**

Financial Institutes Interface Service Specification

Accounts Statements

**Atomic Service**

**(EXT-FI-BEA-001-020)**

**Banking Enforcement Automation**

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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 “Accounts Statements” ("**كشوف الحسابات**") is one of the services will be used by the requesting party (MOJ and other government agencies) to request “Accounts Statements” 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 **Account Statement** and **Account Statement** **Call Back** services between SAMA and Financial institutions.

## Out of Scope

None

# Service Information

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

## Service Overview

|  |  |
| --- | --- |
| Service Information | |
| Business Categorization | SAMA Banking Enforcement |
| Service IDs | EXT-FI-BEA-001-020 |
| Service Name | FI Account Statement |
| Service Call Back Name | FI Account Statement Call Back |
| Service Category | Execution Services |
| Service Sub-Category | Relationship Management Services |
| URL/WSDL | [https://ip:443/bea/ws/ex/fi/acctstmnt/v\*](https://ip:443/bea/ws/ex/fi/acctstmnt/v*)  [https://ip:443/bea/ws/ex/fi/acctstmntcallback/v\*](https://ip:443/bea/ws/ex/fi/acctstmntcallback/v*) |
| Service Type | Request Response with Synchronous Acknowledgement |
| Service Protocol | SOAP/HTTPS (External) |
| Business Requirements Doc ID(s) | وثيقة متطلبات الاعمال لخدمة كشوف الحسابات |

## Service Description

**FI Account Statement** 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 accounts statement operation.

It contains following operations:

* FI Account Statement
* FI Account Statement Call Back

## Service Context

The service context describes the service providers and service consumers

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

This operation is used to execute accounts statement inquiry 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 Account Statement Call Back

SAMA will expose this service so the Financial Institutes will send the details about the accounts statement including the statement as attachment, the customer information, and the summary of all accounts as a reply of the request that’s sent by SAMA using **FI Account Statement** service.

## Service Messages

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | Message Formats | | |
| XML Schema | **Name** | | **Directory** | **Version** |
| BaseLib.xsd | | /common | 1.70 |
| Header.xsd | | /common | 1.53 |
| FIAcctStmnt.xsd | | /execution/services | 1.0 |
| WSDL file | FIAcctStmnt.wsdl | | /execution/interfaces | 1.0 |
| FIAcctStmntCallback.wsdl | | /execution/interfaces | 1.0 |

|  |  |  |
| --- | --- | --- |
| ID | Message Name | Description |
| 1 | FIAcctStmntRq | This message represents transfer request message going from SAMA to Financial institutes |
| 2 | FIAcctStmntRs | This message represents transfer response message coming to SAMA from Financial institutes |

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

## Service Contract

The service contract reference provides the service interfaces for **FI Account Statement** & **FI Account Statement** **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 Account Statement

#### FI Account Statement Request (FIAcctStmntRq)

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* |  |
| *FIAcctStmntRq* | *Complex* |  | *1* | *Y* | *Type [T\_FIAcctStmntRq]* | */Body/FIAcctStmntRq* |  |
| *Requester* | *Complex* |  | *1* | *Y* | *Type [T\_Rqstr]* | */Body/FIAcctStmntRq/Rqstr* |  |
| *Involved Party* | *Complex* |  | *1* | *N(In case of BAI exist)* | *Type [T\_RpInvPrty]* | */Body/FIAcctStmntRq/InvPrty* |  |
| *Account Statement Outline* | *Complex* |  | *1* | *Y* | *Type [T\_FIAcctStmntOutline]* | */Body/FIAcctStmntRq/Outline* |  |
| *Bank Account Identification (BAI)* | *Complex* |  | *1* | Y(In case Involved Party not exist) | *Type [T\_AccId]* | */Body/FIAcctStmntRq/Outline/AccId* |  |
| Financial Relation Type | Text | 2 | 1 | Y | LOV(Service Type) | /Body/RPAcctStmntRq/Outline/FinRelType |  |
| Bond Type | Text | 2 | 1 | N | LOV(Service Type) | /Body/FIAcctStmntRq/Outline/BondType |  |
| *Date Duration* | *Complex* |  | *1* | *Y* | *Type[T\_Date\_Duration]* | */Body/FIAcctStmntRq/Outline/DateDuration* |  |

#### FI Account Statement Response (FIAcctStmntRs)

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 Account Statement Call Back

#### FI Account Statement Call Back Request (FIAcctStmntCallBackRq)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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* |  |
| *FIAcctStmntCallBackRq* | *Complex* |  | *1* | *Y* | *Type [T\_FIAcctStmntCallBackRq]* | */Body/FIAcctStmntCallBackRq* |  |
| *Customer Info* | *Complex* |  | *1* | *Y(Involved Party is a Customer)* | *Type [T\_CustInfo]* | */Body/FIAcctStmntCallBackRq/CustInfo* |  |
| *Product Users List* | *Complex* |  | *1* | *Y(In case inquiry by account and relation exist)* | *Type [T\_PrdUsrsLis]* | */Body/FIAcctStmntCallBackRq/PrdUsrsList* |  |
| Id/Account Relationship | Text | 2 | 1 | Y | LOV(Service Type) | /Body/FIAcctStmntCallBackRq/IdAcctRel | The relation between ID and Account for the bank |
| *Account Summary Info List* | *Complex* |  | *1* | *Y(In case accounts relation)* | *Type [T\_AcctSumryInfoList]* | */Body/FIAcctStmntCallBackRq/AcctSumryInfoList* |  |

#### FI Account Statement Call Back Response (FIAcctStmntCallBackRs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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 v1.70.docx” in common folder

## Response Status Code

|  |  |
| --- | --- |
| *Status Code Specifications* | |
| *Status Code* | ***Description*** |
| S0000000 | Success : The operation done successfully |
| S9200001 | No Bank Relation |
| S9200002 | There are no transactions on the account(s) based on the requested duration |
| S9200003 | The attachment(s) couldn’t be sent |
| S9200004 | ID belongs to client / All accounts are joint / The relation is not accounts |
| *Comments* | **For Failed Operation, please refer to Error Code in details for each service** |

## Error Code & Messages

|  |  |
| --- | --- |
| *Error Code* | *Error Description* |
|  |  |
|  |  |

# 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 |