**

Financial Institutes Interface Service Specification

Garnishment

**Atomic Service**

**(EXT-FI-BEA-002-011)**

**Banking Enforcement Automation**

Prepared by : SBM

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**Record of changes**

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| **Date** | **Version** | **Author** | **Change details** |
| 8 March 2018 | 1.00 | SBM team | Initial version |
| 1 April 2018 | 1.10 | SBM team | Update the internal review comments |
| 2 June 2018 | 1.20 | SBM team | Add some error codes |
| 15 July 2018 | 1.21 | SBM team | Apply business requirements |
| 13 September 2018 | 1.22 | SBM team | * Make Involved Party optional in FIGarnishRq * Add Bank Account Identification (BAI) to FIGarnishRq object * Make CustInfo optional in FIGarnishCallBackRq * Add Execution Date Time to FIGarnishCallBackRq object * Delete Product Users List from FIGarnishCallBackRq object * Make Shares List and Joint Accounts List optional at FIGarnishCallBackRq object   **Add some error codes and status codes** |
| 08 October 2018 | 1.23 | SBM team | * Remove error code E1020028 * Remove Execution Date Time from FIGarnishCallBackRq object |
| 30 January 2019 | 1.30 | Mahmoud Gawad | * For specs changes refer to release notes doc * filter the error codes |

**Distribution List**

|  |  |
| --- | --- |
| **MOJ** |  |
| **SAMA UAT/Testing** |  |
| **Solution Delivery** |  |
| **Project Sponsor** |  |
| **Project Manager** |  |
| **Architecture Solution Unit** |  |

**Approvals List**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Role** | **Signature** | **Date** |
|  | SAMA Architecture Representative |  | Date of Approval |
|  | SAMA Solution Delivery |  |  |
|  | SAMA SOC team |  |  |
|  |  |  |  |
|  |  |  |  |

*Approvals can be obtained by e-mails, or document sign-off*

# Introduction

SAMA is automating banking enforcement services and the “Garnishment” ("الحجز التحفظى") is one of the services will be used by the requesting party (MOJ and other government agencies) to request “Garnishment” from the financial institutes against the involved party, and this service is one of the services will be automated.

***This document has been issued to meet the requirements mentioned in the following document(s):***

* Tanfeeth Execution Services Procedures and Definition wave2 v1.5.pdf

## Purpose

The purpose of this document is to describe the interface specifications between SAMA and Financial institutions

Service is explained with the input and output requirements along with exception scenarios of the service.

## Scope

This document defines the **Garnishment** and **Garnishment** **Call Back** services between SAMA and Financial institutions

## Out of Scope

None

# Service Information

**FI Garnishment** and **FI Garnishment** **Call Back** services cover the Garnishment request on the involved party

## Service Overview

|  |  |
| --- | --- |
| **Service Information** | |
| **Business Categorization** | SAMA Banking Enforcement |
| **Service IDs** | EXT-FI-BEA-002-011 |
| **Service Name** | FI Garnishment |
| **Service Call Back Name** | FI Garnishment Call Back |
| **Service Category** | Execution Services |
| **Service Sub-Category** | Services |
| **URL/WSDL** | [https://ip:443/bea/ws/ex/fi/garnish/v\*](https://ip:443/bea/ws/ex/fi/garnish/v*)  [https://ip:443/bea/ws/ex/fi/garnishcallback/v\*](https://ip:443/bea/ws/ex/fi/garnishcallback/v*) |
| **Service Type** | Request Response with Synchronous Acknowledgement |
| **Service Protocol** | SOAP/HTTPS (External) |
| **Business Requirements Doc ID(s)** | وثيقة متطلبات الاعمال لخدمات التنفيذ عن العلاقات المصرفية |

## Service Description

**FI Garnishment** is a web service implemented by Financial institutions and it is used by SAMA in order to send info about the Involved party.

**FI Garnishment** **Call Back** is a web service implemented by SAMA and it is used by Financial institutions in order to send info about the Involved party.

It contains following operations:

* FI Garnishment
* FI Garnishment Call Back

## Service Context

The service context describes the service providers and service consumers

|  |  |  |  |
| --- | --- | --- | --- |
| **Service Name** | **Protocol** | **Service Provider** | **Service Consumer** |
| **FI Garnishment** | **SOAP/HTTPS** | **Financial Institutes** | **SAMA** |
| **FI Garnishment Call Back** | **SOAP/HTTPS** | **SAMA** | **Financial Institutes** |

## Service Operations Organization

Service operation has input and output.

Input and output contains header and body parts., Header part contains technical and common data, while body part contains business data. **each service operation will be in a separate wsdl**

## Service Operations

#### FI Garnishment

This operation is used to execute Garnishment action in the Financial institutions.

Detailed data about the involved party is given in input parameter which contains XML where involved details are contained.

Financial institution’s system generates the response which is also XML containing all needed data.

Financial institution will call another web services (**FI Garnishment Call Back)** which has to be implemented by SAMA once Financial institution executed the Garnishment action.

In the case of business validation errors, response XML will contain list of errors (with error code and error message).

#### FI Garnishment Call Back

SAMA will expose this service so the Financial institutes will send the required data.

and the confirmation on the request sent by SAMA using **FI Garnishment** service

## Service Messages

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Message Formats** | | | |
| **XML Schema** | | ***Name*** | ***Directory*** | ***Version*** |
| BaseLib.xsd | /common | 1.30 |
| Header.xsd | /common | 1.30 |
| ExecutionLib.xsd | /execution/services | 1.30 |
| FIGarnish.xsd | /execution/services | 1.30 |
| FIGarnishLib.xsd | /execution/services | 1.30 |
| **WSDL file** | | FIGarnish.wsdl | /execution/interfaces | 1.30 |
| FIGarnishCallback.wsdl | /execution/interfaces | 1.30 |

|  |  |  |
| --- | --- | --- |
| **ID** | **Message Name** | **Description** |
|  | FIGarnishRq | This message represents Garnish request message going from SAMA to Financial institutes |
|  | FIGarnishRs | This message represents Garnish response message coming to SAMA from Financial institutes |

|  |  |  |
| --- | --- | --- |
| **ID** | **Message Name** | **Description** |
|  | FIGarnishCallBackRq | This message represents request message coming to SAMA from Financial institutes |
|  | FIGarnishCallBackRs | This message represents response message going from SAMA to Financial institutes |

## Service Contract

The service contract reference provides the service interfaces for **FI Garnishment** & **FI Garnishment Call Back** services in the form of WSDL and XSD

#### Service WSDL & XSD

Refer Appendix A for the WSDL and XSD for the request and response objects

## Service Security

Please refer to Security Requirement Document

**2.8.1 Signed Fields**

There are no signed fields for this service.

# Service Details

## FI Garnishment

#### FI Granishment Request (FIGarnishRq)

Elements for XML message in request object presented in the table below.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Field Type** | **Length** | **Occurs** | **Mandatory Y**(condition)**, N**(condition)**, S**(options)**, I**(services) | **Allowed Values** | **Xpath** | **Description** |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| *Header* | *Complex* |  | *1* | *Y* |  | */RqHdr* | *Garnish If it is a customer else return No relation, but if Pending Amount specified, it has to be Garnished in both cases (customer or no relation)* |
| *Body* | *Complex* |  | *1* | *Y* |  | */Body* |  |
| *FIGarnishRq* | *Complex* |  | *1* | *Y* |  | */Body/FIGarnishRq* |  |
| *Requester* | *Complex* |  | *1* | *Y* | *Type [T\_Rqstr]* | */Body/FIGarnishRq/Rqstr* |  |
| *Involved Party* | *Complex* |  | *1* | *N (BAI found)* | *Type [T\_InvPrty]* | */Body/FIGarnishRq/InvPrty* |  |
| *Third Party* | *Complex* |  | *1* | *N* | *Type [T\_ThrdPrty]* | */Body/FIGarnishRq/ThrdPrty* |  |
| *Garnish Outline* | *Complex* |  | *1* | *Y* | *Type [T\_FIGarnishOutline]* | */Body/FIGarnishRq/Outline* |  |
| *Garnish Decision info* | *Complex* |  | *1* | *Y* | *Type [T\_GarnishDcsnInfo]* | */Body/FIGarnishRq/*Outline/DcsnInfo |  |
| *Execution Plan* | *Complex* |  | *1* | *Y* | *Type [T\_ExePlan]* | */Body/FIBlockRq/Outline/ExePlan* |  |
| Pending Amount | Numeric |  | 1 | Y (In override mode) | Type[T\_BaseAmt] | /Body/FIGarnishRq/Outline/PndngAmt | Not collected amount (looking forward amount) - used in override mode only |
| *Required Execution Details Info* | *Complex* |  |  | *N* | *Type [T\_ReqExeInfo]* | */Body/FIGarnishRq/Outline/ReqExeInfo* | *The required details info of targetted products* |
| *Required Inquiry Info* | *Complex* |  |  | *N* | *Type [T\_ReqInqInfo]* | */Body/FIGarnishRq/Outline/ReqInqInfo* | *The required inquiry info* |
| *Ba*~~nk Account Identification (BAI)~~ | *Complex* |  | *1* | *N (I*~~nvolved Party found)~~ | *Type [T\_AccId]* | */B*~~ody/FIGarnishRq/AccId~~ |  |

#### FI Granishment Response (FIGarnishRs)

Elements for XML message in response object presented in the table below.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Field Type** | **Length** | **Occurs** | **Mandatory Y**(condition)**, N**(condition)**, S**(options)**, I**(services) | **Allowed Values** | **Xpath** | **Description** |
| *Header* | *Complex* |  | *1* | *Y* |  | */RsHdr* |  |
| *Body* | *Complex* |  | *1* | *N* |  | */Body* |  |

## FI Garnishment Call Back

#### FI Garnishment Call Back Request (FIGarnishCallBackRq)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Field Type** | **Length** | **Occurs** | **Mandatory Y**(condition)**, N**(condition)**, S**(options)**, I**(services) | **Allowed Values** | **Xpath** | **Description** |
| *Header* | *Complex* |  | *1* | *Y* |  | */RqHdr* |  |
| *Body* | *Complex* |  | *1* | *Y* |  | */Body* |  |
| *FIGarnishCallBackRq* | *Complex* |  | *1* | *Y* |  | */Body/FIGarnishCallBackRq* |  |
| *Customer Info* | *Complex* |  | *1* | *Y (Involved Party is specified in the request and Involved Party is Customer)* | *Type [T\_CustInfo]* | */Body/FIGarnishCallBackRq/CustInfo* |  |
| *Garnish Summary info* | *Complex* |  | *1* | *Y (there is bank relation)* | *Type [T\_*FIGarnishSmryInfo] | */Body/FIGarnishCallBackRq/SmryInfo* | *Total Garnished amounts by the FI, it equals target amount or less* |
| *Garnish Details Info* | *Complex* |  | *1* | *Y (there is bank relation)* | *Type [T\_GarnishDtlsInfo]* | */Body/FIGarnishCallBackRq/GarnishDtlsInfo* |  |
| *G*~~arnish Details~~ | *Complex* |  | *1* | *Y (*~~Garnished Amount Specified in the request & there is a relation)~~ | *Type [T\_ExeGarnishDtls]* | */Bo*~~dy/FIGarnishCallBackRq/GarnishDtls~~ | *the Garnish info for each account* |
| *S*~~hares List~~ | *Complex* |  | *1* | *Y (*~~Garnished Amount Specified in the request & there is a relation)~~ | *Type [T\_ShrsList]* | */B*~~ody/FIGarnishCallBackRq/ShrsList~~ | *If person is a stakeholder in some companies, the company name has to be returned in the response* |
| *J*~~oint Accounts List~~ | *Complex* |  | *1* | *Y (*~~Garnished Amount Specified in the request & there is a relation)~~ | *Type [T\_JntAcctsList]* | */Bod*~~y/FIGarnishCallBackRq/JntAcctsList~~ | *The list of joint accounts* |

#### FI Garnishment Call Back Response (FIGarnishCallBackRs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Field Type** | **Length** | **Occurs** | **Mandatory Y**(condition)**, N**(condition)**, S**(options)**, I**(services) | **Allowed Values** | **Xpath** | **Description** |
| *Header* | *Complex* |  | *1* | *Y* |  | */RsHdr* |  |
| *Body* | *Complex* |  | *1* | *N* |  | */Body* |  |

## Response Status Code

|  |  |
| --- | --- |
| **Status Code Specifications** | |
| **Status Code** | **Description** |
| S0000000 | Success : The operation done successfully |
| S1000000 | Acknowledgment : The requesting service is received By B2B Channel |
| S1100000 | Acknowledgment : The requesting service is received By Portal Channel |
| S1200000 | Acknowledgment : The requesting service is received By Portal Channel After B2B Calling Failure |
| S2000000 | No Data Found |
| S9000000 | Warning : The version of the service will be deprecated |
| S9000001 | No Bank Relation |
| S9000002 | Not a customer |
| S9000003 | Not a customer and added to the Black List |
| S9000004 | Warning: There is increasement in the available blocked amount |
| S9000005 | Warning: No action taken because the specified account is not exist |
| S9000006 | Not a customer and the specified account is not exist |
| S9000007 | Warning: Known Customer and the action taken on the specified account and this account does not belong to the specified Involoved Party (Customer) |
| S9000008 | Warning: Known Customer and no action taken because the specified account is not exist |
| S9000009 | Warning: Unknown Customer and the action is taken the specified account |
| S9999999 | No Bank Response |
| E9000001 | Message Not delivered to the partner |
| **Comments** | For Failed Operation, please refer to Error Code in details for each service |

## Error Code & Messages

|  |  |
| --- | --- |
| **Error Code** | **Error Description** |
| E9810000 | Mismatched public/private key pair |
| E9810001 | No keys, ssl keys, or certificates specified |
| E9810002 | DN and partner id mismatch |
| E9810003 | Invalid Partner Id |
| E9810004 | Need to capture proper location) --Schema Validation Error) |
| E9810005 | Authorization failure |
| E9999999 | Fatal Error |
| E1010001 | Invalid Share List |
| E1010004 | Invalid Customer Info data |
| E1010005 | Invalid Execution Date |
| E1010006 | Invalid Total SrcAmt |
| E1010007 | Invalid Total BlockedAmt |
| E1010008 | Invalid Fix Rate |
| E1010009 | BlockList not exist |
| E1010010 | Invalid BlockList Count |
| E1010011 | Invalid Blocked Account |
| E1010012 | Invalid Summary TotAmt |
| E1010013 | Total BlockedAmt Mismatch Summary TotAmt |
| E1010014 | Not authorized to block/garnish this product |
| E1020007 | Invalid/Missing Invalid IBAN |
| E1020012 | Invalid Partner Id |
| E1020015 | Duplicated Message ID |
| E1020024 | Invalid Status |
| E1020025 | Invalid CRN |
| E1020026 | Invalid SRN |
| E1020040 | Invalid Product User Id Type |
| E1020050 | Invalid Product User Count |
| E1020051 | Invalid Product User Info |
| E1020063 | Owner does not exist in product user list |

# Appendices

## Appendix B: Codes

Please refer to List of values (LOVs) Document

## Appendix D: Glossary

|  |  |
| --- | --- |
| **Abbreviation** | **Expansion** |
| HTTPS | Hyper Text Transfer Protocol Secure |
| SAMA | Saudi Arabian Monetary Agency |
| MOJ | Ministry of justice |
| WS | Web Services |
| SOA | Service Oriented Architecture |
| SOAP | Simple Object Access Protocol |
| WSDL | Web Service Description Language |
| XML | Extensible Mark-up Language |
| XSD | Xml Schema Definition |
| MQ | Message Queue |