

Transfer Bank

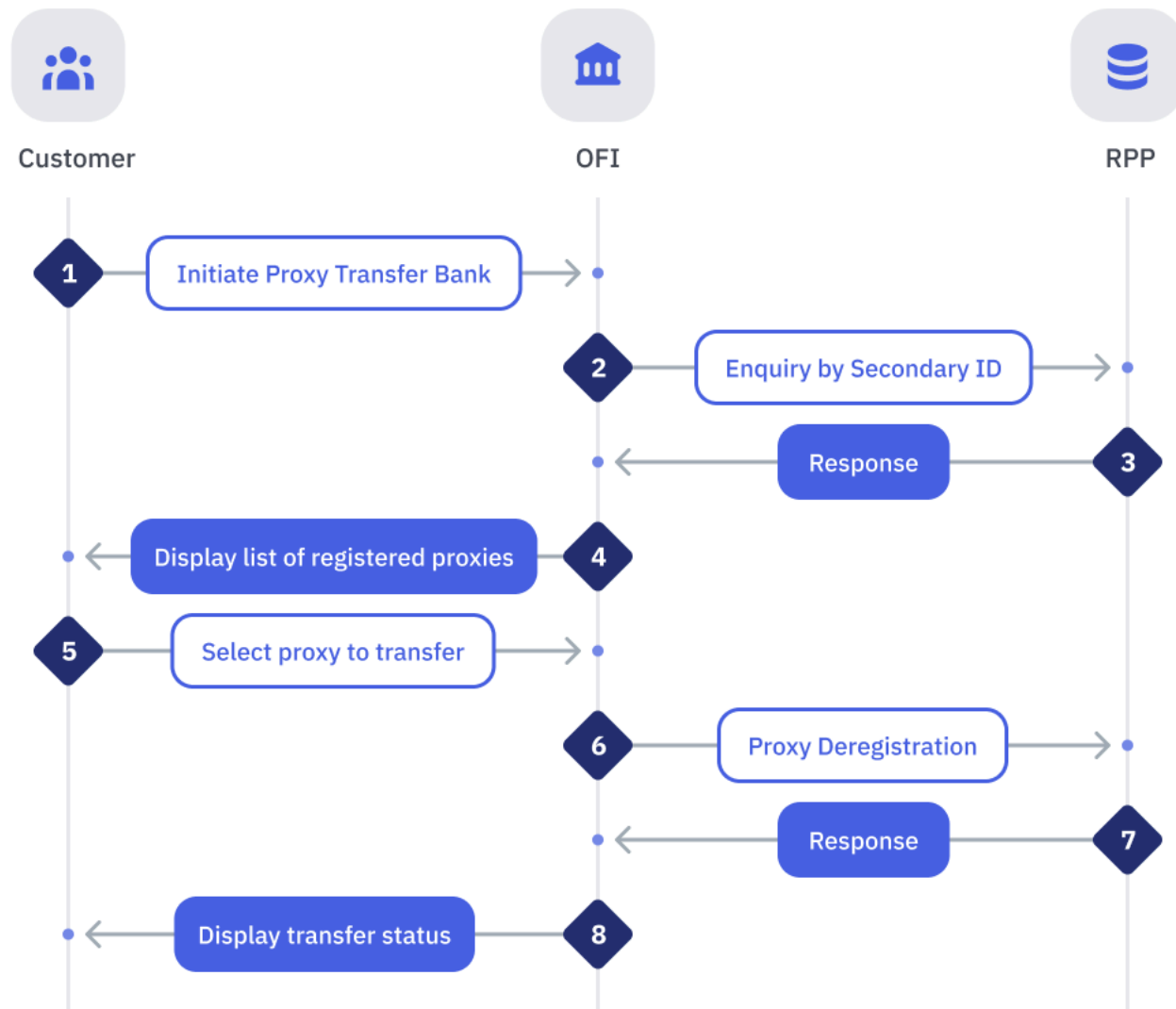
 See also API reference for NAD

[Check API](#) >

This request is initiated when the Proxy Id (belonging to the same Customer) that the Customer is registering has already been registered with another Participant. The name of the Participant where the Proxy is registered will be displayed and confirmed with the Customer whether to proceed to transfer the proxy to the account of the current Participant. Upon confirmation of the Customer, Participant will send the request to Transfer Bank to RPP

The request can be initiated at the point of registration, or from the Enquiry by Secondary Id. For more information, refer to the respective sections

Successful End-to-End Proxy Transfer Bank Flow



Step	Sender	Receiver	Processes
1	Customer	OFI	Customer logs into Online Banking or Mobile Banking app and initiates a Proxy Transfer Bank via corresponding

Step	Sender	Receiver	Processes
			menu/link
2	OFI	RPP	<p>OFI performs the following:</p> <ul style="list-style-type: none"> • Authorize and validate the Proxy menu request • Any other validations <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send Enquiry by Secondary Id message request
3	RPP	OFI	<p>RPP performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations • Proxy Validations <p>If any of the validations are not successful:</p> <ul style="list-style-type: none"> • Send a NEGATIVE/REJECT response <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send all the registered proxies along with related account information
4	OFI	Customer	<p>OFI performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations <p>If all validations are successful:</p> <ul style="list-style-type: none"> • If SUCCESSFUL response is received: <ul style="list-style-type: none"> ◦ Display a successful message to the Customer

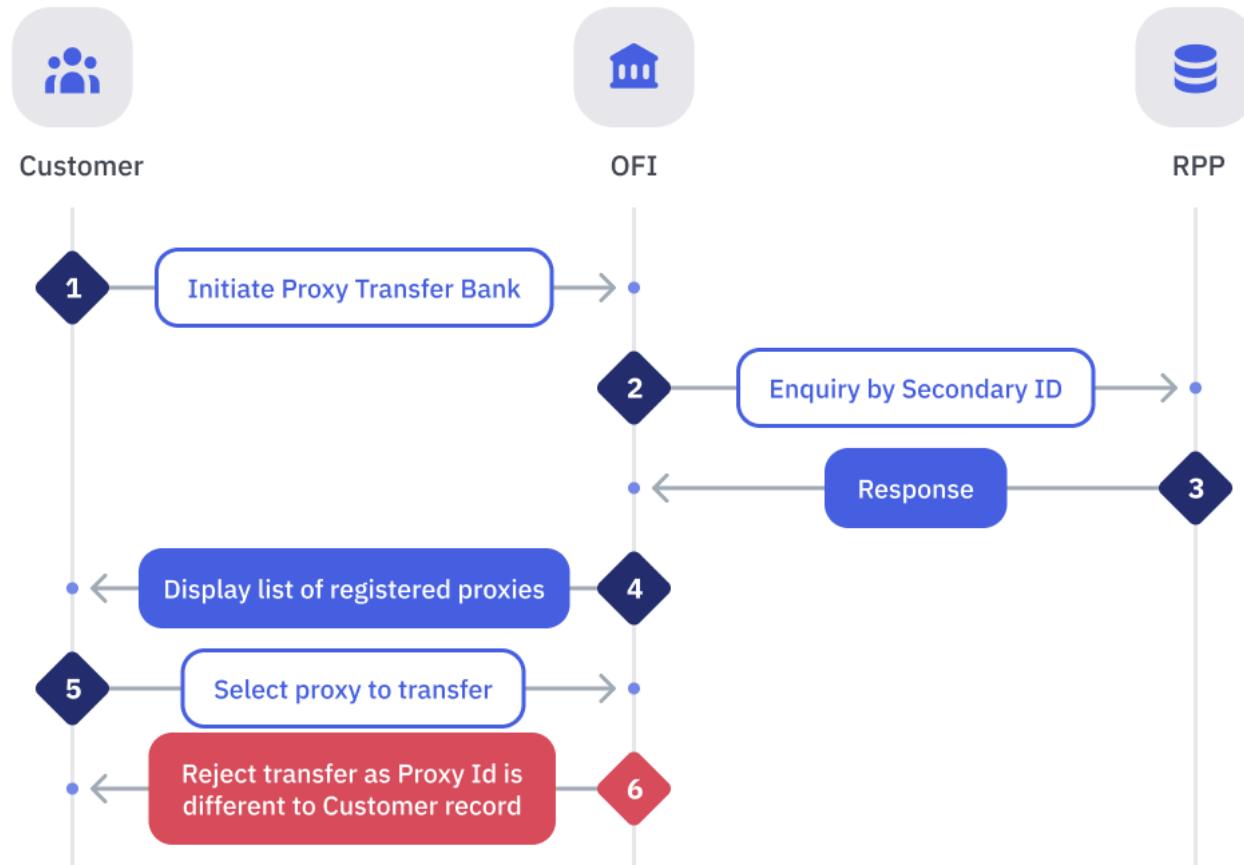
Step	Sender	Receiver	Processes
			<ul style="list-style-type: none"> If UNSUCCESSFUL response is received: <ul style="list-style-type: none"> Display an error message to the Customer <p>Notes:</p> <ul style="list-style-type: none"> OFI will not be able to modify proxy under Suspended status. This will only be displayed for Customer to view OFI will not be able to modify proxy belonging to another Participant. This will only be displayed for Customer to view
5	Customer	OFI	Customer performs the following: <ul style="list-style-type: none"> Review the information Select the proxy to be updated Confirm the proxy to be updated
6	OFI	RPP	OFI performs the following: <ul style="list-style-type: none"> Authorize and validate the Proxy Deregistration request Any other validations <p>If all validations are successful:</p> <ul style="list-style-type: none"> Send Proxy Deregistration message request
7	RPP	OFI	RPP performs the following: <ul style="list-style-type: none"> Message Validations Business Validations Proxy Validations

Step	Sender	Receiver	Processes
			<p>If any of the validations are not successful:</p> <ul style="list-style-type: none"> • Send a NEGATIVE/REJECT response <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Create a new registration record <ul style="list-style-type: none"> ◦ Creating a new proxy registration number ◦ Copying the previous proxy information and update details with the new information (Participant name, account number and etc) ◦ Set the status to Active ◦ Set the old proxy registration record to Inactive • Send Proxy Registration message response
8	OFI	Customer	<p>OFI performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations <p>If all validations are successful:</p> <ul style="list-style-type: none"> • If SUCCESSFUL response is received: <ul style="list-style-type: none"> ◦ Display a successful message to the Customer • If UNSUCCESSFUL response is received: <ul style="list-style-type: none"> ◦ Display an error message to the Customer

Notes:

- The exception scenarios will be handled similarly to Account Enquiry flows

Exception Flows – Different Proxy Id



Condition	Action	Alternatives
Customer selects a proxy to transfer bank, but the selected	OFI shall: <ul style="list-style-type: none"> • Reject the Customer request 	-

Condition	Action	Alternatives
Proxy Id is different from OFI's customer record	<ul style="list-style-type: none"> • Display an appropriate error message to the Customer • Stop processing 	

Exception Conditions

Rejected by RPP

Below are some of the conditions that the request may be rejected

No	Condition	Action	Alternatives
1	Message Validation Error	<p>An invalid message was sent to RPP. Some of the possible causes are:</p> <ul style="list-style-type: none"> • Unknown inbound message is received • Message signature could not be verified • Failed in message parsing • Mandatory field validation has failed 	<p>RPP will not send the request to RFI. A REJECT response will be returned to OFI</p> <p>Notes: A copy of the request message in FULL will be returned in the REJECT response in <AddtlData> field. This can be used by the sender to investigate the issue with the message</p>
2	Proxy Validation Error	RPP performs the following business validations:	A NEGATIVE response will be sent to the OFI

No	Condition	Action	Alternatives
		<ul style="list-style-type: none"> • Customer has at least one registered proxy • Proxy is registered in NAD • Proxy is active 	

Timeout

Below are some of the conditions that a timeout could occur

No	Condition	Action	Alternatives
1	RPP failed to receive any incoming request from OFI	Request was sent by OFI but RPP failed to receive the request	OFI will display timeout error message to the Customer
2	OFI failed to receive response from RPP	RPP has responded to the OFI but OFI failed to receive the response	<p>OFI will display timeout error message to the Customer</p> <p>Notes: It is recommended to perform an enquiry to check on the status of previous request</p>

Message Schema

Below illustrates the message schema to be used for each transaction leg. For actual schema and message version, please refer to the API specifications instead

No	Condition	Scenario	Sender	Receiver	Message Schema Out: From Sender In: To Receiver
1	Proxy Transfer Bank Accepted		OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: prxy.002.001.01 In: prxy.002.001.01
			RPP	Previous OFI	Out: prxy.901.001.01 In: prxy.901.001.01

No	Condition	Scenario	Sender	Receiver	Message Schema Out: From Sender In: To Receiver
2	Message Validation Failure 1	Request from OFI: <ul style="list-style-type: none">Signature could not be verifiedMessage parsing failedMandatory fields level validation failedUnknown inbound message	OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: admi.002.001.01 In: admi.002.001.01
			OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: prxy.002.001.01 In: prxy.002.001.01

No	Condition	Scenario	Sender	Receiver	Message Schema Out: From Sender In: To Receiver
3	Message Validation Failure 2	Response from RPP: <ul style="list-style-type: none"> Signature could not be verified 	OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: prxy.002.001.01 In: prxy.002.001.01
4	Proxy Validation Failure	Proxy validation includes: <ul style="list-style-type: none"> Proxy has been registered and linked to another account (another Participant) Number of proxies linked to the account has been exceeded RPP returns a negative response due to duplicate proxy	OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: prxy.002.001.01 In: prxy.002.001.01

No	Condition	Scenario	Sender	Receiver	Message Schema Out: From Sender In: To Receiver
			OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: pxy.002.001.01 In: prxy.002.001.01
5	Proxy Transfer Validation	OFI checks the Proxy Id against Customer's Proxy Id on record	OFI	RPP	Out: prxy.005.001.01 In: prxy.005.001.01
			RPP	OFI	Out: prxy.006.001.01 In: prxy.006.001.01

No	Condition	Scenario	Sender	Receiver	Message Schema Out: From Sender In: To Receiver
			OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: prxy.002.001.01 In: prxy.002.001.01
6	Timeout 1	RPP did not receive request	OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01
			RPP	OFI	Out: NA In: NA
7	Timeout 2	OFI did not receive request	OFI	RPP	Out: prxy.001.001.01 In: prxy.001.001.01

No	Condition	Scenario	Sender	Receiver	Message Schema Out: From Sender In: To Receiver
			RPP	OFI	Out: prxy.002.001.01 In: NA

See also

- [Recommended validation](#)
- [How does account enquiry work](#)