# ARION ACCOUNT SERVICE B2B.IS

# Introduction

B2B is a collection of webservices designed to simplify online banking and give a clear overview of customers' finances. All major bank transactions can be conducted directly from a customer's accounting system. B2B is a communication technology for corporate accounting systems thatexchanges information to and from the banks. Each company's accounting system is used without having to use the online bank. B2B is a powerful solution in the field of electronic services. With the introduction of B2B, work processes can be shortened and accounting efficiency increases. B2B saves time and decreases the probability of errors, since only one system is used, i.e., the accounting system of the company in question. Additionally, there is greater opportunity to make informed decisions when a real-time overview of accounting is available. For further information, please contact Arion bank corporate services: arionbanki@arionbanki.is

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# Common Information

This webservice gives you information about Deposit Accounts. You can get a list of Accounts for logged in user. You can retrieve a list of Accounts by Icelandic kennitala, as well as -detailed information on a single Account. The Service also provides a function to confirm that an account exists.

## Access Control

The service has the same Access control as Arion Online bank: login and password. On top of login, all communication between Arion and your system must be signed by Certificate.

The webservice for Deposit Accounts (AccountService) is proprietary Arion Schema. The service has WCF endpoint with Mutual Authentication security model. The information transmitted between systems is encrypted over HTTPS. More information on Certificate and installation in http://b2b.is/services/Docs/UserManual-AuthenticationAndCertificates-english.pdf

## Web paths

The Deposit Accounts service can be found at:

http://ws.b2b.is/Statements/20130101/AccountService.svc

## Schema

Schema can be found at:

http://ws.b2b.is/Statements/20130101/AccountService.svc?wsdl
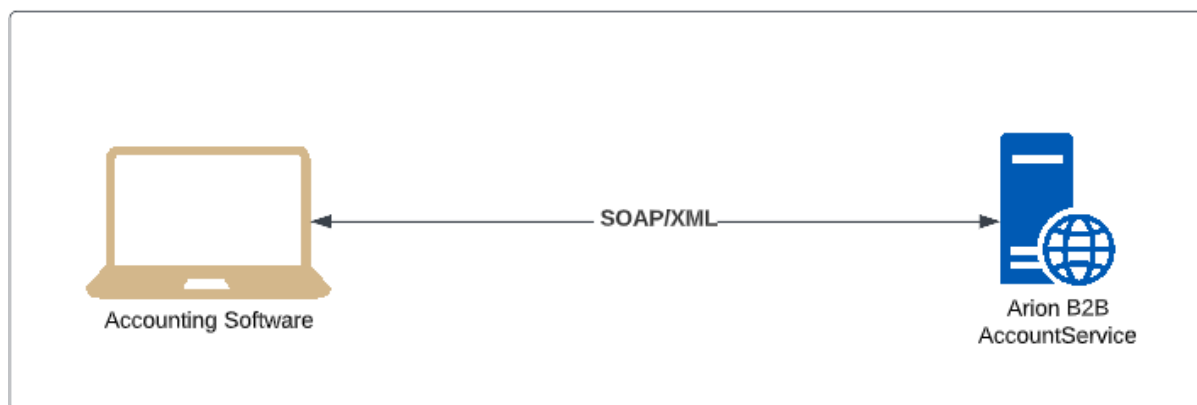
## Overview

This documentation is intended for programmers who implement solutions to connect directly from an accounting system to Arion bank B2B services. This document includes Use cases, description, and data format.



# Functionality

The AccountService allows users to fetch a list of Deposit Accounts from logged in user. You can find information on the Accounts Fit Deposit cost if credit limit has been breached. You can also confirm the owner's kennitala for Account and if it has power of attorney for an Account. This can be useful to check before Salary is paid, for example.

## Fetch Deposit Accounts

GetAccounts returns list of all Accounts the login user has access to. The list includes both Accounts that the login user owns and those he has power of attorney for.

## Fetch Deposit Account list by kennitala

GetAccountsByOwnerId returns list of Accounts filtered by kennitala. These are Accounts that the logged in kennitala is owner of, has power of attorney for, or is additional kennitala on.

## Fetch Deposit Account

GetAccount returns detailed information on requested Account, given the logged in user has access to that Account as an Owner, power of attorney, or additional kennitala. The request must include Branch number, Ledger, and Account number.
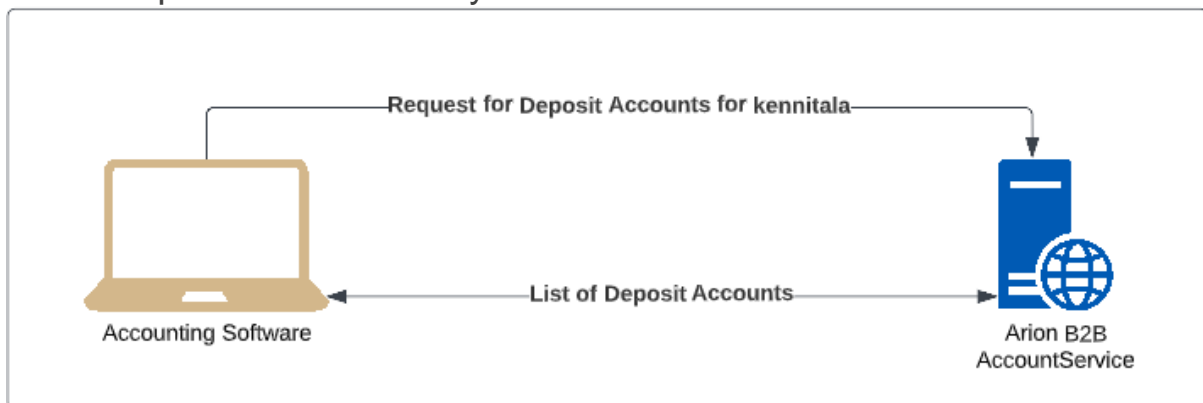
## Confirm Account number

VerifyAccount returns True if the requested Account exists and belongs to logged in kennitala,either as Owner, power of attorney, or additional kennitala for requested Account.
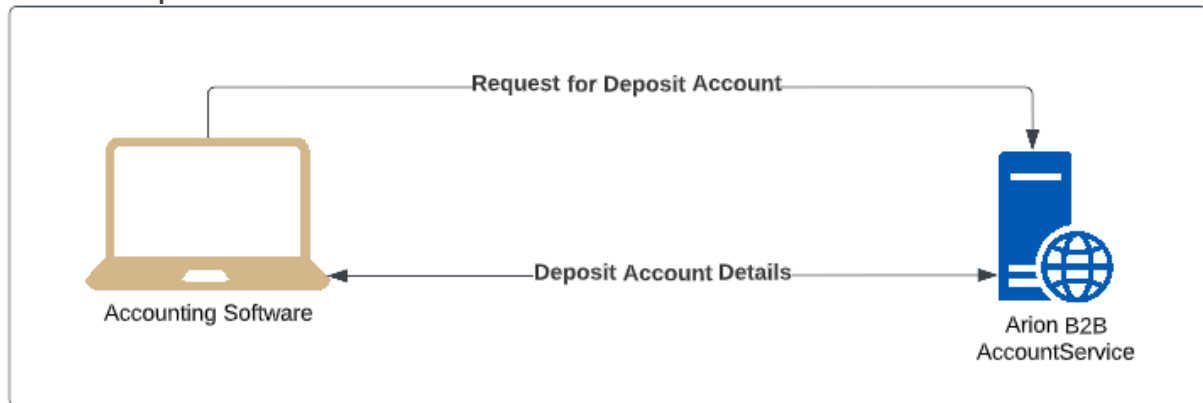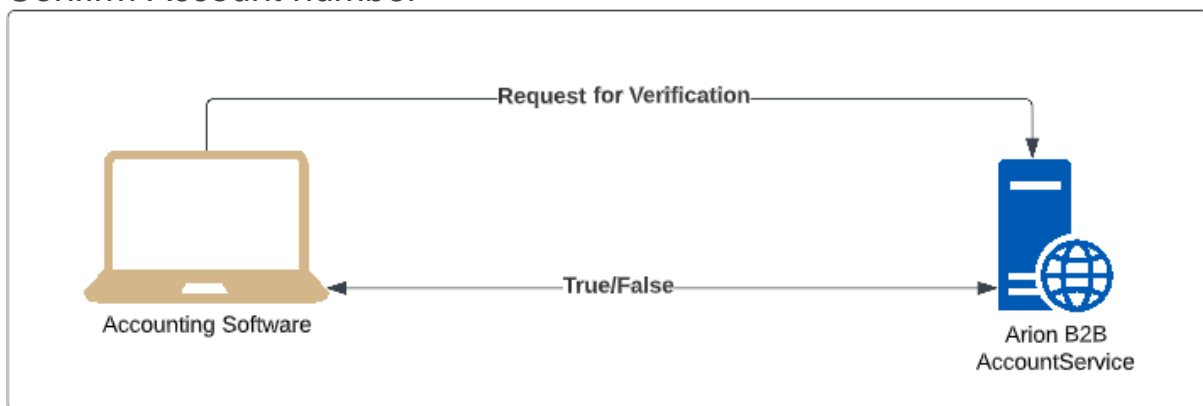
# Use Cases

## Fetch Deposit Accounts



## Fetch Deposit Account list by kennitala

## Fetch Deposit Account



## Confirm Account number



# Fields

This chapter has information on input and output fields for the Account Service.

## Service functions

List of functions within the Account Service:

| Function | Input | Description | Output |
|---|---|---|---|
| GetAccounts | | Returns a list of all Deposit Accounts the logged in user has access to. | Collection<Account> see Chapter Account below |
| GetAccountsBy OwnersPersonId | OwnersPersonId | Returns a list of all Deposit Accounts the requested kennitala has access to. | Collection<Account> see Account chapter below |
| GetAccount | Bank Ledger AccountNumber | Returns detailed information on requested Account. | Account, see Account chapter below. |
| VerifyAccount | Bank Ledger AccountNumber OwnerPersonID | Check if requested Deposit Account and kennitala is owner, has power of attorney, or is registered as additional kennitala on Account. | Bool |

## Account

The Class Account includes information for the Account.

| Output | Description |
|---|---|
| Bank | Bank or Branch number (4 numbers) |
| Ledger | Account Ledger (2 numbers) |
| AccountNumber | Account number (6 numbers) |
| Id | Not implemented |
| AccountType | Account name |
| OwnerName | Name of Account Owner |
| OwnerPersonId | Kennitala of Account Owner |
| IsFit | True if it is Fit. |
| AccountName | Not implemented, returns AccountType. |
| Currency | Currency of the account |
| Balance | Current Balance of the Account |
| Details | Detailed information for Deposit Account |

## AccountDetails

The Class AccountDetails includes detailed information for the Account.

| Output | Description |
|---|---|
| OwnerAddress | Home address of the Account owner |
| Swift | SWIFT number for the Account |
| Iban | IBAN for the Account |
| AvailableAmount | Available Amount for withdrawal: deposit + credit limit. If Account is restricted, this returns Available amount to withdraw. |
| InterestRate | Deposit rates. |
| EstimatedInterestAmount | Amount of estimated Interests |
| AnnualTurnover | Annual turnover |
| LastYearTurnover | Last year turnover |
| LastTransactionDate | Date of last transaction on the Account |
| InterestGroup | Interest Rate group |
| OverdraftAmount | Credit limit amount |
| OverdraftInterestRate | Credit limit interest rate |
| OverdraftValidFrom | Date when Credit limit was started |
| OverdraftValidTo | Date of Credit limit expiration |
| BuyingRate | Buying currency rate if Currency Account. Not implemented. |
| SellingRate | Selling currency rate if Currency Account. Not implemented. |
| TransactionCount | Number of transactions from last new year |
| AuthorizedSigner | Additional kennitala or power of attorney |
| Fit | Fit status is in the type FitInfo. See FitInfo chapter below. |

## FitInfo

The Class FitInfo contains information on Amount, fees, and costs if Credit limit has been exceeded.

| Output | Description |
|---|---|
| TotalAmount | Total Fit Amount |
| TotalInterests | Total Fit interests |
| TotalCost | Total Fit Cost |

## Address
The Class Address contains Address information

| Output | Description |
|---|---|
| **Street** | Street name and house number |
| **PostalCode** | Zip code |
| **Town** | Town/City name |
| **PostalCodeAndTown** | Combined string Zip code and Town/City name |

## Amount
The Class Amount contains information for Amounts

| Output | Description |
|---|---|
| DefaultCurrency | Default currency for the Account |
| Value | Amount |
| Currency | Type of Currency |

## BankErrorFault

| Output | Description |
|---|---|
| GeneralErrorCode | General error code |
| GeneralErrorText | General error text |
| SourceErrorCode | Error code from underlying system. Not Implemented. |
| SourceErrorText | Error text from underlying system. Not Implemented. |
| BanksErrorCode | Technical error Code |
| BanksErrorText | Technical error text |