

# OAA XML DATA TRANSFER

Effective November 2016

This document provides an overview of the OAA data transfer process using the XML file format.

Information on accounts submitted to OAA for collection or offset can be submitted in online format or by electronic files. The account balance must be maintained to prevent any over-collection of amounts due. Many agencies find that account maintenance via data transfer format from in-house system generated files is much more efficient than manually submitting and maintaining these records. The format utilized for data transfer is XML.

For submitting electronic files, there will be two methods of file transfer allowed.

- For system to system communication, your agency will be given a secure FTP site address and a directory that you and the Department of Revenue will share. When a file is ready to be submitted to OAA, your system will place the file into the specified folder on the FTP site. DOR's system will sweep FTP folders periodically and process supplied files nightly. A file will be created and placed into a response folder on the FTP site containing the verification and results of the input file.
- For manual communications your agency can set up access to DOR's online site, Revenue Online, and manually upload a file request upon logon. Files will be immediately validated, and if successful will be queued for nightly processing. A file will be created and made available on Revenue Online containing the results of the input file.

XML files are defined by a schema, which dictates what data must be present in the file, what order the data elements must be provided, and what data types each element must contain. All OAA data transfer files received by DOR will be validated against the schema to check for things such as well-formedness, completeness, and valid data. XML element tags are case-sensitive. Each file in the OAA Data Transfer process has an associated XML schema file. There is one additional schema file, *OAAefileTypes.xsd*, which contains the many XML type definitions used in each data transfer file.

The intent of this manual is to provide our client agencies with information on the Data Transfer Process in a clear and concise manner. Please forward your comments to:

OR Department of Revenue  
ATTN: OAA Program Analyst II  
955 Center Street NE  
Salem, OR 97301

Or, if you have any questions, please call OAA at 503-945-8199 and ask for the program analyst.

Support is also available via email by contacting [OAA.TechnicalHelp@oregon.gov](mailto:OAA.TechnicalHelp@oregon.gov)

## DEBT FILE RECORD LAYOUT

The debt referral file is a hierarchical, tagged XML file as described by the schema file DebtFile.xsd. A sample file is included in the schema package: SampleDebtFile.xml

Each file begins with the xml tag:  
`<?xml version="1.0" encoding="UTF-8"?>`

Next, the DebtFile element is declared, noting the xml namespace information. An example may be:  
`<DebtFile xmlns="http://www.oregon.gov/dor">`

Immediately inside of the DebtFile element is the Header element, containing file level information such as number of records, file creation time, transmitter name and file name. Most importantly is a ProcessType element, which must be either Test or Production. If this flag is set incorrectly, the file will be rejected. Agencies can optionally include elements indicating the total amounts being referred in the file.

Agencies can maintain as many debts as they wish inside of a single file. Each record is noted by a Debt element. Inside of each Debt element are the following required elements:

<code>&lt;AgencyID&gt;</code>	Agency ID (Program Code) provided by DOR.	
<code>&lt;AgencyIdentificationNumber&gt;</code>	Agency identification number for person or account.	
<code>&lt;Debtor&gt;</code>	Information for a Debtor, either and Individual or a Business. <ul style="list-style-type: none"> <li>- Individual debtor information consists of SSN<sup>1</sup>, Name, and Address. Optionally includes phone number(s), driver’s license information, date of birth, deceased indicator, alias name(s), and former known address(es).</li> <li>- Business debtor information consists of an FEIN, Name, and Address. Optionally includes phone number(s) and former known address(es).</li> </ul> Optionally, the debtor element can contain additional debtor attributes, such as:	
	<code>&lt;BankInfo&gt;</code>	Bank Name, Routing Number (optional) and Address (optional) for any bank(s) identified for debtor. DOR only requests this information for Unrestricted debt referrals.
	<code>&lt;EmployerInfo&gt;</code>	Employer Name, Address (optional) and Phone (optional) for any employer(s) identified for debtor. DOR only requests this information for Unrestricted debt referrals.
	<code>&lt;OwnedPropertyInfo&gt;</code>	Address and County (optional) for any property owned by the debtor. DOR only requests this information for Unrestricted debt referrals.
<code>&lt;DebtID&gt;</code>	Unique ID assigned by referring agency. Debt ID must be unique to an agency and debtor.	
<code>&lt;ActionCode&gt;</code>	Identifies the type of action for this record. Possible actions are Add, Change, Replace, Delete, and Payment Advice. See “Action Record Descriptions” section on following page of this document for details.	

<sup>1</sup> **For Unrestricted Accounts:** SSN or ITIN must be sent if obtained with informed consent; if not, provide the last four of the SSN or ITIN (if possible), or check the NoSSNInd element and DOR will identify the debtor’s social security number

using research with comment records you provide or assign a temporary number. **For Restricted Accounts:** A full SSN or ITIN must be submitted with a debt record; debts submitted without an SSN will be rejected by DOR.

Additionally, there are optional elements to inform DOR of additional debt attributes. DOR only requests this information for Unrestricted debt referrals. See the schema for the contents and requirements of these elements:

<JudgmentInfo>	Judgment Docket Number and Date for any judgment(s) against debtor.
<CitationInfo>	Citation Number (optional) and Date for any citation(s) to debtor.
<JointSeverallnd>	Check box (optional) noting that this debt is considered joint/several. To be checked when multiple parties are liable for the same debt.
<DebtShortDescription>	A short (50) character description of the debt.
<DebtLongDescription >	A detailed description of the debt used by the revenue agents when working with a debtor.

## OAA RECORD TYPES & ACTION CODE DESCRIPTIONS

You may send five types of records on a debt file. The records are identified by a code in the “Action Code” element. There are five “Action” elements, only one of which can be chosen per debt record: Add, Delete, Payment Advice, Change, and Replace. Any element data that does not follow the schema definition will cause the entire file to be non-transferable. **All action codes use the same XML schema.**

### ADD – “A”

Add transactions are used to set up a new liability debt with DOR. This record cannot be used to increase or decrease an existing debt; a change or replace record must be used for that purpose. Elements supplied with an AddDebt element are:

<DebtIncurredDate>	Original date the debt was incurred (optional).	
<DebtAssessmentDate>	Original date of assessment, when the debt became liquidated and delinquent, and therefore eligible for collection. This date must have passed in order for the debt to qualify for OAA collection.	
<DebtAmtPrincipal>	Debt principal amount; OAA will accrue interest against this amount if so designated.	
<DebtAmtPenFee>	Debt penalty or fee amount (optional).	
<DebtInterest>	Debt interest amount (optional). Contains the following elements, if supplied.	
	<DebtAmtInterest>	Current interest amount
	<InterestEndingDate>	Date interest is computed through (optional, assumed as date of referral if not provided)
	<DebtInterestRate>	Annual rate at which interest will be calculated by DOR, provided as percentage (e.g. 4.70% is provided as 4.70)
	or	
	<DebtInterestRateCode>	Enumerated interest rate code corresponding to a predefined annual interest rate.
<DebtHistory>	Optionally provide the original debt amount and/or a payment history for this debt.	
<DebtPreviouslyReferredInd>	Flag indicating the debt has previously been referred to DOR for collection (optional).	
<LicenseSanctioningLiabInd>	Flag indicating the debt is a license sanctioning liability (optional).	

## CHANGE – “C”

Change transactions are used to increase or decrease the amount of a debt. If you are increasing the amount of the debt due to new charges or a new debt incurred by the debtor, you would then send this over as a new liability “Add” record, not a change. Positive numbers reflect additional amount due, and negative numbers reflect a reduction of amount due. Elements supplied with a Change record are:

<DeltaDebtAmtPrincipal>	Change in debt principal amount; OAA will accrue interest against this amount if so designated in the original add record.
<DeltaDebtAmtPenFee>	Change in debt penalty or fee amount.
<DeltaDebtAmtInterest>	Change in debt interest amount accrued through interest ending date in the original add record.

## REPLACE

Replace transactions are used to update the amount of a debt. If you are increasing the amount of the debt due to new charges or a new debt incurred by the debtor, you would then send this over as a new liability “Add” record, not a replace. It is very important to provide OAA the complete basis of principal, penalty, and interest for the liability. For example, if interest was originally referred as \$10 and a replacement record is sent with \$0 interest, OAA will not collect on the \$10 originally referred. Elements supplied with a Replace record are:

<ReplaceDebtAmtPrincipal>	Replacement of debt principal amount; OAA will accrue interest against this amount if so designated in the original add record.
<ReplaceDebtAmtPenFee>	Replacement of debt penalty or fee amount.
<ReplaceDebtAmtInterest>	Replacement of debt interest amount accrued through interest ending date in the original add record.

## UPDATE

Update transactions are used to update the identifying information associated to a debt. It is very that the current Agency Identification Number and Debt Id is sent under the Debt element to direct the update to the correct debt. For debts that were converted into the new DOR system the LegacyYPL element group can be utilized to aid in the initial identification of debt:

<NewAgencyIdentificationNumber>	Update to the Agency Identification Number
<NewDebtId>	Update to the Debt Id.
<LegacyYPL>	Optional Element containing the Year, Period and Liability elements
<Year>	Legacy debt identification year.
<Period>	Legacy debt identification period number.
<Liability>	Legacy debt identification liability number.

## DELETE – “D”

Delete transactions are used to recall the debt from DOR. The debt will be cancelled and returned back to your agency. For unrestricted accounts, if there is an active Warrant and Garnishment on the account at the time you request the return, an OAA representative may contact you to verify the return request.

<Reason> or <OtherReason>	Either provide one of the pre-configured reasons available in the schema, or provide a free-text “other” reason for debt recall.
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## PAYMENT ADVICE – “P”

Payment advice transactions are used to inform DOR of a payment received directly at your agency for a debt being collected by DOR. **Payment advice transactions are only valid for unrestricted accounts.** For restricted accounts, utilize a debt Change or Replace to reflect payments received at your agency.

<Payment> <Date>	Date and amount of payment provided directly to your agency. DOR will credit the debt this amount and calculate the appropriate collection fee.
<Amount>	Amount must be positive to denote a payment received, or negative to denote a reversal of prior payment advice.
<TransactionID>	Must provide a unique TransactionID to identify the payment. In case of subsequent payment reversals, this identifier can be used to designate which payment advice is being reversed.

## FILE RESPONSE RECORD LAYOUTS

Each Debt file submitted to DOR will be responded to with either a file error response or a debt response file. Sample output from DOR is included in the schema package as SampleFileError.xml and SampleResponseFile.xml

A **file error** file will be returned when the contents of a debt referral file provided by the agency fail validation. This file will contain an ErrorList element detailing all errors encountered when the file was processed by DOR. Receipt of a File Error file by the agency notes that the entire submitted file has been rejected and NO records were transmitted to the DOR database.

For all files that pass DOR validation, DOR will generate a Response File that details the status of each referred record. Agencies can choose to process this file to know immediate results, or process a reconciliation file at a later time. Contents of the response file are, for each debt record:

<AgencyID>	Agency ID (Program Code) provided by DOR.
<AgencyIdentificationNumber>	Agency identification number for person or account.
Name: Either <Individual> or <Business>	Information for the primary debtor name provided with the debt referral
<DebtID>	Unique ID assigned by agency. ID must be unique to an agency and debtor.
<DORResults>	Contains results of DOR processing of an individual debt record: a Status (accepted or rejected) and, if rejected, a list of errors or reasons associated with the record.

## RECONCILIATION FILE RECORD LAYOUT

A reconciliation report may be requested by either a restricted or unrestricted program agency. The reconciliation report lists balances for all your debtor accounts on DOR's database. The report does not age the balances and will include all accounts, even zero balances. The reconciliation file is a hierarchical, tagged XML file as described by the schema file DORReconciliationFile.xsd. A sample file is included in the schema package: SampleReconciliationFile.xml

Immediately inside of the ReconciliationFile element is the Header element, containing file level information such as number of records, file creation time, transmitter name and file name. Most importantly is a ProcessType element, which must be either Test or Production.

DOR will provide details for each agency debt on file. Inside of each Debt element are the following elements:

<AgencyID>	Agency ID (Program Code) provided by DOR.
<AgencyIdentificationNumber>	Agency identification number for person or account.
<DebtID>	Unique ID assigned by agency. ID must be unique to an agency and debtor.
<DebtReferredDate>	Date the debt was originally referred to DOR for collection.
Choice between <Individual>	Information for an individual debtor originally provided with the debt referral, consisting of SSN and Name.
Or <Business>	Information for a business debtor originally provided with the debt referral, consisting of FEIN or BIN, and Name.
<TotalAmtCollected>	Total amount paid to DOR to date.
<CurrentDebtAmtPrincipal>	Total principal amount remaining in collection.
<CurrentDebtAmtPenFee>	Total penalty or fee amount remaining in collection. This element will only exist if it is non-zero.
<CurrentDebtAmtInterest>	Total interest amount remaining in collection. This element will only exist if it is non-zero.
<CurrentDebtAmtBalance>	Total balance of debt remaining in collection.

## TRANSACTION FILE RECORD LAYOUT

A Transaction File will be generated by DOR to report credit transactions (payments or offsets) applied to an agency's debt. The transaction report lists all payments received on your debtor accounts in a timeframe on DOR's database. The transaction file is a hierarchical, tagged XML file as described by the schema file DORTransactionFile.xsd. A sample file is included in the schema package: SampleTransactionFile.xml

Immediately inside of the TransactionFile element is the Header element, containing file level information such as number of records, file creation time, transmitter name and file name. Most importantly is a ProcessType element, which must be either Test or Production. The header also contains elements noting from and to dates for the reporting period.

DOR will place an entry for each debt on file that had a payment or offset applied to it in the appropriate timeframe. Inside of each Debt element are the following elements:

<AgencyID>	Agency ID (Program Code) provided by DOR.	
<AgencyIdentificationNumber>	Agency identification number for person or account.	
<DebtID>	Unique ID assigned by agency. ID must be unique to an agency and debtor.	
Name: Either <Individual> or <Business>	Information for a debtor name provided with the debt referral	
<PaymentReceived>	A list of payment(s) received or reversed during this reporting period. Each payment reported contains the following information:	
	<Date>	Payment date
	<Amount>	Payment amount. Reversals are designated with negative value.
	<FeeAmt>	Amount of DOR collection fee attributed to this payment. Reversals are designated with negative value.
	<TypeOfTransaction>	Enumerated type of payment received, e.g. Offset, Payment, Reversal, etc.
	<TransactionID>	Unique transaction identifier. Reversals are designated with the transaction identifier of original payment.
<CurrentDebtAmtBalance>	Total balance of debt remaining in collection.	

## RETURNED DEBT FILE RECORD LAYOUT

For Unrestricted OAA programs, a Returned Debt file is generated by DOR to report debts previously referred to DOR that are being returned and removed from collection activity. The returned debt file is a hierarchical, tagged XML file as described by the schema file DORReturnDebtFile.xsd. A sample file is included in the schema package: SampleReturnDebtFile.xml

Immediately inside of the ReturnFile element is the Header element, containing file level information such as number of records, file creation time, transmitter name and file name. Most importantly is a ProcessType element, which must be either Test or Production.

DOR will place an entry for each debt on file that is being returned and removed from collection. Inside of each Debt element are the following elements:

<AgencyID>	Agency ID (Program Code) provided by DOR.																																		
<AgencyIdentificationNumber>	Agency identification number for person or account.																																		
<DebtID>	Unique ID assigned by agency. ID must be unique to an agency and debtor.																																		
Name: Either <Individual> or <Business>	Information for a debtor name provided with the debt referral																																		
<Reason>	A DOR-defined reason for returning the debt. Possible values are:																																		
	<table border="1"> <thead> <tr> <th>CODE</th> <th>REASON</th> </tr> </thead> <tbody> <tr> <td>138</td> <td>Bankruptcy - Chapter 7</td> </tr> <tr> <td>139</td> <td>Bankruptcy - Chapter 11</td> </tr> <tr> <td>140</td> <td>Bankruptcy - Chapter 13</td> </tr> <tr> <td>141</td> <td>Return for Private Collection Firm Referral</td> </tr> <tr> <td>875</td> <td>Deceased Debtor</td> </tr> <tr> <td>876</td> <td>Unable To Locate Debtor</td> </tr> <tr> <td>879</td> <td>Agency Requests Liability Return</td> </tr> <tr> <td>880</td> <td>Uncollectible Liability</td> </tr> <tr> <td>882</td> <td>Return Per Approved Settlement Offer</td> </tr> <tr> <td>885</td> <td>Business Closed; No Assets</td> </tr> <tr> <td>886</td> <td>Balance Too Small To Pursue</td> </tr> <tr> <td>891</td> <td>Liability Set Up In Error</td> </tr> <tr> <td>893</td> <td>Incarcerated Debtor</td> </tr> <tr> <td>894</td> <td>Debtor Is A Minor</td> </tr> <tr> <td>895</td> <td>Duplicate Assignment</td> </tr> <tr> <td>899</td> <td>Disputed Liability</td> </tr> </tbody> </table>	CODE	REASON	138	Bankruptcy - Chapter 7	139	Bankruptcy - Chapter 11	140	Bankruptcy - Chapter 13	141	Return for Private Collection Firm Referral	875	Deceased Debtor	876	Unable To Locate Debtor	879	Agency Requests Liability Return	880	Uncollectible Liability	882	Return Per Approved Settlement Offer	885	Business Closed; No Assets	886	Balance Too Small To Pursue	891	Liability Set Up In Error	893	Incarcerated Debtor	894	Debtor Is A Minor	895	Duplicate Assignment	899	Disputed Liability
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<CurrentBalance>	DOR will supply the current balances of Principal, Penalty/Fee, Interest, and overall Balance, as well as a history of payments received by DOR for this debt (if applicable).																																		

## Troubleshooting Guide

**Files will not transfer if (the entire file will be rejected and NO records will be transmitted to the DOR database):**

- File is not well-formed XML; A well-formed XML document is syntactically correct.
- File does not pass XML schema validation
  - Schema validation ensures the provided document follows the XML schema definitions, including data types, pattern matching validations, and value restriction rules.
  - Example: Date element contains invalid date 2016-02-30.
- File does not pass business rule validation
  - Business rule validation can include analysis of combinations of data provided, or data valid with the XML schema, but not valid for business use by DOR.
  - Example: Element counts do not equal file header “recordCount” attribute

**Records will suspend or be rejected if:**

- The debtor’s last name does not match the last name for that social security number in the DOR database.
- No SSN is provided on your record.
- Your delete record is for an account that already has a zero balance.
- Your change balance, payment advice, or delete record is for an account not located on the DOR database.
- The interest end-date is either in the wrong format or is a date older than the transmittal date.
- The transmittal date is beyond today’s date.
- The interest rate code is invalid.
- The amount of Tax / Penalty / Interest your record is subtracting is more than the DOR database amount.
- For Restricted programs, the debtor’s social security number does not exist in the DOR database.

**Tips & Tricks**

- Dates must be provided in YYYY-MM-DD format
  - Example: 2016-11-15
- Elements of type CheckboxType are always optional. These elements must only be provided if the indicator is true, and the element must contain a value of “X”.
  - Example: <DebtPreviouslyReferredInd>X</DebtPreviouslyReferredInd>