numeric value series. If the check digit is not supplied, all records matching the Australian state code number and year will be returned.</p> <p>If the reference number supplied is not in the acceptable format a validation error will be returned.</p> <p>Validation:</p> <ul style="list-style-type: none"> <li>• Cannot be blank</li> <li>• Must conform to regular expression</li> </ul>
ResultLimit	<p>Limit the number of search results returned. Defaults to 50 if not specified in search request.</p> <p>This feature is useful to avoid being charged for un-usefully large result sets. See <a href="#">Fees</a> and <a href="#">SearchInsolvenciesByReferenceResponse</a> for more details.</p>
ClientId	<p>This element is provided as a mechanism for information brokers to track users of their service.</p>

## SearchInsolvenciesByReferenceResponse

A [SearchInsolvenciesByReferenceRequest](#) will return matching results.

The AFSA reference supplied will return all records that are an exact match to the number supplied. If the registration number supplied matches a joint estate number each estate associated with the joint estate number will be returned.

If the AFSA reference supplied starts with an Australian state code (or NQ/SQ/CQ) the value is treated as a legacy administration number. The search will return all records that start with the numeric value supplied.

Search results are limited to 50 matching records. If more than 50 matching records are found, no results are returned. A result limit less than 50 can also be set in the request, which is useful to avoid being charged for un-usefully large result sets.

The [SearchInsolvenciesByReferenceResponse](#) can have the following search outcomes.

Search outcome	Fee charged?
• No matching record found	
• Matching records found <= result limit specified in request	✓
• Matching records found <= 50 where result limit is not specified	✓
• Matching records found > result limit specified in request	
• Matching records found > 50 where result limit is not specified	

When matching records are found within the result limit, the response will return an Insolvency Search ID, a count of matching records, the fee charged and an index of all matching records with an associated Extract ID.

When matching records are found within the result limit, the response will return an Insolvency Search ID, a count of matching records, the fee charged and an index of all matching records each with an associated Extract ID. If there are records returned that include a primary and one or more associated alias records the Extract ID given for the alias records will be the same as the primary record. E.g. A search for QLD 1234/5/6 may return a record with an exact match for Michael James JACKSON (primary). An alias of Michael John JACKSON is recorded for Michael James JACKSON. The index of matching records will list the same primary Extract ID for the two records.”

The Insolvency Search ID and Extract ID can be used in the following operations to request an extract of a personal insolvency record:

- [GetInsolvency](#)
- [GetInsolvencyPdf](#)

When the number of result records found exceeds the result limit, the response will return an Insolvency Search ID, a count of matching records and a maximum result limit indicator will be returned as true. No fee will be charged.

When no matching record is found then it is likely that the reference number has been entered incorrectly. No fee will be charged.

Message	SearchInsolvenciesByReferenceResponse
Name	Description
InsolvencySearchId	A unique identifier that is used in subsequent operations to request an extract of a personal insolvency. See <a href="#">GetInsolvency</a> and <a href="#">GetInsolvencyPdf</a> . The Insolvency Search ID remains valid for 24 hours from the initial search, after this time the Insolvency Search ID expires.
Count	The number of matching insolvency records found.
ResultLimitExceededIndicator	Value returned as true when the ResultLimit has been exceeded. When true no fee is charged.
OperationFeeAmount	The fee charged for the service. When no fee is applicable the amount is returned as 0.
Insolvencies	An index summarising all insolvencies that match the search criteria. Each matching record will have an Extract ID that is used in subsequent operations to request an extract of the personal insolvency. The Extract ID will be the identifier of the primary record. For each alias record associated to the primary record, if they are also matched, the Extract ID will be the same. See <a href="#">GetInsolvency</a> and <a href="#">GetInsolvencyPdf</a> . Other details returned in the summary include the, debtor's GivenNames, Surname, DateofBirth, AliasIndicator, Occupation, AddressSuburbState, and NpiiStartDate.

## GetInsolvency

The [GetInsolvency](#) operation allows you to request an extract of a personal insolvency record. The personal insolvency record is returned in xml format.

A [SearchInsolvenciesByName](#) or [SearchInsolvenciesByReference](#) request must be performed prior to the [GetInsolvency](#) request. Information returned in the response to a search request is required for use in the [GetInsolvency](#) request.

The [GetInsolvency](#) request must be performed within 24 hours of the search, after this time the Insolvency Search ID expires. A [GetInsolvency](#) request using an expired Insolvency Search ID will return an error.

## GetInsolvencyRequest

To make a request for an extract of a personal insolvency record an Insolvency Search ID and an Extract ID is required. This information is obtained by using the [SearchInsolvenciesByName](#) or [SearchInsolvenciesByReference](#) request.

Message	GetInsolvencyRequest
Name	Description
InsolvencySearchId	Unique identifier for the search request performed. The Insolvency Search ID is returned in the <a href="#">SearchInsolvenciesByName</a> or <a href="#">SearchInsolvenciesByReference</a> response. Validation: Cannot be blank
ExtractId	Unique identifier associated with the specific insolvency record required. The Extract ID is returned in the <a href="#">SearchInsolvenciesByName</a> or <a href="#">SearchInsolvenciesByReference</a> response. Validation: Cannot be blank
ClientId	This element is provided as a mechanism for information brokers to track users of their service.

### GetInsolvencyResponse

A [GetInsolvencyRequest](#) will return an extract of the requested personal insolvency record in XML format.

The following is an outline of when a fee is charged.

GetInsolvency Response	Fee charged?
<ul style="list-style-type: none"> <li>Initial request for a unique insolvency record (<a href="#">GetResultPdf</a> for the given search has not been requested)</li> </ul>	
<ul style="list-style-type: none"> <li>Initial request for a unique insolvency record (<a href="#">GetResultPdf</a> for the given search has been requested)</li> </ul>	✓
<ul style="list-style-type: none"> <li>Subsequent requests for the same insolvency record (XML or PDF)</li> </ul>	
<ul style="list-style-type: none"> <li>Request for an additional unique insolvency record</li> </ul>	✓

Message	GetInsolvencyResponse
Name	Description
OperationFeeAmount	The fee charged for the service. When no fee is applicable the amount is returned as 0.
Insolvency	Returns details of the insolvency record in XML format. The extract will display details of the person, the proceeding or administration and the trustee, administrator or other contact.
Date	Date and time the search was requested.

## GetInsolvencyPdf

The **GetInsolvencyPdf** operation allows you to request an extract of a personal insolvency record. The personal insolvency record is returned as an attachment in PDF format. The PDF extract will display details of the person, the proceeding or administration and the trustee, administrator or other contact.

A **SearchInsolvenciesByName** or **SearchInsolvenciesByReference** request must be performed prior to the **GetInsolvencyPdf** request. Information returned in the response to a search request is required for use in the **GetInsolvencyPdf** request.

The **GetInsolvencyPdf** request must be performed within 24 hours of the search, after this time the Insolvency Search ID expires. A **GetInsolvencyPdf** request using an expired Insolvency Search ID will return an error.

### GetInsolvencyPdfRequest

To make a request for an extract of a personal insolvency record an Insolvency Search ID and an Extract ID is required. This information is obtained by using the **SearchInsolvenciesByName** or **SearchInsolvenciesByReference** request.

Message	GetInsolvencyRequest
Name	Description
InsolvencySearchId	Unique identifier for the search request performed. The Insolvency Search ID is returned in the <b>SearchInsolvenciesByName</b> or <b>SearchInsolvenciesByReference</b> response. Validation: Cannot be blank
ExtractId	Unique identifier associated with the specific insolvency record required. The Extract ID is returned in the <b>SearchInsolvenciesByName</b> or <b>SearchInsolvenciesByReference</b> response. Validation: Cannot be blank
ClientId	This element is provided as a mechanism for information brokers to track users of their service.

### GetInsolvencyPdfResponse

A **GetInsolvencyPdfRequest** will return an extract of the requested personal insolvency record in PDF format.

The following is an outline of when a fee is charged.

GetInsolvencyPdf Response	Fee charged?
<ul style="list-style-type: none"> <li>Initial request for a unique insolvency record (<b>GetResultPdf</b> for the given search has not been requested)</li> </ul>	
<ul style="list-style-type: none"> <li>Initial request for a unique insolvency record (<b>GetResultPdf</b> for the given search has been requested)</li> </ul>	✓
<ul style="list-style-type: none"> <li>Subsequent requests for the same insolvency record (XML or PDF)</li> </ul>	
<ul style="list-style-type: none"> <li>Request for an additional unique insolvency record</li> </ul>	✓

Message	GetInsolvencyPdfResponse
Name	Description
OperationFeeAmount	The fee charged for the service. When no fee is applicable the amount is returned as 0.
Date	Date and time the search was requested.

### GetResultPdf

The **GetResultPdf** operation allows you to request a record of the search result summary that includes the search criteria specified.

If matching records are found, the request will return a PDF showing:

- The search result summary of all matching records and the search criteria specified.

In the event that a record for the debtor is not found, the request will return

- The search result summary showing the nil search result and the search criteria specified. This is useful when proof is required to demonstrate there are no matching NPII records for a debtor.

A **SearchInsolvenciesByName** or **SearchInsolvenciesByReference** request must be performed prior to the **GetResultPdf** request. Information returned in the response to the search request is required for use in the **GetResultPdf** request.

The **GetResultPdf** request must be performed within 24 hours of the search, after this time the Insolvency Search ID expires. A **GetResultPdf** request using the expired Insolvency Search ID will return an error.

**GetResultPdfRequest**

The **GetResultPdf** operation allows you to request a record of the search result that includes the search criteria specified.

Message	GetResultPdfRequest
Name	Description
InsolvencySearchId	Unique identifier for the search request performed. The Insolvency Search ID is returned in the <b>SearchInsolvenciesByName</b> or <b>SearchInsolvenciesByReference</b> response. Validation: Cannot be blank
ClientId	This element is provided as a mechanism for information brokers to track users of their service.

**GetResultPdfResponse**

A **GetResultPdfRequest** will return a PDF attachment of the search result summary, including the search criteria specified.

The following is an outline of when a fee is charged.

**GetResultPdf Response****Fee charged?**

- Initial request for a search result summary  
(**GetInsolvency** or **GetInsolvencyPdf** have not been requested)
- Initial request for a search result summary  
(**GetInsolvency** or **GetInsolvencyPdf** have been requested) ✓
- Subsequent requests for the same search result summary (PDF)

Message	GetResultPdfResponse
Name	Description
Date	Date and time the search was requested.
OperationFeeAmount	The fee charged for the service. When no fee is applicable the amount is returned as 0.

## Error Codes

There are exceptional flows that may occur as part of the 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 NPII no result error the following would be returned as part of the response message –

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

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

Business errors are those that are expected and can be validated and checked for. These errors 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 the error codes for each type of error with their corresponding descriptions.

Error Code	Type	Description
NPII.SEARCHNOTFOUND	Business	A record for the insolvency search cannot be found. This may also occur when the search has expired or the search values are incorrect. Applies to GetResultPdf, GetInsolvency and GetInsolvencyPdf (wherever the InsolvencySearchId is supplied in the request but not located or expired)
NPII.INSOLVENCYNOTFOUND	Business	The insolvency record requested (GetInsolvencyRequest, GetInsolvencyPdfRequest) could not be located. Such as, the combination of InsolvencySearchId and ExtractId cannot be located; the ExtractId supplied was not returned with the InsolvencySearchId supplied
NPII.NO.RESULT	Business	The criteria supplied was valid (SearchInsolvenciesByName, SearchInsolvenciesByReference), however there are no matches
NPII.TOOMANYRESULTS	Business	The number of results returned (SearchInsolvenciesByName or SearchInsolvenciesByReference) has exceeded the result limit

NPII.INVALIDCRITERIA	Business	The criterion supplied to the operation is invalid, e.g. One or more of the supplied criteria does not comply with the datatype, length allowed.
INSUFFICIENT.FUNDS	Business	There are insufficient funds or the credit limit has been reached on the client account.
NOT.AUTHORISED	Business	The client account is not authorised to access this operation.
INTERNAL.ERROR	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.
NPII.PARSEERROR	System	The service request does not conform to the format required.

## Business Scenarios

Common business scenarios for the NPII Search 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](#).

### Search for debtor by name

Most searches of the NPII are by name in order to ascertain the insolvency status of an individual. The following outlines some typical scenarios.

Scenario Name	Search for debtor by name where the debtor is listed on the NPII
Scenario ID	B2G-NP0101
Description	This scenario describes how a user would search for and retrieve a personal insolvency record for a debtor listed on the NPII.
Preconditions	User knows the name of the debtor to search for.
Post-conditions	The user retrieves an extract of the relevant personal insolvency record.
Normal flow	<ol style="list-style-type: none"> <li>1. The client application submits a <a href="#">SearchInsolvenciesByNameRequest</a>.</li> <li>2. The NPII Search returns a <a href="#">SearchInsolvenciesByNameResponse</a> with matching records listed.</li> <li>3. The user selects the insolvency record of interest.</li> <li>4. The client application submits a <a href="#">GetInsolvencyRequest</a> to the NPII Search.</li> <li>5. The NPII Search returns a <a href="#">GetInsolvencyResponse</a> that contains the insolvency extract in XML format.</li> <li>6. The client application displays the insolvency extract on screen.</li> <li>7. The user optionally requests the extract in PDF format.</li> <li>8. The client application submits a <a href="#">GetInsolvencyPdfRequest</a> to the NPII Search.</li> <li>9. The NPII Search returns a <a href="#">GetInsolvencyPdfResponse</a> that contains the insolvency extract in PDF format.</li> <li>10. The user's search is complete.</li> </ol>
Alternative flows	<p>If in step 2 of the normal flow the NPII search finds results that exceed the result limit (either default or user specified):</p> <ol style="list-style-type: none"> <li>2. The NPII Search returns a <a href="#">SearchInsolvenciesByNameResponse</a> with no matching records and an indicator to advise that the result limit has been exceeded.</li> <li>3. The B2G client application notifies the user that there are too many results to display and requests the user refine their search further.</li> </ol>

<b>Scenario Name</b>	<b>Search for debtor by name where the debtor is not listed on the NP11</b>
<b>Scenario ID</b>	B2G-NP1102
<b>Description</b>	This scenario describes how a user would search for a debtor who is not listed on the NP11 and retrieve evidence of the search result.
<b>Preconditions</b>	User knows the name of the debtor to search for.
<b>Post-conditions</b>	The user retrieves a record of the search result in PDF format.
<b>Normal flow</b>	<ol style="list-style-type: none"> <li>1. The client application submits a <b>SearchInsolvenciesByNameRequest</b>.</li> <li>2. The NP11 Search returns a <b>SearchInsolvenciesByNameResponse</b> with no matching records.</li> <li>3. The user optionally requests to retrieve a result record for the search carried out.</li> <li>4. The client application submits a <b>GetResultPdfRequest</b> to the NP11 Search.</li> <li>5. The NP11 Search returns a <b>GetResultPdfResponse</b> that contains the result record in PDF format.</li> <li>6. The client application returns the result record in PDF format to the user.</li> <li>7. The user's search is complete.</li> </ol>
<b>Alternative flows</b>	<p>If in step 5 of the normal flow the NP11 Search receives a request for an unrecognised search (search has expired):</p> <ol style="list-style-type: none"> <li>5. The NP11 Search returns a <b>GetResultPdfResponse</b> with an error indicating that the search record cannot be found and the reason for the error.</li> <li>6. The client application displays an appropriate error to the user that retrieval of the result record cannot be completed.</li> </ol>

## Search for insolvency

Where the insolvency being searched for is already known to the end user, they can search by reference number.

Use Case Name	Search for insolvency listed on the NPII
Use Case ID	B2G-NP1103
Description	This scenario describes how a user would search for and retrieve a personal insolvency record for a known insolvency on the NP11.
Preconditions	User knows the reference number for the insolvency (Application Number, Estate Number, or Administration Number).
Post-conditions	The user retrieves an extract of the relevant personal insolvency record.
Normal flow	<ol style="list-style-type: none"> <li>1. The client application submits a <b>SearchInsolvenciesByReferenceRequest</b>.</li> <li>2. The NP11 Search returns a <b>SearchInsolvenciesByReferenceResponse</b> with matching records listed.</li> <li>3. The user selects the insolvency record of interest.</li> <li>4. The client application submits a <b>GetInsolvencyRequest</b> to the NP11 Search.</li> <li>5. The NP11 Search returns a <b>GetInsolvencyResponse</b> that contains the insolvency extract in XML format.</li> <li>6. The client application displays the insolvency extract on screen.</li> <li>7. The user optionally requests the extract in PDF format.</li> <li>8. The client application submits a <b>GetInsolvencyPdfRequest</b> to the NP11 Search.</li> <li>9. The NP11 Search returns a <b>GetInsolvencyPdfResponse</b> that contains the insolvency extract in PDF format.</li> <li>10. The user's search is complete.</li> </ol>
Alternative flows	<p>If in step 2 of the normal flow the NP11 search returns no matching results:</p> <ol style="list-style-type: none"> <li>2. The NP11 Search returns a <b>SearchInsolvenciesByReferenceResponse</b> with no matching records.</li> <li>3. The B2G client application displays that there are no matching records to the user and recommends the user check the reference number entered.</li> <li>4. The user's search is complete.</li> </ol> <p>If in step 2 of the normal flow the NP11 search finds results that exceed the result limit (either default or user specified):</p> <ol style="list-style-type: none"> <li>2. The NP11 Search returns a <b>SearchInsolvenciesByNameResponse</b> with no matching records and an indicator to advise that the</li> </ol>

	<p>result limit has been exceeded.</p> <p>3. The B2G client application notifies the user that there are too many results to display and requests the user refine their search further.</p>
<b>Extensions</b>	As per Extensions for Scenario NPII-001.

## NPII fees

The following outlines a typical scenario showing when a fee is charged.

Scenario Name	Search for debtor by name where the debtor is listed on the NPII
<b>Scenario ID</b>	B2G-NPII04
<b>Description</b>	This scenario describes when a fee is applicable as the user searches for and retrieves personal insolvency records for a debtor listed on the NPII.
<b>Preconditions</b>	User knows the name of the debtor to search for.
<b>Post-conditions</b>	<p>The user retrieves:</p> <ul style="list-style-type: none"> <li>- A Search Result Summary Report and</li> <li>- An extract of the relevant personal insolvency record.</li> </ul>
<b>Normal flow</b>	<ol style="list-style-type: none"> <li>1. The client application submits a <b>SearchInsolvenciesByNameRequest</b>.</li> <li>2. The NPII Search returns a <b>SearchInsolvenciesByNameResponse</b> with matching records listed (a fee is charged)</li> <li>3. The client application submits a <b>GetResultPdfRequest</b>.</li> <li>4. The NPII Search returns a <b>GetResultPdfResponse</b> that contains the search result summary report listing the matched records and search criteria in PDF format (no fee is charged).</li> <li>5. The user selects the insolvency record of interest.</li> <li>6. The client application submits a <b>GetInsolvencyRequest</b> to the NPII Search.</li> <li>7. The NPII Search returns a <b>GetInsolvencyResponse</b> that contains the insolvency extract in XML format (a fee is charged).</li> <li>8. The client application displays the insolvency extract on screen.</li> <li>9. The user optionally requests the extract in PDF format.</li> <li>10. The client application submits a <b>GetInsolvencyPdfRequest</b> to the NPII Search.</li> <li>11. The NPII Search returns a <b>GetInsolvencyPdfResponse</b> that contains the insolvency extract in PDF format (no fee is charged).</li> <li>12. The user's search is complete.</li> </ol>