**

Financial Institutes Interface Service Specification

Transfer

**Atomic Service**

**(EXT-FI-BEA-002-016)**

**Banking Enforcement Automation**

Prepared by : SBM

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**Distribution List**

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

# Introduction

SAMA is automating banking enforcement services and the “Transfer” ("**خدمة التحويل**") is one of the services will be used by the requesting party (MOJ and other government agencies) to request “Transfer” 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 related business procedures documents.***

## Purpose

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

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

## Scope

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

## Out of Scope

None

# Service Information

**FI Transfer** and **FI Transfer Call Back** services cover the Transfer request one the involved party.

## Service Overview

|  |  |
| --- | --- |
| Service Information | |
| Business Categorization | SAMA Banking Enforcement |
| Service IDs | EXT-FI-BEA-002-016 |
| Service Name | FI Transfer |
| Service Call Back Name | FI Transfer Call Back |
| Service Category | Execution Services |
| Service Sub-Category | Relationship Management Services |
| URL/WSDL | [https://ip:443/bea/ws/ex/fi/transfer/v\*](https://ip:443/bea/ws/ex/fi/transfer/v*)  [https://ip:443/bea/ws/ex/fi/transfercallback/v\*](https://ip:443/bea/ws/ex/fi/transfercallback/v*) |
| Service Type | Request Response with Synchronous Acknowledgement |
| Service Protocol | SOAP/HTTPS (External) |
| Business Requirements Doc ID(s) | وثيقة متطلبات الاعمال لخدمات التحويل |

## Service Description

**FI Transfer** is a web service implemented by financial institutions and it is used by SAMA in order to send transfer info.

**FI Transfer Call Back** is a web service implemented by SAMA and it is used by financial institutions in order to send info about the transfer operation.

It contains following operations:

* FI Transfer
* FI Transfer Call Back

## Service Context

The service context describes the service providers and service consumers

|  |  |  |  |
| --- | --- | --- | --- |
| Service Name | Protocol | Service Provider | Service Consumer |
| FI Transfer | **SOAP/HTTPS** | **Financial Institutes** | **SAMA** |
| FI Transfer 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 Transfer

This operation is used to execute Transfer 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.

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

#### FI Transfer Call Back

SAMA will expose this service so the Financial Institutes will send the details about the transfer including the customer information and transfer details as a reply of the request that’s sent by SAMA using **FI Transfer** service.

## Service Messages

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | Message Formats | | |
| XML Schema | **Name** | | **Directory** | **Version** |
| BaseLib.xsd | | /common | 1.54 |
| Header.xsd | | /common | 1.53 |
| ExecustionLib.xsd | | /execution/services | 1.6 |
| FITransfer.xsd | | /execution/services | 1.0 |
| WSDL file | FITransfer.wsdl | | /execution/interfaces | 1.0 |
| FITransferCallback.wsdl | | /execution/interfaces | 1.0 |

|  |  |  |
| --- | --- | --- |
| ID | Message Name | Description |
| 1 | FITransferRq | This message represents lift request message going from SAMA to Financial institutes |
| 2 | FITransferRs | This message represents lift response message coming to SAMA from Financial institutes |

|  |  |  |
| --- | --- | --- |
| ID | Message Name | Description |
|  | FITransferCallBackRq | This message represents request message coming to SAMA from Financial institutes |
|  | FITransferCallBackRs | This message represents response message going from SAMA to Financial institutes |

## Service Contract

The service contract reference provides the service interfaces for **FI Transfer** & **FI Transfer 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 Transfer

#### FI Transfer Request (FITransferRq)

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* |  |
| *Body* | *Complex* |  | *1* | *Y* |  | */Body* |  |
| *FITransferRq* | *Complex* |  | *1* | *Y* | *Type [T\_FITransferRq]* | */Body/FITransferRq* | */Body/FITransferRq* |
| *Requester* | *Complex* |  | *1* | *Y* | *Type [T\_Rqstr]* | */Body/FITransferRq/Rqstr* |  |
| *Involved Party* | *Complex* |  | *1* | *N(In case of Account Financial Info Exists)* | *Type [T\_InvPrty]* | */Body/FITransferRq/InvPrty* |  |
| *Third Party* | *Complex* |  | *1* | *N* | *Type [T\_ThrdPrty]* | */Body/FITransferRq/ThrdPrty* |  |
| *Tranfer To Benefeciary* | *Complex* |  | *1* | *Y* | *Type [T\_Benf]* | */Body/FITransferRq/Benf* |  |
| Service Type | Text | 2 | 1 | Y | LOV(Service Type) | /Body/FITransferRq/SrvType |  |
| *Transfer Outline* | *Complex* |  | *1* | *Y* | *Type [T\_FITransferOutline]* | */Body/FITransferRq/Outline* |  |
| *Bank Account Identification (BAI)* | *Complex* |  | *1* | *N* | *Type [T\_AccId]* | */Body/FITransferRq/Outline/AccId* |  |
| *Amount* | *Complex* |  | *1* | *N* | *Type [T\_Amt]* | */Body/FITransferRq/Outline/Amt* |  |
| *Transfer Decision Info* | *Complex* |  | *1* | *Y,S[1,2]* | *Type [T\_XferDcsnInfo]* | */Body/FITransferRq/Outline/XferDcsnInfo* |  |
| *[1] Service Reference Info* | *Complex* |  | *1* | *Y* | *Type [T\_SrvcRefInfo]* | */Body/FITransferRq/Outline/XferDcsnInfo/SrvcRefInfo* |  |
| *[2] Transfer Case info* | *Complex* |  | *1* | *Y* | *Type [T\_CaseInfo]* | */Body/FITransferRq/Outline/XferDcsnInfo/CaseInfo* |  |
| *Transfer Rule Info* | *Complex* |  | *1* | *Y( in case of expropriation Service Type )* | *Type [T\_RuleInfo]* | */Body/FITransferRq/Outline/RuleInfo* |  |

#### FI Transfer Response (FITransferRs)

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** |
| *Headr* | *Complex* |  | *1* | *Y* |  | */RsHdr* |  |
| *Body* | *Complex* |  | *1* | *N* |  | */Body* |  |

## FI Transfer Call Back

#### FI Transfer Call Back Request (FITransferCallBackRq)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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* |  |
| *FITransferCallBackRq* | *Complex* |  | *1* | *Y* | *Type [T\_FITransferCallBackRq]* | */Body/FITransferCallBackRq* |  |
| *Customer Info* | *Complex* |  | *1* | Y(Involved Party is a Customer) | *Type [T\_CustInfo]* | */Body/FITransferCallBackRq/CustInfo* |  |
| *Transfers List* | *Complex* |  | *1* | *Y(In case transfer is happened)* | *Type [T\_ExeXferList]* | */Body/FITransferCallBackRq/XfersList* |  |
| Total Transferred Amount | Numeric | [1-15] | 1 | Y(In case transfer is happened) | Numeric; Type[T\_BaseAmt] | /Body/FITransferCallBackRq/TotalAmt |  |

#### FI Transfer Call Back Response (FITransferCallBackRs)

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

## Header

To describe the header object

For details please refer to “WATHEEQ Message Header v1.53.docx” in common folder

## Base Lib

To describe the common objects between all services

For details please refer to “LIB-BEA-COM-000-Base Library v1.54.docx” in common folder

## Execution Lib

To describe the common objects between the execution services

For details please refer to “LIB-BEA-EX-002-Execution Library v1.6.docx” in execution folder

## Response Status Code

|  |  |
| --- | --- |
| *Status Code Specifications* | |
| S0000000 | Success : The operation done successfully ***(with all service types)*** |
| *Transfer with reference number* | |
| *Status Code* | ***Description*** |
| S9160001 | Warning: The account does not belong to the client / It's done successfully |
| S9160002 | There is insufficient balance to transfer |
| S9160003 | Warning: The account does not belong to the client / There is insufficient balance to transfer |
| S9160004 | The ID number does not belong to the client / account ID and there is insufficient balance to transfer |
| S9160005 | Beneficiary account is incorrect |
| S9160006 | There is a previous executive procedure outside TANFEETH from other entity |
| S9160007 | The ID number does not belong to a client / Transfer is done successfully |
| S9160008 | The block / garnish has already been lifted |
| S9160009 | The reference number does not belong to the ID holder in the transfer request |
| S9160010 | The required amount is greater than the base amount |
| S9160011 | The reference number does not belong to the sent account |
| S9160012 | Warning: The account does not belong to the client / There is not enough credit to transfer |
| S9160013 | Warning: The account does not belong to the client / The transfer is done successfully |
| S9160014 | The ID number does not belong to the client / account ID is defined and the transfer has been done successfully |
| S9160015 | There is insufficient balance to transfer because of the exchange rate difference |
| S9160016 | The ID number does not belong to the client / account ID has insufficient balance |
| S9160017 | The identity does not belong to a client |
| S9160018 | ID number is defined / the relation is accounts |
| S9160019 | ID number is defined / all accounts are joint |
| S9160020 | ID number is defined / account is not defined |
| *Expropriation* | |
| *Status Code* | ***Description*** |
| S9170001 | The account does not belong to the client / It's done successfully |
| S9170002 | There is insufficient balance |
| S9170003 | Warning: The account ID does not belong to the client / There is insufficient balance to transfer |
| S9170004 | The ID number does not belong to the client / The account ID is defined and does not have sufficient balance to transfer |
| S9170005 | The account ID is not defined |
| S9170006 | The ID number does not belong to the client |
| S9170007 | ID number is missing / account ID is missing |
| S9170008 | The ID number does not belong to the client / account ID is defined and the transfer has been done successfully |
| S9170009 | ID number is defined / No account data to send to |
| S9170010 | ID number is defined / The relation is not accounts |
| S9170011 | ID number is defined / all accounts are joint |
| S9170012 | Beneficiary account is incorrect |
| S9170013 | The transfer could not be done because there is a previous executing procedure from other entity |
| S9170014 | The block / garnish has already been lifted |
| S9170015 | The reference number does not belong to the ID holder in the transfer request |
| S9170016 | The required amount is greater than the base amount |
| S9170017 | The reference number does not belong to the account ID |
| S9170018 | Warning: The account ID does not belong to the client / There is insufficient balance to transfer |
| S9170019 | Warning: The account ID does not belong to the client / Transfer has been done successfully |
| S9170020 | ID number does not belong to the client |
| S9170021 | ID number is defined / The relation is not accounts |
| S9170022 | ID number is defined / all accounts are joint |
| S9170023 | ID number is defined / account is not defined |
| S9170024 | There is insufficient balance to transfer because of the exchange rate difference |
| *Transfer without reference number* | |
| *Status Code* | ***Description*** |
| S9180001 | The account ID does not belong to the client / the transfer has been done successfully |
| S9180002 | There is insufficient balance to transfer |
| S9180003 | Warning: account ID does not belong to the client / There is insufficient balance to transfer |
| S9180004 | ID number does not belong to the client / account ID is defined and does have sufficient balance to transfer |
| S9180005 | Account ID is not defined |
| S9180006 | ID number does not belong to the client |
| S9180007 | ID number is not defined / account ID is not defined |
| S9180008 | ID number does not belong to the client / account ID is defined and the transfer has been done successfully |
| S9180009 | ID number is defined / account is not defined |
| S9180010 | ID number is defined / The relation is not accounts |
| S9180011 | ID number is defined / all accounts are joint |
| S9180012 | Beneficiary account is incorrect |
| S9180013 | The transfer could not be done because there is a previous executing procedure from other entity |
| S9180014 | Full amount transfer could not be done because there is a previous executing procedure on account or accounts |
| *Comments* | **For Failed Operation, please refer to Error Code in details for each service** |

## Error Code & Messages

|  |  |
| --- | --- |
| *Error Code* | *Error Description* |
| E1010004 | Invalid Customer Info Data |
| E1020024 | Invalid Status |
| E1020027 | Invalid Account List |
| E1020007 | Invalid/Missing IBAN |
| E1020006 | Invalid Account Number |
| E1020047 | Duplicated Account Number/IBAN |
| E1010005 | Invalid Execution Date Time |
| E1020064 | Source Amount, Transfer Amount, Transfer Date, Exchange Rate and Reference Number should Exist with Fully Processed or Partially Processed Statuses |
| E1020065 | Source Amount, Transfer Amount, Transfer Date, Exchange Rate and Reference Number shouldn't Exist with Hold Status |
| E1020043 | Dates Should be in Gregorian |
| E1010052 | Transfer Amount [blockAmt] not equal Deducted Amount [Source Amount] with same Currency |
| E1020037 | Invalid / Missing Currency |
| E1010008 | Invalid Exchange Rate |
| E1010051 | Transfer Account shouldn't be Joint |
| E1020066 | Repeated Transaction Reference Number |
| E1020050 | Invalid Product User Count |
| E1020051 | Invalid Product User Info |
| E1020063 | Owner does not Exist in Product User List |
| E1020067 | Total Summary Amount [Total Amount] not equal sum of Transferred Amount [blockAmt] |
| E1020069 | Target Transfer Amount not Equal Sum of Transferred Amount |

# Appendices

## Appendix A: Codes

Please refer to List of values (LOVs) Document

## Appendix B: 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 |

## Appendix C: Mandatory Fields Description

|  |  |
| --- | --- |
| Character | Description |
| Y | This element is required in all cases. |
| Y (Condition) | This element is required only in the case of the condition satisfied, otherwise it shouldn't be sent |
| N | This element is optional in all cases |
| N (Options) | This element is optional only in the case of the condition satisfied, otherwise it should be sent. |
| S (Options) | Only one element of the options should be come |

## Appendix D: Service Details Color Mapping

|  |  |
| --- | --- |
| Color | Description |
| Red | Updated Information |
| Red with Strikethrough | Deleted Information |