

Seamless Standard Bank Link Interface

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Chapter 1. Introduction

This documentation describes an interface for connecting the Seamless ERS to a banking system for performing transactions on bank accounts.

Chapter 2. Interface

This chapter describes the ERSStandardBankService.

2.1. getAccountInformation

Requests information about an account.

2.1.1. Request

Table 2.1. getAccountInformation request fields

Name	Description
accountId	Account identifier as given to the ERS for the specified account

2.1.2. Response

Table 2.2. getAccountInformation response fields

Name	Description
resultCode	Request result code (see Result Codes).
accountDescription	Textual description of this account, eg account number or name
currency	Currency used for this account
status	Status of the account (Active/Blocked/Inactive).
balance	The balance of the account
creditLimit	The credit limit for this account, if applicable
availableAmount	The amount available for debiting this account (normally balance + creditLimit - reservedAmount)
reservedAmount	Total amount of reservations pending on this account, if applicable

2.2. authorize

Requests authorization for a debit/transfer transaction.

2.2.1. authorize request fields

Table 2.3. authorize request fields

Name	Description
fromAccountId	The id of the account to debit/transfer from
toAccountId	The id of the account to credit/transfer to. This can be an account, in which case this is an IBAN.
fromAccountMessage	The transaction message to write on the debit transaction
toAccountMessage	The transaction message to write on the credit transaction

Name	Description
ersReference	The ERS reference associated with this transaction, will be unique for each transaction
currency	The currency for the amount for this transaction
amount	The amount to transfer

2.2.2. authorize response

Authorize returns a standard TransactionResponse structure (see later in this chapter).

2.3. capture

Captures a previously successful authorization.

2.3.1. Request

Table 2.4. capture request fields

Name	Description
reference	The reference returned from the successful authorize call.

2.3.2. Response

Capture returns a standard TransactionResponse structure (see later in this chapter).

2.4. cancel

Cancels a previously successful authorization.

2.4.1. Request

Table 2.5. cancel request fields

Name	Description
reference	The reference returned from the successful authorize call.

2.4.2. Response

cancel returns a standard TransactionResponse structure (see later in this chapter).

2.5.1. Data structures

Standard data structures used in the request/responses).

2.5.1.1. TransactionResponse

Table 2.6. TransactionResponse fields

Name	Description
reference	The reference of the transaction in the account system.

Name	Description
resultCode	Result code for the request (see below).
transactionStatus	Transaction status for the requested transaction (see below).
balanceAfter	The balance on the debit account after this transaction (if applicable).

2.6. Result codes

Result codes returned by each interface methods.

Table 2.7. Result codes

Result	Result Description	
code		
0	Request executed successfully	
1	Invalid sender account id	
2	Invalid receiver account id	
3	Invalid amount	
4	Invalid currency	
5	Invalid transaction reference	
98	Invalid request, the request was invalid in some way not covered by other result codes	
99	Access denied	

2.7. Transaction statuses

Transaction status codes returned in TransactionResponse

Table 2.8. Transaction Status

Status	Description
0	Transaction completed, awaiting clearing
1	Transaction completed and cleared
2	Transaction authorized, pending capture
3	Transaction cancelled
4	Transaction rejected, insufficient funds
5	Transaction rejected, other reason (fraud detection, rules etc)
6	Transaction timed out (no capture within proper time)