



ACCOUNTANT
IN BANKRUPTCY
SCOTLAND'S INSOLVENCY SERVICE

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To all trustees
By email only

Our Ref KD/PTD/DT01/19

Date 21 March 2019

Dear Trustee

Notification of intention for all Protected Trust Deed administration processes to be done via the ASTRA case management system

Please bring the content of this Dear Trustee letter to the attention of all staff involved in the administration of your Protected Trust Deeds.

Since the most recent regulatory changes to Protected Trust Deeds in 2016, AiB has invested significant resource into system development of the ASTRA case management system with an ultimate aim of ASTRA being the central hub for all stakeholders in the PTD process.

Trustees can directly interact with ASTRA to meet their legislative obligations in terms of submissions to AiB and proposals to creditors. AiB has also built an Application Programming Interface (API) to allow third-party systems to communicate directly with ASTRA.

It is encouraging that trustees using ASTRA for the entire PTD process account for over 89% of the entire live PTD caseload. However, despite 89% of the live caseload being administered through ASTRA, this only reflects 50% of trustees.

The benefits of using ASTRA are clear and include:

- Electronic process is more secure mitigating the risk of paper correspondence not being received;
- ASTRA provides transparency with an audit process of documents being sent and received; and
- Significantly reduced costs in sending paper circulars

On 30 July 2018 the ASTRA creditor workflow process went live. This allows creditors to receive documentation directly from trustees via ASTRA, mitigating risk of paperwork not being received, providing transparency and an audit process as well as real-time updates of their cases. The feedback from creditors in terms of how the process works has been very positive, but efficiencies are being hampered by those trustees who are not using ASTRA for the entire process.



Since its inception in 2004, the Debt Arrangement Scheme has been entirely electronic with money advisers, creditors and debtors interacting with the case management systems to facilitate the DAS process. This has worked well, and from September 2017 the debtor application process for money advisers and insolvency practitioners working on behalf of debtors moved to an online function on BASYS.

There have been regular updates in terms of ASTRA system development in the PTD Bulletins published by AiB. The October 2018 PTD Standing Committee meeting saw the Depute Accountant in Bankruptcy and Executive Director of Case Operations, John Cook, make a formal commitment to have ASTRA and the PTD process mirror those for DASH and BASYS.

Given that over 89% of the live caseload is administered via ASTRA, we believe this is the right time to commit to a fully electronic process. This letter gives notice that it is our intention to introduce a requirement for all trustee PTD communications with AiB and relevant process to be conducted electronically **from Monday 4 November 2019**. Paper submissions sent to AiB by trustees will only be accepted in exceptional circumstances beyond this date.

This lengthy lead-in period should allow sufficient time for trustees to make appropriate adaptations to existing process. We would appreciate any feedback you wish to provide on this matter in advance of the planned transition and will seek to address any issues brought to our attention. Please send any comments to Stacey.dunn@aib.gov.uk no later than 26 April 2019.

Yours faithfully

A handwritten signature in cursive script that reads "Kelly Donohoe".

Kelly Donohoe
Head of DAS and PTDS