

B2B Integration Guide

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Banque
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Fransi



Version 2.0.0

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Document Objective

This document focuses on several key areas related to integration of B2B. The document helps you understand authentication scheme, message signing techniques and different API's of the B2B. The document explains all major aspects of the B2B, setting the foundation on how the B2B will behave under different scenarios.

Document Control Information

Document Information

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Distribution of Final Document

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BSF B2B Users	NA

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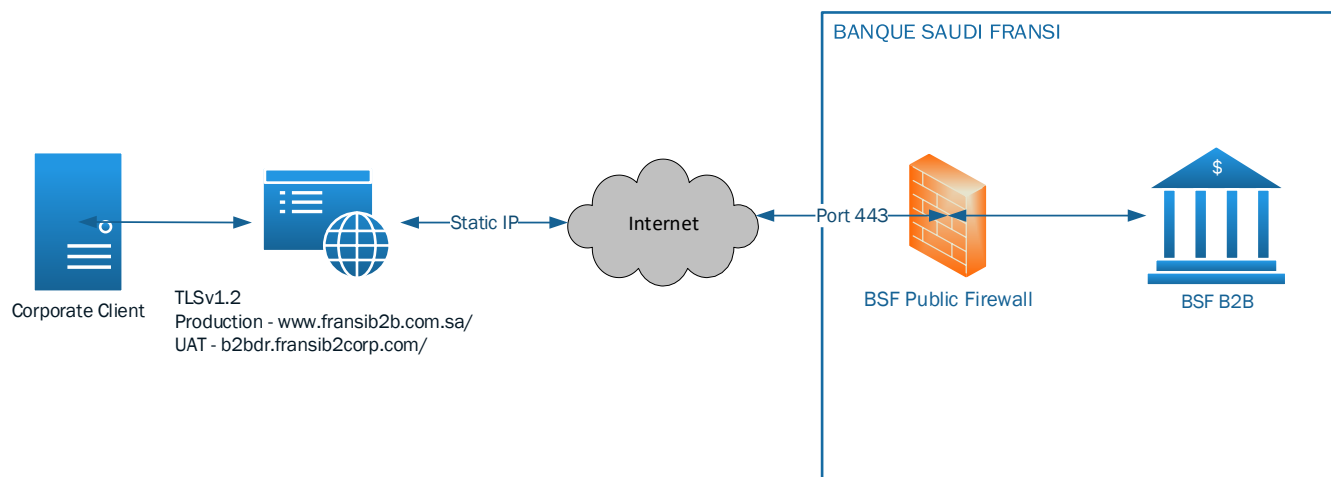
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1. Introduction to B2B

Commercial organisations of all sizes are under continued pressure to improve efficiency and effectiveness. Accounts Payable (A/P) and Accounts Receivable (A/R) functions, whilst not the core business of most firms, are critical to managing the cash flows that are the lifeblood of all businesses. This is especially true for business-to-business (B2B) payments, which represent the majority of commercial expenditures.

Banque Saudi Fransi B2B services help you make payments efficiently, effectively and securely. B2B Services connects you to the core banking systems, where you can do supplier payments, execute payrolls and can see statements within fraction of second.

2. Infrastructure Diagram



B2B INFRASTRUCTURE

Diagram help you understand infrastructure of B2B. Client communicate to the API though HTTPS protocol using static IP's define in BSF firewall prior to communication.

3. Before You Start

The B2B API is designed for developers, engineers, or anyone else who is comfortable creating custom-coded solutions or integrating with XML based APIs

4. B2B Setup

Network

To set network connectivity with bank, client has to share its public static IP. Bank white list the IP to its firewall so that client can access B2B services. This IP will be permitted to communicate with the B2B server. Client has to make sure there no proxy in between connections that can alter the state of data or connection.

Certificate

To establish successful connection with B2B services client should own or purchase a SSL certificate. Certificate will be used for Authentication, Data signing and establishing a secure channel over the internet.

While purchasing a SSL certificate go for 2048-bits keys, at 2,048 bits, such keys provide about 112 bits of security and sufficient under most cases. Treat your private keys as an important asset, restricting access to the smallest possible group of employees is recommended. Renew certificates yearly, and more often if you can automate the process.

BSF recommends Symantec, Entrust or SAMA as the THIRD PARTY CA. Any other THIRD PARTY CA to be used by the client needs to be agreed upon both by BSF and the corporate before being on boarded to TEST/PRODUCTION environment.

Based on the CSR from the applicant, the CA generates and provides the root and the SSL client certificates to the applicant. The applicant installs the certificates in appropriate certificate stores on their SERVER.

A common configuration problem occurs when deploying a server with a valid certificate, but without all the necessary intermediate certificates. To avoid this situation, simply use all the certificates provided to you by your CA. An invalid certificate chain effectively renders the server certificate invalid and results warnings/ http error code 403. In practice, this problem is sometimes difficult to diagnose because some applications can reconstruct incomplete chains and some can't. Most of the applications tend to cache and reuse intermediate certificates.

Security

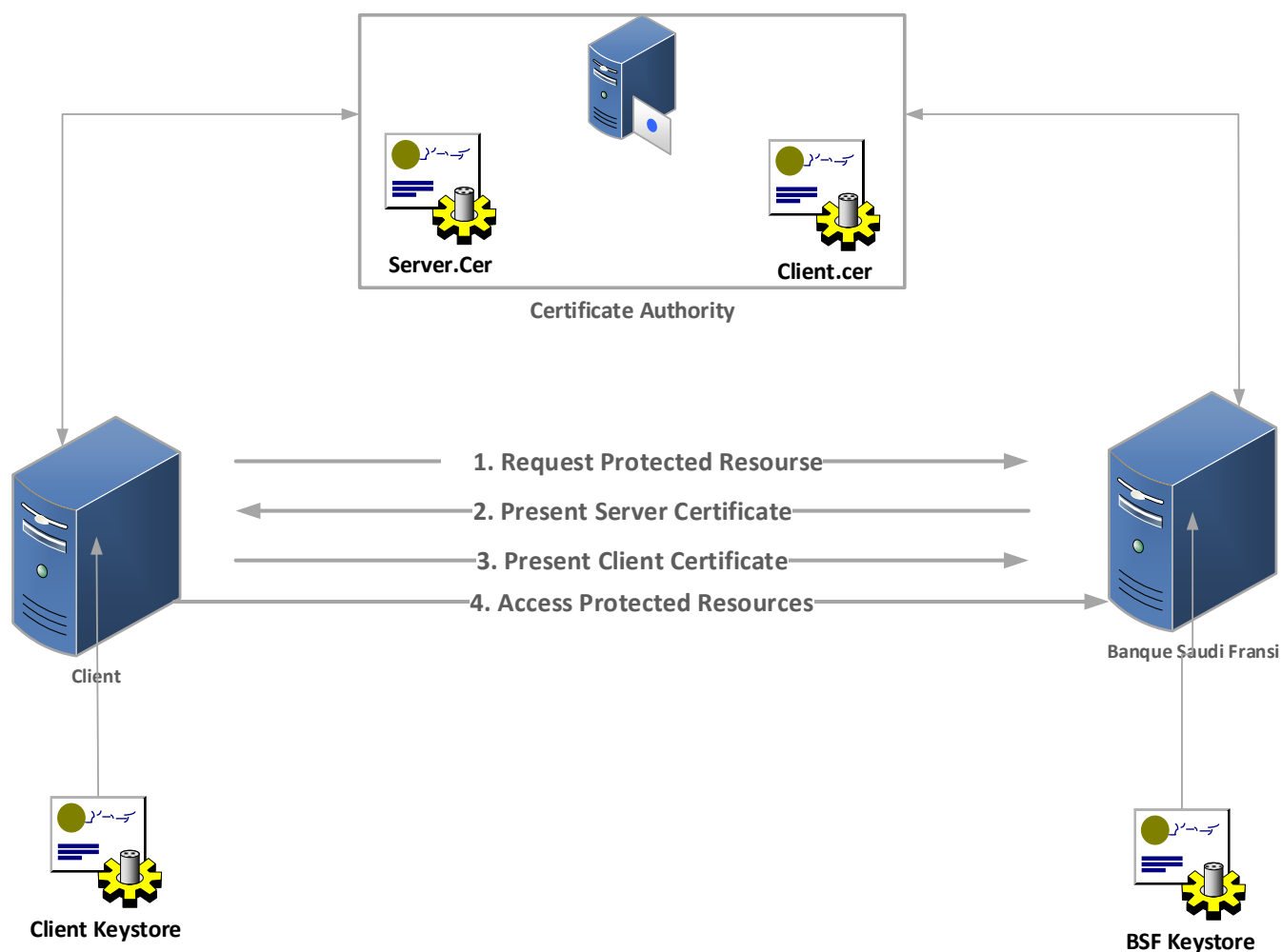
B2B API has valid, signed certificate for all methods. If you're manually coding submit URLs, change http to https in the URL, and make sure your connection library supports TLS1.2 with higher cipher suites.



Traffic Encryption

Authentication Scheme

B2B use mutual SSL authentication or certificate based mutual authentication refers to two parties authenticating each other through verifying the provided digital certificate so that both parties are assured of the others' identity. Client authenticating themselves to a server and that server also authenticating itself to the client through verifying the public key certificate/digital certificate issued by the trusted Certificate Authorities (CAs). Because authentication relies on digital certificates, certification authorities such as Verisign or Microsoft Certificate Server are an important part of the mutual authentication process. From a high-level point of view, the process of authenticating and establishing an encrypted channel using certificate-based mutual authentication involves the following steps mention in the diagram.



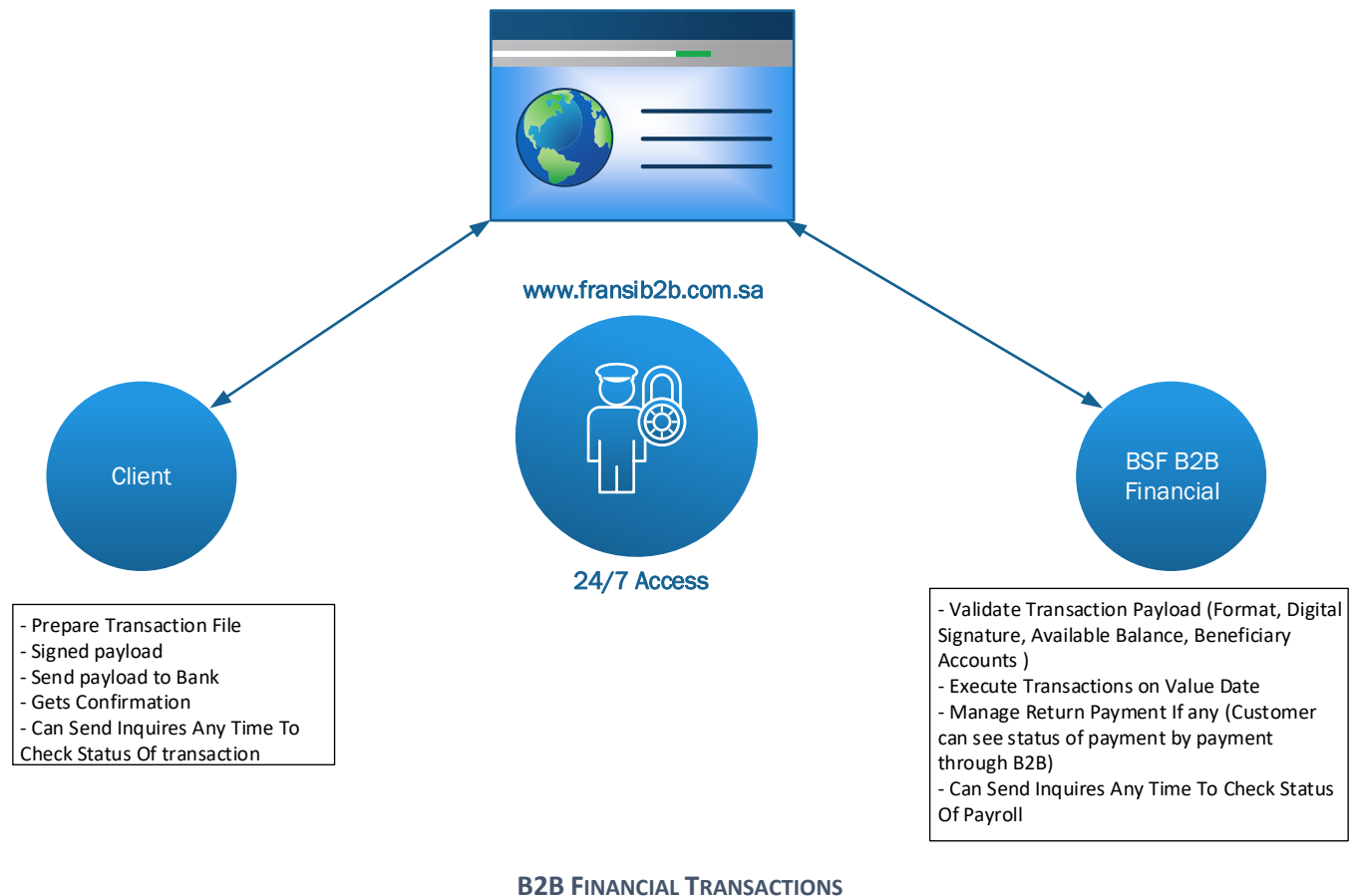
Company Code

After registration in B2B bank shall provide a company code to the client. This company code will be part of XML message to identify the company during communication between bank and client.

Accounts

Debit accounts to be used under bank B2B services should be provided by customer. Only account that is registered under B2B can be used. Multiple accounts also can be used under B2B, depending on the company accounting needs.

5. B2B Financial Services



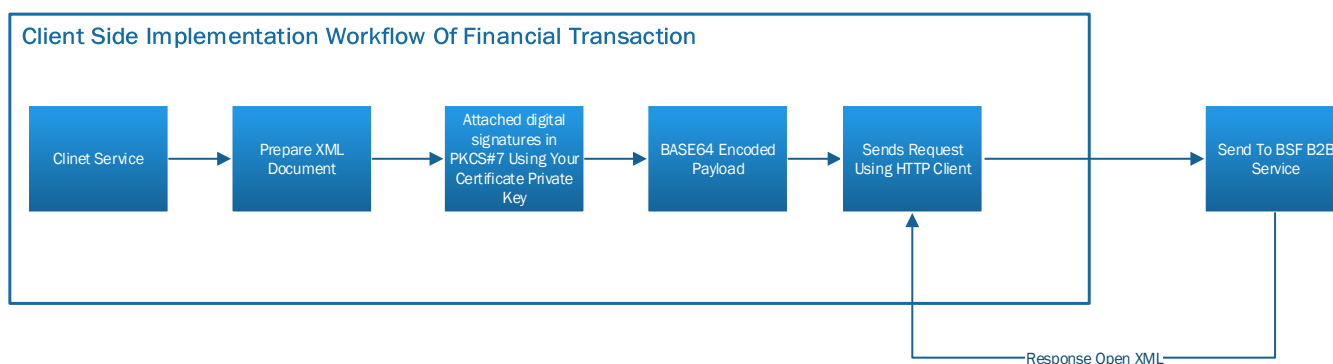
Internal Use



a. Classic MT100 Transfer

MT100 message is a request for transfer, enabling the electronic transfer of funds from one account to another. Funds are transferred from ordering customers account to a receiving financial institution or account servicing financial institution.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	PKCS#7 attach Signature with Base64 encoded	No	No



IMPLEMENTATION WORKFLOW

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTMESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<MESSAGEREFNUM> </MESSAGEREFNUM>	No	No	Alphanumeric reference with maximum length of 16 characters.	Message reference number help organize all payments under one reference. Reference can be used later to add more payments under it and detail report can be seen with status for all payments. Especially it helps clients to organize payments based on

				projects or under one expense code.
+<PAYMENTTRANSACTION>	Yes	Yes		Marks start of the Transaction block and is repeated for each and every Transaction block.
<COMPANYCODE>XXXX</COMPANYCODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<SEQUENCENUM> </SEQUENCENUM>	Yes	No	Alphanumeric sequence number with maximum length of 16 characters.	Transaction block sequence number to identify multiple transaction blocks in a XML message file. Value preferably should be the corporate transaction reference used in MT100 TAG20. This reference is used to determine the duplicate transaction and needs to be handled cautiously. Should be numeric and maximum number of digits should be 16
<TRANSACTIONDATA></TRANSACTIONDATA>	Yes	No	Contains mt100 message as per swift standard.	Marks start of the Transaction block. Tag values are the details required to process -Account to Account Transfers -Local/Inter-Bank Transfers (SARIE) -Overseas Bank Transfers (SWIFT) Note: All the tag values must be terminated by carriage return character and line feed as a terminator.
<TRANSACTIONCOMMENT> </TRANSACTIONCOMMENT>	No	No	Alphanumeric string with maximum length of 35 characters.	Transaction Comment If any

</PAYMENTTRANSACTION>	Yes	Yes		Closing of the transaction payment block.
</PAYMENTMESSAGE>	Yes	No		Closing of the payment message.

MT100 Message Specification

Name	Mandatory	Format	Description
:20:	Yes	16x	Sender's Reference This field specifies the unique reference to the entire message. The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries, cancellations, etc.
:32A:	Yes	3a15n	This field specifies the currency and the amount of the subsequent transfer to be executed by the Receiver. Currency must be a valid ISO 4217 currency code. The integer part of the Amount must contain at least one digit, without any leading zeros. The decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specific currency.
:50:	Yes	35x [4*35x]	Ordering Customer (Payer) and Address of the remitter
:52A:	Yes	BSFSARI	Ordering Institution static Bank code BSFRSARI should be initialized otherwise transaction will be rejected

:53B:	Yes	/24x	<p>Remitter account preceded with forward slash(/) Any valid BSF account registered to process B2B transactions. IBAN or BBAN both are supported. Should be alphanumeric and maximum number of digits should be 24</p>
:57A:	Yes	35x	<p>This field specifies the Financial Institution, which services the account for the beneficiary customer.</p> <p>Local bank code -Use SAMA assigned bank code. Refer Local Bank codes.</p> <p>Overseas Transfers -Short bank name or SWIFT BIC Note: Please make sure the beneficiary bank code is spelled correctly if not then B2B may treat transaction as Overseas bank transfer.</p>
:59:	Yes	/34x (Account) [4 * 35x] (Name +Address)	<p>This field identifies the beneficiary of the transaction. Beneficiary Account(Mandatory): Preceded with forward slash(/) - First line should be the beneficiary account to transfer the funds - If Beneficiary Bank is BSF then the account will be validated. - If Beneficiary Bank is NON BSF and if the beneficiary account is</p>

			<p>IBAN, the IBAN is validated.</p> <p>Beneficiary Name (Mandatory):</p> <ul style="list-style-type: none"> - Second Line should contain Beneficiary Name less than or equal to 35 characters. <p>Beneficiary Bank Address (Optional): Max. 4 lines of 35 characters each terminated by carriage return and line feed characters</p>
:70:		[4*35x]	<p>This field specifies details of the individual transactions which are to be transmitted to the Beneficiary Customer.</p> <p>Max. 4 lines of 35 characters each terminated by carriage return and line feed characters.</p>

Sample Request Message

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
<PAYMENTMESSAGE>
  <MESSAGEREFNUM>201803121</MESSAGEREFNUM>
  <PAYMENTTRANSACTION>
    <COMPANYCODE>XXXX</COMPANYCODE>
    <SEQUENCENUM>SEQT00012121212</SEQUENCENUM>
    <TRANSACTIONDATA>:20:TR201803111012312311
:32A:180311SAR2,00
:50:BSFRSARI
ADDRESS
SAU
STATE
:52A:BSFRSARI
:53B:/A3329900191
:57A:BSFRSARI
:59:/A3330000392
ABDUL AKHER AKMAL RAHIM
SAU
PIN CODE NAT
:70:TEST</TRANSACTIONDATA>
  <TRANSACTIONCOMMENT>THIS IS TEST COMMENT</TRANSACTIONCOMMENT>
</PAYMENTTRANSACTION>
<PAYMENTTRANSACTION>
  <COMPANYCODE>XXXX</COMPANYCODE>
  <SEQUENCENUM>SEQT00112122344</SEQUENCENUM>
  <TRANSACTIONDATA>:20:TR201803111112321213
:32A:180311SAR2,00
:50:BSFRSARI
SOURCE ADDRESS
SAU
STATE
:52A:BSFRSARI
:53B:/A3329900191
:57A:AAALSARI
:59:/SA0950000000010000051003
ABDUL AKHER AKMAL KHAN RAHIM SHAAN
SAU
PIN CODE NAT
:70:TEST BILL PAYMENT</TRANSACTIONDATA>
  <TRANSACTIONCOMMENT>THIS IS TEST COMMENT</TRANSACTIONCOMMENT>
</PAYMENTTRANSACTION>
</PAYMENTMESSAGE>
```

Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTMESSAGERESPONSE>	Yes	No	XML Root Element	Marks start of the message.
<MESSAGEREFNUM>	No	No	Alphanumeric reference with maximum length of 16 characters.	The requested reference number by customer.
<PAYMENTTRANSACTIONRESPONSE>	Yes	Yes		All the individual transaction response will be available inside this tag.
<COMPANYCODE>	Yes	No	16x	The requested company code.
<SEQUENCENUM>	Yes	No	20x	The sequence number sent by the customer for a particular transaction.
<TRANSACTIONREF>	No	No	[20x]	Based on the customer setup, if the customer opt for tag20 in response message, this tag will contain the requested tag20 value.
<STATUSCODE>	Yes	No	OK/DE/DUOK/DUDE/NETE	<ul style="list-style-type: none"> - OK: If transaction successfully processed. - DE: If transaction not able to processes due to same errors in the message. - NETE : The transaction failed due to some technical error - DUOK: The same transaction already processed successfully in some previous file. - DUDE : The same transaction processed previously,

Internal Use

				but failed due to some data error
--	--	--	--	-----------------------------------

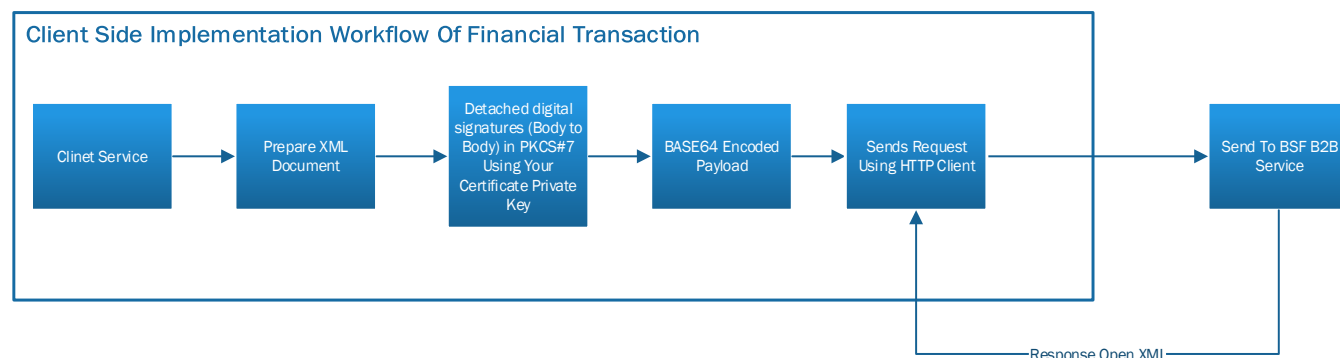
Sample Response Message

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>  
<PAYMENTMESSAGERESPONSE>  
<MESSAGEREFNUM>201803121</MESSAGEREFNUM>  
<PAYMENTTRANSACTIONRESPONSE>  
<COMPANYCODE>CT1</COMPANYCODE>  
<SEQUENCENUM>SEQT00012121212</SEQUENCENUM>  
<STATUSCODE>OK</STATUSCODE>  
<STATUSDETAIL>OK</STATUSDETAIL>  
</PAYMENTTRANSACTIONRESPONSE>  
<PAYMENTTRANSACTIONRESPONSE>  
<COMPANYCODE>CT1</COMPANYCODE>  
<SEQUENCENUM>SEQT00112122344</SEQUENCENUM>  
<STATUSCODE>OK</STATUSCODE>  
<STATUSDETAIL>OK</STATUSDETAIL>  
</PAYMENTTRANSACTIONRESPONSE>  
</PAYMENTMESSAGERESPONSE>
```

b. XML MT100 Transfer

XML MT100 is same as classic MT100 in terms of features. The only difference is the request is message is completely XML based request.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	PKCS#7 Detached Signature with Base64 encoded	No	No



IMPLEMENTATION WORKFLOW

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<REQUEST>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No	Parent Element	Marks start of the message header.
<REQUESTDATETIME> </REQUESTDATETIME>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.
<REQUESTSERVICE> </REQUESTSERVICE>	Yes		Constant	Value should be : RequestForTransfer
<REQUESTREFERENCE> </REQUESTREFERENCE>	Yes	No	Alphanumeric reference with maximum length of 16 characters and minimum 2 characters.	Message reference number is used to identify unique file sent by the customer.
<SENDER>	Yes	No	Parent Element	Inside this tag the details of the sender will be available.

<CODE></CODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<DESCRIPTION></DESCRIPTION>	No	No	Alphanumeric sender description with maximum length of 16 characters.	
</SENDER>				
<RECEIVER>	Yes	No	Parent Element	Inside this tag the details of the receiver will be available.
<CODE></CODE>	Yes	No	Constant	Value must be BSFRSARI
<DESCRIPTION></DESCRIPTION>	No	No	Alphanumeric receiver description with maximum length of 16 characters.	
</RECEIVER>				
<CHANNEL>	No	No		
</HEADER>				
<BODY>	Yes	No	Parent Element	The details transactions will be available inside this tag.
<PAYMENTTRANSACTION>	Yes	No	Parent Element	Individual transactions will be available inside this tag.
<ENTRY>	Yes	Yes	Parent Element	Each individual transaction will the start with this tag.
<TRNREFERENCE></TRNREFERENCE>	Yes	No	16x	Sender's Reference This field specifies the unique reference to the entire message. The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction

Internal Use

				identification which is to be used in related queries, cancellations, etc.
<TRNTYPE></TRNTYPE>	No	No		
<TRNVALUEDTE></TRNVALUEDTE>	Yes	No	The value date must be in the following format : yyMMdd	The date in which the transaction will be processed.
<TRNCURRENCY></TRNCURRENCY>	Yes	No	3a	Currency must be a valid ISO 4217 currency code.
<TRNAMOUNT></TRNAMOUNT>	Yes	No	15n	The integer part of the Amount must contain at least one digit, without any leading zeros. The decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specific currency.
<TRNDETAIL></TRNDETAIL>	No	No	[35x]	Any detail regarding the transactions.
<DBBANK></DBBANK>	Yes	No	Constant : BSFRSARIXXX	The debiter bank should always equal to BSFRSARIXXX
<DBACCOUNT></DBACCOUNT>	Yes	No	/24x	Remitter account preceded with forward slash(/) Any valid BSF account registered to process B2B transactions. IBAN or BBAN both are supported. Should be alphanumeric and maximum number of digits should be 24
<DBNAME></DBNAME>	Yes	No	35x	Ordering Customer

<BENBANK></BENBANK>	Yes	No	35x	<p>This field specifies the Financial Institution, which services the account for the beneficiary customer.</p> <p>Local bank code -Use SAMA assigned bank code. Refer Local Bank codes.</p> <p>Overseas Transfers - Short bank name or SWIFT BIC Note: Please make sure the beneficiary bank code is spelled correctly if not then B2B may treat transaction as Overseas bank transfer.</p>
<BENACCOUNT></BENACCOUNT>	Yes	No	/34x (Account)	<p>This field identifies the beneficiary of the transaction.</p> <p>Beneficiary Account(Mandatory): Preceded with forward slash(/) -If Beneficiary Bank is BSF then the account will be validated. - If Beneficiary Bank is NON BSF and if the beneficiary account is IBAN, the IBAN is validated.</p>
<BENNAME></BENNAME>	Yes	No	35x	<p>Contain Beneficiary Name less than or equal to 35 characters.</p>
<BENID></BENID>	No	No	[35x]	<p>Id of the beneficiary (Optional).</p>
<BENCOUNTRY></BENCOUNTRY>	No	No	[2X]	<p>ISO Alpha-2</p>

<BENCITY></BENCITY>	No	No	[35x]	City of the beneficiary, where the beneficiary account present.
<BENADDRESS> </BENADDRESS>	No	No	[35x]	Address of the beneficiary, where the beneficiary account present.
<BENBIRTHCTRDATE> </BENBIRTHCTRDATE>	No	No	Yyyy-MM-dd	
</ENTRY>	Yes	No	Closing tag	
</PAYMENTTRANSACTION>	Yes	No	Closing tag	
</BODY>	Yes	No	Closing tag	
<SIGNATURE>	Yes	No		
<SIGNATUREVALUE> </SIGNATUREVALUE>	Yes	No	Base64 data	Body to body detached signed encrypted message in base64 encoded string
</SIGNATURE>	Yes	No	Closing tag	
<EREQUEST>	Yes	No	Closing tag	

Sample Request Message

```

<EREQUEST>
  <HEADER>
    <REQUESTDATETIME>2018-03-12T11:16:22 </REQUESTDATETIME>
    <REQUESTSERVICE>REQUESTFORTRANSFER</REQUESTSERVICE>
    <REQUESTREFERENCE>B2B2018031201</REQUESTREFERENCE>
    <SENDER>
      <CODE>CT1</CODE>
      <DESCRIPTION>CT1</DESCRIPTION>
    </SENDER>
    <RECEIVER>
      <CODE>BSFRSARI</CODE>
      <DESCRIPTION>BSFRSARI</DESCRIPTION>
    </RECEIVER>
    <CHANNEL/>
  </HEADER>
  <BODY>
    <PAYMENTTRANSACTION>
      <ENTRY>
        <TRNREFERENCE>RE20180312100</TRNREFERENCE>
        <TRNTYPE/>
        <TRNVALUEDTE>180312</TRNVALUEDTE>
        <TRNCURRENCY>SAR</TRNCURRENCY>
        <TRNAMOUNT>1,00</TRNAMOUNT>
        <TRNDETAIL/>
        <DbBANK>BSFRSARIXXX</DbBANK>
        <DbACCOUNT>A3329900191</DbACCOUNT>
        <DbNAME>NAME</DbNAME>
        <BENBANK>BSFRSARIXXX</BENBANK>
        <BENACCOUNT>A3329900288</BENACCOUNT>
        <BENNAME>NAME</BENNAME>
        <BENID>240 </BENID>
        <BENCOUNTRY>SAU</BENCOUNTRY>
        <BENCITY>CITY</BENCITY>
        <BENADDRESS>ADDRESS</BENADDRESS>
        <BENBIRTHCTRDATE>1990-10-25</BENBIRTHCTRDATE>
      </ENTRY>
      <ENTRY>
        <TRNREFERENCE>RE20180312101</TRNREFERENCE>
        <TRNTYPE/>
        <TRNVALUEDTE>180312</TRNVALUEDTE>
        <TRNCURRENCY>SAR</TRNCURRENCY>
        <TRNAMOUNT>1,00</TRNAMOUNT>
        <TRNDETAIL>DETAILS</TRNDETAIL>
      </ENTRY>
    </PAYMENTTRANSACTION>
  </BODY>
</EREQUEST>

```

Internal Use

```

<DbBANK>BSFRSARIXX</DbBANK>
<DbACCOUNT>A3329900191</DbACCOUNT>
<DbNAME>NAME</DbNAME>
<BENBANK>SAMBSARI</BENBANK>
<BENACCOUNT>SA264000000001001810503</BENACCOUNT>
<BENNAME>NAME</BENNAME>
<BENID>24470</BENID>
<BENCOUNTRY>SAU</BENCOUNTRY>
<BENCITY>CITY</BENCITY>
<BENADDRESS>ADDRESS</BENADDRESS>
<BENBIRTHCTRDTE>1990-10-25</BENBIRTHCTRDTE>
</ENTRY>
<ENTRY>
  <TRNREFERENCE>RE20180314102</TRNREFERENCE>
  <TRNTYPE/>
  <TRNVALUEDE>180314</TRNVALUEDE>
  <TRNCURRENCY>SAR</TRNCURRENCY>
  <TRNAMOUNT>1,00</TRNAMOUNT>
  <TRNDETAIL>90117923</TRNDETAIL>
  <DbBANK>BSFRSARIXX</DbBANK>
  <DbACCOUNT>A3329900191</DbACCOUNT>
  <DbNAME>ASDASD</DbNAME>
  <BENBANK>CITIUS33</BENBANK>
  <BENACCOUNT>A3329900288</BENACCOUNT>
  <BENNAME>ASDASD</BENNAME>
  <BENID>SDFSDF</BENID>
  <BENCOUNTRY>SAU</BENCOUNTRY>
  <BENCITY>ASD</BENCITY>
  <BENADDRESS>ASDASD</BENADDRESS>
  <BENBIRTHCTRDTE>1990-10-25</BENBIRTHCTRDTE>
</ENTRY>
</PAYMENTTRANSACTION>
</BODY>
<SIGNATURE>
<SIGNATUREVALUE>
  OJU5OI9TQTUwNTA1MDU1NTAwNTANCLRFU1ROQU1FDQPQU1NQU0tMJYyOQ0KOJcwOkZJLV
  BZDQPURVNUMQ0KVEVTVDINCLRFU1QzDQo6Nzi6MTA3NDI2MJQxDQo0LDAwDQoxLDAwDQoxLDAwDQ
  oxLDAwDQo8L1RSQU5TQUNUSU9OREFUQT48L1BBWVJPTExUUKFOU0FDVlPTJ48L1BBWVJPTExNRVNT
  QUdFPg0KPC9CT0RZPg0KPFNJR05BVFVSRSA+DQo=
</SIGNATUREVALUE>
</SIGNATURE>
</EREQUEST>

```

Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<RESPONSE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No	Parent Element	Marks start of the message header.
<REQUESTDATETIME>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while replying back to the customer
<REQUESTEDSERVICE>	Yes		Constant	Value should be : Request For Transfer
<REQUESTEDREFERENCE>	Yes	No	Alphanumeric reference with maximum length of 16 characters and minimum 2 characters.	Message reference number is used to identify unique file sent by the customer.
<SENDER>	Yes	No	Parent Element	Inside this tag the details of the sender will be available.
<CODE>	Yes	No	Constant	Value always will be : BSFR
<DESCRIPTION>	Yes	No	Constant	Value always will be : BSFR
<RECEIVER>	Yes	No	Parent Element	Inside this tag the details of the receiver will be available.
<CODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<DESCRIPTION>	No	No	Alphanumeric receiver description with maximum	

Internal Use

			length of 16 characters.	
<BODY>	Yes	No	Parent Element	The detail transactions response will be available inside this tag.
<PAYMENTTRANSACTIONRESPONSE>	Yes	No	Parent Element	Individual transaction responses will be available inside this tag.
<ENTRY>	Yes	Yes	Parent Element	Each individual transaction response will start with this tag.
<TRNREFERENCE>	Yes	No		The transaction reference sent by the customer.
<STATUSCODE>	Yes	No	OK/DE/NETE/FAILED	<p>The status of the transaction after processing.</p> <ul style="list-style-type: none"> - OK: If transaction successfully processed. - DE: If transaction not able to processes due to same errors in the message. - NETE: The transaction failed due to some technical error. - If transaction failed due to some unknown error.

<STATUSDESCRIPTION>	Yes	No		The detail description of the transaction status. <ul style="list-style-type: none"> - OK : If the transaction successfully processed - Message: Some message related to the error type.
<DBCURRENCY>	Yes	No	3a	The debtors account Currency in ISO 4217 currency code.
<DBTRNAMOUNT>	Yes	No	15n	The debited transaction amount.
<DBCHARGEAMOUNT>	Yes	No		
<TRNRATE>	No	No		
<STATUSCODE>	Yes	No	OK/FAILED	Overall status of the file. <ul style="list-style-type: none"> - OK: If the file is successfully processed. - FAILED: If no transaction is in the file processed successfully.
<STATUSDESCRIPTION>	Yes	No		The actual description for the status of the file.

Sample Response Message

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
<ERESPONSE>
  <HEADER>
    <REPLYDATETIME>2018-03-12T16:33:31</REPLYDATETIME>
    <REQUESTEDSERVICE>REQUESTFORTRANSFER</REQUESTEDSERVICE>
    <SENDER>
      <CODE>BSFR</CODE>
      <DESCRIPTION>BSFR</DESCRIPTION>
    </SENDER>
    <RECEIVER>
      <CODE>CT1</CODE>
      <DESCRIPTION>CT1</DESCRIPTION>
    </RECEIVER>
  </HEADER>
  <BODY>
    <PAYMENTTRANSACTIONRESPONSE>
      <ENTRY>
        <TRNREFERENCE>RE20180312100</TRNREFERENCE>
        <STATUSCODE>OK</STATUSCODE>
        <STATUSDESCRIPTION>OK</STATUSDESCRIPTION>
        <DBCURRENCY>SAR</DBCURRENCY>
        <DBTRNAMOUNT>1.0</DBTRNAMOUNT>
        <DBCHARGEAMOUNT>0</DBCHARGEAMOUNT>
        <TRNRATE/>
      </ENTRY>
      <ENTRY>
        <TRNREFERENCE>RE20180312101</TRNREFERENCE>
        <STATUSCODE>OK</STATUSCODE>
        <STATUSDESCRIPTION>OK</STATUSDESCRIPTION>
        <DBCURRENCY>SAR</DBCURRENCY>
        <DBTRNAMOUNT>1.0</DBTRNAMOUNT>
        <DBCHARGEAMOUNT>0</DBCHARGEAMOUNT>
        <TRNRATE/>
      </ENTRY>
      <ENTRY>
        <TRNREFERENCE>RE20180314102</TRNREFERENCE>
        <STATUSCODE>OK</STATUSCODE>
        <STATUSDESCRIPTION>OK</STATUSDESCRIPTION>
        <DBCURRENCY>SAR</DBCURRENCY>
        <DBTRNAMOUNT>1.0</DBTRNAMOUNT>
      </ENTRY>
    </PAYMENTTRANSACTIONRESPONSE>
  </BODY>
</ERESPONSE>
```

```

    <DBCHARGEAMOUNT>0</DBCHARGEAMOUNT>
    <TRNRATE/>
  </ENTRY>
</PAYMENTTRANSACTIONRESPONSE>
</BODY>
<STATUSCODE>OK</STATUSCODE>
<STATUSDESCRIPTION>OK</STATUSDESCRIPTION>
</ERESPONSE>
  
```

c. Financial Transaction Features

Value Date

Transaction Type	Current Value Date	Future Value Date
Account to Account	Value date must be current day.	Value date must be current day + 1 to max 14day
SARIE	Value date must be current day.	Value date must be current day + 1 to max 14day
SWIFT	Value date must be current day + 1	The possible date will be current day + 2 to max 15days ahead

PS: If the value date doesn't fall among the above criteria, it will be rejected.

Reposting of failed transactions

If a previously posted transaction has the status of DE/DUDE that can be reprocessed by correcting the data and sending with the same transaction reference.

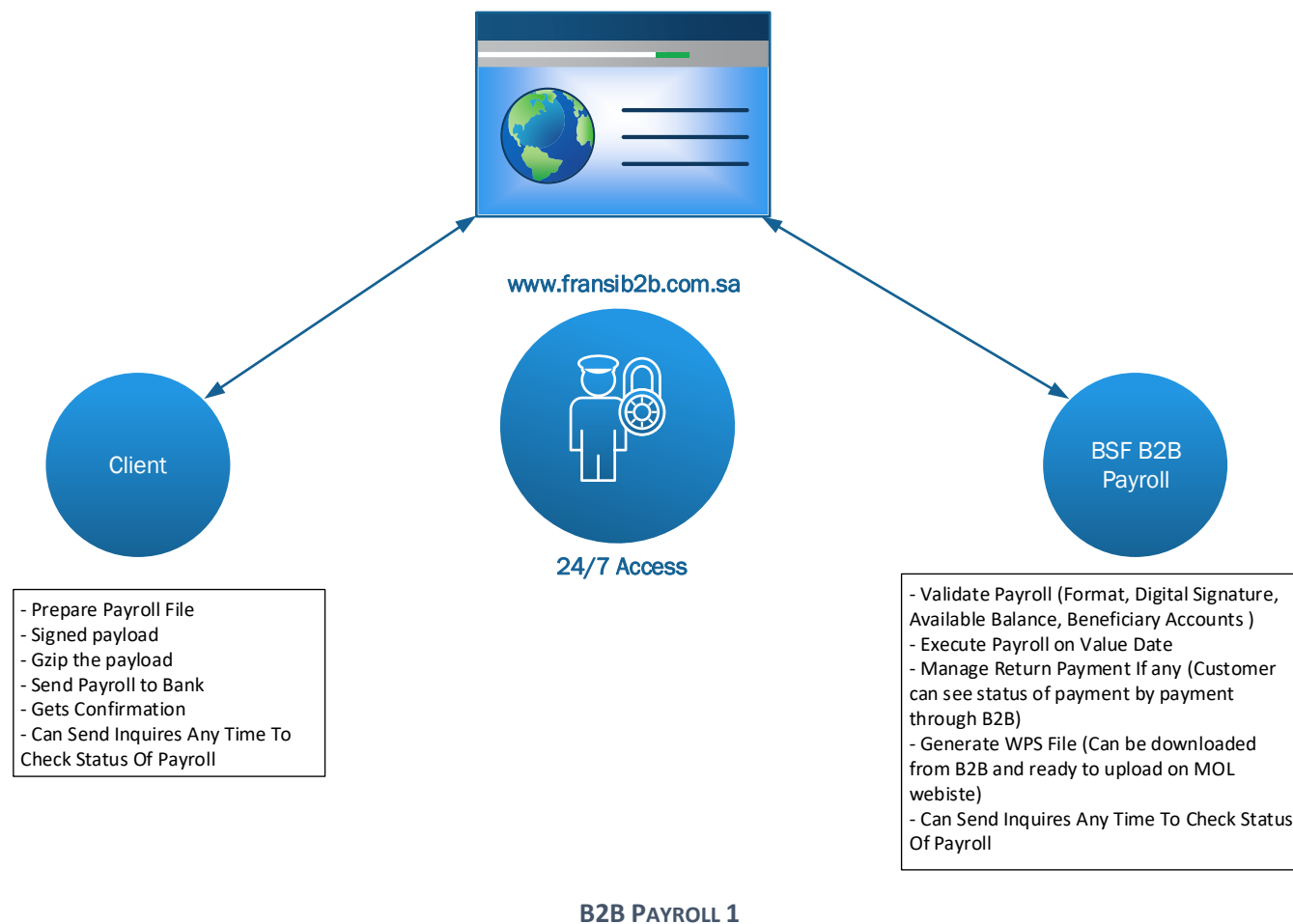
Cut off time

- a. Account to Account: For account to account there is no cut off time. It can be processed 24/7
- b. SARIE: During the configuration of customer, customer can opt for the below options and based on that the payments value date will be decided.
 - i. Process same day: If the value date is current date and SARIE cut-off time exceeded, than the transaction will be rejected.
 - ii. Process next day: If the value date is current date and SARIE cut-off time exceeded, than transaction will be processed on the next available business date.
- c. SWIFT: No cut-off time. As the minimum processing day will be **current day + 1**

Transaction Amount Limit

- a. During the configuration of customer, customer can opt for either daily limit on transactions based on their type (account to account/SARIE/SWIFT) or they can opt for no limit on the transactions.

6. B2B Payroll Services

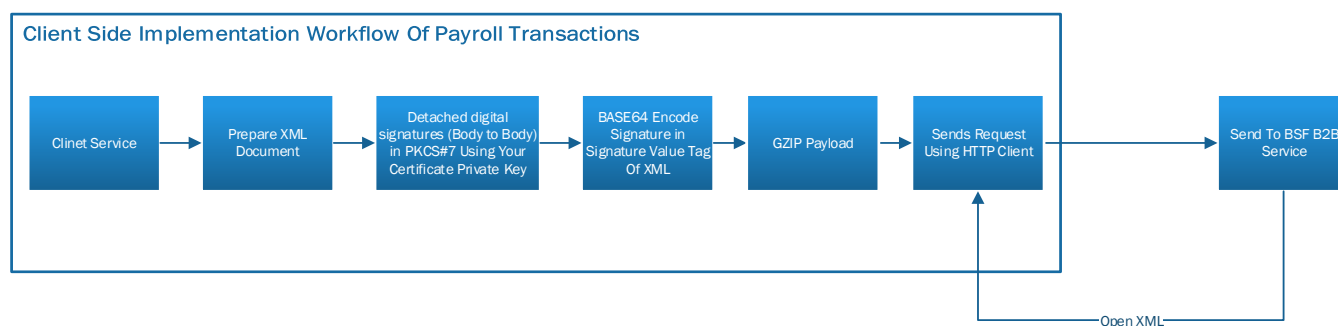


a. Classic MT100 Payroll

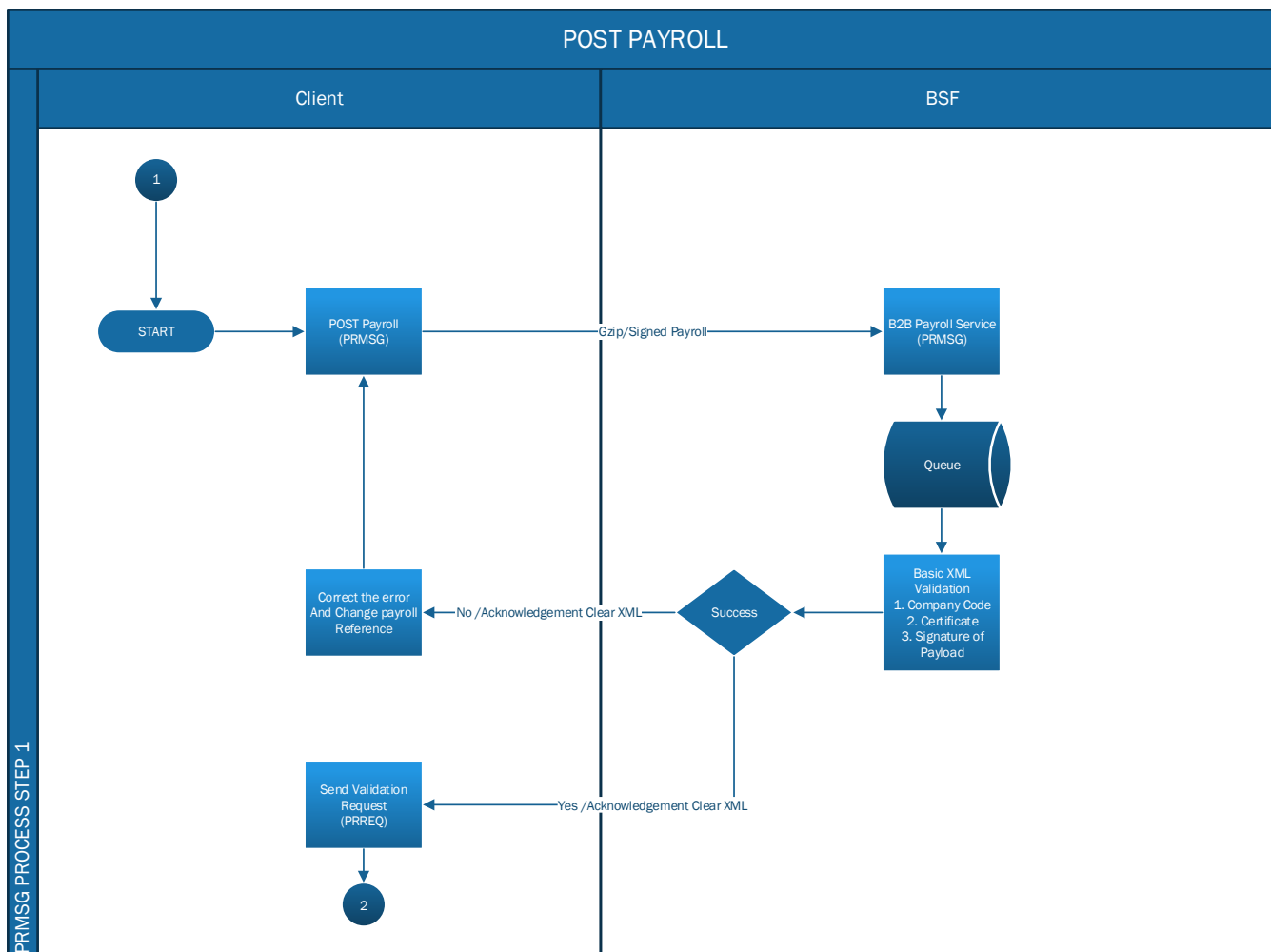
This service is used to send corporate payroll files. While using this service the following below points must be taken care:

- The request file must be in GZip format.
- The response will be open XML.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
Asynchronous (Request/Response)	Client	BSF	PKCS#7 Detached Signature with Base64 encoded	Yes	No



IMPLEMENTATION WORKFLOW



POSTING OF PAYROLL

Internal Use
Public

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<MESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No		The customer id, who is sending the payroll file.
<RECEIVER></RECEIVER>	Yes	No	Constant : BSKF	
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	Constant : PRMSG	
<MESSAGE DESCRIPTION></MESSAGE DESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	Message description if any
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.
</HEADER>				
<BODY>	Yes	No	Parent Element	
<PAYROLL MESSAGE>	Yes	No	Parent Element	
<PAYROLL MESSAGE REF></PAYROLL MESSAGE REF>	Yes	No	Alphanumeric reference with maximum length of 16 characters and minimum 2 characters.	Message reference number help organize all transactions under one reference. Reference can be used later to send payroll enquiry.
<PAYROLL MESSAGE TYPE></PAYROLL MESSAGE TYPE>	No	No		
<PAYROLL TRANSACTION COUNT></PAYROLL TRANSACTION COUNT>	Yes	No		Total number payroll transaction present in the current file.
<PAYROLL TRANSACTION AMOUNT></PAYROLL TRANSACTION AMOUNT>	Yes	No		Total amount of transaction present in the current file.
<PAYROLL TRANSACTION>	Yes	Yes		Individual payroll messages will be present inside this tag
<SEQUENCE NUM></SEQUENCE NUM>	Yes	No	Alphanumeric sequence number with maximum length of 16 characters.	Transaction block sequence number to identify multiple transaction blocks in a XML message file. Value preferably should be the corporate transaction reference used in MT100 TAG20. This reference is used to determine the

Internal Use

				duplicate transaction and needs to be handled cautiously. Should be numeric and maximum number of digits should be 16
<TRANSACTIONDATA> </TRANSACTIONDATA>	Yes	No	This block contains the message in MT100 format.	
</PAYROLLTRANSACTION>	Yes	No	Closing tag	
</PAYROLLMESSAGE>	Yes	No	Closing tag	
</BODY>	Yes	No	Closing tag	
<SIGNATURE >	Yes	No		
<SIGNATUREVALUE> </SIGNATUREVALUE>	Yes	No	Base64 data	Signature in base64 encoded string.
</SIGNATURE >	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	

MT100 Payroll Message Specification

Name	Mandatory	Format	Description
:20:	Yes	16x	Sender's Reference This field specifies the unique reference to the entire message. The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries
:32A:	Yes	3a15n	This field specifies the currency and the amount of the subsequent transfer to be executed by the Receiver. Currency must be a valid ISO 4217 currency code. The integer part of the Amount must contain at least one digit, without any leading zeros. The decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specific currency.
:50:	Yes	35x [4*35x]	Ordering Customer (Payer) and Address of the remitter
:52A:	Yes	BSFRSARI	Ordering Institution static Bank code BSFRSARI should be initialized otherwise transaction will be rejected
:53B:	Yes	/24x	Remitter account preceded with forward slash(/) Any valid BSF account registered to process B2B transactions. IBAN or BBAN both are supported. Should be alphanumeric and maximum number of digits should be 24
:57A:	Yes	35x	This field specifies the Financial Institution, which services the account for the beneficiary customer. Local bank code -Use SAMA assigned bank code. Refer Local Bank codes. Overseas Transfers -Short bank name or SWIFT BIC Note: Please make sure the beneficiary bank code is spelled correctly if not then B2B may treat transaction as Overseas bank transfer.
:59:	Yes	/34x (Account)	This field identifies the beneficiary of the transaction.

Internal Use

		[4 * 35x] (Name +Address)	Beneficiary Account(Mandatory): Preceded with forward slash(/) - First line should be the beneficiary account to transfer the funds - If Beneficiary Bank is BSF then the account will be validated. - If Beneficiary Bank is NON BSF and if the beneficiary account is IBAN, the IBAN is validated. Beneficiary Name (Mandatory): - Second Line should contain Beneficiary Name less than or equal to 35 characters. Beneficiary Bank Address (Optional): Max. 4 lines of 35 characters each terminated by carriage return and line feed characters
:70:	No	[4*35x]	This field specifies details of the individual transactions which are to be transmitted to the Beneficiary Customer. Max. 4 lines of 35 characters each terminated by carriage return and line feed characters.
:72:	No	[5*35x]	This will contain the employee salary details and should only be used if you are register for WPS payroll. Line1 : Employee Id Line2 : Basic salary Line3 : Housing Allowance Line4 : Other earnings Line5 : Deductions if any

Sample Request Message

```

<MESSAGE>
<HEADER>
<SENDER>CT1</SENDER>
<RECEIVER>BSFK</RECEIVER>
<MESSAGE TYPE>PRMSG</MESSAGE TYPE>
<MESSAGE DESCRIPTION>PAYROLL MESSAGE- 20171010002</MESSAGE DESCRIPTION>
<TIMESTAMP>2018-03-13T16:47:27 </TIMESTAMP>
</HEADER>
<BODY>
<PAYROLLMESSAGE>
<PAYROLLMESSAGE REF>B2B1803132</PAYROLLMESSAGE REF>
<PAYROLLMESSAGE TYPE>MT100-PAYROLL</PAYROLLMESSAGE TYPE>
<PAYROLLTRANSACTIONCOUNT>2</PAYROLLTRANSACTIONCOUNT>
<PAYROLLTRANSACTIONAMOUNT>10</PAYROLLTRANSACTIONAMOUNT>
<PAYROLLTRANSACTION>
<SEQUENCENUM>SE18031420</SEQUENCENUM>
<TRANSACTIONDATA>:20:TRN18031420
:32A:180314SAR5,00
:50:MOI
:52A:BSFRSARI
:53B:/A3329900191
:57A:BSFRSARI
:59:/A3330000101
TESTNAME
DAMMAM-2629
:70:FI-PY
TEST1
TEST2
TEST3
:72:107426240
4,00
1,00
1,00
1,00
</TRANSACTIONDATA></PAYROLLTRANSACTION><PAYROLLTRANSACTION>
<SEQUENCENUM>SE18031421</SEQUENCENUM>
<TRANSACTIONDATA>:20:TRN18031421
:32A:180314SAR5,00
:50:MOI
:52A:BSFRSARI
:53B:/A3329900191

```

```
:57A:SABBSARI
:59:/SA5050505550050
TESTNAME
DAMMAM-2629
:70:FI-PY
TEST1
TEST2
TEST3
:72:107426241
4,00
1,00
1,00
1,00
</TRANSACTIONDATA></PAYROLLTRANSACTION></PAYROLLMESSAGE>
</BODY>
<SIGNATURE >
<SIGNATUREVALUE>
OjU5OI9TQTUwNTA1MDU1NTAwNTANCiRFU1ROQU1FDQpEQU1NQU0tMjYyOQ0KOJcwOkZJLVBZDQpURVNUM
Q0KVEVTVDINClRFU1QzDQo6Nzi6MTA3NDI2MjQxXDU0LDAwDQoxLDAwDQoxLDAwDQoxLDAwDQo8L1RSQU5T
QUNUSU9OREFUQT48L1BBWVJPTExUUkFOU0FDVElPTj48L1BBWVJPTExNRVNTQUdFPg0KPC9CT0RZPg0KPFNJRO
5BVFVSRSA+DQo=
</SIGNATUREVALUE>
</SIGNATURE >
</MESSAGE>
```

Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8" STANDALONE="YES"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>				
<HEADER></HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No	Constant : BSKF	
<RECEIVER></RECEIVER>	Yes	No		The customer id, who has sent the payroll file.
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	Constant : PRACK	
<MESSAGE DESCRIPTION></MESSAGE DESCRIPTION>	Yes	No	Constant: Payroll Message Acknowledgement	
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The current date and time while replying to the customer.
<BODY>	Yes	No	Parent Element	
<PAYROLLMESSAGEACK>	Yes	No	Parent Element	
<PAYROLLMESSAGE REF></PAYROLLMESSAGE REF>	Yes	No	Alphanumeric reference with maximum length of 16 characters and minimum 2 characters.	The same file reference sent by the customer while posting the file.
<PAYROLLMESSAGE TYPE></PAYROLLMESSAGE TYPE>	Yes	No	Constant : MT100-Payroll	
<PAYROLLTRANSACTIONCOUNT></PAYROLLTRANSACTIONCOUNT>	Yes	No		Total number payroll transaction present in the current file.
<PAYROLLTRANSACTIONAMOUNT></PAYROLLTRANSACTIONAMOUNT>	Yes	No		Total amount of transaction present in the current file.
</PAYROLLMESSAGEACK>				
</BODY>				
<RESPONSESTATUS>	Yes	No	Parent Element	Overall receiving Status of the file
<STATUSCODE></STATUSCODE>	Yes	No	OK/FAILED	OK – If successfully received the file. FAILED – IF failed to receive the file.

Internal Use

<STATUSDETAIL></STATUSDETAIL>	Yes	No		IF status is OK than status details will be Payroll received successfully . Else the corresponding failed message.
</RESPONSESTATUS>	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	

Sample Response Message

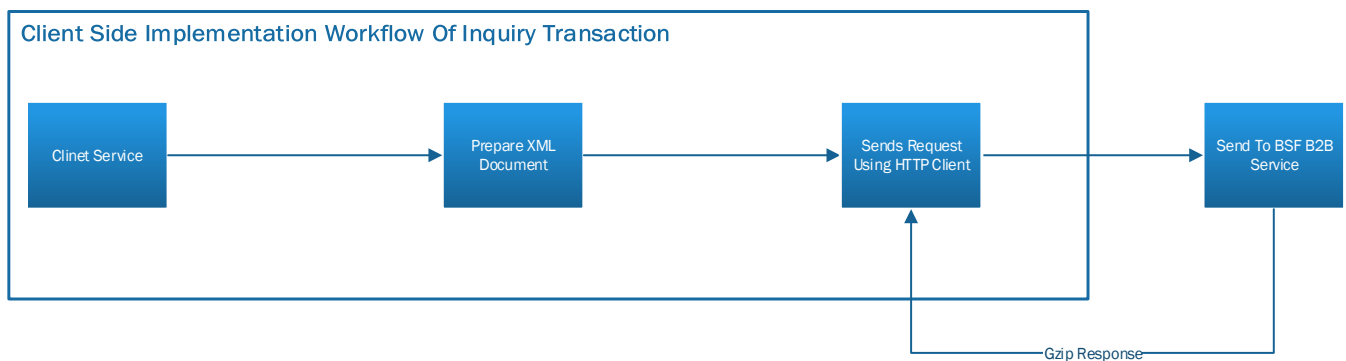
```
<?XML VERSION="1.0" ENCODING="UTF-8" STANDALONE="YES"?>
<MESSAGE>
  <HEADER>
    <SENDER>BSFK</SENDER>
    <RECEIVER>CT1</RECEIVER>
    <MESSAGE TYPE>PRACK</MESSAGE TYPE>
    <MESSAGE DESCRIPTION>PAYROLL MESSAGE ACKNOWLEDGEMENT</MESSAGE DESCRIPTION>
    <TIME STAMP>2018-03-13T18:00:33</TIME STAMP>
  </HEADER>
  <BODY>
    <PAYROLLMESSAGEACK>
      <PAYROLLMESSAGE REF>B2B1803133</PAYROLLMESSAGE REF>
      <PAYROLLMESSAGE TYPE>MT100-PAYROLL</PAYROLLMESSAGE TYPE>
      <PAYROLLTRANSACTIONCOUNT>2</PAYROLLTRANSACTIONCOUNT>
      <PAYROLLTRANSACTIONAMOUNT>10</PAYROLLTRANSACTIONAMOUNT>
    </PAYROLLMESSAGEACK>
  </BODY>
  <RESPONSESTATUS>
    <STATUSCODE>OK</STATUSCODE>
    <STATUSDETAIL>PAYROLL RECEIVED SUCCESSFULLY.</STATUSDETAIL>
  </RESPONSESTATUS>
</MESSAGE>
```

b. Payroll Enquiry

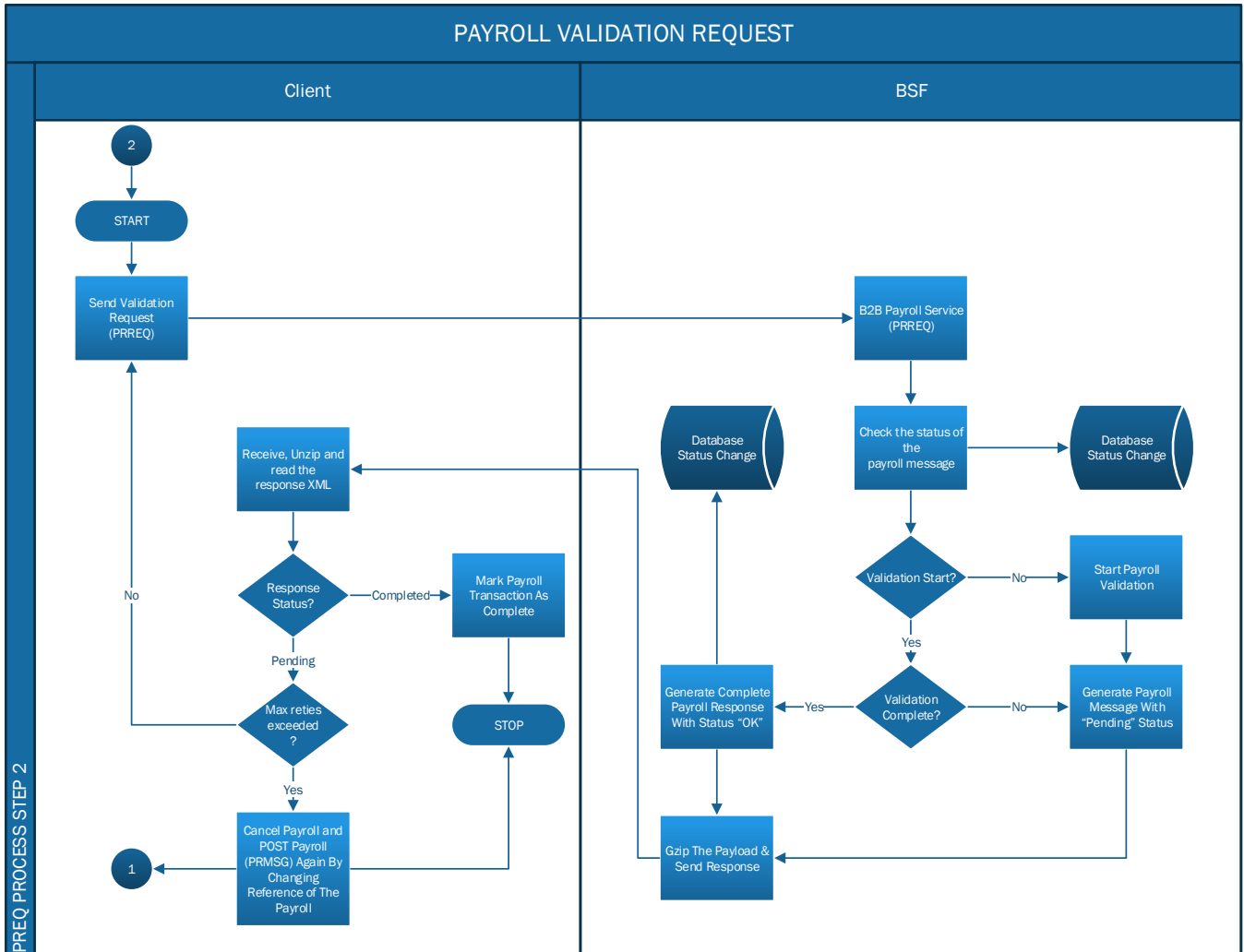
Once the payroll file is received successfully by the bank, the customer has to send the payroll enquiry messages for transaction validation and processing of the payroll file. User can send multiple requests to track the ongoing validation process.

- The value date must be **current day + 1**, otherwise the file will be rejected.
- Request file must be an open xml
- Response is in gzip format

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
Asynchronous (Request/Response)	Client	BSF	No Signature	No	Yes



IMPLEMENTATION WORKFLOW



REQUEST VALIDATION FOR PAYROLL

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8" STANDALONE="YES"?>	Yes	No		
<MESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No		The customer id, who is sending the payroll enquiry.
<RECEIVER></RECEIVER>	Yes	No	Constant : BSFK	
<MESSAGETYPE> </MESSAGETYPE>	Yes	No	Constant : PRREQ	
<MESSAGEDESCRIPTION> </MESSAGEDESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	Message description if any
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.
<BODY>	Yes	No	Parent Element	
<PAYROLLRESPONSEREQUEST>	Yes	No	Parent Element	
<PAYROLLMESSAGEREF> </PAYROLLMESSAGEREF>	Yes	No	Alphanumeric string with maximum length of 16 characters	The payroll file for which the customer wants to do the enquiry.
<PAYROLLMESSAGETYPE> </PAYROLLMESSAGETYPE>	Yes	No	Constant: MT100-Payroll	
</ PAYROLLRESPONSEREQUEST >	Yes	No	Closing tag	
</BODY>	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	

Sample Request Message

```
<?XML VERSION="1.0"?>  
<MESSAGE>  
<HEADER>  
<SENDER>CT1</SENDER>  
<RECEIVER>BSFK</RECEIVER>  
<MESSAGE TYPE>PRREQ</MESSAGE TYPE>  
<MESSAGE DESCRIPTION>PAYROLL RESPONSE REQUEST</MESSAGE DESCRIPTION>  
<TIME STAMP>2018-03-13T11:02:22</TIME STAMP>  
</HEADER>  
<BODY>  
<PAYROLL RESPONSE REQUEST>  
<PAYROLL MESSAGE REF>B2B1803133</PAYROLL MESSAGE REF>  
<PAYROLL MESSAGE TYPE>MT100-PAYROLL</PAYROLL MESSAGE TYPE>  
</PAYROLL RESPONSE REQUEST>  
</BODY>  
</MESSAGE>
```

Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8" STANDALONE="YES"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>	Yes	No		Marks start of the message
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No	Constant : BSFK	
<RECEIVER></RECEIVER>	Yes	No		The customer id, who has sent the payroll file.
<MESSAGE TYPE> </MESSAGE TYPE>	Yes	No	Constant : PRACK	
<MESSAGE DESCRIPTION> </MESSAGE DESCRIPTION>	Yes	No	Constant: Payroll Message Acknowledgement	
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The current date and time while replying to the customer.
</HEADER>				
<BODY>	Yes	No	Parent Element	
<PAYROLL RESPONSE>	Yes	No	Parent Element	
<PAYROLL MESSAGE REF> </PAYROLL MESSAGE REF>	Yes	No	Alphanumeric reference with maximum length of 16 characters and minimum 2 characters.	The same file reference sent by the customer while posting the file.
<PAYROLL MESSAGE TYPE> </PAYROLL MESSAGE TYPE>	Yes	No	Constant : MT100-Payroll	
<PAYROLL TRANSACTION COUNT> </PAYROLL TRANSACTION COUNT>	Yes	No		Total number payroll transaction present in the current file.
<PAYROLL TRANSACTION AMOUNT> </PAYROLL TRANSACTION AMOUNT>	Yes	No		Total amount of transaction present in the current file.
<PAYROLL TRANSACTION RESPONSE>	Yes	Yes	Parent Element	Inside this tag individual payroll transactions response will be come.
<SEQUENCE NUM> </SEQUENCE NUM>	Yes	No	Alphanumeric sequence number with maximum	Same sequence sent by the customer for individual transactions

Internal Use

			length of 16 characters.	
<TRANSACTIONREF> </TRANSACTIONREF>	Yes	No	Alphanumeric sequence number with maximum length of 16 characters.	Same transaction reference sent by the customer for individual transactions.
<STATUSCODE> </STATUSCODE>	Yes	No	FAILED/OK	OK – If successfully processed the transactions. FAILED – IF failed to process the file.
<STATUSDETAIL> </STATUSDETAIL>	Yes	No		IF status is OK than status details will be Payroll processed successfully . Else the corresponding failed message.
</PAYROLLTRANSACTIONRESPONSE>	Yes	No	Closing tag	
</PAYROLLRESPONSE>	Yes	No	Closing tag	
</BODY>	Yes	No	Closing tag	
<RESPONSESTATUS>	Yes	No	Parent Element	Overall receiving Status of the file
<STATUSCODE></STATUSCODE>	Yes	No	PENDING/FAILED/OK	OK – If successfully processed the payroll file. FAILED – IF failed to process the file. PENDING- Pending for intermediate states like, validations, upload, etc.
<STATUSDETAIL></STATUSDETAIL>	Yes	No		IF status is OK than status details will be Payroll processed successfully . Else the corresponding failed message.
</RESPONSESTATUS>	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	The end of the message.

Sample Response Message 1

- This is the sample response when the customer first times sent the prreq request.

```

<?XML VERSION="1.0" ENCODING="UTF-8"?>
<MESSAGE>
<HEADER>
<SENDER>BSFK</SENDER>
<RECEIVER>CT1</RECEIVER>
<MESSAGE TYPE>PRRES</MESSAGE TYPE>
<MESSAGE DESCRIPTION>PAYROLL MESSAGE ACKNOWLEDGEMENT</MESSAGE DESCRIPTION>
<TIMESTAMP>2018-03-13T06:01:35</TIMESTAMP>
</HEADER>
<BODY>
<PAYROLLRESPONSE>
<PAYROLLMESSAGE REF>B2B1803133</PAYROLLMESSAGE REF>
<PAYROLLMESSAGE TYPE>MT100-PAYROLL</PAYROLLMESSAGE TYPE>
<PAYROLLTRANSACTIONCOUNT>0</PAYROLLTRANSACTIONCOUNT>
<PAYROLLTRANSACTIONAMOUNT>0</PAYROLLTRANSACTIONAMOUNT>
</PAYROLLRESPONSE>
</BODY>
<RESPONSESTATUS>
<STATUSCODE>PENDING</STATUSCODE>
<STATUSDETAIL>PENDING PAY - PAYMENT PENDING FOR VALIDATION.</STATUSDETAIL>
</RESPONSESTATUS>
</MESSAGE>
  
```

Sample Response Message 2

This is an example of the subsequent PREQ request, when the payroll file's validation is completed and successfully processed.

```

<?XML VERSION="1.0" ENCODING="UTF-8"?>
<MESSAGE>
<HEADER>
<SENDER>BSFK</SENDER>
<RECEIVER>CT1</RECEIVER>
<MESSAGE TYPE>PRRES</MESSAGE TYPE>
<MESSAGE DESCRIPTION>PAYROLL MESSAGE ACKNOWLEDGEMENT</MESSAGE DESCRIPTION>
<TIMESTAMP>2018-03-14T12:55:55</TIMESTAMP>
</HEADER>
<BODY>
<PAYROLLRESPONSE>
<PAYROLLMESSAGE REF>B2B1803133</PAYROLLMESSAGE REF>
<PAYROLLMESSAGE TYPE>MT100-PAYROLL</PAYROLLMESSAGE TYPE>
<PAYROLLTRANSACTIONCOUNT>1</PAYROLLTRANSACTIONCOUNT>
  
```

Internal Use

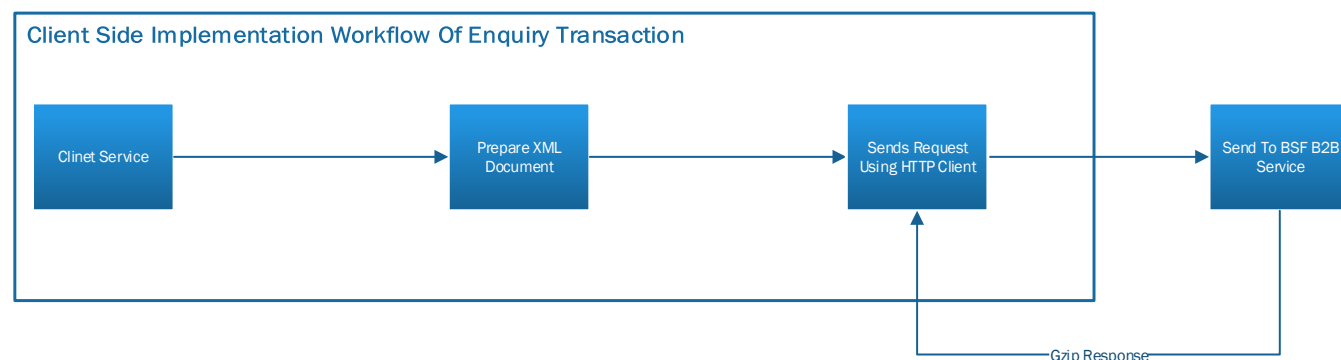
```
<PAYROLLTRANSACTIONAMOUNT>5</PAYROLLTRANSACTIONAMOUNT>
<PAYROLLTRANSACTIONRESPONSE>
  <SEQUENCENUM>SE18031430</SEQUENCENUM>
  <TRANSACTIONREF>TRN18031430</TRANSACTIONREF>
  <STATUSCODE>OK</STATUSCODE>
  <STATUSDETAIL>PAYROLL PROCESSED SUCCESSFULLY</STATUSDETAIL>
</PAYROLLTRANSACTIONRESPONSE>
<PAYROLLTRANSACTIONRESPONSE>
  <SEQUENCENUM>SE18031431</SEQUENCENUM>
  <TRANSACTIONREF>TRN18031431</TRANSACTIONREF>
  <STATUSCODE>DE</STATUSCODE>
  <STATUSDETAIL>INVALID IBAN</STATUSDETAIL>
</PAYROLLTRANSACTIONRESPONSE>
</PAYROLLRESPONSE>
</BODY>
<RESPONSESTATUS>
  <STATUSCODE>OK</STATUSCODE>
  <STATUSDETAIL>PAYROLL PROCESSED SUCCESSFULLY</STATUSDETAIL>
</RESPONSESTATUS>
</MESSAGE>
```

c. WPS Inquiry

This service used to get the WPS signed file for the previously sent payroll file.

- The request must be open xml.
- Response is in gzip format.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
Asynchronous (Request/Response)	Client	BSF	No Signature	No	Yes



IMPLEMENTATION WORKFLOW

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>	Yes	No	XML Root Element	
<HEADER>	Yes	No		
<SENDER></SENDER>	Yes	No		
<RECEIVER></RECEIVER>	Yes	No	Constant : BSFK	
<MESSAGETYPE></MESSAGETYPE>	Yes	No	Constant : WPSREQ	
<MESSAGEDESCRIPTION></MESSAGEDESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	

Internal Use

</HEADER>				
<BODY>	Yes	No	Parent Element	
<PAYROLLRESPONSEREQUEST>	Yes	No	Parent Element	
<PAYROLLMESSAGEREF></PAYROLLMESSAGEREF>	Yes	No	Alphanumeric string with maximum length of 16 characters	The payroll file for which the customer wants to enquiry for the WPS file.
<PAYROLLMESSAGE></PAYROLLMESSAGE>	No	No	Alphanumeric string with maximum length of 16 characters	Optional. Customer can send the value WPS-Payroll
</PAYROLLRESPONSEREQUEST>				
</BODY>				
</MESSAGE>				

Sample Request Message

```
<?XML VERSION="1.0"?>
<MESSAGE>
<HEADER>
  <SENDER>CT1</SENDER>
  <RECEIVER>BSFK</RECEIVER>
  <MESSAGE>WPSREQ</MESSAGE>
  <MESSAGEDESCRIPTION>WPS RESPONSE REQUEST</MESSAGEDESCRIPTION>
  <TIMESTAMP>2018-03-07T14:14:11</TIMESTAMP>
</HEADER>
<BODY>
  <PAYROLLRESPONSEREQUEST>
    <PAYROLLMESSAGEREF>B2B1711071</PAYROLLMESSAGEREF>
    <PAYROLLMESSAGE>WPS-PAYROLL</PAYROLLMESSAGE>
  </PAYROLLRESPONSEREQUEST>
</BODY>
</MESSAGE>
```


Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>				
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No	Constant : BSFK	
<RECEIVER></RECEIVER>	Yes	No		The customer id, who has sent the payroll file.
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	Constant : WPSREQ	
<MESSAGE DESCRIPTION></MESSAGE DESCRIPTION>	Yes	No	Constant: WPS Response Request	
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The current date and time while replying to the customer.
<BODY>	Yes	No	Parent Element	
<PAYROLLRESPONSEREQUEST>	Yes	No	Parent Element	
<PAYROLLMESSAGE REF></PAYROLLMESSAGE REF>	Yes	No	Alphanumeric string with maximum length of 16 characters	The payroll file id for which the customer has requested for the wps file.
<PAYROLLTRANSACTION></PAYROLLTRANSACTION>	Yes	No	String	WPS signed file content will be available in this tag.
</BODY>				
<RESPONSESTATUS>	Yes	No	Parent Element	Overall receiving Status of the file
<STATUSCODE></STATUSCODE>	Yes	No	FAILED/OK	OK – If successfully found the wps signed file. FAILED – IF wps file not generated yet

Internal Use

<STATUSDETAIL></STATUSDETAIL>	Yes	No		OK – If successfully found the wps signed file, else the corresponding error message.
</RESPONSESTATUS>	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	

Sample Response Message

```
<?XML VERSION="1.0" ENCODING="UTF-8" STANDALONE="YES"?>
<MESSAGE>
  <HEADER>
    <SENDER>BSFK</SENDER>
    <RECEIVER>CT1</RECEIVER>
    <MESSAGE TYPE>WPSREQ</MESSAGE TYPE>
    <MESSAGE DESCRIPTION>WPS RESPONSE REQUEST</MESSAGE DESCRIPTION>
    <TIME STAMP>2018-03-07T14:14:11</TIME STAMP>
  </HEADER>
  <BODY>
    <PAYROLLRESPONSEREQUEST>
      <PAYROLLMESSAGE REF>180116000306</PAYROLLMESSAGE REF>
      <PAYROLLMESSAGE TYPE>WPS-PAYROLL</PAYROLLMESSAGE TYPE>
      <PAYROLLTRANSACTION>
BSFR  953  A3329900191  SAR  20180117  20,00  20180116  180116000306
12-1595
10,00  48748603240  TESTNAME DAMMAM 2629  BSFR  5,00  5,00  1,00  1,00
0000EMP012  0953846201600001  SUCCESS 20180117
10,00  SA000000000000000000000000000000  TESTNAME DAMMAM 2629  SABB  MORERC  5,00
5,00  1,00  1,00  0000EMP010  0953846201600002  FAIL  20180117
-
NHCOPYHBASDBY6KECPVS7AwoiUGGLK+UaOMEs9z0FDopRjG48HWPM/1UG6FEANHGwAXPwBNxMssLMHRtREX93MJ
HGkZ5G1BbOQDBMPXUO1XKcAGs1YCGjCgWRdSWHTU/OC0HCFuOP/YyO+BH079B/SHR9RvGSPWJc+KOQINGZ/YRJZAGZ
6UXBJFHJdYsX/hVsFFLTJ5sFOYEMwU02kTLZ7O7A1PHOAWJP3zGpAKR9LUYGf5X0BU0H8NWPTrBB2RRY+ZXY8WJFEU
0JQSD5WfNNT4nLEDkYkZCSGbiz2DYESW4JI6ABRDUJMAZABUuO6EfZ0YpQEDPULP4zuVDUG==
      </PAYROLLTRANSACTION>
    </PAYROLLRESPONSEREQUEST>
  </BODY>
  <RESPONSESTATUS>
    <STATUS CODE>OK</STATUS CODE>
    <STATUSDETAIL>OK</STATUSDETAIL>
  </RESPONSESTATUS>

```

</MESSAGE>

d. Multi-debit Payroll

This service used to debit from multiple account from a single payroll file. Single payroll file will contain multiple debit account and details of the beneficiary.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
Asynchronous (Request/Response)	Client	BSF	Signature	No	No

IMPLEMENTATION WORKFLOW

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>	Yes	No	XML Root Element	
<HEADER>	Yes	No		
<SENDER></SENDER>	Yes	No		
<RECEIVER></RECEIVER>	Yes	No	Constant : BSFK	
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	Constant : PRMDMSG	
<MESSAGE REF></MESSAGE REF>	Yes	No		UNIQUE REFERENCE PER CUSTOMER
<MESSAGE DESCRIPTION></MESSAGE DESCRIPTION>	Yes	No		MD PAYROLL
<TIMESTAMP> </TIMESTAMP>	Yes	No	Yyyy-MM-dd'T'hh:mm:ss	
<BODY>	Yes	No		
<PAYROLL MESSAGE>	Yes	Yes		
<PAYROLL MESSAGE REF></PAYROLL MESSAGE REF>	Yes	No		UNIQUE PER CUSTOMER
<PAYROLL MESSAGE TYPE></PAYROLL MESSAGE TYPE>	Yes	No		
<PAYROLL TRANSACTION COUNT></PAYROLL TRANSACTION COUNT>	Yes	No	Number of transaction under PAYROLL MESSAGE	
<PAYROLL TRANSACTION AMOUNT> </PAYROLL TRANSACTION AMOUNT>	Yes	No	Total amount under PAYROLL MESSAGE	
<PAYROLL TRANSACTION>	Yes	Yes		

Internal Use

<SEQUENCENUM>	Yes	No	Must be unique under PAYROLLMESSAGE	
<TRANSACTIONDATA>	Yes	No	Contains the transaction data	
<SIGNATURE>	Yes	No		
<SIGNATUREVALUE>	Yes	No		

Sample Request Message

```

<MESSAGE>
<HEADER>
<SENDER>CT1</SENDER>
<RECEIVER>BSFK</RECEIVER>
<MESSAGETYPE>PRMDMSG</MESSAGETYPE>
<MESSAGEREF>20190528130978</MESSAGEREF>
<MESSAGEDESCRIPTION>MD PAYROLL MESSAGE- 20190327</MESSAGEDESCRIPTION>
<TIMESTAMP>2019-05-28T11:21:23 </TIMESTAMP>
</HEADER>
<BODY>
<PAYROLLMESSAGE>
<PAYROLLMESSAGEREF>B2B1906411</PAYROLLMESSAGEREF>
<PAYROLLMESSAGETYPE>MT100-PAYROLL</PAYROLLMESSAGETYPE>
<PAYROLLTRANSACTIONCOUNT>2</PAYROLLTRANSACTIONCOUNT>
<PAYROLLTRANSACTIONAMOUNT>140</PAYROLLTRANSACTIONAMOUNT>
<PAYROLLTRANSACTION>
<SEQUENCENUM>SE18116411</SEQUENCENUM>
<TRANSACTIONDATA>
:20:TRN181M5216
:32A:190529SAR50,00
:50:MOI
:52A:BSFRSARI
:53B:/A3329900191
:57A:BSFRSARI
:59:/A3329900385
SOBHI AL SOBHI
RIYADH-12626
:70:FI-PY
TEST1
TEST2
TEST3
:72:107426262
4,00
1,00
1,00
1,00
</TRANSACTIONDATA>

```

```

</PAYROLLTRANSACTION>
<PAYROLLTRANSACTION>
<SEQUENCENUM>SE18115412</SEQUENCENUM>
<TRANSACTIONDATA>
:20:TRN181M5217
:32A:190529SAR90,00
:50:MOI
:52A:BSFRSARI
:53B:/A3329900191
:57A:BSFRSARI
:59:/A3329900385
BANDER AL DUSARI
JEDDAH-32632
:70:FI-PY
TEST1
TEST2
TEST3
:72:107426263
4,00
1,00
1,00
1,00
</TRANSACTIONDATA>
</PAYROLLTRANSACTION>
</PAYROLLMESSAGE>
<PAYROLLMESSAGE>
<PAYROLLMESSAGEREF>B2B1905413</PAYROLLMESSAGEREF>
<PAYROLLMESSAGE TYPE>MT100-PAYROLL</PAYROLLMESSAGE TYPE>
<PAYROLLTRANSACTIONCOUNT>2</PAYROLLTRANSACTIONCOUNT>
<PAYROLLTRANSACTIONAMOUNT>100,50</PAYROLLTRANSACTIONAMOUNT>
<PAYROLLTRANSACTION>
<SEQUENCENUM>SE18115413</SEQUENCENUM>
<TRANSACTIONDATA>
:20:TRN181M5218
:32A:190529SAR50,50
:50:MOI
:52A:BSFRSARI
:53B:/A3329900191
:57A:BSFRSARI
:59:/A3329900385
SOBHI AL SOBHI
RIYADH-12626
:70:FI-PY
TEST1
TEST2
TEST3
:72:107426262

```

4,00
1,00
1,00
1,00
</TRANSACTIONDATA>
</PAYROLLTRANSACTION>
<PAYROLLTRANSACTION>
<SEQUENCENUM>SE18115414</SEQUENCENUM>
<TRANSACTIONDATA>
:20:TRN181M5219
:32A:190529SAR50,00
:50:MOI
:52A:BSFRSARI
:53B:/A3329900191
:57A:BSFRSARI
:59:/A3329900385
BANDER AL DUSARI
JEDDAH-32632
:70:FI-PY
TEST1
TEST2
TEST3
:72:107426263
4,00
1,00
1,00
1,00
</TRANSACTIONDATA>
</PAYROLLTRANSACTION>
</PAYROLLMESSAGE>
</BODY>
</MESSAGE>

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>	Yes	No	XML Root Element	
<HEADER>	Yes	No		
<SENDER></SENDER>	Yes	No		
<RECEIVER></RECEIVER>	Yes	No	Constant : BSFK	
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	Constant :	

			PRMDMSG	
<MESSAGEREF></MESSAGEREF>	Yes	No		UNIQUE REFERENCE PER CUSTOMER
<MESSAGEDESCRIPTION></MESSAGEDESCRIPTION>	Yes	No		MD PAYROLL
<TIMESTAMP></TIMESTAMP>	Yes	No	Yyyy-MM-dd'T'hh:mm:ss	
<BODY>	Yes	No		
<PAYROLLRESPONSE>	Yes	Yes	Multiple under Body tag	
<PAYROLLMESSAGEREF>	Yes	No		
<PAYROLLTRANSACTIONCOUNT>	Yes	No		
<PAYROLLTRANSACTIONAMOUNT>	Yes	No		
<PAYROLLTRANSACTIONRESPONSE>	Yes	Yes	Repeat under payrollresponse tag	
<SEQUENCENUM>	Yes	No		
<TRANSACTIONREF>	Yes	No		
<STATUSCODE>	Yes	No		
<STATUSDETAIL>	Yes	No		
<MESSAGESTATUS>	Yes	No		
<STATUSCODE>	Yes	No		
<STATUSDETAIL>	Yes	No		

Sample Response Message

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
<MESSAGE>
  <HEADER>
    <SENDER>BSFK</SENDER>
    <RECEIVER>CT1</RECEIVER>
    <MESSAGETYPE>PRMDREQ</MESSAGETYPE>
    <MESSAGEREF>20180528130978</MESSAGEREF>
    <MESSAGEDESCRIPTION>PAYROLL RESPONSE REQUEST</MESSAGEDESCRIPTION>
    <TIMESTAMP>2018-05-28T13:56:47</TIMESTAMP>
  </HEADER>
  <BODY>
    <PAYROLLRESPONSE>
      <PAYROLLMESSAGEREF>B2B1806001</PAYROLLMESSAGEREF>
      <PAYROLLTRANSACTIONCOUNT>2</PAYROLLTRANSACTIONCOUNT>
      <PAYROLLTRANSACTIONAMOUNT>20</PAYROLLTRANSACTIONAMOUNT>
      <PAYROLLTRANSACTIONRESPONSE>
        <SEQUENCENUM>SE18116411</SEQUENCENUM>
        <TRANSACTIONREF>TRN181M5216</TRANSACTIONREF>
        <STATUSCODE>OK</STATUSCODE>
        <STATUSDETAIL>PAYROLL PROCESSED SUCCESSFULLY</STATUSDETAIL>
      </PAYROLLTRANSACTIONRESPONSE>
    </PAYROLLTRANSACTIONRESPONSE>
  </BODY>
</MESSAGE>
```

Internal Use

```

<SEQUENCENUM>SE18115412</SEQUENCENUM>
<TRANSACTIONREF>TRN181M5217</TRANSACTIONREF>
<STATUSCODE>OK</STATUSCODE>
<STATUSDETAIL>PAYROLL PROCESSED SUCCESSFULLY</STATUSDETAIL>
</PAYROLLTRANSACTIONRESPONSE>
<RESPONSESTATUS>
  <STATUSCODE>OK</STATUSCODE>
  <STATUSDETAIL>PAYROLL PROCESSED SUCCESSFULLY</STATUSDETAIL>
</RESPONSESTATUS>
</PAYROLLRESPONSE>
<PAYROLLRESPONSE>
  <PAYROLLMESSAGEREF>B2B1805013</PAYROLLMESSAGEREF>
  <PAYROLLTRANSACTIONCOUNT>0</PAYROLLTRANSACTIONCOUNT>
  <PAYROLLTRANSACTIONAMOUNT>0</PAYROLLTRANSACTIONAMOUNT>
  <PAYROLLTRANSACTIONRESPONSE>
    <SEQUENCENUM>SE18115413</SEQUENCENUM>
    <TRANSACTIONREF>TRN181M5218</TRANSACTIONREF>
    <STATUSCODE>DE</STATUSCODE>
    <STATUSDETAIL>TRANSACTION REFERNCE ALREADY EXIST</STATUSDETAIL>
  </PAYROLLTRANSACTIONRESPONSE>
  <PAYROLLTRANSACTIONRESPONSE>
    <SEQUENCENUM>SE18115414</SEQUENCENUM>
    <TRANSACTIONREF>TRN181M5219</TRANSACTIONREF>
    <STATUSCODE>OK</STATUSCODE>
    <STATUSDETAIL>PENDING PAY - PAYMENT PENDING FOR POSTING.</STATUSDETAIL>
  </PAYROLLTRANSACTIONRESPONSE>
  <RESPONSESTATUS>
    <STATUSCODE>DE</STATUSCODE>
    <STATUSDETAIL>NOT PROCESSED!</STATUSDETAIL>
  </RESPONSESTATUS>
</PAYROLLRESPONSE>
</BODY>
<MESSAGESTATUS>
  <STATUSCODE>OK</STATUSCODE>
  <STATUSDETAIL>SUCCESS</STATUSDETAIL>
</MESSAGESTATUS>
</MESSAGE>

```


e. Return Payroll Inquiry Service

This service used inquire about the payrolls that are returned

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
Asynchronous (Request/Response)	Client	BSF		No	No

IMPLEMENTATION WORKFLOW

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>	Yes	No	XML Root Element	
<HEADER>	Yes	No		
<SENDER>	Yes	No		
<RECEIVER>	Yes	No		
<MESSAGETYPE>	Yes	No		
<MESSAGEDESCRIPTION>	Yes	No		
<TIMESTAMP>	Yes	No		
<BODY>	Yes	No		
<REQUESTPARAMETER>	Yes	No		
<SEQNUM>	Yes	No		
<FROMDATE>	Yes	No		
<TODATE>	Yes	No		

Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<MESSAGE>	Yes	No	XML Root Element	
<HEADER>	Yes	No		
<SENDER>	Yes	No		
<RECEIVER>	Yes	No		
<MESSAGETYPE>	Yes	No		
<MESSAGEDESCRIPTION>	Yes	No		

Internal Use

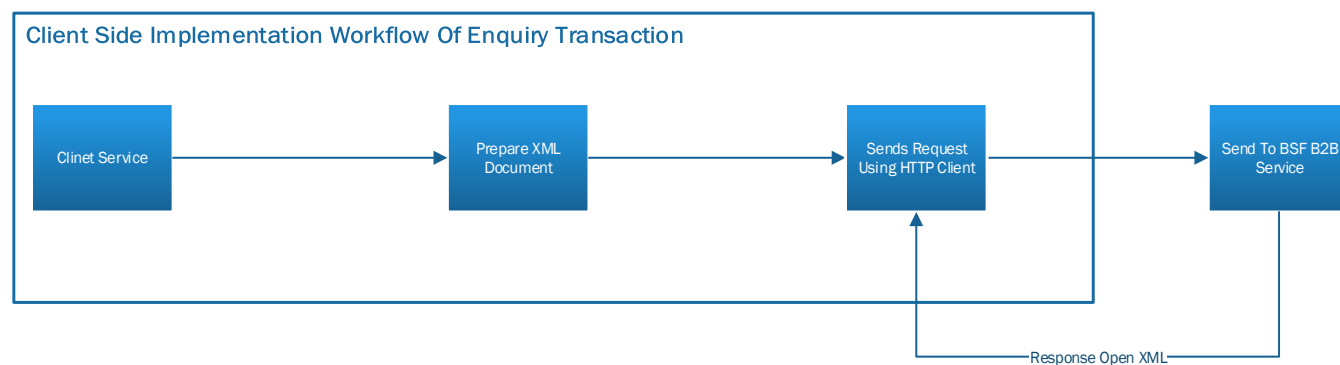
<TIMESTAMP>	Yes	No		
<BODY>	Yes	No		
<REQUESTPARAMETER>	Yes	No		
<MESSAGEREFNUM>	Yes	No		
<FROMDATE>	Yes	No		
<TODATE>	Yes	No		
<UPROCESSEDPAYMENT>	Yes	No		
<PAYMENTINFORMATION>	Yes	Yes		MULTIPLE UNDER THE ABOVE TAG UPROCESSEDPAYMENT
<SEQNUM>	Yes	No		
<RECEIVEDDATE>	Yes	No		
<VALUEDATE>	Yes	No		
<BENNAME>	Yes	No		
<RR>	Yes	No		
<BENBANK>	Yes	No		
<BENACCOUNT>	Yes	No		
<CURRENCY>	Yes	No		
<AMOUNT>	Yes	No		
<STATUS>	Yes	No		

7.MT940 Statement Service

This service allows to extract the statement for an account or all accounts of a company.

- Request is open xml
- Response is open xml

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	No Signature	No	No



IMPLEMENTATION WORKFLOW

Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGE>	Yes	No	Parent Element	Marks the start of the message
<PAYMENTINFOREQUEST>	Yes	No	Parent Element	
<ENDDATE></ENDDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The end date up to which you want to extract the statement. The end date should be less than or equal to current date.
<BANKCODE></BANKCODE>	Yes	No	Constant : BSFRSARI	

Internal Use

<COMPANYCODE></COMPANYCODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<STARTDATE></STARTDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The start should be less than equal to end date. This value is used to extract statement starting from the specified date in this tag.
<TRANSACTIONTYPE></TRANSACTIONTYPE>	Yes	No	Constant : MT940 or 940	
<ACCOUNTNUMBERS>	No	No	Parent Tag	This tag used, if we want to extract statement for selected accounts.
<ACCOUNTNUMBER>	Yes	Yes	Parent tag	This tag is used to group individual account numbers into one group tag.
<ACCNUMBER></ACCNUMBER>	Yes	No	34x (Account)	This is the registered account in BSF b2b system for which you want to extract the statement.
<BICCODE> </BICCODE>	No	No	35x	Local bank code -Use SAMA assigned bank code. Refer Local Bank codes.
</ACCOUNTNUMBER>	Yes	No	Closing tag	
</ACCOUNTNUMBERS>	Yes	No	Closing tag	
</PAYMENTINFOREQUEST>	Yes	No	Closing tag	
</PAYMENTINFOMESSAGE>	Yes	No	Closing tag	

Sample request message 1

- This format can be used to extract all the accounts statement of a company within the specified date range. End date should be less than current date to use past date statement with range.
- To get current day statement start and end date should current day date.

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>  
<PAYMENTINFOMESSAGE>  
<PAYMENTINFOREQUEST>  
<ENDDATE>2017-08-10T14:09:47</ENDDATE>  
<BANKCODE>BSFRSARI</BANKCODE>  
<COMPANYCODE>XXXXXX</COMPANYCODE>  
<STARTDATE>2017-08-10T14:09:47</STARTDATE>  
<TRANSACTIONTYPE>940</TRANSACTIONTYPE>  
</PAYMENTINFOREQUEST>  
</PAYMENTINFOMESSAGE>
```

Sample request message 2

- This format can be used to fetch statement for selective accounts of company within a specific date range. End date should be less than current date to use past date statement with range.
- To get current day statement start and end date should current day date.

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
<PAYMENTINFOMESSAGE>
  <PAYMENTINFOREQUEST>
    <BANKCODE>BSFRSARI</BANKCODE>
    <STARTDATE>2018-03-14T08:00:00</STARTDATE>
    <ENDDATE>2018-03-14T12:00:00</ENDDATE>
    <TRANSACTIONTYPE>940</TRANSACTIONTYPE>
    <COMPANYCODE>CT1</COMPANYCODE>
    <ACCOUNTNUMBERS>
      <ACCOUNTNUMBER>
        <ACCNUMBER>A3330000101</ACCNUMBER>
      </ACCOUNTNUMBER>
      <ACCOUNTNUMBER>
        <ACCNUMBER>A3329900773</ACCNUMBER>
        <BICCODE>BSFRSARIXXX</BICCODE>
      </ACCOUNTNUMBER>
    </ACCOUNTNUMBERS>
  </PAYMENTINFOREQUEST>
</PAYMENTINFOMESSAGE>
```

MT940 Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGERESPONSE>	Yes	No	Parent Element	Marks start of the response message.
<PAYMENTINFORESPONSE>	Yes	Yes	Parent Element	
<TRANSACTIONTYPE DT="STRING"> </TRANSACTIONTYPE>	Yes	No	Constant : 940	
<SEQUENCENUM DT="STRING"></SEQUENCENUM>	Yes	No	Constant : 06	
<RECEIPTTIME DT="DATETIME"> </RECEIPTTIME>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The time at which the customer receives the statement response.
<PROCESSSTATUS DT="STRING">	Yes	No	Constant : 1	
<COMMENT DT="STRING"> </COMMENT>	Yes	No	Constant : NO COMMENT	
<TRANSACTIONDATA> </TRANSACTIONDATA>	Yes	No		This tag will contain the Swift MT940 statement for a particular account.
</PAYMENTINFORESPONSE>	Yes	No	Closing tag	
<STATUSCODE DT="STRING"> </STATUSCODE>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<STATUSDETAIL DT="STRING"></STATUSDETAIL>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<RESPONSEITEMCOUNT DT="INT">	Yes	No	Integer	The total number statement (for accounts) b2b is replying in the current response.
</PAYMENTINFOMESSAGERESPONSE>	Yes	No	Closing tag	

MT940 Message Specifications

Name	Mandatory	Format	Description
:20:	Yes	16x	Unique reference generated by B2B. This value will be unique per account number in each request.
:25:	Yes	35x	This identifies the account for which the statement is sent.
:28C:	Yes	5n[/5n]	This field contains the sequential number of the statement, optionally followed by the sequence number of the message Within that statement when more than one message is sent for one statement.
:60F:	Yes	1!a6!n3!a15d	This tag contains the value as : [Credit/Debit][YYMMDD][CURRENCY] [OPENING BALANCE]
:61:	No	66x+ 34x	Transaction Details <ul style="list-style-type: none"> - Business Date: formatted as YYMMDD at which the Debit/Credit was done. - C/D indicator: C-Credit, D-Debit - AMOUNT: Max: 16 bytes inclusive of comma. The (.) decimal is replaced with (,) comma. - TRNCODE: Transaction code of corporate if specified otherwise transaction is reported as NMSC (Miscellaneous). Please refer the event mapping section below for more details. - REFERENCE: B2B transaction reference used by the corporate for financial transactions. - BANKREFERENCE: Bank reference if any. - REFERENCE & BANK REFERENCE: Reported only for PREVIOUS DAY transactions only and are subject to availability Format : [YYMMDD][C/D][AMOUNT] [TRNCODE][REFERENCE] //[BANKREFERENCE]

:86:	No	6 * 65x	This field contains additional information about the transaction detailed in the preceding statement line and which is to be passed on to the account owner.
:62F:	Yes	1!a6!n3!a15d	This field specifies, for the (intermediate) closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.
:64:	Yes	1!a6!n3!a15d	This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).

MT940 Sample response message

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
<PAYMENTINFOMESSAGERESPONSE>
  <PAYMENTINFORESPONSE>
    <TRANSACTIONTYPE DT="STRING">940</TRANSACTIONTYPE>
    <SEQUENCENUM DT="STRING">06</SEQUENCENUM>
    <RECEIPTTIME DT="DATETIME">2018-03-14T16:00:24</RECEIPTTIME>
    <PROCESSSTATUS DT="STRING">1</PROCESSSTATUS>
    <COMMENT DT="STRING">No COMMENT</COMMENT>
    <TRANSACTIONDATA>:20:1000000000013866
:25:A3330000101
:28C:14/1
:60F:C180314SAR131318,20
:61:180314C5,00NMSCNONREF//NONREF
:86:YOUR ACCOUNT HAS BEEN CREDITED WITH SAR 5,00
ALA TRN MARCH 2018 /PAYROL
:62F:C180314SAR131175,90
:64:C180314SAR131175,90
-</TRANSACTIONDATA>
  <COMPANYCODE DT="STRING">CT1</COMPANYCODE>
</PAYMENTINFORESPONSE>
<PAYMENTINFORESPONSE>
  <TRANSACTIONTYPE DT="STRING">940</TRANSACTIONTYPE>
  <SEQUENCENUM DT="STRING">06</SEQUENCENUM>
  <RECEIPTTIME DT="DATETIME">2018-03-14T16:00:24</RECEIPTTIME>
  <PROCESSSTATUS DT="STRING">1</PROCESSSTATUS>
  <COMMENT DT="STRING">No COMMENT</COMMENT>
  <TRANSACTIONDATA>:20:1000000000013867
:25:A3329900773
:28C:14/1
:60F:C180314SAR0,00
:62F:C180314SAR0,00
:64:C180314SAR0,00
-</TRANSACTIONDATA>
  <COMPANYCODE DT="STRING">CT1</COMPANYCODE>
</PAYMENTINFORESPONSE>
  <STATUSCODE DT="STRING">OK</STATUSCODE>
  <STATUSDETAIL DT="STRING">OK</STATUSDETAIL>
  <RESPONSEITEMCOUNT DT="INT">2</RESPONSEITEMCOUNT>
</PAYMENTINFOMESSAGERESPONSE>
```

Event Mapping for MT940 Statement

Following is the default event mapping for the any new corporate.

Event	Description	Channel
NTRF	BSF internal account to account transfer	B2B
NTRF	SWIFT/Overseas bank transfer	B2B
NTRF	Local Bank transfer	B2B
NTRF	BSF internal account to account transfer	B2B
NTPY	BSF Payroll Single Debit	B2B
NCHK	BSF Personal Cheque deposit to BSF account	Branch
NCHK	Issue BSF Cashier order through BSF account	Branch
NCHK	Issue BSF Cashier order through CASH	Branch
NCHK	Issue BSF Cashier order through CASH	Branch
NCHK	Issue BSF Cashier order through CHEQUE	Branch
NCHK	Issue BSF Cashier order through CHEQUE	Branch
NCHK	BSF Cashier payment to BSF Account	Branch
NCHK	BSF Cashier payment to CASH	Branch
NCHK	BSF Cash withdrawal by Cheque/Account using voucher	Branch
NCHK	Inclearing BSF Cashier order payment	Branch
NCHK	Inclearing BSF Cheque payment	Branch
NCHK	STOP payment on BSF Cheque	Branch
NCHK	Cancel STOP payment on BSF Cheque	Branch
NTRF	Local Bank Transfer	Branch

8. MT920 Statement Service

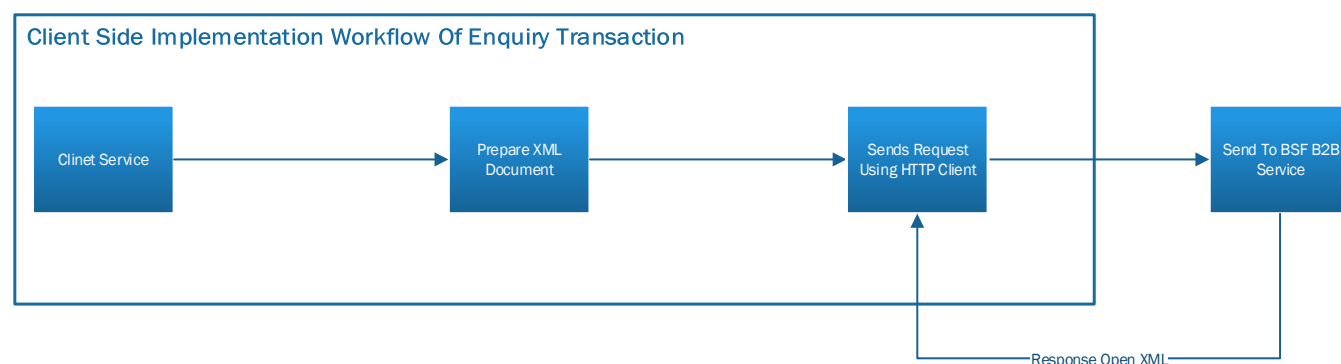
This service allows to extract the MT941, MT942 and MT950 for an account or all accounts of a company.

a. MT941

This service allows customer to get the balance for the account

- Request is open xml
- Response is open xml

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	No Signature	No	No



Request Message Specification

Name	Mandatory	Multiple	Type	Description
<?xml version="1.0" encoding="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGE>	Yes	No	Parent Element	Marks the start of the message
<PAYMENTINFOREQUEST>	Yes	No	Parent Element	
<COMPANYCODE></COMPANYCODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<BANKCODE></BANKCODE>	Yes	No	Constant : BSFRSARI	
<STARTDATE></STARTDATE>	Yes	No	The value should be in the following format : yyyy-	The start should be less than equal to end date. This value is used to extract statement

Internal Use
Public

			MM-dd'T'HH:mm:ss	starting from the specified date in this tag.
<ENDDATE></ENDDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The end date up to which you want to extract the statement. The end date should be less than or equal to current date.
<TRANSACTIONTYPE></TRANSACTIONTYPE>	Yes	No	Constant : MT941	
<ACCOUNTNUMBERS>	No	No	Parent Tag	This tag used, if we want to extract statement for selected accounts.
<ACCOUNTNUMBER>	Yes	Yes	Parent tag	This tag is used to group individual account numbers into one group tag.
<ACCNUMBER></ACCNUMBER>	Yes	No	34x (Account)	This is the registered account in BSF b2b system for which you want to extract the statement.
<BICCODE> </BICCODE>	No	No	35x	Local bank code -Use SAMA assigned bank code. Refer Local Bank codes.
</ACCOUNTNUMBER>	Yes	No	Closing tag	
</ACCOUNTNUMBERS>	Yes	No	Closing tag	
</PAYMENTINFOREQUEST>	Yes	No	Closing tag	
</PAYMENTINFOMESSAGE>	Yes	No	Closing tag	

Sample request message

- This format can be used to extract all the accounts balance of a company within the specified date and time range.

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
<PAYMENTINFOMESSAGE>
  <PAYMENTINFOREQUEST>
    <COMPANYCODE>XXXXX</COMPANYCODE>
    <BANKCODE>BSFRSARI</BANKCODE>
    <STARTDATE>2019-01-01T9:05:00</STARTDATE>
    <ENDDATE>2019-01-01T11:55:00</ENDDATE>
    <TRANSACTIONTYPE>MT941</TRANSACTIONTYPE>
    <ACCOUNTNUMBERS />
  </PAYMENTINFOREQUEST>
</PAYMENTINFOMESSAGE>
```

MT941 Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGERESPONSE>	Yes	No	Parent Element	Marks start of the response message.
<PAYMENTINFORESPONSE>	Yes	Yes	Parent Element	
<TRANSACTIONTYPE DT="STRING"> </TRANSACTIONTYPE>	Yes	No	Constant : 940	
<SEQUENCENUM DT="STRING"></SEQUENCENUM>	Yes	No	Constant : 06	
<RECEIPTTIME DT="DATETIME"> </RECEIPTTIME>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The time at which the customer receives the statement response.
<PROCESSSTATUS DT="STRING">	Yes	No	Constant : 1	
<COMMENT DT="STRING"> </COMMENT>	Yes	No	Constant : NO COMMENT	
<TRANSACTIONDATA> </TRANSACTIONDATA>	Yes	No		This tag will contain the Swift MT940 statement for a particular account.
<CompanyCode dt="string"></CompanyCode>	Yes	No	String	This tag contains requested company code
</PAYMENTINFORESPONSE>	Yes	Yes	Closing tag	

<STATUSCODE DT="STRING"> </STATUSCODE>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<STATUSDETAIL DT="STRING"></STATUSDETAIL>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<RESPONSEITEMCOUNT DT="INT">	Yes	No	Integer	The total number statement (for accounts) b2b is replying in the current response.
</PAYMENTINFOMESSAGERESPONSE>	Yes	No	Closing tag	

MT941 Message Specifications

Name	Mandatory	Format	Description
:20:	Yes	16x	Unique reference generated by B2B. This value will be unique per account number in each request.
:25:	Yes	35x	This field identifies the account.
:28C:	Yes	5n[/2n]	Statement Number/Sequence Number
:60F:	No	1!a6!n3!a15d	This field specifies, for the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. C Credit The opening balance is a credit balance. D Debit The opening balance is a debit balance.
:62F:	Yes	1!a6!n3!a15d	This field reflects the book balance for the account. If field 13D is present, then this is the book balance as at the

Internal Use

			<p>end of the business period indicated in field 13D Date/Time Indication. If field 13D is absent, then this field contains the closing book balance for the account as at the end of the business day.</p> <p>C Credit The book balance is a credit balance.</p> <p>D Debit The book balance is a debit balance.</p>
:64:	No	1!a6!n3!a15d	<p>This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).</p> <p>C Credit The closing available balance is a credit balance.</p> <p>D Debit The closing available balance is a debit balance.</p>

MT941 Sample response message

```
<?xml version="1.0" encoding="UTF-8"?>
<PaymentInfoMessageResponse>
  <PaymentInfoResponse>
    <TransactionType dt="string">MT941</TransactionType>
    <SequenceNum dt="string">01</SequenceNum>
    <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
    <ProcessStatus dt="string">1</ProcessStatus>
    <Comment dt="string">No Comment</Comment>
    <TransactionData>:20:MT941-310320191115483222002900
:25:XXXXXXXXX001
:28C:00090/01
:60F:CSAR
:62F:CSAR990,88
:64:CSAR990,88
- </TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
```



```

</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">02</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115483844028299
:25:XXXXXXXXX002
:28C:00090/02
:60F:CSAR
:62F:CSAR44247982,36
:64:CSAR44247982,36
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">03</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115484733970300
:25:XXXXXXXXX003
:28C:00090/03
:60F:CSAR
:62F:CSAR996290208,44
:64:CSAR996290208,44
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">04</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115485376635300
:25:XXXXXXXXX004
:28C:00090/04
:60F:CSAR
:62F:CSAR6480835,83
:64:CSAR6480835,83
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>

```

```

<TransactionType dt="string">MT941</TransactionType>
<SequenceNum dt="string">05</SequenceNum>
<ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
<ProcessStatus dt="string">1</ProcessStatus>
<Comment dt="string">No Comment</Comment>
<TransactionData>:20:MT941-310320191115486001079500
:25:XXXXXXXXX005
:28C:00090/05
:60F:CUSD
:62F:CUSD5173,92
:64:CUSD5173,92
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">06</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115486666728599
:25:XXXXXXXXX006
:28C:00090/06
:60F:CSAR
:62F:CSAR99996231736,85
:64:CSAR99996231736,85
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">08</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115487318080000
:25:XXXXXXXXX007
:28C:00090/08
:60F:C190331SAR99793726,50
:62F:C190331SAR99793726,50
:64:C190331SAR99793726,50
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">09</SequenceNum>

```

```

<ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
<ProcessStatus dt="string">1</ProcessStatus>
<Comment dt="string">No Comment</Comment>
<TransactionData>:20:MT941-310320191115487960809200
:25:XXXXXXXXX008
:28C:00090/09
:60F:C190331SAR153837,41
:62F:C190331SAR153837,41
:64:C190331SAR153837,41
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">10</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115488521835699
:25:XXXXXXXXX009
:28C:00090/10
:60F:CSAR
:62F:CSAR7903128231,43
:64:CSAR7903128231,43
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT941</TransactionType>
  <SequenceNum dt="string">10</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:07:36</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT941-310320191115489209863000
:25:XXXXXXXXX010
:28C:00090/10
:60F:CUSD
:62F:CUSD15813617,03
:64:CUSD15813617,03
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
  <StatusCode dt="string">OK</StatusCode>
  <StatusDetail dt="string">OK</StatusDetail>
  <ResponseItemCount dt="int">10</ResponseItemCount>
</PaymentInfoMessageResponse>

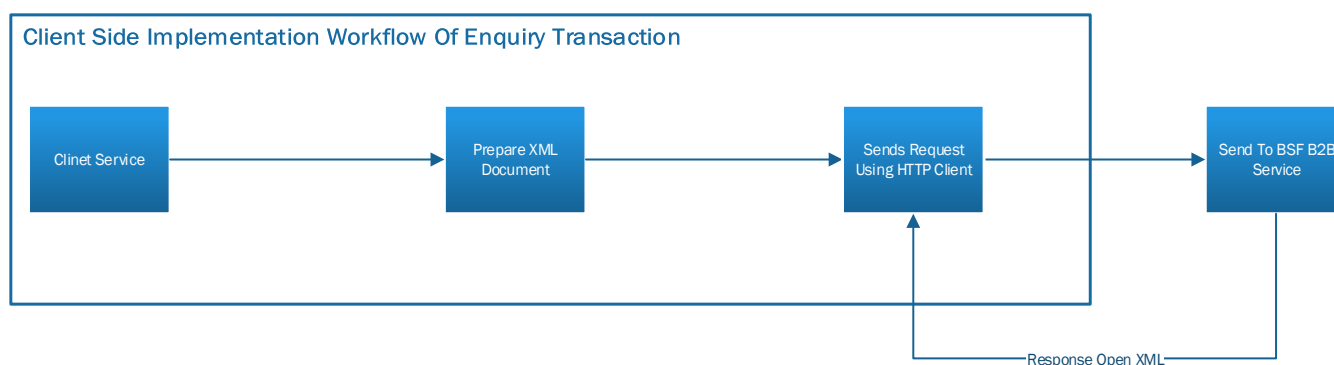
```

b. MT942

This service allows to extract the detailed and/or summary information about entries debited or credited for an account or all accounts of a company.

- Request is open xml
- Response is open xml

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	No Signature	No	No



Name	Mandatory	Multiple	Type	Description
<?xml version="1.0" encoding="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGE>	Yes	No	Parent Element	Marks the start of the message
<PAYMENTINFOREQUEST>	Yes	No	Parent Element	
<COMPANYCODE></COMPANYCODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<BANKCODE></BANKCODE>	Yes	No	Constant : BSFRSARI	
<STARTDATE></STARTDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The start should be less than equal to end date. This value is used to extract statement starting from the specified date in this tag.

<ENDDATE></ENDDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The end date up to which you want to extract the statement. The end date should be less than or equal to current date.
<TRANSACTIONTYPE></TRANSACTIONTYPE>	Yes	No	Constant : MT942	
<ACCOUNTNUMBERS>	No	No	Parent Tag	This tag used, if we want to extract statement for selected accounts.
<ACCOUNTNUMBER>	Yes	Yes	Parent tag	This tag is used to group individual account numbers into one group tag.
<ACCNUMBER></ACCNUMBER>	Yes	No	34x (Account)	This is the registered account in BSF b2b system for which you want to extract the statement.
<BICCODE> </BICCODE>	No	No	35x	Local bank code -Use SAMA assigned bank code. Refer Local Bank codes.
</ACCOUNTNUMBER>	Yes	No	Closing tag	
</ACCOUNTNUMBERS>	Yes	No	Closing tag	
</PAYMENTINFOREQUEST>	Yes	No	Closing tag	
</PAYMENTINFOMESSAGE>	Yes	No	Closing tag	

Sample request message

- This format can be used to extract MT942 of all accounts of a company.

```
<?xml version="1.0" encoding="UTF-8"?>
<PaymentInfoMessage>
  <PaymentInfoRequest>
    <CompanyCode>CT1</CompanyCode>
    <BankCode>BSFRSARI</BankCode>
    <StartDate>2019-01-01T9:05:00</StartDate>
    <EndDate>2019-01-01T16:35:00</EndDate>
    <TransactionType>MT942</TransactionType>
  </PaymentInfoRequest>
</PaymentInfoMessage>
```

MT942 Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGERESPONSE>	Yes	No	Parent Element	Marks start of the response message.
<PAYMENTINFORESPONSE>	Yes	Yes	Parent Element	
<TRANSACTIONTYPE DT="STRING"> </TRANSACTIONTYPE>	Yes	No	Constant : 940	
<SEQUENCENUM DT="STRING"></SEQUENCENUM>	Yes	No	Constant : 06	
<RECEIPTIME DT="DATETIME"> </RECEIPTIME>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The time at which the customer receives the statement response.
<PROCESSSTATUS DT="STRING">	Yes	No	Constant : 1	
<COMMENT DT="STRING"> </COMMENT>	Yes	No	Constant : NO COMMENT	
<TRANSACTIONDATA> </TRANSACTIONDATA>	Yes	No		This tag will contain the Swift MT940 statement for a particular account.
<CompanyCode dt="string"></CompanyCode>	Yes	No	String	This tag contains requested company code
</PAYMENTINFORESPONSE>	Yes	Yes	Closing tag	
<STATUSCODE DT="STRING"> </STATUSCODE>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<STATUSDETAIL DT="STRING"></STATUSDETAIL>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<RESPONSEITEMCOUNT DT="INT">	Yes	No	Integer	The total number statement (for accounts) b2b is replying in the current response.
</PAYMENTINFOMESSAGERESPONSE>	Yes	No	Closing tag	

MT942 Message Specifications

Name	Mandatory	Format	Description
:20:	Yes	16x	Unique reference generated by B2B. This value will be unique per account number in each request.
:25:	Yes	35x	This field identifies the account.
:28C:	Yes	5n[/2n]	Statement Number/Sequence Number
:34F:	Yes	3!a[1!a]15d	This field specifies the minimum value (transaction amount) reported in the message. Based on debit and credit this tag will repeat. D Debit Debit floor limit. C Credit Credit floor limit.
:13D:	Yes	6!n4!n1!x4!n	This field indicates the date, time and time zone at which the report was created.

MT942 Sample response message

```
<?xml version="1.0" encoding="UTF-8"?>
<PaymentInfoMessageResponse>
  <PaymentInfoResponse>
    <TransactionType dt="string">MT942</TransactionType>
    <SequenceNum dt="string">01</SequenceNum>
    <ReceiptTime dt="DateTime">2019-01-01T16:22:06</ReceiptTime>
    <ProcessStatus dt="string">1</ProcessStatus>
    <Comment dt="string">No Comment</Comment>
    <TransactionData>:20:MT942-310320191116351832174900
:25:XXXXXXXXX001
:28C:00090/01
:34F:D,00
:34F:C,00
:13D:1903311621+0300
</TransactionData>
    <CompanyCode dt="string">CT1</CompanyCode>
  </PaymentInfoResponse>
</PaymentInfoResponse>
```

Internal Use

```

<TransactionType dt="string">MT942</TransactionType>
<SequenceNum dt="string">02</SequenceNum>
<ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
<ProcessStatus dt="string">1</ProcessStatus>
<Comment dt="string">No Comment</Comment>
<TransactionData>:20:MT942-310320191116352746256900
:25:XXXXXXXX002
:28C:00090/02
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">03</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT942-310320191116353636406600
:25:XXXXXXXX003
:28C:00090/03
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">04</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT942-310320191116354507355399
:25:XXXXXXXX004
:28C:00090/04
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">05</SequenceNum>

```



```

<ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
<ProcessStatus dt="string">1</ProcessStatus>
<Comment dt="string">No Comment</Comment>
<TransactionData>:20:MT942-310320191116354917465700
:25:XXXXXXXXX005
:28C:00090/05
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">06</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT942-310320191116355811424200
:25:XXXXXXXXX006
:28C:00090/06
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">08</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT942-310320191116356890636400
:25:XXXXXXXXX007
:28C:00090/08
:34F:SARD0,00
:34F:SARCO,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">09</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>

```

```

    <Comment dt="string">No Comment</Comment>
    <TransactionData>:20:MT942-310320191116357615181500
:25:XXXXXXXX008
:28C:00090/09
:34F:SARD0,00
:34F:SARCO,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">10</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT942-310320191116358026015000
:25:XXXXXXXX009
:28C:00090/10
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT942</TransactionType>
  <SequenceNum dt="string">10</SequenceNum>
  <ReceiptTime dt="DateTime">2019-03-31T16:22:06</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT942-310320191116358841636100
:25:XXXXXXXX010
:28C:00090/10
:34F:D,00
:34F:C,00
:13D:1903311622+0300
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
  <StatusCode dt="string">OK</StatusCode>
  <StatusDetail dt="string">OK</StatusDetail>
  <ResponseItemCount dt="int">10</ResponseItemCount>
</PaymentInfoMessageResponse>

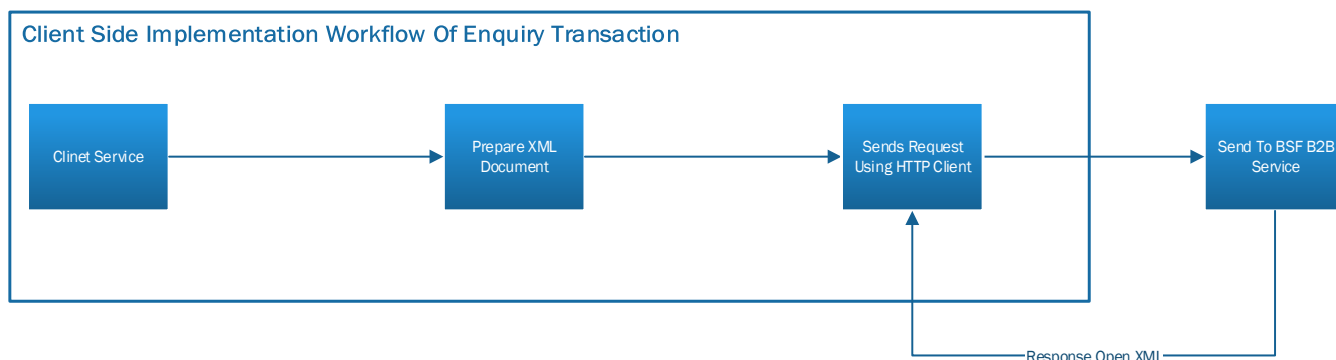
```

c. MT950

This service allows customer to extract detailed information about all entries for the account.

- Request is open xml
- Response is open xml

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	No Signature	No	No



Name	Mandatory	Multiple	Type	Description
<?xml version="1.0" encoding="UTF-8"?>	Yes	No	XML document prolog, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGE>	Yes	No	Parent Element	Marks the start of the message
<PAYMENTINFOREQUEST>	Yes	No	Parent Element	
<COMPANYCODE></COMPANYCODE>	Yes	No	Alphanumeric code with maximum length of 16 characters.	BSF B2B registered company code.
<BANKCODE></BANKCODE>	Yes	No	Constant : BSFRSARI	
<STARTDATE></STARTDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The start should be less than equal to end date. This value is used to extract statement starting from the specified date in this tag.

Internal Use

<ENDDATE></ENDDATE>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The end date up to which you want to extract the statement. The end date should be less than or equal to current date.
<TRANSACTIONTYPE></TRANSACTIONTYPE>	Yes	No	Constant : MT950	
<ACCOUNTNUMBERS>	No	No	Parent Tag	This tag used, if we want to extract statement for selected accounts.
<ACCOUNTNUMBER>	Yes	Yes	Parent tag	This tag is used to group individual account numbers into one group tag.
<ACCNUMBER></ACCNUMBER>	Yes	No	34x (Account)	This is the registered account in BSF b2b system for which you want to extract the statement.
<BICCODE> </BICCODE>	No	No	35x	Local bank code -Use SAMA assigned bank code. Refer Local Bank codes.
</ACCOUNTNUMBER>	Yes	No	Closing tag	
</ACCOUNTNUMBERS>	Yes	No	Closing tag	
</PAYMENTINFOREQUEST>	Yes	No	Closing tag	
</PAYMENTINFOMESSAGE>	Yes	No	Closing tag	

Sample request message

- This format can be used to extract MT942 of all accounts of a company.

```
<?xml version="1.0" encoding="UTF-8"?>
<PaymentInfoMessage>
  <PaymentInfoRequest>
    <CompanyCode>CT1</CompanyCode>
    <BankCode>BSFRSARI</BankCode>
    <StartDate>2019-01-01T9:05:00</StartDate>
    <EndDate>2019-01-01T16:35:00</EndDate>
    <TransactionType>MT950</TransactionType>
  </PaymentInfoRequest>
</PaymentInfoMessage>
```

MT942 Response Message Specification

Name	Mandatory	Multiple	Type	Description
<?XML VERSION="1.0" ENCODING="UTF-8"?>	Yes	No	XML document prologue, marks starting of the xml message.	Every single XML Message will be having this PROLOG
<PAYMENTINFOMESSAGERESPONSE>	Yes	No	Parent Element	Marks start of the response message.
<PAYMENTINFORESPONSE>	Yes	Yes	Parent Element	
<TRANSACTIONTYPE DT="STRING"> </TRANSACTIONTYPE>	Yes	No	Constant : 940	
<SEQUENCENUM DT="STRING"></SEQUENCENUM>	Yes	No	Constant : 06	
<RECEIPTIME DT="DATETIME"> </RECEIPTIME>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The time at which the customer receives the statement response.
<PROCESSSTATUS DT="STRING">	Yes	No	Constant : 1	
<COMMENT DT="STRING"> </COMMENT>	Yes	No	Constant : NO COMMENT	
<TRANSACTIONDATA> </TRANSACTIONDATA>	Yes	No		This tag will contain the Swift MT940 statement for a particular account.
<CompanyCode dt="string"></CompanyCode>	Yes	No	String	This tag contains requested company code
</PAYMENTINFORESPONSE>	Yes	Yes	Closing tag	
<STATUSCODE DT="STRING"> </STATUSCODE>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<STATUSDETAIL DT="STRING"></STATUSDETAIL>	Yes	No	String	The value will be replied OK , if B2B successfully process the request, else FAILED
<RESPONSEITEMCOUNT DT="INT">	Yes	No	Integer	The total number statement (for accounts) b2b is replying in the current response.
</PAYMENTINFOMESSAGERESPONSE>	Yes	No	Closing tag	

MT942 Message Specifications

Name	Mandatory	Format	Description
:20:	Yes	16x	Unique reference generated by B2B. This value will be unique per account number in each request.
:25:	Yes	35x	This field identifies the account.
:28C:	Yes	5n[/2n]	Statement Number/Sequence Number
:60F:	Yes	1!a6!n3!a15d	This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. C Credit The (intermediate) opening balance is a credit balance. D Debit The (intermediate) opening balance is a debit balance.
:61:	No	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	This field contains the details of each transaction. Subfield 1, Value Date, is the date on which the debit/credit is effective. Subfield 2, Entry Date, is the date on which the transaction is booked to the account. Subfield 3, Debit/Credit Mark, see description in the Codes section. Subfield 4, Funds Code, is the 3rd character of the currency code, if needed.

			<p>Subfield 5, Amount, is the amount of the transaction.</p> <p>Subfield 6, Transaction Type and Identification Code</p> <p>Subfield 7, Reference for the Account Owner, is the reference of the message (SWIFT or any other) or document that resulted in this entry. This is a reference that the account owner can use to identify the reason for the entry.</p> <p>Subfield 8, Reference of the Account Servicing Institution, is the reference of the advice or instruction sent by the account servicing institution to the account owner.</p> <p>Subfield 9, Supplementary Details</p>
:62F:	Yes	1!a6!n3!a15d	<p>This field specifies, for the (intermediate) closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.</p> <p>C Credit The (intermediate) closing balance is a credit balance.</p> <p>D Debit The (intermediate) closing balance is a debit balance.</p>
:64:	No	1!a6!n3!a15d	<p>This field indicates the funds which are available to the account owner (if credit</p>

			<p>balance) or the balance which is subject to interest charges (if debit balance).</p> <p>C Credit The closing available balance is a credit balance.</p> <p>D Debit The closing available balance is a debit balance.</p>
--	--	--	---

MT942 Sample response message

```
<?xml version="1.0" encoding="UTF-8"?>
<PaymentInfoMessageResponse>
  <PaymentInfoResponse>
    <TransactionType dt="string">MT950</TransactionType>
    <SequenceNum dt="string">01</SequenceNum>
    <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
    <ProcessStatus dt="string">1</ProcessStatus>
    <Comment dt="string">No Comment</Comment>
    <TransactionData>:20:MT950-310320191115203054618300
:25:XXXXXXXXX001
:28C:00090/01
:60F:C190331SAR210,88
:61:190331C780,00NTRFTR20193101670//NONREF
:62F:C190331SAR990,88
:64:C190331SAR990,88
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
  <PaymentInfoResponse>
    <TransactionType dt="string">MT950</TransactionType>
    <SequenceNum dt="string">02</SequenceNum>
    <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
    <ProcessStatus dt="string">1</ProcessStatus>
    <Comment dt="string">No Comment</Comment>
    <TransactionData>:20:MT950-310320191115203931749900
:25:XXXXXXXXX002
:28C:00090/02
:60F:C190331SAR49440628,31
:61:190331D780,00NTRFTR20193101670//NONREF
:62F:C190331SAR44247982,36
:64:C190331SAR44247982,36
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
```

Internal Use
Public


```

</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">03</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115204313851800
:25:XXXXXXXXX003
:28C:00090/03
:60F:C190331SAR996320524,30
:61:190331D7240,00NTRFTR20193101671//NONREF
:61:190331D872,00NTRFTR20193101673//NONREF
:62F:C190331SAR996290208,44
:64:C190331SAR996290208,44
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">04</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115205197293400
:25:XXXXXXXXX004
:28C:00090/04
:60F:C190331SAR6486418,43
:61:190331C7240,00NTRFTR20193101671//NONREF
:62F:C190331SAR6480835,83
:64:C190331SAR6480835,83
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">05</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115206090448000
:25:XXXXXXXXX005
:28C:00090/05
:60F:C190331USD117919,40
:61:190331D227,37NTRFTR20193101672//NONREF
:61:190331C232,16NTRFTR20193101673//NONREF
:62F:C190331USD5173,92

```

```

:64:C190331USD5173,92
-  
TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">06</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115206972101199
:25:XXXXXXXXX006
:28C:00090/06
:60F:D190331SAR100003561763,52
:61:190331C854,00NTRFTR20193101672//NONREF
:62F:C190331SAR99996231736,85
:64:C190331SAR99996231736,85
-  
TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">08</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115207410847700
:25:XXXXXXXXX007
:28C:00090/08
:60F:C190331SAR99793726,50
:62F:C190331SAR99793726,50
:64:C190331SAR99793726,50
-  
TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">09</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115208294789200
:25:XXXXXXXXX008
:28C:00090/09
:60F:C190331SAR153837,41
:62F:C190331SAR153837,41
:64:C190331SAR153837,41

```

```

-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">10</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115208619833200
:25:XXXXXXXXX009
:28C:00090/10
:60F:C190331SAR7903141509,83
:61:190331C102,00NTRFTR20193101674//NONREF
:62F:C190331SAR7903128231,43
:64:C190331SAR7903128231,43
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
<PaymentInfoResponse>
  <TransactionType dt="string">MT950</TransactionType>
  <SequenceNum dt="string">10</SequenceNum>
  <ReceiptTime dt="DateTime">2019-01-01T16:02:56</ReceiptTime>
  <ProcessStatus dt="string">1</ProcessStatus>
  <Comment dt="string">No Comment</Comment>
  <TransactionData>:20:MT950-310320191115209517332400
:25:XXXXXXXXX010
:28C:00090/10
:60F:C190331USD26522336,16
:61:190331D27,16NTRFTR20193101674//NONREF
:61:190331D27,96NTRFTR20193101675//NONREF
:62F:C190331USD15813617,03
:64:C190331USD15813617,03
-</TransactionData>
  <CompanyCode dt="string">CT1</CompanyCode>
</PaymentInfoResponse>
  <StatusCode dt="string">OK</StatusCode>
  <StatusDetail dt="string">OK</StatusDetail>
  <ResponseItemCount dt="int">10</ResponseItemCount>
</PaymentInfoMessageResponse>

```

9. Stop Payment Service

Stop payment service will provide the functionality for B2B customers to stop the transaction which are in HOLD status (Future value dated). Corporate customer of B2B has to send request to cancel the transaction before the value date of the transaction, as transaction with HOLD status will be executed on the value date, except for SWIFT transaction minimum one day prior to value date as SWIFT is having minimum d+1.

Mode	Sender	Receiver	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	No	No

Sample request message

```

<Message>
  <Header>
    <Sender></Sender>
    <Receiver></Receiver>
    <MessageType></MessageType>
    <MessageDescription></MessageDescription>
    <TimeStamp></TimeStamp>
  </Header>
  <Body>
    <StopPaymentRequest>
      <StopPayment>
        <TransactionRef></TransactionRef>
        <ActionReason></ActionReason>
      </StopPayment>
    </StopPaymentRequest>
  </Body>
</Message>

```

Sample response message

```

<Message>
  <Header>
    <Sender></Sender>
    <Receiver></Receiver>
    <MessageType></MessageType>
    <MessageDescription></MessageDescription>
    <TimeStamp></TimeStamp>
  </Header>
  <Body>
    <StopPaymentResponse>
      <StopPayment>
        <TransactionRef></TransactionRef>
        <TransactionValueDate></TransactionValueDate>
        <TransactionCurrency></TransactionCurrency>
        <StatusCode></StatusCode>
        <StatusDetail></StatusDetail>
      </StopPayment>
    </StopPaymentResponse>
  </Body>
  <StatusCode></StatusCode>
  <StatusDetail></StatusDetail>
</Message>

```

Request and Response message specification.

Name	Mandatory	Multiple	Type	Description
<MESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No		The customer id, who is sending the payroll file.
<RECEIVER></RECEIVER>	Yes	No	Constant : BSKF	
<MESSAGETYPE></MESSAGETYPE>	Yes	No	StopPayment or INQStopPayment	Message type in request is StopPayment for stopping the payment or INQStopPayment is for inquiring about stopped payment

<MESSAGEDESCRIPTION> </MESSAGEDESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	Message description if any
<TIMESTAMP> </TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.
</HEADER>	Yes	No		
<BODY>	Yes	No	Parent Element	
<StopPaymentRequest>	Yes	No	Parent Element	
<StopPayment>	Yes	Yes		Multiple against each transaction
<TransactionRef> </TransactionRef>	Yes	No	Alphanumeric sequence number with maximum length of 16 characters.	Same transaction reference sent by the customer for individual transactions.
<ActionReason> </ActionReason>	Yes	No		Rejection reason(Identifiable for corporate why they are cancelling payment)
</StopPayment>	Yes	Yes	Closing tag	
</StopPaymentRequest>	Yes	No		
</BODY>	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	

Response				
Name	Mandatory	Multiple	Type	Description
<MESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No		The customer id, who is sending the payroll file.
<RECEIVER> </RECEIVER>	Yes	No	Constant : BSFK	
<MESSAGETYPE> </MESSAGETYPE>	Yes	No	StopPayment or INQStopPayment	Message type in request is StopPayment for stopping the payment or INQStopPayment is for inquiring about stopped payment
<MESSAGEDESCRIPTION> </MESSAGEDESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	Message description if any
<TIMESTAMP> </TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.

</HEADER>	Yes	No		
<BODY>	Yes	No	Parent Element	
<StopPaymentRequest>	Yes	No	Parent Element	
<StopPayment>	Yes	Yes		Multiple against each transaction
<TransactionRef> </TransactionRef>	Yes	No	Alphanumeric sequence number with maximum length of 16 characters.	Same transaction reference sent by the customer for individual transactions.
<TransactionValueDate> </TransactionValueDate>	Yes	No	Value date in yyMMdd	Value date of the transaction
<TransactionCurrency> </TransactionCurrency>	Yes	No	3 char currency code	Transaction currency
<StatusCode></StatusCode>	Yes	No		Individual status of the transaction. OK – For stopped transactions. FAILED – IF failed to process the file.
<StatusDetail> </StatusDetail>	Yes	NO		Individual status details of the transaction. IF status is OK than status details will be Payment stoped successfully . Else the corresponding failed message.
</StopPayment>	Yes	Yes	Closing tag	
</StopPaymentResponse>	Yes	No		
</BODY>	Yes	No	Closing tag	
<STATUSCODE></STATUSCODE>	Yes	No		Overall status of the file
<STATUSDETAIL></STATUSDETAIL>	Yes	No		Overall description of the file
</MESSAGE>	Yes	No	Closing tag	

10. Return payment

B2B corporate customers can capture payroll transactions through B2B payroll service. Depending on the other bank beneficiary account status, chance may that the payroll is getting returned from beneficiary bank with some reason like account close, invalid account number. Rejection from the other banks will be received within 6 days from the day of posting the payroll to beneficiary bank. Based on the reason of rejection the corresponding payroll transaction will be updated with the rejection reason code.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
Asynchronous (Request/Response)	Client	BSF	N/A	No	Depends on customer profile zip flag

Sample request message

```

<Message>
  <Header>
    <Sender>SCSB</Sender>
    <Receiver>BSFK</Receiver>
    <MessageType>INQBF</MessageType>
    <MessageDescription>Bulk Inquiry Failed</MessageDescription>
    <TimeStamp>2022-05-24T04:00:13</TimeStamp>
  </Header>
  <Body>
    <RequestParameter>
      <SeqNum/>
      <FromDate>2020-07-01</FromDate>
      <ToDate>2022-05-24</ToDate>
    </RequestParameter>
  </Body>
</Message>

```


Sample response message

```

<Message>
  <Header>
    <Sender></Sender>
    <Receiver></Receiver>
    <MessageType></MessageType>
    <MessageDescription></MessageDescription>
    <TimeStamp></TimeStamp>
  </Header>
  <Body>
    <UprocessedPayment>
      <PaymentInformation>
        <SeqNum></SeqNum>
        <ReceivedDate></ReceivedDate>
        <ValueDate></ValueDate>
        <BenName></BenName>
        <RR></RR>
        <BenBank></BenBank>
        <BenAccount></BenAccount>
        <Currency></Currency>
        <Amount></Amount>
        <Status></Status>
      </PaymentInformation>
    </UprocessedPayment>
  </Body>
  <StatusCode></StatusCode>
  <StatusDetail></StatusDetail>
</Message>

```

Request/Response message specification.

Name	Mandatory	Multiple	Type	Description
<MESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No		The customer id, who is sending the payroll file.
<RECEIVER></RECEIVER>	Yes	No	Constant : BSKF	
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	INQBF	Message type in request is INQBF
<MESSAGE DESCRIPTION></MESSAGE DESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	Message description if any
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.
</HEADER>				
<BODY>	Yes	No	Parent Element	
<RequestParameter>	Yes	No	Parent Element	
<FromDate></FromDate>	Yes	No		Format of data is in yyyy-MM-dd
<ToDate></ToDate>	yes	no	.	Format of data is in yyyy-MM-dd
<SeqNum></SeqNum>	No	No		Sequence no
</RequestParameter>	Yes	No		
</BODY>	Yes	No	Closing tag	
</MESSAGE>	Yes	No	Closing tag	

Response Message				
Name	Mandatory	Multiple	Type	Description
<MESSAGE>	Yes	No	XML Root Element	Marks start of the message.
<HEADER>	Yes	No		Marks start of the header message
<SENDER></SENDER>	Yes	No		The customer id, who is sending the payroll file.
<RECEIVER></RECEIVER>	Yes	No	Constant : BSKF	
<MESSAGE TYPE></MESSAGE TYPE>	Yes	No	INQBF	Message type in request is INQBF
<MESSAGE DESCRIPTION></MESSAGE DESCRIPTION>	Yes	No	Alphanumeric string with maximum length of 35 characters.	Message description if any
<TIMESTAMP></TIMESTAMP>	Yes	No	The value should be in the following format : yyyy-MM-dd'T'HH:mm:ss	The date and time while posting the message.
</HEADER>				
<BODY>	Yes	No	Parent Element	
<UprocessedPayment>	Yes	No		
<PaymentInformation>	Yes	Yes		
<ReceivedDate></ReceivedDate>	yes	No	Date of payroll transaction received	Format is yyyy-MM-dd
<ValueDate></ValueDate>	yes	No	Value date of payroll transaction	Format is yyyy-MM-dd
<BenName></BenName>	yes	No		Name of beneficiary
<RR></RR>	yes	No	4 char reason	Return Reason codes
<BenBank></BenBank><BenAccount></BenAccount>	Yes	No		Beneficiary bank
<Currency></Currency>	Yes	No		Payroll transaction currency
<Amount></Amount>	Yes	No		Amount to return
<Status></Status>	Yes	No		Value will be 'R' R- Return
</PaymentInformation>	Yes	Yes		Closing tag
</UprocessedPayment>	Yes	No	Closing tag	
</BODY>	Yes	No	Closing tag	
<StatusCode></StatusCode>	Yes	No		Overall status of the file

<StatusDetail> </StatusDetail>	Yes	No		Overall description of the file
</MESSAGE>	Yes	No	Closing tag	

11. XML Deal Transfer – Deal ticket

XML deal transfer service will be used by B2B customers for processing transaction with agreed deal information. Deal ticket information will be received by corporate based on the request from them to bank and deals will be created by Kondor/treasury team of bank and will share the information to the requested corporate. Corporate can initiate the deal in the below provided request XML, validation will be performed and will proceed only the requested deal is matching exactly with the information which is available with the kondor/treasury team.

Mode	Sender	Receiver	Encryption	Request ZIP	Response ZIP
synchronous (Request/Response)	Client	BSF	PKCS#7 Detached Signature with Base64 encoded	No	No

Request message specification

Name	Mandatory	Multiple	Type	Description
<Request>	yes	No	XML Root Element	Marks start of the message.
<Header>	yes	No	Parent Element	Marks start of the message header.
<RequestDateTime> </RequestDateTime>	yes	No	The value should be in the following format : yyyy- MM- dd'T'HH:mm:ss	The date and time while posting the message.
<RequestService> </RequestService>	yes	No	Constant	Value should be : RequestForTransfer
<RequestRefernce> </RequestRefernce>	yes	No	Alphanumeric reference with maximum length of 16 characters and minimum 2 characters.	Message reference number is used to identify unique file sent by the customer.
<Sender>	yes	no	Parent Element	Inside this tag the details of the sender will be available.
<Code></Code>	yes	no	Alphanumeric code with maximum	BSF B2B registered company code.

Internal Use

			length of 16 characters.	
<Description></Description>	no	no	Alphanumeric sender description with maximum length of 16 characters.	
</Sender>	yes	no		
<Receiver>	yes	no	Parent Element	Inside this tag the details of the receiver will be available.
<Code></Code>	yes	no	Constant	Value must be BSFRSARI
<Description></Description>	no	no	Alphanumeric receiver description with maximum length of 16 characters.	
</Receiver>	yes	no		
<Channel></Channel>	no	no		
</Header>	yes	yes		
<BODY>	yes	no	Parent Element	The details transactions will be available inside this tag.
<PaymentTransaction>	yes	no	Parent Element	Individual transactions will be available inside this tag
<Entry>	yes	yes	Parent Element	Each individual transaction will the start with this tag.
<TRNREFERENCE></TRNREFERENCE>	yes	no	16x	Sender's Reference This field specifies the unique reference to the entire message. The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction

				identification which is to be used in related queries, cancellations, etc.
<TrnType></TrnType>	no	no		
<TrnValueDte></TrnValueDte>	yes	no	The value date must be in the following format : yyMMdd	The date in which the transaction will be processed.
<TrnCurrency></TrnCurrency>	yes	no	3a	Currency must be a valid ISO 4217 currency code.
<TrnAmount></TrnAmount>	yes	no	15n	The integer part of the Amount must contain at least one digit, without any leading zeros. The decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specific currency.
<TrnDetail></TrnDetail>	no	no	[35x]	Any detail regarding the transactions.
<TrnDeal>	No (If deal is available below tag is mandatory till close of <TrnDeal>	No		Starting of the deal information providing by customer
<Reference></Reference>	NO		Data given by treasury/Kondor team	Deal ticket reference number, shared to customer by LCM/GTB from treasury/Kondor team.
<BuyCur></BuyCur>	No		3 Chars	Buy currency
<SellCur></SellCur>	No		3 Chars	Sell currency
<BuyCurAmt></BuyCurAmt>	No			Amount in BUY currency

Internal Use

<Rate></Rate>	No			Rate of deal ticket
</TrnDeal>	No			
<DbBank> </DbBank>	yes	no	Constant : BSFRSARIXXX	The debiter bank should always equal to BSFRSARIXXX
<DbAccount> </DbAccount>	yes	no	/24x	Remitter account preceded with forward slash(/) Any valid BSF account registered to process B2B transactions. IBAN or BBAN both are supported. Should be alphanumeric and maximum number of digits should be 24
<DbName> </DbName>	yes	no	35x	Ordering Customer
<BenBank> </BenBank>	yes	no	35x	This field specifies the Financial Institution, which services the account for the beneficiary customer. Local bank code -Use SAMA assigned bank code. Refer Local Bank codes. Overseas Transfers - Short bank name or SWIFT BIC Note: Please make sure the beneficiary bank code is spelled correctly if not then B2B may treat transaction as Overseas bank transfer.
<BenAccount></BenAccount>	yes	no	/34x (Account)	This field identifies the beneficiary of the transaction. Beneficiary Account(Mandatory):

				Preceded with forward slash(/) -If Beneficiary Bank is BSF then the account will be validated. - If Beneficiary Bank is NON BSF and if the beneficiary account is IBAN, the IBAN is validated.
<BenName></BenName>	yes	no	35x	Contain Beneficiary Name less than or equal to 35 characters.
<BenId> </BenId>	no	no	[35x]	Id of the beneficiary (Optional).
<BenCountry> </BenCountry>	no	no	[2X]	ISO Alpha-2
<BenCity> </BenCity>	no	no	[35x]	City of the beneficiary, where the beneficiary account present.
<BenAddress></BenAddress>	no	no	[35x]	Address of the beneficiary, where the beneficiary account present.
<BenBirthCtrDte></BenBirthCtrDt>	no	no	Yyyy-MM-dd	
</Entry>	yes	no	Closing tag	
</PaymentTransaction>	yes	no	Closing tag	
</Body>	yes	no	Closing tag	
</ERequest>	yes	no	Closing tag	

Sample Request

```
<?xml version="1.0" encoding="UTF-8"?>
<ERequest>
  <Header>
    <RequestDateTime>2020-08-20T12:39:17</RequestDateTime>
    <RequestService>RequestForTransfer</RequestService>
    <RequestReference>1102</RequestReference>
    <Sender>
      <Code>CT1</Code>
      <Description>CT1</Description>
    </Sender>
    <Receiver>
      <Code>BSFRSARI</Code>
      <Description>BSFRSARI</Description>
    </Receiver>
    <Channel>b2b</Channel>
  </Header>
  <Body>
    <PaymentTransaction>
      <Entry>
        <TrnReference>TEST001</TrnReference>
        <TrnType>AATR</TrnType>
        <TrnValueDte>190820</TrnValueDte>
        <TrnCurrency>SAR</TrnCurrency>
        <TrnAmount>260266,18</TrnAmount>
        <TrnDetail>Test transaction deal</TrnDetail>
        <TrnDeal>
          <Reference>1000000</Reference>
          <BuyCur>SAR</BuyCur>
          <SellCur>USD</SellCur>
          <BuyCurAmt>1000000.18</BuyCurAmt>
          <Rate>3.757</Rate>
        </TrnDeal>
        <DbBank>BSFRSARIXXX</DbBank>
        <DbAccount>A3329900191</DbAccount>
        <DbName>CT1</DbName>
        <BenBank>BSFRSARI</BenBank>
        <BenAccount>A3329900676</BenAccount>
        <BenName>Test Ben</BenName>
        <BenId>0</BenId>
        <BenCountry>SAU</BenCountry>
        <BenCity />
        <BenAddress />
        <BenBirthCtrDte/>
      </Entry>
    </PaymentTransaction>
  </Body>
</ERequest>
```

Internal Use
Public

			length of 16 characters and minimum 2 characters.	sent by the customer.
<Sender>	yes	No	Parent Element	Inside this tag the details of the sender will be available.
<Code> </Code>	yes	No	Alphanumeric code with	BSF B2B registered company code.
<Description> </Description>	No	No	Alphanumeric sender description with maximum length of 16 characters.	
</Sender>	yes	No		
<Receiver>	yes	No	Parent Element	Inside this tag the details of the receiver will be available.
<Code> </Code>	yes	No	Alphanumeric code with	Value must be BSFRSARI
<Description> </Description>	yes		Alphanumeric receiver description with maximum length of 16 characters.	
</Receiver>	yes	No		Closing tag
</Header>	yes	No		Closing tag
<Body>	yes		Parent Element	The details transactions will be available inside this tag.
<PaymentTransactionResponse>	yes	No	Parent Element	Individual transactions will be available inside this tag
<Entry>	yes	yes	Parent Element	Each individual transaction will the start with this tag.
<TrnReference>	yes	No	16x	Sender's Reference This field specifies the unique reference to the entire message. The reference must be

				unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries, cancellations, etc.
</TRNREFERENCE>	yes	No		Closing tag
<StatusCode>	yes	No		Response status code for the transaction
</StatusCode>	yes	No		Closing tag
<StatusDescription>	yes	No		Description of the status code
</StatusDescription>	yes	No		Closing tag
</Entry>	yes	No		Closing tag
</PaymentTransactionResponse>	yes	No		Closing tag
</Body>	yes	No		Closing tag
<StatusCode>	yes	No		Overall Status of the request
</StatusCode>	yes	No		Closing tag
<StatusDescription>	yes	No		Over all status description
</StatusDescription>	yes	No		Closing tag
</EResponse>	yes	No		Closing tag

Sample Response

```
<?xml version="1.0" encoding="UTF-8"?>
<EResponse>
  <Header>
    <ReplyDateTime>2020-08-20T12:39:41</ReplyDateTime>
    <RequestedService>RequestForTransfer</RequestedService>
    <RequestedReference>1102</RequestedReference>
  <Sender>
    <Code>BSFR</Code>
    <Description>BSFR</Description>
  </Sender>
</EResponse>
```

Internal Use

```

<Receiver>
  <Code>CT1</Code>
  <Description>CT1</Description>
</Receiver>
</Header>
<Body>
  <PaymentTransactionResponse>
    <Entry>
      <TrnReference>TEST0001</TrnReference>
      <StatusCode>OK</StatusCode>
      <StatusDescription>OK</StatusDescription>
    </Entry>
  </PaymentTransactionResponse>
</Body>
<StatusCode>OK</StatusCode>
<StatusDescription>OK</StatusDescription>
</EResponse>

```

12. SADAD Bill Service

SADAD bill request service will provide B2B customer to make bill payment. Based on the biller ID available in the bank, against provided consumer number enquiry can be done and customer can make payment for the bills.

SADAD bill service provides mainly two types of services

SADAD Bill Enquiry

Internal Use
Public

SADAD Bill Transaction

a. SADAD Bill Enquiry

SADAD bill enquiry need consumer id and biller id information. These information's will be enquired through biztalk (from sadad service) and will get the bill information from SADAD, which B2B application will be using for processing.

If an enquiry received, B2B will validate the customer information and after performing basic validation, B2B will call the sadad service via Biztalk SOAP service. This service will respond back with the amount, status of the bill and other general information's. B2B will frame the response XML based on the response from the Biztalk service.

b. SADAD Bill Transaction

In SADAD bill transaction, when customer submits any request, enquiry of the transaction will be done through biztalk(biztalk will call SADAD service) and will return amount, status of the bill like *Paid, UnPaid* or not available.

After the enquiry if the response came with status as UnPaid then transaction will be initiated for debiting the customer account which is provided along with the request message. After successful account enquiry, if sufficient balance is available, then B2B will process financial transaction. Based on the response from tuxedo, response for the customer will be framed in XML format.

8.1. XML Message

For SADAD bill enquiry and transaction the format of the XML will remain same.

a. Enquiry XML message

```
<ERequest>
  <Header>
    <RequestDateTime><CurrentDate></RequestDateTime>
    <RequestService>SADAD</RequestService>
    <RequestReference><Request File Reference></RequestReference>
    <Sender>
      <Code><Customer Code></Code>
```

```

        <Description><Customer Desc></Description>
    </Sender>
    <Receiver>
        <Code>BSFRSARI</Code>
        <Description>BSFRSARI</Description>
    </Receiver>
    <Channel></Channel>
    <MessageType>SADADENQ</MessageType>
</Header>
<Body>
    <PaymentTransaction>
        <Entry>
            <TrnReference><Transaction Reference></TrnReference>
            <BillerID><Biller ID></BillerID>
            <DbAccount><Debit Account></DbAccount>
            <ConsumerID><Consumer ID for biller></ConsumerID>
        </Entry>
    </PaymentTransaction>
</Body><Signature><SignatureValue>MIAGCSqGSIb3DQEHAqCAMIACAQExCzAJBgUrDgMCGgUAMIAGC
SqGSIb3DQEHAaCAJIAEgfi8Qm9keT4KCQk8UGF5bWVudFRyYW5zYWN0aW9uPgoJCQk8RW50cnk+CgkJCQk8VHJ
uUmVmZXJlbnNIPINERDE5MDExMFRSMTA8L1RybllJmVvZmV5ZT4KCQkICTxCaWxsZXJJRD4wMDI8L0JpbGxlckIE
PgoJCQkJPJPERiQWNjb3VudD40ODc0ODYwMzI0MDwvRGJBY2NvdW50PgoJCQkJPENvbnN1bWVvSUQ+Ex5EaWdp
Q2VydCBTSEEyIFNlY3VzSBTZj2ZXIlgQ0ECEAqpoaYT3GiVlrVChCPcrG4wCQYFKw4DAhoFAKBdMBGCSqGSIb3DQ
EJAzELBgqhkiG9w0BBwEwHAYJKoZIhvcNAQkFMQ8XDTE5MDExMDA5MDY0MVowIwYJKoZIhvcNAQkEMRYEFLw
XobuU2spNVYvam+9TaeAwveAnMA0GCSqGSIb3DQEBAQUABIIBAILw5c9xSHqWGAYFBikfG1N7jFyc9f3dk+9TxC
wAZNAGyQzue0THw4/3xgz5id/TDJE1na/oeSseMbP4LVMZY8V1a07dPpX4AhlSXeLqUdlgNy1KK75Jl7s0r+lwBePp
HD3wtft9kfnbuHLH+r9zJB7QpEoRsmo2t55UAVVhSQOzSywX2mE2W0LS4leo8UOo+LVpXyxgevX9GCB58oArWbp
c53W94vR4TYQzUCeouNqYksYq9M73xignsHUHr5jdl8EHH7kdH2QyGmvt5xGkZAaspGwMr5Yqul6JhnKlJADQbOSE
KRQ2I9iomBvcuV9B1q5V2j8Z8YzAuy1U+Z7kAAAAAAA=</SignatureValue></Signature>
</ERequest>

```

RequestDateTime tag will contains the current date time when the service has requested. Format is yyyy-MM-ddThh:mm:ss. RequestService tag will contain SADAD. Requestreference tag will contain the file reference which will be unique per customer. SenderCode will contain the registered sender id. Receivercode tag will always be **BSFRSARI**. Message type will identify what is the purpose of the request, in sadad enquiry the message type must be **SADADENQ**.

Body tag will contain paymenttransaction tag which holds entry for each enquiry. Trnreference tag will hold the transaction reference which must be unique per file. BillerID tag will hold the information of each biller as an example for STC id will be 002. DBAccount will hold the information of the debit

account. ConsumerID will hold the consumer number for which the enquiry will be done from SADAD and information will be fetched.

```
<?xml version="1.0" encoding="UTF-8"?>
<EResponse>
  <Header>
    <ReplyDateTime><DateTime></ReplyDateTime>
    <RequestedService>SADADENQ</RequestedService>
    <Sender>
      <Code>BSFR</Code>
      <Description>BSFR</Description>
    </Sender>
    <Receiver>
      <Code><CustomerCode></Code>
      <Description><CustomerDesc></Description>
    </Receiver>
  </Header>
  <Body>
    <PaymentTransactionResponse>
      <Entry>
        <TrnReference><Transaction reference></TrnReference>
        <StatusCode><STATUS></StatusCode>
        <StatusDescription><Bill Status></StatusDescription>
        <BillerID><BillerID></BillerID>
        <BillAmount><Amount></BillAmount>
        <ConsumerID><ConsumerID></ConsumerID>
      </Entry>
    </PaymentTransactionResponse>
  </Body>
  <StatusCode><File Status></StatusCode>
  <StatusDescription><Description></StatusDescription>
</EResponse>
```

b. Transaction XML Message

```
<ERequest>
  <Header>
    <RequestDateTime><CurrentDate></RequestDateTime>
    <RequestService>SADAD</RequestService>
    <RequestReference><Request File Reference></RequestReference>
    <Sender>
      <Code><Customer Code></Code>
      <Description><Customer Desc></Description>
    </Sender>
    <Receiver>
      <Code>BSFRSARI</Code>
      <Description>BSFRSARI</Description>
```

Internal Use

```

</Receiver>
<Channel></Channel>
<MessageType>SADADTRN</MessageType>
</Header>
<Body>
  <PaymentTransaction>
    <Entry>
      <TrnReference><Transaction Reference></TrnReference>
      <BillerID><Biller ID></BillerID>
      <DbAccount><Debit Account></DbAccount>
      <ConsumerID><Consumer ID for biller></ConsumerID>
    </Entry>
  </PaymentTransaction>
</Body><Signature><SignatureValue>MIAGCSqGSib3DQEHAqCAMIACAQExCzAJBgUrDgMCGgUAMIAGC
SqGSib3DQEHAaCAJIAEgfl8Qm9keT4KCQk8UGF5bWVudFRyYW5zYWw0aW9uPgoJCQk8RW50cnk+CgkJCQk8VHJ
uUmVmZXJlbnNIPINERDE5MDExMFRSMTA8L1RyblJlZmVyaW5jZT4KCQkKJCTxCaWxsZXJlRD4wMDI8L0JpbGxlckIE
PgoJCQkKJPERiQWNjb3VudD40ODc0ODYwMzI0MDwvRGJBY2NvdW50PgoJCQkKJENvbnN1bWVyaSUQ+Ex5EaWdp
Q2VydCBTSEYyIFNlYyZSBTZXJ2ZXIgaQ0EACEAqpoaYT3GiVlrvChCPcrG4wCQYFKw4DAhoFAKBdMBgGCSqGSib3DQ
EJAzELBqkqhkiG9w0BBwEwHAYJKoZIhvcNAQkFMQ8XDTE5MDExMDA5MDY0MVowIwYJKoZIhvcNAQkEMRYEFLw
XobuU2spNVYvam+9TaeAwveAnMA0GCSqGSib3DQEBAQUABIIbAILw5c9xSHqWGayYFBikfG1N7jFyc9f3dk+9TxC
wAZNAGyQzuue0THw4/3xgz5id/TDJE1na/oeSseMbP4LVMZY8V1a07dPpX4AhlSXeLqUdlgNy1KK75Jl7s0r+lwBePp
HD3wtft9kfnbuHLH+r9zJB7QpEoRxsMo2t55UAVVhSQOzSywX2mE2W0LS4leo8UOo+LVpXyxgevX9GCB58oArWbp
c53W94vR4TYQzUCeouUnqYksYq9M73xignsHUHr5jdl8EHH7kdH2QyGmvt5xGkZAaspGwMr5Yqul6JhnKlJADQbOSE
KRQ2I9iomBvcuV9B1q5V2j8Z8YzAuy1U+Z7kAAAAAAA=</SignatureValue></Signature>
</ERequest>

```

In the SADAD transaction service all the information will be same as that of SADAD enquiry except the message type which will be SADADTRN. When the request received, enquiry will be done initially and based on the enquiry status and amount transaction will be initiated. Amount will be debited from the customer debit account which is provided along with the XML. Debit account must be active in customer profile and account enquiry must pass. After financial transaction based on the tuxedo response, customer will be updated with the response message in XML format.

```

<?xml version="1.0" encoding="UTF-8"?>
<EResponse>

```

```

<Header>
  <ReplyDateTime><current date></ReplyDateTime>
  <RequestedService>SADADTRN</RequestedService>
  <Sender>
    <Code>BSFR</Code>
    <Description>BSFR</Description>
  </Sender>
  <Receiver>
    <Code><Company code></Code>
    <Description><Company code></Description>
  </Receiver>
</Header>
<Body>
  <PaymentTransactionResponse>
    <Entry>
      <TrnReference><Transaction reference></TrnReference>
      <StatusCode><Status></StatusCode>
      <StatusDescription><Bill Status></StatusDescription>
      <BillerID><BillerID></BillerID>
      <BillAmount><Paid Amount></BillAmount>
      <ConsumerID><Consumer ID></ConsumerID>
    </Entry>
  </PaymentTransactionResponse>
</Body>
<StatusCode><File Status></StatusCode>
<StatusDescription><Status description></StatusDescription>
</EResponse>

```

13. SADAD MOI

SADAD MOI service will provide two services, one for enquiry and the other for making the payment.

Customer will provide the required parameter based on the service they want to enquire or to make payment.

Attached file provide the details about the services and their required parameters.

14. Error Codes

Following are the error description B2B may sent during any data error.

Status Code	Status Detail
DE	Invalid Signature

Internal Use

DE	Transaction reference must be alphanumeric
DE	Transaction reference already exist
DE	Value Date cannot be past value date
DE	Value Date cannot be greater than 14 days
DE	Transaction reference length must be min 2 and max 16
DE	Transaction details cannot be greater than 35 characters
DE	Account number is not registered with customer
DE	Invalid transaction currency
DE	Debit and credit accounts cannot be same for same bank
DE	Invalid transaction amount.
DE	Debiter name should not be greater than 35 character
DE	Beneficiary name should not be greater than 35 character
DE	Beneficiary address should not be greater than 35 characters
DE	Beneficiary id should not be greater than 35 characters
DE	Beneficiary country code is not valid
DE	Account transfer cut off time exceeded
DE	SARIE transfer cut off time exceeded
DE	SWIFT transfer cut off time exceeded
DE	Transaction not allowed for Debit account. Account status error
DE	Transaction not allowed for Debit account. Account type error
DE	Debit account is not valid
DE	Transaction not allowed for Beneficiary account. Account status error
DE	Transaction not allowed for Beneficiary account. Account type error
DE	Invalid n
DE	Signature verification failed
DE	File reference already exist
DE	XML parsing failed
DE	Receiver must be either BSFRSARI or BSFRSARIXXX
DE	Beneficiary account is not valid
NETE	TCP Error occurred in networks.
DE	Network or General system error occurred.
DE	File handler error occurred. System error
DE	Transaction currency must be in SAR
DE	Invalid file reference.
DE	Deal Ticket is not valid or not available
DE	Deal ticket buy currency not matched
DE	Value date cannot be a holiday
DE	Deal ticket sell currency not matched
DE	Deal ticket buy currency amount not matched
DE	Deal ticket sell currency amount not matched
DE	Deal ticket rate amount not matched
DE	Deal ticket has expired
DE	Deal ticket is already used
DE	Debit account currency should match with deal Sell currency
DE	Request message content type must be in XML format
DE	Request byte contents is null or empty

DE	Unknown error code
DE	Invalid XML. Failed in parsing.
DE	Invalid Start Date or End Date
DE	Statement request type must be 940
DE	No company setup.
DE	Customer is not active.
DE	Data is improper. Constraint violation or null while doing database operation
DE	No account configured for customer. Please configure valid account
DE	Statement SOAP request creation failed.
DE	Invalid SOAP Service URL.
DE	Invalid date format conversion error occurred.
DE	Statement SOAP response creation failed.
DE	Exchange service not available. Expected values are null or empty
DE	Corporate transfer limit exceeded.
DE	BSF account transfer limit exceeded.
DE	SARIE transfer limit exceeded.
DE	SWIFT transfer limit exceeded.
DE	Payroll Transaction Amount is missing or invalid
DE	error Please try after sometime
DE	Error occurred. Please try after sometime.
DE	Statement response is null or empty.
DE	Invalid request date time. Date time is invalid or null or empty
DE	No company setup.
DE	Invalid payroll receiving bank code.
DE	Body tag not found. Body tag invalid or null or empty
DE	Statement request account tag is not proper.
DE	No statement found for account.
DE	BNKSTMMAP general Parameter not configured. Please configure system general parameter.
DE	Payroll Transaction Amount is missing
DE	SWIFT will not support Arabic characters
DE	Certificate Serial Number is not Registered
DE	Entry tag not found
DE	Header tag not found
DE	Debitter bank should be BSFRSARI OR BSFRSARIXXX
DE	Invalid service request
DE	SOAP request generation failed for MOI request
DE	SADAD MOI entries not found
DE	File reference must be in alphanumeric format
DE	Invalid Message Reference
DE	BSFK
DE	No payroll transaction found in message
DE	Holiday information is not available. Please configure
DE	Sequence number should not be null or should not be greater than 16 character.
DE	Comments can't be greater than 35 character.
DE	Invalid Payroll amount.
DE	Payroll total amount should contain only '.'

Internal Use

DE	Payroll header amount is empty
DE	Invalid payroll total count.
DE	Transaction Currency equal to neither Source nor Target account's currency.
DE	Tag 32A (value date) value is Missing
DE	All transactions are rejected.
DE	Tag 32A (Value Date) Should not be less than or equal current Date
DE	Multiple payroll accounts.
DE	SADAD MOI single request service failed
DE	File Reference should not be Zero
DE	Biller ID is Missing
DE	Request Type is Missing
DE	Consumer ID is missing
DE	SADAD MOI request entry validation failed
DE	Tag 32A (Currency Code) value is Missing
DE	Tag 32A (Amount) value is Missing
DE	Tag 32A (value date) is invalid.
DE	Tag 32A (value date) is holiday.
DE	Tag 32A (currency code) is invalid
DE	Tag 32A (currency code) is always SAR for Payroll Transaction
DE	Tag 32A (Amount) should not contains any alphabet
DE	Tag 32A (Amount) should be in swift supporting format
DE	In Tag 32A value date should not be past date
DE	Tag 53B Ordering Account Number is missing
DE	Tag 53B Ordering Account Number should not be more than 24 Characters
DE	Tag 57A Destination Bank is missing
DE	Tag 57A Destination Bank should not be more than 8 Characters
DE	Tag 57A Destination Bank should not be less than 8 Characters
DE	Tag 59 Beneficiary Account is missing
DE	Tag 59 Beneficiary Account Number should not be more than 24 Characters
DE	Tag 59 Beneficiary Account should not be same with ordering account 53B
DE	Tag 59 Beneficiary Bank Should be always local bank for Payroll
DE	Tag 59 Beneficiary Account Should be an IBAN Account Number for Sarie
DE	Ordering account number is not registered
DE	Unable to start Enquiry Ordering account number details
DE	Transaction having different sender
DE	Payroll file cannot have different value date
DE	Payroll transaction data is missing
DE	Invalid Swift Message.
DE	Invalid Swift Message at tag 20
DE	Invalid Swift Message at tag 32A
DE	Invalid Swift Message at tag 50
DE	Invalid Swift Message at tag 52A
DE	Invalid Swift Message at tag 53B
DE	Invalid Swift Message at tag 57A
DE	Invalid Swift Message at tag 59
DE	Invalid Swift Message at tag 70

DE	Invalid Swift Message at tag 71A
DE	Invalid Swift Message at tag 72
DE	Tag 20 shouldn't repeated multiple times
DE	Tag 32A shouldn't repeated multiple times
DE	Tag 50 shouldn't repeated multiple times
DE	Tag 52A shouldn't repeated multiple times
DE	Tag 53B shouldn't repeated multiple times
DE	Tag 57A shouldn't repeated multiple times
DE	Tag 59 shouldn't repeated multiple times
DE	Tag 70 shouldn't repeated multiple times
DE	Tag 71A shouldn't repeated multiple times.
DE	Tag 72 shouldn't repeated multiple times
DE	Time Stamp Should be today's date
DE	Unknown payroll header status
DE	Invalid receiver must be BSFK
DE	Payroll transaction is invalid
DE	Return payment details not found
DE	Payroll data is not present
DE	Beneficiary city details should not be greater than 35 characters
DE	Validation with certificate failed
DE	Insufficient balance amount
DE	Transaction status should HOLD, to stop the payment.
DE	Action Required tag should contain the value StopPayment
DE	Action Reason shouldn't be empty
DE	Invalid transaction reference
DE	Header timestamp is not in correct format
DE	Sequence Number must be alpha numeric
DE	Duplicate sequence number.
DE	Invalid payroll message type.
DE	Invalid other allowance
DE	Invalid deduction
DE	Detail salary doesn't match with the actual amount.
DE	Same employee ID is not allowed in same payroll file
DE	Invalid BIC Code
DE	Invalid Account Number
DE	BSF internal communication problem
DE	Sell amount is invalid.
DE	WPS signed file not generated yet.
DE	Invalid sequence number for the existing transaction ref.
DE	Payroll header cannot be ZERO
DE	WPS file require tag 72. Company profile will accept WPS format only.
DE	Ordering account currency shouldn't be other than SAR
DE	Tag 32 is not as expected
DE	Transaction validation failed. Rejected All transaction
DE	MOL ID is missing in customer profile
DE	Receiver must be BSFK

Internal Use

DE	Duplicate PRMSG received
DE	Invalid payment amount format or zero.
DE	Invalid employee code
DE	Invalid basic salary
DE	Invalid housing allowance
DE	Transaction value date must be same.
DE	Invalid beneficiary bank.
DE	Sender to Receiver Information is missing.
DE	Ordering information is missing in tag 50.
DE	Details of Charges is missing.
DE	Stop payment entry not found.
DE	Type must be INQStopPayment or StopPayment.
DE	Account is registered as Non-BSF
DE	Invalid message type. Must be INQBALREQ
DE	Remittance information is not present.
FAILED	Financial posting failed.