



B2B.is
Credit cards



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.

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1 General information on online services

The service retrieves information on the credit cards of the logged-in user, both where the user is the owner and holder of the cards, provided that the user is entitled to see these cards. CreditCardsService shows information on cards in active use and cards in the legal collection process. It is also possible to get statements showing transactions on the cards according to the withdrawal period and payment period.

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.

CreditCardService 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 Credit cards can be found here:

<https://ws.b2b.is/CreditCards/20130901/CreditCardService.svc>

1.3 Schemas

Schemas, WDSL files can be found at the following address:

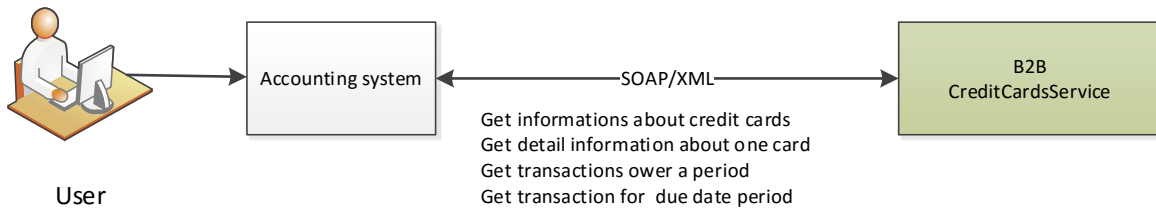
<https://ws.b2b.is/CreditCards/20130901/CreditCardService.svc?wsdl>

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



2 Functions

The Credit Card Service allows users to get an overview of a company's credit cards, detailed information on individual cards and an overview of transactions on a card.

2.1 Get overview of credit cards

The function GetCreditcards provides an overview of credit cards. It provides information on cards where the logged-in user is a cardholder or owner of a card, provided that user is entitled to see the credit card. It shows information on cards in active use and cards in the legal collection process. It does not show amounts on cards in the legal collection process as collection costs are not included in the balance. In such cases null is returned in the field for amounts.

2.2 Get detailed information on individual credit card

The function GetCreditcard shows detailed information on individual cards. The logged in user has to be a cardholder or the owner of a card and also have permission to see the card. It does not show amounts on cards in the legal collection process as collection costs are not included in the balance. In such cases null is returned in the field for amounts.

2.3 Get overview of credit card transactions

The function GetCreditcardTransactionsByDate allows the user to view the transactions on a card performed during a specific period. The logged-in user has to be a cardholder or the owner of a card and also have permission to see the card. It is possible to get the data by defining page number and page size.

2.4 Get transactions on credit card by month of due date

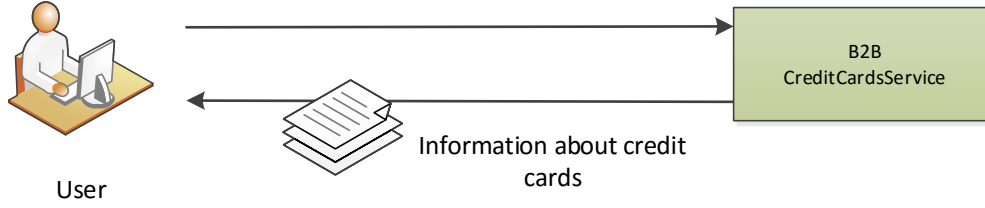
The function GetCreditcardTransactionsByDate allows the user to view the transactions on a card which belong to a certain period, i.e. payments which are due in a specific month. The logged in user has to be a cardholder or the owner of a card and also have permission to see the card. It is possible to get the data by defining page number and page size.

2.5 Get overview of transactions on credit cards

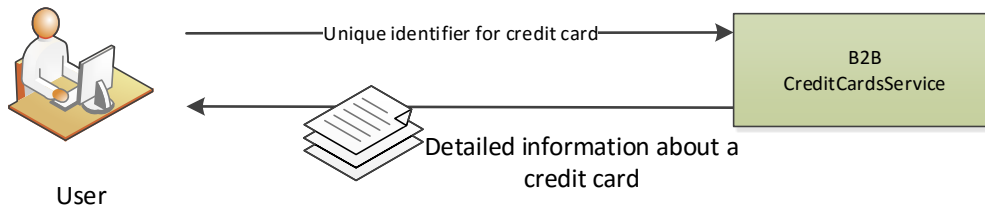
The function GetCreditcard allows the user to view all transactions on a card. The logged in user has to be a cardholder or the owner of a card and also have permission to see the card. It is not permitted to get all transactions in one go. Instead you must define paging.

3 Use cases

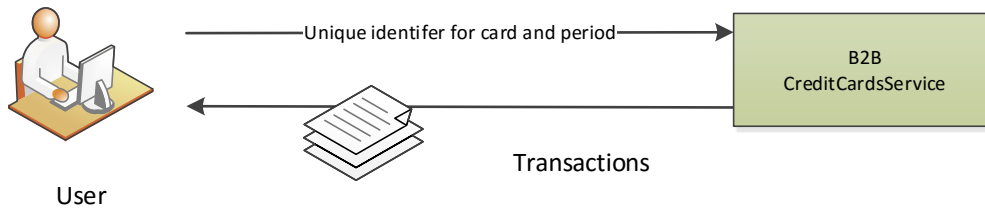
3.1 *Get overview of credit cards*



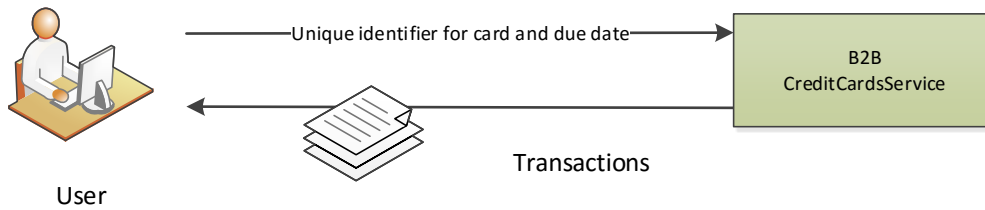
3.2 *Get detailed information on individual credit cards*



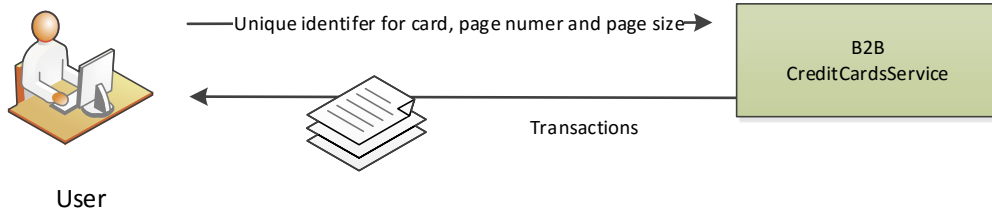
3.3 *Get overview of credit card transactions*



3.4 *Get overview of transactions on credit card by due date*



3.5 *Get overview of transactions on credit card*



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
GetCreditCards	Nothing	Gets overview of the user's credit cards.	Collection<CreditCard> See section 4.7 CreditCard
GetCreditCard	cardId	Gets detailed information on individual credit cards	CreditCard-> CreditCardDetails See section 4.8 CreditCardDetails
GetCreditCardTransactionsByDate	cardId, dateFrom, dateTo, pageNumber, pageSize	Gets overview of credit card transactions	CreditCardTransactionResult See section 4.9 CreditCardTransactionResult
GetCreditCardTransactionsByDueDate	cardId, dueDate, pageNumber, pageSize	Get transactions on credit card by due date	CreditCardTransactionResult See section 4.9 CreditCardTransactionResult
GetCreditCardTransaction	cardId, pageNumber, pageSize	Gets overview of credit card transactions. It is not permitted to get all transactions at once. Instead you have to define PageSize and PageNumber.	CreditCardTransactionResult See section 4.9 CreditCardTransactionResult

Amounts are not given for the functions GetCreditCards and GetCreditcard for cards in the legal collection process as collection costs are not included in the balance and could therefore give an inaccurate picture of the balance on the card. In such cases null appears in the field for amounts.

4.2 *cardId*

Unique card number

4.3 *dateFrom, dateTo*

Date from and date to when card transactions were performed

4.4 *dueDate*

Month of due date. Six digits yyyyymm, e.g. 201305

4.5 *pageNumber*

Page number. Overview of transactions can be obtained in several batches.

4.6 *pageSize*

Page size, i.e. number of transactions which appear on each page

4.7 *CreditCard*

The class CreditCard contains basic information on credit cards and is produced as output from function GetCreditCards. Some properties are not supported, depending if the issuer is Valitor or Borgun.

Úttak	Description	Valitor	Borgun
CardOwnerName	Name of cardowner/payer	x	x
CardHolderName	Name of cardholder	x	x
CardId	Unique ID of card	x	x
CardOwnerId	Unique ID of owner/payer	x	x
CardHolderId	Unique ID of cardholder	x	x
AmountDue	Amount due/estimated to be due in ISK	x	x
Balance	Total balance on card in ISK. Can be both + and – figure. Minus figure indicates positive balance. The figure appears as null if card is in legal collection process.	x	x
Active	Is the card active or inactive? This ascertained from status codes from card companies.	x	x
LastYerTurnover	Last year's turnover in ISK	x	no
CardType	Card type e.g. purchasing card, general Arion Bank card, Platinum Arion Bank card	x	x
CardBrand	Brand: V = Visa, M=Mastercard	x	x
CardRole	Main card, extra card or corporate card	x	x
BankNumber	Bank branch number e.g. 0301	x	x
IssueDate	Card issue date, e.g. 12.01.2012	x	x
ExpiryDate	Card expiry date e.g. 31.05.2014	x	x
Limit	Credit limit+ Extra credit limit in ISK e.g. 30,000	x	x
CardNumber	Formatted card number e.g. 4804 28** **** 0557	x	x
CurrentYearTurnover	Turnover in current year in ISK	x	no
DomesticUsage	Domestic withdrawals	no	x
ForeignUsage	Foreign withdrawals	no	x
AvailableBalance	Available balance in ISK	x	no

4.8 CreditCardDetails

The class CreditCardDetails contains detailed information on credit cards and is produced as output from the function GetCreditcard.

Úttak	Description	Valitor	Borgun
AugmentedAuthorizationLimit	Increased credit limit in ISK.	x	x
AugmentedAuthorizationLimitExpiration	Expiry date of increased credit limit	x	x
AuthorizationLimit	Credit limit	x	x
AuthorizationLimitValidTo	Expiry date of credit limit	x	no
BillingStatementInDefaultNr	Number of defaults	x	x
CardPaymentDistributionLoanRemainingBalance	Remaining payments on payment distribution plan	x	x
ChargeAccount	Charge account	x	x
ChargeBranch	Branch number for charge account	x	x
ChargeLedger	Account code for charge account	x	x
CreditLimit	Credit limit. Total amount that card owner owes on all cards combined	x	x
DeclineBillingStatement	Paper free. Billing statement declined. True/false value.	x	no
DuePenaltyInterest	Due penalty interest	x	no
PenaltyInterestCurrentPeriod	Penalty interest in current period /Calculated penalty interest	x	no
IcelandairLoyaltyClub	Icelandair Loyalty Club? True/false value.	x	no
Issuer	Issuer, e.g. Valitor and Borgun	x	x
LastDueAmount	Last due amount	x	x
LastPaymentDate	Date of last deposit, e.g. 02.08.2013	x	x
LightCardInstallmentLoanRemainingBalance	Remaining light payments	x	no
MinPaymentAmount	Minimum required payment on card this month. Card companies calculate this amount. Percentage of total debt.	x	x
OlderDebtAmount	Older debt. Debt calculated on last due bill, i.e. due date reached and bill still unpaid.	x	no
PaymentDueDate	Due date, e.g. 02.08.2013	x	x
PaymentMethod	Is it "Veltikort"? True/false values	x	x
IsPrePaidBalance	Is there any credit on card? True/false values.	x	x
IsPrePaid	Is it pre-paid card or not ("Plús" card) True/false values	x	x
TransactionAmountCurrentPeriod	Transactions in current period. Total use during period	x	x
InCollection	In legal collection process. True/false values.	x	x
PenaltyInterestBase	Penalty interest base	x	no
CardTypeDescription	Card type, Kreditkort, Veltikort or Plúskort	x	x
OldestDefaultDate	The date of oldest default	x	x

4.9 *CreditCardTransactionResult*

The class `CreditCardTransactionResult` contains information on credit card transactions. It is output from the functions `GetCreditCardTransactionsByDate` and `GetCreditCardTransactionsByDueDate`.

Úttak	Lýsing
Collection<CreditCardTransaction>	Credit card transactions. See section 4.10 <code>CreditCardTransaction</code>
Paging	Paging, se section 4.11 Paging

4.10 *CreditCardTransaction*

The class `CreditCardTransaction` contains information on transactions on a credit card

Úttak	Description	Valitor	Borgun
CardId	Unique card number	x	x
TransactionID	Transaction number from systems at Borgun and Valitor	x	x
TransactionDate	Transaction date	x	x
ForeignAmount	Foreign amount. This amount in country of transaction, i.e. if transaction was made in Iceland in ISK it is the same figure as in Amount.	x	x
Amount	Domestic amount	x	x
CurrencyCode	Currency, e.g. ISK, SEK, GBP, USD	x	x
DueDate	Due date yyyyymm, e.g. 201106. In which period transaction was made.	x	x
TransactionKey	Transaction key, description e.g. fee for printed bills, money withdrawals, automatic debits	x	x
AuthorizationNumber	Authorization number.	x	x
IcelandairLoyaltyClubTransaction	Icelandair Loyalty Club Transaction e.g. 81, 187, 17, 9	x	no
IssuerBranch	Issuer branch, e.g. 0301	x	x
MerchantName	Name of merchant, e.g. SOS BARNAPORP Skeljungur - 302 Hagkaup, Skeifan VÍNBUÐIN HEIÐRÚN	x	x
MerchantCity	City of merchant , e.g. REYKJAVIK, KOPAVOGUR, LONDON PADDIN, TÁLKNAFJÖRÐUR	x	x
MerchantCountryCode	Merchant country code, e.g. IS, GB, US, SE	x	no
IsEcardTransaction	e-card transaction. This data is not produced at present.	no	no

4.11 *Paging*

The class `Paging` contains information on paging on the transaction overview

Úttak	Lýsing
TotalPages	Total pages
TotalRecords	Total number of transactions during period

4.12 *BankErrorFault*

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

Úttak	Description
<code>GeneralErrorCode</code>	General error code
<code>GeneralErrorText</code>	General error text
<code>SourceErrorCode</code>	Source error code. Not implemented
<code>SourceErrorText</code>	Source error text. Not implemented
<code>BanksErrorCode</code>	Technical error code
<code>BanksErrorText</code>	Technical error text