##### An Australian Government Initiative - SBR

Standard Business Reporting

Australian Taxation Office –

Payment Plan 2020 - incorporating Payment Plan Eligibility (pmtplnelg.0003.2020) and Payment Plan (pmtpln.0003.2020) Business Implementation Guide

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This document and its attachments are **Official**

For further information, raise an enquiry via [Online Services for DSPs](https://softwaredevelopers.ato.gov.au/OnlineservicesforDSPs). If you are unable to access this, contact [SBRServiceDesk@sbr.gov.au](mailto:SBRServiceDesk@sbr.gov.au) or call **1300 488 231**. International callers may use **+61-2-6216 5577**.

Version control

|  |  |  |
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| **Version** | **Release date** | **Description of changes** |
| 1.3 | 13/03/2025 | Updated formatting. |
| 1.2 | 13/03/2025 | Updated hyperlink references. |
| 1.1 | 13/11/2024 | Update to reflect myGovID rename to myID |
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Endorsement

Tracy Procter, Director, Individuals and Intermediaries – Endorsed for business context.

Ziva White, Director, Individuals and Intermediaries – Endorsed for publication.

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# 1. Introduction

## 1.1 Purpose and document context

The purpose of this document is to provide information that will assist software developers in understanding the business context surrounding the Payment Plan Eligibility 2020 and Payment Plan 2020 service interactions. The interactions are performed with the Australian Taxation Office (ATO) through the Standard Business Reporting (SBR) platform.

These services enable a user, depending on their role, to:

* View a list of accounts (or a specified account) to obtain their eligibility to payment plans, and to retrieve an active payment plan identifier where one already exists (pmtplnelg.0003.2020.list)
* Calculate a payment plan for a specified account. This includes the payment plan instalment schedule and estimated General Interest Charge (GIC) if applicable (pmtpln.0003.2020.calculate)
* submit a payment plan for a specified account (pmtpln.0003.2020.submit)
* request to modify or cancel an active payment plan for a specific account (pmtpln.0003.2020.calculateupdate, pmtpln.0003.2020.update, pmtpln.0003.2020.cancel)
* request to view an active payment plan for a specified payment plan identifier (pmtpln.0003.2020.get)
* request to view historical payment plans (completed/cancelled/defaulted within the last 24 months) (pmtpln.0003.2020.list).

This document defines the services, outlines which initiating parties can use the service, explains constraints and known issues with the use of the service.

The ATO Payment Plan Services Business Implementation Guide forms part of the broader suite of documents used by the ATO to describe and interpret how the technical implementation relates back to the business context and process. This document is designed to be read in conjunction with the ATO SBR documentation suite including the:

[ATO Common Business Implementation and Taxpayer declaration Guide](https://www.sbr.gov.au/digital-service-providers/developer-tools/australian-taxation-office-ato/ato-common-artefacts-and-reference-documents#CBG)

web service/platform information

test information, for example conformance suites

Message Structure Tables

validation rules.

## 1.2 Glossary

For a glossary of terminology, see:

[SBR glossary](https://www.sbr.gov.au/digital-service-providers/developer-tools/glossary)

[ATO definitions](https://www.ato.gov.au/Definitions/?anchor=top).

|  |  |
| --- | --- |
| **Term** | **Definition** |
| ATO | Australian Taxation Office |
| Business intermediary | A business or individual appointed by another business to be their agent (but the appointee is not a registered tax or BAS agent).  Further information on the [ATO website](https://www.ato.gov.au/online-services/access-manager/access-manager-for-business). |
| DDR service agreement | Direct Debit Request service agreement  The client authorising their representative to request a payment plan via direct debit on their behalf |
| ebMS3 | ebXML Messaging Service, version 3.0 |
| Estimated GIC | An amount of GIC that is calculated for a period of time. The date specified for the forecast/estimate can be in the past, present or future. Forecasted/Estimated GIC is not *incurred*, therefore, it isn’t imposed on the account. |
| FIA | Financial Institution Account  A client’s bank account held by a financial institution |
| ICA | Integrated Client Account |
| Instalment frequency | Identifies when the instalments will be paid to the ATO. This could be on a weekly, fortnightly, monthly or lump sum basis. |
| Intermediary | A party that facilitates a transaction between a taxpayer and the ATO |
| Payment plan | A payment plan allows a client to voluntarily pay a tax debt or liability in any state. The legislative basis for accepting these requests is outlined in PS LA 2011/14 “General debt collection powers and principles”. |
| Tax practitioner | Tax agent or a BAS agent |

# 2. What are the payment plan services?

Payment plan interactions allow a user to view and manage their debt obligations with the ATO.

Enhancements to the service allows individuals, tax practitioners and business clients (or representatives on their behalf) the ability to create, view (active or historical), modify and cancel a payment plan via their software, for the following accounts:

income tax (140)

activity statement (6)

SG director penalty (406)

superannuation guarantee employer (405)

Fringe Benefit Tax (145)

First Home Superannuation Saver (277)

GST joint venture (45)

PAYGW director penalty (226)

Disputed (227) (view payment plan functionality only)

legal action (228) (view payment plan functionality only)

trust beneficiary (152)

administrative penalty – AEOI (524)

administrative penalty – PAF (510)

administrative penalty – SMSF (505)

ACNC penalty (230)

civil penalty – scheme promotion (130)

trust beneficiary non-disclosure (153)

ultimate beneficiary non-disclosure (154)

petroleum resource rent tax (17)

mineral resource rent tax (18).

## Payment plan orchestration

The PMTPLN services consist of the following:

list payment plan eligibility (pmtplnelg.0003.2020.list)

calculate payment plan (pmtpln.0003.2020.calculate)

submit payment plan (pmtpln.0003.2020.submit)

get payment plan (pmtpln.0003.2020.get)

list payment Plan (pmtpln.0003.2020.list)

calculate update payment plan (pmtpln.0003.2020.calculateupdate)

update payment plan (pmtpln.0003.2020.update)

cancel payment plan (pmtpln.0003.2020.cancel).

The payment plan interactions and associated services need to be orchestrated as follows:

1. Client account List (CLNTACC), to obtain the client’s account identifiers.
2. List payment plan eligibility (pmtplnelg.0003.2020.list), to view a list of accounts (or a specified account) with their eligibility for payment plans; and to retrieve an active payment plan identifier where one already exists (pmtpln.0003.2020.list).

*Either*

1. Get payment plan (pmtpln.0003.2020.get), to view payment plan details for a specified payment plan identifier (optional).

*Or*

1. Calculate payment plan (pmtpln.0003.2020.calculate), to calculate the payment schedule for an eligible account.
2. submit payment plan (pmtpln.0003.2020.submit).
3. Get payment plan (pmtpln.0003.2020.get), to view payment plan details for a specified payment plan identifier (optional).

For viewing, modifying, or cancelling existing payment plans the following should be orchestrated:

1. Client account list (CLNTACC), to obtain the client’s account identifiers.
2. List payment plan eligibility (pmtpln.0003.2020.list), to retrieve an active payment plan identifier where one already exists.
3. Get payment plan (pmtpln.0003.2020.get), to view payment plan details for a specified payment plan identifier (optional).
4. Calculate update payment plan (pmtpln.0003.2020.calculateupdate), to calculate an update to an existing active payment plan.
5. Update payment plan (pmtpln.0003.2020.update), to update an existing active payment plan.
6. Cancel payment plan (pmtpln.0003.2020.cancel), to cancel an existing active payment plan.

Table 1 - SBR interactions and payment plan process

|  |  |  |
| --- | --- | --- |
| **Action** | **Client or tax practitioner** | **SBR service offering** |
| **Step 1:**  List client accounts | Retrieve my / my client’s account details | Client account list summary (clntaccsum.list)  Client account list (clntacc.list) |
| **Step 2:**  List eligible account  *If only viewing an existing payment plan, then proceed to step 5*. | Check my / my client’s payment plan eligibility | List payment plan eligibility  (pmtplelg.0003.2020.list) |
| **Step 3:**  Calculate payment plan | Calculate my/ my client’s update payment plan | Calculate Payment Plan (pmtpln.0003.2020.calculate) |
| **Step 4:**  Submit payment plan | Submit a payment plan schedule for my / my client’s account | Submit Payment Plan (pmtpln.0003.2020.submit) |
| **Step 5:**  View payment plan | Retrieve my / my client’s payment plan list of completed/cancelled/defaulted payment plans within the last 24 months | Get Payment Plan (pmtpln.0003.2020.get) |

Table 2 - SBR interactions and viewing, modifying or cancelling existing payment plan process

|  |  |  |
| --- | --- | --- |
| Action | Client or tax practitioner | SBR service offering |
| **Step 1:**  Retrieve my / my client’s account | Retrieve my / my client’s account details | Client account list summary (clntaccsum.list)  Client account list (clntacc.list) |
| **Step 2:**  List payment plans | View my / my client’s current and historical payment plans | List Payment Plan  (pmtpln.0003.2020.list) |
| **Step 3:**  Calculate modified payment plan | Recalculate modified payment plan | Calculate Update Payment Plan  (pmtpln.0003.2020.calculateupdate) |
| **Step 4:**  Submit modified payment plan | Submit modified payment plan | Update Payment Plan  (pmtpln.0003.2020.update) |
| **Step 5:**  Cancel payment plan | Cancel an active payment plan | Cancel Payment Plan  (pmtpln.0003.2020.cancel) |

## 2.2 List payment plan eligibility (pmtplnelg.0003.2020.list)

### 2.2.1 Create payment plan

The list payment plan eligibility service conducts payment plan eligibility checks on active accounts outlined below with a debit balance based on individual identifier (for example, client identifier and/or account identifier), to determine if a client is eligible to enter into a payment plan. The payment plan can be created for either the total account balance or the overdue balance only.

income tax (140)

activity statement (6)

SG director penalty (406)

superannuation guarantee employer (405)

Fringe Benefit Tax (145)

First Home Superannuation Saver (277)

GST joint venture (45)

PAYGW director penalty (226)

trust beneficiary (152)

administrative penalty – AEOI (524)

administrative penalty – PAF (510)

administrative penalty – SMSF (505)

ACNC penalty (230)

civil penalty – scheme promotion (130)

trust beneficiary non-disclosure (153)

ultimate beneficiary non-disclosure (154)

petroleum resource rent tax (17)

mineral resource rent tax (18.)

In addition, it also checks the existence of any established payment plan.

The eligible account for payment plan will be returned once it passes the eligibility check criteria. It will also return the minimum upfront payment amount and a list of payment frequency types. A user can calculate and set up a payment plan schedule based on the available options in the calculate payment plan (pmtpln.0003.2020.calculate) service.

This service will display the payment plan identifier (ID) for any existing payment plan. This ID can be used to retrieve the payment plan schedule from the get payment plan (pmtpln.0003.2020.get) service.

If an account isn’t eligible for a new payment plan, the ‘Eligible for new payment plan’ field in the response has a value of false.

### 2.2.2 Client level search

Do not provide client account details in the request when searching at the client level.

Where a client level search is performed, accounts that may be returned by the response are as per the account list service account type codes values.  These are:

Table 3 - Account types available in payment plan service

|  |  |
| --- | --- |
| Account Type Codes Values | Account List Services |
| ACNPCPA | Aust Charities and Not-for-Profit Commission Penalty Account |
| APAEI | Administrative Penalty - ATO Exchange of Information |
| APPAF | Administrative Penalty - PAF |
| APSMSF | Administrative Penalty - SMSF |
| CPSP | Civil Penalty - Scheme Promotion |
| FBTACC | Fringe Benefits Tax Account |
| FHSS | First Home Superannuation Saver |
| GSTJVA | GST Joint Venture Account |
| ICACC | Integrated Client Account |
| ITACC | Income Tax Account |
| MRRT | Minerals Resource Rent Tax Account |
| PRRT | Petroleum Resource Rent Tax Account |
| PYGDPA | PAYGW Director Penalty Account |
| SGCDPA | SGC Director Penalty Account |
| SUPGE | Superannuation Guarantee Employer |
| TBACC | Trust Beneficiary Account |
| TBNA | Trust Beneficiary Non-disclosure Account |
| UBNDA | Ultimate Beneficiary Non-disclosure Account |

### 2.2.3 Account type search

If account type is provided in the request as search criteria, the value must be only one of the above account types from Table 3.

## 2.3 Get payment plan (pmtpln.0003.2020.get)

Get payment plan provides the ability for a user to request a view of payment plan details for a specified payment plan identifier. The payment plan details for an active, defaulted, cancelled or completed payment plan within the last 24 months can be viewed for the majority of accounts, including the following:

income tax (140)

activity statement (6)

SG director penalty (406)

Superannuation Guarantee Employer (405)

Fringe Benefit Tax (145)

First Home Superannuation Saver (277)

GST joint venture (45)

PAYGW director penalty (226)

disputed (227)

legal action (228)

trust beneficiary (152)

administrative penalty – AEOI (524)

administrative penalty – PAF (510)

administrative penalty – SMSF (505)

ACNC penalty (230)

civil penalty – scheme promotion (130)

trust beneficiary non-disclosure (153)

ultimate beneficiary non-disclosure (154)

petroleum resource rent tax (17)

mineral resource rent tax (18).

The request must specify the client account and the payment plan identifier. The client account information is provided in the ATO client account service. The payment plan identifier is provided for:

Existing payment plans, in the response message of the list payment plan eligibility interaction (pmtplnelg.0003.2020.list) or the client account summary interaction(clntaccsum.list).

New payment plans, in the response message of the submit payment plan (pmtpln.0003.2020.submit) interaction.

After a successful get payment plan request, a business response will be received that contains the existing payment plan schedule specific to the requested payment plan identifier. The payment plan schedule includes instalment amounts, instalment frequency, instalment dates, instalment status and the estimated GIC amount.

The instalment status provides the user with the details of each instalment in the schedule. The responses can return as follows:

Table 4 - Definition of the instalment status for a payment plan

|  |  |
| --- | --- |
| Field | Definition |
| Amount to pay | Non-direct debit payment method and payment not yet due |
| Payment scheduled | Direct debit payment method and payment not yet due |
| Payment pending | Due date has passed and monitoring in progress |
| Paid | Monitoring completed and account balance is less than or equal to expected account balance |
| Overdue | Monitoring completed and account balance is greater than expected account balance. |

When a client has requested a direct debit payment plan (Financial Institution Accounts only) the payment will be automatically debited from their nominated account. An alert may be appropriate when a direct debit payment is scheduled to ensure the client is aware of the elected payment method. An alert may be appropriate when a direct debit payment is scheduled and there is insufficient time to stop payment processing, to ensure the client is aware of any timeframes that impact instalment modifications or cancellations.

Accounts that **will not** have direct debit available as a payment method are:

trust beneficiary non-disclosure

ultimate beneficiary non- disclosure

administrative penalty – AEOI (524)

administrative penalty – PAF (510)

administrative penalty – SMSF (505)

ACNC penalty (230)

civil penalty – scheme promotion (130)

petroleum resource rent tax (17)

mineral resource rent tax (18).

## 2.4 Calculate payment plan (pmtpln.0003.2020.calculate)

This service calculates the payment plan schedule for an account based on input parameters provided in the request when a payment plan is created or modified.

These include the upfront payment amount, instalment amounts, instalment frequency, first instalment date and the payment method. The input parameters can be sent multiple times to determine an optimal payment plan prior to submission.

A payment plan can be calculated on the total account balance or the due and payable amount.

The payment plan schedule response provides the repayment information, including payment plan amount, estimated GIC amount (if applicable) for the payment plan, total payment plan amount including the estimated GIC.

### 2.4.1 Payment plan ID

A payment plan ID is created for a calculated payment plan on an eligible account. It’s only available for use in a submit payment plan request on the day the payment plan was calculated.

A payment plan ID is not provided for a calculated payment plan on an ICACC account. It’s created only for a submitted payment plan.

## 2.5 Submit payment plan (pmtpln.0003.2020.submit)

Submit payment plan creates the payment plan schedule based on the payment plan information provided by the client, as per a calculate payment plan response.

A payment plan identifier and the PRN will be created once the payment plan schedule is submitted; this identifier is unique to each payment plan schedule. It can be used to retrieve the payment plan via the get payment plan (pmtpln.0003.2020.get) service.

Clients must provide declarations to their intermediaries each time they authorise a payment plan via direct debit request on behalf of their clients (refer to section 5 Declarations for further information on direct debit request declarations). When a direct debit payment plan has been entered, it’s recommended a message is returned stating ‘payment instalments will be automatically deducted from the nominated financial institution account”.

When a client has a current debt on a Super Guarantee Employer (SUPGE) or Super Guarantee Director Penalty (SGCDPA) account, they will be prompted with a message to advise the account may be eligible for a payment plan.

## 2.6 Calculate update (pmtpln.0003.2020.calculateupdate)

The calculate update payment plan service, conducts calculations for any payment plan modifications for active payment plans with a debit balance.

A payment plan can be modified to increase/decrease an instalment amount, change an instalment due date, and cancel a direct debit for an instalment only. The first upfront payment amount, date or payment method will not be able to be modified.

To cancel a direct debit for an instalment, the direct debit status of the individual instalment must be changed from ‘scheduled’ to ‘cancelled’. This will mean that the instalment will not be direct debited from their bank account and is still payable by the client using an alternative payment method.

To change the date for an instalment, the new instalment date must be between the current date and the next instalment’s date.

Where an instalment date or amount is modified, the calculated length of the modified payment plan must not exceed 24 months.

To change the instalment status, amount or date for a direct debit payment plan, there must be at least 3 business days between current date and new instalment date. This is to ensure there is sufficient processing time for modifying the direct debit with the financial institution.

## 2.7 Update payment plan (pmtpln.0003.2020.update)

The update payment plan service updates the payment plan schedule based on the payment plan information provided by the client, as per a update calculate payment plan response.

## 2.8 Cancel payment plan (pmtpln.0003.2020.cancel)

The cancel payment plan service updates the status of the payment plan from ‘Active’ to ‘Cancelled’. When cancelling a direct debit payment plan, there must be at least 3 business days between the current date and next instalment date. This is to ensure there is sufficient processing time for cancelling the direct debit with the financial institution.

## 2.9 Interactions

Table 5 - Interactions available in the payment plan creation process

|  |  |  |  |
| --- | --- | --- | --- |
| Interaction | Short descriptions | Single | Batch |
| *pmtplnelg.0003.2020.list* | Initiate single request to conduct eligibility check on active accounts and determine if it is eligible for creation of payment plan. It also displays an established payment plan.  Eligibility to create a new payment plan, including available payment plan options; and payment plan identifier for existing active payment plans. | Y | N |
| *pmtpln.0003.2020.get* | **I**nitiate single request to view an active standard payment plan for a specified payment plan identifier and PRN | Y | N |
| *pmtpln.0003.2020.calculate* | Initiate single request to calculate a suitable payment plan based on the available input parameters.  This interaction allows an initiating party to calculate a payment plan schedule, including the GIC payable (if applicable) under the payment plan, for a specified account.  Requesting the calculation multiple times with different input parameters (for example instalment amounts, frequency) allows the impact on the GIC amount payable (if applicable) for a payment plan to be determined. | Y | N |
| *pmtpln.0003.2020.submit* | To create a payment plan, the Initiating party must have obtained a payment plan schedule from the Calculate payment plan service (pmtpln.0003.2020.calculate).  Once a payment plan is calculated, it will initiate single request for submission to the ATO. The submission will be confirmed by a payment plan identifier and a PRN | Y | N |

**Note:** Viewing, modifying and cancelling payment plans can only be completed for a single client, at any one time.

# 3. Authorisation

## 3.1 Intermediary relationship

The type of SBR service an intermediary can use on behalf of their clients depends on the activity being undertaken and whether the intermediary has a recognised relationship with the client. That is, an intermediary has the appropriate authorisation for the interaction being performed on behalf of the taxpayer recorded in ATO systems.

The tax practitioner to taxpayer relationship is a fundamental precondition to interacting with SBR for all payment plan service interactions. The SBR services will allow an intermediary to view and create a payment plan on behalf of their client if they have a link to the client in ATO systems and have the appropriate authorisation to view and create payment plans.

**Note:** If the relationship does not exist, the SBR Add Client Relationship interaction of the Client Update services can be used to establish a relationship between the intermediary and the taxpayer.

See the:

[ATO Client Update Relationship 2018 Business Implementation Guide](https://www.sbr.gov.au/digital-service-providers/developer-tools/australian-taxation-office-ato/obligation-management-oblmgt/client-management-clntmgt#Relationships) for further information

SBR website for more information on [client management](https://www.sbr.gov.au/digital-service-providers/developer-tools/australian-taxation-office-ato/obligation-management-oblmgt/client-management-clntmgt).

## 3.2 Access and initiating parties

myID and Access Manager are used to manage access and permissions for SBR web services. ATO systems will check that the initiating party is allowed to use the interaction that is received through the SBR channel.

For more information see:

[Access Manager - ATO website](https://www.ato.gov.au/General/Online-services/In-detail/Using-Access-Manager/).

[myID website](https://www.myid.gov.au/)

Common Business Implementation and Taxpayer Declaration Guide.

The table below displays the interactions available to each initiating party via SBR for the payment plan services and interactions.

Table 6 - Parties able to use payment plan

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Service | Interaction | Activity | Tax agent | BAS agent | Business | Business intermediary |
| PMTPLN | *pmtplnelg.0003.2020.list* | Conduct eligibility check on active accounts and determine if it is eligible for creation of payment plan. It also displays an established payment plan ID. | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.get* | Request to view a payment plan for a specified payment plan identifier. | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.calculate* | To calculate a suitable payment plan based on the available input parameters. | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.submit* | To submit a payment plan and return confirmation numbers for submission (for example a payment plan identifier and a payment reference number). | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.calculateupdate* | To calculate an update to an existing active payment plan. | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.update* | To update an existing active payment plan. | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.cancel* | To cancel an existing active payment plan. | Y | Y | Y | Y |
| PMTPLN | *pmtpln.0003.2020.list* | To view a list of current and historical payment plans. | Y | Y | Y | Y |

A user must be assigned the appropriate authorisation permissions to use the payment plan services. The below table references the SBR service to the relevant permission in Access Manager:

Table 7 - Access Manager permissions

|  |  |  |  |
| --- | --- | --- | --- |
| Interaction | Initiating party | Access Manager permission | Permission UI label |
| *pmtplnelg.0003.2020.list* | Tax agent | Client.PaymentPlan.View | Account details  View |
| *pmtplnelg.0003.2020.list* | BAS agent | Client.PaymentPlan.View | Account details  View |
| *pmtplnelg.0003.2020.list* | Business | PaymentPlan.View | Account details  View |
| *pmtplnelg.0003.2020.list* | Business intermediary | PaymentPlan.View | Account details  View |
| *pmtpln.0003.2020.get* | Tax agent | Client.PaymentPlan.View | Account details  View |
| *pmtpln.0003.2020.get* | BAS agent | Client.PaymentPlan.View | Account details  View |
| *pmtpln.0003.2020.get* | Business | PaymentPlan.View | Account details  View |
| *pmtpln.0003.2020.get* | Business intermediary | PaymentPlan.View | Account details  View |
| *pmtpln.0003.2020.calculate* | Tax agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculate* | BAS agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculate* | Business | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculate* | Business intermediary | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.submit* | Tax agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.submit* | BAS agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.submit* | Business (sole trader) | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.submit* | Business intermediary | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculateupdate* | Tax agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculateupdate* | BAS agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculateupdate* | Business (sole trader) | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.calculateupdate* | Business intermediary | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.update* | Tax agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.update* | BAS agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.update* | Business (sole trader) | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.update* | Business intermediary | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.cancel* | Tax agent | Client.PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.cancel* | BAS agent | Client.PaymentPlan.Submit | Payment plans  Submit |
| *pmtpln.0003.2020.cancel* | Business (sole trader) | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.cancel* | Business intermediary | PaymentPlan.Submit | Payment plans  submit |
| *pmtpln.0003.2020.list* | Tax agent | Client.PaymentPlan.View | Account details  view |
| *pmtpln.0003.2020.list* | BAS agent | Client.PaymentPlan.View | Account details  view |
| *pmtpln.0003.2020.list* | Business (sole trader) | PaymentPlan.View | Account details  view |
| *pmtpln.0003.2020.list* | Business intermediary | PaymentPlan.View | Account details  view |

# 4. Constraints and known issues

## 4.1 Constraints when using this service

The payment plan services have the following unique constraints:

Payment Plan interactions will only return payment plan details in relation to an entity’s eligible accounts, listed in Table 1.

Clients can set up a payment plan for a repayment period of up to 24 months and the account balance (including overdue amounts) of up to a maximum of $100,000.00.

Payment due dates for direct debit and non-direct payment methods:

* + Direct debit: The first payment plan instalment is required to be paid within 14 days from the payment plan creation date
  + Non-direct debit: The first payment plan instalment is required to be paid within 7 days from the payment plan creation date.

For BAS agents, the payment plan services are only available for their client’s activity statement (ICA) accounts.

Only payment plans with an active status can be modified. Any other status can be viewed but not modified.

## 4.2 Usage restrictions

Digital Service Providers (DSPs) must be aware of the usage restrictions, which are described within the [Reasonable Use policy](https://softwaredevelopers.ato.gov.au/sites/default/files/2020-06/Reasonable_use_of_ATO_digital_wholesale_services.pdf). The ATO actively monitors the use of services and will notify DSPs that contravene this policy. Continued breaches may result in de-whitelisting.

# 5. Declarations

A Taxpayer declaration isn’t required for the get payment plan, list payment plan eligibility or calculate payment plan interactions.

A Declaration statement is required for the submit payment plan interaction.

## 5.1 Direct debit request

Each time an intermediary or authorised representative authorises payment of a payment plan via direct debit request on behalf of a taxpayer, the Reserve Bank require a declaration indicating that the taxpayer authorised direct debit request from their bank account. The Direct debit request service agreement must be made available to the taxpayer.

Developers of SBR-enabled software products must provide a printable version of the taxpayer direct debit request declaration and direct debit request service agreement within their products to assist intermediaries.

**Note:** A taxpayer Direct Debit request form must be obtained by the intermediary for all direct debit payment plans entered on behalf of their client. For the direct debit request service agreement, see [Direct Debit Request form and instructions.](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/)

Below is an example of taxpayer’s authorisation:

“I declare that:

I have authorised my representative to request a direct debit request payment plan on my behalf.

I have read and agree to the terms outlined in the Direct Debit Request Service Agreement.

I understand that this agreement may be terminated if I don’t meet my responsibilities.  I am aware that if this agreement is terminated the ATO may take further action to collect the debt, such as:

starting legal action without further notice

issuing a garnishee notice to a financial institution, employer, or creditor without further notice

referring the debt to an external collection agency.”

Table 8 - Declaration wording

|  |  |
| --- | --- |
| **Case 1** | **A reporting party or an intermediary who isn’t a registered agent, is lodging via SBR using an myID assigned to an individual.** |
| Declaration statement | The statement that the reporting party or intermediary who is not a registered agent is declaring shall be:  “*I declare that:*  *The information I have prepared and transmitted in this payment plan is true and correct and that I am authorised to make this declaration.”*  Where direct debit request payments are to be set up by the account holder, the following declaration statement is also required:   “*I have read and agree to the terms and conditions outlined in the* [***Direct Debit Request service agreement***](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.*  *I request and authorise the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct Debit Request service agreement.*  *I understand that this agreement may be terminated if I don’t meet my responsibilities. I am aware that if this agreement is terminated, the ATO may take further action to collect the debt.”*  Where direct debit request payments are to be set up and not by the account holder, the following declaration statement is also required:  *“I have read and agree to the terms and conditions of the* [***Direct Debit Request service agreement***](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.*  *I have obtained a signed Direct Debit Request from the accountholder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the accountholder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct Debit Request service agreement.*  *I will provide [UnstructuredFullName], with access to, or a copy of, the Direct Debit Request Service Agreement, details of the payment plan and the payment plan conditions.*  *I understand that this agreement may be terminated if [UnstructuredFullName] does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt. I declare that all information provided on behalf of [UnstructuredFullName], is true and correct.”* |
| Signing statement | The text describing the way that they’re ‘making’ the declaration by ‘signing’ it in a certain way, must include reference to signing with the myID.  For example:  “*Tick this box to sign this declaration with the myID you used to log in.”*  A statement “Tick this box to sign this declaration” would not be acceptable as it does not state the identity the reporting party or intermediary who is not a registered agent is using to make the declaration. |
| **Case 2:** | **A reporting party or an intermediary who isn’t a registered agent, is lodging via SBR using an myID assigned to a device.** |
| Declaration statement | The statement that the reporting party or intermediary who isn’t a registered agent is declaring must be:  “*I declare that:*  *The information I have prepared and transmitted in this payment plan is true and correct and that I am authorised to make this declaration.”*  Where direct debit request payments are to be set up by the account holder, the following declaration statement is also required:  “*I have read and agree to the terms and conditions outlined in the* [***Direct Debit Request service agreement***](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.*  *I request and authorise the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct Debit Request service agreement.*  *I understand that this agreement may be terminated if I don’t meet my responsibilities. I am aware that if this agreement is terminated, the ATO may take further action to collect the debt.*  Where direct debit request payments are to be set up and not by the account holder, the following declaration statement is also required:  *“I have read and agree to the terms and conditions of the* [***Direct Debit Request service agreement***](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1).  *I have obtained a signed Direct Debit Request from the accountholder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the accountholder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct Debit Request service agreement.*  *I will provide [UnstructuredFullName], with access to, or a copy of, the Direct Debit Request Service Agreement, details of the payment plan and the payment plan conditions.*  *I understand that this agreement may be terminated if [UnstructuredFullName] does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt.*  *I declare that all information provided on behalf of [UnstructuredFullName], is true and correct.”* |
| Signing statement | The text describing the way that they’re ‘making’ the declaration by ‘signing’ it in a certain way must include reference to signing with the myID for the device and the field giving a unique user identifier.  For example:  *“Tick this box to sign this declaration with the myID used by this software and your full name inserted above.”*  A statement “Tick this box to sign this declaration” wouldn’t be acceptable as it doesn’t state the identity the reporting party or intermediary who isn’t a registered agent is using to make the declaration.  The user identifier must allow the myID owner or an external auditor to uniquely identify the individual who made the declaration.  The identifier used can be specified by the myID owner providing it allows identification as mentioned above. Examples of suitable identifiers include a user login, a full name, or an email address. |
| **Case 3** | **An intermediary who is a registered agent, lodging via SBR using an myID assigned to an individual.** |
| Declaration statement | The statement that an intermediary who is a registered agent is declaring must be:  “*I declare that:*  *I have prepared this payment plan in accordance with the information supplied by* <Client Name>*, and all information provided by me on their behalf is true and correct. I am authorised by the account-holder/s to undertake these actions on their behalf and I am required to provide details of the payment plan to my client.”*  Where direct debit request payments are to be set up, the following declaration statement is also required:  *“I have read and agree to the terms and conditions of the* [***Direct Debit Request service agreement***](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1).  *I have obtained a signed Direct Debit Request from the accountholder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the accountholder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct Debit Request service agreement.*  *I will provide [UnstructuredFullName], with access to, or a copy of, the Direct Debit Request Service Agreement, details of the payment plan and the payment plan conditions.*  *I understand that this agreement may be terminated if [UnstructuredFullName] does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt.*  *I declare that all information provided on behalf of [UnstructuredFullName], is true and correct.”* |
| Signing statement | The text describing the way that they are ‘making’ the declaration by ‘signing’ it in a certain way shall include reference to signing with the myID.  For example:  “*Tick this box to sign this declaration with the myID you used to log in.”*  A statement “Tick this box to sign this declaration” wouldn’t be acceptable as it doesn’t state the identity an intermediary who is a registered agent is using to make the declaration. |
| **Case 4** | **An intermediary who is a registered agent is lodging via SBR using an myID assigned to a device.** |
| **Declaration statement** | The statement that an intermediary who’s a registered agent is declaring must be:  “*I declare that:*  *I have prepared this payment plan in accordance with the information supplied by* <Client Name>*, and all information provided by me on their behalf is true and correct. I am authorised by the account-holder/s to undertake these actions on their behalf and I am required to provide details of the payment plan to my client.”*  Where direct debit request payments are to be set up, the following declaration statement is also required:  *“I have read and agree to the terms and conditions of the* [***Direct Debit Request service agreement***](https://www.ato.gov.au/Forms/Direct-debit-request-form---instructions/?page=1)*.*  *I have obtained a signed Direct Debit Request from the account-holder(s) and understand that I may be required to produce a copy to the ATO if requested.  I am authorised by the account-holder(s) to request and approve the Australian Taxation Office (User 12721), to arrange for funds to be debited from the nominated account through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the Direct Debit Request service agreement.*  *I will provide [UnstructuredFullName], with access to, or a copy of, the Direct Debit Request Service Agreement, details of the payment plan and the payment plan conditions.*  *I understand that this agreement may be terminated if [UnstructuredFullName] does not meet their responsibilities. If this agreement is terminated, the ATO may take further action to collect the debt.*  *I declare that all information provided on behalf of [UnstructuredFullName], is true and correct.”* |
| **Signing statement** | The text describing the way that they are ‘making’ the declaration by ‘signing’ it in a certain way must include reference to signing with the myID for the device *and* the field giving a unique user identifier.  For example:  “*Tick this box to sign this declaration with the myID used by this software and your full name inserted above.”*  A statement “Tick this box to sign this declaration” wouldn’t be acceptable as it does not state the identity an intermediary who is a registered agent is using to make the declaration.  The user identifier must allow the myID owner or an external auditor to uniquely identify the individual who made the declaration.  The identifier used can be specified by the myID owner providing it allows identification as mentioned above. Examples of suitable identifiers include a user login, a full name, or an email address. |