



# **Debt Repayment Order (SIO) Supervisors**



## **OASIS User Manual**

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## **Role of a Debt Repayment Order (SIO) Supervisor**

The Insolvency Act 2006 requires the appointment of a suitable and willing person to supervise the debtor's compliance with the order.

### **Summary of Supervisors' Responsibilities:**

The Insolvency Act 2006 states the responsibilities of the DRO (SIO) Supervisor as outlined below:

- Supervise the debtor's compliance with the terms of the Order, including any special requirements stipulated in the individual Order.
- Liaise with the debtor, and communicate any non-compliance to the Official Assignee once identified.
- Direct employers to pay all or part of the debtor's earnings to the Official Assignee's Trust account and in accordance with the Order.
- Liaise with creditors, manage and vet claims and supporting evidence to ensure validity of claims which are included in the Order.
- Liaise directly with the Official Assignee (OA) where admitted claims vary from the debt levels included in the order.
- Check and approve dividend payments to creditors including costs and fees.
- Regularly monitor the debtors file and act on any outstanding tasks it in a timely manner.

Supervisors must fulfil these responsibilities and record their actions in the debtors' online OASIS file in order to satisfy audit requirements.

### **Conflicts of Interest**

It is important to remember that you must not consent to supervise a person with whom you have a business or personal relationship without checking any possible conflicts of interest with the Official Assignee. Conflicts of interest may arise where you are a creditor in the DRO, a relative of a creditor listed or relative of the debtor.

SIO Supervisor Guidelines can be found on the website [here](#). The information in these guidelines is of a general nature. The guidelines are designed to assist Supervisors by providing general details of the legal framework and the Official Assignee's expectations of Supervisors.

Find out more about becoming a supervisor [here](#).

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### **Before you begin:**

You will need to be approved by the Insolvency and Trustee Service (ITS) in order to become a Supervisor, prior to seeking consent to supervise a specific order. Please see the [website](#) for more details if you have not completed this process already.

Once you have been approved, ITS will send you a Username and Password which will enable you to access the Official Assignee's online system, OASIS.

### **What does a Summary Instalment Order Supervisor do online?**

Once logged on, you will be able to access to all the tools you need within the system to manage and maintain orders to which you have consented to be Supervisor in order to fulfil your Supervisor obligations.

Once logged on to OASIS using your Username and Password, the 'Search Estate' screen will appear listing all of the Orders which are currently assigned to you to supervise. To return to the list of estates at any time, select the **Estates** tab from the top left hand side of the screen.

The screenshot shows the OASIS 'Search Estate' interface. At the top, there is a navigation bar with tabs: 'Estates' (highlighted in red), 'Communications', 'Tasks/Time', 'My Estate', 'Dividends', and 'Ligon Details'. Below this is a header area with the New Zealand Insolvency and Trustee Service logo, a home icon, and several dropdown menus: 'Personal debt', 'Business debt', 'Owed money', 'Help and support', and 'Do it online'. To the right of these are buttons for 'SIO Register' and 'Insolvency Register', and a search bar labeled 'Search the website'. The main content area is titled 'Search Estate' and contains a search criteria form. The form includes fields for 'Estate Number', 'First Name', 'Middle Name', 'Last Name', 'Organisation Name', 'Creation Date From', 'Adjudication Date From', 'IRD/GST Number', and 'Trading Name'. There are also dropdown menus for 'Starts With' and a checkbox for 'Include Aliases'. At the bottom of the form are buttons for 'Search', 'My Estates', 'Clear', and 'Add to Favourites'. A blue arrow points from the 'Estates' tab in the top navigation bar to the 'Search Estate' section.

To refine the search, select the 'Show Search Criteria' link and enter specific criteria to search for estates.

If you wish to return to the list of estates which you are Supervisor for or have administered in the past, select the **My Estates** button, in the lower right hand corner, at any time.

## Tasks/Time and use of Task Master

The Official Assignee will communicate tasks or notices which need to be responded to or reviewed by supervisors via OASIS. These tasks will be found in “Task Master”. To view these you will need to be logged in to OASIS using your Supervisor Username and Password.

The screenshot shows the 'Task Master' section of the OASIS system. At the top, there are navigation tabs: Estates, Communications, Tasks/Time (selected), My Estate, Dividends, and Logon Details. A welcome message 'Welcome Skye Boat' is displayed with links for Home, Help, and Logoff. Below the navigation, there are buttons for Complete, Recover, My Tasks, Add, and Printer Friendly. A link to 'Show Search Criteria' is also present. The main area contains a table with columns: Description, Category, Sub-Category, Estate Name, Allocated To, Status, Due, and Other Info. Three tasks are listed:

Description	Category	Sub-Category	Estate Name	Allocated To	Status	Due	Other Info
<a href="#">Follow up for reply to letter</a>	Estate B883435		HAPE, Adam Teawa Ihala	Skye Boat	Open	22-May-2017	
<a href="#">Notify Creditors of New SIO</a>	Estate B883435		Estate 0810	Skye Boat (BCA7)	Open	21-Jun-2018	
<a href="#">Review the claims lodged against this SIO estate</a>	Estate B883435		Estate 0810	Skye Boat (BCA1)	Open	24-Aug-2018	

At the bottom of the table, there are buttons for Complete, Recover, My Tasks, Add, and Printer Friendly.

If you have been assigned a task, it will be displayed in this list. To view a particular task, select the link shown under the [Description](#) column. This “task/notice” will outline the issue, what is needed to resolve the matter and the date the task needs to be completed by (usually 3 working days).

The screenshot shows the 'Task Details' page. At the top, there are navigation tabs: Estates, Communications, Tasks/Time (selected), My Estate, Dividends, and Logon Details. A welcome message 'Welcome Skye Boat' is displayed with links for Home, Help, and Logoff. Below the navigation, there are buttons for Save, Cancel, and Printer Friendly. The main area contains a form with the following fields:

- Category: Estate B883435
- Sub-Category: AP\_VET\_SIO\_CLAIMS
- Task Template: Review the claims lodged against this SIO estate
- Description: Review the claims lodged against this SIO estate
- Allocated Type: Officer
- Allocated To: Skye Boat
- Due Date: 24-Aug-2018
- Task Status: Open
- Escalations: No
- Complete: ☐
- Discard: ☐
- On Hold: ☐
- Urgent: ☐
- Comment:
- Created: 25-May-2018 12:18
- Last Updated: 25-May-2018 12:18
- Created By: Jenny Horgan
- Last Updated By: Jenny Horgan

At the bottom of the form, there are buttons for Save, Cancel, and Printer Friendly. A blue arrow points from the 'Complete' checkbox to the 'Save' button.

Depending upon the task, you can open the estate file by selecting the Estate number link under the [Category](#) column.

Once the task has been completed, tick the [Complete](#) ☐ box and select [Save](#) to close the task.

It is imperative that, as a Supervisor any outstanding tasks are completed by the advised ‘Due Date’.

For Missed Payment tasks for example, OASIS will record the date the payment was originally due in the “Comment” field. This date will differ from the due date as in the example below.

The “Comment” field shows the date the original payment was due – 09-May-2019. The “Due Date” shows the date the “Task” should be actioned by – 14-May-2019.

Reviewed 04/2019

Due Date	*14-May-2019
Task Status	Open
Escalations Complete	No <input type="checkbox"/>
On Hold	<input type="checkbox"/>
Urgent	<input type="checkbox"/>
Comment	Missed payment for Auto Payment ID 3938248, payment due date 09-May-2019

### Adding a Task to the file

As OASIS is a case management system, you are able to add tasks into Taskmaster to remind yourself to complete things on a specific day.

From Task Master select the add button.

The screenshot shows the 'Task Master' section of the OASIS system. At the top, there's a navigation bar with links: Estates, Communications, Tasks/Time, My Estate, Dividends, Logon Details. Below this, a welcome message 'Welcome Skye Boat' is followed by 'Home', 'Help', and 'Logout' buttons. The 'Task Master' header includes buttons for 'Complete', 'Recover', 'My Tasks', 'Add' (highlighted in yellow), and 'Printer Friendly'. A 'Show Search Criteria' link is also present. The main area contains a table with columns: Description, Category, Sub-Category, Estate Name, Allocated To, Status, Due, and an 'Expand All' button. The table lists three tasks: 'Follow up for reply to letter', 'Notify Creditors of New SIO', and 'Review the claims lodged against this SIO estate'. Each task has associated details like Estate B883435, HAPE, Adam Teawa Ihaia Skye Boat, and due dates. At the bottom, there are more buttons: 'Complete', 'Recover', 'My Tasks', 'Add' (highlighted), and 'Printer Friendly'.

This will open a New Task page. Locate the estate number which you need to add the task too and select find. In the Task Template section select ZFREEFORMAT from the drop down list. You are then able to enter the description of your task. Select the due date and enter any further comments. To save the task, hit the Save button.

The screenshot shows the 'New Task' page. The navigation bar is the same as the previous screenshot. The 'New Task' header includes buttons for 'Add', 'Save' (highlighted), 'Cancel', and 'Printer Friendly'. The form fields include: 'Category' (set to 'Estate'), 'ID' (with a yellow highlight and 'Find' button), 'Name', 'Task Template' (set to 'ZFREEFORMAT'), 'Description' (with a placeholder 'Create your own text here'), 'Allocated Type' (set to 'Officer'), 'Allocated To' (set to 'Skye Boat'), 'Due Date' (set to '13-Jun-2019'), 'Task Status' (set to 'Open'), 'Escalations' (set to 'No'), 'On Hold' (checkbox), 'Urgent' (checkbox), and a large 'Comment' text area. At the bottom, there are buttons for 'Add', 'Save' (highlighted), 'Cancel', and 'Printer Friendly', along with a 'Top' link.

### Best Practice Tip

Make sure that as soon as you log on to OASIS, you click on the Task /Time tab and view any outstanding tasks. It's very important that Supervisors regularly check their "Task Master" for outstanding 'Tasks' or notifications and keep in touch with their clients to ensure their orders are not falling behind.

Managing and completing these tasks in a timely manner reduces the number of reminders the OA has to send to you.

### Consenting to act

In order to be appointed as Supervisor for an individual order, you will need to request consent online. You need to be logged on using your Username and can make the request directly from the "Do it online" Tab. Select "SIO Supervisor Consent"

You can also locate the consent from the "Help and Support" tab, in the For SIO Supervisors section.

The mandatory fields will need to be completed.

The screenshot displays the ITS website interface. At the top, there is a navigation bar with the ITS logo and links for 'SIO Register', 'Insolvency Register', and a search bar. Below this is a secondary navigation bar with tabs for 'Personal debt', 'Business debt', 'Owed money', 'Help and support', and 'Do it online'. The 'Do it online' tab is selected, leading to a page titled 'SIO Supervisor Consent'. The page includes a welcome message for the 'Official Assignee' and links for 'Home', 'Help', and 'Logoff'. The form itself contains several sections: a header with 'Submit', 'Cancel', and 'Printer Friendly' buttons; a blue box with instructions on how to become an SIO Supervisor; input fields for 'SIO Application Number', 'SIO Supervisor Number', and 'Estate Number'; a section for 'First Name' and 'Last Name' with a dropdown for 'Official' or 'Assignee'; a section for 'What is your physical address?' with a text input for 'Street name and number' and a checkbox for 'This is also my postal address'; a section for 'What is your correspondence address?' with a dropdown for 'Address Type' and an input for 'Email Address'; a section for 'Telephone Number' with dropdowns for 'Country' and 'Code', and input for 'Area Code' and 'Number'; a section for 'Mobile Number' with similar dropdowns and input; a section for 'Date of Birth' with a dropdown for 'Country' and 'Code', and input for 'Area Code' and 'Number'; a section for 'I hereby consent to becoming the SIO Supervisor for SIO Estate Number' with a text input; a section for 'I would like to be added to the list of SIO Supervisors...' with a checkbox; and a section for 'I would like to view and print a copy of the consent...' with a radio button. The page footer shows 'Page 7 of 27' and 'Submit', 'Cancel', and 'Printer Friendly' buttons.

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INSOLVENCY AND  
TRUSTEE SERVICE

[SIO Register](#) [Insolvency Register](#)

[Home](#) [Help](#) [Logoff](#)

**SIO Supervisor Consent** [Submit](#) [Cancel](#) [Printer Friendly](#)

**Instructions:**

- 1. To become an SIO Supervisor you must provide the Application Number of the SIO Application. The person applying for the SIO can provide you with the Application Number.
- 2. Before your Consent can be processed you may need to complete a separate SIO Supervisor Application process, particularly if this is your first time. See the Information Library for further details.

SIO Application Number  Estate Number   
SIO Supervisor Number 1102

First Name  \* Official  
Last Name  \* Assignee

What is your physical address?

Street name and number  ☐ This is also my postal address  
[Change](#)

What is your correspondence address?

Address Type   
Email Address

Telephone Number Country  Code  Area Code  Number   
Mobile Number Country  Code  Area Code  Number

Date of Birth

☐ I hereby consent to becoming the SIO Supervisor for SIO Estate Number

ITS maintains a list of SIO Supervisors that are currently supervising Summary Instalment Orders within New Zealand. ITS publishes this list to enable prospective SIO Applicants to locate a potential supervisor for their SIO. Note that you have no obligation to accept the supervision of an applicant's SIO if they contact you. If you wish to be added to this list, check the box below. If at any time you wish to be removed from this list, contact ITS on 0508 467658.

Please note that if for any reason your Consent or the Debtor's application is not accepted, then you will not be added to the SIO Supervisor List.

☐ I would like to be added to the list of SIO Supervisors, and understand my name, area, phone number and email address will be displayed on the ITS website

☒ I would like to view and print a copy of the consent, and will then return the signed front page to ITS.  
☐ I would like ITS to send a copy of the consent to my Correspondence Address, and will then return the signed front page to ITS.

Page 7 of 27 [Submit](#) [Cancel](#) [Printer Friendly](#)

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The two tick boxes on this section must be selected before you will be able to submit the request for consent to act.

Once all data has been provided, select the  button.

You will receive an email acknowledging your consent to supervise the order. This must be signed and returned to ITS as confirmation.

***Important note:***

Remember, you must not consent to supervise a person with whom you have a business or personal relationship without checking any possible conflicts of interest with the Official Assignee.

**Withdrawing Consent to supervise**

If you need to withdraw your consent to supervise a proposed Debt Repayment Order (SIO) prior to the request being accepted, you must do this via the website. As long as the request has a status of submitted, the request can be withdrawn online.

However once the application has been processed, if you wish to withdraw your consent you will need to contact the Official Assignee to by emailing [SIO@insolvency.govt.nz](mailto:SIO@insolvency.govt.nz) or telephoning 0508 467 658.

If the Order has already been made, the debtor will need to select a new Supervisor and the Order will need to be varied showing the new Supervisor.

**Notifications from the Official Assignee**

- Notification of accepted application

Once a Debt Repayment Order (SIO) application is accepted, the OA will notify all creditors and the nominated Supervisor by sending a letter known as a Summary for Creditors notice. This notice gives the debtor, supervisor and creditors 10 working days within which to make any comments or representations (objections) to the application.

Any comments or representations are sent via post or email directly to the OA. These will be loaded into OASIS and the OA will make the final decision on the acceptance of the comments or representations, notifying the presenter accordingly.

- Notification when a Debt Repayment Order (SIO) is made

Once a Debt Repayment Order (SIO) is made, a copy of the sealed Order is sent to the Supervisor and the debtor. The OA also sends a notice to creditors advising them that the Order has been made, together with a copy of the sealed Order.

The notice to creditors advises that they need to cease any further recovery action and register their claim in the Order within 15 days.



## Assets

Any assets which are included in a debtor's Statement of Affairs are entered into OASIS using the prescribed form. Supervisors can view these assets by selecting the Assets option as below, but you cannot update any details.

The screenshot shows the OASIS interface for viewing assets. On the left, a sidebar contains a menu with links: Application, Assets (highlighted with a blue arrow), Claims, Online file, Task Master, New Task, Trust Account, Summary, and List Claims. Below this is a 'Related Items' section with links to Estates, Assets, and Claims. The main content area is titled 'Search Asset' and includes a search bar with the text 'Select an Asset to view or edit. Click **Add** to create a new Asset.' Below the search bar is a table of assets.

Asset ID ▲	Estate Number ▲	Asset Type ▲	Description ▲	Disposal Status ▲	Location ▲	Notified Value ▲	Estimated Value ▲	Officer ▲
886587	B883435	Bank Account	Example text	Potential	On File	\$0.00	\$0.00	Skye Boat
886588	B883435	Superannuation	Example text	Potential	On File	\$16,274.41	\$0.00	Skye Boat
886589	B883435	Motor Vehicle	Example text	Potential	Bankrupt	\$5,000.00	\$0.00	Skye Boat

At the bottom of the main content area, there are buttons for 'Time Entry', 'Add', 'Cancel', and 'Printer Friendly'. On the right side of the interface, there are vertical buttons for 'Search' and 'My Work'.

If the realisation of an asset is part of a Debt Repayment Order (SIO), once the funds have been received into the Official Assignee's trust account, OASIS will be updated to show this.

If a supervisor notices any asset details that are incorrect, they must inform the Assignee by emailing [SIO@insolvency.govt.nz](mailto:SIO@insolvency.govt.nz).

## Creditor Claims

Creditor claim details are entered into OASIS when the application is submitted. Creditors may register their claims once the Order has been made. Claims can be added or modified by the OA if further information becomes available.

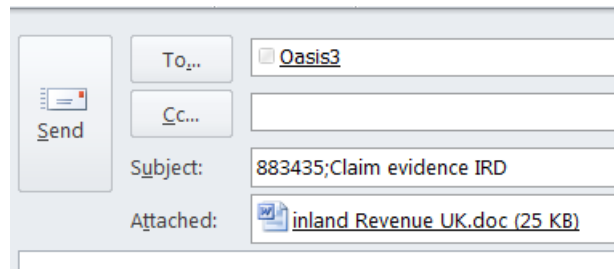
All creditors listed in the application will receive the creditor notifications mentioned in the Notifications for the Official Assignee section above, including any secured creditors, so that they have the opportunity to register their claims online once the Order is made.

## Receiving Claims/evidence

- Directly to the Supervisor

If Supervisors receive evidence for claims, this should be linked to the relevant claim by scanning and emailing into OASIS - the email address is [oasis3@insolvency.govt.nz](mailto:oasis3@insolvency.govt.nz). As with all communications submitted into OASIS, the details in the subject line must be clear and include:

- the estate number, **immediately followed by a semi-colon (;)**
- a meaningful subject heading



It is important to remember that the subject heading will appear on the Online File in OASIS. If the Subject heading does not explain what the communication relates to, it will be confusing for anyone reading through the online file. This could mean more work when you are trying to locate a specific document in future.

- Directly to the Official Assignee

Creditors must register their claim [online](#) on our website. A task will also be generated requesting the supervisor to review, vet and admit or reject the claim.

## Linking evidence to a claim

Once the claim has been added to the online file, as outlined above, the evidence should be linked to the correct claim.



From the menu select 'Claims', this will take you to the full list of the claims which have been entered to the estate.

Each claim has a 'Claim ID' which is a hyperlink. Select the Claim ID which the evidence relates to.

Search Claims

Time Entry Add Financial Summary Cancel

Select a Claim to view or edit. Click Add to create a new Claim.

Show Search Criteria

Claim ID	Creditor	Joint Estate	Claim Type	Claim Status	Notified	Claim	Admitted	Claim Source	Dividend
<a href="#">1625905</a>	Organization 0113		Security Interest	Potential	\$26,187.96			Not Received	
<a href="#">1625906</a>	Organization 0913		Unsecured creditor with Potential POD		\$481.84			Not Received	
<a href="#">1625907</a>	Kca Tester		Unsecured creditor with Potential POD		\$2,598.48			Not Received	
<a href="#">1625908</a>	Organization 0319		Unsecured creditor with Potential POD		\$8,413.27			Not Received	
<a href="#">1625909</a>	Organization 0929		Unsecured creditor with Potential POD		\$11,304.60			Not Received	
<a href="#">1625910</a>	Organization 0438		Unsecured creditor with Vetted POD		\$6,311.10	\$6,311.10	\$6,311.10	Not Received	

Time Entry Add Financial Summary Cancel

Top

This will take you to the 'Claim Details', this provides all of the information about the individual claim. Select the **Add Folio** button in the lower right hand corner of the page.

Enter Claim details and click Save to save.

Expand All Collapse All

**Creditor Details**

Claim ID: 1625905  
Creditor: Organization 0113 **Add**  
Correspondence Address: 135, Albert Street New Zealand

**Estate Details**

Estate Number: 8882432  
Estate Name: Estate 0810  
Paid to Date:

**Claim Details**

Claim Type: \*Security Interest  
Trans. Code: \*Security Interest  
Status: Priority  
Priority: 20  
Notified Value: \$26,187.96  
Claim Value:   
Claim Source: Not Received  
To be advised: ☐

Comment: Motor Vehicle, CAR, DC1961, Getz, Hyundai, 2006

Reason for Change to Claim Details:

**Other Links**

**Add Folio** Remove

This will take you to the list of documents which have been added to the online file. Select the correct evidence file by selecting the appropriate radio box.

<input checked="" type="checkbox"/>	Folio ID	Folio Description	Folio Status	Created	Updated	Sent	Document Type	Protect	Conf
<input type="checkbox"/>	883435/20	Letter to Creditors - SIO	Secure	04-May-2019 04:22	04-May-2019 04:22	04-May-2019	Letter to Creditors - SIO		
<input type="checkbox"/>	883435/19	SIO Supervisor Consent	Secure	25-May-2018 12:14	25-May-2018 12:14	25-May-2018	SIO Supervisor Consent		
<input checked="" type="checkbox"/>	883435/18	This is an example txt file	Secure	22-May-2017 14:19	27-Jun-2017 14:19				
<input type="checkbox"/>	883435/17	This is an example pdf file	Secure	22-May-2017 14:19	27-Jun-2017 14:19				
<input type="checkbox"/>	883435/16	This is an example pdf file	Secure	17-May-2017 14:19	27-Jun-2017 14:19				
<input type="checkbox"/>	883435/15	This is an example pdf file	Secure	11-May-2017 14:19	27-Jun-2017 14:19				
<input type="checkbox"/>	883435/14	This is an example pdf file	Secure	11-May-2017 14:19	27-Jun-2017 14:19	11-May-2017	SIO Supervisor Consent		
<input type="checkbox"/>	883435/13	This is an example pdf file	Secure	08-May-2017 14:19	27-Jun-2017 14:19				

When you are happy that the evidence is for the correct claim, hit the **Select** ☒ button.

Other Links
Add Folio
Remove

Item	Type	Description
883435/18	Folio	This is an example txt file
886589	Asset	Example text

Time Entry
Save
Cancel
Printer Friendly

The item Folio ID will then show as above. Select **Save** to complete the process. If you have made a mistake, the evidence can be removed by selecting the appropriate item and selecting **Remove** and then **Save**.

## Viewing Creditor Claims

Locate the relevant estate from your list and click on the estate number.

Estates
Communications
Tasks/Time
My Estate
Dividends
Logon Details

Welcome Skye Boat Home Help Logoff

Search Estate Printer Friendly

Enter search criteria and click Search to list the matching Estates.

Show Search Criteria

Estate Number	Estate Name	Estate Type	Adjudication Date	Officer	Office	SSP Status
<a href="#">8883435</a>	Estate 0810	Personal - Summary Instalment Order	25-Jul-2018	Skye Boat	SIO Group	Open

Printer Friendly

Estate 8883435 Estate 0810

- Application
- Assets
- Claims
- Online file
- Task Master
- New Task
- Trust Account
- Summary
- List Claims

Related Items

- Estates
- Assets
- Claims

Select to show the full list of claims.

**Search Claims** Time Entry Add Financial Summary Cancel

Estate B883435  
Estate 0810

Select a Claim to view or edit. Click **Add** to create a new Claim.

Show Search Criteria

Claim ID	Creditor	Joint Estate	Claim Type	Claim Status	Notified	Claim	Admitted	Claim Source	Dividend
1625905	Organization 0113		Security Interest	Potential	\$26,187.96			Not Received	
1625906	Organization 0913		Unsecured creditor with Potential POD		\$481.84			Not Received	
1625907	Kca Tester		Unsecured creditor with Potential POD		\$2,598.48			Not Received	
1625908	Organization 0319		Unsecured creditor with Potential POD		\$8,413.27			Not Received	
1625909	Organization 0929		Unsecured creditor with Potential POD		\$11,304.60			Not Received	
1625910	Organization 0438		Unsecured creditor with Potential POD		\$6,311.10			Not Received	

Time Entry Add Financial Summary Cancel

Top

To view more details about the claim, select the relevant claim hyperlink.

**Claim Details** Time Entry Save Cancel Printer Friendly

Estate B883435  
Estate 0810

Enter Claim details and click **Save** to save.

Expand All Collapse All

**Creditor Details**

Claim ID: 1625910  
Creditor: Organization 0438 Find  
Correspondence Address: 369490 Organization 0438  
noreply@oasistesting.intnp.wd.govt.nz

**Estate Details**

Estate Number: B883435  
Estate Name: Estate 0810  
Paid to Date:

**Claim Details**

Claim Type: \*Unsecured creditor with POD  
Trans. Code: \*Dividend to unsecured creditors  
Status: Potential  
Priority: 410  
Creator's Ref:

Notified Value: \$6,311.10  
Claim Value:  ☐ To be advised  
Claim Source: Not Received

Comment: 01-Mar-2017,

Reason for Change to Claim Details:


**Other Links** Add Folio Remove

Where a claim was filed electronically by the creditor, selecting the **Online Details** button will provide more details, including the ability to view any evidence or other documents linked to the claim.

Time Entry Save **Online Details** Cancel Printer Friendly

If the claim was filed manually, any evidence received for the claim will be linked to the claim as a folio item, which can be seen at the bottom of the claim screen. To view the evidence, select the **[Estate/folio]** number then select the attachment.

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As claims are received, their status should be changed from 'Potential' to 'Received' from the dropdown list in the 'Status' box and the claim value should be added. To save the changes hit the  button.



## Vetting Creditor Claims

### Important Note

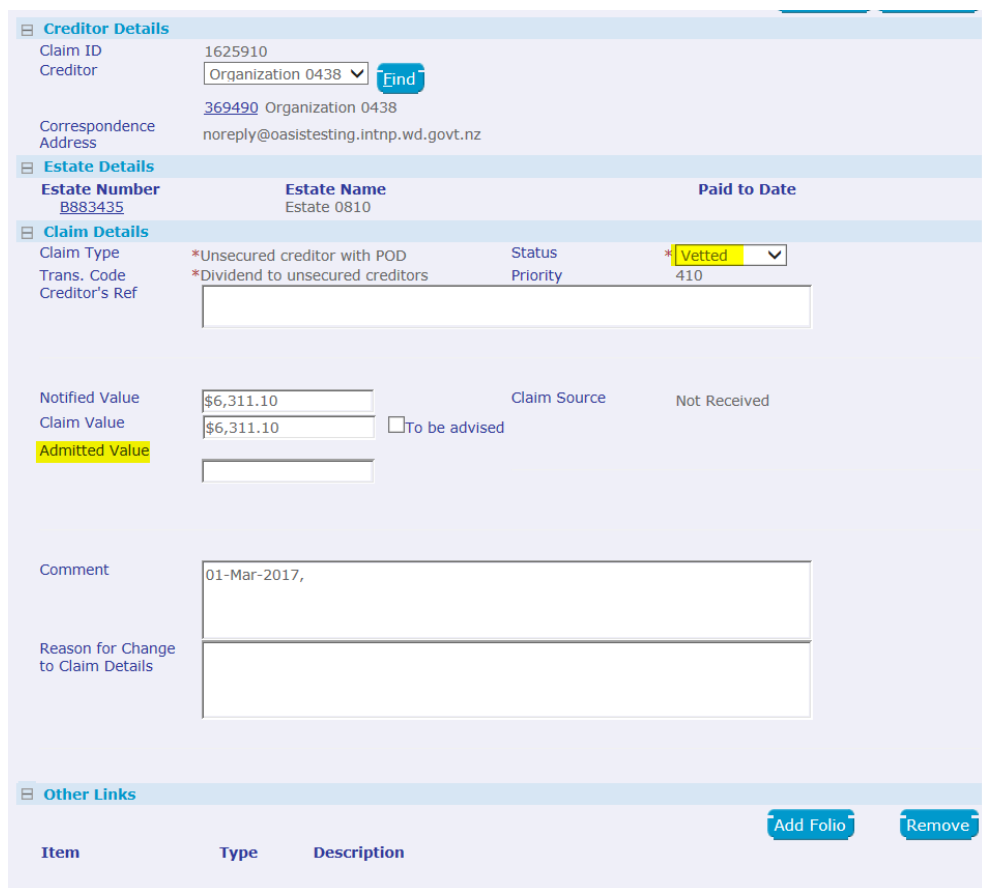
This is a very important step in the process which must be checked thoroughly!

In **all** cases, creditors must provide evidence that shows the actual value of their debt at the date the Order is made, **not** at a date before or after the order is made.

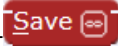
Creditors are required to register their claim, this is should be completed online. Please dispose of any manual claim forms and refrain from sending these to creditors.

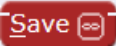
To begin the claim vetting process follow the same process as outlined above in the Viewing Creditor Claims section.

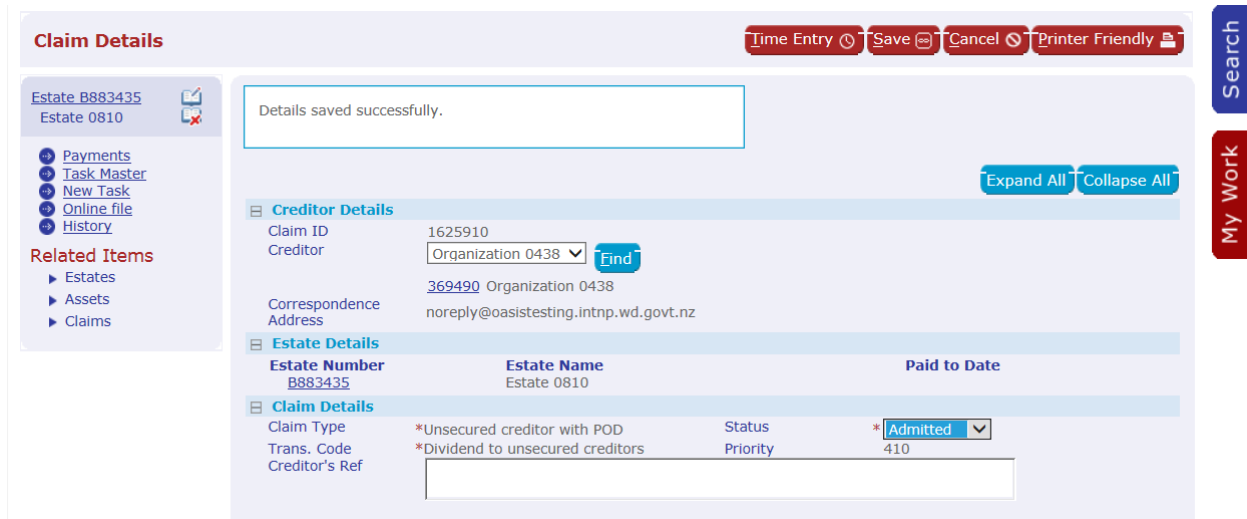
View the claim details in OASIS and review the evidence the creditor has provided. As above the details in both **must** match. When you are satisfied that the claim is supported by appropriate evidence which matches the claim details, then you can record that you have vetted the claim in OASIS.



Changing the 'Status' to 'Vetted', will open the 'Admitted Value' box. Add the details and select . You will not be able to save the details if you have not completed the 'Admitted Value' box.

Once you are completely satisfied that the claim is from the correct creditor, has a value equal to the amount owing at the date of the Order and is fully evidenced then you can admit the claim by changing the 'Status' from 'Vetted' to 'Admitted' and select .



**Claim Details**

Time Entry Save Cancel Printer Friendly

Estate B883435  
Estate 0810

Payments  
Task Master  
New Task  
Online file  
History

**Related Items**

- Estates
- Assets
- Claims

Details saved successfully.

Expand All Collapse All

**Creditor Details**

Claim ID 1625910  
Creditor Organization 0438 Find  
Correspondence Address 369490 Organization 0438  
noreply@oasistesting.intnp.wd.govt.nz

**Estate Details**

Estate Number	Estate Name	Paid to Date
B883435	Estate 0810	

**Claim Details**

Claim Type	Status	Priority
*Unsecured creditor with POD	Admitted	410
*Dividend to unsecured creditors		

Trans. Code  
Creditor's Ref

### Adding bank account details for a Creditor

Payments to creditors are made using direct credit; therefore it is important that the correct banking details have been recorded. The screenshots below outline the process of checking.

Click on the hyperlink of the Claim ID to be checked.

Claim ID	Creditor	Joint Estate	Claim Type	Claim Status	Notified	Claim	Admitted	Claim Source	Divi
<a href="#">1951535</a>	Q Card C/- Consumer Finance		Unsecured creditor with Potential POD		\$3,758.28			Not Received	

Select the hyperlink next to the creditor name.



**Creditor Details**

Claim ID 1951535  
Creditor Q Card C/- Consumer Finance Find  
Correspondence Address 662321 Q Card C/- Consumer Finance  
recoveries@flexicards.co.nz

Click on Payment Details from the left hand menu.



The screenshot shows a web form titled 'Payment Details'. On the left is a sidebar with links: 'Add Alternate Name', 'Add Address', 'Maintain Contact', 'Payment Details' (highlighted), and 'Related Items' (with sub-links: 'Estates', 'Assets', 'Claims'). The main form area contains the following sections:

- Contact Information:** Contact ID: 662321, Contact Name: Q Card C/- Consumer Finance. There are checkboxes for 'Withhold Address Details' and 'Do not email Creditor Reports'.
- Organisation Details:** Fields for Company No, GST Number, IRD Number, Incorporation Date, and 'Enable the Creation of Branches' (set to 'No'). A 'Notes' field contains the text '"DO NOT CHANGE KEY CREDITOR"'. There is a warning icon next to the notes field.
- Current Address:** A table with columns: ID, Address Type, Address, Start Date, Corr., and DC Adv.
 

ID	Address Type	Address	Start Date	Corr.	DC Adv
1178733	Email	qcard.customersupport@fpf.co.nz	28-Feb-2013	<input type="radio"/>	<input checked="" type="checkbox"/>

If there are no bank details for the creditor, the Preferred Payment Method field will show Cheque. Click on the down arrow and change this to Direct Credit.

This screenshot shows the 'Payment Details' form with the 'Preferred Payment Method' dropdown menu set to 'Cheque'. Below this, there is a 'Record Maintenance' section showing a log of updates and creations. At the top right, there are 'Submit' and 'Cancel' buttons.

Record Maintenance			
Last Updated	09-Feb-2017 12:21	Updated By	Anne Curry
Created	09-Feb-2017 12:21	Created By	Anne Curry

URL: nz.co.jarin.oasis.web.domain.contacts.PaymentDetail

Enter the bank account details into the relevant fields, double checking the details to ensure they are correct. Note the estate and folio number where the evidence of the bank account information has been saved in the Notes section. Select **Submit** to save the details.

This screenshot shows the 'Payment Details' form with the 'Preferred Payment Method' set to 'Direct Credit'. The following fields are filled out:

- Account Name:** Name on account
- Bank:** 12
- Branch:** 3456
- Account:** 12345678
- Suffix:** 00
- Notes:** 892184 folio 22

At the top right, there are buttons for 'Submit', 'Cancel', and 'Printer Friendly'.

### Important Vetting Claim Information

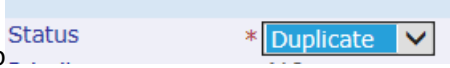
- Evidence supporting the amount claimed **must accompany every claim**. All evidence must be saved to the online file of the estate and linked to the claim, as mentioned above.
- It is important that before a claim is admitted, the bank account details have been recorded. If the OA does not have the bank account details, it is not possible to make payment to the creditor via direct credit – no cheques will be issued by the OA.
- Where there is a difference between the amount notified by the debtor and the amount claimed by the creditor, this needs to be investigated and backed up with evidence to explain the difference.
  - For example; if a debt collection agency claims for a higher amount than notified by the debtor as owing to the original creditor, the debt collection agency needs to provide evidence to show what



additional fees/costs have been added and at what dates. *Remember you will only admit the debt to the value as at the date of the Order.*

- No creditor has any preference to dividends over any other creditor in a Debt Repayment Order (SIO); therefore claims cannot be admitted as 'Preferential unsecured creditor' claim type. If any creditors do file claims with any 'Claim Type' other than "Unsecured Creditor with POD", this will need to be corrected before the claim is vetted or admitted. To make this correction please send an email to the SIO Admin Team. Once this change has been made, you will be able to admit the claim.
- Occasionally a creditor may file a different claim to the one that was created with the application. Where there are two or more claims listed for the same creditor these should be checked to determine if the entries are for the same or different debts.

- If they are for the same debt, the claim that does not have a status of 'Received' should have its

status changed to 

- In particular, care must be taken where debts have been passed to a debt collection agent to ensure that they are not also claimed by the original creditor as well. In all cases where a debt collection agency has filed a claim, you must verify who the original creditor was and ensure that the claim has not been duplicated.

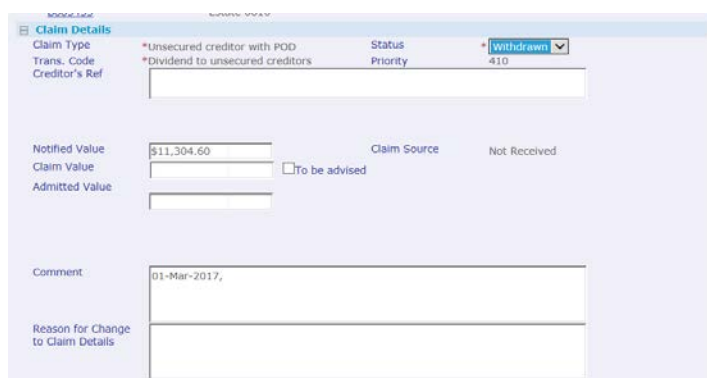
In cases where creditors state that there is no debt owed, it is a good idea to ensure that the debt is not listed in one of the debtor's alternative names.

### **Withdrawing Claims**

You are able to withdraw a claim if a creditor advises that a debt has been paid in full or they no longer wish to receive any further dividends. **Evidence of this advice must be saved to the online file in OASIS.**

In such cases you must add the reason for the withdrawal in the 'Comment' field on the claim screen and link the evidence of the advice to the claim. This ensures that the creditor's advice is recorded and linked to the claim as evidence for the change. This reduces future risk if the creditor or a debt collection agency later registers another claim for the amount.

If a claim is withdrawn in error, it is not possible to re-instate the claim. In such cases, please advise the OA of the error and we will be able to re-enter the claim onto the estate.



The screenshot shows the 'Claim Details' form in the OASIS system. The form includes the following fields and values:

- Claim Type:** \*Unsecured creditor with POD
- Trans. Code:** \*Dividend to unsecured creditors
- Creditor's Ref:** [Empty field]
- Status:** Withdrawn (selected from a dropdown menu)
- Priority:** 410
- Notified Value:** \$11,304.60
- Claim Value:** [Empty field]
- Admitted Value:** [Empty field]
- Claim Source:** Not Received
- Comment:** 01-Mar-2017,
- Reason for Change to Claim Details:** [Empty field]

**Rejected, Suspended and In Error claim status**

In some cases a claim may be loaded to an incorrect estate or it is discovered that a debtor is not the debtor the creditor has a claim against. In these cases the claim 'Status' should be changed to 'In Error' with an appropriate explanation added to the 'Comment' field, with any documents **saved to the online file and linked to the claim in OASIS**.

There may be times when you may need to suspend the payment of further dividends to a creditor due to investigations or an after adjudication debt that you have agreed to include (these are not paid till after the creditors who had debts at the date of the order have been paid). In these cases you can change the claim 'Status' to 'Suspended', with an appropriate explanation added to the 'Comment' field and any documents **saved to the online file and linked to the claim**.

There may also be cases where you have decided that the claim is not appropriate and so you wish to reject it. In these cases you have the option to change the claim 'Status' to 'Rejected' with an appropriate explanation added to the 'Comment' field and any documents **saved to the estate 'Online File' and linked to the claim**.

***Important Tip***

In all of these cases, it is important that you leave clear and concise notes in the comments section so that there is a record of the reasoning behind the change in status.

**Dividends and Distributions to Creditors**

By regulation, distributions to creditors must be completed six monthly.

The OA will calculate the distribution taking into account the application fee, Supervisor's commission and Official Assignee's commission. The OA will check the dividend worksheet calculation and complete a first approval before requesting that you, as Supervisor, complete the Second Approval after checking & agreeing with the distribution and calculation of the worksheet. You will receive an email as well as a 'Task Master' task when you have a worksheet to approve. The Task Master task will show 'Approve SIO Dividend Worksheet'.

## Viewing the Dividend Worksheet

From the **Dividends** Tab menu, enter the estate number and Find.

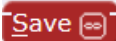
If there is more than one worksheet in the estate, select the hyperlink of the worksheet that is ready for your approval. This will be the worksheet showing as 'First Approval Granted'.

You must check the following before changing the 'Worksheet Status to 'Final Approval Granted'

The following checks are to be done from the **View Worksheet** hyperlink.

- The receipts shown in the report relate to the debtor and all expected receipts are shown. NB very recent receipts may not appear.
- All deductions such as the application fee have been taken correctly.
- All claims have been entered correctly and 'Admitted' for the correct amount.
- The OA commission of 2.5% of receipts is calculated.
- The Supervisor commission of 7.5% receipts has been calculated correctly.

By approving the dividend worksheet you are taking responsibility for the fact that the distribution is correctly calculated and the creditors are being paid the correct amounts.

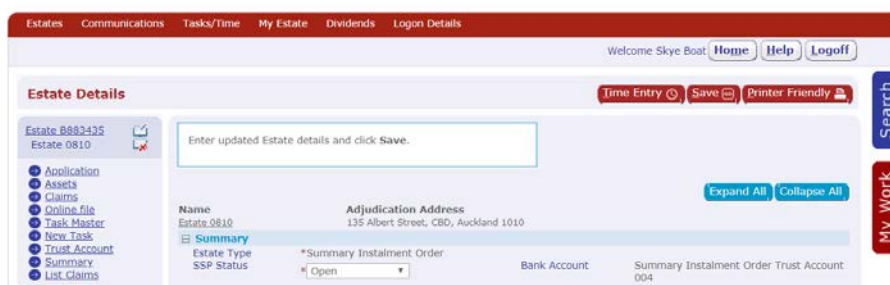
When you are happy that the worksheet is correct, select 'Approve Dividend' and . Once the payments have been made, you will be able to track that the dividends have been processed through My Estates screen, and the website.

### Keeping the OASIS online file up to date

It is important that all client records are up to date and communications are added to the Online File to provide a full record on the individual estate. Some of these files will be viewable on the public register. With this in mind, please be mindful of professionalism in any communications you upload to OASIS – any documents received into the system may be requested as part of an Official Information or Personal Information Request by interested parties.

### Updating debtor's contact details in OASIS

To update your client's contact information in OASIS select the debtors 'Name' hyperlink at the top of the front page of the Estate Detail screen.



This will show the debtors details as recorded as well as several editing options on the side bar, as below:




Choose the appropriate option depending upon the change you wish to make:

#### **Important note**

**DO NOT** over write any existing address. A new entry for each address must be added to show the history of changes for auditing purposes.

#### Add Alternative name:

All of the options which have a red \* must be completed. The 'Alternative Name Type' has a drop down box where the name type can be selected. Once you are happy that the new name is correct complete the process by selecting the  button.

The new name details will show on the online file as below:

Current Alternate Names			
ID	Type	Name	Start Date
1030321	Previous Name	PERSON, Another	06-May-2019
Former Names			

#### Add Address:

All of the options which have a red \* must be completed. The Address type should be selected from the drop down list. There are two further boxes which should be ticked where appropriate.

- Address for Correspondence should be ticked if this is to be the clients main correspondence address
- Advised by Debtor should be ticked the debtor has advised you of this change themselves.

If there is more than one address to change, select 'Add Another' and make any further changes. To continue select the **Submit** button.

When adding a new address, also select the old address from the 'Contact Summary' page and select the 'Previous Address' button with an appropriate explanation in the 'Notes' field explaining why the address has been changed.

If the preferred correspondence address is changing, ensure the 'Corr' button is checked. This can be seen in the 'Corr' column as below or the 'Address for correspondence' in the 'Maintain Address' screen. It is important that

Reviewed 04/2019

this is checked to ensure that any further correspondence being sent by the OA to the debtor will go to the correct correspondence address.

Current Address						
ID	Address Type	Address	Start Date	Corr.	DC Adv.	Debtor
1759675	Mobile	0064 09 9502300	07-May-2017	<input type="radio"/>		
1759656	Email	noreply@oasistesting.intnp.wd.govt.nz	20-Apr-2017	<input checked="" type="radio"/>	<input type="checkbox"/>	
1759655	Residential	135 Albert Street, CBD, Auckland, 1010, New Zealand	20-Apr-2017	<input type="radio"/>		<input type="checkbox"/>

### Important note

It is important to include an email address as the main correspondence address as this is the fastest method of communication.

### Maintain contact:

Your client can also update their own personal information online if they are logged on. With this in mind a Supervisor should advise their client to call our Service Centre on 0508-467-658 if they are unsure of their login details.

Supervisors must not change this information as the details re provided at the time of the application being completed.

### Payment details:

This tab is be used to enter the debtor's bank account details. This information is generally only required if there is a refund owing to the debtor either during or after their Order is complete.

OASIS automatically defaults the preferred payment method to 'Cheque', however if you select the drop down box you must change this to direct credit as shown below:

In cases where the bank account details are updated a note should also be added to the online file by emailing the evidence of the debtor’s account information to OASIS, so the OA can confirm that the details are verified and can go ahead with arranging any refunds.

### Emailing updates or adding notes to OASIS

As mentioned earlier in the Evidence section, it is important that all file notes are added to the online file in OSIS. To update the online file, send an email to ([oasis3@insolvency.govt.nz](mailto:oasis3@insolvency.govt.nz)). As with all communications submitted into OASIS, the details in the subject line must be clear and include:

- the estate number followed immediately by a semi-colon (;)
- a meaningful subject heading

For example, ‘Email to dr re missed payment’ or ‘Note of call to creditor BNZ’. The subject heading you enter will be the title of the entry that will be seen on the online file. Therefore, to avoid confusion, it’s important to give a brief but meaningful description of what the entry contains.

### **Important note:**

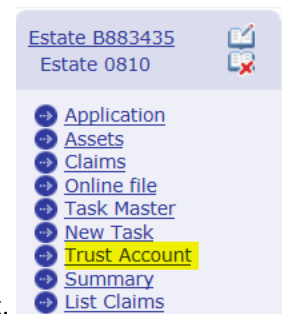
If you are responding to an email which has been sent via OASIS when you hit respond, the subject line of your email will have RE: before the estate number - this email will not be automatically be sent to the online file as the subject line no longer includes the required information as out lined above.

To overcome this, ensure that the RE: is removed from the line when you are sending you response.

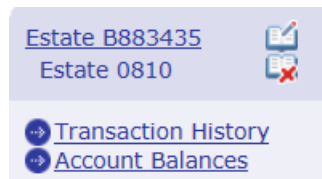
### Viewing Trust Account Transactions

Reviewed 04/2019

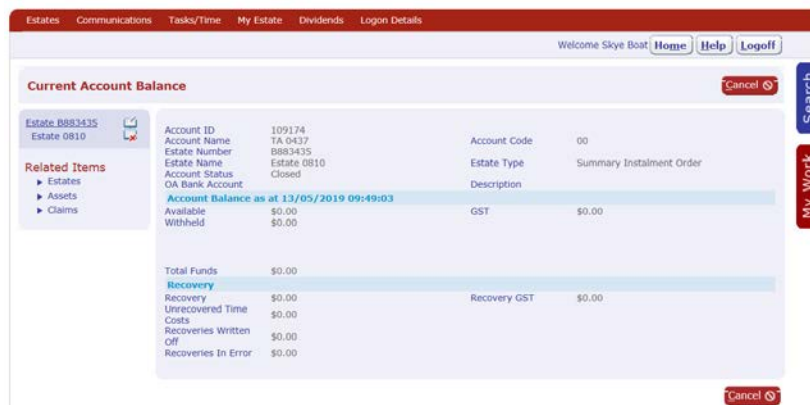
When logged on to OASIS as a Supervisor, you can view the trust account transactions for any of your Debt Repayment Order (SIO) estates.



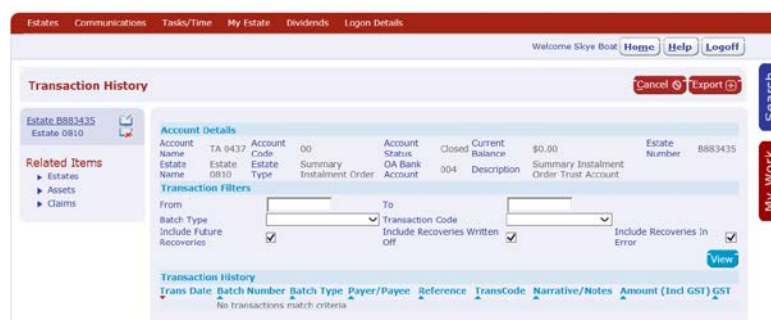
- Search for the estate you require as above, and then select the Trust Account link, on the left hand menu.




- Here you will see two options, the first being 'Transaction History' and the other 'Account Balances'.
- In a Debt Repayment Order (SIO) there is only one account operating and so the 'Account Balances' tab, simply shows the available balance of the trust account.



- The Transaction History tab is where you can view all of the transactions in the account. You are able to sort by the various columns or filter by transactions and date. This can be especially useful in older orders where there have been more than 300 transactions that are unable to be viewed on one screen.



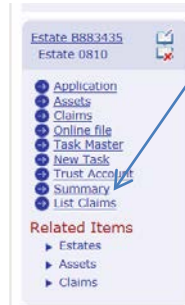
- For example, by selecting the "Transaction Code" field at the top of the screen and then selecting the transcode CSHCON, then select  all contributions made by the debtor into the trust account will be shown.

## Viewing more information from the Summary Instalment Order Register



If you are logged on and are the recorded supervisor of that Order, or you are a registered creditor in that order, you will have an extra **More Info** tab at the top of the screen. By selecting this tab you will be able to see the “SIO Details” screen.

This information is also available from the Summary section of the menu.



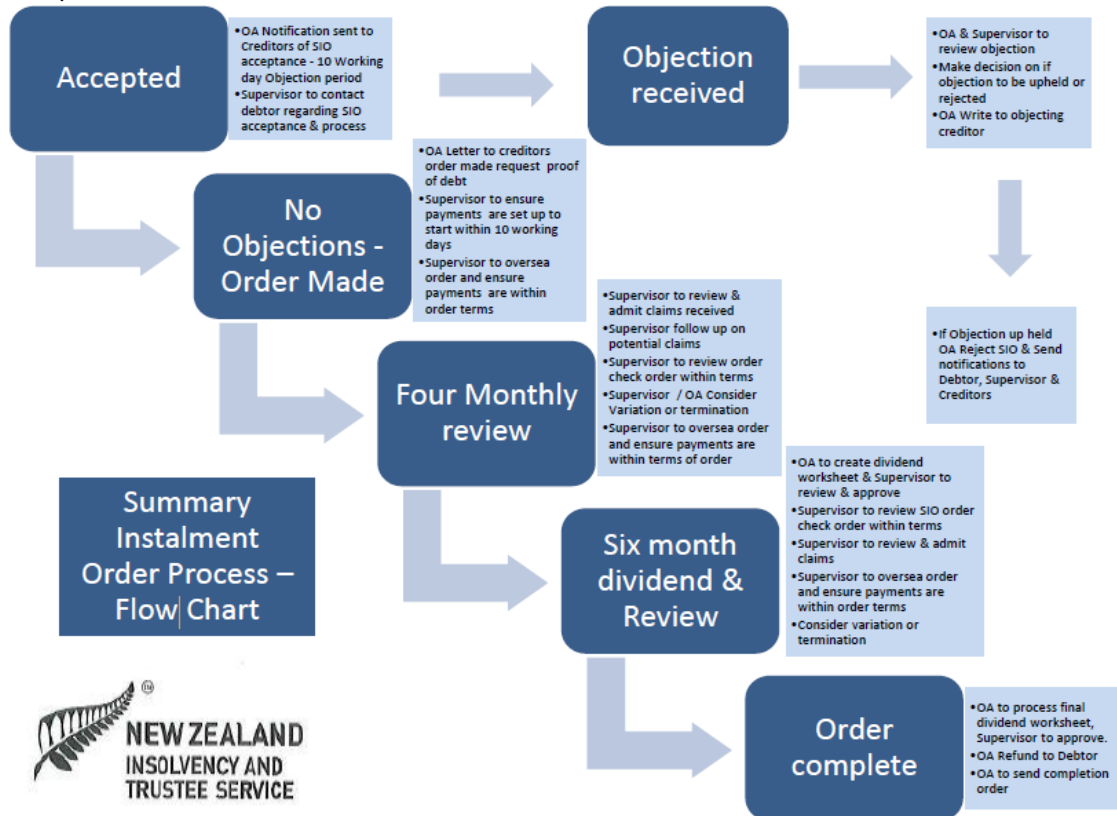
From this page you can select the blue **Statement of Receipts and Payments** button, where will find a report summarising the financial transactions through the trust account.

If you select the **List Claim Details** button, you will see a report detailing the claim amount(s) and the total of any dividends paid to date.

The **List Asset Progress Updates** will also appear if there are assets to be realised as part of the order, however, this uncommon.

### Useful Tools and Reference Points for Supervisors

- **Budget Calculator:** This tool assists you to calculate a household’s weekly or monthly surplus or shortfall. The categories in the budget tool are more detailed than the categories contained in the budget section of the Statement of Affairs, which can be very useful in some circumstances.
- **SIO Calculator:** This tool assists you to calculate the costs and fees to be paid under the Order, based on the percentage of payments to creditors. By adjusting the % of debt to pay, the amount of weekly payments or the number of weekly payments, it’s possible determine the appropriate proposal to submit to creditors, based on the debtor’s circumstances and financial capacity.
  - The SIO calculator requires a weekly payment amount to be entered. When converting the monthly amounts to weekly amounts, the monthly amounts must be multiplied by 12 then divided by 52 (not divided by 4)
- **Order Process Flow:** The chart below outlines the process flow of an accepted application.



- **SIO Dividend Check Spreadsheet:** The SIO dividend check spreadsheet can be used to work out balances, to calculate variation options or to check whether an Order is on track. A copy of this will be sent to you when you are accepted to be a supervisor.

Below is an example of the spreadsheet & instructions on which fields to complete, along with a few notes on particular issues that may cause discrepancies in the total calculations.

	A	B	C	D	E	F	G
1	Estate			Amount Owed to Creditors	\$	-	
2				Potential claims	\$	-	
3		Summary		subtotal	\$	-	
4	Total Payments			cents in the dollar		0	
5	Balance of funds on hand			total debt	\$	-	
6	Admitted & unsecured claims amount			less Joint debt	\$	-	
7				debt to pay	\$	-	
8							
9	Cents in the dollar			Application fee	\$102.22		
10	instalments			Supervisor commission	\$9.52		
11	payments per year			OA commission	\$2.84		
12	Order End Date			Total to Pay	113.58		
13							
14				Outstanding	113.58		Remaining Balance
15	potential claims			instalments	\$	-	
16	joint claims (y/n)	y		instalments to pay	#DIV/0!		
17	amount of joint claims			days remaining	#DIV/0!		
18	joint loaded correctly (y/n)	y		estimated end date	#DIV/0!		
19	duplicate claims flagged correctly (y/n)	y		months over (under) to complete	#DIV/0!		
20	received claims followed up (y/n)	y					
21	potential claims (y/n)	no					
22	check joint claims exceeding 50%	check joint claims					
23		#DIV/0!		Commission			
24		Worksheet		OA	\$	-	
25	worksheet date	31 Jul 18		Supervisor	0.00		
26	Amount Paid to Creditors	\$					
27	Dividends under \$20						
28		\$					
29	Percentage paid to date	#DIV/0!					
30							
31	check contributions will satisfy order	#DIV/0!					
32	cents in the dollar not exceeded	#DIV/0!					
33		#DIV/0!					
34	check commission/fees						
35							
36	Final commission charge for Completed Order		To be charged				
37	OA Commission Charged		\$2.84				
38	Supervisor Commission Charged		\$8.52				
39			recalculate				

Cell B4 – From the Summary tab of the estate in OASIS (see below) you need to enter the **Total Payments** figure.

Cell B5 – From the Summary tab of the estate in OASIS you need to enter the **Balance of funds on hand**

Cell B6 – From the Summary tab of the estate in OASIS you need to enter the **Admitted** figure

Current Financial Position

This financial information needs to be read in conjunction with the rest of the report. It should not be assumed that the final amount available will be the 'Funds on hand to date' figure stated below. Where applicable, these accounts have been prepared on a GST exclusive basis

Total Receipts

\$2,675.05

Total Payments

-\$2,302.65

Balance of Funds on Hand

\$372.40

Statement of Receipts and Payments

Summary of Claims

No. Claim Type		Notified		Received		Admitted		List Claim Details
		No.	\$	No.	\$	No.	\$	
4	Unsecured creditor with POD		\$0.00		\$0.00	4	\$8,822.89	
Total		0	\$0.00	0	\$0.00	4	\$8,822.89	

Total Estimated Claims\$8,822.89

Summary of Assets

Then enter following data:

- Cell B9 – Cents in the dollar of the Order
- Cell B10 – The instalment amount (amount paying each week / fortnight or month)
- Cell B11 – payments per year (eg 52 (Weekly) 26 (Fortnightly) or 12 (Monthly))
- Cell B12 – order end date
- Cell B15 – enter the total of all potential (non-joint) claims
- Cell B16 – enter the amount of any joint claims

This spreadsheet does not calculate the payments being made or percentage by the partner.

#### **Important note**

Supervisors must check claims and manually add any potential and suspended claims to the Admitted figure in Cell B6. Also any withdrawn claims that have received a dividend will need the dividend amount plus 10% to be removed from the Total payment figure in Cell B4. A comment to explain each of these entries should be added to the spreadsheet.