Arion banki

B2B.is

Foreign Statements

Introduction

B2B is a collection of online services for people wishing to conduct banking transactions online and to gain a good overview of their personal finances. All main banking transactions can be performed using Arion Bank's B2B services, directly from the book-keeping system at any time.

B2B is a communications tool for corporate book-keeping systems which enables the exchange of information to and from the Bank. It is used almost entirely in the book-keeping system without involving the online bank.

B2B is a high quality solution in the field of electronic services. Implementing B2B will shorten work processes and make book-keeping more efficient. It saves time and helps eliminate errors. Only one system is used, i.e. your company's book-keeping system and this reduces the risk of errors. B2B provides a real-time view of book-keeping, thus better enabling informed decision-making.

Please contact Corporate Banking at Arion Bank for further information,
arionbanki@arionbanki.is

Contents

1   General information about online services

The service retrieves information on foreign accounts of the logged-in user.
It is also possible to get statements showing transactions on the accounts according to the transaction period. The Schema has similar data that the MT940 Swift format specifies.

1.1   Identity and access management

Identity and access management functions in the same way as in online banking; users are identified by a user name and a password and communications with the user's system are controlled by legally published electronic certificate.

Corporate Banking can define the rights of corporate users so that corporate users can either have access to all cards for which the company is registered as user or holder or to no cards at all. The ID numbers of subsidiaries can be linked to the user so that the user has permission to view the credit cards of subsidiaries.

ForeignStatementService builds on Arion Bank's own schema. The service has a defined WCF endpoint with a Mutual Authentication security model. Information passing between the book-keeping system and the Bank are encrypted over HTTPS which ensures secure communications. The manual *B2B.is – Authentication and ID* contains more details on authentication for B2B services.

1.2   Urls

The online service for Foreign Statements can be found here:
https://ws.b2b.is/ForeignPayments/20150801/ForeignStatementService.svc

1.3   Schemas

Schemas, WSDL files can be found at the following address:
https://ws.b2b.is/ForeignPayments/20150801/ForeignStatementService.svc?wsdl

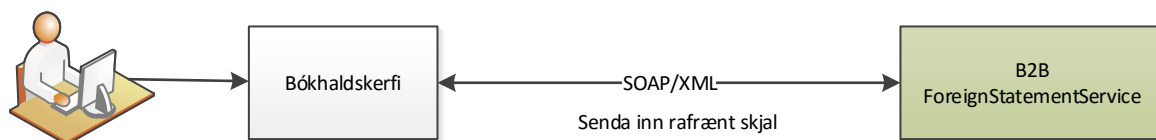## 1.4   Information pages

Manuals, Html help and .Net programs which contain examples of how to use the services can be found here https://ws.b2b.is/Services/

1.5   Overview diagram

This manual is designed for technicians who provide solutions linked to the Online Banking Services. The manual contains use cases, descriptions of functions and format of data

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2   Functions

The Foreign Statements Service allows users to get an overview of a company's foreign accounts and an overview of transactions of an account.

2.1   Get overview of Foreign accounts

The function *GetForeignAccounts provides an overview of foreign accounts. It provides information on accounts where the logged-in user is the owner.*
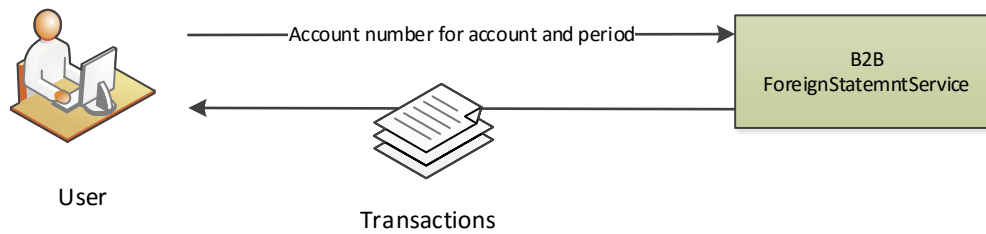
2.2   Get Foreign Account movements

The function GetForeignAccountTransactions allows the user to view the transaction on account performed during a specific period. It is possible to get data by defining page number and page size.

2.3   Get Foreign Account statement

The function GetForeignAccountStatements allows the user to view the statement on account performed during a specific period. Period is using Statement closing date for filtering. It is possible to get data by defining page number and page size.

3   Use cases

3.1   Get overview of foreign accounts

4   Explanation of individual fields

The following sections cover individual aspects of the service and describe how the information is presented in the messages.

4.1   Contents of service

The functions available through the service plus their input and output can be seen in the following table. In the case of input and output it involves names of the classes which the service receives and produces.

Function	Input	Description	Output
GetForeignAccountTransactions	ForeignAccountTransactionQuery (4.2)	Gets overview of the users´s foreign account movements	ForeignAccountTransactionsResult (4.3)
GetForeignAccountStatements	ForeignAccountStatementQuery (4.2)	Gets overview of the users´s foreign account statement	ForeignAccountStatementsResult (4.3)
GetForeignAccounts	ForeignAccountsQuery (4.7)	Gets overview of the user´s foreign accounts	ForeignAccountsResult (4.9)

4.2   ForeignAccountStatementQuery

The class ForeignAccountStatementQuery contains input for the function GetForeignAccountStatements.

Input	Description
Account	Account Number
DateFrom	Date from
DateTo	Date to
PageNumber	Page number
PageSize	Records Per page

4.3   ForeignAccountStatementResult

The class ForeignAccountStatementsResult is produced as output from function GetForeignAccountStatements. The class contains information about account and statements.

Output	Description
ForeignAccount	Information for account. See section 4.4 ForeignAccount
Transactions	Collection<ForeignAccountStatement> Transactions of the account. See section 4.6 ForeignAccountStatement
TotalCount	The total number of statements of the account.

4.4   ForeignAccount

The class ForeignAccount contains information for the account.

Output	Description
AccountNumber	Account number
AccountType	Type of the account
OwnerName	Owner of the account
OwnerPersonId	PersonId of the account owner
Currency	Currency of the account
Balance	Balance (Latest Closing balance)
Details	Details for the account. See section 4.5 ForeignAccountDetails

4.5   ForeignAccountDetails

The class ForeignAccountDetails contains details for account.

Output	Description
SwiftNumber	Swift number

4.6   ForeignAccountStatement

The class ForeignAccountStatement is produced as output from function GetForeignAccountStatements.

Output	Description
ReferenceNumber	Reference number
RelatedReference	Related reference number
StatementNumber	Statement number
SequenceNumber	Running number / Sequence number
StatementDate	Statement date and time
OpeningBalance	Opening balance
InterimBalance	Current Accounting Balance
StatementData	Information about the Statement in MT940 format
CreatedTimestamp	Creation date and time of the statement record.

4.7   ForeignAccountTransaction

The class ForeignAccountTransaction is produced as output from function GetForeignAccountTransactions.

Output	Description
ReferenceNumber	Reference number
RelatedReference	Related reference number
StatementNumber	Statement number
SequenceNumber	Running number / Sequence number
StatementDate	Statement date and time
OpeningBalance	Opening balance
ValueDate	Value Date

EntryDate	Entry date/Transaction date/Registration date
DebitCreditMark	Debit Credit mark C (Credit) or D (Credit)
IsPaymentReversed	Adjustment transaction
FundsCode	3 character of the Currency Code
Amount	Amount – negative for Deposit (D or RC), positive for C or RD)
Currency	Currency of the account
TransactionType	Transaction type (e. 940)
CustomerReference	Customer Reference
BankReference	Bank reference
Closing Balance	Closing balance (negative for deposit) Opening balance + sum of the transaction amount
Description	Supplementary details. Information for deposit, manual entry, (Can contain customer reference)
InterimBalance	Current Accounting Balance
ClosingAvailableBalance	Closing Available Balance
ForwardAvailableBalanace	Forward Available Balance
ExtraDescription	Supplementary details. Information for withdrawal, manual entry, (Can contain customer reference)
CreatedTimestamp	Creation date and time of the transaction record.

4.8 ForeignAccountsQuery

The class ForeignAccountQuery contains input for function GetForeignAccounts.

Input	Description
PageNumber	Page number
PageSize	Records per page

4.9 ForeignAccountsResult

The class ForeignAccountsResult is produced as output for function GetForeignAccounts. The class contains information for all accounts for the logged in user.

Output	Description
Accounts	Collection<ForeignAccount> all accounts. See section 4.4 ForeignAccount
TotalCount	Total number of accounts of the logged in user.

4.10 ForeignAccountTransactionQuery

The class ForeignAccountTransactionQuery contains input for the function GetForeignAccountTransactions.

Input	Description

Account	Account Number
DateFrom	Date from
DateTo	Date to
PageNumber	Page number
PageSize	Records Per page

4.11 ForeignAccountTransactionsResult

The class ForeignAccountTransactionsResult is produced as output from function GetForeignAccountTransactions. The class contains information about account and transactions.

Output	Description
ForeignAccount	Information for account. See section 4.4 ForeignAccount
Transactions	Collection<ForeignAccountTransaction> Transactions of the account. See section 4.7 ForeignAccountTransaction
TotalCount	The total number of movements of the account.

4.12 BankErrorFault

The class BankErrorFault contains information on errors which may occur when calling the service.

Output	Description
GeneralErrorCode	General error code
GeneralErrorText	General error text
SourceErrorCode	Source error code. Not implemented
SourceErrorText	Source error text. Not implemented
BanksErrorCode	Technical error code
BanksErrorText	Technical error text

5 Mapping

The following section describes how data from the web service can be mapped from and to MT940 Swift format.

B2B Element	MT940 Tag
ReferenceNumber	20
RelatedReference	21
StatementNumber	28C
SequenceNumber	28C
TransactionDate	N/A
ValueDate	61

EntryDate	61
DebitCreditMark	61
IsPaymentReversed	61
FundsCode	61
Amount	61
Currency	61
TransactionType	61
CustomerReference	61
BankReference	61
ClosingBalance	62A
Description	86
InterimBalance	62F or 62M
ClosingAvailableBalance	64
ForwardAvailableBalance	65
ExtraDescription	86
TransactionData	20 - 65

6   Known errors and not implemented

- In transactions AccountType is always returned as „Erlendur reikningur"
- RelatedReference is not implemented and returned empty.
- DebitCreditMark is not implemented and returned empty.
- FundsCode is not implemented and returned empty.
- ClosingAvailableBalance is not implemented and returned as 0.
- ForwardAvailableBalance is not implemented and returned as 0.
- ExtraDescription is returned empty.