Íslenskir staðlar

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ÍST TS 315:2022

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1. edition

Foreword

This IST Technical Specification was developed in accordance with "ÍST Reglur um tækniforskriftir, tækniskýrslur og vinnustofusamþykktir" (*e.* IST rules on Technical Specifications, Technical Reports and Workshop Agreements). The TS (Technical specification) was prepared by the technical committee TN-FMÞ within FUT (Sector committee for ICT standardisation) following a public call for participation within TN-FMÞ. Committee draft was sent to TN-FMÞ on the 2022-3-21 and approved on a TN-FMÞ meeting on the 2022-3-29.

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This ÍST TS is based on the results of the work of workgroup TN-FMÞ-VH-1 Claims.

The text of ÍST TS-314 was based on the work of following specialists working in TN-FMÞ-VH-1. In cooperation with the consultant Guðmundur Jón Halldórsson

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Introduction

This Technical Specification (TS) is written to present a preferred way to implement claims service in IOBWS 3.0 according to the requirements of the Icelandic banks.

API interfaces enable accounting systems, payment systems, information systems and other systems to exchange data with the banks without registering in traditional online banking. An example of exchanging data with the banks can be through the accounting systems interface. With a click of a button in the accounting system, exchange of data is performed by the system in the background and latest relevant data is shown in the accounting system.

The three biggest commercial Icelandic banks together with RB (Clearing House of Iceland), Central Bank of Iceland, software companies, billing companies, fintech companies and other stakeholders within the TN FMÞ at the Icelandic Standards Council have written a standard on how the banks should conduct electronic interconnection in the construction of interfaces APIs. The first version of that standard was published in 2007 and was named IOBWS (Icelandic Online Banking Web Service). Six years later, version 2, IOBWS 2.0 of the standard was published. The work was developed to make corrections and upgrade to business operations that were not foreseen in the earlier standard. This document describes the partial results of the third phase of the third IOBWS project, IOBWS 3.0.

This document is based on the results from the working group of the TN-FMÞ-VH1 Business claims.

1. Scope

Joint effort to create third version of the IOBWS (Icelandic Online Banking Web Service) is described in ÍST-WA-315. This document describes the claim service and is a part of the third version of IOBWS.

This document represents the agreement made by TN-FMÞ and is based on the analysis of working group TN-FMÞ-VH1 business claims.

2. Normative references, definitions, and symbols

2.1 Definitions

- **Kennitala**: The Icelandic identification number (Icelandic: kennitala, abbreviated kt.) is a unique national identification number used by the Icelandic government to identify individuals and organisations in Iceland.
- **IOBWS 3.0** – This is the acronym of the third version of the Icelandic Open Banking Web Services project and its product.
- **FUT** is the IT sector council at Icelandic standards.
- **TN-FMÞ** - Technical committee on finance services, working under FUT.
- **ClaimId** - Is combined string to represent claim key.
    - The field is combined from the following fields
        - **ClaimantId** - Kennitala of the claimant.
        - **Bank** - Branch number in the form of [0-9]{4}
        - **Ledger** - This is a constant as 66
        - **Claim number** - Claim number in the form of [0-9]{6}
        - **Date** - The due date of the claim as YYYYMMDD
    - An example of such string would be 03087156690001660000001+20220131
        - Where:
            - Claimant - 0308715669
            - Bank - 0001
            - Ledger - 66
            - Claim number - 000001
            - Due date - 20220131
- **Account**: Icelandic Bank Account Number Identifier
- **TemplateCode**: Two-character code representing claim template. In previous standard named Identifier.
- **OAuth 2.0**: Is the industry-standard protocol for authorization as defined by the OAuth 2.0 standard https://oauth.net/2/.

2.2 Definition of the claim service

The claim service enables creditors to create, modify, cancel, and recreate claim. Claim history is kept and will be available if claim is recreated. History contains every change made to a claim.

The following elements are used to define the claim service. It is important to understand the meaning of each element to see how it fits in the big picture:

- Claim templates – A claim template has information that describes how the bank handles the claim(s). The claim template has information about the allowed states, the receiving account when claim is paid among other important elements. Before using the claim service, it is important to understand the behavior of the claim templates. There can be a different behavior between banks.
- Claims – The claimant can maintain outstanding claims and get information about the status of each claim.
- Claim transactions – List of payments made by the debtor.
- Claim history – Every time an event is executed on a claim, the event is visible through the history of the claim. Claim event is a change on the claim.
- Batches – They create or alter multiple claims in one action and simplify the process of creating multiple claims for the claimant. Altering the claim(s) allows the claimant to do any kind of changes to the claim and even recreate or change the state.
- Security schemas – All services are secured by bearer authentication defined in OAuth 2.0.

Claim service definition is in GitHub https://github.com/stadlar/IST-FUT-FMTH/tree/master/Deliverables and follows the naming and versioning guidelines described in WA-316.

3. Claim service changes from previous version TS-162 and TS-163

Previous standard had two claim services named Claim Service (TS-162) and Claim Collection Service (TS-163). Those services have been combined into a single service where the implementation of the service will use the user to decide if action is performed as a claim action or a claim collection action.

3.1 Claim service

The workgroup concluded to define the following changes to the claim service, defined in detail in claim service definition (YAML document).

3.1.1 Claim templates

A new endpoint has been introduced to list claimants' claim templates. Claim templates contain the configuration used for a claim. This new service allows the service user to list the claim templates and will lower the support need by the banks. Creating, updating, or deleting claim template is not supported by this service.

3.1.2 Get a claim template by claim template ID

A new endpoint has been introduced to get a single claim template. The data returned by the single claim template is the same as the claim template's endpoint returns, this allows users to get update for the claim template they are using.

3.1.3 Get claim by claim ID

Returns a single claim with all related information. The claim-id is the combined key for the claim.

3.1.4 Update a claim-by-claim ID

Update a claim by using a merge patch. A merge patch allows the body to only contain changes, not the entire claim object.

The lifecycle of a claim is controlled by changing the claim status. To recreate a claim, change the claim status from "Cancelled" too "Unpaid". To cancel a claim, change the claim status to "Cancelled".

The collection lifecycle of a claim is controlled by changing the collection state. To move the claim to secondary collection, change the collection state to "SecondaryCollection". To move the claim back to primary collection, change the collection state to "PrimaryCollection".

3.1.5 Get a claim transaction list by claim ID

Returns all claim payments. When claim is paid by a debtor, the claim payments visible is near real-time.

3.1.6 Get a claim history list by claim ID

Claim history contains every claim event from the beginning, i.e., all changes that have been made to the claim together with information about the claim itself. Events include payments.

3.1.7 Search for claims by query parameters

Get a list of claims as defined by the query parameters. Getting a list of claims can be done by multiple query parameters to get a focused answer. The parameters are the following:

- Date from: Starting date
- Date to: End date
- Date span reference date: When date range (from, to) is defined then the next step to tell what the range applies to. Possible variables are:

  - DueDate: The claim's due date
  - FinalDueDate: The claim's final due date
  - ExpirationDate: The claim cancellation date
  - ClosingDate: Date when the claim was paid, cancelled or transferred.
  - CreationDate: Date when the claim was created
  - LastChanged: Last claim change event date
- ClaimantId: The claimants' kennitala aka the claimants' ID
- PayorId: The payors' kennitala aka the payors' ID
- Status: The claim status
  - Unpaid
  - Paid
  - Cancelled
- State: The claim collection state
  - PrimaryCollection
  - WaitingForSecondary: Waiting state will not be used by all banks.
  - SecondaryCollection
  - LegalCollection
- TemplateCode: Bank claim template code

The query returns a list of claims.

3.1.8 Create a claim

Creating one claim is performed without delay and success or error returns without having to ask for the status in another call.
If the claim is validated without problems, then claim key, claim id and direct payment claim is returned. Direct payment claim means the claim will be paid directly automatically by the bank.

3.1.9 Create a batch of claims

This has been simplified from previous standard where more action was required to do the same amount of work. Batch of claims contain claims to be created or claims to be altered.

- Re-create claim(s) is performed by changing claim status to “Unpaid” from “Cancelled”
- Cancel claim(s) is performed by changing claim status to “Cancelled”

3.1.10 Get a batch-by-batch id

Get a status of a previously created batch. The answer contains information about how many were successfully created and how many failed. For both successful and failed batches, there is a list of claim keys allowing easy lookup.

3.1.11 Get claims transactions

Returns all payments for multiple claims. When claim is paid by the debtor, the claim payment is visible in near real-time.

4 Presumptions, future work, maintenance

4.1 Presumptions

The goal for the three biggest commercial Icelandic banks is to have a unified way to manage documents.

4.2 Future work

- TN-FMÞ has the intention to keep working on developing this document amongst others developed in the IOBWS project.
- TN-FMÞ have arranged for that the delivery of the YAML document will be accessible in GitHub. https://github.com/stadlar/IST-FUT-FMTH/tree/master/Deliverables

4.3 Maintenance

ÍST TS 315:2022 will be maintained by TN-FMÞ.

TN FMÞ agrees that FUTs GitHub (https://github.com/stadlar/IST-FUT-FMTH/issues) should be used in this maintenance task and issues shall be raised and processed by TN-FMÞ.

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