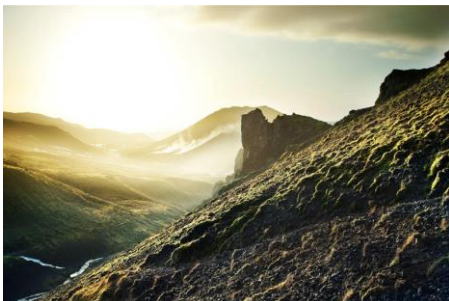# Arion banki

B2B.is

Foreign Payments

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. Only one system is used, i.e. your company's book-keeping system and this reduces the risk of errors and saves time. 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

Arion Bank provides companies in the import and export businesses with a wide range of services, including foreign currency transactions, guarantees, trade finance and clearing.

The online service Foreign Payments is an extension of the system with the same name in Arion Bank's online bank. Payments can be made into foreign bank accounts, either in the form of individual payments or multiple batch payments. Receipts for payments and lists of payment requests can also be obtained.

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 certificate.

The Foreign Payment Service 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 Payment Service can be found here: http://ws.b2b.is/ForeignPayments/20120201/ForeignPaymentService.svc

1.3.   Schemas

Schemas, WDSL files can be found at the following address: https://ws.b2b.is/ForeignPayments/20120201/ForeignPaymentService.svc?wsdl

1.4.   Overview diagram

This manual is designed for technicians who provide solutions linked to online services. The folder contains use cases, descriptions of action, format of data and explanations of the interplay between the online service and Arion Bank online bank.
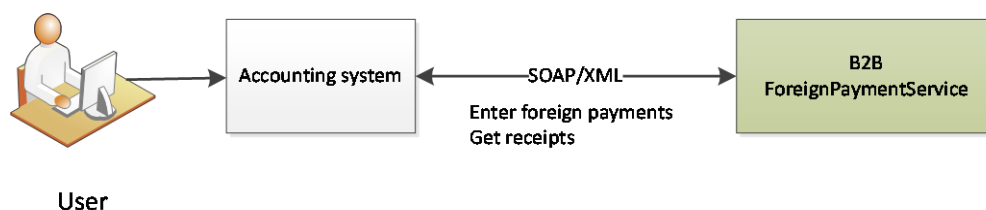
2 Functions

The Foreign Payment Service enables users to record one or more foreign payment requests and to obtain an overview of payment requests. It is also possible to obtain receipts for a unique transaction number, payment batches or periods.

1.1 *Enter individual payments*

The function *EnterForeignPayment* allows you to enter individual foreign payments.

1.2 *Enter multiple payments*

The function *EnterForeignPayments* allows you to enter many foreign payments at once.

1.3 *Get receipt for period*

The function *GetReceipts* allows you to obtain receipts for multiple foreign payments over a specific period.

1.4 *Get receipt for unique transaction number*

The function *GetReceipt* allows you to get a receipt relating to a unique transaction number.

1.5 *Get receipt for unique batch number*

The function *GetReceiptByStackId* allows you to get a receipt relating to a unique batch number.

1.6 *Get active batches*

The function GetBatches retrieves information on all active batches of the logged on user. It gets the name of the batches, the date of entry and the number of active payment requests in the batch.

1.7 *Get payment requests by unique batch number*

The function GetPaymentsByBatchId gets payment requests for a specific batch. It is possible both to get active payment requests and payment requests which have already been paid and deleted. It depends on the input variable Status whether all payment requests are retrieved or just active, paid, deleted or those which have been paid out by cheque.

2 Use cases

2.1 Enter creditor number
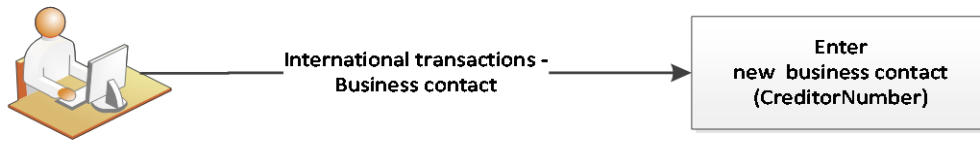
User in the Online bank

2.2 Enter payment(s) in new batch of payments
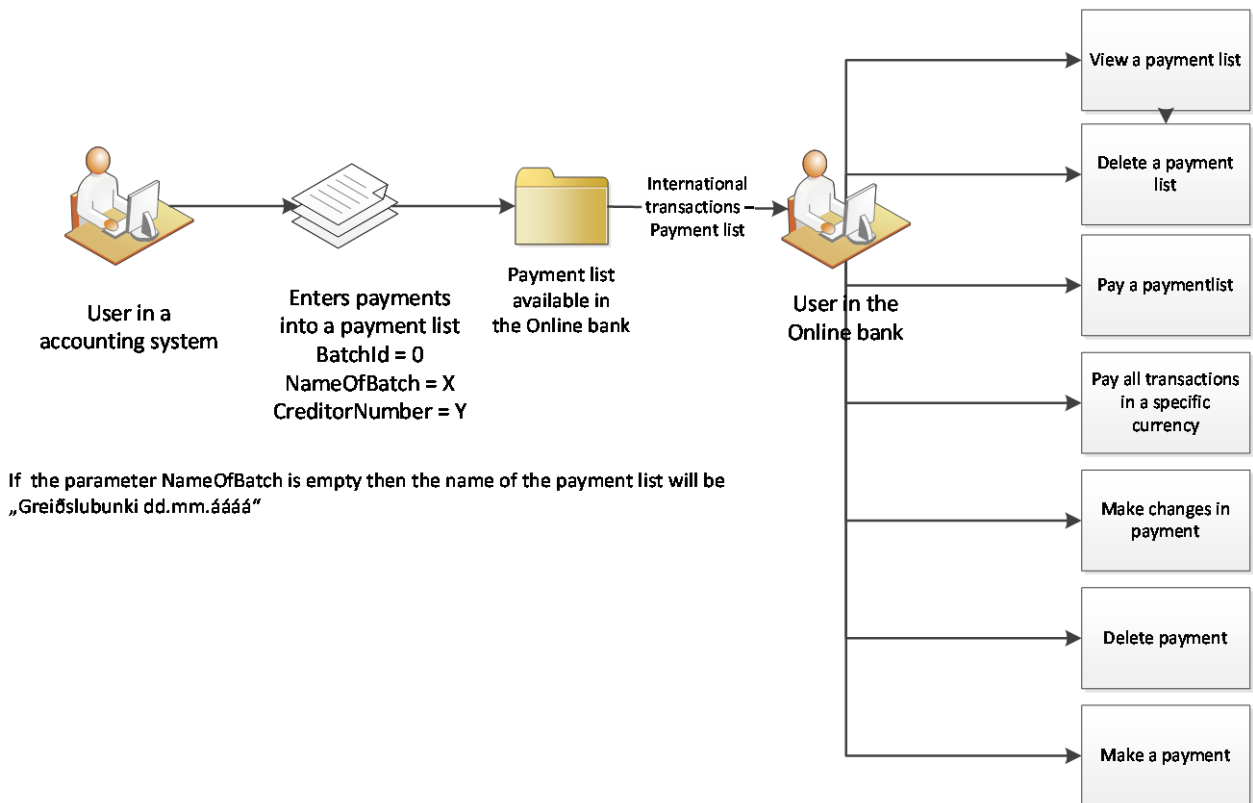
EnterForeignPayment records single foreign payments in a payment batch in the Online Bank under Foreign Transactions – List of Payments. EnterForeignPayments records many foreign payments in a payment batch. The input data for both queries is the same. The functions both produce a unique number for the batch in which payments were recorded.

If errors occur in the input data for individual payment, a batch will not be created. Errors appear in the error section of the output. The error number is shown in Error.Code and the description of

the error in Error.Message. The error needs to be corrected and the payment query re-sent in order to complete the entry.

If an error occurs in the input data when entering many payments all errors which occur are displayed, i.e. collection of Error. The error number is displayed in Error.Code and a description of the error is displayed in Error.Message for the transaction which the error applies to. Note that the line number of the payment (Error.LineNumber) appears to the user which indicates the order of the entry in the input. It is a counter which starts at 0 so that the first entry in the input is number 0 and the error connected to it has line number 0. No payments are recorded. The errors need to be corrected and the entire batch re-sent in order to complete the entry.

2.3 Add payment(s) in new batch of payments

As the payment list has already got a name, the parameter NameOfBatch should
be set as empty string.   If the user sends in a name it will be ignored.
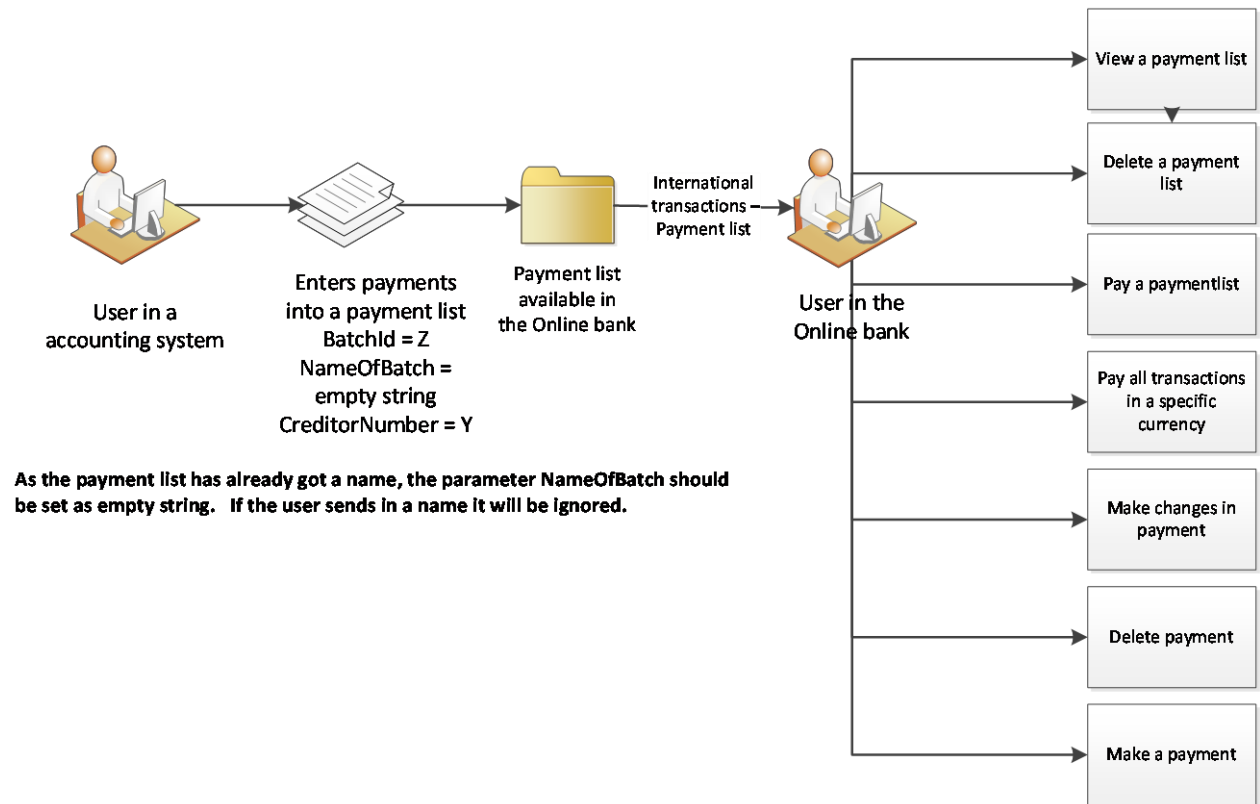
2.4 Get receipts for foreign payments
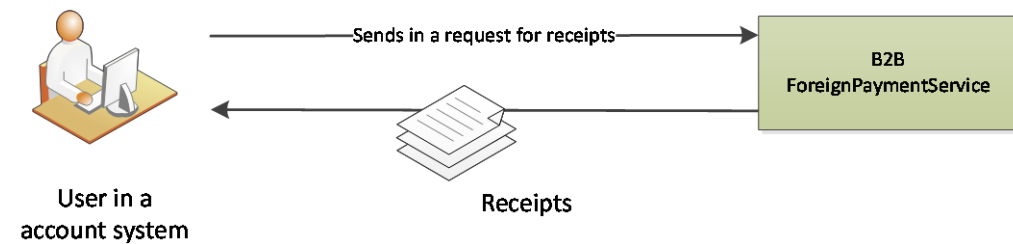
3   Interaction with online bank

Arion Bank Corporate Banking - arionbanki@arionbanki.is - provides access to foreign trade via the online bank and through its online service.

By using the online service Foreign Payments you can save both money and effort as your customers will transfer funds to foreign recipients without the assistance of an employee of the Bank. This saves money on every transaction and allows you a better overview over all foreign payments.

- It is quicker to pay via the online bank than to send a transfer request to a branch.
- When the service is opened, all information on foreign suppliers and recipients is transferred to the online bank. It is not necessary to start registering all recipients again.
- The system stores all information on suppliers and it is easy to look them up.
- All actions are in real time so that the accounts can be updated on the same day.
- Bulk payments can be sent directly from the book-keeping system.
- The foreign currency system suits both large and small companies as it is both straightforward and convenient to use.

3.1   Creditor numbers

All recipients of foreign payments must be entered in the online bank under Foreign transactions >Creditor numbers. New creditor numbers are checked and confirmed by Corporate Banking in order to minimize the risk of error as considerable interbank costs are payable by the sender if incorrect creditor numbers are used when carrying out foreign payments.

Figure 1 – Overview of creditor numbers

Figure 2 – Entering creditor numbers

The purpose of creditor numbers is to keep track of all recipients of foreign payments. The payer records the following information there:

- Name, address and country of the recipient.
- Currency to be used in transaction with recipient. Ensure that you check the currency of the invoice as in the past foreign recipients have sent invoices in both euros and Danish kroner for example.
- Choose between wire transfer (foreign payment) and cheques which are sent by the Bank under "Type of payment."
- The payer can choose to send the recipient notification of payment by e-mail. You can register two e-mail addresses and choose the language of the notification. Notification of payment, in the selected language, is sent automatically as soon as payment is made. Notifying payments immediately obviously saves both time and effort.
- A trading system number, which is the number of the customer, supplier or creditor in the book-keeping system.
- The account number shall be recorded according to the standard International Bank Account Number, IBAN. In the online bank you can perform a check on the IBAN number under *Check IBAN number.*
- Finally information on the recipient bank needs to be recorded, either by searching by country and city or by the SWIFT address of the bank in question. SWIFT is an abbreviation of Society for Worldwide Interbank Financial Telecommunications.

Figure 3 – Bank information

When creditor numbers are stored Corporate Banking is notified and then it goes over the entry. Once approval has been given the foreign payments can start to be entered by sending a query to the online service.

Once a payment, individual or batch, is sent in a payment batch/folder is created in Foreign Transactions in the online bank under the item *List of payments*. The payment must be confirmed there and a SWIFT message will be sent to the recipient bank.

The creditor number only needs to be entered once and all changes in the online bank are sent to Corporate Banking as if it were a new entry.

3.2 List of payments

When the user has sent a payment from the book-keeping system into the online bank, all users at the company with access to Foreign Transactions can log into the online bank and make the payment. A payment batch/folder is created with the name assigned to it and the payment or payments appear under it. Under Foreign Payments choose *List of Payments* to examine the payment batch which was sent in.

The user can view the payments in the payment batches by clicking on the "view" button. The transactions in the batch are published in the list above. Select pay the batch/folder, choose account number and account code.

Figure 4 – Payment batch

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 actions 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 online service receives and produces.

Action	Input	Output
EnterForeignPayment	ForeignPayment (4.6)	ForeignPaymentResult (4.7)
EnterForeignPayments	ForeignPayments (4.8)	ForeignPaymentsResult (4.9)
GetReceipt	paymentId (4.2)	ReceiptsResultDetail (4.11)
GetReceipts	periodFrom (0), periodTo (4.4)	ReceiptResult (4.10)
GetReceiptByBatchkId	batchId (0)	ReceiptResultDetail (4.11)
GetBatches		BatchResult (0)
GetPaymentsByBatchId	batchId (0), status (4.12)	BatchResultDetail (4.14)

4.2   PaymentId

Unique ID of payment under tag int. Input in function GetReceipt.

4.3   PeriodFrom

Date from under tag DateTime. Input in function GetReceipts.

4.4   PeriodTo

Date to under tag DateTime. Input in function GetReceipts.

4.5   BatchId

Unique ID of batch under tag int. Input in function GetReceiptByBatchId.

4.6   ForeignPayment

The class ForeignPayment is an input in the function EnterForeignPayment. It contains two classes, i.e. *Out* and *In* which contain outgoing payments and foreign payments.

Input		Description
Unique batch of payments number	BatchId	Unique batch of payments number. New batch of payments is created if BatchId = 0.
Name of batch of payments	NameOfBatch	Name of batch of payments under Foreign Transactions – List of Payments in online bank. If empty entry is made the batch automatically gets name Batch of Payments dd.mm.yyyy.
Foreign payment	In	Under tag ForeignPaymentIn. See Chapter 4.6.1
Outgoing payment	Out	Under tag ForeignPaymentOut. See Chapter 4.6.2

4.6.1   ForeignPaymentIn

The class ForeignPaymentIn is part of the input in functions EnterForeighPayment and EnterForeignPayments and contains information on foreign payments.

Output		Description
Amount	**Amount**	Amount of payment
Creditor number	**CreditorNumber**	Creditor number. Recorded in online bank under Foreign Transactions – Creditor number.
Currency	**Currency**	Currency of payment, should be one of the following: USD, EUR, DKK, NOK, SEK, CHF, GBP, JPY, CAD
E-mail	**Emails**	E-mail address of recipient of payment notification. Notification is sent as soon as a foreign payment is made in the online bank. Under tag Collection<Email>. See Chapter 4.6.3
Express delivery	**ExpressDelivery**	The payment can be given express treatment. Payment can only be brought forward one day but it cannot be guaranteed that foreign banks will follow the orders contained in the SWIFT message although this is done in most cases.
Free Text	**FreeText**	Message which appears on invoice which is sent by e-mail but isn't attached to the payment itself.
International fees	**PayInternationalFees**	Indicates whether the sender intends to pay the international fees relating to the payment. If true then the sender intends to pay.
Reference	**InvoiceReferences**	Reference for the payment. The payment shall be in English. Under the rules of the Central Bank of Iceland at least one reference needs to be completed. Four fields can be filled in for reference. Under tag Collection<string>
System reference	**SystemReference**	
Category key	**CategoryKey**	Category key for the Central Bank of Iceland. See valid keys in table 4.6.1.1. Category keys

4.6.1.1 Category keys

Category keys defined by the Central Bank of Iceland.

091	Investments in ships and aircraft
092	Ships/aircr. Repairs/renewal
094	Transit of goods
099	Other trade
101	Foreign exchange from tourists
103	Tourism
111	Costs relating to education
112	Costs relating to healthcare
123	Foreign payment cards
201	Aviation
202	Servicing flights / charters
211	Shipping
214	Servicing ships / charters

251	Foreign life insurance
252	Other foreign insurance
265	Domestic insurance companies
301	Telecommunications
302	Postal and express delivery service
305	Information and technology service
311	Foreign affairs service
312	Foreign embassies
321	Icelandic contractors
322	Foreign contractors
331	Franchise fees/commission
341	Financial services
350	Miscellaneous commercial services
360	Culture/entertainment
401	Taxes, maintenance, fines
407	Gifts, grants, lottery and inheritance
412	Government aid
421	Salaries of residents
422	Contributions made by individuals
430	Transfer of assets for people moving to/from Iceland
501	Property abroad
502	Property in Iceland
505	Income from property
511	Investment in foreign business
512	Investment in Icelandic business
521	International equities
522	Icelandic equities
525	Dividends
551	International securities
552	Icelandic securities
553	Derivatives
555	Returns on securities
580	Foreign bank accounts
601	Deferred payment relating to imports
609	Short-term foreign loans
611	Long-term foreign loans
620	Loans to foreign parties
626	Debt swap
635	Interest payments
641	Buy/asset lease
699	Financial transactions between domestic parties

701	Investment abroad
702	Foreign investment in Iceland
711	Foreign securities
712	Domestic securities
721	Short-term foreign loans
722	Long-term foreign loans
729	Hire purchase
730	Loans to foreign parties
731	Loans to foreign parties
740	Debt swap in ISK
741	Debt swap in foreign currency
770	Dividends
771	Returns on securities
775	Interest payments
780	Other financial costs
801	Domestic payment card companies
810	Express service for FX transactions
812	Foreign credit institutions
821	Transfer between domestic banks
822	Interbank loans
823	Interbank trading
888	Sold to branch/abroad
891	Foreign currency accounts of residents
893	Foreign currency accounts of non-residents
895	ISK deposits owned by non-residents
899	Transfers between foreign banks
901	Forwards
905	Options - ISK
907	Debt swap - ISK
919	Derivatives – foreign currency

4.6.2 ForeignPaymentOut
The class ForeignPaymentOut contains information on outgoing payments.

Input		Description
Bank number of debit account	**DebitBank**	Bank number of account
Code of debit account	**DebitLedger**	Code of debit account
Account number of debit account	**DebitAccount**	Account number. Debit account which was sent in with payment request. User can choose other account when payment is made using online bank.

4.6.3 Email
The class Email is part of the input in the functions EnterForeignPayment and EnterForeignPayments. The class contains information on the recipient's e-mail address.

Output		Description
E-mail address	Address	E-mail address of recipient of payment notification. Notification is sent as soon as a foreign payment is made in the online bank.
Language	Language	The language of the invoice sent to the recipient's e-mail address. The languages on offer are English, Icelandic and default language which is set in the online bank.

4.7 ForeignPaymentResult
The class ForeignPayment is an output of the function EnterForeignPayment.

Output		Description
Unique batch number	BatchId	Unique batch of payments number
Error	Error	Error occurred. Under tag ForeignPaymentError see chapter 4.7.1

4.7.1 ForeignPaymentError
The class ForeignPaymentError is part of the output from the functions EnterForeignPayment and EnterForeignPayments. The class produces errors which occur when sending in foreign payments.

Output		Description
Error code	Code	Error code
Line number of error	LineNumber	Line number of payment where error occurred
Error message	Message	Error message

4.8 ForeignPayments
The class ForeignPayments is an input in the function EnterForeignPayments.

Input		Description
Name of batch of payments	NameOfBatch	Unique batch of payments number. New batch of payments is created if BatchId = 0.
Unique batch of payments number	BatchId	Name of batch of payments under Foreign Transactions – List of Payments in online bank. If empty entry is made the batch automatically gets name Batch of Payments dd.mm.yyyy.
Foreign payments	In	Under tag Collection<ForeignPaymentIn> see chapter 4.6.1
Outgoing payment	Out	Under tag ForeignPaymentOut see chapter 4.6.2

4.9 ForeignPaymentsResult
The class ForeignPaymentsResult is an output of the function EnterForeignPayments.

Output		Description
Unique batch number	BatchId	Unique batch of payments number
Errors	Errors	Errors which have occurred. Under tag Collection<ForeignPaymentError) see chapter 4.7.1

4.10 ReceiptsResult

The class ReceiptsResult is an output of the function GetReceipts.

Output		Description
Foreign payments	Payments	Under tag Collection<ForeignPaymentReceipt> see chapter 4.10.1

4.10.1 ForeignPaymentReceipt

The class ForeignPaymentReceipt is part of the output of the function GetReceipts. The class contains information on the requested payment.

Output		Description
Unique transaction number	PaymentId	Unique transaction number. Also called transaction number and payment number in receipts in online bank.
Unique batch number	BatchId	Unique batch of payments number. Also called reference to account in receipt for batch in online bank.
Entry date	EntryDate	Date payment was entered
Amount in ISK	AmountISK	Amount in ISK (total for all transactions)
Amount in foreign currency	Amount	Amount in foreign currency (total for all transactions)
Fees in ISK	FeesISK	Fees paid in ISK (total for all transactions)
Fees in foreign currency	Fees	Fees paid in foreign currency (total for all transactions)
Currency	CurrencyCode	Currency code
Exchange rate	CurrencyRate	Exchange rate of currency when payment is entered
Debit account	DebitedAccount	Debit account showing format bank-code-account number
Currency of debit account	DebitedAccountCurrencyCode	Currency of debit account
Fees account	FeesAccount	This column is empty by default and fees debited from DebitedAccount. Possible to ask Corporate Banking to modify special Fees account. Fees account showing format bank-code-account number.
Currency of fees account	FeesAccountCurrencyCode	Currency code of fees account
Number of payments	PaymentsCount	Number of payments within period

4.11 ReceiptsResultDetail

The class ReceiptsResultDetail is an output of the functions GetReceiptByBatchId and GetReceipt.

Output		Description
Foreign payments	Payments	Under tag Collection<ForeignPaymentInfo> see chapter 4.11.1

4.11.1 ForeignPaymentInfo

The class ForeignPaymentInfo is part of the output from the functions GetReceiptByBatchId and GetReceipt. The class contains information on the requested payment.

Output		Description
Unique receipt number	**ReceiptId**	Unique receipt number
Unique transaction number	**PaymentId**	Unique transaction number. Also called transaction number and payment number in receipts in online bank.
Unique batch of payments number	**BatchId**	Unique batch of payments number. Also called reference to account in receipt for batch in online bank.
Payer	**Payer**	Under tag Payer see chapter 4.11.2
Recipient	**Receiver**	Under tag Recipient see chapter 4.11.3
Recipient's account number	**ReceiversAccount**	Account number of the recipient of the payment
Recipient's bank	**ReceiversBank**	Bank of the recipient of the payment
Registration date	**RegistrationDate**	Date payment was registered
Value date	**ValueDate**	Value date. Interest calculations based on this date.
Reference 1	**ReferenceToAccount 1**	Reference # 1 for the payment.
Reference 2	**ReferenceToAccount 2**	Reference # 2 for the payment.
Reference 3	**ReferenceToAccount 3**	Reference # 3 for the payment.
Reference 4	**ReferenceToAccount 4**	Reference # 4 for the payment.
Currency	**CurrencyCode**	Currency
Exchange rate	**CurrencyRate**	Exchange rate of currency when payment is entered.
Amount in ISK	**AmountISK**	Amount in ISK
Amount in foreign currency	**Amount**	Amount in foreign currency
Fees in ISK	**FeesISK**	Fees in ISK
Fees in foreign currency	**Fees**	Fees in foreign currency
Total amount in ISK	**TotalAmountISK**	Total amount including fees in ISK
Total amount in foreign currency	**TotalAmount**	Total amount including fees in foreign currency
Creditor number	**CreditorNumber**	Creditor number
Payment reference	**PaymentReference**	Payment reference
Debit account	**DebitedAccount**	Debit account. Bank-code-account number.
Fees account	**FeesAccount**	This column is empty by default and fees debited from DebitedAccount. Possible to ask Corporate Banking to modify special Fees account. Fees account showing format bank-code-account number.
System reference	**SystemReference**	System reference. Customized text sent from customer's system with payment.

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4.11.2 Payer
The class Payer is part of the output from the functions GetReceiptByBatchId and GetReceipt.
The class contains information on the payer.

Output		Description
ID-No. of the payer	**Id**	ID-No. of the payer
Name of payer	**Name**	Name of payer
Address of payer	**Adress**	Address of payer
Postcode and location of payer	**Place**	Postcode and location of payer

4.11.3 Receiver
The class Receiver is part of the output from the functions GetReceiptByBatchId and GetReceipt.
The class contains information on the recipient of the payment.

Output		Description
Name of the recipient of the payment	**Name**	Name of the recipient of the payment
Address of recipient 1	**Adress1**	Address of recipient 1
Address of recipient 2	**Adress2**	Address of recipient 2
Country of recipient	**Adress3**	Country of recipient

4.12 Status

Status of payment requests.
0 = payment requests of all statuses, 1 = active, 2 = deleted, 3 =completed, 4 = cheque printed out

4.13 BatchResult

The class BatchResult is an output of the function GetBatches.

Output		Description
Batches	**Batches**	Under tag Collection<ForeignPaymentBatch> see chapter 4.13.1

4.13.1 ForeignPaymentBatch
The class ForeignPaymentBatch is part of the output of the function GetBatches. The class contains information on active batches of the logged in user.

Output		Description
Unique ID	**BatchId**	Unique ID of batch of payments/folder.
Name of batch	**NameOfBatch**	Name of batch
Date created	**DateCreated**	Date batch/folder created
Number of active payment requests	**PaymentCount**	Number of active payment requests in batch/folder. This is number of payment requests which are unpaid and have not been deleted.

4.14 BatchResultDetail

The class BatchResultDetail is an output of the function GetBatchesByBatchId.

Output		Description
Payment requests	**Requests**	Under tag Collection<ForeignPaymentRequestInfo> see chapter 4.14.1

4.14.1 ForeignPaymentRequestInfo

The class ForeignPaymentRequestInfo is part of the output of the function GetPaymentsByBatchId. The class contains information on payment requests in particular batches.

Output		Description
Unique batch number	**BatchId**	Unique number of batch of payments/folder.
Name of batch	**NameOfBatch**	Name of batch of payments/folder
Unique ID of payment request	**PaymentId**	Unique ID of payment request
Date payment request is created	**DateCreated**	Date payment request is created
Status of payment requests	**Status**	Status of payment requests 1 = active, 2 = deleted, 3 =completed, 4 = cheque printed out
Amount of payment	**Amount**	Amount of payment
Category key for the Central Bank of Iceland.	**CategoryKey**	Category key for the Central Bank of Iceland.
Creditor number	**CreditorNumber**	Creditor number. Recorded in online bank under Foreign Transactions – Creditor number.
Currency code of payment request	**CurrencyCode**	Currency code of payment request
Express delivery	**ExpressDelivery**	Express delivery true/false value
Reference 1	**ReferenceToAccount1**	Reference 1. At least one reference shall be attached to a payment request according to instructions from the Central Bank of Iceland.
Reference 2	**ReferenceToAccount2**	Reference 2
Reference 3	**ReferenceToAccount3**	Reference 3
Reference 4	**ReferenceToAccount4**	Reference 4
Sender will pay international bank fees.	**PayInternationalFees**	Sender will pay international bank fees. True/false value
System reference	**SystemReference**	System reference. Reference from the computer system sending into service. Does not need to be completed.
Debit account	**DebitAccount**	Debit account which was sent in with payment request. User can choose other account when payment is made using online bank.
Recipient of the payment	**Receiver**	Information on recipient of payment. See Receiver.
Bank of the recipient of the payment	**ReceiversBank**	Bank of the recipient of the payment
Bank account of the recipient	**ReceiversAccount**	Bank account of the recipient

5 Errors & deviations

Error code	Message
4001	User is unknown or not connected to service. Please contact Corporate Banking
4002	Currency not registered. It is not possible to make a foreign payment in this currency.
4003	Creditor number has not been registered. Please register contact in online bank account.
4004	Batch of payments not found.
4005	It is not possible to add payment to batch which has already been paid. Please contact Corporate Banking
4006	Payment missing.
4007	The currency has not been registered for this creditor number. Please register the currency for this creditor number in online bank account.
4008	The category key is not registered. Please submit another category key.
5001	Function would not run or permission missing.

Appendix A

The table shows the currencies in which foreign payments can be registered.

Currency code	Description
USD	US dollar
GBP	Pound sterling
CAD	Canadian dollar
DKK	Danish krone
NOK	Norwegian krone
SEK	Swedish krona
CHF	Swiss franc
JPY	Japanese yen
EUR	Euro