



Corporate Online Bank

B2B Technical Manual

July 2013





B2B Technical Manual

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Chapter 1:

About this Technical Manual





1 About this Technical Manual

1.1 General description

This technical manual describes XML messages in Landsbankinn's B2B services and applies only to the Landsbankinn standard. Its contents and format are based on the needs of software companies as well as those working on setting up electronic banking services in information and accounting systems.

Other manuals in this same edition:

- [B2B Technical Manual – Landsbankinn schema](#)
 - English edition
- [B2B Technical Manual – Schema for Icelandic Online Banking Web Services](#) (IOBWS, B2Bws)
 - English edition
- [Brief description of B2B](#)
 - Icelandic edition

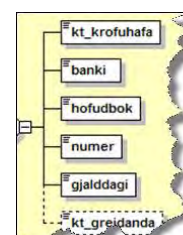
The manuals can be found on the bank's website:

<http://www.landsbankinn.is/fyrirtaeki/rekstur-fyrirtaekja/b2b/thjonustusidurb2b>

The Receivables Pooling – Manual for Receivables Owners, issued by the Icelandic Banks' Data Centre (RB) also bears mentioning and is a very useful handbook on how to handle receivables collection. The manual is published in two languages, Icelandic and English, and is available in PDF format at request from the Customer Service Centre by email netbanki@landsbankinn.is and by phone +354 410 9090.

1.2 Diagrams

The handbook contains diagrams of schemas. Solid lines represent values which must be included in the schema while dotted lines represent fields which may be omitted. Some schemas contain further documentation and definitions of legitimate values.



1.3 XML example

XML examples follow each diagram to further illustrate the use of the message.

```

<beingreidslu_krofur>
  <krafa>
    <kt_krofuhafo>6210779029</kt_krofuhafo>
    <banki>0115</banki>
    <hofudbok>66</hofudbok>
    <number>000123</number>
    <gjaldagi>2008-04-13</gjaldagi>
    <kt_greidanda>0123456789</kt_greidanda>
  </krafa>
</beingreidslu_krofur>
  
```

1.4 Descriptions of variables

Descriptions of the variables can be found next to each XML example. These provide more details about all fields in the message.

<beingreidslu_krofur>	Yfirflokkur beingreiðsluhluta skemans.
<krafa>	Undirflokkur beingreiðsluhluta skemans.
<kt_krofuhafo>	Kennitala kröfuhafa; 10 tölustafir og án bandstriks.
<banki>	Númer viðskiptaíbús; 4 tölustafir.
<hofudbok>	Höfuðbók bankareiknings; 2 tölustafir.
<number>	Kröfunúmer; 7 stafir að lengd. Númerið er í raun 6 tölustafir með núlli (0) fyrir framan. 6 stafa hlutinn getur verið frá 1 upp í 999999.
<gjaldagi>	Gjaldagi kröfunnar á sniðinu yyyy-mm-dd.

1.5 Points of emphasis and aids

Exclamation marks in the margins are intended to emphasise the points in question, together with separate text boxes containing help texts and tips. *Important* and *Did you know* information can be found where relevant. Two empty pages are included at the back of the manual, which the reader can use for making notes.





1.6 New messages have English labels

As of 2008 the following applies:

- EXAMPLE** The names of new messages are in English and the same applies to all the fields within the messages.
LI_Get_Creditcard_Statement_euro
- EXAMPLE** When new fields are added to an older message the relevant field will be given an English label but the name remains the same of course. Two new fields are in LI_Stofna_erlendar_greidsalur; customer_invoice_number and customer explanation (account number and account explanation). The new fields are of course optional so that the schema rule is not broken in relation to older users.
- Older messages maintain the same format.

1.7 Links to the Internet

The PDF version of the manual has active links even if they are in black and/or are not underlined. For convenience's sake the underline is omitted because many of the links contain an underscore instead of a space. If links have to be broken between lines the hyphen is omitted on purpose.

Example: [https://b2b.fbl.is/test/lib2btest.dll?
processXML](https://b2b.fbl.is/test/lib2btest.dll?processXML)

1.8 Changes from the last version are highlighted especially

Change of content shall only be interpreted as a change to the last version of the manual. Changes to the version before that or older versions are not shown here. Changes are highlighted with grey text in the margin of the page ("NEW STUFF") and for the sake of convenience, white underscore comes before the text. That allows the reader to flick between new items with a general search command (for example Ctrl-F). In the search field *_new* is written, click on *Find*, then *Next* and so on and so forth.

If the symbol is placed by the heading of a chapter (sub- or main heading as has been done here, the whole chapter is new or has been changed significantly. If the symbol is placed by a paragraph it only applies to the paragraph.

Please note that no distinction is made between new and *significantly changed* content. In both instances the same symbol (*_new content*) can be found on the margin. Minor changes to wording are not highlighted especially.

1.9 Technical information on the Internet.

On Landsbankinn's external web there are particular B2B Service Pages. The content of the Service Pages is particularly aimed at software companies collaborating with the bank in the area of B2B solutions. There, special emphasis is placed on supporting the needs of programmers by providing easy access to schemas, news and many other things.

Link to B2B Service Pages

www.landsbanki.is/fyrirtaekjathjonusta/fyrirtaekjabankinn/b2b-beintengingvidbokhald/thjonustusidurb2b

The traditional B2B discussion for interested users can be found here:

www.landsbanki.is/fyrirtaekjathjonusta/fyrirtaekjabankinn/b2b-beintengingvidbokhald

Chapter 2:

General Information about B2B Services





2 General information about B2B Services

2.1 Summary

B2B services receive electronic queries and requests, to which they respond electronically. Landsbankinn's web server receives a request in XML format and forwards it to a server, which then sends a reply in XML format to the user. The service is closely connected to online banking and in some instances actions must be completed there.

Landsbankinn began B2B Services in 2002 and co-operates with software companies in offering solutions for their mutual customers.

2.2 Technical specifications

2.2.1 Security

All communications are via HTTPS (SSL 128 bit). The company must be registered in Landsbankinn Online Banking and a particular agreement must be made with the company. The user enters a user name and password in a particular action and receives a session ID in return. The session ID is encrypted to make it illegible. The user must enter the session ID for each *Query/Request*. User names and passwords should not be stored in the system, but rather, they should be entered by the user. For security reasons, users' session IDs will expire shortly after the last action is carried out.

The use of identification is discussed in chapter 4 (Connecting to the bank) from page 49.

2.2.2 Connecting to the system

The web service will be hosted at the domain <https://b2b.fbl.is>. To connect to the real environment the URL is <https://b2b.fbl.is/lib2b.dll?processXML>. All queries/requests must be HTTP POST. All queries/requests and replies will be in XML format. If serious system errors occur, or if reference is made to files that do not exist, replies may be in HTML format. In such cases an HTML reply is sent from the web server. If an unknown or incorrectly defined XML object is sent as a query/request, then the reply will have the format LIVilla XML. If there is an error at the bank, the reply will also be in LIVilla XML format.

The companies themselves must request that their contact at Landsbankinn create a connection for them. A company can also request that a connection be set up at the Customer Service Centre by calling +354 410 9090 or by sending an e-mail to netbanki@landsbankinn.is.

2.2.3 User names

It is safe to say that access issues have been revolutionised since the last manual was published. The formal requirements are unchanged for the most part (L1234567890B2B) although the ending need not be B2B. Also, a particular B2B user is no longer required unless that is requested, as B2B started to support the login of user names through online banking in the autumn of 2008. Finally, it bears mentioning that companies can now have an unlimited number of impersonal connections. All of this is explained in greater detail in chapter 4, from page 47.

B2B user names begin with the letter "L" followed by the full registration number (Reg.No.) of the company omitting the hyphen, and if the access is impersonal, it ends with the abbreviation B2B. The abbreviation can be four letters maximum.



Example User name of an impersonal B2B user:
L1234567890B2B

Example User name of a personalised B2B user:
L1234567890HTHS

If the company uses a third party to communicate on its behalf, the ending is descriptive for the contractor. For example, if the contractor's name is *Bókhald ehf.* and it only handles the company's accounts:

EXAMPLE User name of a third party in the name of B2B company:
L1234567890BOKH

If the company is a secondary collection agency, the user name begins with B2BMI followed by its full registration number.

EXAMPLE User name of a B2B user in secondary collection:
B2BMI1234567890



The function of MI connections is different from that of other types of B2B connections in the bank. The difference is entailed in the way the bank replies. It is therefore important that any secondary collection agency intending to use B2B for conventional banking for its own purposes have separate connections set up for that purpose.



2.2.4 General test data

As of year 2013, neither test environment or hence test data are supported. Programmers and other parties implementing B2B solutions of any sort, are encouraged to contact the bank via b2b@landsbankinn.is for reimbursement of bank cost during development period, given acceptable fairness and no misuse. To be on the safe side, contact the bank prior to programming and then again afterwards. Of course, also feel free to contact us any time in between if needed.

2.3 Version control

All XML objects will be version controlled. Version control is specified in the XML document as an attribute in the name of the XML object, e.g. `<LIVilla version="1.0">`. All older versions of XML objects of B2B will be supported wherever possible. The reply object (*answer part*) is of the same version as the request (*question part*).



2.4 Landsbankinn's demo clients

To help programmers programme against Landsbankinn's B2B web service, the bank has issued a simple demo client with three actions.

TIP

Test environment is no longer provided. Simply use live user and password for testing purposes.

The programme can be downloaded from the bank's website:

http://www.landsbankinn.is/Uploads/Documents/b2b/B2B_Syniforrit_utgafa106_med_fylgigognum.zip.

It contains a programme code, which shows the application the programmer bases the final design of the accounting system on, and/or uses to test communications with Landsbankinn. The purpose is, among other things, to help software companies to assess the value of the service and their decision to implement, while also being very useful to debug software.

The demo client is an .exe file and is distributed free of charge. When the programme is opened, the user is prompted for a password; the password is **b2bstuff**. For practical reasons, buttons, explanatory text and actions are in English.

2.4.1 The three actions

The demo client was kept as simple as possible. Apart from logging in and out, the programme contains three actions:

- Send electronic documents *Electronic Documents*
- Transfer between bank accounts *Straight-Through-Processing Payments* (STP payments)
- Obtain a statement of currency rates *Currency Rates*

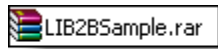
Last but not least, the demo client supports both hardware and software ID. They can also be omitted except in the case of STP payments, then a banking confirmation will always be requested within the system.

The use of the demo client is discussed in greater detail in the chapters which apply at each time, currency rates in chapter 5, payments in Chapter 8 and electronic documents in chapter 11.



2.4.2 Logging in

Start LIB2BSample.exe in the .rar file, enter the login information and click Login. Pre-recorded information contains user name, password and URL.



Real environment url is:
<https://b2b.fbl.is/lib2b.dll?process XML>

2.4.2.1 IDs used when logging in

The use of IDs is *optional* in the demo client but if they are used, the demo client will respond correctly and request a six digit PIN number, but not the first four digits as is generally the case when logging in to online banking.

IDs can also be used to sign the Login action. Then the ID is chosen in the middle of the screen before the Login button is clicked.

Companies that choose to use hardware ID must only use them when transferring funds such as when transferring between bank accounts, paying unpaid invoices and foreign payments.



Chapter 3:

General Error Messages





3 General Error Messages

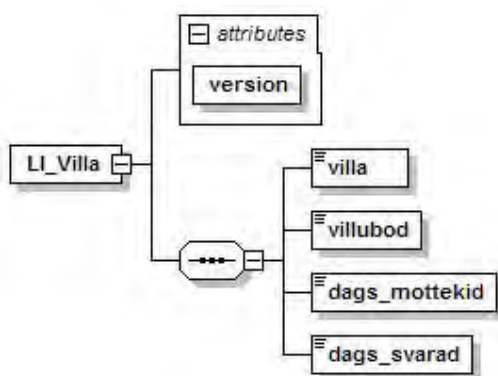
For historical reasons, there are two types of error messages; most actions reply *LI_Villa* but in the case of productions from year 2008 and onwards the reply is *LI Error*. As regards content the difference is insignificant.

3.1 Error message; *LI_Villa*

If an unknown XML object is received or an error occurs in the processing of an answer, a reply is made using the error message *LI_Villa*.

3.1.1 Reply

3.1.1.1 XML reply



https://b2b.fbl.is/schema/LI_Villa.xsd

3.1.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Villa version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Villa.xsd">
  <villa>1006</villa>
  <villubod>Reikningur ekki til.</villubod>
  <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
  <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
</LI_Villa>
```

3.1.1.3 Variables

Name of variables	Explanation
<villa>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.
<dags_mottekid>	Date and time of query.
<dags_svarad>	Date and time web service completed reply.

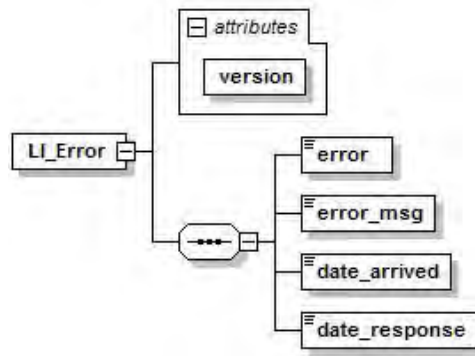


3.2 Error message; LI_Error

If an unknown XML object is received or an error occurs in the processing of an answer, a reply is made using the error message *LI_Error*.

3.2.1 Reply

3.2.1.1 XML reply



https://b2b.fbl.is/schema/LI_Error.xsd

3.2.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Error xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <error>1</error>
  <error_msg>&lt;![CDATA[Customer is not registered in the specified service. ]]&gt;</error_msg>
  <date_arrived>2009-11-23T14:17:30.4984439+00:00</date_arrived>
  <date_response>2009-11-23T14:17:31.5767345+00:00</date_response>
</LI_Error>
```

3.2.1.3 Variables

Name of variables	Explanation
<error>	Error number.
<error_msg>	Description of error indicating what went wrong.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply. Difference in the fields describes the time it took to process the action.



3.3 Practical examples

Please note that error messages from the bank do not differentiate between real errors and the incorrect use of a message. This can best be explained with examples:

EXAMPLE 1: Internal contradiction

```
<drattarvextir>
  <vaxtastofn>UPPH/ÆÐ</vaxtastofn>
  <regla>ENGIR_DRATTARVEXTIR</regla>
</drattarvextir>
```

By defining interest base rate as UPPH/ÆÐ (e. amount), the user is indicating that penalty interests should be applied. The next line applies the rule ENGIR_DRATTARVEXTIR (e. no penalty interests) indicating that penalty interests should not be used. Here the content of the fields contradict one another and cause the error 21024 "Penalty interest base code unknown".

EXAMPLE 2 Query too narrow

If a creditor asks about payments out of Receivables Pooling (receivable payments) for a particular day in the past and he has not received any payments that day, the bank replies with an error message instead of replying that no payments were received that day.

```
<villa>
  <villunumer>60001</villunumer>
  <villumelding>This query gave no results</villumelding>
</villa>
```

Even if the wording is quite descriptive "This query gave no results" the incident is nevertheless interpreted as an error. The user must keep an eye on such instances because the error is not obvious at first glance.

EXAMPLE 3: The unique key is incorrect

In most receivable's related messages a unique key is required, and if it cannot be found in the bank's core systems, the bank considers it to be an error with the user. The creditor's ID/Reg.No. is an example of such a key. If the wrong ID/Reg.No. is used, the error does not state that the ID/Reg.No. is incorrect, but that the collection service for the ID/Reg.no. in question cannot be found i.e. error 6500:

```
<villa>6500</villa>
  <villubod>
    <![CDATA[Þjónusta finnst ekki ]]>
  </villubod>
```

Other similar examples can be mentioned which return error 6500, and the user must take the time to figure out what the nature of the matter is. Strictly speaking the error is legitimate.



EXAMPLE 4: Shifting data between fields

The bank doesn't validate all fields within all messages. The figures in ID/Reg.No. are often checked i.e. whether they contain 10 figures and so on and so forth.

But even such validation is not always sufficient. In the example below the user wants to make a transfer from account no. 0101-26-110873 but due to shifting between fields in the accounting system e.g. due to a fault or an incorrect design, the fields are unintentionally sent to the bank in the following way:

```
<greidsla>
  <ut>
    <utibu>0101</utibu>
    <hb>-2</hb>
    <reikningsnr>6-1108</reikningsnr>
  </ut>
```

From the perspective of formal requirements, the fields are presented correctly. The ledger certainly contains 2 characters and the bank account number is certainly 6 digits. The problem is, among other things, that the hyphen is considered as a legitimate character.

The result is error 1006 "Account does not exist" which is technically the correct response but not very descriptive of the actual cause of the error. As a result, the user must check submitted messages himself.

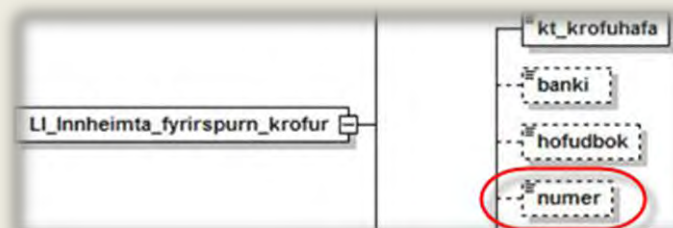
3.3.1 Tightened use of queries

In March 2009, the requirements for use of collection messages were tightened so that if optional fields are used, they must all be specified, not only a part of them. This applies particularly to [LI_Innheimta_fyrirspurn_krofur](#) and [LI_Innheimta_fyrirspurn_greidslur](#).



Lets first take a look at the receivables query [LI_Innheimta_fyrirspurn_krofur](#). Because the requirements have been tightened, the bank returns an error if the *numer* field has not been filled out (the receivable number).

- If the user wants to do a query on a batch of receivables, all three must be omitted; bank, ledger and receivable number, and not only the receivable number as was permitted before.
- If a query is to be made for a single receivable, all three must be specified; bank, ledger and receivable number.

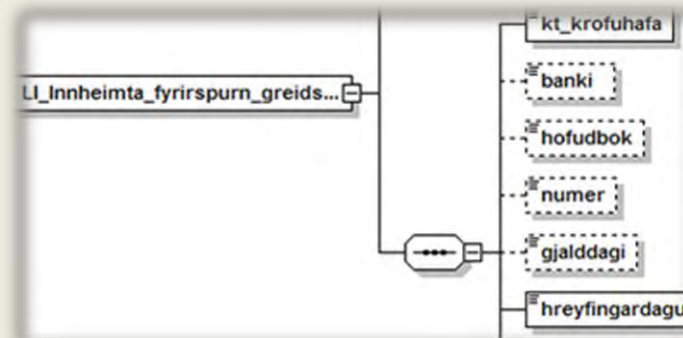


It doesn't matter whether the creditor has collection services in more than one branch. The previous arrangement has sometimes caused a misunderstanding and the error is intended to improve the flow of information to the user as well as to ensure that measures are taken to prevent mistakes.



The same applies in the message [LI_Innheimta_fyrirspurn_greidslur](#):

- If a user wants to make a query on a batch of receivables all four must be omitted; bank, ledger, receivable number and due date.
- If a query is to be made on a single receivable, all four must be specified; bank, ledger, receivable number and due date.



In B2Bws / IOBS this is different; the *Claimkey* field is comprised of the bank, ledger and receivable number in one series and thus forms a unique key of the collection request. There are therefore no changes made there.



3.4 Errors and error descriptions

3.4.1 Most common errors

Number	Category	Short description	Long message
1	General	Error processing request	General error, generally occurring early in an action, accompanied by error message.
1	General	Invalid object ID	Requested action not found, probably wrong name on XML message or wrong version based on the version of the action
3	General	Invalid session	User session expired. Allowed time elapsing since use exceeded. Requires new login.
6	General	Communication error	Error in communication with back office.
7	General	Application Server not running	Failure to connect with back office.
8	General	Method not found	No B2B action found with this name. The wrong name supplied for the B2B action or wrong version property.
9	General	Invalid session	Invalid session, user newly registered or has recently requested new password. The user must change the password himself. User has probably neglected to change his temporary password to final password. Another possible reason is that B2B access has been closed by e.g. a party authorised to sign or a banking employee.
15	General	Internal system error	General internal system error, includes error message.
25	General	Login unsuccessful	User probably attempting to log in with user ID from Corporate Online Banking.
103	General	Severity error	Indicates that user/company set up is incorrect.
501	General	Parser error	Wrong format of XML message
1006	General	Account not found	User does not have access to the relevant bank account to which the query pertains. Please contact a branch and have the bank account connected to the user if the relevant authorisations are in place. Check also whether the data is entered correctly in the message submitted. The bank does not validate data with respect to typing mistakes; ensure that the branch is four digits, ledger is two digits and bank account is six digits. Alphabetical signs in the submitted message also prompt this error.
1008	General	Communication error	Error in communication with database.
1009	General	Unknown error	Unknown error. In most cases this means failure to analyse an error message from RB.
1017	Logging in	Login unsuccessful	Either the user name or password is incorrect. Please try again.
1044	STP payments	Account not found	Please check that the bank no., ledger, account no. and ID/Reg.no. for the invoice to be paid has been entered correctly. If this does not solve the problem, contact the invoicer or invoicing bank for more details.
1050	Account statement	No entries found	No entries found for the period indicated.
1083	General	Authorisation	Use of service not allowed: The B2B user is not authorised to take the action in question.
3000	General	General database error	A number of things could explain this. Check e.g. whether space has inadvertently been added behind the user name and/or password. Otherwise please contact the Customer Service Centre.
6500	Collection	Service not found	Check for typing mistakes in the submitted message. This error often appears when the unique key of the receivable is incorrect. In most receivable's related messages a unique key is required, and if it cannot be found in the bank's core systems, the bank considers it to be an error with the user. The creditor's ID/Reg.No. is an example of such a key. If the wrong ID/Reg.No. is used, the error will not state that the wrong ID/Reg.No. has been used but that collection services cannot be found for the ID/Reg.No. in question i.e. error 6500.
10061	Logging in	Socket error	The user is possibly trying to connect directly to the bank through an IP number instead of a URL. See the correct URL in the technical handbook on the Service Pages.



16221	Payments	Withdrawals not permitted at this time	The bank offers varying withdrawal limits at different times of the day. This is defined for each user and managed by the company's branch.
21024	Collection	Penalty interest amount code unknown	There is probably an internal contradiction in the query such as <vaxtastofn> contradicting <regla>. Example: By defining interest base rate as UPPHÆÐ (e. amount), the user is indicating that penalty interests should be applied. Lets say that the next line states the rule ENGIR_DRATTARVEXTIR which indicates that no penalty interests should be applied. Here the content in the fields contradicts one another and the contradiction causes error 21024: "Dráttarvaxtastofnkóði óþekktur". Another reason could be that the code is new and that B2B does not support it yet.
60001	Collection	This query returns no replies.	The query is too narrow. The period in question is probably too short. Increase the number of days and try again. If the creditor asks about payments from Receivables Pooling (for receivable payments) for a particular day in the past and no payments have been made to him that day, the bank replies with that error instead of saying that no payments were made that day.

WWW

Lists of errors are also published on [B2B Service Pages](#) on the bank's external web and updated regularly. If an error description is missing or if you think a description is deficient, we kindly ask you to send us a comment or query by email b2b@landsbankinn.is or to contact us by phone +354 410 9090.



3.4.2 Landsbankinn's summary of errors

Number	Error message	Error description
21000	Paid-cancelled	Receivable has been paid or cancelled
21001	Unknown discount code	Unknown discount code
21002	Unknown default code	Unknown default code
21003	Unknown payment code	Unknown payment code
21004	Unknown account credit code	Unknown account credit code
21005	Invoice does not exist	Invoice does not exist
21006	Creditor missing	Creditor missing
21007	Payer missing	Payer missing
21009	Branch missing	Branch missing
21010	Ledger missing	Ledger missing
21011	Receivable number missing	Receivable number missing
21012	Due date missing	Due date missing
21013	Final date of payment missing	Final date of payment missing
21014	Cancellation date missing	Cancellation date missing
21015	Receivable status missing	Receivable status missing
21016	Code missing	Code missing
21017	Receivable amount missing	Receivable amount missing
21018	Currency missing	Currency missing
21019	Version number missing	Version number missing
21020	Due date is not a banking day	Due date is not a banking day
21021	Final date of payment is not a banking day	Final date of payment is not a banking day
21022	Cancellation date is not a banking day	Cancellation date is not a banking day
21023	Receivable key missing	Not enough key information to get/alter receivable
21024	Penalty interest amount code unknown	Penalty interest amount code unknown
21025	Penalty interest rule unknown	Penalty interest rule unknown
21026	Receivable previously paid	Receivable previously paid
21027	Receivable previously cancelled	Receivable previously cancelled
21028	Receivable exists	Receivable exists
21029	The receivable is in interim collection	The receivable is in interim collection, the code of the receivable cannot be changed once it has been sent to interim collection.
21030	The receivable is in interim collection	The receivable is in interim collection, only interim collection companies can change the receivable.
21031	Illegal entry type in batch	Entry type of receivable is incorrect
21032	Illegal batch type	Batch type not supported
21033	Insufficient exchange rate information insufficient	Information on exchange rate of receivable incorrect or insufficient
21034	No movements found	There are no movements for this receivable
21035	Unauthorised penalty interest percentage	Unauthorised penalty interest percentage
21036	Unauthorised length of receivable no.	Receivable no. is too long
21037	Unauthorised cancellation	Secondary collection agency may not cancel receivables which it has not overtaken
21038	Receivable ledger 62 may not be changed	Receivable ledger 62 may not be changed
21039	Illegal no. of days in payment period	Illegal no. of days until the deadline for payment
21040	Not a branch at Landsbankinn	The branch submitted is not a Landsbankinn branch
21041	Receivable is pledged	Receivable is pledged, cannot be cancelled
21100	Payer key missing	Insufficient key information to get/alter payer
21101	Receivable payer does not exists	Receivable payer does not exists
21102	Payer's ID/Reg.no. missing	Payer's ID/Reg.no. missing
21103	Payer already exists	This payer already exists for this service
21104	Payer closed	This payer has been closed
21100	Service/agreement does not exist	Service/agreement does not exist
21201	Service key missing	Insufficient key information to get/alter service
21202	Creditor may not be changed	Change of creditor is not allowed
21203	No change of code	Code may not be changed



21204	No change of branch allowed	Branch may not be changed
21205	No change of action code allowed	Action code may not be changed
21206	No change of li_thjonusta allowed	Services may not be changed
21207	Collection service already exists	Collection service already exists
21208	Unauthorised value in printing	Unauthorised value in printing
21209	Unauthorised number of days	Unauthorised number of days, printing number of days before due date
21210	Unauthorised value for printing direct payment	Unauthorised value for printing direct payment
21211	Unauthorised value from secondary collection for no. of days	Unauthorised value in no. of days for secondary collection
21212	Unauthorised value in secondary collection	Unauthorised value for secondary collection
21213	May not be displayed	KR receivables may not be displayed in new collection system
21214	Cannot be changed	Only print text can be changed on receivables for ledger (HB) 62
21215	Too many charges	A receivable cannot be established for so many charges
21216	Service is closed	Service is closed
21216	Service already exists	Service with this payer ID already exists
21219	Service pledged ID account	Account for deposit may not be changed because the service receivables have been pledged
21225	Reason for charge exists	Reason for charge already exist, please cancel reasons for charge before cancelling service
21226	Valid receivables exist,	Valid receivables exist. Please cancel receivables before cancelling service
21300	No secondary collection service	No secondary collection service
21400	Insufficient key information	Insufficient key information for type of reminder
21401	Type of reminder does not exist	Type of reminder does not exist
21410	Insufficient key information	Insufficient key information reminder input type
21411	Input type does not exist	Input type for reminder does not exist
21420	Insufficient key information	Insufficient key information for reminder service
21421	Reminder service does not exist	Reminder service does not exist
21422	Missing id_ikli_tjonusta	Missing id_ikli_tjonusta
21423	Missing id_tegund_itrekunar	Missing id_tegund_itrekunar
21424	Missing no. of days	Missing no. of days
21424	Reference missing	Reference missing
21426	Status missing	Status missing
21427	Type of reminder already exists	This type of reminder already exist for this service
21440	Insufficient key information	Insufficient key information
21441	Reminder does not exist	Reminder does not exist
21442	Missing id_krafa	Missing id_krafa
21443	Missing id_ikli_thjonusta	Missing id_ikli_thjonusta
21444	Missing id_tegund_itrekunar	Missing id_tegund_itrekunar
21445	Missing id_itrekun_tegund_inntaks	Missing id_itrekun_tegund_inntaks
21446	Status missing	Status missing
21447	Cannot be changed	A previously sent reminder cannot be changed
21448	Reminder already exists	The same type of reminder for this receivable, with the same input process already exists
21460	Insufficient key information	Insufficient key information
21461	Receivable reminder does not exist	Receivable reminder does not exist
21462	id_krafa missing	id_krafa missing
21463	id_tegund_itrekun missing	id_tegund_itrekun missing
21464	No. of days missing	No. of days missing
21465	Status missing	Status missing
21466	Reference missing	Reference missing
21467	Type of reminder already exists	This type of reminder already exist for this invoice
21480	Insufficient key information	Insufficient key information for collection agencies
21481	Collection agency does not exist	Collection agency does not exist
21500	Insufficient key information	Insufficient information for krafa_birting
21501	krafa_birting does not exist	krafa_birting does not exist
21502	missing id_krafa	missing id_krafa



21503	missing id_tegund_birtingar	missing id_tegund_birtingar
21504	missing id_vidskiptamadur	missing id_vidskiptamadur
21550	No ID defined	No ID_IKLI_THJONUSTA_AUKARAD defined
21551	Insufficient key information	Insufficient information defined in submission
21552	Registration in database failed	Additional deposit account could not be added to data base
21552	Registration in data base failed	Additional deposit account could not be changed in data base
21554	Wrong type of deposit defined	Wrong type of deposit defined
21555	Wrong type of functionality defined	Wrong type of functionality defined
21556	No ID_IKLI_THJONUSTA	No ID_IKLI_THJONUSTA is defined for the additional account for deposit
21557	Illegal account	Illegal additional account for deposit
21558	Authentication incorrect	Authentication incorrect
21559	Submitted ID/Reg.no. incorrect	Submitted ID/Reg.no. incorrect
21560	Illegal branch defined	Illegal branch defined
21561	ID_AUKARADSTOFUN already exists	Additional account for deposit already exists
21562	Additional account for deposit closed	Additional account for deposit closed
21563	This type of change is illegal	This type of change is illegal
21600	Missing id_krafa	Missing id_krafa
21601	Missing id_tegund_hreyfingar	Missing id_tegund_hreyfingar
21700	Insufficient key information	Insufficient key information for charge
21701	Charge does not exist	Charge does not exist
21702	Unauthorised id_ikli_thjonusta	Unauthorised services
21703	Unauthorised id_greidandi	Unauthorised payer
21704	Unauthorised amount	Unauthorised amount
21705	Missing due date	Missing due date
21706	Unauthorised discount	Unauthorised discount
21707	Unauthorised default charge	Unauthorised default charge
21708	Unauthorised misc. charge	Unauthorised misc. charge
21709	Unauthorised id_vidskiptamadur	Unauthorised customer selected
21710	Charge has been added to receivable	This charge has already been added to receivable
21711	Service does not support discount	Service does not support discount
21712	Service does not support default charge	Service does not support default charge
21713	Currency not the same as in service	Currency is not the same as in service
21714	Payer does not exist for service	This payer does not exist for this service
21715	No data key	No data key
21716	Data key does not exist	This data key does not exist
21717	Unauthorised type of data key	Unauthorised type of data key
21800	Key information missing	Missing key information for reason for charge
21801	Reason for charge premise cannot be found	No reason for charge meets the search criteria
21802	Missing id_gjaldaforsenda	Missing id_gjaldaforsenda
21803	No collection service	Missing collection service for reason for charge
21804	No division of charge	Division missing for reason for charge
21805	No data key	Data key missing for reason for charge
21806	No amount	Amount missing for reason for charge
21807	No summary information	Summary information missing for reason for charge
21808	No beginning year	Beginning year missing for reason for charge
21809	No start month	Start month missing for reason for charge
200156	ExtraChange card is not registered	ExtraChange card is not in the bank's database. Please check whether the correct number has been entered in the query.
200260	Balance insufficient	The amount requested for payment is too high compared to the balance of the payment card



3.4.3 Landsbankinn's list of errors in English

Error no.	English explanation	Further explanation
37000	User authentication error: User "" is not permitted to use SSN.	The user does not have access authorisation for the submitted ID/Reg.No.
37001	This function is not allowed for Secondary Collection users. Access to function <i>LI_Claim_search_by_day</i> denied.	The action is unauthorised for secondary collection agencies. It is only accessible for creditors.
37002	Filter must be specified.	The filter is required. It must be adjusted with the search conditions in the so-called filter area of the message.
37002	Filter must be specified correctly: <i>filter.entry_to</i> must be larger than 0	Illegal use of filter. <i>Transaction to</i> must be higher than zero. Perhaps the value has not been entered into the field.
37002	Filter must be specified correctly: <i>filter.entry_from</i> must be larger than 0	Illegal use of filter. <i>Transaction from</i> must be higher than zero. Perhaps the value has not been entered into the field.
37002	Filter must be specified correctly: <i>filter.entry_from</i> must be less than <i>filter.entry_to</i>	Illegal use of filter. <i>Transaction to</i> must be higher than <i>Transaction from</i> .
37002	Filter must be specified correctly : search criterion is too wide only 1000 claims per search	Illegal use of filter. The criterion is too wide in scope. Please do not ask for more than 1000 receivables in this one instance.
37003	Status must be set as CANCELLED if searched by CANCELLATION_DATE	The search criteria must be CANCELLED if CANCELLATION_DATE is to be searched.
37004	Currency :currencyType: not supported in schema	Lack of support for this currency type in the web service.
37005	The field :fieldName: must be specified. The field :employer_amount_sum: is not valid. The field :person_amount_sum: is not valid. The field :person_amount: is not valid for personID: The field :employer_amount: is not valid for personID:	The field <i>FieldName</i> must be defined. Illegal value in the field <i>employer_amount_sum</i> . Illegal value in the field <i>person_amount_sum</i> . The value in the field <i>person_amount</i> does not apply to the employee in question. The value in the field <i>employer_amount</i> does not apply to the employee in question.
37006	Illegal value length.	Submitted value too long.
37007	<i>transaction_date_from</i> must be less than or equal to <i>transaction_date_to</i>	Illegal use of filter. <i>Transaction date to</i> must have a higher value than <i>transaction date from</i> .
37008	Illegal amounts in <i>searchFilter.capital_amount</i> . Both <i>capital_amount_from</i> and <i>capital_amount_to</i> must be specified.	Search criterion is inadequate. A value must be entered into <i>capital_amount_from</i> and the field <i>capital_amount_to</i> .
37009	<i>searchFilter.date_type</i> must be defined. Status must be defined. <i>EntityType</i> is required.	The values in the field <i>searchFilter.date_type</i> as well as <i>Status</i> must be defined. The field <i>EntityType</i> is required.
37010	No Pension payment found for this user	No pension payment was found for this user.
37011	<i>Date_to</i> must occur after <i>date_from</i>	The value in <i>date_to</i> must be higher than in the field <i>date from</i> .
37012	Unable to send pension payment:	Pension contribution report could not be sent.
37013	No foreign loans were found for customer	No foreign loans were found for this customer/borrower.
37014	No loans were found for customer	No loans were found for this customer/borrower.
37015	The field :field: cannot be negative or greater than : :maxValue: Field Key is null or empty	The value in the relevant field may neither be negative nor greater than max value. Another possible explanation; the field contains 0 or no value.
37016	No virtual cards were found	No virtual cards (pump key) were found.
37017	Cannot change virtual cards	The virtual card (pump key) could not be changed.
37018	The field :field: cannot be negative	The relevant field cannot be negative



3.4.4 Summary of errors in RB's error table for Receivables Pooling

No.	Error message	No.	Error message
IK201	Access to Receivables file unauthorised	IK360	Illegal type
IK202	Access to History file unauthorised	IK361	Illegal effect
IK203	Access to Creditors' file unauthorised	IK362	Illegal priority
IK204	Access to creditors' History file unauthorised	IK363	Illegal charge
IK205	Access to Provision file unauthorised	IK366	Illegal type, charge or effect
IK206	End of default interest rate table reached	IK367	Percentage too high
IK210	No invoice for this ID/Reg.No.	IK368	Priority cannot be changed
IK211	Not possible to go back	IK402	ID/Reg.No. not on Creditors' file
IK212	RB files closed	IK407	Final date for payment precedes due date
IK213	ID/Reg.No. not on Creditors' file	IK408	Due date precedes 1 January 1997
IK214	File closing unsuccessful	IK409	Date not permitted
IK215	Default interest rate not found in bank table no. 99	IK410	Bank must exist in bank table
IK216	Does not exist in currency penalty interest table	IK412	Only whole ISK amounts allowed
IK218	Error in reading exchange rate table	IK413	Number not a digit or larger than 0
IK221	Account for debit not on Receivables file	IK414	Amount must be in figures and larger than 0
IK222	ID/Reg.No. not on creditor's History file	IK415	Receivable amount must be larger than 0
IK223	Transaction date not on creditor's History	IK416	Cancellation date precedes due date
IK250	Error in direct debit request	IK417	Maximum validity of cancellation date is 4 years
IK252	Error in bank table	IK418	Cancellation date precedes final date for payment
IK253	Error in text file	IK421	Cancellation date precedes final date for payment
IK254	Error in reading chequeing account file	IK422	Due date not correctly filled in
IK255	Error in reading savings' bank's account	IK423	Due date missing
IK291	Something wrong in Receivables file 1-10	IK424	Due date older than allowed
IK292	Something wrong in History file 1-10	IK425	Screen no. not filled in
IK293	Something wrong in Creditors' file 1-10	IK426	Cashier no. not filled in
IK294	Something wrong in creditor's History file 1-10	IK427	Currency type must be a number
IK295	Something wrong in Provision file 1-10	IK428	Display code incorrect
IK296	Something wrong in History file of provision 1-10	IK429	Discount rule incorrect
IK301	Illegal entry type	IK430	Default rule incorrect
IK302	Entry not paid/partly paid	IK431	Reference No. must be filled in
IK303	Authentication must be alphabetical characters or digits > 0	IK432	Coupon No. must be filled in for A giro coupon
IK304	Illegal version	IK433	Transaction No. must be filled in
IK305	Sender bank not legal bank	IK434	Transaction No. incorrect
IK306	ID/Reg.No. removed from name file	IK435	No. of days of previous default incorrect
IK307	ID/Reg.No. not on name file	IK436	No. of days of second default incorrect
IK308	Undefined name file error	IK437	No. of days of previous discount incorrect
IK309	Illegal combination of version and ledger no.	IK438	No. of days of second discount incorrect
IK310	Ledger not 66	IK439	Transaction number incorrect – different composition
IK311	Illegal bank	IK441	Default code incorrect
IK312	Ledger not 26	IK442	Discount code incorrect
IK313	Sender bank not filled in	IK443	Deposit code incorrect
IK314	Not entry type B	IK444	Payment code incorrect
IK315	Not entry type E	IK445	Account for disbursement does not exist
IK316	No payment contract exists	IK446	Direct debit approval incorrect
IK317	Incorrect composition of transaction number	IK447	Additional bank account is wrongly defined
IK318	Artificial ID/Reg.No. of payer does not match VAT No. and/or TLYK	IK448	Too many accounts for disbursement
		IK449	Additional account for disbursement missing
		IK450	Penalty interest base code incorrect



IK451	Incorrect penalty interest rule	IK521	12 digit number on account statement must be A, B, C, D or E
IK452	Penalty interest percentage is not 0 or numerical	IK522	7 digit number on account statement must be A, B, C, D or E
IK453	Penalty interest percentage is too high	IK531	Account does not exist on chequing account initial file
IK459	Receivable not found in Receivables file	IK532	Account does not exist on savings account initial file
IK460	A giro coupon with older due date exists	IK609	No. incorrect, contact RB
IK461	Receivable previously paid	IK610	Cannot be set up between outlets
IK462	Receivable exists in Receivables file	IK611	Cannot be changed between outlets
IK463	Creditor exists on Receivables file	IK615	Incorrect service characteristics
IK464	Creditor does not exist on file	IK616	Service characteristics and entry type do not match
IK465	Account for disbursement exists	IK620	Deposit not allowed
IK466	Receivable not found in Receivables file	IK671	Error, contact RB
IK467	Receivable not found in History file	IK107	Error, contact RB
IK468	Receivable with this due date does not exist	IK702	Discount higher than amount of receivable
IK469	Receivable with older due date exists	IK703	Discount higher than deposit
IK470	Type of currency	IK706	Ledger invalid
IK471	Error in tax exemption file	IK712	Account for disbursement not found
IK472	Error in tax percentage rate	IK714	Receivable previously paid
IK473	Exchange rate bank	IK715	Amount does not match
IK474	Exchange rate code	IK716	Entry cannot be reversed
IK476	FX data does not match	IK717	Entry key invalid
IK477	Currency not in table	IK718	Amount for deposit missing
IK478	Currency	IK719	Amount with two decimals
IK479	Incorrect currency	IK720	Deposit unsuccessful
IK480	No change in payer's ID/Reg. No. allowed	IK721	ID/Reg.No. missing
IK481	No. of days, discount, amt. and disc. code must be > 0	IK722	Reverse entry of tax unsuccessful
IK482	Discount > 100% of amount	IK723	Payment due to reverse entry of tax unsuccessful
IK483	Days of default, amt. and def. code must be > 0	IK724	AK entry unsuccessful
IK484	Default charge > 100% of amount	IK725	Action not allowed for repayment receivable
IK485	No. of days of previous default charge >= No. of days of second default charge	IK730	Deposit higher than receivable amount
IK486	No. of days of second discount >=No. of days of previous discount	IK731	Deposit must be larger than zero
IK487	Discount higher than amount	IK732	Deposit too high
IK488	Default charge code incorrect	IK754	Amount does not match receivable amount
IK489	Discount code incorrect	IK755	Amount lower than calculated amount of receivable
IK490	No. of days of previous and second discount = 0 and both amounts > 0	IK756	Amount higher than calculated amount of receivable
IKI491	Number of days of previous and second default charge = 00 and both amounts > 0	IK760	Exchange rate amount is zero
IK492	Number of days for second discount <= Number of days of previous discount	IK797	Substr(xx_gagnastrengur,21)
IK493	Account does not exist on list of denom. FX accounts	IK798	Interest may not be back-dated before 1 Jan.
IK494	Incorrect type of additional account for disbursement	IK799	Interest date invalid
IK517	Action code cannot be changed	IK800	Skýrr: No response within time limit
IK518	Illegal action code	IK801	Skýrr: Access unauthorised
IK519	No. of days of direct debit must be numerical or empty	IK802	No connection available with Skýrr
IK520	No. defaults must be numerical or empty	IK803	Skýrr: Error from message server No.



WWW

Lists of errors are also published on [B2B Service Pages](#) on the bank's external web and updated regularly. If an error description is missing or if you think a description is deficient, we kindly ask you to send us a comment or query by email [b2b @landsbankinn.is](mailto:b2b@landsbankinn.is) or to contact us by phone +354 410 9090.

Chapter 4:

Connecting to the bank





4 Connecting to the bank

Before, this chapter was called *Login and Logout*. From the publication of the last manual, the number of ways to connect to the bank have been increased from one to three. They can be used together or individually; hard and soft ID can be used with them all. It doesn't matter whether the company uses B2Bws or IOBS.

4.1 Three ways of connecting

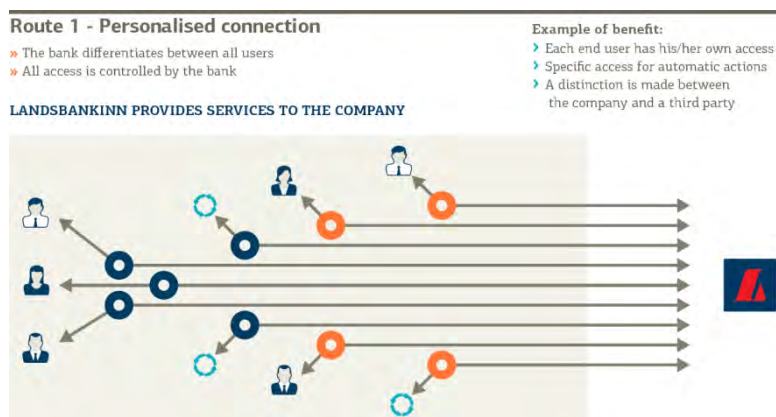
The ways are shown in three diagrams. These signs can be seen in them:



The most popular way to connect and the one, which is most secure from the perspective of access management is, personalised connection – hereafter referred to as **Route 1**.

Then each employee has his/her own connection, registered on the individual's ID.No. The employee uses the same user name and password as he/she uses when logging in to Online banking.

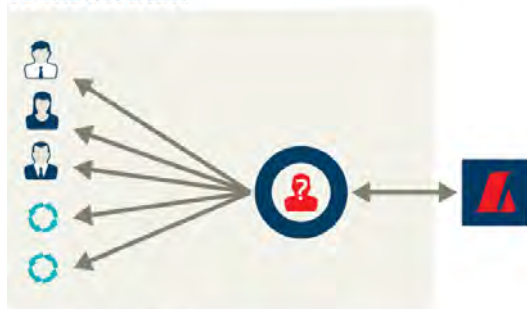
Automatic action means special batch jobs such as automatic queries on bank accounts, credit cards, receivable file and such like. These actions take place 24/7 without the participation of the employee.



Route 2 - A single impersonal connection

- » The bank knows the company but not the end users
- » The accounting system knows the end users

LANDSBANKINN PROVIDES SERVICES TO THE COMPANY



Example of benefit:

Access authorisations to the bank are mostly determined by access authorisations to the company's accounting system

Route 2 is the classic route, which has been used in previous years whereby the company receives one connection from the bank, a basic connection, which is then divided into many sub-connections within the accounting system. The bank can define user restrictions for the basic connection, which the sub-connections automatically take into account. That is why access authorisations for sub-connections can never have a wider scope than the basic connection.

In short: the company can allocate the basic connection as it wishes internally without consulting the bank.

Route 3 suits companies that outsource the application to a third party (such as an accountant, accounting services or a collection agency). This includes many impersonal connections. The benefit is, *inter alia*, that receivables established by a third party are displayed in the name of the creditor and all of the actions are in the name of the company and not the third party.

Lets imagine a collection agency that establishes a receivable on behalf of a creditor. The payer views the unpaid receivable in his/her Online banking and only sees the name of the creditor, but not the name of the party that actually established the receivable (the collection agency). In some sense, it can be said that the third party (collection agency) is invisible.

Route 3 - Many impersonal connections

- » Third party logs in, in the name of the company
- » The bank does not differentiate between the company and the third party
- » The company's accounting system and third party know end-user

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Example of benefit:

Claims for collection established by a third party appear in the name of the creditors



4.2 Electronic ID

Electronic ID can be used online for authentication and for signing. Soft ID means software identification while hard identification refers to debit cards that contain a microprocessor. These cards comply with Icelandic and European regulations and are a step towards maximising security and confidentiality in electronic communication. Electronic ID utilises the most secure technology currently available world-wide.

Landsbankinn distributes a demo client free of charge for those who are interested in familiarising themselves further with the use of IDs. Their use is discussed in chapter 5, 8 and 11. It contains a programme code, which shows the application the programmer bases the final design of the accounting system on and/or uses to test communications with Landsbankinn.

An URL for a more detailed discussion on the bank's website
www.landsbanki.is/einstaklingstjjonusta/afgreidslaogthjonusta/einkabanki/rafraenskilriki

WWW

4.1.1 Soft ID (software identification)

In the autumn of 2008, B2B started supporting soft ID. They are not required as of yet, contrary to the Icelandic Online Banking Web Services schema B2Bws / IOBS. No decision has been taken as to when they will be required.

DID YOU KNOW ...

On the web <http://skilriki.is> there is a range of useful information on the use of electronic ID, both for authentication and signing.

4.1.2 Hard ID

In March 2009, Landsbankinn authorised the use of hard ID i.e. debit cards with a microprocessor to confirm all B2B messages from the bank. To facilitate the value assessment and the implementation decision of the software companies, the bank offers a free demo client with ready made actions in a real environment so that the programming code, which is necessary, can be viewed. Three actions have been set up in the software.



- Transfer between bank accounts
- Retrieve statement of currency rates
- Send electronic documents

Good to know: BENEFIT TO THE SERVICE PROVIDER

What is the benefit of electronic ID to service providers?

By utilising the possibilities of electronic ID, you can improve services to customers and increase efficiency in operations.

- Your customers can service themselves partly or completely through the internet. They can, among other things, sign documents and retrieve information electronically when that suits them, even outside the company's opening hours.
- You can be sure that the client is who he says he is when he authenticates himself with electronic ID.

- This opens up possibilities to shorten work processes and speed up the process by which cases are dealt with. Your company can handle its matters with public bodies and other companies, electronically. That way your company saves time, which would otherwise be spent on travel and visits.

The same PIN number is used to connect to all those who offer electronic authentication. It is not necessary to use a different PIN for each institution/company.

Source: <http://skilriki.is>



Companies that choose to use hardware ID must only use them when transferring funds such as when transferring between bank accounts, paying unpaid invoices and foreign payments. In financially insignificant actions, the hard ID is optional such as when bank accounts, exchange rate information, credit card statements are being read and so on and so forth.

The following credit card can be used with the ID

- General card (also offered as a always authorised card)
- Náman card
- Gold card
- Platinum card

Companies that choose not to use ID altogether continue to confirm payment batches in Online banking. Please note that a payment batch may not be confirmed with a soft ID at Landsbankinn. That is not and will not be possible.

4.1.2.1 How can I obtain such a debit card?

The hard ID can be applied for by two means; on the one hand, there are specific registration stations in some of Landsbankinn's branches, and on the other, applications can be submitted online. The registration stations have been set up in the main branch at Landsbankinn Austurstræti, Grafarholt, Hamraborg, Akureyri, Ísafjördur, Saudarkrókur, Selfoss and Egilstadir.

A customer can [apply for a card on Landsbankinn's website](#) if he/she already has a debit card account. There, the customer must take the following steps:

- Fill in the branch, ledger, account no., ID.No. telephone no. and email address. Confirm.
- Then some text will appear stating that an email has been sent to his/her email address where information on the next steps can be found.
- The email contains guidelines on the customer's next steps.
 - He must retrieve a PUK number in the Personal Online Banking (instructions are attached to the email) and read the subscription contract also attached.
 - He is also informed that when he receives a notice from RB notifying that a new debit card is ready to be delivered, that he shall go to the branch of delivery with valid ID to retrieve the card.

4.1.2.2 The cost

Only the normal production fee is charged on new debit cards with electronic ID. Card holders are offered the chance to purchase card readers at cost price upon collection of their new cards. If employment ID is applied for, the reader is included in the production cost.

4.1.2.3 A practical example of the use of hard ID

Payments can be made in B2B, for example, without approving them in Online banking. Instead, it can be said that the bank's payment confirmation system is transferred into the accounting system where the user inserts his/her personal debit card into a built-in card reader in the computer, key board, screen or external USB card reader and enters the debit card's pin number to confirm the action. All of this takes place in the user's accounting system so that he does not leave the work environment on his screen.



4.1.2.4 What is the difference between electronic ID and the authentication token?

The difference is illustrated in this table:

Electronic ID	Authentication token
<ul style="list-style-type: none">• Can be used for logging in to various internet services – a solution which everyone can use.	<ul style="list-style-type: none">• Only used for logging into Personal Online Banking.
<ul style="list-style-type: none">• Contains information about the user such as ID.- No. and name.	<ul style="list-style-type: none">• Does not contain any information about the owner.
<ul style="list-style-type: none">• Built into the debit card.	<ul style="list-style-type: none">• Is a key chain.
<ul style="list-style-type: none">• Can be used as a legal signature.	<ul style="list-style-type: none">• Cannot be used as a legal signature.
<ul style="list-style-type: none">• The computer must have a card reader and software that reads the ID.	<ul style="list-style-type: none">• Does not require additional technical equipment in the user's computer.
<ul style="list-style-type: none">• Only needs one password for all authentication.	<ul style="list-style-type: none">• Shows various numbers connected to the user – name and password of the user.

Source: http://skilriki.is/rafraen_skilriki/sos



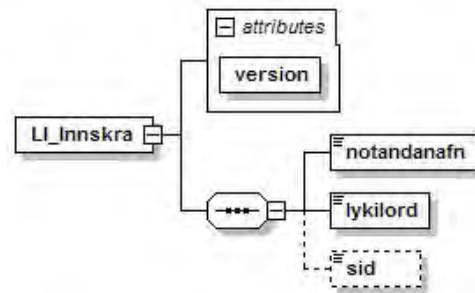
4.2 Logging in

To obtain access to the system, *LI_Innskra* must be sent. The response is either *LI_Innskra_svar*, which contains the Session ID, or *LI_Villa*. The session ID expires if no action is executed within a specific length of time.

Again, the demo client from Landsbankinn bears mentioning that was previously referred to in chapter 4.2. The demo client contains, among other things, a programme code which demonstrates how the login is executed technically.

4.2.1 Request/Query

4.2.1.1 XML query



https://b2b.fbl.is/schema/LI_Innskra.xsd

4.2.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innskra version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innskra.xsd">
  <username>L621077B2B</username>
  <password>L6192965</password>
</LI_Innskra>
```

4.2.1.3 Variables



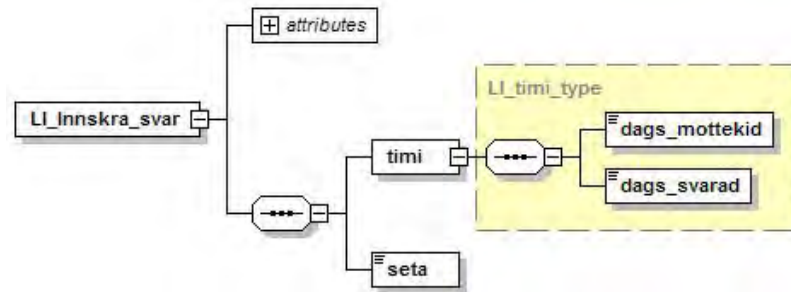
Name of variables	Value
<notandanafn>	L621077B2B is a user name to be used in the tests.
<lykilord>	L6192965 is a password for use in the tests.
<sid>	User's unique session ID



4.2.2 Reply

The XML reply includes the session ID used from then on to access the service. If an error occurs, the reply message is *LI_Villa*.

4.2.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Innskra_svar.xsd

4.2.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innskra_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innskra_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <seta></seta>
</LI_Login_reply>
```

4.2.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<dags_mottekid>	Date and time of query
<dags_svarad>	Date and time web service completed reply
<seta>	User's unique Session ID



4.3 Logout

The user closes access to web services by submitting *LI_Logout*. The user receives the reply *LI_Logout_reply*, stating whether the Session ID has been closed. If an error occurs in processing the reply, then the reply is *LI_Villa*.

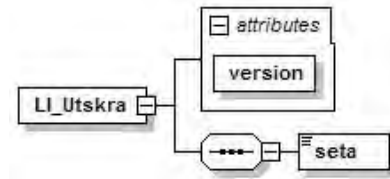
TIP

It is advisable to terminate the connection using this action rather than relying on the connection timing out.

4.3.1 Request/Query

LI_Utskra includes only the Session ID which is being closed.

4.3.1.1 XML query



https://b2b.fbl.is/schema/LI_Utskra.xsd

4.3.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Utskra version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Utskra.xsd">
  <seta></seta>
</LI_Utskra>
```

4.3.1.3 Variables

Name of variables	Value
<seta>	User's unique Session ID

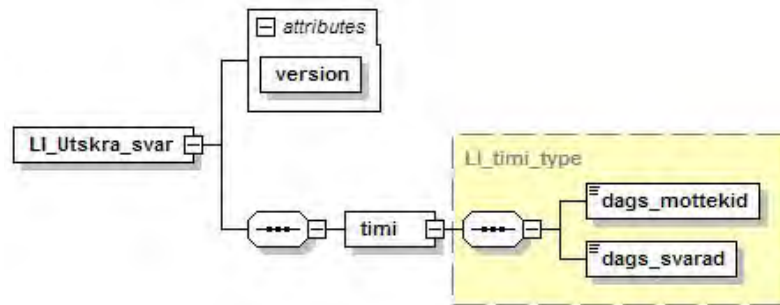


4.3.2 Reply

Delivers *LI_Utskra_svar*, which includes a time object, if the action was successful. Otherwise the reply is *LI_Villa*.

4.3.2.1 XML Reply

The difference between *dags_mottekid* and *dags_svarad* expresses the time it takes the bank to process the request.



https://b2b.fbl.is/schema/LI_Utskra_svar.xsd

4.3.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Utskra_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Utskra_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </timi>
</LI_Utskra_svar>
```

4.3.2.3 Variables

Name of variables	Value
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.

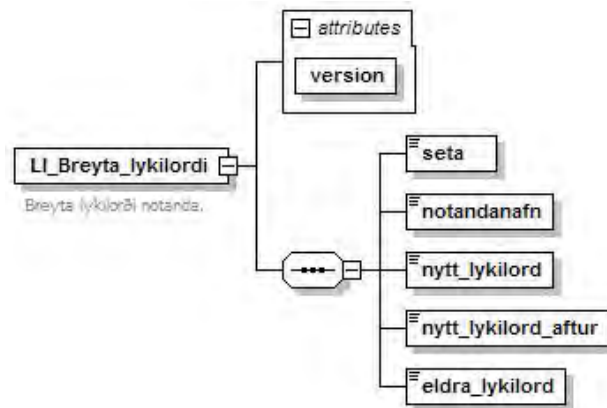


4.4 Change password

B2B passwords can be changed with a special XML message. Upon submission, the password is changed and the new password will be active at next user login. Contact b2b@landsbankinn.is for further technical information or assistance. Passwords can still be changed on the external web of the bank under B2B Service Pages.

4.4.1 Request/Query

4.4.1.1 XML query



https://b2b.fbl.is/schema/LI_Breyta_lykilordi.xsd

4.4.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_lykilordi version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Breyta_lykilordi.xsd">
  <seta></seta>
  <notandanafn>L621077B2B</notandanafn>
  <nytt_lykilord>nytt123</nytt_lykilord>
  <nytt_lykilord_aftur>nytt123</nytt_lykilord_aftur>
  <eldra_lykilord>gamla321</eldra_lykilord>
</LI_Breyta_lykilordi>
```

4.4.1.3 Variables

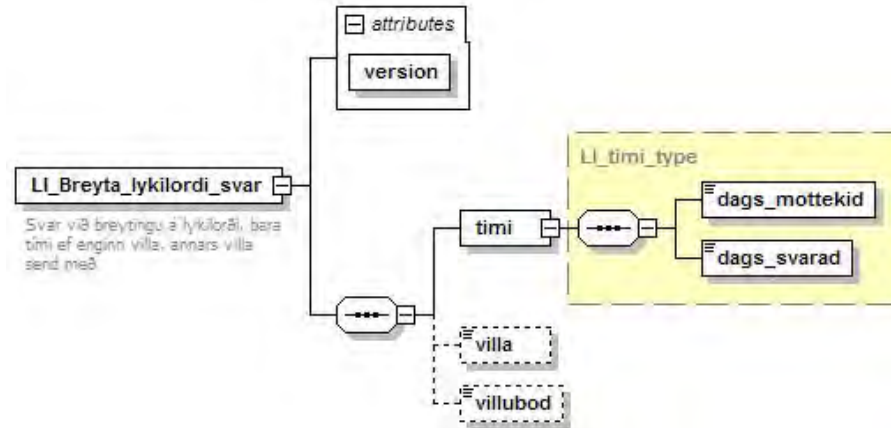
Name of variables	Value
<seta>	User's unique Session ID
<notandanafn>	Company user name
<nytt_lykilord>	New password
<nytt_lykilord_aftur>	New password, enter again
<eldra_lykilord>	Current password prior to change



4.4.2 Reply

The difference between *dags_mottekid* and *dags_svarad* expresses the time it takes the bank to process the request.

4.4.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Breyta_lykilordi_svar.xsd

4.4.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_lykilordi_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Breyta_lykilordi_svar.xsd">
  <timi>
    <dags_mottekid>2008-04-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2008-04-17T09:30:47.0Z</dags_svarad>
  </timi>
</LI_Breyta_lykilordi_svar>
```

4.4.2.3 Variables

Name of variables	Value
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<villa>	Error number.
<villubod>	Error text indicating what went wrong. See discussion p. 36.



Chapter 5:

Currency rates and indexes





5 Currency rates and indexes

5.1 Query on exchange rates

It is possible to send a query requesting the exchange rate for today or on a previous date by using *LI_Fyrirspurn_gengi_gjaldmidla*. The reply is *LI_Fyrirspurn_gengi_gjaldmidla_svar*. If a query is made for an exchange rate on a date that is not a banking day, the last registered exchange rate of the last banking day preceding that day is given. If today's exchange rate is requested, the reply will contain today's latest quoted exchange rate. If the Customs Clearance Rate is requested, the reply will include the currently valid Customs Clearance Rate. The "meetings rate" (F) of the Central Bank of Iceland is not available until 12:00 for the current day (due to the time of posting). Each query calls up all currencies. Only one rate of exchange can be requested in each query (A, T, S, Z, F, L). If an error occurs in the processing of a query, then the reply is *LI_Villa*, as described in chapter 3.1 on page 31.

Since the last version of this Manual was published, the Directorate of Customs has announced two changes in the use of the Customs clearing rate for imports and exports:

- The mid rate is now used instead of the previous buying and selling rates, and now appears in both fields.
- The Customs Clearance Rate is now quoted each working day instead of once a month as previously.

Attention is drawn to the fact that the changes will neither affect the B2B services nor the B2Bws. As it happens, for many years now the B2B service has always retrieved this data on a daily basis, although the data was only updated monthly. The change by the Directorate of Customs therefore does not require changes to the schema, although measures may well need to be taken in companies' accounting systems.

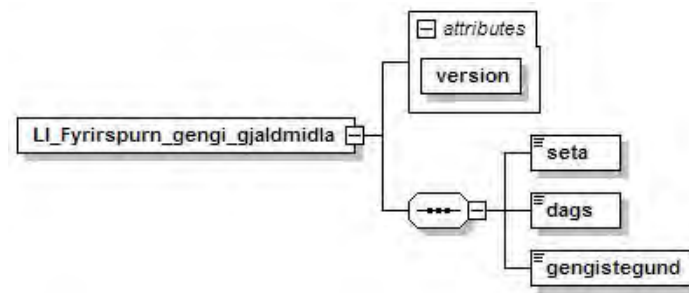
The posting of the official CBI rate speeded up

The official currency rate of the Central Bank of Iceland (type of currency = L) is posted by the Central Bank of Iceland between 10:45 and 11:00. A change has been made since the last publication of the B2B manual so that the type of currency is now posted at 11:10 instead of 11:30 before.



5.1.1 Request/Query

5.1.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_gengi_gjaldmidla.xsd

5.1.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_gengi_gjaldmidla version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_gengi_gjaldmidla.xsd">
  <seta></seta>
  <dags>2008-04-13</dags>
  <gengistegund>A</gengistegund>
</LI_Fyrirspurn_gengi_gjaldmidla>
```

5.1.1.3 Variables

Name of variables	Value
<seta>	User's unique Session ID
<dags>	Date for which a reply is requested
<gengistegund>	A= Landsbankinn's general exchange rate T = Travellers' rate S = Landsbankinn's note rate Z = Customs clearance rate F = CBI's "meetings rate" L = CBI's official rate

5.1.1.4 Test data

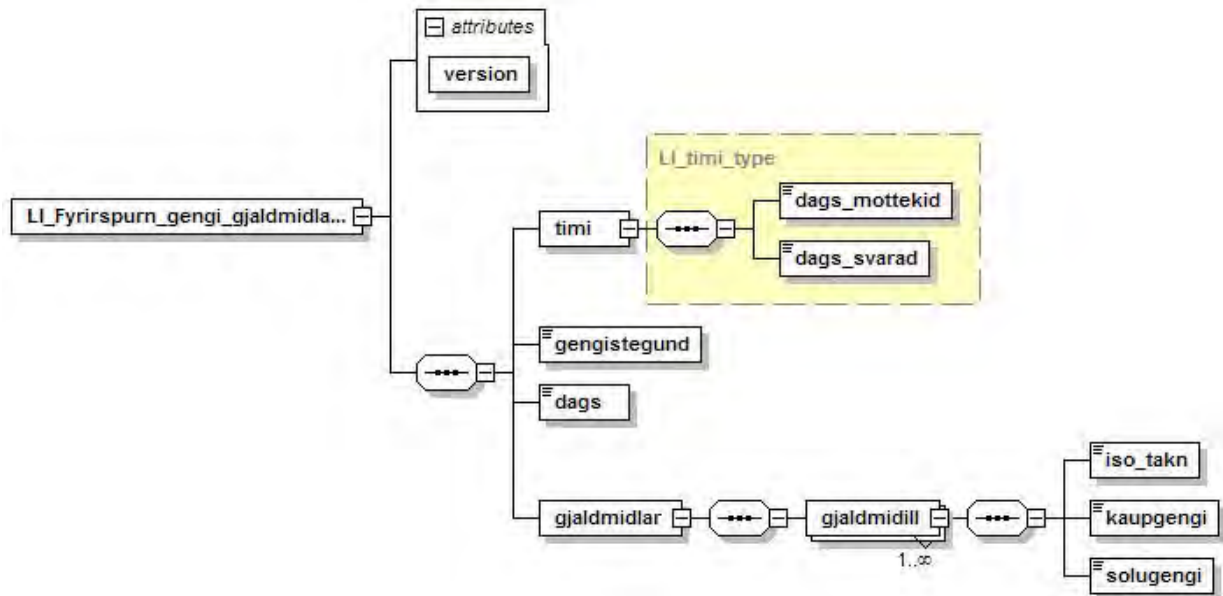
There is no test data for this action. Instead, an attempt should be made, e.g. to retrieve today's exchange rate.



5.1.2 Reply

LI_Fyrirspurn_gengi_gjaldmidla_svar brings a reply containing the ISO currency code, the buying rate and selling rate for all currencies. If an error occurs in processing a query, the reply is *LI_Villa*. This is discussed in Chapter 3.1 on p. 31.

5.1.2.1 XML reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_gengi_gjaldmidla_svar.xsd

5.1.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_gengi_gjaldmidla_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_gengi_gjaldmidla_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </timi>
  <gengistegund>A</gengistegund>
  <dags>31/03/2008</dags>
  <gjaldmidlar>
    <gjaldmidill>
      <iso_takn>EUR</iso_takn>
      <kaupgengi>117.36</kaupgengi>
      <solugengi>118.06</solugengi>
    </gjaldmidill>
  </gjaldmidlar>
</LI_Fyrirspurn_gengi_gjaldmidla_svar>
```



5.1.2.3 Variables

Name of variables	Explanation
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services replied.
<gengistegund>	A=Landsbankinn's general exchange rate T = Travellers' rate S = Landsbankinn's note rate Z = Customs clearance rate F = CBI's "meetings rate" L = CBI's official rate
<dags>	Date for which exchange rate is requested.
<iso_takn>	The ISO code is a three letter symbol for a currency. Example: USD, GBP, EUR etc.
<kaupgengi>	Currency buying rate.
<solugengi>	Currency selling rate.



5.2 Landsbankinn's demo clients

To help programmers to programme against Landsbankinn's B2B web service the bank has issued a simple demo client with three actions, including STP payments, Straight-Through-Process Payments). Such payments are not transferred to the online bank for approval, the payment confirmation process is transferred from the net into the accounting system – in this case the demo client.

WWW

The programme can be downloaded from the bank's website:

http://www.landsbankinn.is/Uploads/Documents/b2b/B2B_Synforrit_utgafa106_med_fylgigognum.zip

It contains a programme code, which shows the application the programmer bases the final design of the accounting system on and/or uses to test communications with Landsbankinn. The purpose is, among other things, to facilitate the assessment of value and the software companies' decision to implement while also being very useful to debug software.

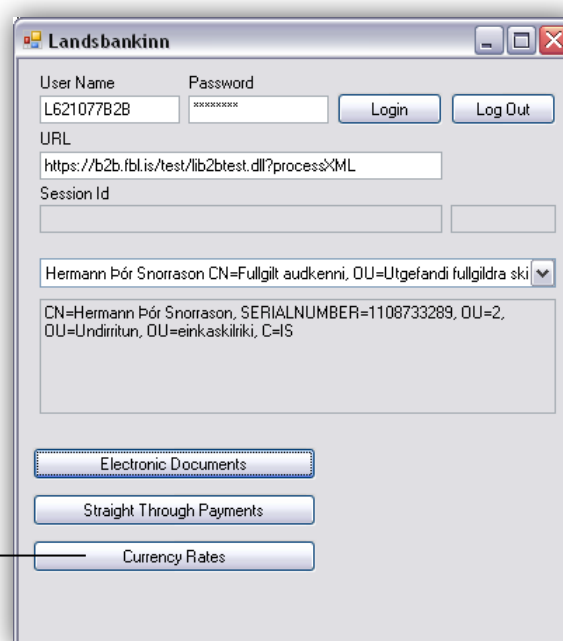
The demo client is an .exe file and is distributed free of charge. For practical reasons, buttons, explanatory text and actions are in English. The programme is discussed in general in chapter 2.4 on page 26 and in the chapters that apply at any time; currency rates here in chapter 5, STP payments in chapter 8 and electronic documents in chapter 11.

5.2.1.1 Query executed

We will discuss login no further and go straight to the query. Click on *Currency Rate* on the bottom half of the screen and the answer will appear in a new window.



Currency	Rate
AUD	100.23
CAD	112.9
CHF	115.9
DKK	23.615
EUR	175.8
GBP	201.45
HKD	16.424
JPY	1.2917
NOK	19.648
NZD	79.02
PLN	38.946
SEK	16.126
USD	127.22
XDR	194.34
ZAR	15.723



Landsbankinn

User Name: L621077B2B Password: [REDACTED] Login Log Out

URL: <https://b2b.fbl.is/test/lib2btest.dll?process=XML>

Session Id: [REDACTED]

Hermann Þór Snorrason CN=Fullgilt aukenni, OU=Utgefandi fullgildra ski

CN=Hermann Þór Snorrason, SERIALNUMBER=1108733289, OU=2, OU=Undirritun, OU=einkaskilríki, C=IS

Electronic Documents

Straight Through Payments

Currency Rates

The demo client allows for the current spot rate but not historical rates and therefore no values need to be entered when the query is made. The purpose is to show the basics of banking communications.

The use of IDs can be left out in this message and in fact we do not recommend that ID is used here at all i.e. for such a financially insignificant action.

5.3 Query on indexes

The indexes are used for price adjustments of various portfolios in the information and accounting systems of companies, particularly securities portfolios and loan portfolios. Indexes are a measure of how the price of particular products or services develop at any time within their sector.



The user enters *to* and *from* date and receives a reply with all posted index values for the relevant period. To query about a particular date the *to* and *from* date is the same. If the date is omitted, the reply will contain all values posted for the index in question.

5.3.1 Disclaimers

- The reply does not express the historical change of the indexes as a percentage. That can be found on www.landsbanki.is/markadir/visitolur.
- Please note that all information is delayed by 15 minutes.
- All information made available on this web service is accurate according to the best knowledge of Landsbankinn and is intended for information purposes only and not as the basis of business transactions. Landsbankinn bears no liability for any inaccuracies or delays in updating information and/or for decisions based on such information.

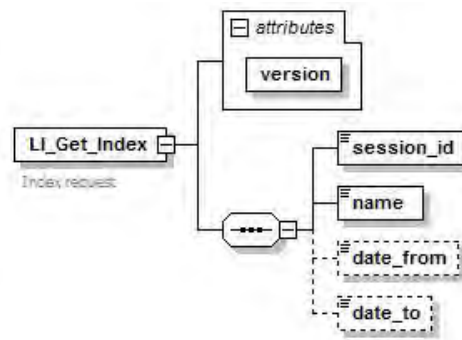
5.3.2 Possible values

Index	Abbreviation
Consumer Price Index (CPI)	CPI
Credit Terms Index	CTI
OMX Index 15	OMXI15
Fishing industry	OMXIFISH
ICEX-MAIN	OMXIPI
All-shares total return index	OMXIGI
OMX-15 CAP	OMXI15CAP
OMX15 total return index	OMXI15GI
MAREX	ICEXMAREX
ENAV15	ENAV15
Energy	IX10PI
Manufacturing	IX20PI
Consumer discretionary	IX25PI
Consumer staples	IX30PI
Health care	IX35PI
Financial services	IX40PI
Information technology (IT)	IX45PI
Telecommunications	IX50PI
First North All-Share ISK	FIRSTNORTHISK



5.3.3 Request/Query

5.3.3.1 XML query



https://b2b.fbl.is/schema/LI_Get_Index.xsd

5.3.3.2 XML example

In the example, the consumer price index is retrieved; CPI for the period 4 June to 6 November 2009.

```
<?xml version="1.0" encoding="iso-8859-1"?>
<LI_Get_Index xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <session_id>cebd7dd2-cabe-11de-816d-073a37521881</session_id>
  <name>NEY</name>
  <date_from>04/06/2009</date_from>
  <date_to>06/11/2009</date_to>
</LI_Get_Index>
```

5.3.3.3 Variables

Name of variables	Value
<session_id>	User's unique Session ID
<name>	Abbreviation of index. See possible values in chapter Error! Reference source not found. on page Error! Bookmark not defined..
<date_from>	Start date of period in the format YYYY-MM-DD.
<date_to>	Final date of period in the format YYYY-MM-DD.

5.3.3.4 Test data

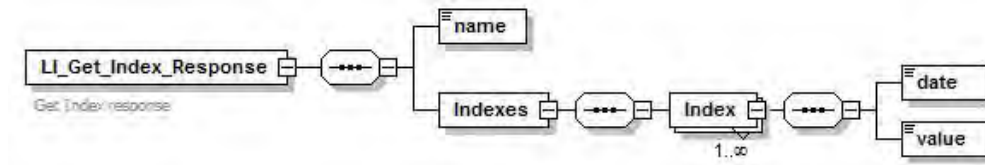
There is no test data for this action. Instead, an attempt shall be made to retrieve the CPI for today and compare it to www.landsbanki.is/markadir/visitolur.



5.3.4 Reply

If an error occurs in processing a query the reply is *LI_Villa*. This is discussed in Chapter 3.1 on p. 31.

5.3.4.1 XML reply



https://b2b.fbl.is/schema/LI_Get_Index_Response.xsd

5.3.4.2 XML example

When a query spans a long period of time, the reply will contain all posted indexes from the beginning to the end of the period. From 4 June to 6 November 2009 there are five versions of the index. Punctuation marks are used here instead of commas.

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Get_Index_Response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <name>NEY</name>
  <Indexes>
    <Index>
      <date>2009-07-01</date>
      <value>339.80</value>
    </Index>
    <Index>
      <date>01/08/2009</date>
      <value>344.50</value>
    </Index>
    <Index>
      <date>01/09/2009</date>
      <value>345.10</value>
    </Index>
    <Index>
      <date>01/10/2009</date>
      <value>346.90</value>
    </Index>
    <Index>
      <date>01/11/2009</date>
      <value>349.60</value>
    </Index>
  </Indexes>
</LI_Get_Index_Response>
```




5.3.4.3 Variables

Name of variables	Value
<name>	Abbreviation of index. See possible values in chapter Error! Reference source not found. on page Error! Bookmark not defined.
<Indexes>	Superclass of index components.
<Index>	Subclass of index components. Each part corresponds to one version of the index. If they are four, there are four versions in the period.
<date>	Due date of index in the format YYYY-MM-DD. Also called the reference date.
<value>	The numerical value of the index on publication day. Decimals are distinguished with a punctuation mark instead of a comma.



Chapter 6:

Bank Accounts





6 Bank accounts

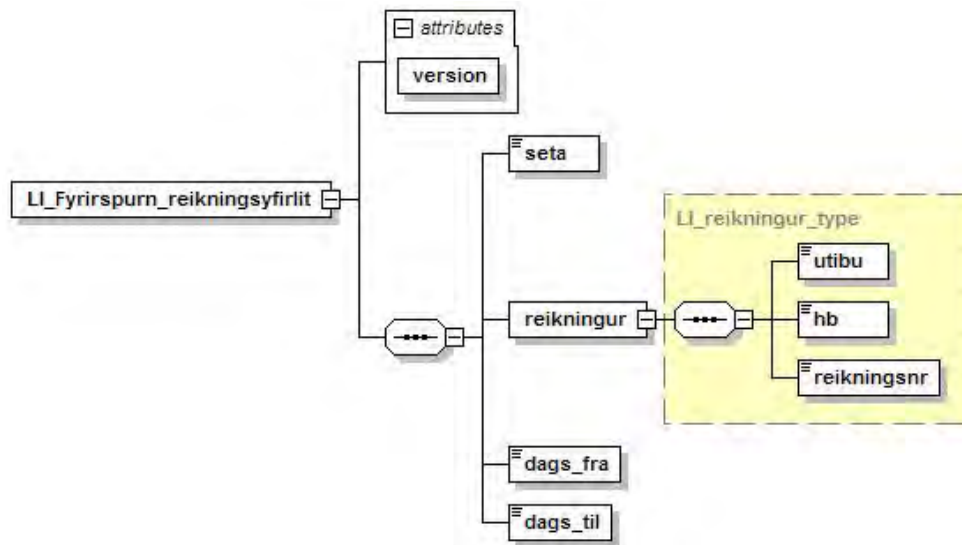
6.1 Account balance and statements

The web service retrieves a statement for entries to chequing, savings and FX accounts. Statements can only be retrieved for one account at a time.

6.1.1 Request/Query

Statements can be obtained from 1 January 2001 onwards.

6.1.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_reikningsyfirlit.xsd

6.1.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_reikningsyfirlit version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_reikningsyfirlit.xsd">
  <seta></seta>
  <reikningur>
    <utibu>0101</utibu>
    <hb>26</hb>
    <reikningsnr>012345</reikningsnr>
  </reikningur>
  <dags_fra>2008-08-13</dags_fra>
  <dags_til>2008-08-20</dags_til>
</LI_Fyrirspurn_reikningsyfirlit>
```



6.1.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<reikningur>	Superclass of account information.
<utibu>	No. of local branch, 4 digits.
<hb>	Ledger no., 2 digits.
<reikningsnr>	Account no., 6 digits.
<dags_fra>	First day of period covered by statement.
<dags_til	Last day of period covered by statement.

6.1.1.4 Test data

Example 1

Name of variables	Value
<utibu>	0115
<hb>	26
<reikningsnr>	000156
<dags_fra>	2008-04-02
<dags_til	2008-04-16

Example 2

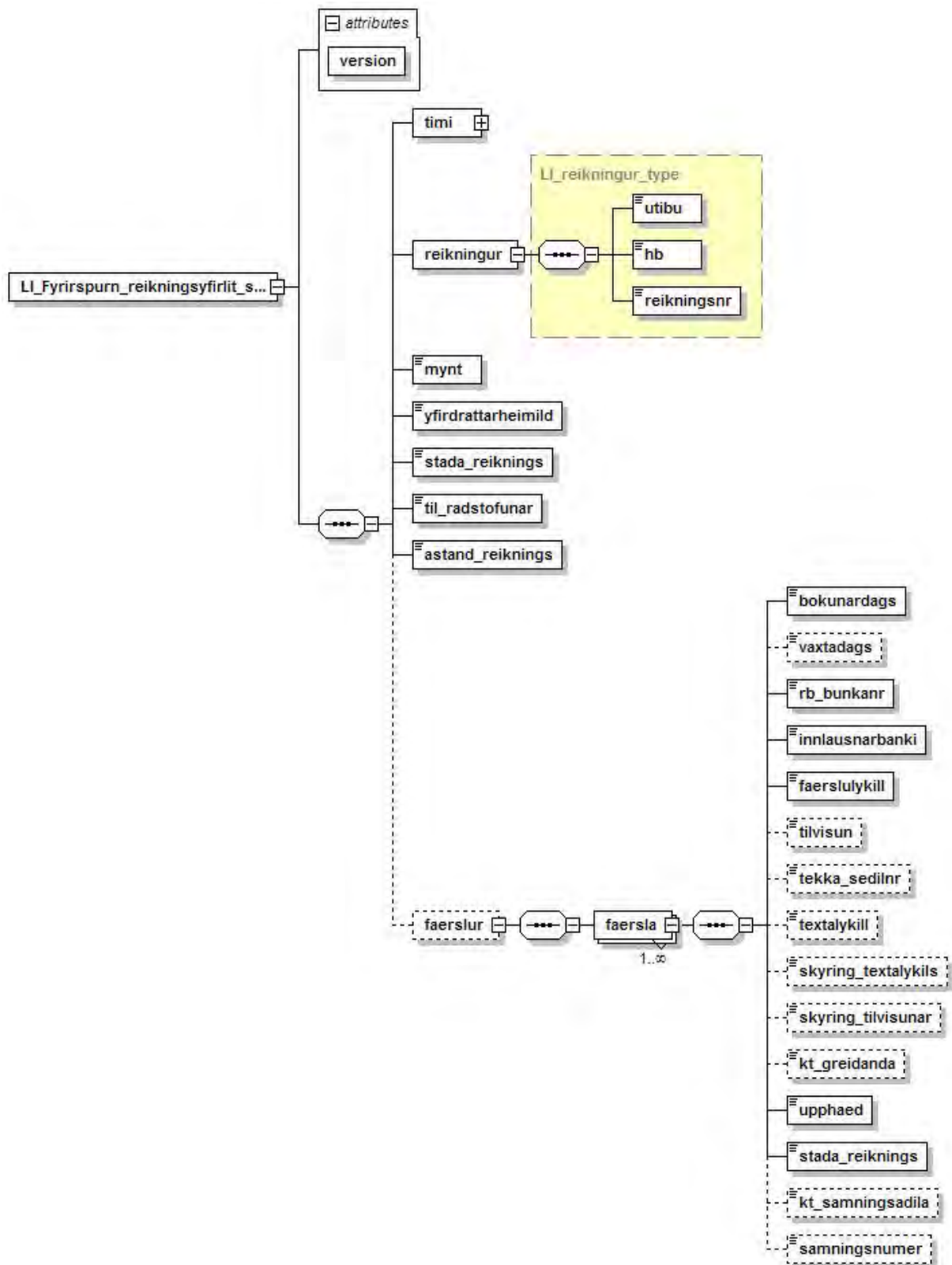
Name of variables	Value
<utibu>	0115
<hb>	38
<reikningsnr>	100001
<dags_fra>	2008-04-02
<dags_til	2008-04-16

As new data is entered each day, *dags_fra* (start date) and *dags_til* (end date) must be *dagurinn í dag* (today) in order for any data to be included in the reply.



6.1.1.5 Reply

6.1.1.6 XML Reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_reikningsyfirlit_svar.xsd



6.1.1.7 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_reikningsyfirlit_svar version="3.1415926535897932384626433832795"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_reikningsyfirlit_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.OZ</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.OZ</dags_svarad>
  </timi>
  <reikningur>
    <utibu>0101</utibu>
    <hb>26</hb>
    <reikningsnr>012345</reikningsnr>
  </reikningur>
  <mynt>ISK</mynt>
  <yfirdrattarheimild>500000.00</yfirdrattarheimild>
  <stada_reiknings>1000000.00</stada_reiknings>
  <til_radstofunar>1500000.00</til_radstofunar>
  <astand_reiknings>OPINN</astand_reiknings>
  <faerslur>
    <faersla>
      <bokunardags>2008-08-13</bokunardags>
      <vaxtadags>2008-08-13</vaxtadags>
      <rb_bunkanr><![CDATA[6271]]></rb_bunkanr>
      <innlausnarbanki>0115</innlausnarbanki>
      <faerslulykill>01</faerslulykill>
      <tilvisun>1234567890</tilvisun>
      <textalykill>03</textalykill>
      <skyring_textalykils>Millifært</skyring_textalykils>
      <skyring_tilvisunar><![CDATA[1234567890]]></skyring_tilvisunar>
      <kt_greidanda>6210779029</kt_greidanda>
      <upphaed>10.00</upphaed>
      <stada_reiknings>1500000.00</stada_reiknings>
    </faersla>
  </faerslur>
</LI_Fyrirspurn_reikningsyfirlit_svar>
```

DID YOU KNOW ...

Landsbankinn cooperates with several **foreign banks** in making *statements of joint clients* visible in Corporate Online Banking. Landsbankinn's customers who have a bank account with foreign banks, open Landsbankinn Online Banking instead of other online banks to gain a comprehensive overview of bank accounts and thus save time and effort.

If a client's bank overseas is not already a cooperating partner, Landsbankinn requests its cooperation, in close consultation with the corporate client concerned.

To activate the service, the company must register the company and its users with the Customer Service Centre by phone +354 410 9090 or by email netbanki@landsbankinn.is



6.1.2 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<dags_fra>	Start date of statement.
<dags_til>	End date of statement.
<reikningur>	Superclass of account information.
<utibu>	No. of local branch, 4 digits.
<hb>	Ledger no., 2 digits.
<reikningsnr>	Account no., 6 digits.
<mynt>	Three-letter ISO code of account currency. Example: ISK, USD, EUR, GBP, CHF, etc.
<yfirdrattarheimild>	Overdraft authorisation in ISK.
<stada_reiknings>	Current balance on the account.
<til_radstofunar>	Amount available for disposal.
<astand_reiknings>	Current balance on bank account. Example: Open, closed.
<bokunardags>	Settlement date for entry by RB.
<vaxtadags>	Interest date.
<rb_bunkanr>	RB batch number.
<innlausnarbanki>	Redemption bank, four-digit branch number of the bank account from which receivable was paid.
<faerslulykill>	Entry code, odd numbers represent deposits and even numbers withdrawals.
<tilvisun>	Entry reference. Used for identification and traceability.
<tekka_sedilnr>	Cheque or coupon number.
<textalykill>	Creditor's action code, the first 2 digits of a three-digit collection ID. The action code explains the type of receivable and appears only on the account statement with paid receivables.
<skyring_textalykils>	Further explanation of action code
<skyring_tilvisunar>	Explanation of reference number where appropriate.
<kt_greidanda>	ID/Reg.No. of payer, 10 digits without a hyphen. The ID/Reg.No. shows who made the entry.
<upphaed>	Entry amount
<stada_reiknings>	Balance on bank account following the entry in question.
<kt_samningsadila>	<i>Used in particular by operators of gift cards, prepaid cards and petrol cards.</i> The Reg. No. of the owner of the POS terminal (e.g. a retailer) where the entry was made. See discussion in chapter 13.3 p. 372.
<samningsnumer>	<i>Used in particular by operators of gift cards, prepaid cards and petrol cards.</i> The contract number of the POS terminal where the transaction was made. See discussion in chapter 13.3 p. 372.



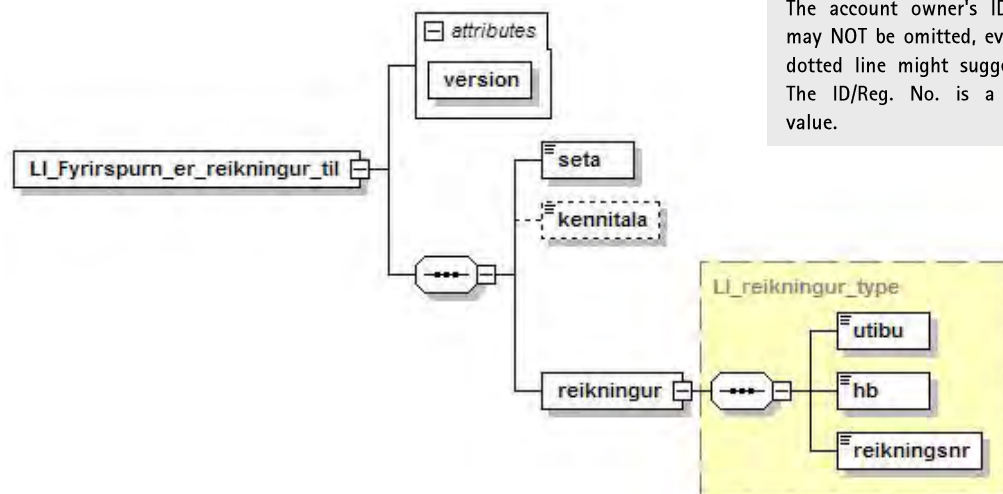
6.2 Bank account query

A query can be submitted as to whether a bank account belongs to a specific ID/Reg.No. and whether a bank account with specific characteristics exists. Queries can only be submitted for one account at a time. It is definitely easier to place queries in an iteration. The software company sets up the query so that the action checks each bank account individually, but for the employee this appears on the screen as a single query. The query can be made without specific boot-up, for example, twice every 24 hours. See further discussion in the manual [Short description of B2B](#) (The URL is http://www.landsbankinn.is/Uploads/documents/FyrirtaekiFelog/b2b/b2b_kerfislysing.pdf)

WWW

6.2.1 Request/Query

6.2.1.1 XML query



IMPORTANT

The account owner's ID/Reg.No. may NOT be omitted, even if the dotted line might suggest this. The ID/Reg. No. is a required value.

https://b2b.fbl.is/schema/LI_Fyrirspurn_er_reikningur_til.xsd

6.2.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_er_reikningur_til version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_er_reikningur_til.xsd">
  <seta></seta>
  <kennitala>6210779029</kennitala>
  <reikningur>
    <utibu>0115</utibu>
    <hb>26</hb>
    <reikningsnr>000156</reikningsnr>
  </reikningur>
</LI_Fyrirspurn_er_reikningur_til>
```



6.2.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<kennitala>	ID/Reg.No. of account holder, 10 digits without a hyphen. May also be additional ID./Reg. No for bank account.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.

6.2.1.4 Test data

Example 1

Name of variables	Value
<utibu>	0115
<hb>	26
<reikningsnr>	000156
<kennitala>	6210779029

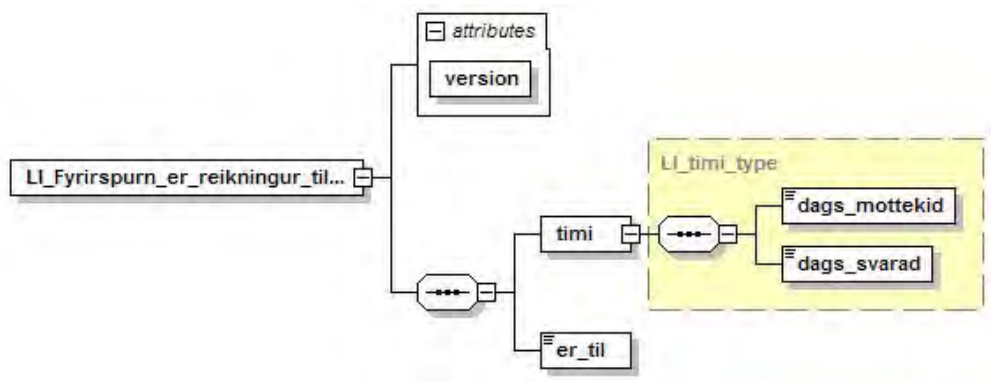
Example 2

Name of variables	Value
<utibu>	0115
<hb>	26
<reikningsnr>	001799
<kennitala>	6210779029



6.2.2 Reply

6.2.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_er_reikningur_til_svar.xsd

6.2.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_er_reikningur_til_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_er_reikningur_til_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </timi>
  <er_til>TRUE</er_til>
</LI_Fyrirspurn_er_reikningur_til_svar>
```

6.2.2.3 Variables

Please note that 0 means true contrary to what is generally written:

Name of variables	Value
<er_til>	True/false; 0/1



6.3 Annex: Entry code for transfers

It can be useful to have an overview of entry codes at hand. They are divided into four categories or so-called tasks; AH, IG, SP and SB and are defined in the following way:

Task	Description	Ledger
AH	Chequeing and current accounts	26 and 29.
IG	Domestic FX accounts	38
SB	Debentures	64 and 74.
SP	Savings accounts	05, 15, 03 and 18.

The list spans
107 entry codes:

Entry codes	Task	Description
01	AH	General deposit
01	IG	General deposit
01	SP	Deposit
01	SB	Deposit - Partially paid
02	AH	Disbursement
02	IG	Disbursement
02	SP	Disbursement
02	SB	Purchase at till of bank security
03	AH	Payment of default cheque
03	IG	Payment of default cheque
03	SP	Increase in indexation
03	SB	Payment in full - Paid in full
04	AH	Debit due to payment card
04	IG	Debit due to payment card
04	SP	Decrease in indexation
04	SB	Computer purchase of bank security
05	SP	Entry without bank book
05	SB	Excess payment - payment made between due dates
06	SB	Registration of collection
07	AH	Entry of daily interest
07	IG	Entry of daily interest
07	SP	Daily interest
08	AH	Withdrawal from debit cards
08	IG	Withdrawal from debit cards
09	SP	Entry for accrued interest (30.06 and 31.12)
10	AH	Cheques
10	IG	Cheques
12	SB	Purchase of bank security at till
14	SB	Computer purchase of bank security
15	SB	Redeemed commercial papers - Debited to client with specific quota for commercial papers and debentures.
16	SB	Registration of collection
17	SB	Deposit/Payment in full debited
18	SB	Purchase of bank security, third party
19	SB	Excess payment debited
20	AH	Cheques
20	IG	Cheques
24	SB	Repurchase
27	SB	Re-input
29	SB	Paid from nominee account
30	AH	Cheques
30	IG	Cheques
31	AH	Giro-deposit A, B
31	IG	Giro-deposit A, B
33	AH	Giro-deposit C
33	IG	Giro-deposit C
33	SB	Loan for collection delivered to owner / resent



40	AH	Cheques
40	IG	Cheques
43	SB	Write off of bank security/purchased bill of exchange
44	SB	Purchase reversed
47	SB	Cancellation
49	SB	Payment reversed
50	AH	Account opened
50	IG	Account opened
50	SP	Account opened
50	SB	Opening/cancellation of pledge and state guarantee
51	AH	Initial information changed
51	IG	Initial information changed
51	SP	Initial information changed
51	SB	Opening/cancellation of guarantor
52	AH	New sale of cheques
52	IG	New sale of cheques
53	AH	Cancellation of cheques sales
53	IG	Cancellation of cheques sales
53	SB	Correction of ID/Reg.No.
54	SB	Correction of initial information
55	AH	Step entry?
55	IG	Step entry?
55	SP	Corrections of cancellation file
55	SB	Recalculation / collection measures
56	AH	Change to authorisation
56	IG	Change to authorisation
56	SP	Changes to interest balance
56	SB	Treatment of irregular due dates / instalments
57	AH	Changes to interests on deposits
57	IG	Changes to interests on deposits
57	SP	Changes to interest balance
58	AH	Notification of authorisation
58	IG	Notification of authorisation
58	SP	Changes to interest balance
58	SB	Initiation/change/cancellation of payment file
59	SP	Entered into book
59	SB	Change to payment file, account
60	AH	Initial information changed II
60	IG	Initial information changed II
60	SP	Initiation or change to initial information
61	AH	Initial information changed II
61	IG	Initial information changed II
61	SP	Initial information changed
62	AH	Extra ID/Reg.No. etc.
62	IG	Extra ID/Reg.No. etc.
62	SB	Initiation/change/cancellation of classification code
67	SP	Change to stored indexation or exchange rate indexation
68	SB	Initiation/change/cancellation of payment file
69	SB	Change to payment file, account
70	AH	Batch sheet
70	IG	Batch sheet
70	SP	Batch entry
70	SB	Batch entry
71	AH	Additional account statement
71	IG	Additional account statement
71	SP	Additional account statement
80	SB	Settlement entry
92	AH	Pocket document and final document of batch
92	IG	Pocket document and final document of batch



97	AH	Pocket document and final document of batch
97	IG	Pocket document and final document of batch



Chapter 7:

Credit cards





7 Credit cards

The credit card message introduced in the manual in 2008 *LI_Fyrirspurn_kreditkort_yfirlit* has been removed and replaced with *LI_Get_Creditcard_Statement*. The new message covers more fields and is in every respect more user-friendly.

7.1 Credit card account balance and statements

An account holder can obtain a credit card statement for the period or dates specified in the XML message. VISA card statements obtained in response to this action include more detail than MasterCard statements. See further in the XML examples in the chapter.

7.1.1.1 Card issuer's submission of data to the bank

Card transactions are returned to the bank by the card issuers **every banking day**. The transactions are assigned a different *payment_period* depending on when during the month the transaction is made and whether the merchant has an agreement on a varying payment period with the card issuer.

If the merchant sends transactions to the card company on a Saturday, the bank receives the transactions early Tuesday morning. This is the same arrangement as in Personal Online banking, then transactions made during the weekend are visible early Tuesday morning.

7.1.1.2 Regarding the use of payment period and time period

Among the changes made to the last manual is that the query can apply to both the *payment_period* and *time_period*. The first covers the period *from month to month* while the latter covers the period *from day to day*. Later in the chapter there are examples of how these fields are used differently.

The general rule is that transactions listed under the next two months need to be retrieved. If we imagine that a user has to read card transactions for **February**; then the field *payment_period* in the query has to cover **March and April**.

If a user searches on the basis of *payment_period* only, he retrieves transactions, which are assigned to a particular period for settlement. Then the user need not search far back in time because transactions are assigned to the relevant period once they are returned to the card issuer.

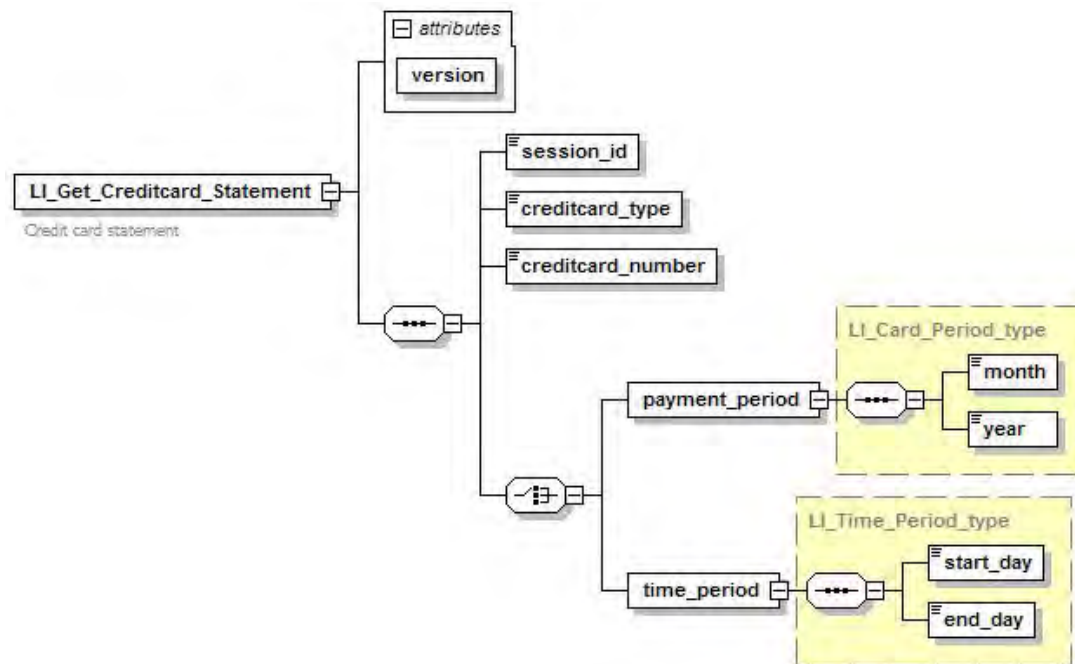
EXAMPLE If a transaction has the purchase date **11 November 2008** (*time_period*) and the card issuer receives it on **1 March 2009**, it will be assigned the *payment_period* **April 2009**, in the form 04-2009 to be exact.

Therefore it doesn't matter how old the transactions are. Care must be taken to read the periods that are unpaid because a transaction is not assigned to a period which has already been paid. In March, the February period, 02-2009, need not be of any concern, as that has already past (paid).



7.1.2 Request/Query

7.1.2.1 XML query



https://b2b.fbl.is/schema/LI_Get_Creditcard_Statement.xsd

7.1.2.2 XML example VISA query with Payment Period

If the *Payment Period* field is used, the VISA query will be displayed like this:

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Get_Creditcard_Statement xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Get_Creditcard_Statement.xsd"
version="1.2">
  <session_id>{5b41e096-5a66-11de-839d-eb1035a2c514}</session_id>
  <creditcard_type>visa</creditcard_type>
  <creditcard_number>1111000011110000</creditcard_number>
  <payment_period>
    <month>MAY</month>
    <year>2008</year>
  </payment_period>
</LI_Get_Creditcard_Statement>
```



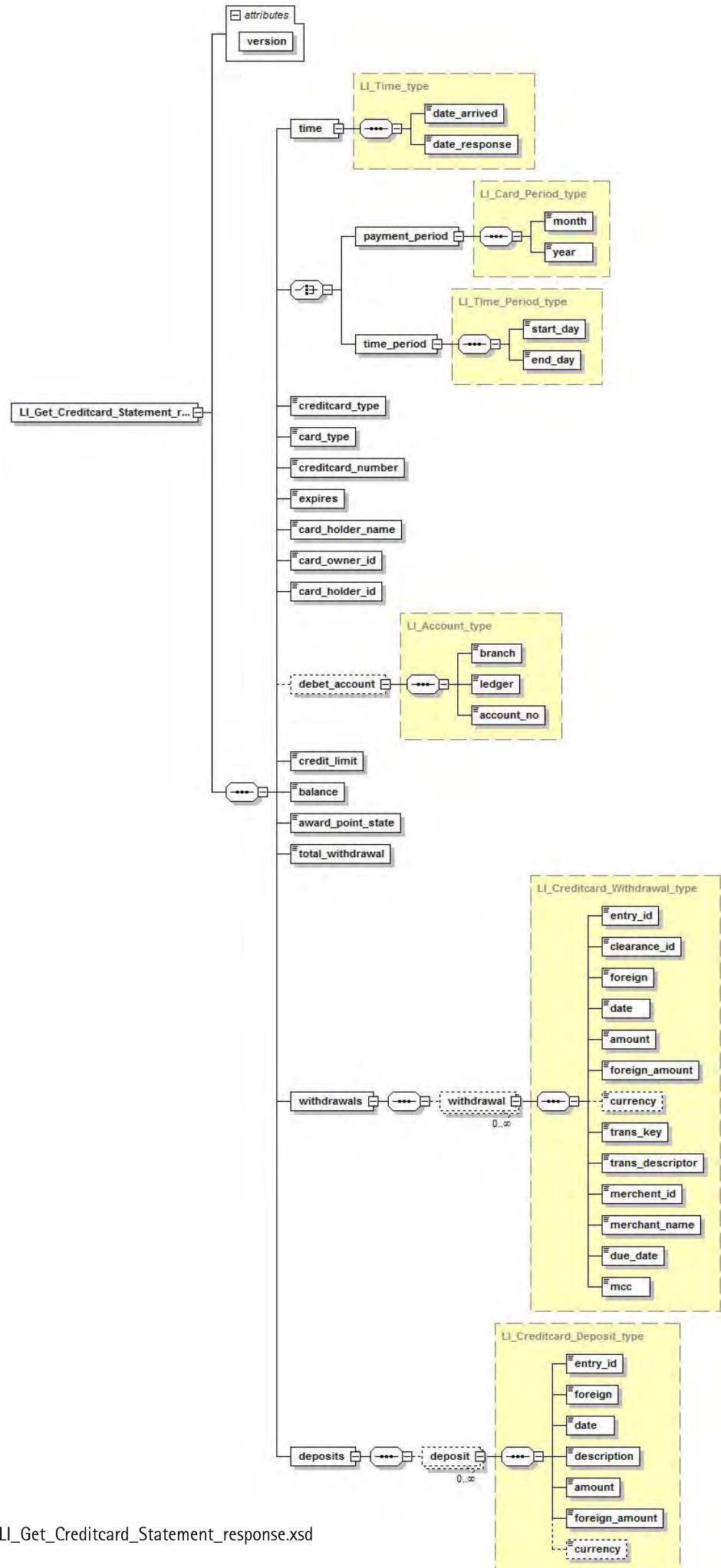
7.1.2.3 Variables

Name of variables	Value
<session_id>	User's unique Session ID.
<creditcard_type>	Type of credit card, 4-letter authentication. Example: VISA or EURO.
<creditcard_number>	Credit card number, 16 digits.
<payment_period>	Superclass of payment period.
<month>	Month, 3 alphabetical characters. The payment month can be used as the period for a statement. The first three letters of each month are used. Values are in English: JAN, FEB, MAR, APR, MAY, JUN, JUL, AUG, SEP, OCT, NOV, DEC.
<year>	Year for payment, four digits. Used to limit period if a payment month is designated. The month then specifies the period.
<time_period>	Superclass credit card period.
<start_day>	Start date, of the period requested
<end_day>	End date, of the period requested



7.1.3 Reply

7.1.3.1 XML reply





7.1.3.2 XML example VISA reply with Payment Period

Here is the VISA reply to the query above, where the *Payment_Period* field is used.

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Get_Creditcard_Statement_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2009-06-16T11:18:31.4056886+00:00</date_arrived>
    <date_response>2009-06-16T11:18:31.7650889+00:00</date_response>
  </time>
  <payment_period>
    <month>MAY</month>
    <year>2008</year>
  </payment_period>
  <creditcard_type>visa</creditcard_type>
  <card_type>G</card_type>
  <creditcard_number>1111000011110000</creditcard_number>
  <expires>2011-03-31</expires>
  <card_holder_name>Jón Jónsson</card_holder_name>
  <card_owner_id>1234561230</card_owner_id>
  <card_holder_id>2345679870</card_holder_id>
  <debet_account>
    <branch>0101</branch>
    <ledger>26</ledger>
    <account_no>110873</account_no>
  </debet_account>
  <credit_limit>200000</credit_limit>
  <balance>0</balance>
  <award_point_state>13086</award_point_state>
  <total_withdrawal>37850.0</total_withdrawal>
  <withdrawals>
    <withdrawal>
      <entry_id>04/18/08 04:18:22.612</entry_id>
      <clearance_id>4011482</clearance_id>
      <foreign>false</foreign>
      <date>2008-04-16</date>
      <amount>37800</amount>
      <foreign_amount>0</foreign_amount>
      <trans_key>05</trans_key>
      <trans_descriptor/>
      <merchant_id>0123456789</merchant_id>
      <merchant_name>Viktors Vitamin</merchant_name>
      <due_date>2008-05-02</due_date>
      <mcc>4816</mcc>
    </withdrawal>
    ...
  </withdrawals>
</LI_Get_Creditcard_Statement_response>
```

Continued on next page



Continued from previous page

```

        <withdrawal>
          <entry_id>04/23/08 03:33:20.248</entry_id>
          <clearance_id>0</clearance_id>
          <foreign>>false</foreign>
          <date>22/04/2008</date>
          <amount>50</amount>
          <foreign_amount>0</foreign_amount>
          <trans_key>19</trans_key>
          <trans_descriptor/>
          <merchant_id/>
          <merchant_name/>
          <due_date>2008-05-02</due_date>
          <mcc/>
        </withdrawal>
      </withdrawals>
    <deposits/>
  </LI_Get_Creditcard_Statement_response>

```

7.1.3.3 Variables

Name of variables	Value
<time>	Superclass of time periods
<date_arrived>	Date and time of day query was made.
<date_response>	Date and time web services concluded reply.
<payment_period>	Superclass of time period
<month>	First three letters of the month for which information is requested. Values are in English: JAN, FEB, MAR, APR, MAY, JUN, JUL, AUG, SEP, OCT, NOV, DEC. The payment month can be used as the period for a statement.
<year>	Payment year for which information is requested; four digits. Used to limit period if a payment month is designated. The month then specifies the period.
<time_period>	Superclass of time period.
<start_day>	Start date, of the period requested.
<end_day>	End date, of the period requested.
<creditcard_type>	Type of credit card, 4-letter authentication. Example: VISA or EURO.
<card_type>	Card type, authenticated with one alphabetical character. The following applies to VISA: <ul style="list-style-type: none"> • G = Gold card • I = Procurement card Comparable values missing for MasterCard
<creditcard_number>	Credit card number: 16 digits
<expires>	Expiry date of credit card in the format YYYY-MM-DD. Example: 2009-10-01.
<card_holder_name>	Name of card owner, may differ from that of card holder. Here is an error in the schema; the field should be called <card_owner_name>.
<card_owner_id>	ID/Reg.No. of card owner, 10 digits without a hyphen
<card_holder_id>	ID/Reg.No. of cardholder, 10 digits without a hyphen
<debet_account>	Superclass of bank account to debit
<branch>	Branch of account to debit, 4 digits



<ledger>	Ledger no. of account to debit, 2 digits
<account_no>	No. of account to debit, 6 digits
<credit_limit>	Superclass of card authorisation
<balance>	Total balance; total amount for payment
<award_point_state>	Vildarpunktar loyalty programme points, if applicable
<total_withdrawal>	Total amount charged during the period
<withdrawals>	Superclass of charge entry
<withdrawal>	Subclass of charge entry
<entry_id>	Entry number of card withdrawal. Unique key composed of date and time. Example: 04/23/08 03:33:20 248.
<clearance_id>	Authorisation number for the transaction. Only applies to sales invoices where authorisation is sought. The field could therefore be empty.
<foreign>	String. Possible values are: 0 = False: Not a foreign entry, therefore must be domestic 1 = True: Foreign entry
<date>	Entry date.
<amount>	Amount of entry in ISK.
<foreign_amount>	FX amount of entry, if applicable.
<currency>	Currency written according to ISO standard e.g. ISK, EUR, GBP, USD.
<trans_key>	Entry code, identified with two digits, descriptive for the type of entry. Possible values are: 04 Payment reversed 05 Sales invoice 06 Repayment 07 Cash withdrawal 10 Revolving interest 11 Penalty interest 13 Annual fee 15 Sales invoice repaid 16 [No description] 17 [No description] 18 Default fee 19 Statement charge 23 Annual fee reversed 24 Repayment reversed 25 [No description] 26 [No description] 27 [No description] 31 Payment 35 Payment automatically debited 36 Fee for cash withdrawal 37 [No description] 40 Transferred from family card 41 Transferred to main card 43 Repayment
<trans_descriptor>	System code, authenticated with 1 character. Possible VISA values are: A - Alefli B - Recurring payments F - Batch payments L - Easy payments R - Instalment payments V - Visa loan Other - other sales invoices Information missing regarding comparable MasterCard values.
<merchant_id>	The Reg.No. of the merchant where the transaction took place. The field is spelled incorrectly in the schema (<i>merchant_id</i>) for which we apologise.
<merchant_name>	The name of the merchant where the transaction took place.



<due_date>	Final due date of the transaction in the settlement month. Usually the second banking day in each month. Written yyyy-mm-dd; 2008-05-02.
<mcc>	<i>Merchant Category Code</i> ; a four letter international classification system for service providers (merchants) which the card issuers rely on. Each type of merchant has its own category (MCC).
<deposits>	Superclass of payment
<deposit>	Sub-class of payment
<entry_id>	Entry number of payment. Unique key composed of date and time. Example: 04/23/08 03:33:20 248
<foreign>	String. Possible values are: False: Not a foreign entry, therefore must be domestic True: Foreign entry
<date>	Date of payment in the format YYYY-MM-DD.
<description>	Explanation of payment if applicable.
<amount>	Amount of payment if made in ISK
<foreign_amount>	Amount of payment if made in foreign currency.
<currency>	Currency written according to ISO code e.g. ISK, EUR, GBP, USD.



7.1.3.4 XML example EURO query with Payment Period

If the *Payment Period* field is used, the EURO query will be displayed like this:

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Get_Creditcard_Statement xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Get_Creditcard_Statement.xsd"
version="1.2">
  <session_id>{5b41e096-5a66-11de-839d-eb1035a2c514}</session_id>
  <creditcard_type>euro</creditcard_type>
  <creditcard_number>0000111100001111</creditcard_number>
  <payment_period>
    <month>FEB</month>
    <year>2008</year>
  </payment_period>
</LI_Get_Creditcard_Statement>
```

7.1.3.5 Variables

The variables are the same as in chapter 7.1.2.3 on page. 89.

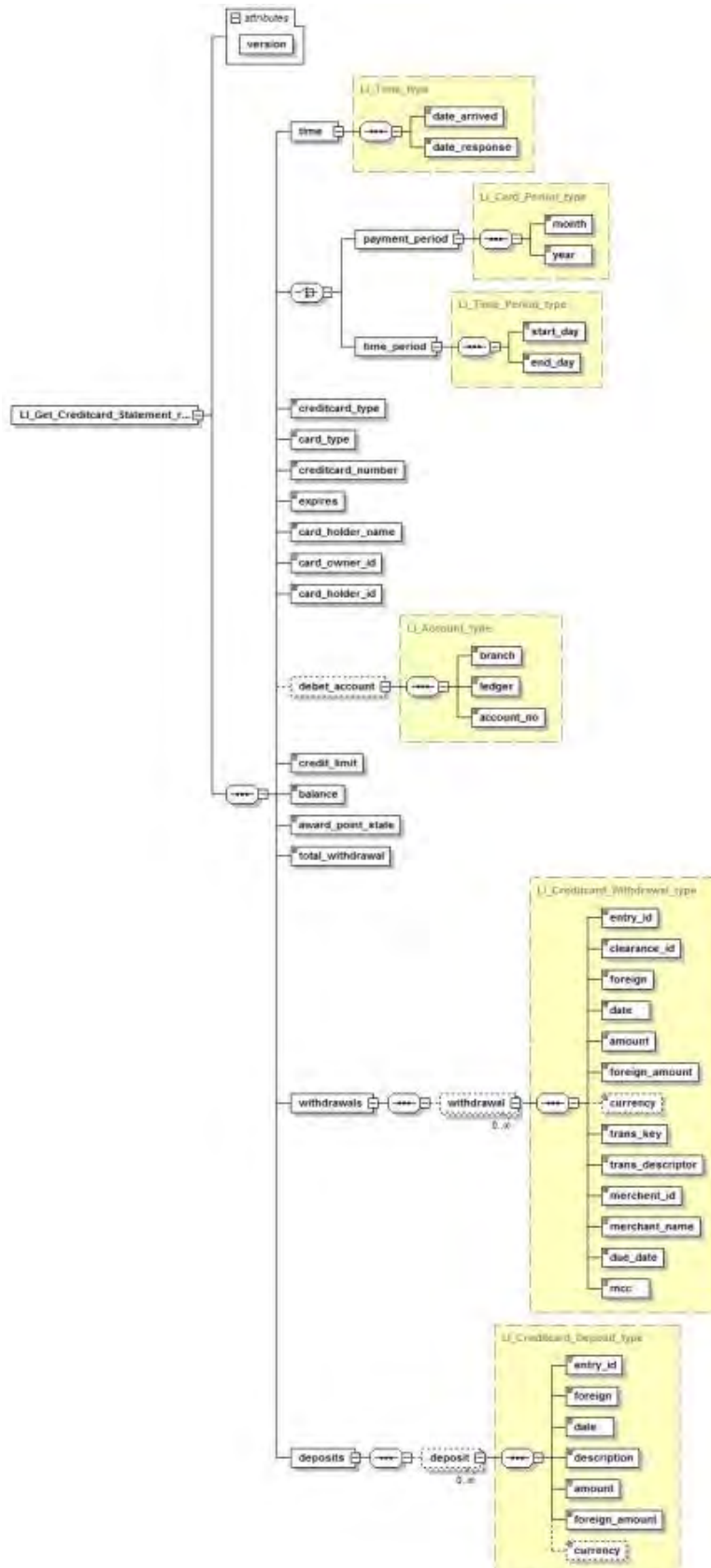
Name of variables	Value
<session_id>	User's unique Session ID
<creditcard_type>	Type of credit card, 4-letter authentication. Example: VISA or EURO (in lowercase).
<creditcard_number>	Credit card number, 16 digits.
<payment_period>	Superclass of payment period.
<month>	Month, 3 letters. The payment month can be used as the period for a statement. The first three letters of each month are used. Values are in English: JAN, FEB, MAR, APR, MAY, JUN, JUL, AUG, SEP, OCT, NOV, DEC.
<year>	Year for payment, four digits. Used to limit period if a payment month is designated. The month then specifies the period.
<time_period>	Superclass of time period.
<start_day>	Start date, of the period requested
<end_day>	End date, of the period requested



7.1.4 Reply

7.1.4.1 XML reply

The reply LI_Get_Creditcard_Statement_response.xsd, is the same as was shown in chapter 7.1.3.1 on page 90:





7.1.4.2 XML example EURO reply with Payment Period

Here is the EURO reply to the query above where the *Payment Period* field is used. Next we look at the use of *Time Period*.

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Get_Creditcard_Statement_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2009-06-18T14:53:26.2482719+00:00</date_arrived>
    <date_response>2009-06-18T14:53:32.0298919+00:00</date_response>
  </time>
  <payment_period>
    <month>MAY</month>
    <year>2008</year>
  </payment_period>
  <creditcard_type>euro</creditcard_type>
  <card_type>0</card_type>
  <creditcard_number>0000111100001111</creditcard_number>
  <expires>31/01/2011</expires>
  <card_holder_name>Jón Jónsson</card_holder_name>
  <card_owner_id>1234561239</card_owner_id>
  <card_holder_id>2345674560</card_holder_id>
  <debet_account>
    <branch>0101</branch>
    <ledger>26</ledger>
    <account_no>110873</account_no>
  </debet_account>
  <credit_limit>200000</credit_limit>
  <balance>0</balance>
  <award_point_state>13086</award_point_state>
  <total_withdrawal>1595.0</total_withdrawal>
  <withdrawals>
    <withdrawal>
      <entry_id>662336</entry_id>
      <clearance_id>335</clearance_id>
      <foreign>false</foreign>
      <date>18/03/2008</date>
      <amount>1295</amount>
      <foreign_amount>0</foreign_amount>
      <trans_key/>
      <trans_descriptor/>
      <merchant_id/>
      <merchant_name>Steinasafn Steinunnar ehf</merchant_name>
      <due_date>2008-05-02</due_date>
      <mcc>5814</mcc>
    </withdrawal>
    ...
  </withdrawals>
</LI_Get_Creditcard_Statement_response>
```

Continued on next page



Continued from previous page

```
<withdrawal>
  <entry_id>667425</entry_id>
  <clearance_id>9444</clearance_id>
  <foreign>>false</foreign>
  <date>25/03/2008</date>
  <amount>300</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key/>
  <trans_descriptor/>
  <merchant_id/>
  <merchant_name>Verslunin ehf</merchant_name>
  <due_date>2008-05-02</due_date>
  <mcc>5812</mcc>
</withdrawal>
</withdrawals>
<deposits/>
</LI_Get_Creditcard_Statement_response>
```



7.1.4.3 Variables

Name of variables	Value
<time>	Superclass of time periods
<date_arrived>	Date and time of day query was submitted.
<date_response>	Date and time web services concluded reply.
<payment_period>	Superclass of time period
<month>	First three letters of the month for which information is requested. Values are in English: JAN, FEB, MAR, APR, MAY, JUN, JUL, AUG, SEP, OCT, NOV, DEC. The payment month can be used as the period for a statement.
<year>	Payment year for which information is requested; four digits. Used to limit period if a payment month is designated. The month then specifies the period.
<time_period>	Superclass of time period.
<start_day>	Start date of the period requested.
<end_day>	End date of the period requested.
<creditcard_type>	Type of credit card, 4-letter authentication. Example: VISA or EURO (in lowercase).
<card_type>	Card type, identified with one character. The following applies to VISA: <ul style="list-style-type: none"> • G = Gold card • I = Procurement card Comparable values missing for MasterCard.
<creditcard_number>	Credit card number, 16 digits.
<expires>	Expiry date of credit card in the format YYYY-MM-DD. Example: 2009-10-01.
<card_holder_name>	Name of card owner, may differ from that of cardholder. Here is an error in the schema; the field should be called <card_owner_name>.
<card_owner_id>	ID/Reg.No. of card owner, 10 digits without a hyphen.
<card_holder_id>	ID/Reg.No. of cardholder, 10 digits without a hyphen.
<debet_account>	Superclass of bank account to debit.
<branch>	Branch of account to debit, 4 digits.
<ledger>	Ledger no. of account to debit, 2 digits.
<account_no>	No. of account to debit, 6 digits.
<credit_limit>	Superclass of card authorisation.
<balance>	Total amount for payment.
<award_point_state>	Vildarpunktar loyalty programme points, if applicable.
<total_withdrawal>	Total amount charged during the period.
<withdrawals>	Superclass of charge entry.
<withdrawal>	Subclass of charge entry.
<entry_id>	Entry number of card withdrawal. Unique key composed of date and time. Example: 04/23/08 03:33:20 248.
<clearance_id>	Authorisation number for the transaction. Only applies to sales invoices where authorisation is sought. The field could therefore be empty.
<foreign>	String. Possible values are: <ul style="list-style-type: none"> 0 = False: Not a foreign entry, therefore must be domestic 1 = True: Foreign entry
<date>	Entry date
<amount>	Amount of entry in ISK.
<foreign_amount>	FX amount of entry, if applicable.
<currency>	Currency written according to ISO code e.g. ISK, EUR, GBP, USD.



<trans_key>	<p>Entry code, identified with two digits, descriptive of the type of entry. Possible values are:</p> <ul style="list-style-type: none"> 04 Payment reversed 05 Sales invoice 06 Repayment 07 Cash withdrawal 10 Revolving interest 11 Penalty interest 13 Annual fee 15 Sales invoice repaid 16 <i>[No description]</i> 17 <i>[No description]</i> 18 Default fee 19 Statement charge 23 Annual fee reversed 24 Repayment reversed 25 <i>[No description]</i> 26 <i>[No description]</i> 27 <i>[No description]</i> 31 Payment 35 Payment automatically debited 36 Fee for cash withdrawal 37 <i>[No description]</i> 40 Transferred from family card 41 Transferred to main card 43 Repayment
<trans_descriptor>	<p>System code, identified with 1 character. Possible VISA values are:</p> <ul style="list-style-type: none"> A - Alefli B - Recurring payments F - Batch payments L - Easy payments R - Instalment payments V - Visa loan Other - other sales invoices <p>Information missing regarding comparable MasterCard values.</p>
<merchant_id>	The Reg.No. of the merchant where the transaction took place. The field is spelled incorrectly in the schema (<i>merchant_id</i>) for which we apologise.
<merchant_name>	The name of the merchant where the transaction took place.
<due_date>	Final due date of the transaction in the settlement month. Usually the second banking day in each month. Written yyyy-mm-dd; 2008-05-02.
<mcc>	<i>Merchant Category Code</i> ; a four letter international classification system for service providers (merchants) which the card issuers rely on. Each type of merchant has its own category (MCC).
<deposits>	Superclass of payment
<deposit>	Sub-class of payment
<entry_id>	Entry number of payment. Unique key composed of date and time. Example: 04/23/08 03:33:20 248
<foreign>	String. Possible values are: False: Not a foreign entry, therefore must be domestic. True: Foreign entry.
<date>	Date of payment in the format YYYY-MM-DD.
<description>	Explanation of payment if applicable.
<amount>	Amount of payment if made in ISK.
<foreign_amount>	Amount of payment if made in foreign currency.
<currency>	Currency written according to ISO code e.g. ISK, EUR, GBP, USD.



7.1.4.4 XML example VISA query with Time Period

If the *Time Period* field is used, the VISA query will be displayed like this:

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Get_Creditcard_Statement xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Get_Creditcard_Statement.xsd"
version="1.2">
  <session_id>{b4001a3a-5c24-11de-87ce-e3b447f63f9c}</session_id>
  <creditcard_type>visa</creditcard_type>
  <creditcard_number>1111000011110000</creditcard_number>
  <time_period>
    <start_day>2008-05-05</start_day>
    <end_day>2008-06-05</end_day>
  </time_period>
</LI_Get_Creditcard_Statement>
```

7.1.4.5 XML example VISA reply with Time Period

Here is the VISA reply to the query above, where the *Time_Period* field is used. Next we will look at comparable usage for EURO cards.

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Get_Creditcard_Statement_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2009-06-18T16:29:48.2158289+00:00</date_arrived>
    <date_response>2009-06-18T16:29:48.4502204+00:00</date_response>
  </time>
  <time_period>
    <start_day>2008-05-05</start_day>
    <end_day>2008-06-05</end_day>
  </time_period>
  <creditcard_type>visa</creditcard_type>
  <card_type>G</card_type>
  <creditcard_number>1111000011110000</creditcard_number>
  <expires>30/09/2011</expires>
  <card_holder_name>Jón Jónsson</card_holder_name>
  <card_owner_id>1234561230</card_owner_id>
  <card_holder_id>2345677890</card_holder_id>
  <debet_account>
    <branch>0101</branch>
    <ledger>26</ledger>
    <account_no>000000</account_no>
  </debet_account>
  <credit_limit>300000</credit_limit>
  <balance>152458</balance>
  <award_point_state>40628</award_point_state>
  <total_withdrawal>30417.0</total_withdrawal>
  ...
  <withdrawals>
    <withdrawal>
      <entry_id>05/24/08 01:37:10.287</entry_id>
      <clearance_id>2305081</clearance_id>
      <foreign>false</foreign>
    </withdrawal>
  </withdrawals>
```



```
<date>23/05/2008</date>
<amount>1500</amount>
<foreign_amount>0</foreign_amount>
<trans_key>05</trans_key>
<trans_descriptor/>
<merchant_id>3216549870</merchant_id>
<merchant_name>Gistipjónustufyrirtækið ehf</merchant_name>
<due_date>02/07/2008</due_date>
<mcc>3050</mcc>
</withdrawal>
<withdrawal>
  <entry_id>06/03/08 04:05:11.501</entry_id>
  <clearance_id>1023300</clearance_id>
  <foreign>false</foreign>
  <date>30/05/2008</date>
  <amount>1885</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key>05</trans_key>
  <trans_descriptor/>
  <merchant_id>1472583690</merchant_id>
  <merchant_name>MATVÖRUVERSLUNIN</merchant_name>
  <due_date>02/07/2008</due_date>
  <mcc>5814</mcc>
</withdrawal>
<withdrawal>
  <entry_id>06/03/08 03:57:04.286</entry_id>
  <clearance_id>1016132</clearance_id>
  <foreign>false</foreign>
  <date>01/06/2008</date>
  <amount>1221</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key>05</trans_key>
  <trans_descriptor/>
  <merchant_id>3692581470</merchant_id>
  <merchant_name>Fiskbúðin</merchant_name>
  <due_date>02/07/2008</due_date>
  <mcc>5811</mcc>
</withdrawal>
</withdrawals>
<deposits/>
</LI_Get_Creditcard_Statement_response>
```



7.1.4.6 Variables

Name of variables	Value
<time>	Superclass of time periods
<date_arrived>	Date and time of day query was submitted.
<date_response>	Date and time web services concluded reply.
<payment_period>	Superclass of time period
<month>	First three letters of the month for which information is requested. Values are in English: JAN, FEB, MAR, APR, MAY, JUN, JUL, AUG, SEP, OCT, NOV, DEC. The payment month can be used as the period for a statement.
<year>	Payment year for which information is requested; four digits. Used to limit period if a payment month is designated. The month then specifies the period.
<time_period>	Superclass of time period.
<start_day>	Start date of the period requested.
<end_day>	End date of the period requested.
<creditcard_type>	Type of credit card, 4-letter identification. Example: VISA or EURO (in lowercase).
<card_type>	Card type, identified with one character. The following applies to VISA: <ul style="list-style-type: none"> • G = Gold card • I = Procurement card Comparable values missing for MasterCard
<creditcard_number>	Credit card number, 16 digits.
<expires>	Expiry date of credit card in the format YYYY-MM-DD. Example: 2009-10-01.
<card_holder_name>	Name of card owner, may differ from that of cardholder. Here is an error in the schema; the field should be called <card_owner_name>.
<card_owner_id>	ID/Reg.No. of card owner, 10 digits without a hyphen
<card_holder_id>	ID/Reg.No. of cardholder, 10 digits without a hyphen
<debet_account>	Superclass of bank account to debit.
<branch>	Branch of account to debit, 4 digits.
<ledger>	Ledger no. of account to debit, 2 digits.
<account_no>	No. of account to debit, 6 digits.
<credit_limit>	Superclass of card authorisation.
<balance>	Total amount for payment.
<award_point_state>	Vildarpunktar loyalty programme points, if applicable.
<total_withdrawal>	Total amount charged during the period.
<withdrawals>	Superclass of charge entry.
<withdrawal>	Subclass of charge entry.
<entry_id>	Entry number of card withdrawal. Unique key composed of date and time. Example: 04/23/08 03:33:20 248.
<clearance_id>	Authorisation number for the transaction. Only applies to sales invoices where authorisation is sought. The field could therefore be empty.
<foreign>	String. Possible values are: 0 = False: Not a foreign entry, therefore must be domestic. 1 = True: Foreign entry,
<date>	Entry date.
<amount>	Amount of entry in ISK.
<foreign_amount>	FX amount of entry, if applicable
<currency>	Currency written according to ISO code e.g. ISK, EUR, GBP, USD.



<trans_key>	<p>Entry code, identified with two digits, descriptive for the type of entry. Possible values are:</p> <ul style="list-style-type: none"> 04 Payment reversed 05 Sales invoice 06 Repayment 07 Cash withdrawal 10 Revolving interest 11 Penalty interest 13 Annual fee 15 Sales invoice repaid 16 [No description] 17 [No description] 18 Default fee 19 Statement charge 23 Annual fee reversed 24 Repayment reversed 25 [No description] 26 [No description] 27 [No description] 31 Payment 35 Payment automatically debited 36 Fee for cash withdrawal 37 [No description] 40 Transferred from family card 41 Transferred to main card 43 Repayment
<trans_descriptor>	<p>System code, identified with 1 character. Possible VISA values are:</p> <ul style="list-style-type: none"> A - Alefli B - Recurring payments F - Batch payments L - Easy payments R - Instalment payments V - Visa loan Other - other sales invoices <p>Information missing regarding comparable MasterCard values.</p>
<merchant_id>	The Reg.No. of the merchant where the transaction took place. The field is spelled incorrectly in the schema (<i>merchant_id</i>) for which we apologise.
<merchant_name>	The name of the merchant where the transaction took place.
<due_date>	Final due date of the transaction in the settlement month. Usually the second banking day in each month. Written yyyy-mm-dd; 2008-05-02.
<mcc>	<i>Merchant Category Code</i> ; a four letter international classification system for service providers (merchants) which the card issuers rely on. Each type of merchant has its own category (MCC).
<deposits>	Superclass of payment
<deposit>	Sub-class of payment
<entry_id>	Entry number of payment. Unique key composed of date and time. Example: 04/23/08 03:33:20 248
<foreign>	String. Possible values are: False: Not a foreign entry, therefore must be domestic. True: Foreign entry.
<date>	Date of payment in the format YYYY-MM-DD.
<description>	Explanation of payment if applicable.
<amount>	Amount of deposit if made in ISK.
<foreign_amount>	Amount of payment if made in foreign currency.
<currency>	Currency written according to ISO code e.g. ISK, EUR, GBP, USD.



7.1.4.7 XML example EURO query with Time Period

If the Time Period field is used for EURO cards, the query will look like this:

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Get_Creditcard_Statement xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Get_Creditcard_Statement.xsd"
version="1.2">
  <session_id>{f30d7e50-5c21-11de-a987-df013540233b}</session_id>
  <creditcard_type>euro</creditcard_type>
  <creditcard_number>0000111100001111</creditcard_number>
  <time_period>
    <start_day>2008-05-05</start_day>
    <end_day>2008-06-05</end_day>
  </time_period>
</LI_Get_Creditcard_Statement>
```

7.1.4.8 XML example EURO reply with Time Period

Here is a EURO reply to the aforementioned query where the *Time Period* field is used.

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Get_Creditcard_Statement_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2009-06-18T16:10:31.4468981+00:00</date_arrived>
    <date_response>2009-06-18T16:10:31.7750462+00:00</date_response>
  </time>
  <time_period>
    <start_day>2008-05-05</start_day>
    <end_day>2008-06-05</end_day>
  </time_period>
  <creditcard_type>euro</creditcard_type>
  <card_type>6</card_type>
  <creditcard_number>0000111100001111</creditcard_number>
  <expires>30/04/2010</expires>
  <card_holder_name>Jón Jónsson</card_holder_name>
  <card_owner_id>1234567890</card_owner_id>
  <card_holder_id>2345671230</card_holder_id>
  <credit_limit>0</credit_limit>
  <balance>-4206</balance>
  <award_point_state>0</award_point_state>
  <total_withdrawal>21810.0</total_withdrawal>
  <withdrawals>
    <withdrawal>
      <entry_id>735424</entry_id>
      <clearance_id>0</clearance_id>
      <foreign>false</foreign>
      <date>06/05/2008</date>
      <amount>4500</amount>
      <foreign_amount>4500</foreign_amount>
      <trans_key/>
      ...
      <trans_descriptor/>
      <merchant_id/>
    </withdrawal>
  </withdrawals>
</LI_Get_Creditcard_Statement_response>
```



```
<merchant_name>Stórverslunin hf</merchant_name>
<due_date>02/06/2008</due_date>
<mcc>8043</mcc>
</withdrawal>
<withdrawal>
  <entry_id>738324</entry_id>
  <clearance_id>4656</clearance_id>
  <foreign>false</foreign>
  <date>07/05/2008</date>
  <amount>1040</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key/>
  <trans_descriptor/>
  <merchant_id/>
  <merchant_name>Bíóhúsið</merchant_name>
  <due_date>02/06/2008</due_date>
  <mcc>5812</mcc>
</withdrawal>
<withdrawal>
  <entry_id>739997</entry_id>
  <clearance_id>8819</clearance_id>
  <foreign>false</foreign>
  <date>07/05/2008</date>
  <amount>324</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key/>
  <trans_descriptor/>
  <merchant_id/>
  <merchant_name>Ísbúð Írisar</merchant_name>
  <due_date>02/06/2008</due_date>
  <mcc>5311</mcc>
</withdrawal>
<withdrawal>
  <entry_id>745593</entry_id>
  <clearance_id>0</clearance_id>
  <foreign>false</foreign>
  <date>13/05/2008</date>
  <amount>1450</amount>
  <foreign_amount>1450</foreign_amount>
  <trans_key/>
  <trans_descriptor/>
  <merchant_id/>
  <merchant_name>Heilsuhótelið</merchant_name>
  <due_date>02/06/2008</due_date>
  <mcc>5812</mcc>
</withdrawal>
...
```

Continued on next page



Continued from previous page

```
<withdrawal>
  <entry_id>785268</entry_id>
  <clearance_id>370307</clearance_id>
  <foreign>>false</foreign>
  <date>03/06/2008</date>
  <amount>1450</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key/>
  <trans_descriptor/>
  <merchant_id/>
  <merchant_name>Banasalan</merchant_name>
  <due_date>02/07/2008</due_date>
  <mcc>6010</mcc>
</withdrawal>
<withdrawal>
  <entry_id>786748</entry_id>
  <clearance_id>6823</clearance_id>
  <foreign>>false</foreign>
  <date>03/06/2008</date>
  <amount>3706</amount>
  <foreign_amount>0</foreign_amount>
  <trans_key/>
  <trans_descriptor/>
  <merchant_id/>
  <merchant_name>Kaupmaðurinn á horninu</merchant_name>
  <due_date>02/07/2008</due_date>
  <mcc>5311</mcc>
</withdrawal>
</LI_Get_Creditcard_Statement_response>
```



7.2 To make partial payment on credit card account

Payments on amounts owed on credit cards are discussed in the *Payment* section of the Manual, see *Making payments on credit cards* in chapter 8.7 on p. 137.

Chapter 8:

Payments





8 Payments

8.1 Payments in general

Multiple payment entries (instructions for payment) can be submitted at one time. Each payment has one outward-movement and one inward-movement. Payment entries can be submitted for A and B giro coupons, payment coupons, C giro coupons and normal transfers. The request sent is *LI_Stofna_greidslur* and the reply is *LI_Stofna_greidslur_svar*.

Unlike Corporate Online Banking, B2B authentication tokens are only needed for payments. When a payment batch has been sent in from the accounting system, an unpaid payment batch concurrently appears in Corporate Online Banking, awaiting a user with payment rights. The payment itself does not take place until the user has approved the batch there for payment with his/her authentication token. Details about authentication tokens are available on the website audkenni.is.

TIP

A company can ask its branch corporate contact person to have all multiple payments made against a single debit entry. This change will apply to all the company's system users.

"Payments" include:

- *Transfers between own accounts*
- *Transfers from own account to accounts of other ID. nos.*
- *Partial payments on credit cards*
- *Payments to domestic creditors through the banks' collection system (Receivables pooling)*
- *Payments to creditors abroad (SWIFT payments)*
- *ExtraChange (Aukakronur) payments and payments with virtual cards online (see chapter 0.)*

B2B payments are based on the use of *payment batches* (entry batches) in the accounting system. Just how the batch was prepared, e.g. by payment proposal or manually selected entries from a creditors' portfolio, makes no difference. A payment batch in online banking is equivalent to what is called an entry batch or entry ledger in the accounting system.

DID YOU KNOW ...

For those who so choose, Online Banking also offers a particular payment confirmation process. This process requires more than one user to approve payment instructions (i.e. the payment batch) before payment itself is finally made. The companies decide how many the approval parties can be.

Different approval processes can be set up depending upon the amounts involved and different rights defined for various employees. Users can therefore have different approval authorisations for different payment amounts.

To activate the approval process the company and its users must be registered in the next branch.

Heimild	Fjöldi	Vantar
A	2	1

Notandanafn	Nafn	Heimild	Staðfestur
L491178DYR	Dýrleif Arna Guðmundsdóttir	A	13.6.2007 23:38:30

Notandanafn	Nafn	Heimild
L491178GSG	Gylfi Steinn Gunnarsson	A
L491178SV2	Siggeir Vilhjálmsson	A
L491178GHS	Gunnar Haukur Sigfússon	A
L491178DYR	Dýrleif Arna Guðmundsdóttir	A
L491178SAS	Sigurður Árni Svanbergsson	A
L491178HLD	Hjörtur Logi Dungai	A
L491178AHK	Alda Hlin Karlsdóttir	A
L491178FB	Fríðrik Steinþór Baldursson	A
L491178HGD	Hulda Guðrún Daðadóttir	A
L491178SGJ	Skúli Geir Jensson	A
L491178GBI	Gréta Berg Ingólfssdóttir	A
L491178JSE	Jóhanna Sigríður Esjarsdóttir	A
L491178KON	Kjartan Ólafur Nielsen	A
L491178AOA	Ásgeir Örn Ásgeirsson	A
L491178BBT	Björgvin Bæhrenz Þórðarson	A

Til baka Staðfesta



The system is generally set up by software companies so that additional details are automatically entered with the payment instructions. Whether an entry batch is checked or not is optional, this applies also to whether the approval of another employee is required before submission.

Following submission, the bank sends a reply if there are errors. For the sake of efficiency, the rule that applies to error messages is that "*silence indicates consent*". If the submission of a message is successful, the user only receives a reply of receipt of the original message and *not* a detailed breakdown showing that the processing of each receivable included in the message was successful. If errors occur, the bank sends a reply message with a detailed breakdown.

A reply may also be requested from the bank if deemed necessary with a *Payment batch query* (see chapter 8.3, p. 122). The reply may contain any one of three status indicators for the batch:

- *Processing*
- *Complete*
- *Error*

8.1.1 Two types of payment approval

Payment approval (sometimes referred to as banking confirmation) can be carried out in Online Banking or within the accounting system itself.

8.1.1.1 Online approval

The fact that the submission of a payment message has been successful does not mean that the payment has been concluded. The payment message only makes an unpaid payment batch which awaits the user (same user or another user) in Online Banking. After processing, the cash has switched hands.

8.1.1.2 Approved in the accounting system

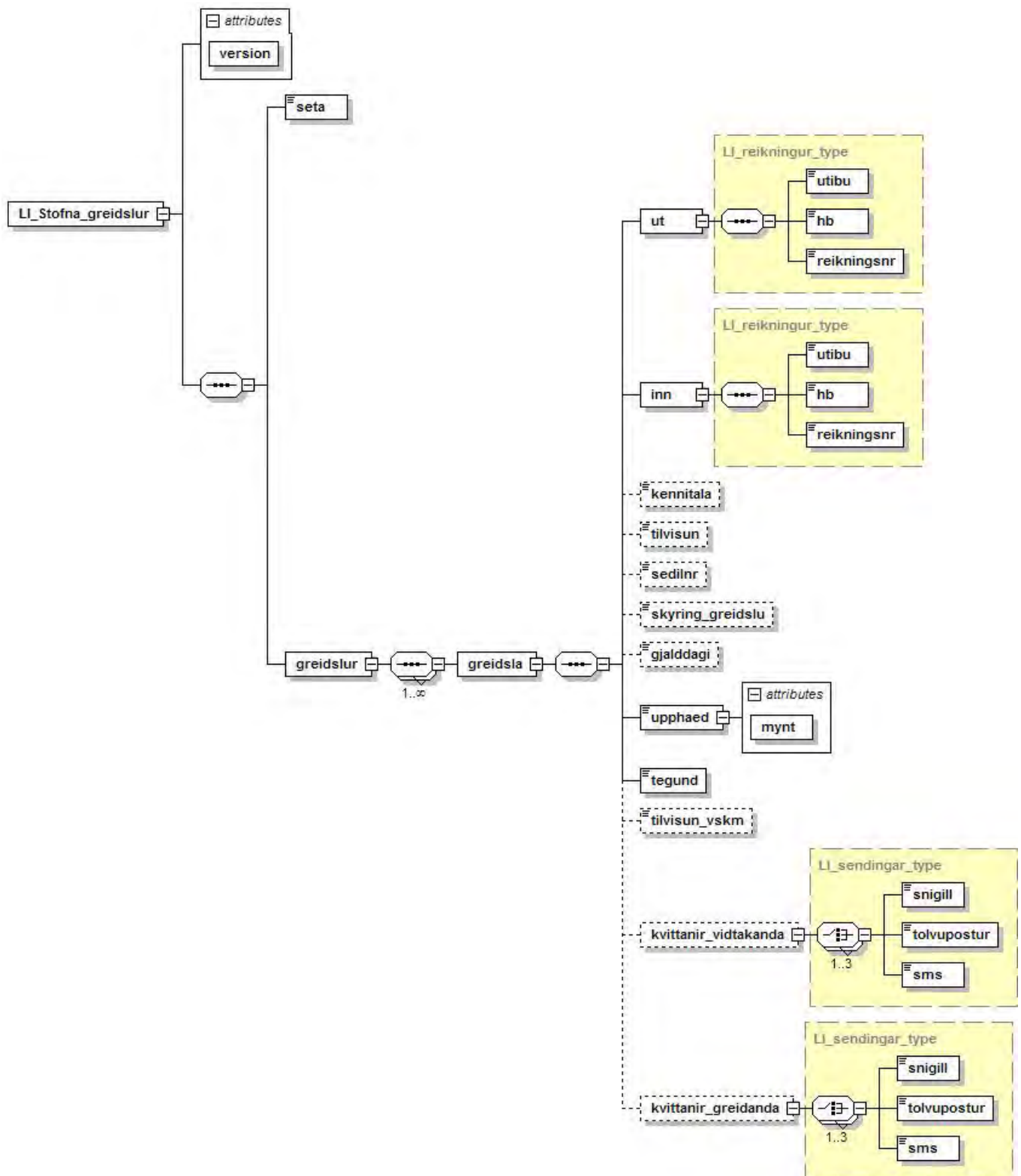
The payment approval can be moved up in the process from Online Banking and into the accounting system. That saves both time and effort. Then the company uses hard ID (debit cards with a microprocessor) to pay in real time with B2B straight from the accounting system. As soon as the payment instructions have been received by the bank from the accounting system the payment is made. As a result, the user does not have to open Online Banking to pay the payment batch.



8.2 To create domestic payments

8.2.1 Request/Query

8.2.1.1 XML query



https://b2b.fbl.is/schema/LI_Stofna_greidslur.xsd



8.2.1.2 XML example Transfer

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_greidslur.xsd">
  <seta></seta>
  <greidslur>
    <greidsla>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>543210</reikningsnr>
      </inn>
      <kennitala>1234567890</kennitala>
      <tilvisun>1234567890</tilvisun>
      <skyring_greidslu>Reikningur 1045</skyring_greidslu>
      <upphaed mynt="ISK">5000.00</upphaed>
      <tegund>MILLIFAERSLA</tegund>
      <tilvisun_vskm>001</tilvisun_vskm>
      <kvittanir_vidtakanda>
        <snigill>TRUE</snigill>
      </kvittanir_vidtakanda>
      <kvittanir_greidanda>
        <snigill>TRUE</snigill>
      </kvittanir_greidanda>
    </greidsla>
    <greidsla>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>999999</reikningsnr>
      </inn>
      <kennitala>3112702299</kennitala>
      <tilvisun>11558</tilvisun>
      <skyring_greidslu>11558</skyring_greidslu>
      <upphaed mynt="ISK">2000.00</upphaed>
      <tegund>MILLIFAERSLA</tegund>
      <tilvisun_vskm>002</tilvisun_vskm>
      <kvittanir_vidtakanda>
        <snigill>TRUE</snigill>
        <sms>8881234</sms>
        <tolvupostur>vidtakandi@fyrirtaekidhans.is</tolvupostur>
      </kvittanir_vidtakanda>
    </greidsla>
  </greidslur>
</LI_Stofna_greidslur>
```



8.2.1.3 XML example A or B giro

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_greidslur.xsd">
  <seta></seta>
  <greidslur>
    <greidsla>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>543210</reikningsnr>
      </inn>
      <tilvisun>123456789012</tilvisun>
      <sedilnr>1234567</sedilnr>
      <gjalddagi>2008-04-13</gjalddagi>
      <upphaed mynt="ISK">5000.00</upphaed>
      <tegund>AB-GIRO</tegund>
      <tilvisun_vskm>4444444</tilvisun_vskm>
      <kvittanir_vidtakanda>
        <snigill>TRUE</snigill>
      </kvittanir_vidtakanda>
      <kvittanir_greidanda>
        <snigill>TRUE</snigill>
      </kvittanir_greidanda>
    </greidsla>
  </greidslur>
</LI_Stofna_greidslur>
```



8.2.1.4 XML example C giro

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_greidslur.xsd">
  <seta></seta>
  <greidslur>
    <greidsla>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>543210</reikningsnr>
      </inn>
      <kennitala>1234567890</kennitala>
      <sedilnr>1234567</sedilnr>
      <gjalddagi>2008-04-13</gjalddagi>
      <upphaed mynt="ISK">5000.00</upphaed>
      <tegund>C-GIRO</tegund>
      <tilvisun_vskm>2222222</tilvisun_vskm>
      <kvittanir_vidtakanda>
        <snigill>TRUE</snigill>
      </kvittanir_vidtakanda>
      <kvittanir_greidanda>
        <snigill>TRUE</snigill>
      </kvittanir_greidanda>
    </greidsla>
  </greidslur>
</LI_Stofna_greidslur>
```




8.2.1.5 XML example Payment coupon (Greiðsluseðill)

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_greidslur.xsd">
  <seta></seta>
  <greidslur>
    <greidsla>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>66</hb>
        <reikningsnr>000123</reikningsnr>
      </inn>
      <gjaldagi>2008-04-13</gjaldagi>
      <upphaed mynt="ISK">5000.00</upphaed>
      <tegund>GREIDSLUSEDILL</tegund>
      <tilvisun_vskm>4444444</tilvisun_vskm>
      <kvittanir_vidtakanda>
        <snigill>TRUE</snigill>
        <tolvupostur>vidtakandi@fyrirtaekidhans.is</tolvupostur>
      </kvittanir_vidtakanda>
      <kvittanir_greidanda>
        <snigill>TRUE</snigill>
        <sms>8881234</sms>
        <tolvupostur>eg@fyrirtaekidmitt.is</tolvupostur>
      </kvittanir_greidanda>
    </greidsla>
  </greidslur>
</LI_Stofna_greidslur>
```

AUTHENTICATION TOKENS

Unlike Online Banking, B2B only requires authentication tokens for payments. When a payment batch has been sent in from the accounting system, an unpaid payment batch concurrently appears in online banking, awaiting approval by a user with payment rights. The payment itself does not take place until the user has approved the batch there for payment with his/her authentication token.

If payment is made with a hard ID an authentication token is not used. See chapter 4.1.2 p. 49.

Details about authentication tokens are available on the website www.audkenni.is.



8.2.1.6 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<ut>	Superclass of outward movement.
<utibu>	Branch of account to debit, 4 digits.
<hb>	Ledger no. of account to debit, 2 digits.
<account no. >	No. of account to debit, 6 digits.
<inn>	Superclass of inward movement.
<utibu>	Branch of account to deposit.
<hb>	Ledger no., 2 digits.
<reikningsnr>	No. of bank account to deposit, 6 digits.
<kennitala>	ID/Reg.No. of recipient, 10 digits without a hyphen.
<tilvisun>	Optional payment reference, 7 characters. May be comprised of alphabetical and numerical characters.
<sedilnr>	Coupon number for invoice, 7 digits.
<skyring_greidslu>	Optional explanation of payment.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<upphaed>	Amount of receivable.
<tegund>	Type of receivable; possible values are: PAYMENT COUPON, A, B or C GIRO COUPON and TRANSFER.
<tilvisun_vskm>	Unique number and text for system user, used as reference for customer database.
<kvittanir_vidtakanda>	Superclass of recipient receipt.
<snigill>	The snail (snigill) indicates whether the recipient is to be sent a paper receipt by mail. The value <i>True</i> means a receipt is to be sent. False means the opposite. The address is retrieved from the National Registry.
<tolvupostur>	Recipient's e-mail address. The message permits only one e-mail address.
<sms>	Recipient's mobile phone number, 7 digits without a space. The message permits only one mobile phone number.
<kvittanir_greidanda>	Superclass of recipient receipt.
<snigill>	The snail (snigill) indicates whether the recipient is to be sent a paper receipt by mail. The value <i>True</i> means a receipt is to be sent. False means the opposite. The address is retrieved from the National Registry.
<tolvupostur>	Payer's e-mail address. The message permits only one e-mail address.
<sms>	Payer's mobile phone number, 7 digits without a space. The message permits only one mobile number.



8.2.1.7 Test data

Since the service is being developed from a test environment, there are few accounts and clients. A few examples of test accounts follow that will not produce an error when a batch is created.

The XML reply lists any errors which have occurred. When the service has received the batch it is visible in online banking. When the batch has been paid, a query regarding the batch can be made, *Query on payment batch* (see chapter 8.3 on p. 122) stipulating whether the payment was successful and displaying an itemisation of the payment entries.

NOTE

As Landsbankinn's Corporate Online Banking has not been set up in a test environment, e-mail can be sent to b2b@landsbanki.is and the employees of the bank pay the payment batch through a test environment only available to the bank.

Another and more common way is that the company pays itself a low amount e.g. one million through a transfer. At the same time they can check whether the account statements function properly.

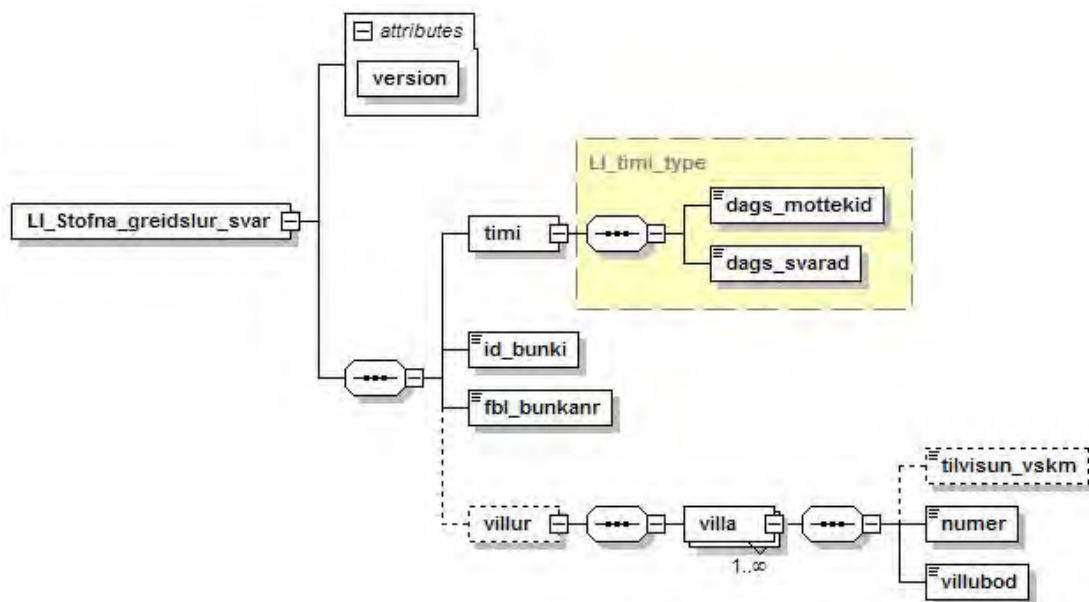


8.2.2 Reply

The XML reply only contains the entries which were not completed properly. As mentioned previously, for the sake of efficiency a successful submission will only be answered by a reply confirming receipt and *not* an itemised list showing that each receivable included in the message has been dealt with successfully. If errors occur, the bank sends a reply message with a detailed breakdown.

The entries, which were unsuccessfully registered can be retrieved by sending a *Query on payment batches* (see chapter 8.3, p. 122).

8.2.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Stofna_greidslur_svar.xsd

8.2.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_greidslur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_greidslur_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <id_bunki>6545465</id_bunki>
  <fbl_bunkanr>4564</fbl_bunkanr>
  <villur>
    <villa>
      <tilvisun_vskm>002</tilvisun_vskm>
      <numer>1006</numer>
      <villubod>Reikningur ekki til.</villubod>
    </villa>
  </villur>
</LI_Stofna_greidslur_svar>
```



8.2.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_received>	Date and time of query.
<date_replied>	Date and time web service completed reply.
<id_bunki>	Number of batch created with the transfers that were successfully registered. The number identifies the batch and can therefore be used to send a query about the batch afterwards.
<fbl_bunkanr>	The number of the batch within online banking. Its role is to ensure traceability of the batch in its subsequent handling online and even in the accounting system also.
<villur>	Superclass of error
<villa>	List of errors occurring.
<tilvisun_vskm>	Unique number or text of the system user, used as a reference in the customer database
<numer>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.

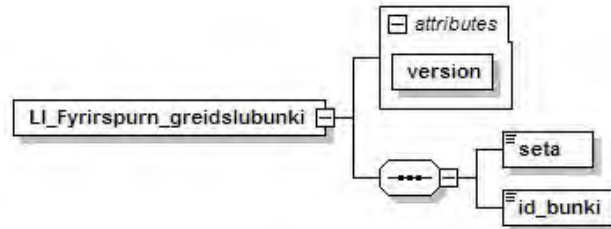


8.3 Payer's payment batch query

The query includes the *batch number* and *session ID*. In return, the user receives information on the status of a payment batch in online banking together with an itemisation of all payments in the batch.

8.3.1 Request/Query

8.3.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslubunki.xsd

8.3.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_greidslubunki version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslubunki.xsd">
  <seta></seta>
  <id_bunki>6545465</id_bunki>
</LI_Fyrirspurn_greidslubunki>
```

8.3.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID
<id_bunki>	Number of batch created with the transfers that were successfully registered. Note that this is not the number which appears in online banking, but rather the number returned upon creation of the batch in B2B.

8.3.1.4 Test data

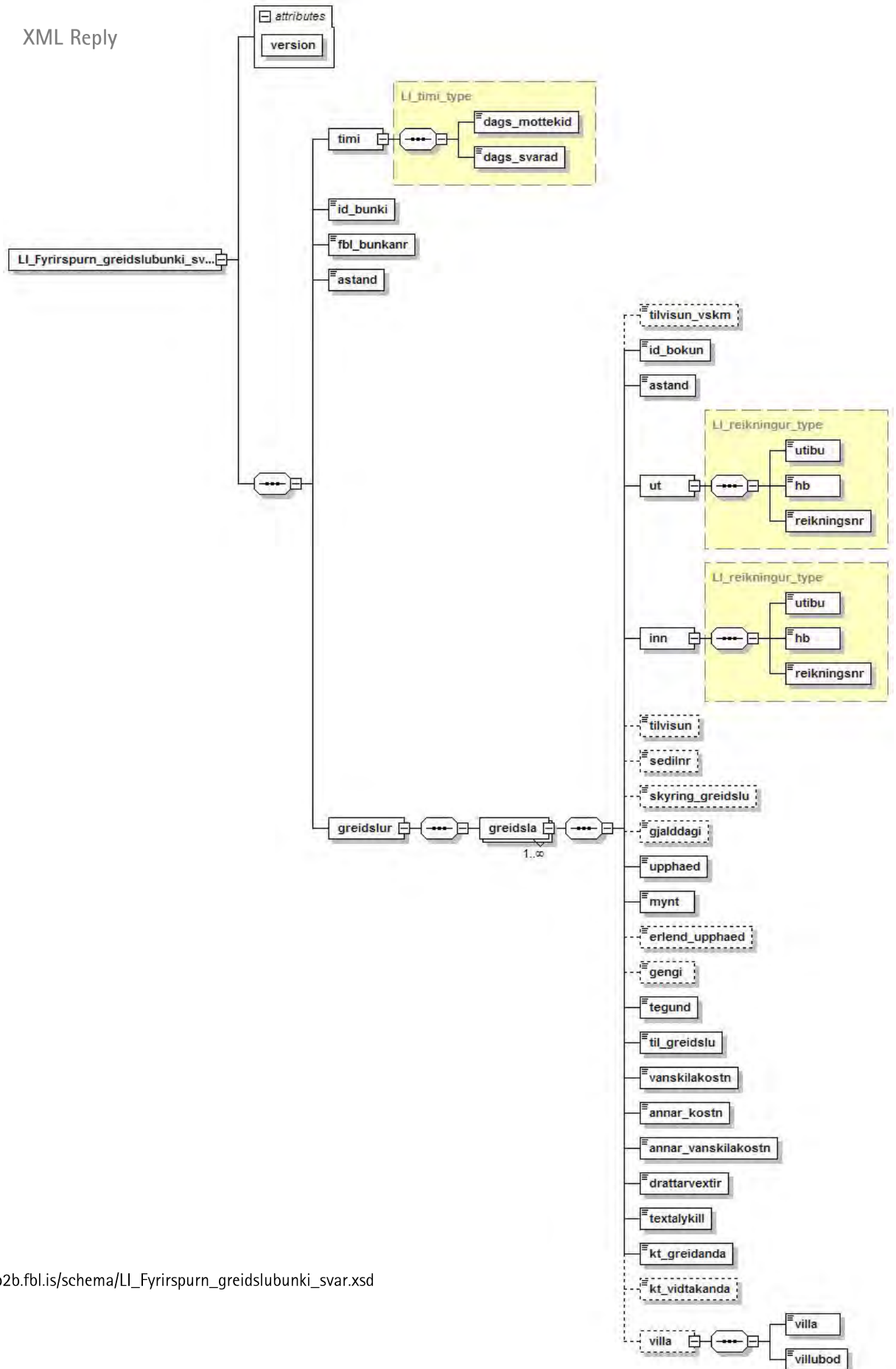
After a payment batch is submitted a query can be submitted using the batch number returned to the company. Several payment batches already exist for the test user and can be used for testing. The numbers that can be tested are in the range 2130–2140. The reply received gives an itemisation of all transfers and indicates whether any errors occurred during the payment of the batch.



8.3.2 Reply

The XML reply includes an itemisation of all payments in the batch that the query referred to.

8.3.2.1 XML Reply





8.3.2.2 XNK Reply

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_greidslubunki_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslubunki_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <id_bunki>6545465</id_bunki>
  <fbl_bunkanr>4564</fbl_bunkanr>
  <astand>BOKADUR</astand>
  <greidslur>
    <greidsla>
      <tilvisun_vskm>001</tilvisun_vskm>
      <id_bokun>3123131</id_bokun>
      <astand>BOKUD_AN_VILLU</astand>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>543210</reikningsnr>
      </inn>
      <tilvisun>1234567890</tilvisun>
      <skyring_greidslu>Reikningur 1045</skyring_greidslu>
      <upphaed>5000.00</upphaed>
      <mynt>ISK</mynt>
      <tegund>MILLIFAERSLA</tegund>
      <til_greidslu>5000.00</til_greidslu>
      <vanskilakostn>0.00</vanskilakostn>
      <annar_kostn>0.00</annar_kostn>
      <annar_vanskilakostn>0.00</annar_vanskilakostn>
      <drattarvextir>0.00</drattarvextir>
      <textalykill>03</textalykill>
      <kt_greidanda>1122334459</kt_greidanda>
      <kt_vidtakanda>1234567890</kt_vidtakanda>
    </greidsla>
    <greidsla>
      <tilvisun_vskm>002</tilvisun_vskm>
      <id_bokun>3123131</id_bokun>
      <astand>BOKUD_MED_VILLU</astand>
      <ut>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>012345</reikningsnr>
      </ut>
      <inn>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>999999</reikningsnr>
      </inn>
      <tilvisun>11558</tilvisun>
      <skyring_greidslu>11558</skyring_greidslu>
      <upphaed>2000.00</upphaed>
      <mynt>ISK</mynt>
      <tegund>MILLIFAERSLA</tegund>
      <til_greidslu>2000.00</til_greidslu>
      <vanskilakostn>0.00</vanskilakostn>
      <annar_kostn>0.00</annar_kostn>
    </greidsla>
  </greidslur>
</LI_Fyrirspurn_greidslubunki_svar>
```




```

        <annar_vanskilakostn>0.00</annar_vanskilakostn>
        <drattarvextir>0.00</drattarvextir>
        <textalykill>03</textalykill>
        <kt_greidanda>1122334459</kt_greidanda>
        <kt_vidtakanda>3112702299</kt_vidtakanda>
        <villa>
            <villa>1006</villa>
            <villubod>Reikningur ekki til.</villubod>
        </villa>
    </greidsla>
</greidslur>
</LI_Fyrirspurn_greidslubunki_svar>

```

8.3.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_received>	Date and time of query.
<date_replied>	Date and time web service completed reply.
<id_bunki>	Number of batch created with the transfers that were successfully registered. The number identifies the batch and can therefore be used to send a query about the batch afterwards.
<fbl_bunkanr>	The number of the batch within online banking. It is used to ensure the traceability of the batch in further online processing.
<astand>	Status of batch, e.g. paid, unpaid, cancelled or being processed. ER_AD_BOKA, BOKUD_AN_VILLU, BOKUD_MED_VILLU, NIDURFELLD, OTHEKKT_ASTAND.
<greidslur>	Superclass of payment section.
<greidsla>	Subclass of payment section.
<tilvisun_vskm>	Unique number or text of the system user, used as a reference in the customer database.
<id_bokun>	Unique entry number for payment.
<utibu>	Local branch, 4 digits.
<astand>	Same as status above, except this describes the status of the entry itself and not of the batch as a whole. Possible values are: ER_AD_BOKA, BOKUD_AN_VILLU, BOKUD_MED_VILLU, OTHEKKT_ASTAND.
<ut>	Superclass of account for debit.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.
<inn>	Superclass of account to deposit.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.
<tilvisun>	Unique number or text of the system user, used as a reference for traceability, including in accounting.
<sedilnr>	Coupon number for the invoice, 7 digits.



<skyring_greidslu>	Optional explanation of payment.
<gjaldagi>	Due date of receivable.
<upphaed>	Amount of receivable
<mynt>	ISO code of currency e.g. ISK, EUR, GBP, USD.
<erlend_upphaed>	FX amount of entry, if applicable.
Exchange rate	Exchange rate for currency of payment when in foreign currency.
<tegund>	Type of payment. Possible values are: PAYMENT COUPON A, B or C GIRO COUPON and TRANSFER.
<til_greidslu>	Amount for payment, with two decimals.
<vanskilakostn>	<i>For receivable payment:</i> Cost for payment in default, special charges assessed by creditors and paid by receivable payer.
<annar_kostn>	<i>For receivable payment:</i> Other costs, special charges assessed by creditors and paid by receivable payer. Other costs are stored with the initial receivable. Penalty interest is not calculated on these costs.
<annar_vanskilakostn>	<i>For receivable payment:</i> Other default costs, special charges assessed, e.g. for secondary collection charge.
<drattarvextir>	<i>For receivable payment:</i> Penalty interest accrued on the payment. Placed with the initial entry and stored with the initial receivable.
<textalykill>	Action code of payment, 2 characters. The action code indicates the type of receivable and is linked to its identification.
<kt_greidanda>	ID. no. of payer, 10 digits without a hyphen.
<kt_vidtakanda>	ID. no. of receiver, 10 digits without a hyphen.
<villa>	Superclass of errors.
<villa>	List of all the payments which could not be carried out.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.



8.4 Landsbankinn's demo client

To help programmers programme against Landsbankinn's B2B web service, the bank has issued a simple demo client with three actions, including STP payments. Such payments are not transferred to online banking for approval, the payment confirmation process is transferred from the net into the accounting system – in this case the demo client.

The programme can be downloaded from the bank's website:

http://www.landsbankinn.is/Uploads/Documents/b2b/B2B_Syniforrit_utgafa106_med_fylgigognum.zip

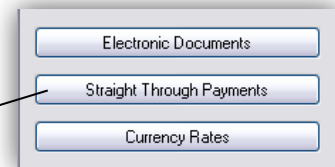
WWW

It contains a programme code, which shows the application the programmer bases the final design of the accounting system on and/or uses to test communications with Landsbankinn. The purpose is, among other things, to facilitate value assessment and the software companies' decision to implement while also being very useful to debug software.

The demo client is an .exe file and is distributed free of charge. For practical reasons buttons, explanatory text and actions are in English. The programme is discussed in general in chapter 2.4 on page 26 and in the chapters that apply at any time; currency rates here in chapter 5, STP payments in chapter 8 and electronic documents in chapter 11.

8.4.1.1 Transfer executed

We will discuss login no further and go straight to the transfer. Click *Straight Through Payments* on the bottom half of the screen and the payments menu will appear. Type a value of your own choice. It is ideal to use your own bank account and transfer e.g. ISK 1 back and forth:



When the OK button is clicked the transfer is executed and in a successful action the verification is shown like this:





More details on the fields in the entry window

Field	Explanation
Withdrawal	Superclass of withdrawal information.
Branch	Branch of account for withdrawal. Four digits in total, 0 + 3 digits.
Ledger	Ledger of account for withdrawal. Two digits in length.
Number	No. of account for withdrawal. Six digits in length.
Reference	Reference of payment.
Deposit	Superclass of deposit information.
Branch	Branch of deposit account. Four digits in total, 0 + 3 digits.
Ledger	Ledger of deposit account of deposit. Two digits in length.
Number	No. of account of deposit. Six digits in length.
ID. No.	ID.No. of recipient. Ten digits in length without hyphen.
Amount	Amount to be paid. The example only assumes ISK and no decimal commas.



8.5 Payer's payment coupon query

This message is intended only for B2B *payers*. B2B *receivables holders* are advised to use *Receivable query* for the same purpose, see chapter 0, p. 223.

8.5.1 Request/Query

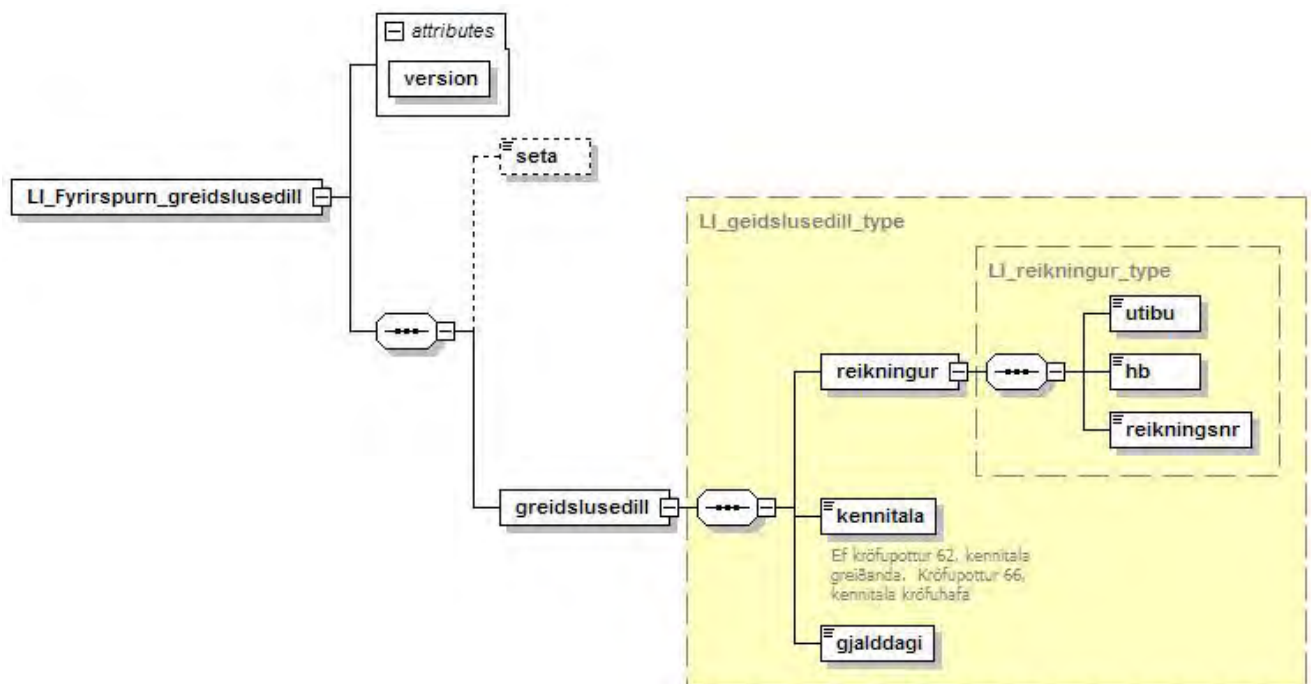
This message can be used for a variety of purposes. The reply includes, in particular, information on accrued costs and discounts encouraging payment of specific payment coupons. Note that the message functions for receivables of all payers in Receivables Pooling, not only those owed by the payer, or which are registered under its ID or Reg.No. This means a query can be made for any payment coupon.



Example In praxis, the message is useful for companies that are connected e.g. when an affiliate or parent company makes payments on behalf of a connected company and must calculate and/or verify payment information before making the payment – without, however, connecting to B2B service using the Reg.No. of the registered debtor.

8.5.1.1 XML query

The query is sent to the banks' payment system and not to their collection system.



https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslusedill.xsd



8.5.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_greidslusedill version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslusedill.xsd">
  <seta></seta>
  <greidslusedill>
    <reikningur>
      <utibu>0101</utibu>
      <hb>66</hb>
      <reikningsnr>012345</reikningsnr>
    </reikningur>
    <kennitala>6210779029</kennitala>
    <gjaldldagi>2008-04-13</gjaldldagi>
  </greidslusedill>
</LI_Fyrirspurn_greidslusedill>
```

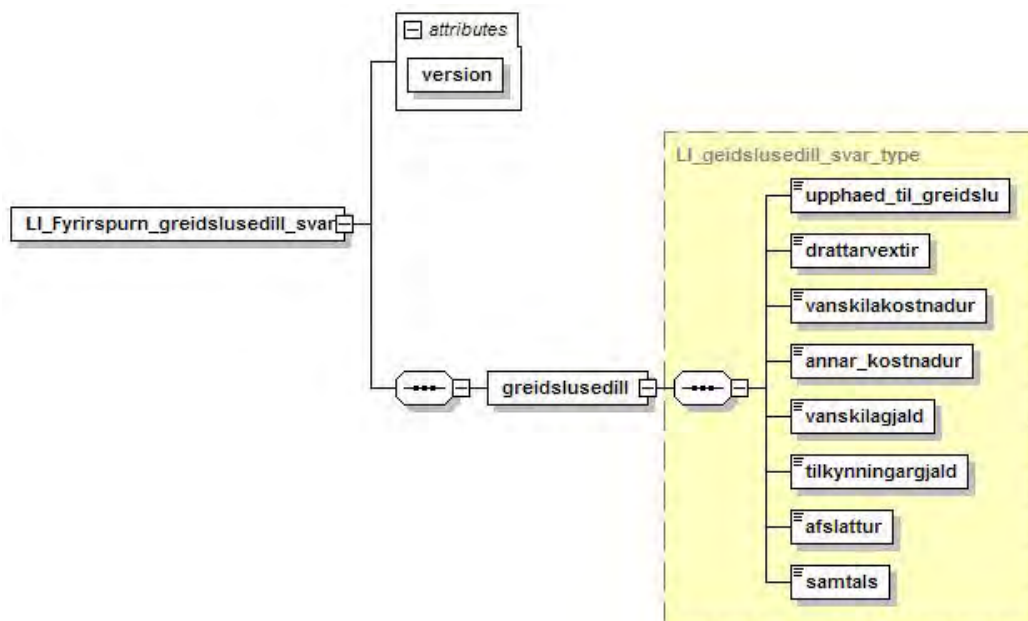
8.5.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<greidslusedill>	Superclass of payment coupon scheme.
<reikningur>	Subclass of payment coupon scheme.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits Ledger no. must always be 66.
<reikningsnr>	Receivable no., 6 digits without a space, may be from 1 to 999999. A zero is added at the beginning as 7 digits are always printed by LI/RB.
<kennitala>	ID. or Reg.no. of creditor, 10 digits without a hyphen.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD. Example: 2008-04-13.



8.5.2 Reply

8.5.2.1 XML reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslusedill_svar.xsd

8.5.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_greidslusedill_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_greidslusedill_svar.xsd">
  <greidslusedill>
    <upphaed_til_greidslu>550.00</upphaed_til_greidslu>
    <drattarvextir>0.00</drattarvextir>
    <vanskilakostnadur>0.00</vanskilakostnadur>
    <annar_kostnadur>0.00</annar_kostnadur>
    <vanskilagjald>0.00</vanskilagjald>
    <tilkynningargjald>100.00</tilkynningargjald>
    <afslattur>0.00</afslattur>
    <samtals>550.00</samtals>
  </greidslusedill>
</LI_Fyrirspurn_greidslusedill_svar>
```



8.5.2.3 Variables

Name of variables	Explanation
<greidslusedill>	Superclass of payment coupon scheme.
<upphaed_til_greidslu>	Amount for payment, with two decimals.
<drattarvextir>	Penalty interest accrued on the payment. Placed with the initial entry and stored with the initial receivable.
<vanskilakostnadur>	Default cost, special charges assessed by creditors and paid by receivable payer.
<annar_kostnadur>	Other costs, special charges assessed by creditors and paid by receivable payer. Other costs are stored with the initial receivable. Penalty interest is not calculated on these costs.
<vanskilagjald>	Default charge: total of Default charge 1 and Default charge 2. Stored with the initial receivable.
<tilkynningargjald>	Notification fee; special charge assessed by creditors for calculating and issuing payment coupons and sending them to payers. Always paid by payer and credited to creditor. Stored with the initial receivable.
<afslattur>	Discount on receivable, intended to encourage payment by payer.
<samtals>	Total amount for payment.

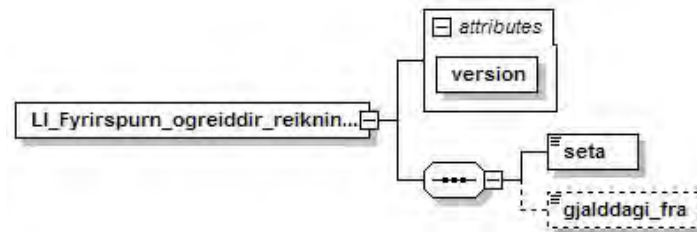


8.6 Unpaid invoices (unpaid claims in collection)

With this action, a summary can be obtained of unpaid receivables where the company is the payer (debts to creditors). The reply is comparable to the list of so-called *unpaid invoices* in online banking services of commercial and savings banks.

8.6.1 Request/Query

8.6.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_ogreiddir_reikningar.xsd

8.6.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_ogreiddir_reikningar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_ogreiddir_reikningar.xsd">
  <seta></seta>
  <gjalddagi_fra>2008-04-13</gjalddagi_fra>
</LI_Fyrirspurn_ogreiddir_reikningar>
```

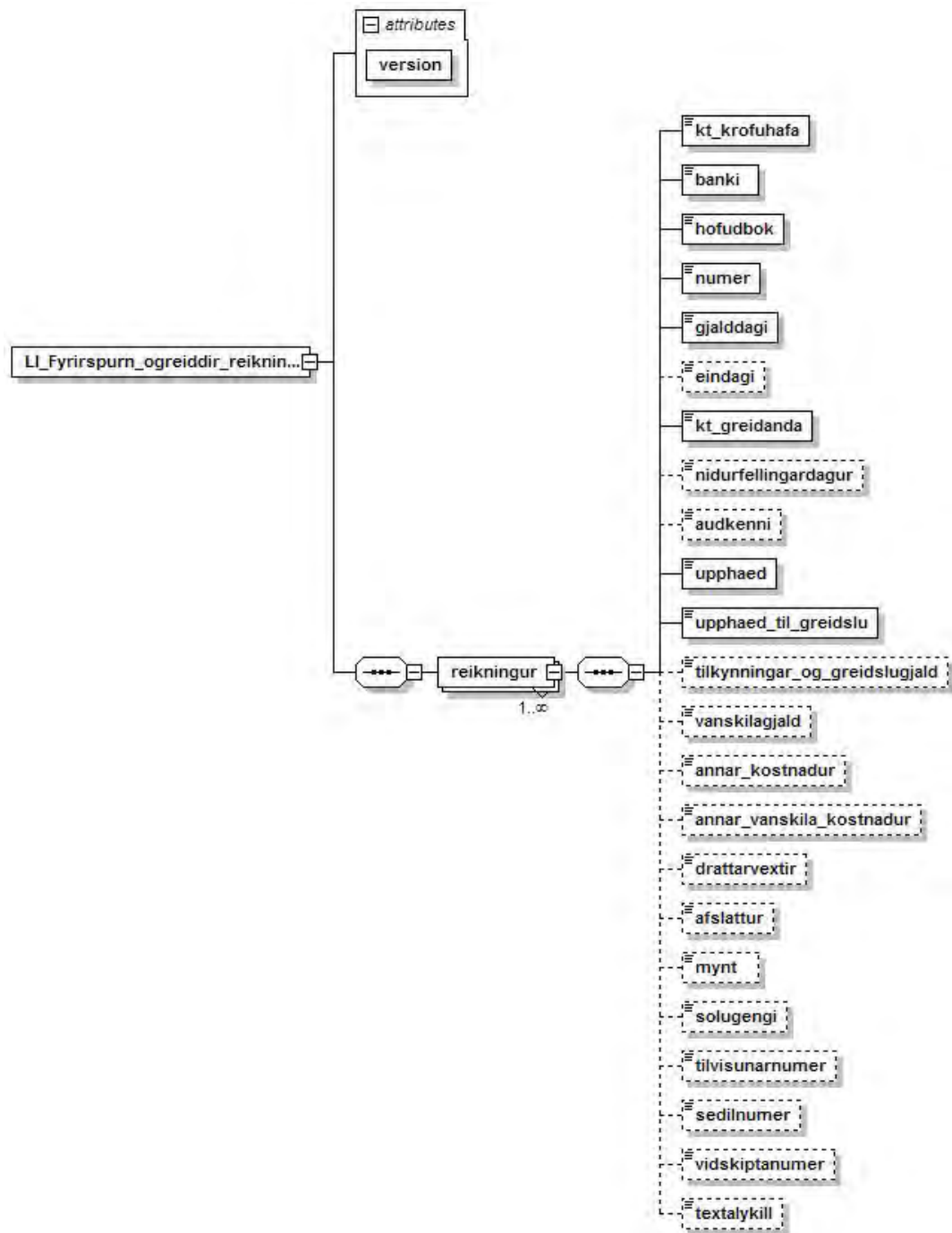
8.6.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<gjalddagi_fra>	Start due date, represents the oldest date for unpaid receivables requested up until the current date. Date is in the format YYYY-MM-DD. Example: 2008-04-13.



8.6.2 Reply

8.6.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_ogreiddir_reikningar_svar.xsd



8.6.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_ogreiddir_reikningar_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_ogreiddir_reikningar_svar.xsd">
  <reikningur>
    <kt_krofuhafo>6210779029</kt_krofuhafo>
    <banki>0115</banki>
    <hofudbok>66</hofudbok>
    <numer>012345</numer>
    <gjaldagi>2008-04-13</gjaldagi>
    <eindagi>2008-04-30</eindagi>
    <kt_greidanda>1234567890</kt_greidanda>
    <nidurfellingardagur>31/12/2008</nidurfellingardagur>
    <audkenni>777</audkenni>
    <upphaed>550.00</upphaed>
    <upphaed_til_greidslu>550.00</upphaed_til_greidslu>
    <tilkynningar_og_greidslugjald>100.00</tilkynningar_og_greidslugjald>
    <vanskilagjald>0.00</vanskilagjald>
    <annar_kostnadur>0.00</annar_kostnadur>
    <annar_vanskila_kostnadur>0.00</annar_vanskila_kostnadur>
    <drattarvextir>0.00</drattarvextir>
    <afslattur>0.00</afslattur>
    <mynt>ISK</mynt>
    <solugengi>0.00</solugengi>
    <tilvisunarnumer>1234567890</tilvisunarnumer>
    <sedilnumer>1234567</sedilnumer>
    <vidskiptanumer></vidskiptanumer>
    <textalykill></textalykill>
  </reikningur>
</LI_Fyrirspurn_ogreiddir_reikningar_svar>
```



8.6.2.3 Variables

Name of variables	Explanation
<reikningur>	Superclass of invoice in schema. The term <i>invoice</i> actually applies to a receivable.
<kt_krofuhafo>	ID. or Reg.No. of creditor, 10 digits without a hyphen.
<banki>	Local branch, 4 digits.
<hofudbok>	Ledger number indicating the account type, 2 digits.
<numer>	Receivable no., 6 digits without a space, may be from 1 to 999999. A zero is added at the beginning as 7 digits are always printed by LÍ/RB.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<eindagi>	Final date for payment of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID.No. of payer, 10 digits without a hyphen.
<nidurfellingardagur>	Cancellation date of receivable. The date indicates when the receivable shall be removed from the receivables file. The date must be provided in the initial entry. The maximum validity of receivables shall be 4 years.
<audkenni>	Collection identification of receivable, 3 characters. May be comprised of alphabetical and numerical characters.
<upphaed>	Principal of receivable.
<upphaed_til_greidslu>	Total amount for payment.
<tilkynningar_og_greidslugjald>	Charge assessed for calculating and issuing payment coupons and sending them to payers. Always paid by payer and credited to creditor.
<vanskilagjald>	Default charge: the sum of Default charge 1 and Default charge 2. Stored with the initial receivable.
<annar_kostnadur>	Other costs, special charges assessed by creditors and paid by receivable payer. Other costs are stored with the initial receivable. Penalty interest is not calculated on these costs.
<annar_vanskila_kostnadur>	Other default costs, special charges assessed, e.g. for a secondary collection charge.
<drattarvextir>	Penalty interest accrued on the payment. Placed with the initial entry and stored with the initial receivable.
<afslattur>	Discount on receivable, intended to encourage payment by payer.
<mynt>	Currency in ISO code e.g. ISK, EUR, GBP, USD.
<solugengi>	Exchange rate for currency of payment, in the case of foreign currency receivable
<tilvisunarnumer>	Unique number or text of the system user, used as a reference for traceability, including in accounting.
<sedilnumer>	Coupon number for the invoice, 7 digits.
<vidskiptanumer>	Transaction number, often referred to as <i>direct debit number</i> . The number enables the payer to have all receivables with a certain number sent for direct payment in its local branch. A creditor can have numerous transaction numbers.
<textalykill>	Action code of receivable, 2 characters. The action code indicates the type of receivable and is linked to its identification.



8.7 Straight Through Processing Payment (STP payments)

In general, payments established by a B2B user are directed to a payment batch for further processing in online banking. With a hard ID (see chapter 0) the pause is omitted and the payment is sent to the receiver without stopping on its way. That is why it is called straight through processing payment. Often they are referred to as *STP payments*; the abbreviation of *Straight-Through-Processing Payments*.

STP payments can only be used with a specific message, *LI_Greidsla*, which when the ID is omitted, the message simply doesn't work. Payment approval, which is generally executed online, is moved up in the process all the way into the accounting system by entering a six digit PIN while the debit card is inserted into the computer, key board, screen or an external USB card reader.

This innovation came onto the market in March 2009 and the bank distributes a [demo client](#) free of charge to software companies who want to familiarise themselves with the function of the message and how signing is executed.

The programme can be downloaded from the bank's website:

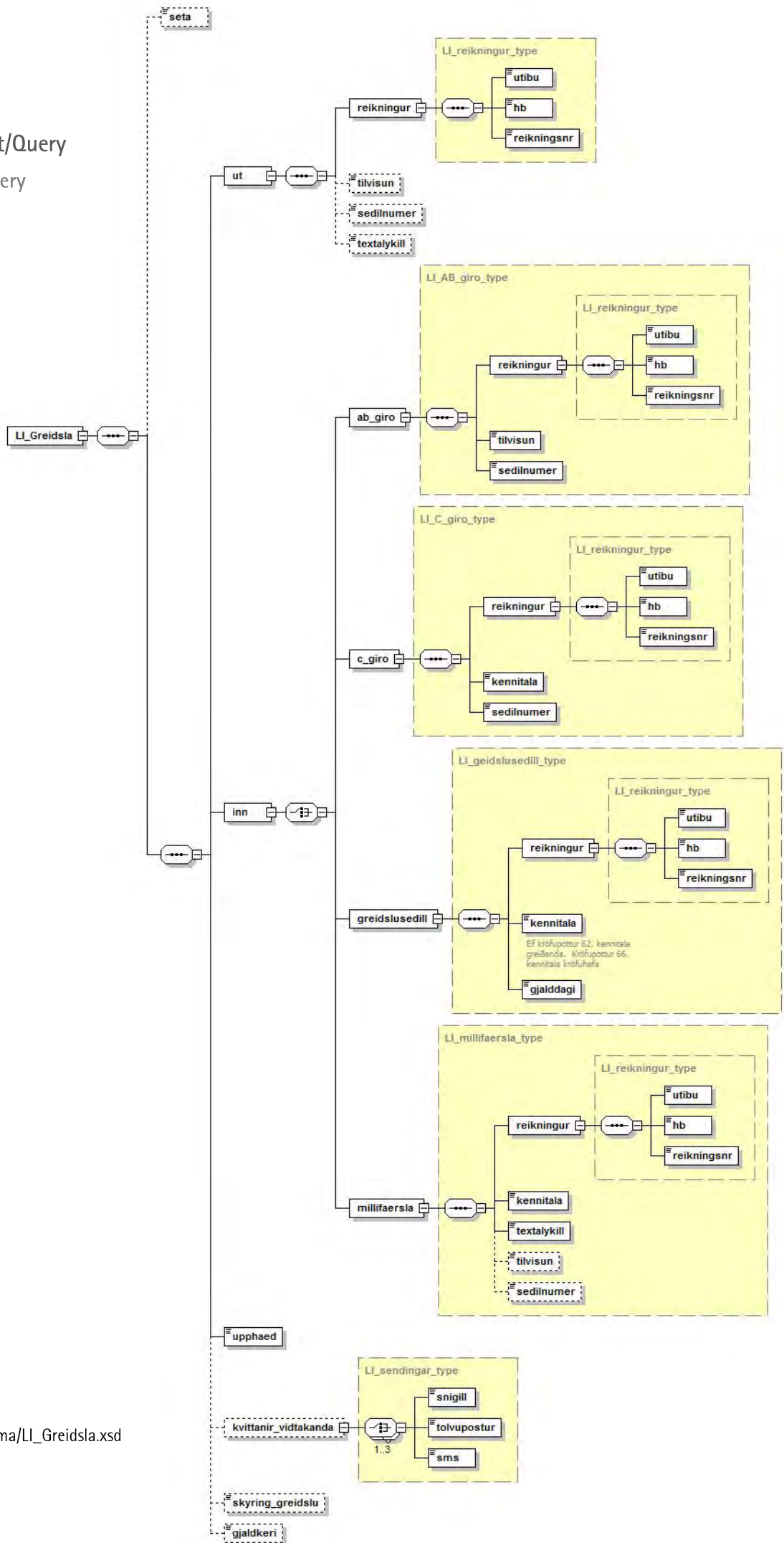
http://www.landsbankinn.is/Uploads/Documents/b2b/B2B_Syniforrit_utgafa106_med_fylgigognum.zip

WWW

Also see related discussion in chapter 4,5,8 and 11.

8.7.1 Request/Query

8.7.1.1 XML query



https://b2b.fbl.is/schema/LI_Greidsla.xsd



8.7.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Greidsla version="1.1" xsi:noNamespaceSchemaLocation="schema_1_1_all.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <seta></seta>
  <ut>
    <reikningur>
      <utibu>0101</utibu>
      <hb>26</hb>
      <reikningsnr>012345</reikningsnr>
    </reikningur>
    <tilvisun>1234567891234567</tilvisun>
    <sedilnumer>1234567</sedilnumer>
    <textalykill>03</textalykill>
  </ut>
  <inn>
    <ab_giro>
      <reikningur>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>123456</reikningsnr>
      </reikningur>
      <tilvisun>1234567891234567</tilvisun>
      <sedilnumer>1234567</sedilnumer>
    </ab_giro>
  </inn>
  <upphaed mynt="CAD">1.12</upphaed>
  <kvittanir_vidtakanda>
    <snigill>TRUE</snigill>
    <sms>8881234</sms>
    <tolvupostur>eg@fyrirtaekidmitt.is</tolvupostur>
  </kvittanir_vidtakanda>
  <skyring_greidslu>Reikningur 1004</skyring_greidslu>
  <gjaldkeri>Jón Jónsson</gjaldkeri>
</LI_Greidsla>
```



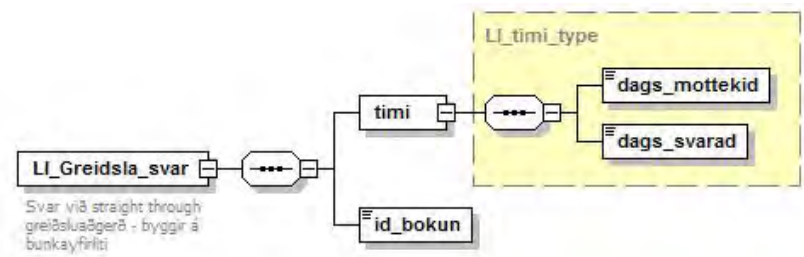
8.7.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<ut>	Superclass of outward movement.
<reikningur>	Superclass of account for disbursement in schema.
<utibu>	No. of local branch; 4 digits.
<hb>	Ledger no., 2 digits.
<reikningsnr>	No. of account of withdrawal., 6 digits.
<tilvisun>	Optional reference of transaction. Used for identification and traceability.
<sedilnumer>	Coupon number for the invoice if applicable; 7 digits.
<textalykill>	Action code for the invoice if applicable; 2 digits. The action code indicates the type of receivable and is linked to its identification.
<inn>	Superclass of inward movement (information on recipient).
<ab_giro>	Type of payment; can be AB giro coupons, payment coupon or transfer.
<reikningur>	Deposit account no., 6 digits.
<utibu>	Branch no. of deposit account no., 4 digits.
<hb>	Ledger of deposit account., 2 digits.
<reikningsnr>	No. of deposit account, 6 digits.
<tilvisun>	Optional reference of transaction. Unique number or the system user's text, used in the system of clients particularly for authentication and traceability.
<sedilnumer>	Coupon number for the invoice if applicable; 7 digits.
<upphaed mynt>	Amount of payment with currency. Example: <upphaed mynt="CAD">1.12</upphaed>
<kvittanir_vidtakanda>	Superclass of recipient receipt
<snigill>	The snail (snigill) indicates whether the recipient is to be sent a paper receipt by mail. The value <i>True</i> means a receipt is to be sent. False has the opposite meaning. The address is retrieved from the National Registry.
<tolvupostur>	Recipient's e-mail address. The message permits only one e-mail address.
<sms>	Recipient's mobile number, 7 digits without a space. The message permits only one mobile number.
<skyring_greidslu>	Optional explanation of payment.
<gjaldkeri>	Name of employee who carried out the payment, optional.



8.7.2 Reply

8.7.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Greidsla_svar.xsd

8.7.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Greidsla_svar version="1.1" xsi:noNamespaceSchemaLocation="schema_1_1_all.xsd"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <id_bokun>3123131</id_bokun>
</LI_Greidsla_svar>
```

8.7.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_received>	Date and time of query.
<date_replied>	Date and time web service completed reply.
<id_bokun>	Unique entry number of payment.



NEW STUFF

8.8 Submission of contribution reports

This chapter discusses how the contribution reports are sent to the bank. They contain the pension contribution for minimum insurance coverage and supplementary pension coverage. The pension payment shall be paid regularly each month.

[Íslenski lífeyrissjóðurinn](#) is an open pension fund with an operating agreement with Landsbankinn and the fund's members and employers enjoy the bank's services. The fund receives both mandatory pension savings and supplementary pension savings.

8.8.1 Funds in Landsbankinn's custody

Landsbankinn receives contribution reports for the following funds in the bank's custody:

Name	Íslenski lífeyrissjóðurinn pension fund	Name	Pension Savings Account (Lífeyrisbók)
Reg. No.	4309902179	Reg. No.	4710080280
Account	0111-26-515255	Account	0100-26-100200
Pension fund no.	930 for mandatory pension savings 929 for supplementary pension savings	Pension fund no.	931
Comment	None	Comment	The savings plan concerned is only for supplementary pension savings and complimentary contributions.

Name	Custody account (fjárvörslureikningur)	Name	Pension Fund of the Icelandic Dental Association
Reg. No.	5702999219	Reg. No.	4302691519
Account	0111-26-502960	Account	0111-26-107922
Pension fund no.	932	Pension fund no.	730
Comment	The savings plan concerned is only for supplementary pension savings and complimentary contributions.	Comment	None

Name	Pilots' (FIA) Retirement Fund – mutual division
ID. No.	6503760809
Account	0101-26-277077
Pension fund no.	180
Comment	None



8.8.2 Further description

The contribution period shall not exceed one month, and the due date for payment shall be the tenth day of the following month. The final due date is the last date of the same month as the pension contribution is due. Otherwise pension contributions are processed according to the Articles of Association of the pension fund in question or according to agreements of those who are authorised to receive pension contributions.

In relation to the current collective bargaining agreements, the parties to the employment market have been entrusted to collect from employees 0.13% of salaries towards a [Rehabilitation fund](#)

FURTHER READING

- [Discussion on Landsbankinn's website](#)
- [RSK's discussion on contribution reports](#)
- Informative web [skilagrein.is](#)

8.8.2.1 Employer's important duties

An employer receives a copy of an agreement when an employee enters into an agreement on pension savings. For practical reasons, it is feasible to store the pension savings agreement along with the employee's income tax card. The agreement and the income tax card shall be given back to the employee once his term of employment ends. It is very important that employers transfer their employee's pension contributions regularly because returns are calculated daily and if contributions are not transferred, the employee will not receive a return on his payment.

8.8.2.2 Due date and final due date of pension contribution to pension fund

The period of pension contribution is maximum one month. The due date is the tenth day of the following month and the final due date is the thirtieth of that same month. If a pension contribution is not paid before the final due date the highest penalty interests, which the CBI permits deposit institutions to collect, is charged. Penalty interest is calculated from the due date to payment date.

8.8.2.3 Making pension payments

In making pension contributions on behalf of employees, whether to mandatory or supplementary pension savings programmes, it is necessary to always attach contribution reports in order to facilitate division of the payment based on the investment options chosen by the employee.

THE CALCULATION OF EMPLOYEE'S CONTRIBUTION CAN BE DIVIDED INTO TWO PARTS

1. Mandatory pension contribution

Minimum pension contribution to a pension fund shall be 12% of the pension contribution base in accordance with laws and regulations. Employers pay 8% of their employee's total wages towards the mandatory pension contribution. The employee's contribution is 4%. An individual whose total wages per month are ISK 100,000 therefore contributes ISK 12,000 towards a mandatory pension contribution, 4% of his total wages and the employer pays ISK 8,000.

2. Supplementary pension savings

If the employee chooses to make supplementary pension savings he is authorised to pay up to 4% (of untaxed income) towards supplementary pension savings. The employer is responsible for submitting the payments.

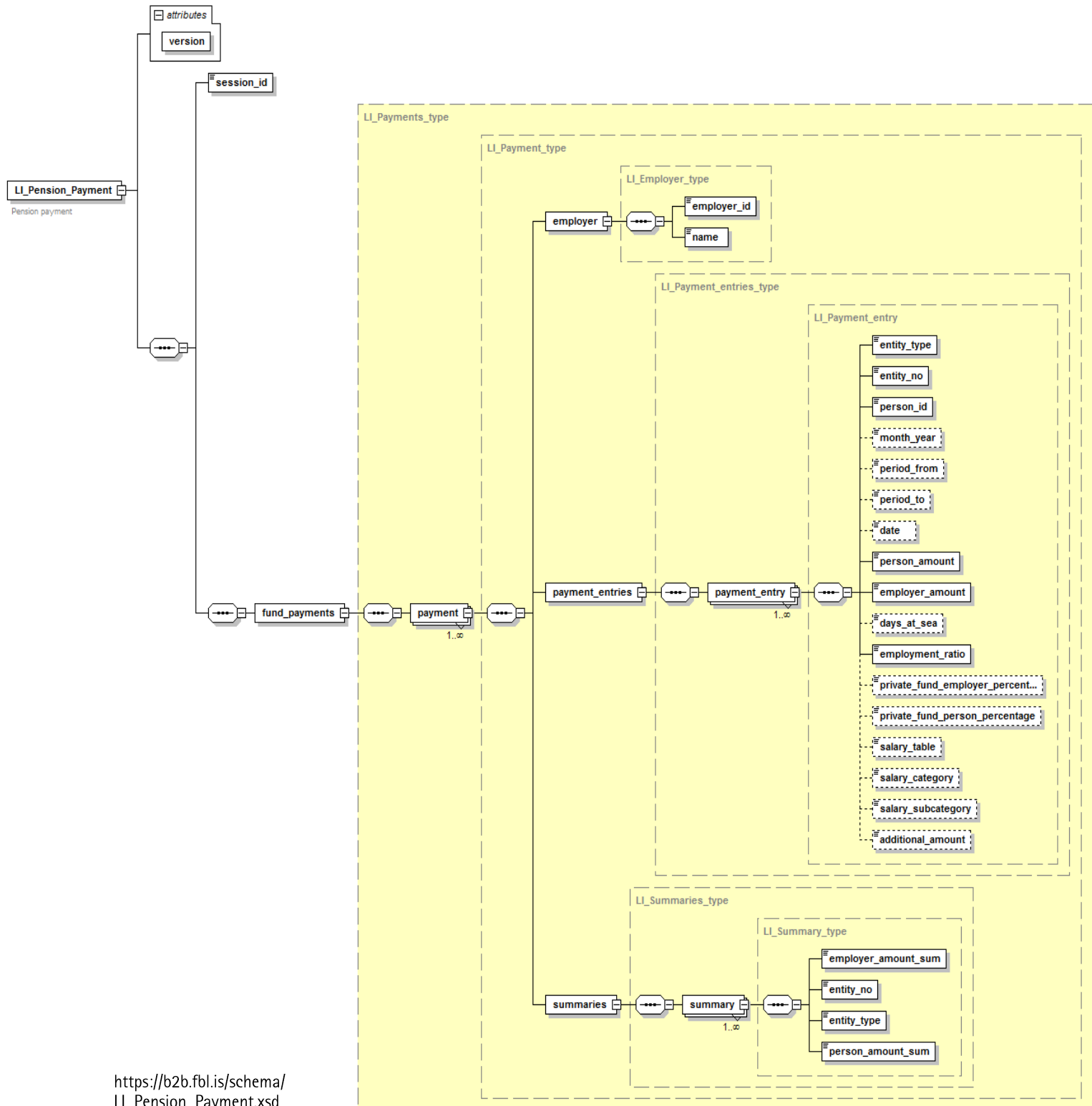
Complementary contribution from employer is in accordance with collective bargaining agreements but the most common contribution is 2%.



8.8.3 Request/Query

In making pension contributions on behalf of employees, whether mandatory or supplementary pension savings, it is always necessary to attach contribution reports in order to facilitate division of the payment based on the investment options chosen by the employee. This message is to send such a contribution report.

8.8.3.1 XML query



https://b2b.fbl.is/schema/LI_Pension_Payment.xsd



8.8.3.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Pension_Payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{eac981c8-d36b-11de-9f4e-1384ecdc222d}</session_id>
    <fund_payments>
      <payment>
        <employer>
          <employer_id>4703013920</employer_id>
          <name>Launagreiðandinn ehf</name>
        </employer>
        <payment_entries>
          <payment_entry>
            <entity_type>L</entity_type>
            <entity_no>930</entity_no>
            <person_id>4703013920</person_id>
            <month_year>2006-02</month_year>
            <person_amount>40000</person_amount>
            <employer_amount>20000</employer_amount>
            <private_fund_employer_percentage>2
              </private_fund_employer_percentage>
            <private_fund_person_percentage>4
              </private_fund_person_percentage>
          </payment_entry>
        </payment_entries>
        <summaries>
          <summary>
            <employer_amount_sum>20000</employer_amount_sum>
            <entity_no>930</entity_no>
            <entity_type>L</entity_type>
            <person_amount_sum>40000</person_amount_sum>
          </summary>
        </summaries>
      </payment>
    </fund_payments>
  </LI_Pension_Payment>
```



8.8.3.3 Variables

Name of variables	Explanation
<session_id>	User's unique Session ID.
<fund_payments>	Superclass of payment section.
<payment>	Subclass of payment section. The payment entries fall hereunder.
<employer>	Superclass of employer's information.
<employer_id>	ID/Reg.No. of employer, 10 digits without a hyphen.
<name>	Name of employer. Character limit is 255 digits.
<payment_entries>	Superclass of list of payment entries.
<payment_entry>	Here one payment entry begins.
<entity_type>	Type of fund entry. Possible values are: <ul style="list-style-type: none"> • L Collective • X Private • F Union • S Health Care Fund • O Vacation Fund • E Employee Education Fund • H Community Centre fund
<entity_no>	The no. of the pension fund according to the labelling of SAL or no. of union according to the labelling of the Work Conditions Investigative Committee, see The National Association of Pension Funds www.ll.is . Possible values are: <ul style="list-style-type: none"> • 930 for mandatory pension savings with Íslenska lífeyrissjóðurinn • 929 for supplementary pension savings with Íslenska lífeyrissjóðurinn • 931 for Pension savings account • 932 for Custody account • 730 for the Pension Fund of the Icelandic Dental Association • 180 for the Pension Fund of the Icelandic Airline Pilot's Association
<person_id>	ID.No. of employee, 10 digits without a hyphen.
<month_year>	Year and month of payment in the format yyyy-mm.
<period_from>	Period from. If the contribution does not apply to a particular month but a period it shall be specified in the format yyyy-mm-dd.
<period_to>	Period to. If the contribution does not apply to a particular month, but a period, it shall be specified in the format yyyy-mm-dd.
<date>	Due date of disbursement in the format YYYY-MM-DD.
<person_amount>	Amount of contribution/membership fee of employee in ISK with decimals.
<employer_amount>	Amount of complimentary contribution of employer in ISK and decimals.
<days_at_sea>	Number of days in relation to fishermen.
<employment_ratio>	Employment ratio, percentage from 0-100. Icelandic figures are distinguished with a punctuation mark. <i>Example: 95.3</i>
<private_fund_employer_percentage>	Ratio of employer's contribution to the private division, percentage from 0-100. Icelandic figures are distinguished with a punctuation mark. <i>Example: 95.3</i>
<private_fund_person_percentage>	Ratio of employee's contribution to the private division, percentage from 0-100. Icelandic characters are distinguished with a punctuation mark. <i>Example: 95.3</i>
<salary_table>	Wage table on which wage payments are based. Applies only to the B-department of LSR and therefore the field is optional.
<salary_category>	Wage table on which wage payments are based. Applies only to the B-department of LSR and therefore the field is optional.
<salary_subcategory>	Wage bracket on which payments are based. Applies only to the

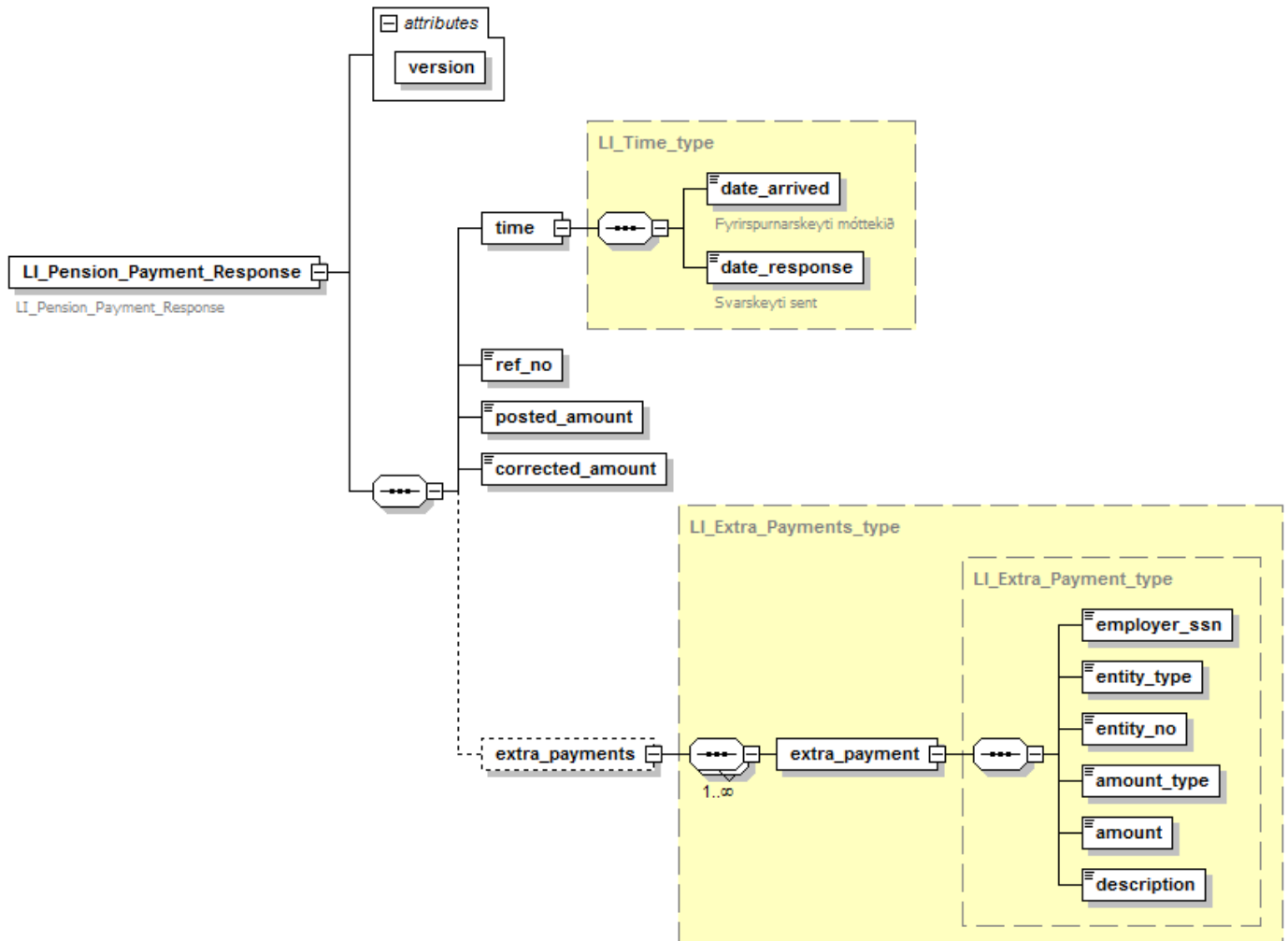


	B-department of LSR and therefore the field is optional.
<additional_amount>	Amount of supplementary contribution in ISK with decimals. Applies only to the B-department of LSR and therefore the field is optional.
<summaries>	Superclass of summaries.
<summary>	Subclass of summaries Here under falls the list of itemisations.
<employer_amount_sum>	The sum of complimentary contributions from employers, defined according to fund/association and employer.
<entity_no>	<p>The no. of each pension fund according to the labelling of SAL or no. of each union according to the labelling of the Work Conditions Investigative Committee, see The National Association of Pension Funds www.ll.is</p> <p>Possible values are:</p> <ul style="list-style-type: none"> • 930 for mandatory pension savings with Íslenska lífeyrissjóðurinn • 929 for supplementary pension savings with Íslenska lífeyrissjóðurinn • 931 for the Pension savings account • 932 for the Custody account • 730 for the Pension Fund of the Icelandic Dental Association • 180 for the Pension Fund of the Icelandic Airline Pilot's Association
<entity_type>	<p>Type of fund entry. Possible values are:</p> <ul style="list-style-type: none"> • L Collective • X Private • F Union • S Health Care Fund • O Vacation Fund • E Employee Educational Fund • H Community centre fund
<person_amount_sum>	The sum of contributions/membership fees from employees, defined by fund/association and employer.



8.8.4 Reply

8.8.4.1 XML reply



https://b2b.fbl.is/schema/LI_Pension_Payment_Response.xsd

8.8.4.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Pension_Payment_Response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2010-03-02T15:46:38.2830409+00:00</date_arrived>
    <date_response>2010-03-02T15:46:39.1894243+00:00</date_response>
  </time>
  <ref_no>1315</ref_no>
  <posted_amount>6000</posted_amount>
  <corrected_amount>6000</corrected_amount>
</LI_Pension_Payment_Response>
```




8.8.4.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply.
<ref_no>	Unique number of contribution report which is made once the report is submitted. Used as a unique key and corresponds to a <i>session_ID</i> in other messages from the web services.
<posted_amount>	The amount sent with the contribution report. The value is 0 if the contribution report cannot be read due to an error.
<corrected_amount>	Corrected amount after extra entries have been added or the same amount as in <posted_amount> if no additional entries were necessary. The value is 0 if the contribution report cannot be read due to an error.
<extra_payments>	Superclass of extra payment entries.
<extra_payment>	Subclass of extra payment entries if any.
<employer_ssn>	Reg.No. of employer, 10 digits without a hyphen
<entity_type>	Type of fund entry. Possible values are: <ul style="list-style-type: none"> • L Collective • X Private • F Union • S Health Care Fund • O Vacation Fund • E Employee Educational Fund • H Community Centre fund
<entity_no>	The no. of each pension fund according to the labelling of SAL or no. of each union according to the labelling of the Work Conditions Investigative Committee, see The National Association of Pension Funds www.ll.is . Possible values are: <ul style="list-style-type: none"> • 930 for mandatory pension savings with Íslenska lífeyrissjóðurinn • 929 for supplementary pension savings with Íslenska lífeyrissjóðurinn • 931 for the Pension savings account • 932 for the Custody account • 730 for the Pension Fund of the Icelandic Dental Association • 180 for the Pension Fund of the Icelandic Airline Pilot's Association
<amount_type>	Type of entry. Possible values are: <ul style="list-style-type: none"> • Credit balance INE • Older debt ESK • Penalty interests DRV • Wage Affairs Fee KMG • Vacation Fund FHS The type must have these <i>key</i> attributes so that the entry can be recorded correctly into the user's wage system. <i>Example: INE, ESK, DRV, KMG, FHS</i>
<amount>	Amount of entry with two decimals.
<description>	Explanatory message with entry.

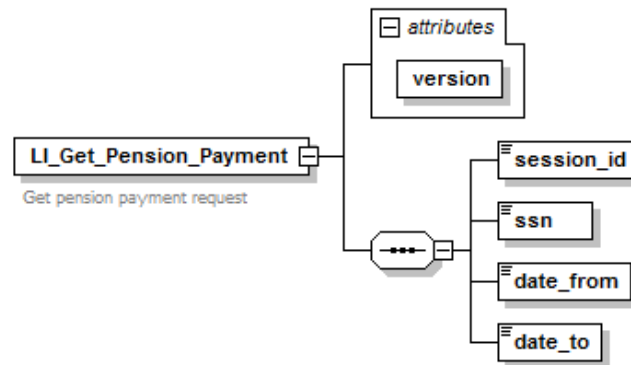


NEW 8.9 Query regarding submitted contribution report

STUFF 8.9.1 Request/Query

The message is used to query about a previously submitted contribution report and to view its contents in the reply. The message is suitable, among other things, to set up a search machine in the accounting and information system of the user.

8.9.1.1 XML query



https://b2b.fbl.is/schema/LI_Get_Pension_Payment.xsd



8.9.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Get_Pension_Payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{EED47C9A-2DB8-4B8C-8449-E3DD23D222AD}</session_id>
  <ssn>4911781169</ssn>
  <date_from>01/02/2010</date_from>
  <date_to>13/04/2010</date_to>
</LI_Get_Pension_Payment>
```

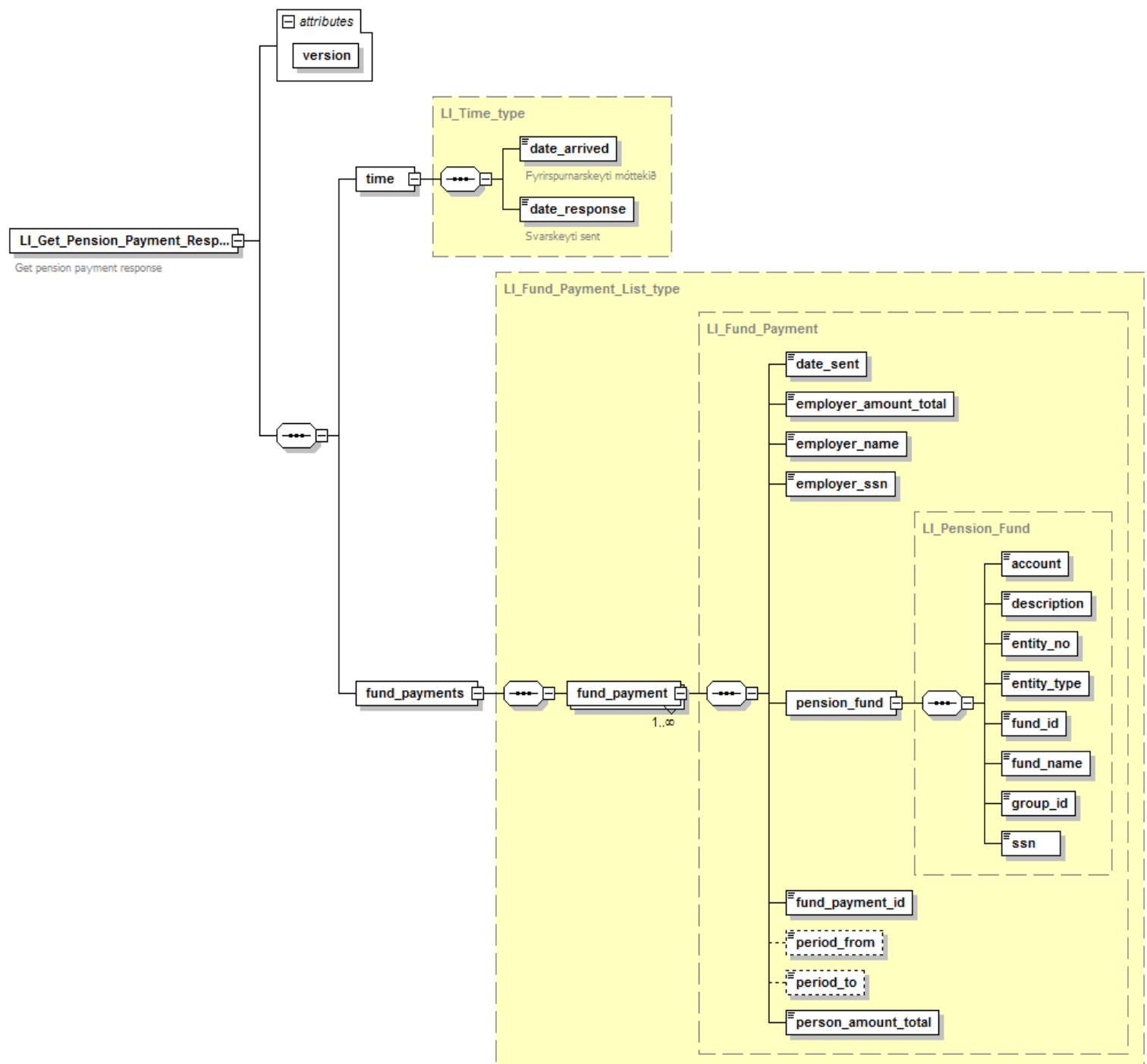
8.9.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique Session ID.
<ssn>	ID.No. of employee, 10 digits without a hyphen (eng. Social security number)
<date_from>	Period from in the format YYYY-MM-DD.
<date_to>	Period to in the format YYYY-MM-DD.



8.9.2 Reply

8.9.2.1 XML reply



https://b2b.fbl.is/schema/LI_Get_Pension_Payment_Response.xsd



8.9.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Get_Pension_Payment_Response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2010-04-27T10:44:15.9533866+00:00</date_arrived>
    <date_response>2010-04-27T10:44:29.0653866+00:00</date_response>
  </time>
  <fund_payments>
    <fund_payment>
      <date_sent>2010-04-13</date_sent>
      <employer_amount_total>12472.0000</employer_amount_total>
      <employer_name>Launveitandinn ehf</employer_name>
      <employer_ssn>1234567890</employer_ssn>
      <pension_fund>
        <account>011126515255</account>
        <description>ÍSLÍF Sameign</description>
        <entity_no>930</entity_no>
        <entity_type>L</entity_type>
        <fund_id>1002</fund_id>
        <fund_name>Íslenski lífeyrissjóðurinn</fund_name>
        <group_id>101</group_id>
        <ssn>1010691234</ssn>
      </pension_fund>
      <fund_payment_id>1306</fund_payment_id>
      <period_from>2010-04-01</period_from>
      <period_to>2010-04-30</period_to>
      <person_amount_total>6156.0000</person_amount_total>
    </fund_payment>

    <fund_payment>
      <date_sent>2010-04-13</date_sent>
      <employer_amount_total>12473.0000</employer_amount_total>
      <employer_name>Launveitandinn ehf</employer_name>
      <employer_ssn>1234567890</employer_ssn>
      <pension_fund>
        <account>011126515255</account>
        <description>ÍSLÍF Sameign</description>
        <entity_no>930</entity_no>
        <entity_type>L</entity_type>
        <fund_id>1002</fund_id>
        <fund_name>Íslenski lífeyrissjóðurinn</fund_name>
        <group_id>101</group_id>
        <ssn>1010691234</ssn>
      </pension_fund>
      <fund_payment_id>1305</fund_payment_id>
      <period_from>2010-04-01</period_from>
      <period_to>2010-04-30</period_to>
      <person_amount_total>6156.0000</person_amount_total>
    </fund_payment>
  </fund_payments>
</LI_Get_Pension_Payment_Response>
```



```
<fund_payment>
  <date_sent>09/03/2010</date_sent>
  <employer_amount_total>60000.0000</employer_amount_total>
  <employer_name>Launveitandinn ehf</employer_name>
  <employer_ssn>1234567890</employer_ssn>
  <pension_fund>
    <account>011126515255</account>
    <description>ÍSLÍF Sameign</description>
    <entity_no>930</entity_no>
    <entity_type>L</entity_type>
    <fund_id>1002</fund_id>
    <fund_name>Íslenski lífeyrissjóðurinn</fund_name>
    <group_id>101</group_id>
    <ssn>1010691234</ssn>
  </pension_fund>
  <fund_payment_id>1267</fund_payment_id>
  <period_from>01/03/2009</period_from>
  <period_to>31/03/2009</period_to>
  <person_amount_total>80000.0000</person_amount_total>
</fund_payment>
</fund_payments>
</LI_Get_Pension_Payment_Response>
```



8.9.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply. The difference expresses the time it took the web service to complete the action.
<fund_payments>	Superclass of fund payments.
<fund_payment>	Subclass of fund payments. Hereunder detailed information about each payment can be seen.
<date_sent>	Date of transmission, states when the contribution report was sent to the bank in the format yyyy-mm-dd.
<employer_amount_total>	The sum of complimentary contributions from employers, defined according to fund/association and employer.
<employer_name>	Name of employer up to 255 characters.
<employer_ssn>	Reg.No. of employer, 10 digits without a hyphen.
<pension_fund>	Superclass of information on pension fund.
<account>	Information on the pension fund's bank account; a sequence of branch-ledger-bank account numbers without the hyphens. <i>Example: 0101-26-123456</i>
<description>	Explanatory message with entry. <i>Example: ÍSLÍF Sameign</i>
<entity_no>	The no. of each pension fund according to the labelling of SAL or no. of each union according to the labelling of the Work Conditions Investigative Committee, see The National Association of Pension Funds www.ll.is . Possible values are: <ul style="list-style-type: none"> • 930 for mandatory pension savings with Íslenski lífeyrissjóðurinn • 929 for supplementary pension savings with Íslenski lífeyrissjóðurinn sjóðnum • 931 for the Pension savings account • 932 for the Custody savings account • 730 for the Pension Fund of the Icelandic Dental Association • 180 for the Pension Fund of the Icelandic Airline Pilot's Association flugmanna (EFÍA)
<entity_type>	Type of entry. Possible values are: <ul style="list-style-type: none"> • Credit balance INE • Older debt ESK • Penalty interests DRV • Wage Affairs Fee KMG • Vacation Fund fund FHS The type must have these key attributes so that the entry can be recorded correctly into the user's wage system. <i>Example: INE, ESK, DRV, KMG, FHS</i>
<fund_id>	Unique ID of pension fund; 4 digits. <i>Example: 1002.</i>
<fund_name>	Name of pension fund.
<group_id>	Classification number of pension fund. <i>Example: 101.</i>
<ssn>	ID.No. of employee, 10 digits without a hyphen.
<fund_payment_id>	Unique ID of the pension contribution.
<period_from>	Period from. If the contribution does not apply to a particular month, but a period, it shall be specified in the format yyyy-mm-dd.
<period_to>	Period to. If the contribution does not apply to a



	particular month, but a period, it shall be specified in the format yyyy-mm-dd.
<person_amount_total>	The sum of pension contributions from employee/membership fee, defined by fund/association and employer.



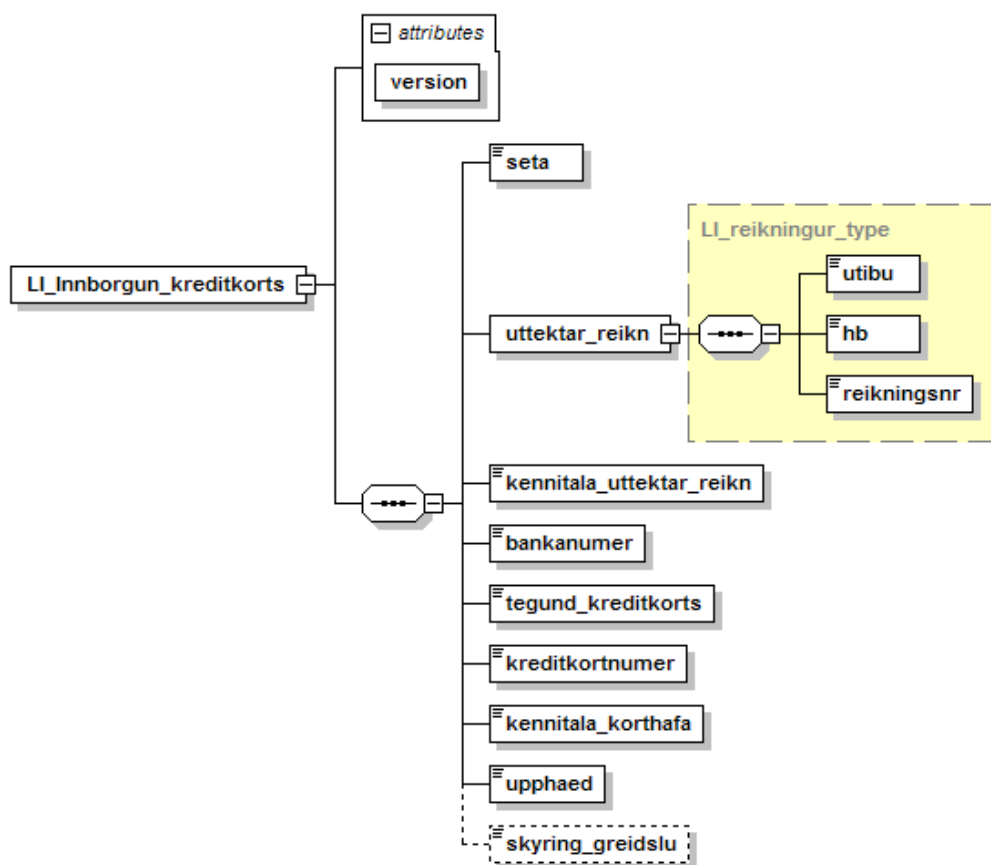
8.10 Partial payment on credit card

The payment message creates a payment batch in online banking (A and B giro coupons) which a user must process so that final payment will be made. Some credit cards allow partial payment and in such cases the user may enter a lower payment amount than the balance on the credit card stipulates.

8.10.1 Request/Query

After processing has been completed in online banking, payment is made immediately to the credit card account. Data exchange between the bank and credit card companies is such that account statements are updated once every 24 hours. A payment is therefore not visible on credit card statements in B2B and online banking until the following banking day.

8.10.1.1 XML query



https://b2b.fbl.is/schema/LI_Innborgun_kreditkorts.xsd



8.10.1.2 XML example VISA card

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innborgun_kreditkorts version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innborgun_kreditkorts.xsd">
  <seta></seta>
  <uttektar_reikn>
    <utibu>0115</utibu>
    <hb>26</hb>
    <reikningsnr>000156</reikningsnr>
  </uttektar_reikn>
  <kennitala_uttektar_reikn>6210779029</kennitala_uttektar_reikn>
  <bankanumer>0101</bankanumer>
  <tegund_kreditkorts>visa</tegund_kreditkorts>
  <kreditkortnummer>4321123443211234</kreditkortnummer>
  <kennitala_korthafa>1234567890</kennitala_korthafa>
  <upphaed>20000.00</upphaed>
  <skyring_greidslu>Útlagður kostnaður</skyring_greidslu>
</LI_Innborgun_kreditkorts>
```

8.10.1.3 XML example MasterCard cards

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innborgun_kreditkorts version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innborgun_kreditkorts.xsd">
  <seta></seta>
  <uttektar_reikn>
    <utibu>0115</utibu>
    <hb>26</hb>
    <reikningsnr>000156</reikningsnr>
  </uttektar_reikn>
  <kennitala_uttektar_reikn>6210779029</kennitala_uttektar_reikn>
  <bankanumer>0101</bankanumer>
  <tegund_kreditkorts>euro</tegund_kreditkorts>
  <kreditkortnummer>5414123456789123</kreditkortnummer>
  <kennitala_korthafa>1234567890</kennitala_korthafa>
  <upphaed>20000.00</upphaed>
  <skyring_greidslu>Útlagður kostnaður</skyring_greidslu>
</LI_Innborgun_kreditkorts>
```



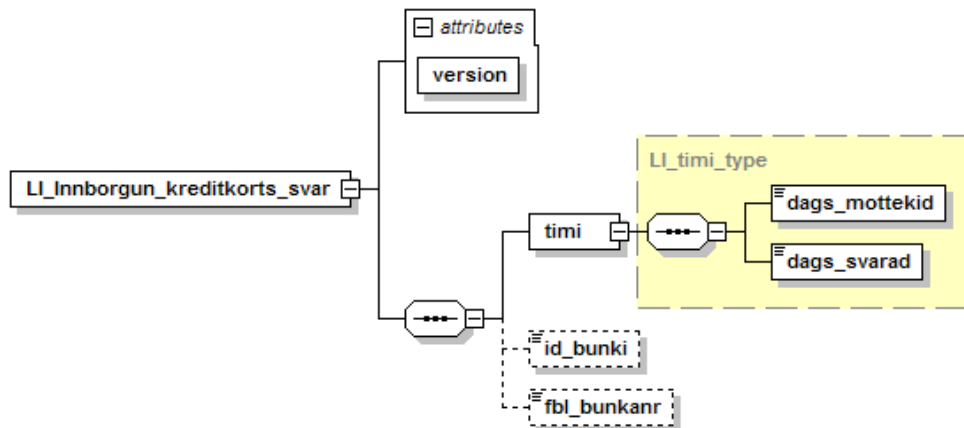
8.10.1.4 Variables

Name of variables	Explanation
<seta>	User's unique ID.
<uttektar_reikn>	Superclass of account to debit
<utibu>	Card owner's local branch; 4 digits
<hb>	Local branch, 2 digits
<reikningsnr>	Number of bank account to debit, 6 digits
<kennitala_uttektar_reikn>	ID/Reg.No. of bank account to debit, identifies account owner
<bankanumer>	No. of bank issuing the card
<tegund_kreditkorts>	Type of credit card, 4-letter identification. Example: VISA, EURO.
<kreditkortnummer>	Number of credit card to which payment was made.
<kennitala_korthafa>	ID/Reg.No. of cardholder, 10 digits without a hyphen.
<upphaed>	Amount paid in digits.
<skyring_greidslu>	Optional explanation of payment.



8.10.2 Reply

8.10.2.1 XML reply



https://b2b.fbl.is/schema/LI_Innborgun_kreditkorts_svar.xsd

8.10.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innborgun_kreditkorts_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innborgun_kreditkorts_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <id_bunki>314564</id_bunki>
  <fbl_bunkanr>155</fbl_bunkanr>
</LI_Innborgun_kreditkorts_svar>
```

8.10.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_received>	Date and time of query.
<date_replied>	Date and time web service completed reply.
<id_bunki>	Number of batch created with the transfers that were successfully registered. The number identifies the batch and can therefore be used to send a query about the batch afterwards.
<fbl_bunkanr>	The number of the batch within online banking. It is used to ensure the traceability of the batch in further online processing.



8.11 Paying with ExtraChange (Aukakrónur)

Payments using ExtraChange (Aukakrónur) are discussed in the *ExtraChange* section of the Manual, see chapter 0 from page 395.



8.12 International payments

When creating an international payment it must be borne in mind that the exchange rate information contained in the reply immediately following submission is only indicative, and the final exchange rate is not determined until payment is finalised in online banking. After the payment has been completed, *Payment batch query* (see chapter 8.3, p. 122) can be used to update the records with the actual figures.

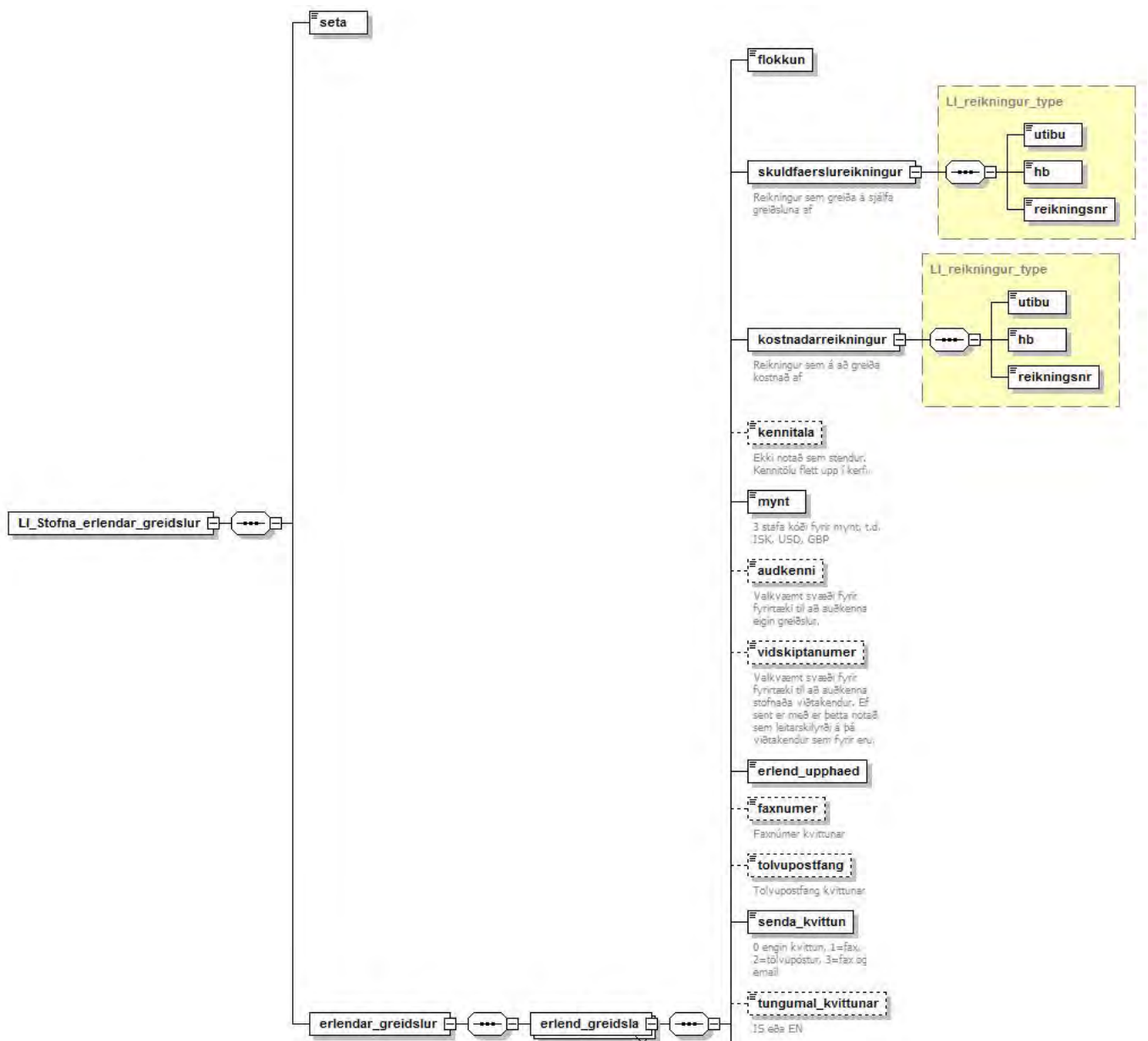


8.12.1 Request/Query

To request quick processing, tick the relevant box. Note that rapid processing does not necessarily mean that the recipient will receive payment on the same day as it is submitted, but rather that payment will be made as rapidly as possible depending upon the time zone and procedures of the recipient bank.

8.12.1.1 XML query

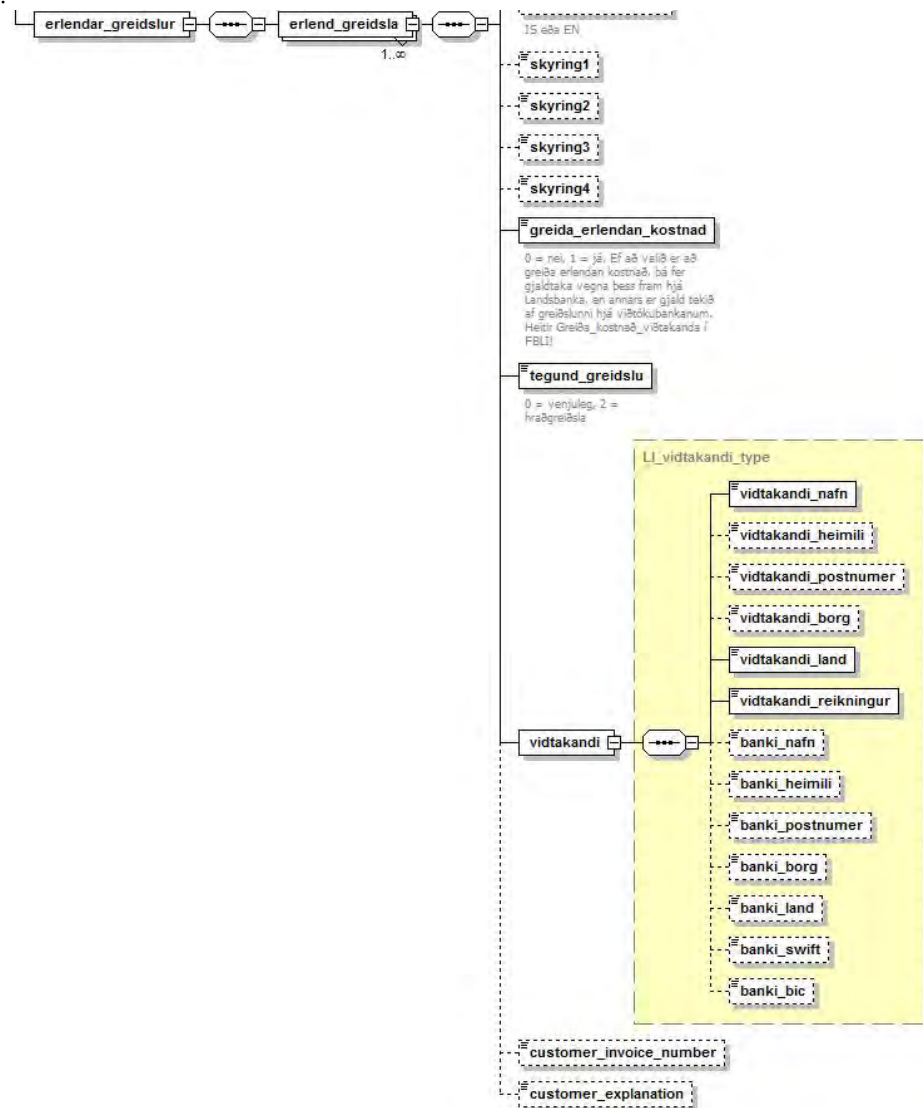
The explanatory diagram is shown in two parts:



https://b2b.fbl.is/schema/LI_Stofna_erlendar_greidslur.xsd



Continued from previous page:



https://b2b.fbl.is/schema/LI_Stofna_erlendar_greidslur.xsd

Late in 2008, the CBI adopted new rules relating to foreign currencies where it is made a requirement that the payer supply an invoice number and an explanation of the invoice (a further product description) for all international payments. Following the change, the aforementioned detailed information will be transferred directly from the accounts to online banking so that data need not be registered twice online.

The new fields contain foreign names in accordance with other novelties and are located right at the end of the schema following the recipient chapter.

- <customer_invoice_number> (invoice number)
- <customer_explanation> (invoice explanation)

The maximum number of characters for the invoice number is 20 digits and the maximum number of characters for the explanation is 50. The fields may be comprised of alphabetical and numerical characters.

Even if the fields are commercially required they are, for technical reasons, defined as being optional (with a broken line) so that the presentation rule of the schema is not broken. That way it is also ensured that users can continue to register manually further information without making changes to the accounting system if they so choose.



8.12.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_erlendar_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_erlendar_greidslur.xsd">
  <seta></seta>
  <erlendar_greidslur>
    <erlend_greidsla>
      <flokun>010</flokun>
      <skuldfaerslureikningur>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>000156</reikningsnr>
      </skuldfaerslureikningur>
      <kostnadarreikningur>
        <utibu>0101</utibu>
        <hb>26</hb>
        <reikningsnr>000156</reikningsnr>
      </kostnadarreikningur>
      <kennitala>6210779029</kennitala>
      <mynt>GBP</mynt>
      <vidskiptanumer>1234567890</vidskiptanumer>
      <erlend_upphaed>100.50</erlend_upphaed>
      <tolvupostfang>support@company.com</tolvupostfang>
      <senda_kvittun>1</senda_kvittun>
      <tungumal_kvittunar>EN</tungumal_kvittunar>
      <skyring1>Description 1</skyring1>
      <skyring2>Description 2</skyring2>
      <skyring3>Description 3</skyring3>
      <skyring4>Description 4</skyring4>
      <greida_erlendan_kostnad>true</greida_erlendan_kostnad>
      <tegund_greidslu>0</tegund_greidslu>
      <vidtakandi>
        <vidtakandi_nafn>John Smith</vidtakandi_nafn>
        <vidtakandi_heimili>High Street 42</vidtakandi_heimili>
        <vidtakandi_postnumber>12345</vidtakandi_postnumber>
        <vidtakandi_borg>London</vidtakandi_borg>
        <vidtakandi_land>UK</vidtakandi_land>
        <vidtakandi_reikningur>1234567890</vidtakandi_reikningur>
        <banki_nafn>UK Bank</banki_nafn>
        <banki_heimili>Long Street 100</banki_heimili>
        <banki_postnumber>12345</banki_postnumber>
        <banki_borg>London</banki_borg>
        <banki_land>UK</banki_land>
        <banki_swift>123456789012345678901234567890</banki_swift>
        <banki_bic>12345678901234567890</banki_bic>
      </vidtakandi>
    </erlend_greidsla>
  </erlendar_greidslur>
</LI_Stofna_erlendar_greidslur>
```




8.12.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<erlendar_greidsalur>	Superclass of international payments.
<erlend_greidsla>	Subclass of international payments.
<flokun>	Central Bank's classification code for FX transactions, see Annex 8.14 p. 178.
<skuldfaerslureikningur>	Superclass of account in schema. Contains information on the bank account from which the actual amount is to be paid.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.
<kostnadarreikningur>	Superclass of account in schema. Contains information on the bank account from which the charges are to be paid.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.
<kennitala>	Not used at this time. ID/Reg.No. is retrieved from the bank's system.
<mynt>	Three-letter ISO currency code. Example: ISK, USD, GBP, CHF, EUR, JPY.
<audkenni>	Optional field for company to identify its own payments.
<vidskiptanumer>	Optional field for company to identify previously created recipients. If sent, this is used as a search parameter for previously created recipients.
<erlend_upphaed>	Amount for payment in foreign currency
Fax:	Fax no. for notification. Only one fax number should be entered.
<tolvupostfang>	E-mail address for invoice. Only one e-mail address should be entered.
<senda_kvittun>	Send notification; four values are possible, indicating whether and how notification should be sent: 0 = No invoice 1 = Fax 2 = E-mail 3 = Fax and e-mail
<tungumal_kvittunar>	Language of notification: Possible values are: IS - Icelandic EN - English
<skyring1>	Note 1
<skyring2>	Note 2
<skyring3>	Note 3
<skyring4>	Note 4
<greida_erlendan_kostnad>	Pay overseas cost. Possible values are: 0 = No 1 = Yes If the payer elects to pay overseas cost, charges are debited by Landsbankinn, otherwise the recipient bank deducts its charges. In online banking the service is called Pay recipient's cost.
<tegund_greidslu>	Type of payment; possible values are: 0 = Normal 2 = Quick processing

Continued on next page

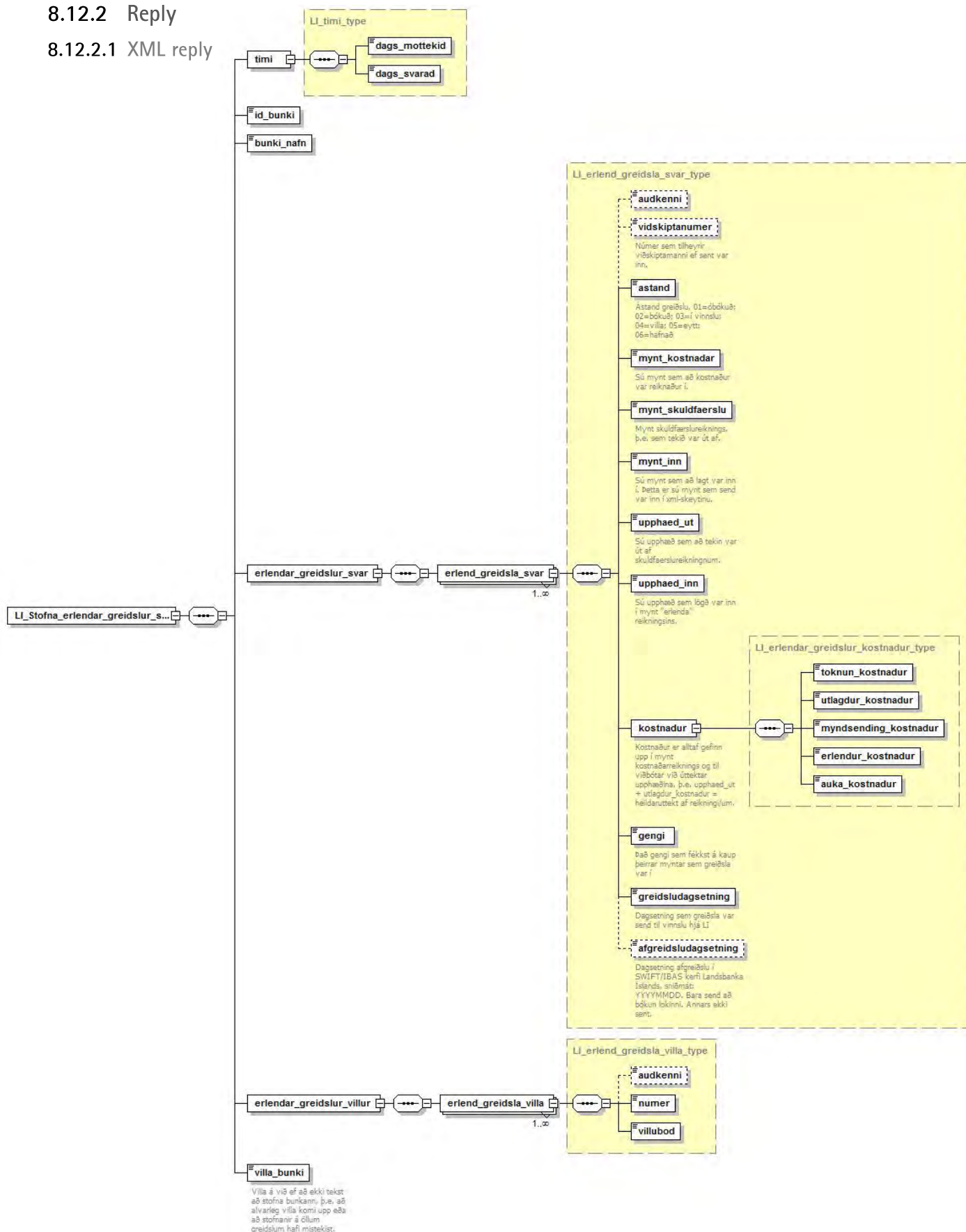


Name of variables	Explanation
<vidtakandi>	Superclass of recipient scheme.
<vidtakandi_nafn>	Name of recipient.
<vidtakandi_heimili>	Address of recipient.
<vidtakandi_postnumer>	Recipient's postal code.
<vidtakandi_borg>	Recipient's city or town.
<vidtakandi_land>	Recipient's country.
<vidtakandi_reikningur>	Recipient's bank account.
<banki_nafn>	Name of recipient's bank.
<banki_heimili>	Address of recipient's bank.
<banki_postnumer>	Postal code of recipient's bank.
<banki_borg>	City/town of recipient's bank.
<banki_land>	Country of recipient's bank.
<banki_swift>	SWIFT no. of recipient's bank.
<banki_bic>	BIC no. of recipient's bank.
<customer_invoice_number>	Account no; this applies to the no. of a product or service invoice from which the payment is derived. The maximum number of characters in an invoice no. is 20 and the field can contain both characters and digits.
<customer_explanation>	Invoice explanation; here a brief text message applies which describes the product- or service invoice from which the payment stems. The maximum number of characters in an explanation is 50 and the field can contain both characters and digits.



8.12.2 Reply

8.12.2.1 XML reply



https://b2b.fbl.is/schema/LI_Stofna_erlendar_greidslur_svar.xsd



In this case the reply document will also contain values. The message is comprised of two parts, *_svar* and *_villur*. The combined number of entries in these two parts should always equal the number of entries submitted.

8.12.2.2 Special notifications for foreign payments

In the foreign payments section there are four notification options:

0 = No notification

1 = Fax

2 = E-mail

3 = Fax and e-mail

Notifications sent abroad are available in two languages:

IS = Icelandic

EN = English

FREQUENTLY ASKED QUESTIONS

Can transfers be made from ledger no. 38 to ledger no. 38 in the same currency in B2B?	Yes, within Landsbankinn.
Can transfers be made from ledger no. 38 to ledger no. 38 in the same currency in online banking?	Yes, within Landsbankinn.
Can transfers be made from ledger no. 38 to ledger no. 38 in another currency in B2B?	Yes, within Landsbankinn.
Can transfers be made from ledger no. 38 to ledger no. 38 in another currency in online banking?	Yes, within Landsbankinn.
Can transfers be made from ledger no. 26 to ledger no. 38 in B2B?	Yes, this is possible in online banking from B2B, between Landsbankinn accounts.
Can transfers be made from ledger no. 26 to ledger no. 38 in online banking?	Yes, this is possible in online banking between Landsbankinn accounts.
Can all of the above transfers be made to other banking institutions in B2B?	Yes, with foreign SWIFT payments, if payment is made in the currency of the account for debit.
Can all of the above transfers be made to other banking institutions in online banking?	Funds can be transferred from domestic FX accounts to chequeing accounts in other banks. This is also possible using SWIFT transfers. The company and users need to be registered with the bank's FX brokerage and have max. and min. trading authorisations.



8.12.2.3 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_erlendar_greidslur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_erlendar_greidslur_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <id_bunki>2147483647</id_bunki>
  <bunki_nafn>Rafrænn bunki</bunki_nafn>
  <erlendar_greidslur_svar>
    <erlend_greidsla_svar>
      <audkenni>COMPANDCO</audkenni>
      <vidskiptanumer>1234567890123456</vidskiptanumer>
      <astand>01</astand>
      <mynt_kostnadar>ISK</mynt_kostnadar>
      <mynt_skuldfaerslu>ISK</mynt_skuldfaerslu>
      <mynt_inn>EUR</mynt_inn>
      <upphaed_ut>10.5</upphaed_ut>
      <upphaed_inn>10.5</upphaed_inn>
      <kostnadar>
        <toknun_kostnadar>100.00</toknun_kostnadar>
        <utlagdur_kostnadar>50.00</utlagdur_kostnadar>
        <myndsending_kostnadar>0.00</myndsending_kostnadar>
        <erlendur_kostnadar>100.00</erlendur_kostnadar>
        <auka_kostnadar>0.00</auka_kostnadar>
      </kostnadar>
      <gengi>ISK</gengi>
      <greidsludagsetning>2001-12-17T09:30:47.0Z</greidsludagsetning>
      <afgreidsludagsetning>2001-12-17T09:30:47.0Z</afgreidsludagsetning>
    </erlend_greidsla_svar>
  </erlendar_greidslur_svar>
  <erlendar_greidslur_villur>
    <erlend_greidsla_villa>
      <audkenni></audkenni>
      <numer>0</numer>
      <villubod></villubod>
    </erlend_greidsla_villa>
  </erlendar_greidslur_villur>
  <villa_bunki>String</villa_bunki>
</LI_Stofna_erlendar_greidslur_svar>
```



8.12.2.4 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_received>	Date and time of query.
<date_replied>	Date and time web service completed reply.
<id_bunki>	Number of batch created with the transfers that were successfully registered. The number identifies the batch and can therefore be used to send a query about the batch afterwards.
<bunki_nafn>	Name of payment batch in online banking. It is used to ensure the traceability of the batch in further online processing.
<erlendar_greidslur_svar>	Superclass of international payments.
<erlend_greidsla_svar>	Subclass of international payments.
<audkenni>	Optional field for company to identify its own payments.
<vidskiptanumer>	Optional field for company to identify previously created recipients. If used, this is valid as search parameter for recipients already listed.
<astand>	Payment status. 1 - Unpaid (unprocessed) 2) - Paid (processed) 3 - In processing 4 - Error 5 - Deleted 6 - Rejected
<mynt_kostnadar>	The currency in which cost was calculated.
<mynt_skuldfaerslu>	The currency of the account to debit, i.e. of the bank account the amount is withdrawn from to make payment.
<mynt_inn>	The currency in which the deposit was made. This is the currency of the amount sent in the XML message.
<upphaed_ut>	The amount debited from the account to debit.
<upphaed_inn>	The amount deposited in the currency of the "foreign" bank account.
<kostnadar>	Superclass of cost. Cost is always indicated in the currency of the cost account and in addition to the amount withdrawn, i.e. $upphaed_ut + utlagdur_kostnadar = \text{total withdrawn from the account(s)}$.
<toknun_kostnadar>	Fee charged.
<utlagdur_kostnadar>	Cost incurred.
<myndsending_kostnadar>	Fax cost.
<erlendur_kostnadar>	Cost overseas.
<auka_kostnadar>	Additional cost.
<gengi>	The buying rate used in purchasing the currency of payment.
<greidsludagsetning>	The date payment was sent for processing by Landsbankinn.
<afgreidsludagsetning>	Date of processing in Landsbankinn's SWIFT/IBAS system. The format is YYYYMMDD. Only sent when entry is complete.
<erlendar_greidslur_villur>	Superclass.
<erlendar_greidsla_villa>	Subclass.
<audkenni>	Optional field for company to identify its own payments.
<numer>	Error number.
<villubod>	Error message, with a more detailed description if appropriate. See discussion p. 36.
<villa_bunki>	The error applies if the batch cannot be created, i.e. a serious error occurs or the creation of all payments has been unsuccessful.



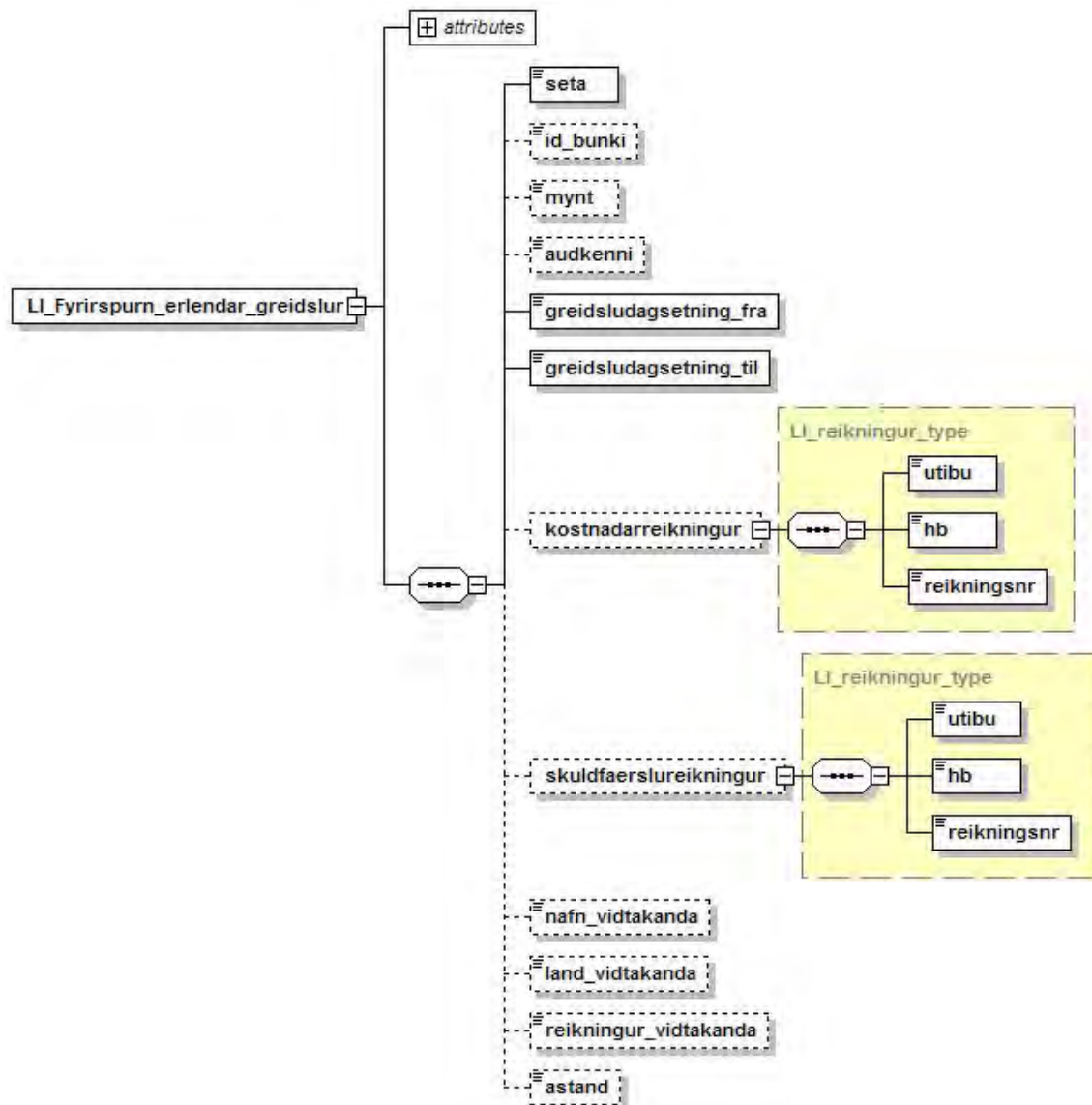
8.13 Payer's foreign payment batch query

Once a foreign payment has been created, its status can be checked in real time. The query *LI_Fyrirspurn_erlendar_greidslur* is used for that purpose.

8.13.1 Request/Query

The only mandatory fields are the *from* and *to* date fields, which apply, on the one hand, to payments created within the intervening period and, on the other hand, to payments made during this same period. Note that the payment date is the determining date.

8.13.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_erlendar_greidslur.xsd



8.13.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_erlendar_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_erlendar_greidslur.xsd">
  <seta>String</seta>
  <id_bunki>3141645</id_bunki>
  <mynt>EUR</mynt>
  <audkenni>010</audkenni>
  <greidsludagsetning_fra>2008-08-13</greidsludagsetning_fra>
  <greidsludagsetning_til>2008-08-20</greidsludagsetning_til>
  <kostnadarreikningur>
    <utibu>0115</utibu>
    <hb>26</hb>
    <reikningsnr>000156</reikningsnr>
  </kostnadarreikningur>
  <skuldfaerslureikningur>
    <utibu>0115</utibu>
    <hb>26</hb>
    <reikningsnr>000156</reikningsnr>
  </skuldfaerslureikningur>
  <nafn_vidtakanda>John Smith</nafn_vidtakanda>
  <land_vidtakanda>UK</land_vidtakanda>
  <reikningur_vidtakanda>321321321</reikningur_vidtakanda>
  <astand>GREIDD</astand>
</LI_Fyrirspurn_erlendar_greidslur>
```

8.13.1.3 Variables

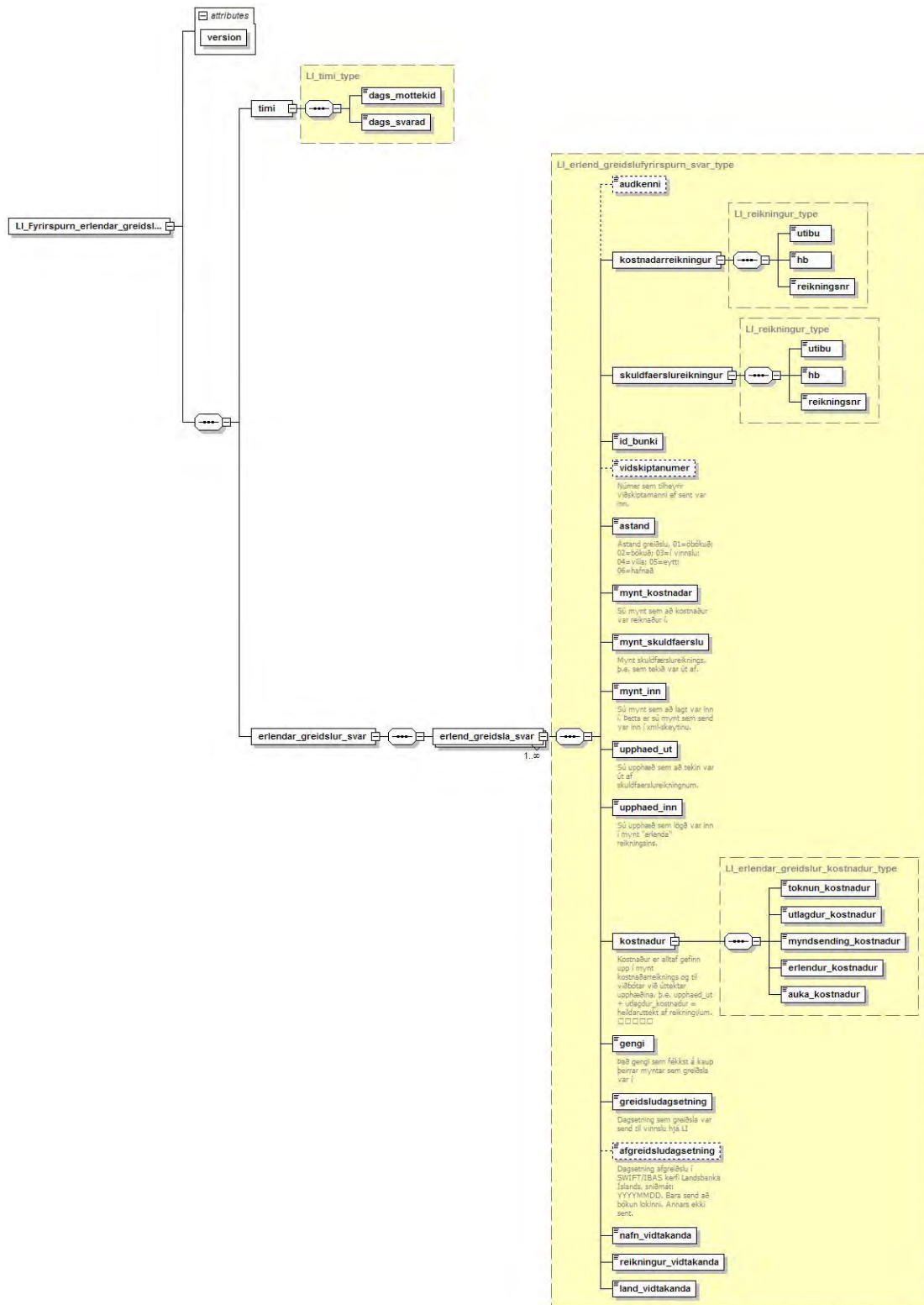
Name of variables	Explanation
<seta>	User's unique Session ID.
<id_bunki>	Number of batch created with the transfers that were successfully registered. The number identifies the batch and can therefore be used to send a query about the batch afterwards.
<mynt>	Three-letter ISO currency code. Example: ISK, USD, GBP, CHF, EUR, JPY.
<audkenni>	Optional field for company to identify its own payments.
<greidsludagsetning_fra>	Start date of the payment period to which the query applies, in the format yyyy-mm-dd.
<greidsludagsetning_til>	End date of the payment period to which the query applies, in the format yyyy-mm-dd.
<kostnadarreikningur>	Superclass of cost calculation scheme.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.
<skuldfaerslureikningur>	Superclass of debit calculation scheme.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Bank account no., 6 digits.
<nafn_vidtakanda>	Name of recipient.
<land_vidtakanda>	Recipient's country.
<reikningur_vidtakanda>	Recipient's bank account.
<astand>	Payment status. 1 - Unprocessed 2 - Processed 3 - In processing 4 - Error 5 - Deleted 6 - Rejected



8.13.2 Reply

8.13.2.1 XML Reply

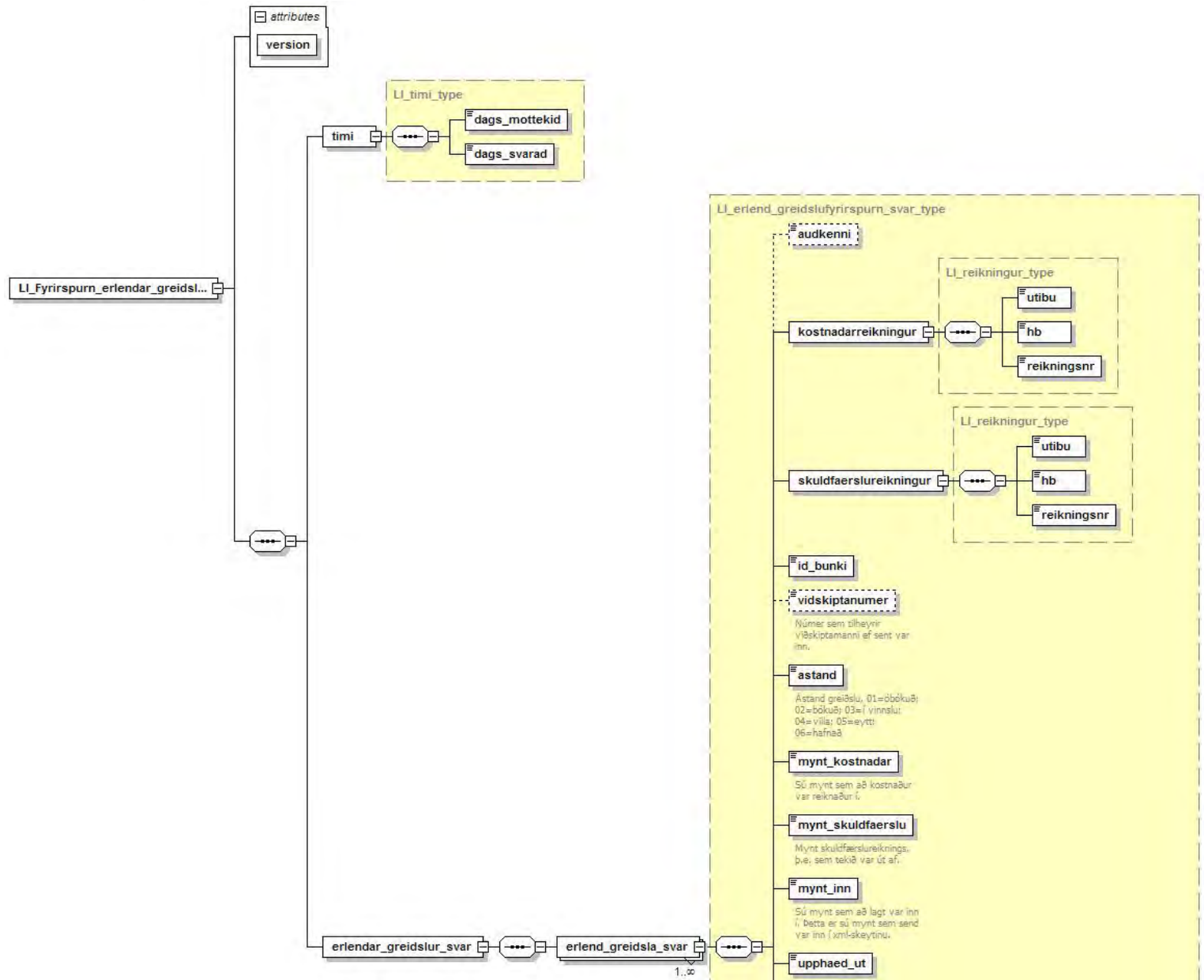
The explanatory diagram is shown in two parts in enlarged form on the following two pages.



https://b2b.fbl.is/schema/LI_Fyrirspurn_erlendar_greidslur_svar.xsd



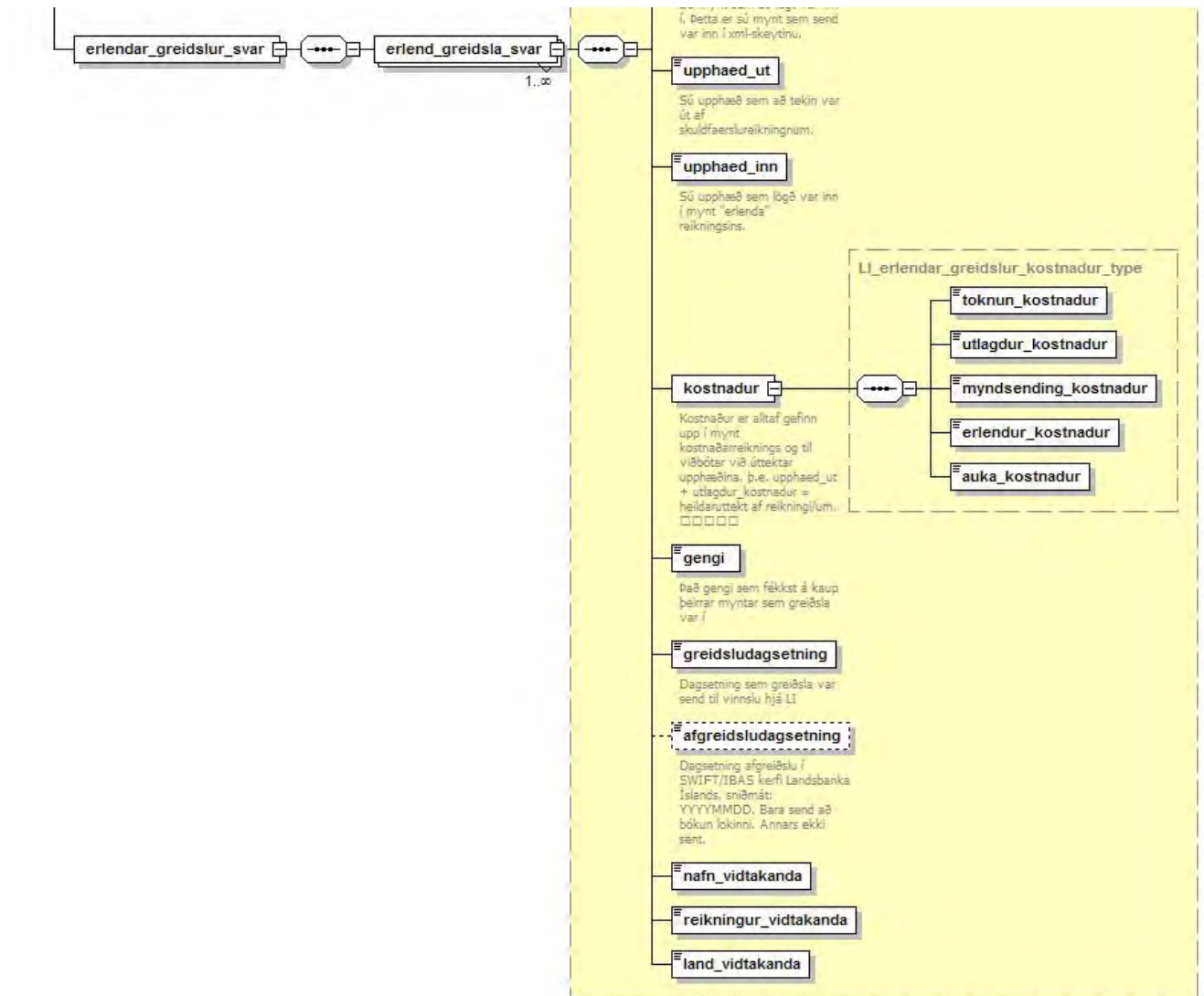
Figure 1 of 2



https://b2b.fbl.is/schema/LI_Fyrirspurn_erlendar_greidslur_svar.xsd



Figure 2 of 2





8.13.2.2 XML reply

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_erlendar_greidslur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_erlendar_greidslur_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <erlendar_greidslur_svar>
    <erlend_greidsla_svar>
      <audkenni>010</audkenni>
      <kostnadarreikningur>
        <utibu>0115</utibu>
        <hb>26</hb>
        <reikningsnr>000156</reikningsnr>
      </kostnadarreikningur>
      <skuldfaerslureikningur>
        <utibu>0115</utibu>
        <hb>26</hb>
        <reikningsnr>000156</reikningsnr>
      </skuldfaerslureikningur>
      <id_bunki>1232324</id_bunki>
      <vidskiptanumer>01234567890</vidskiptanumer>
      <astand>01</astand>
      <mynt_kostnadar>ISK</mynt_kostnadar>
      <mynt_skuldfaerslu>ISK</mynt_skuldfaerslu>
      <mynt_inn>EUR</mynt_inn>
      <upphaed_ut>100.00</upphaed_ut>
      <upphaed_inn>100.00</upphaed_inn>
      <kostnadar>
        <toknun_kostnadar>50.00</toknun_kostnadar>
        <utlagdur_kostnadar>0.00</utlagdur_kostnadar>
        <myndsending_kostnadar>0.00</myndsending_kostnadar>
        <erlendur_kostnadar>50.00</erlendur_kostnadar>
        <auka_kostnadar>0.00</auka_kostnadar>
      </kostnadar>
      <gengi>11473.00</gengi>
      <greidsludagsetning>2001-12-17T09:30:47.0Z</greidsludagsetning>
      <afgreidsludagsetning>2001-12-17T09:30:47.0Z</afgreidsludagsetning>
      <nafn_vidtakanda>John Smith</nafn_vidtakanda>
      <reikningur_vidtakanda>321321321</reikningur_vidtakanda>
      <land_vidtakanda>UK</land_vidtakanda>
    </erlend_greidsla_svar>
  </erlendar_greidslur_svar>
</LI_Fyrirspurn_erlendar_greidslur_svar>
```



8.13.2.3 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of query.
<dags_svarad>	Date and time web service completed reply.
<erlendar_greidslur_svar>	Superclass of foreign payment
<erlend_greidsla_svar>	Subclass of foreign payment
<audkenni>	Optional field for company to identify its own payments.
<kostnadarreikningur>	Superclass of cost calculation.
<utibu>	Branch of account to debit cost, 4 digits.
<hb>	Ledger no. of account to debit cost, 2 digits.
<reikningsnr>	No. of account to debit cost, 6 digits.
<skuldfaerslureikningur>	Superclass of account for debit.
<utibu>	Branch of account to debit, 4 digits.
<hb>	Ledger no. of account to debit, 2 digits.
<Account No.>	No. of account to debit, 6 digits.
<id_bunki>	Number of batch created with the transfers that were successfully registered. The number identifies the batch and can therefore be used to send a query about the batch afterwards.
<vidskiptanumer>	No. belonging to the customer, if submitted.
<astand>	Payment status. Possible values are: 1 Unprocessed 2 Processed 3 In processing 4 Error 5 Deleted 6 Rejected
<mynt_kostnadar>	The currency in which cost was calculated.
<mynt_skuldfaerslu>	Currency of account to debit, i.e. of the account from which the amount is to be debited
<mynt_inn>	The currency in which the deposit was made. This is the currency sent in the message.
<upphaed_ut>	Amount out; the amount debited from the account to debit.
<upphaed_inn>	Amount in; The amount deposited in the currency of the "foreign" bank account.
<kostnadur>	Superclass of cost in schema. Cost is always indicated in the currency of the cost account and in addition to the amount debited, i.e. $upphaed_ut + utlagdur_kostnadur = \text{total debited from the account(s)}$.
<toknun_kostnadur>	Fee charged.
<utlagdur_kostnadur>	Cost incurred.
<myndsending_kostnadur>	Fax cost.
<erlendur_kostnadur>	Cost overseas.
<auka_kostnadur>	Additional cost.
<gengi>	The buying rate used in purchasing the currency of payment.
<greidsludagsetning>	Payment date: The date payment was sent for processing by Landsbankinn.
<afgreidsludagsetning>	Date of processing; date of processing in Landsbankinn's SWIFT/IBAS system. The format is yyyy.mm.dd. Date processing completed is not sent until entry is complete.
<nafn_vidtakanda>	Name of recipient.
<reikningur_vidtakanda>	Recipient's bank account information.
<land_vidtakanda>	Recipient's country.



8.14 Annex: The Central Bank of Iceland's classification code for FX transactions

According to the rules of the Central Bank of Iceland (CBI) on information disclosure for FX transactions, parties serving as intermediaries and trading in foreign currency must fulfil the Central Bank's requirements for registration of FX transactions. Transactions must be classified by their type in accordance with the CBI's classification code and a breakdown provided to the CBI in electronic format, with or without the intermediation of RB.

The purpose of this information disclosure is primarily to gather statistics on foreign transactions, their impact on the foreign currency balance and balance of payments, a breakdown of trade in goods and services and capital flows between countries.

The Central Bank's classification codes cover general FX transactions by individuals and legal entities, capital transactions by domestic banks and other FX intermediaries, and their internal transactions (interbank trading, etc.)

To facilitate processing of smaller FX transactions, no classification is required for amounts less than ISK 700,000. Nonetheless, these amounts must be registered under the classification code 010. These limits on classification of FX transactions apply only to general FX transactions, such as service transactions and other smaller FX transactions handled by cashiers, where no written information as to the reason for the transaction is available.

Attention is drawn to definitions in Section 1 of the Regulation on Foreign Exchange, No. 679/1994. Foreign exchange transactions refer to the act of exchanging domestic currency for foreign currency, foreign currency for domestic currency or any foreign currency for another foreign currency, and to credit transactions which are analogous to delivery or reception of currency, including deposits to an account in Icelandic kronas in the ownership of a non-resident, irrespective of whether the balance of such an account is eventually transferred from Iceland or utilised in Iceland.

Deposits and withdrawals to accounts of foreign parties with deposit institutions must be recorded and classified according to the reason for the transaction using the CBI's classification code. Transfers to and from Iceland are entered under the classification codes 893 and 895, while transactions with domestic parties shall be classified under the code appropriate to the reason for the transaction.

Deposits and withdrawals of FX accounts of domestic parties shall be recorded and classified in accordance with their type; purchase of FX and sale for Icelandic kronas, and transfers between accounts under the classification code 891 while deposits and withdrawals of foreign currency shall be classified under the relevant code depending on the reason for the transaction.

A summary of the classification codes is provided on the following pages.



8.14.1 FX transactions in general

010	General transactions
010	Unclassified – transactions under ISK 700,000
	Selection for classifying smaller forex transactions where written information is not available to the cashier upon conclusion

8.14.2 Goods and service transactions

090	Trade in Goods
091	Purchase of vessels or aircraft
	Purchase and sale of vessels and aircraft by domestic parties
092	Repairs and improvements to vessels and aircraft
	Forex purchase for repairs to foreign vessels and aircraft
	Forex sale for repairs to foreign vessels and aircraft
094	Goods in transit
	Purchase of goods and resale abroad with or without stopover in Iceland (duty-free)
099	Other goods transactions
	Forex purchases from export of goods and forex sales for goods imports

100	Travel and accommodation expenses
101	Foreign exchange for travelling
	FX purchases from foreign travellers
	Sales of FX to Icelanders travelling abroad
103	Travel services
	Forex purchases from hotels and other travel industry parties, e.g. Duty Free Store, etc.
	FX sales for travel agency expenses abroad
111	School and study expenses
	Students' FX transfers
112	Medical expenses
	FX transfers for medical costs
123	Foreign credit cards
	Foreign credit card issuers: American Express, Dinars etc.



8.14.3 Trade in Services

200	Communications and insurance
201	Aviation operations
	Operating income and expenses of domestic airlines
202	Aviation services and charter flights
	Income for services to foreign aircraft, e.g. ICAO, landing fees, food, maintenance, fuel, etc. Aviation Authority. Payments for charters and cargo to foreign airlines.
211	Vessel operations
	Operating income and expenses of domestic airlines
214	Vessel services and charter vessels
	Income of services provided to foreign vessels, e.g. port charges and other port services, food, maintenance, fuel, etc. Payments to ship brokers and cargo charges for foreign vessels.
251	Life insurance abroad
	Transactions by domestic parties with foreign insurance companies and their branches in Iceland.
	FX purchases = annuity payments, FX sales = premiums
252	Other foreign insurance
	Compensation/premiums of domestic parties for general non-life insurance
265	Domestic insurance companies
	Premiums and compensation of reinsurance companies and other insurance of foreign parties with Icelandic companies

300	Other trade in services
301	Telecommunications service
	Postal and telecommunications and similar services (courier services)
305	Computer and data services
	Software and information services, e.g. Reuters
310	Transactions with US military in Iceland
	Transactions by contractors and other parties with the US military
311	Foreign Affairs service
	Icelandic embassies and consulates abroad and other service payments by the National Treasury not otherwise listed
312	Foreign embassies
	Foreign embassies and institutions of foreign states in Iceland
321	Icelandic contractors
	Contractors' activities abroad
322	Foreign contractors
	Contractors' activities in Iceland
331	Concession fees and commissions
	Manufacturing and licence fees
341	Financial services
	Borrowing charges and commissions for financial transactions
350	Various business services
	Advertising, market research and public relations
	Commissions on trade in goods and services
	Specialist services, technical assistance, consultancy etc.
	Rental payments, other than leasing with purchase option, i.e. for use of machinery of property
	Other company services not otherwise listed, e.g. membership fees.
360	Culture and entertainment
	Fine arts, cultural and sports activities
	Entertainers, film and video rentals
	Membership fees, subscriptions to periodicals, etc.
	Other services to individuals not otherwise listed, e.g. royalties



8.14.4 Cross-border capital movements

400	Contributions without compensation
401	Taxes, child support, damages and fines
	Taxes, including repayment of VAT Compensation for damages other than insurance compensation in accordance with appraisal or court ruling
407	Gifts, grants, inheritance, lottery winnings
	Including development aid and assistance by private parties
412	Contributions of public authorities
	Development aid and emergency assistance, as well as contributions to/from international agencies
421	Salary without residence change
	Conversion of salary payments, including pensions, to/from Iceland (only for employees working temporarily in another country than their home state, otherwise this is classified under 430)
430	Transfer of assets due to change of residence
	Transfer of financial assets due to change of legal domicile to/from Iceland

8.14.5 Cross-border investments

500	Investment and securities transactions
501	Foreign real estate
	Purchase and sale of real estate by domestic parties, including mortgage instalments
502	Real estate in Iceland
	Purchase and sale of real estate by foreign parties, including mortgage instalments
505	Income from real estate
	Rental income from real estate owned by Icelanders abroad and by foreign parties in Iceland
511	Business investment abroad
	Initial and supplementary contributions of Icelanders to equity in companies abroad or purchase of shares in unlisted companies
512	Business investment in Iceland
	Initial and supplementary contributions of foreign parties to equity in companies in Iceland or purchase of shares in unlisted companies
521	Foreign equities
	Trading by domestic investors in listed foreign equities
522	Domestic equities
	Trading by foreign parties in listed Icelandic equities
525	Dividends
	On investment in commercial enterprises
551	Market securities abroad
	Trading by Icelanders on foreign securities markets
552	Market securities in Iceland
	Trading by foreign parties on Icelandic securities markets
555	Return on market securities
	Interest and dividends on securities trading FX purchase = interest income of domestic parties
	FX sale = interest paid to foreign parties
	Market securities classified under 551, 552 and 555 include unit share certificates in UCITS funds, bonds and short-term debt obligations, i.e. bills of exchange and other money market papers, and other receivables, e.g. financial derivatives.
580	Foreign bank accounts
	Transfers by Icelanders to and from foreign bank accounts abroad which are not connected with foreign transactions (i.e. savings; transaction funds shall be classified using the relevant code.)



8.14.6 Cross-border debt movements

600	Loan transactions
601	Postponed payment on imports
	FX sales for repayment of debentures, bills or guarantees for goods purchased
609	Short-term foreign loan
	Borrowing and repayment of debt of less than one year's maturity
611	Long-term foreign loans
	FX purchases due to borrowing, sale due to interest and instalment payments
620	Loan granted to foreign parties
	Instalment and interest income – loans granted to foreign parties
626	Debt swaps
	Repayment of debt swaps between domestic and foreign parties
635	Interest payments
	Interest income and expense on foreign lending/debt
641	Hire-purchase or asset leasing
	Payments for hire-purchase
699	Capital movements among domestic parties
	FX transfers between two domestic parties, e.g. due to relending by banks

8.14.7 Cross-border capital movements

700	Proprietary transactions by banks and other intermediaries
701	Investment abroad
	Real estate purchase and shares/initial capital in foreign enterprises
702	Foreign investment in Iceland
	Shares/initial capital of foreign parties in the bank.
711	Foreign securities
	Proprietary securities trading (brokering for others = 551)
712	Domestic securities
	Transactions by foreign parties with domestic securities owned by the bank (otherwise = 561)
721	Short-term foreign loan
	Borrowing – instalments
722	Long-term foreign loans
	Borrowing – instalments
729	Hire-purchase or asset leasing
	Foreign contracts
730	Loans granted to foreign banks
	Instalments – lending
731	Loans granted to other foreign parties
	Instalments – lending
740	ISK debt swap
	Repayment of swaps against the ISK
741	Foreign debt swap
	Repayment of swaps between two foreign currencies using the quoted ISK exchange rate
770	Dividends
	From direct investment
771	Return on securities
	Interest and dividends on securities trading
775	Interest payments
	Income on foreign assets and interest expense on foreign debt
780	Other financing cost
	Fees and borrowing charges



8.14.8 Transfers and interbank transactions

800	An intermediary (deposit institution) may use classification codes 888 and 889 for FX transactions between outlets of the same enterprise or currency exchange between its own accounts abroad
801	Domestic payment card companies VISA and EURO FX transactions
811	Postal giro and other institutions authorised for FX transactions Postal giro transactions and those of other domestic institutions authorised by the Central Bank as intermediaries in FX transactions or to deal in FX
812	Foreign credit institutions in Iceland Transactions by foreign credit institutions in Iceland and/or their branches, e.g. West-Nordic Loan Fund.
821	Transfers of domestic banks Transfers to/from domestic FX accounts of Icelandic banks or clients
822	Interbank loans Lending movements, including interest, in foreign currencies between domestic banks
823	Interbank transactions Purchase/sale of FX on the FX market by domestic banks
891	Domestic FX account of Icelandic parties Transfers and purchase/sale for ISK within the same deposit institution; deposit and withdrawal of FX must be classified with the appropriate code depending upon the purpose of the transaction
893	FX accounts of foreign parties Transfers and conversions sent abroad; purchases/sales for ISK must be classified under the appropriate code depending upon the purpose of the transaction
895	ISK balances of foreign parties Transfers and conversions to/from abroad; deposits and withdrawals by Icelandic parties in ISK must be entered under the appropriate classification code.
899	Transfers between foreign banks abroad Cross-border funds transfers for foreign parties



Chapter 9:

Receivables collection





9 Receivables collection

As RB's test environment for collection understandably cannot offer a complete payment procedure, there is no actual test data, either within Landsbankinn or in Receivables Pooling. Users must therefore conduct their own testing in the real environment, which is not as daunting as it may seem at first glance.

It is recommended that users create test receivables for their own company or themselves personally. These can be for negligible amounts, one ISK is enough. Although this is done in a real environment, the tests must include cancelling some receivables and paying others.

It is especially important to proceed cautiously if the *Publication system* is used for electronic presentation of receivables, invoices, accompanying documents, etc. Testing can include, for example, checking how the presentation appears in online systems of other commercial and savings banks.

NOTE

A publication system has not been designed though it is assumed that it will be in the form of schemas. If the receivable is to be published in Birtingur, the collective publication system of all online banks, the web service *Submission of electronic documents* should be used. See discussion in chapter 0, from page 347. Further information is also provided in the Customer Service Centre by telephone +354 410 9090 and by email netbanki@landsbankinn.is

9.1 Creating a receivable

The same reply message is used to create, change or delete a receivable. The fields *kennitala kröfuhafa* (creditor's ID. No.), *banki* (bank), *höfuðbók* (ledger), *númer* (account number) and *gjaldtagi* (due date) form a unique key for the receivable and *may not be changed* during the lifetime of the receivable.

It is important to fill in all fields in the message to create the receivable, since the message overwrites default values in the Collection identification. *As an example, if penalty interest is omitted in the message, then no penalty interest will be calculated.*

Please note that in order to select Central Bank interest rates, the penalty interest day count convention *360/360* must be entered. In such cases, there is no need to enter a percentage or interest base rate.

DO YOU WANT MORE DETAILS?

In the manual [Brief description of B2B](#) a general discussion about services connected with receivables collection can be found:

- Special solutions for bulk users
- Payment references
- Collection identification
- Time limits for payment
- Payment discounts and discount codes
- Repayment receivables
- Penalty interest codes

The manual can be downloaded from the bank's website:

http://www.landsbankinn.is/Uploads/documents/FyrirtaekiFelag/b2b/b2b_kerfislysing.pdf

It is also available as a hard copy or by email in PDF format from the Customer Service Centre by telephone +354 410 9090 and by email netbanki@landsbankinn.is



9.1.1 Request/Query

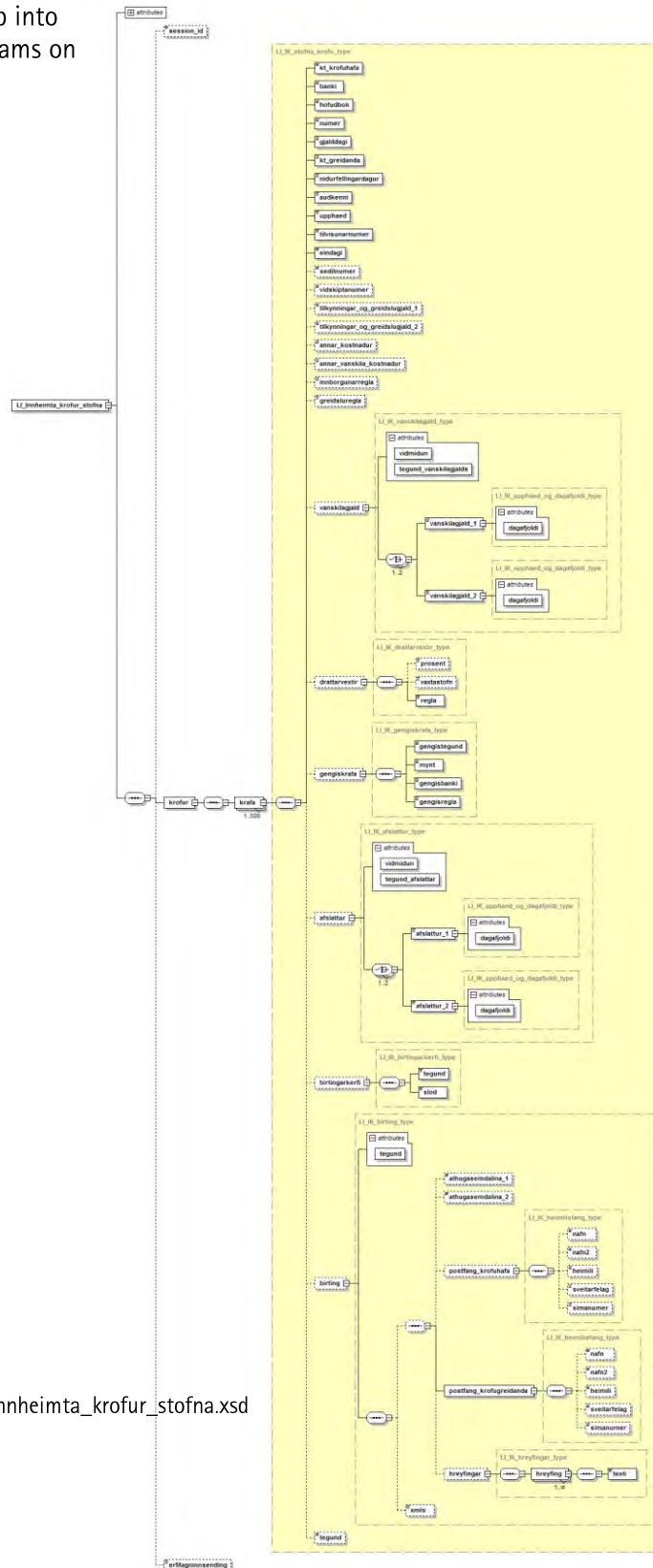
As in all messages, it is urgent that the message creating a receivable include *all fields* and practically no values can be left out, because this message will overwrite default values in the creditor's agreement with Landsbankinn (the collection identification itself).

IMPORTANT

Creditors who utilise the *payment rule* (i.e. that certain receivables must be paid in order of date) must create *all* of these receivables using the *same receivable number*.

9.1.1.1 XML query

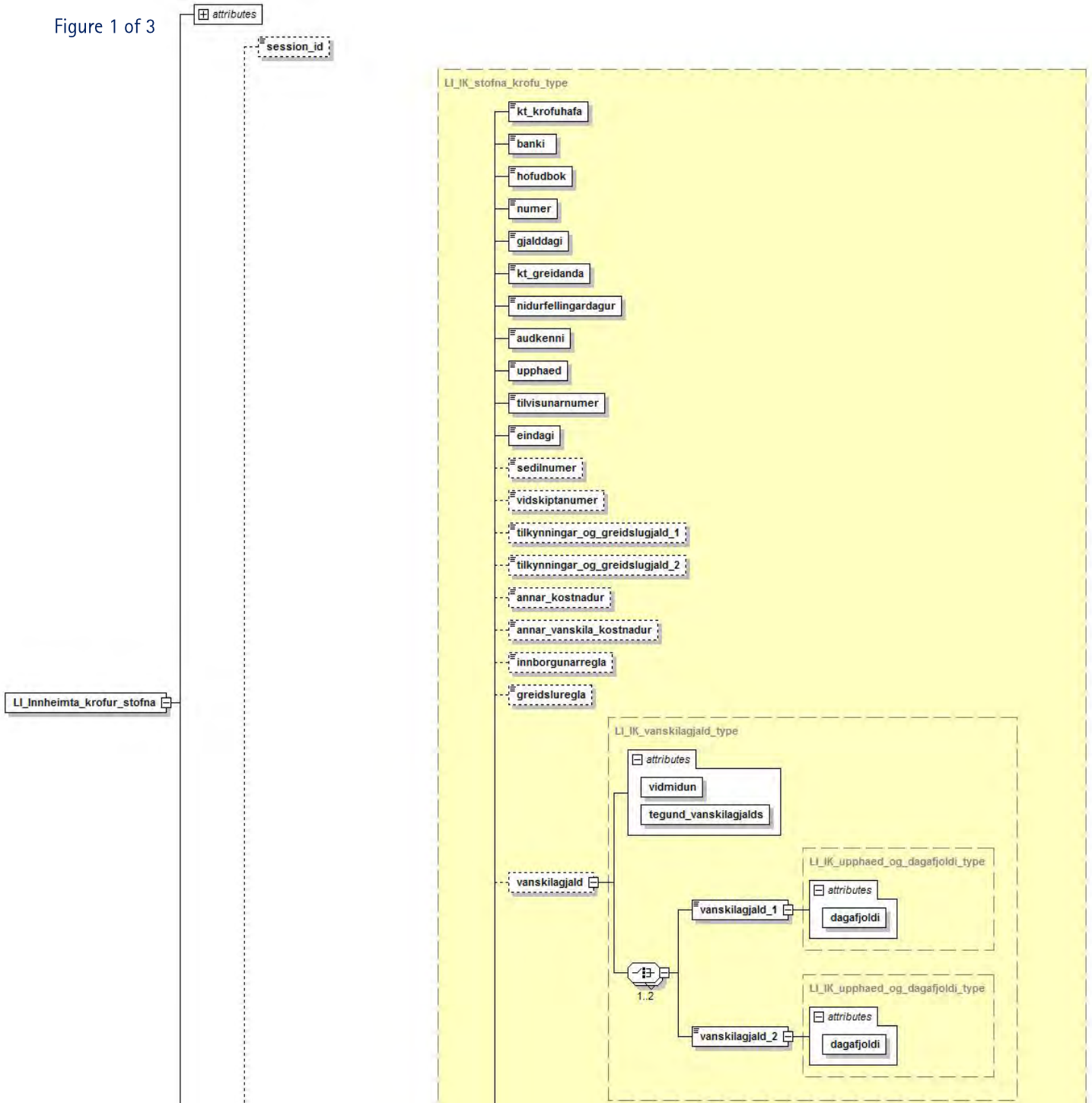
The schema is divided up into larger explanatory diagrams on the next three pages.



https://b2b.fbl.is/schema/LI_Innheimta_krofur_stofna.xsd



Figure 1 of 3



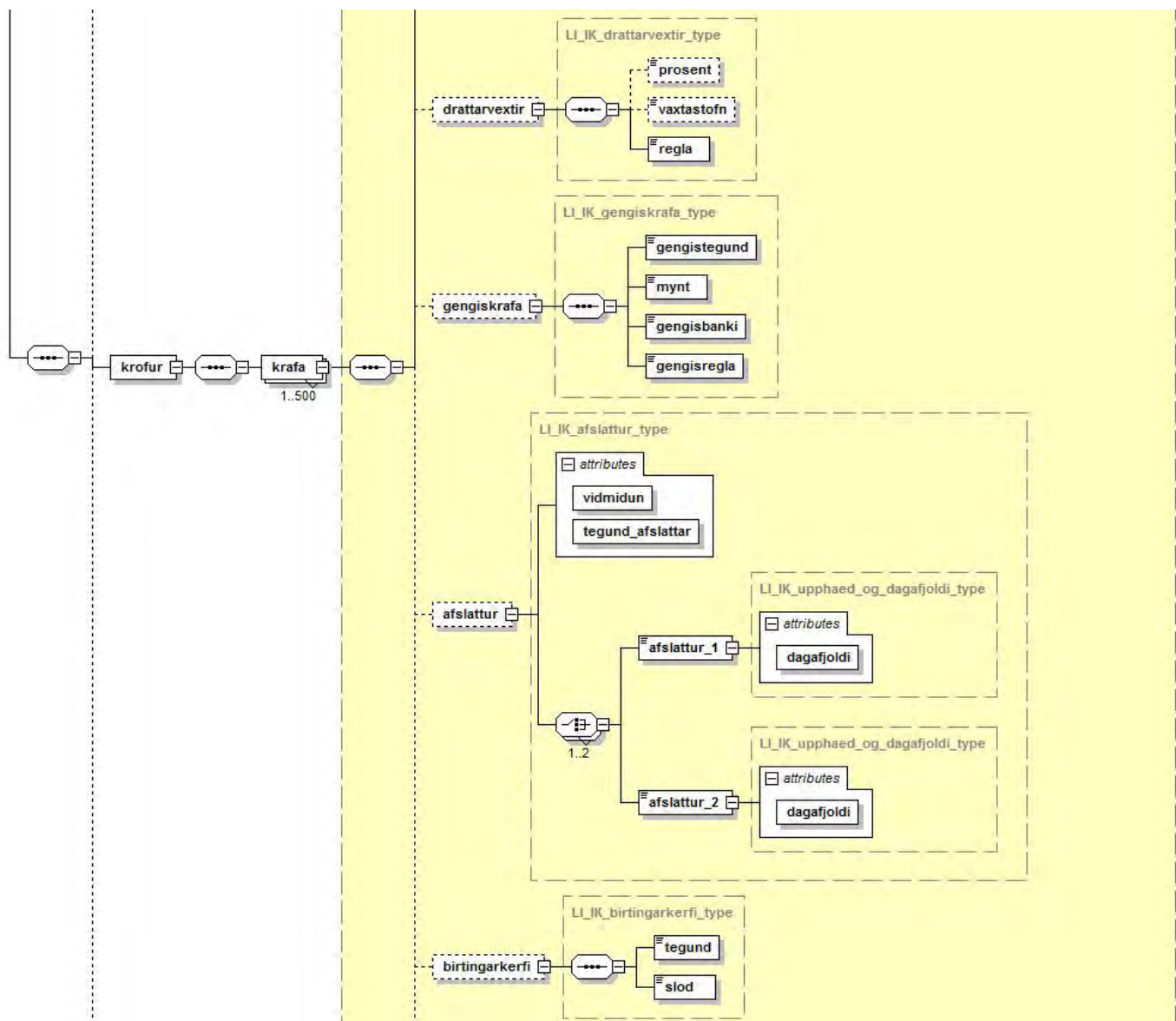
https://b2b.fbl.is/schema/LI_Innheimta_krofur_stofna.xsd

IMPORTANT

In the schema, tax on financial income (FMTSK) is treated as follows:

Penalty interests incl. financial income tax
Default charge 1 incl. financial income tax
Default charge 2 incl. financial income tax
A-r cost excl. financial income tax
A-r default cost excl. financial income tax
Notif./paym.chg. 1 and 2 excl. financial income tax (coupon charge and direct debit charge.)

Figure 2 of 3



https://b2b.fbl.is/schema/LI_Innheimta_krofur_stofna.xsd

Good to know: FOREIGN CURRENCY RECEIVABLES

An FX receivable is one denominated in a foreign currency and the amount is calculated upon payment based on the prevailing exchange rate on the payment date or due dates, see FX codes. Upon payment, the receivable is recalculated, using the information in the fields currency, type of exchange rate, currency code and exchange rate bank. The receivable amount is paid in ISK. When creating a receivable, the following fields must be filled in:

- Exchange rate type
- Currency
- FX bank
- Exchange rate rule

No discount can be given on foreign currency receivables. If the amount of a foreign currency receivable is to be deposited into a domestic FX account, partial payment is not allowed and default charges and other charges must be deposited into a chequeing or savings account.



9.1.1.2 XML example

As of June 2009, both commas and full stops may be used to enter the penalty interest base rate. Before, only commas could be used, e.g. <prosent>014,0400</prosent>. Now the system will automatically convert full stops into commas.

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_stofna version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_stofna.xsd">
  <session_id>String</session_id>
  <krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjalddagi>2008-04-13</gjalddagi>
      <kt_greidanda>0123456789</kt_greidanda>
      <nidurfellingardagur>2008-05-31</nidurfellingardagur>
      <audkenni>777</audkenni>
      <upphaed>5000.00</upphaed>
      <tilvisunarnumer>1234567890123456</tilvisunarnumer>
      <eindagi>2008-04-30</eindagi>
      <sedilnumer>1234567</sedilnumer>
      <vidskiptanumer>11112223333</vidskiptanumer>
      <tilkynningar_og_greidslugjald_1>0</tilkynningar_og_greidslugjald_1>
      <tilkynningar_og_greidslugjald_2>0</tilkynningar_og_greidslugjald_2>
      <annar_kostnadur>0</annar_kostnadur>
      <annar_vanskila_kostnadur>0</annar_vanskila_kostnadur>
      <innborgunarregla>GREIDA_MÁ_INN_Á_KRÖFU</innborgunarregla>
      <greidsluregla>MÁ_GREIDA_ELDRI_GJALDDAGA</greidsluregla>
      <vanskilagjald tegund_vanskilagjalds="UPPHÆÐ" vidmidun="GJALDDAGI">
        <vanskilagjald_1 dagafjoldi="2">700.00</vanskilagjald_1>
      </vanskilagjald>
      <drattarvextir>
        <prosent>15.00</prosent>
        <vaxtastofn>UPPHÆÐ</vaxtastofn>
        <regla>360/360</regla>
      </drattarvextir>
      <afslattur tegund_afslattar="UPPHÆÐ" vidmidun="GJALDDAGI">
        <afslattur_1 dagafjoldi="2">300.00</afslattur_1>
      </afslattur>
      <tegund>KRAFA</tegund>
    </krafa>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000124</numer>
      <gjalddagi>2008-04-13</gjalddagi>
      <kt_greidanda>1122334459</kt_greidanda>
      <nidurfellingardagur>2008-05-31</nidurfellingardagur>
      <audkenni>777</audkenni>
      <upphaed>2000.00</upphaed>
      <tilvisunarnumer>0987654321123456</tilvisunarnumer>
      <eindagi>2008-04-30</eindagi>
      <sedilnumer>1234568</sedilnumer>
      <vidskiptanumer>33332221111</vidskiptanumer>
      <innborgunarregla>EKKI_MÁ_GREIDA_INN_Á_KRÖFU</innborgunarregla>
      <greidsluregla>MÁ_EKKI_GREIDA_ELDRI_GJALDDAGA</greidsluregla>
      <vanskilagjald tegund_vanskilagjalds="UPPHÆÐ" vidmidun="GJALDDAGI">
        <vanskilagjald_1 dagafjoldi="2">500.00</vanskilagjald_1>
      </vanskilagjald>
    </krafa>
  </krofur>
</LI_Innheimta_krofur_stofna>
```



```

        <drattarvextir>
          <prosent>15.00</prosent>
          <vaxtastofn>UPPH/ÆD</vaxtastofn>
          <regla>360/360</regla>
        </drattarvextir>
        <tegund>KRAFA</tegund>
      </krafa>
    </krofur>
  </LI_Innheimta_krofur_stofna>

```

9.1.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<krofur>	Superclass of receivable in schema.
<krafa>	Subclass of receivable in schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	Bank of creditor, four digits.
<hofudbok>	Ledger no., 2 digits Note: Only ledger no. 66 is supported in Receivables Pooling.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID.No. of payer, 10 digits without a hyphen.
<nidurfellingardagur>	Cancellation date of receivable in the format YYYY-MM-DD.
<audkenni>	Collection identification for the receivable, 3 digits; may be comprised of both alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be paid into.
<upphaed>	Amount; the original amount of the receivable (the actual principal).
<tilvisunarnumer>	Reference number of the receivable, determined by creditor.
<eindagi>	Final date for payment of receivable in the format YYYY-MM-DD.
<sedilnumer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<vidskiptanumer>	Payer's transaction number, a unique key of the creditor for the receivable payer.
<tilkynningar_og_greidslugjald_1>	Charge levied for calculating and issuing payment coupons and sending them to payers.
<tilkynningar_og_greidslugjald_2>	Charge for electronic invoice.
<annar_kostnadur>	Other costs, special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.



<annar_vanskila_kostnadur>	Other default costs, special charges paid by receivable payer. Special charges, e.g. for interim collection, paid by receivable payer. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<innborgunarregla>	Partial payment rule; states whether partial payment of receivable may be made. Possible values are: <ul style="list-style-type: none">• EKKI_MÁ_GREIÐA_INN_Á_KRÖFU• MÁ_GREIÐA_INN_Á_KRÖFU
<greidsluregla>	Payment rule, determines whether oldest receivables must be paid first. Note that the "age" is determined by the due date and not the date the receivable was created. Possible values are: <ul style="list-style-type: none">• MÁ_EKKI_GREIÐA_ELDRI_GJALDDAGA; means that the oldest due dates must be paid first, then the next, etc. in order of due dates.• MÁ_GREIÐA_ELDRI_GJALDDAGA; means that receivables may be paid in any order regardless of which due date occurred first.
<vanskilagjald>	Superclass of default cost. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<vidmidun>	Reference; indicates whether calculation of default payment is based on the due date (GJALDDAGI) or final date for payment (EINDAGI).
<tegund_vanskilagjalda>	Type of default charge; indicates whether the charge is assessed as a percentage (PROSENTA) or amount (UPPH/ÆÐ).
<vanskilagjald_1>	First default charge; an additional default charge charged once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<dagafjoldi>	No. of days, indicates when the first default charge should be imposed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<vanskilagjald_2>	Second default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<dagafjoldi>	No. of days, indicates when the second default charge should be charged. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.



<drattarvextir>	Superclass of penalty interest. Note that if no penalty interest is specified here, no penalty interest will be calculated, even if the collection identification states otherwise.
<prosent>	Penalty interest percentage. Placed with the initial entry and stored with the initial receivable. Example: 13.00. If the bank receives percentages with full stops the system automatically converts them into commas.
<vaxtastofn>	Penalty interest base; indicates the amount on which penalty interest is to be charged. Possible values are: <ul style="list-style-type: none">• UPPHÆÐ• UPPHÆÐ_OG_VANSKILAGJÖLD
<regla>	Penalty interest rule; indicates whether penalty interest is to be charged. Example: 360/360, Real/360. <i>See further in a special annex at the end of this chapter p. 319.</i>
<gengiskrafa>	Superclass of FX receivables in schema. An FX receivable is one denominated in a foreign currency and the amount is calculated upon payment based on the prevailing exchange rate on the payment date or due dates, see FX codes. Upon payment, the receivable is recalculated, using the information in the fields currency, type of exchange rate, currency code and exchange rate bank. The receivable amount is paid in ISK.
<gengistegund>	Type of exchange rate, indicates which exchange rate is to be used. Possible values are: A General schedule of the bank/institution concerned F Central Bank of Iceland's mid rate L Official Central Bank exchange rate (CBI's "meetings rate") S Notes rate of the bank/institution concerned
<mynt>	Receivable currency, three-letter ISO currency code. Example: ISK, EUR, CHF, JPY, GBP, USD.
<gengisbanki>	Exchange rate bank; first two digits of bank code, entered by B2B user and not by the bank. Possible values are: <ul style="list-style-type: none">• 00 (Central Bank of Iceland)• 01 (Landsbankinn)• 03 (Arion bank)• 05 (Íslandsbanki)• 11 (Savings banks) In Landsbankinn's B2B service, the value 01 is mandatory.



<gengisregla>	<p>Exchange rate rule; indicates what daily rate is used for calculation when receivable is paid and what penalty interest schedule is to be used in calculating penalty interest. For foreign currency receivables created in Landsbankinn the so-called payment day rate (N) is used. Possible values are J and N.</p> <p>J <i>Due date rate</i> which means that the applicable exchange rate for the receivable currency on the due date shall be used. The reference exchange rate is the applicable exchange rate during that day, if payment is made on due date. For payment after due date, the reference rate is the closing exchange rate on the due date. For payment prior to due date, the current reference rate of the receivable currency is used. Penalty interest is calculated using the current highest legally authorised penalty interest rate on the ISK amount of the receivable based on the exchange rate of the receivable currency on the due date.</p> <p>N <i>Payment day rate</i> indicates that the applicable exchange rate shall be used on the date payment is made. Penalty interest is calculated in accordance with the penalty interest for the receivable currency or the penalty interest on the receivable, based on the ISK amount of the receivable after conversion in accordance with the current rate for the receivable currency.</p>
<afslattur>	Superclass of discount in schema.
<vidmidun>	Reference date; indicates whether calculation of discount should be based on due date or final date for payment. The collection identification itself prescribes whether the reference is X days prior to or after due date, or prior to or after the final date for payment.
<tegund_afslattar>	Type of discount; indicates whether the discount is a fixed amount (UPPHÆÐ) or a percentage (PRÓSENTA).
<afslattur_1>	First discount on payment, intended to encourage payment by payer.
<dagafjoldi>	Number of days for first discount; indicates when the first discount is granted.
<afslattur_2>	First discount on payment, intended to encourage payment by payer.
<dagafjoldi>	Number of days for second discount; indicates when the second discount is granted.
<birtingarkerfi>	Superclass of RB's Publication system (Birtingarkerfi Reiknistofu bankanna). The purpose is to link the receivable to the e-document published in the payer's online bank. The service requires that the creditor utilise the RB's Publication system (see Chapter 11, as of page 347). The creditor sends both the so-called type and URL which creates a link to the receivable in the payer's online banking. The payer clicks on a button or icon (varies between the banks' online user interfaces) to view an image of the invoice.
<tegund>	Also known as <i>Publication code</i> . Only one value is permissible; "1" (the number one).



<slod>	<p>Web site of the Publication system, consisting of a 200 characters, both numbers and letters. The web site is entered in fields 233 to 432.</p> <p>Example: (a uniform line) kennitalaKrofuhafo=5202692669&krofuNumer=52026926690111660011543251104&kennitala=0805544359&dags=25.11.2004</p> <p>More details on the composition of the web site's path:</p> <table><tr><th>Length</th><th>Place</th><th>Description</th><th>Format</th></tr><tr><td>19</td><td>233-251</td><td>Creditor's ID/Reg.No. =</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>252-261</td><td>Creditor's ID/Reg.No.</td><td>9999999999</td></tr><tr><td>12</td><td>262-273</td><td>&Receivablenumber=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>274-283</td><td>Creditor's ID/Reg.No.</td><td>9999999999</td></tr><tr><td>4</td><td>284-287</td><td>No. of bank (e.g. 0101)</td><td>9999</td></tr><tr><td>2</td><td>288-289</td><td>Ledger (must be 66)</td><td>99</td></tr><tr><td>7</td><td>290-296</td><td>Receivable number (add zero in front of six digits)</td><td>0999999</td></tr><tr><td>6</td><td>297-302</td><td>Due date(ddmmyy)</td><td>999999</td></tr><tr><td>11</td><td>303-313</td><td>&ID/Reg.No.=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>314-323</td><td>Payer ID/Reg.No.</td><td>9999999999</td></tr><tr><td>6</td><td>324-329</td><td>&date=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>330-339</td><td>Due date (dd.mm.yyyy)</td><td>99.99.9999</td></tr><tr><td>93</td><td>340-432</td><td>EMPTY</td><td>EMPTY</td></tr></table>	Length	Place	Description	Format	19	233-251	Creditor's ID/Reg.No. =	<alltaf sami texti>	10	252-261	Creditor's ID/Reg.No.	9999999999	12	262-273	&Receivablenumber=	<alltaf sami texti>	10	274-283	Creditor's ID/Reg.No.	9999999999	4	284-287	No. of bank (e.g. 0101)	9999	2	288-289	Ledger (must be 66)	99	7	290-296	Receivable number (add zero in front of six digits)	0999999	6	297-302	Due date(ddmmyy)	999999	11	303-313	&ID/Reg.No.=	<alltaf sami texti>	10	314-323	Payer ID/Reg.No.	9999999999	6	324-329	&date=	<alltaf sami texti>	10	330-339	Due date (dd.mm.yyyy)	99.99.9999	93	340-432	EMPTY	EMPTY
Length	Place	Description	Format																																																						
19	233-251	Creditor's ID/Reg.No. =	<alltaf sami texti>																																																						
10	252-261	Creditor's ID/Reg.No.	9999999999																																																						
12	262-273	&Receivablenumber=	<alltaf sami texti>																																																						
10	274-283	Creditor's ID/Reg.No.	9999999999																																																						
4	284-287	No. of bank (e.g. 0101)	9999																																																						
2	288-289	Ledger (must be 66)	99																																																						
7	290-296	Receivable number (add zero in front of six digits)	0999999																																																						
6	297-302	Due date(ddmmyy)	999999																																																						
11	303-313	&ID/Reg.No.=	<alltaf sami texti>																																																						
10	314-323	Payer ID/Reg.No.	9999999999																																																						
6	324-329	&date=	<alltaf sami texti>																																																						
10	330-339	Due date (dd.mm.yyyy)	99.99.9999																																																						
93	340-432	EMPTY	EMPTY																																																						
<birting>	<p>Superclass of optional print text. Note that the text is only included if Landsbankinn handles printing. The printed text is not visible if the payer views <i>Unpaid invoices</i> in online banks, not even under <i>More information</i>. In order to display the text, the creditor must use RB's Publication system.</p>																																																								
<tegund>	<p>Only one value - "PRENTUN" - allowed in this field. Must be capitalised.</p>																																																								
<athugasemdalina_1>	<p>Field for additional comments, optional. Character limit is 80 digits.</p>																																																								
<athugasemdalina_2>	<p>Field for additional comments, optional. Character limit is 80 digits.</p>																																																								
<postfang_krofuhafo>	<p><i>Field is not implemented. Relevant data is retrieved from collection services.</i></p>																																																								
<nafn>	<p><i>Field is not implemented. Relevant data is retrieved from collection services.</i></p>																																																								
<nafn2>	<p><i>Field is not implemented. Relevant data is retrieved from collection services.</i></p>																																																								
<heimili>	<p><i>Field is not implemented. Relevant data is retrieved from collection services.</i></p>																																																								
<sveitarfelag>	<p><i>Field is not implemented. Relevant data is retrieved from collection services.</i></p>																																																								
<simanumer>	<p><i>Field is not implemented. Relevant data is retrieved from collection services.</i></p>																																																								



<postfang_krofugreidanda>	Superclass of payer's postal address. Note that Receivables Pooling is only available for Icelandic ID/Reg.No. and that mail is not sent overseas. Character limit is 50 digits.
<nafn>	Name of payer. Character limit is 50 digits.
<nafn2>	Alternate name of payer. May be more descriptive or better known than the first (official) name. Character limit is 50 digits.
<heimili>	Street and number. No strict rules apply; the field may contain both commas and spaces. Character limit is 50 digits.
<sveitarfelag>	Postal code NOT name of municipality, despite the title indicating otherwise. Example: 101 is correct while both 101 Reykjavík and Reykjavík result in error. Character limit is 3 digits.
<simanumer>	Phone number of payer, with or without space. Character limit is 50 digits.
<hreyfingar>	Superclass of text fields.
<hreyfing>	Subclass of text fields.
<texti>	Text field. Each text field has space for 50 characters and the "no" line limit (within reason). Semi commas may be used to distinguish between columns. Example: <texti>Date; Accompanying doc.; Amount; Outstanding amount; Currency ... <texti>01.11.2009; F1234567; 5.000, 4.000; ISK ... <texti>01.11.2009; F1234568; 3.000, 3.000; ISK
<xmls>	Field is not implemented.
<tegund>	Type of receivable. Possible values are: <ul style="list-style-type: none"> • RECEIVABLE • REPAYMENT (Receivable must be in direct debit service. Creditor uses message to repay the receivable amount to the payer's service bank account.)
<erMagninnsending>	Indicates whether the batch is submitted in large quantity (True) or not (False).

Good to know: OPTIONAL RECEIVABLES

Optional receivables are receivables the payer is not obliged to pay, such as lottery tickets or donation requests. Optional receivables appear in a special section of payers' online banks, and they can themselves decide to cancel the items. They are then removed from Receivables Pooling as unpaid receivables.

Optional receivables are created using specific codes. These are:

Voluntary donations:

880	Lottery / sweepstakes
881	Charity / donation requests
882-899	Other

Group donations:

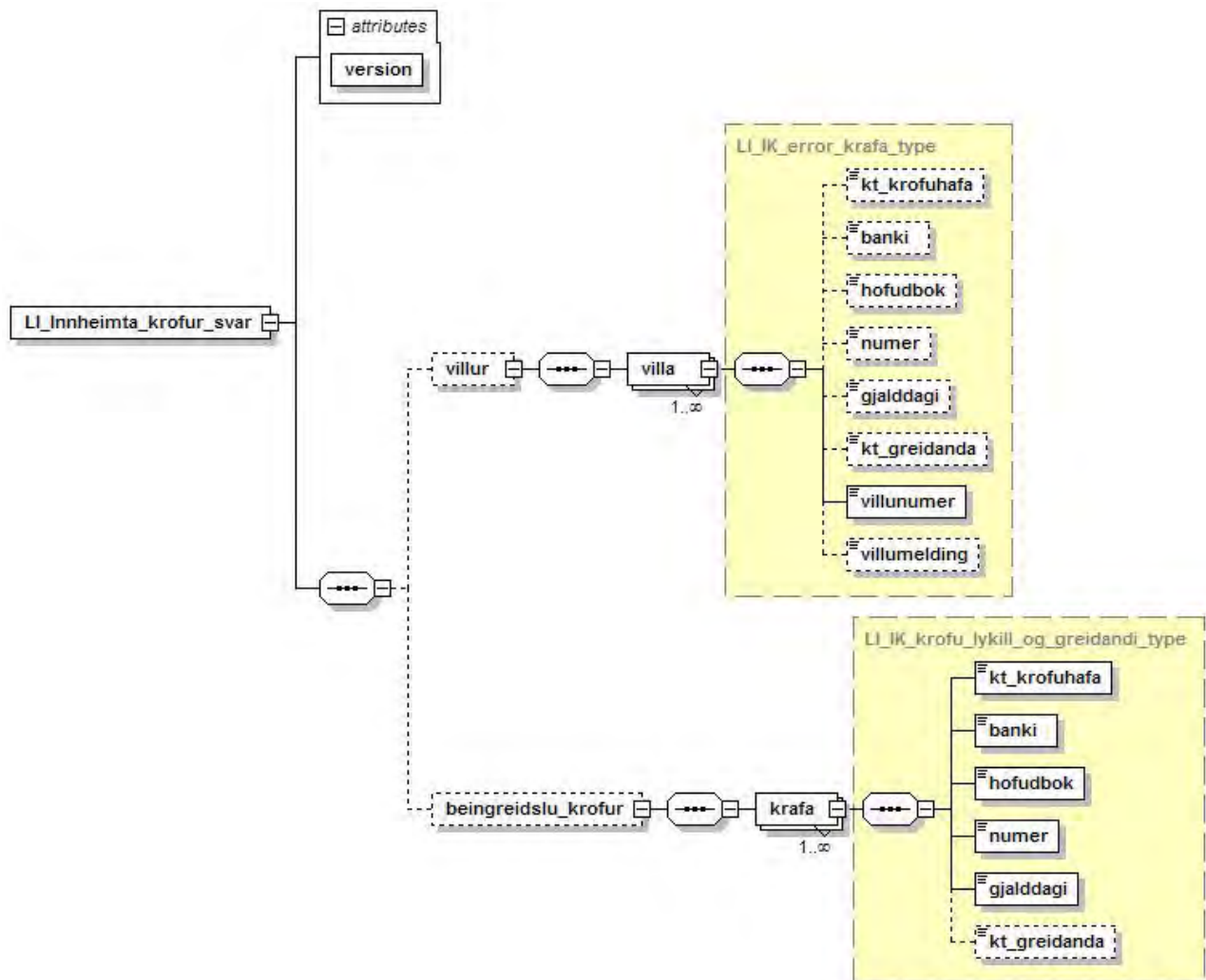
981	Class reunions
982	Family reunions
983	NGOs
984-999	Other



9.1.2 Reply

The XML object in the reply contains no elements unless an error has occurred. If the user wishes to obtain more information on the receivable (values based on the collection contract, etc.) the query *Query on receivable* can be sent, see chapter 0 on p. 223.

9.1.2.1 XML reply



https://b2b.fbl.is/schema/LI_Innheimta_krofur_svar.xsd



9.1.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_svar.xsd">
  <villur>
    <villa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000124</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1122334459</kt_greidanda>
      <villunumer>21028</villunumer>
      <villumelding>Krafa til</villumelding>
    </villa>
  </villur>
  <beingreidslu_krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>0123456789</kt_greidanda>
    </krafa>
  </beingreidslu_krofur>
</LI_Innheimta_krofur_svar>
```

9.1.2.3 Variables

Name of variables	Explanation
<villur>	Superclass of error.
<villa>	Subclass of error.
<kt_krofuhafo>	ID. or Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.
<villunumer>	Error number.
<villumelding>	Details of error.
<beingreidslu_krofur>	Superclass in direct debit part of schema.
<krafa>	Subclass of direct debit part of schema.
<kt_krofuhafo>	ID. or Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.



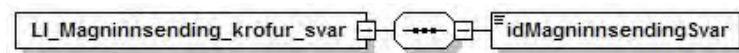
9.1.2.4 A few words on services for large-scale users (submissions in large quantity)

RB can only handle a maximum of 2000 XML messages per minute, which does not cause problems for most companies. To accommodate large-scale users, three special options are available, all part of the so-called *bulk submissions*:

- Bulk creation of receivables for collection;
- Bulk changes to receivables for collection; and
- Bulk cancellation of receivables for collection.

In contrast to the normal creation of B2B receivables, bulk submissions do not receive real time processing. The difference is the result of an optional parameter which determines whether the receivables are sent directly for processing by RB or in a special batch job from the bank to RB. Note that if bulk processing is selected, a different reply is sent after submission.

If the variable *erMagninnsending* is used, then the batch is placed in a batch job and the reply received is *idMagninnsendingSvar*.



https://b2b.fbl.is/schema/LI_Magninnsending_krofur_svar.xsd

Example – The bank's reply following the creation of bulk receivables contains a reference number for the receivables batch, its so-called *ID*. The accounting system uses this ID number to send queries concerning the batch and obtain information of its progress and status. This reveals whether processing is still under way or is concluded.



If an error occurs, it is sent back to the user in a reply batch after a query is submitted concerning the batch. The bulk processing route is especially suitable for large users and companies sending *over 500 receivables at a time*.

9.1.2.5 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Magninnsending_krofur_svar xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Magninnsending_krofur_svar.xsd">
  <idMagninnsendingSvar>123234</idMagninnsendingSvar>
</LI_Magninnsending_krofur_svar>
```

9.1.2.6 Variables

Name of variables	Explanation
<idMagninnsendingSvar>	A unique ID number used by the creditor for queries on the progress and status of a receivables batch.

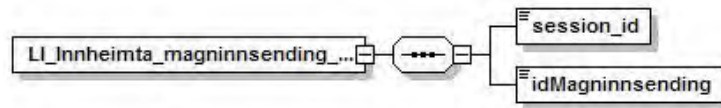


9.2 Creditors' queries concerning bulk receivable batches

9.2.1 Request/Query

The ID number referred to in the previous chapter is used to obtain information on the status of the batch using the query *LI_Innheimta_magninnsending_krofur_saekja*.

9.2.1.1 XML query



https://b2b.fbl.is/schema/LI_Innheimta_magninnsending_krofur_saekja.xsd

9.2.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_magninnsending_krofur_saekja version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_magninnsending_krofur_saekja.xsd">
  <session_id></session_id>
  <idMagninnsending>123234</idMagninnsending>
</LI_Innheimta_magninnsending_krofur_saekja>
```

9.2.1.3 Variables

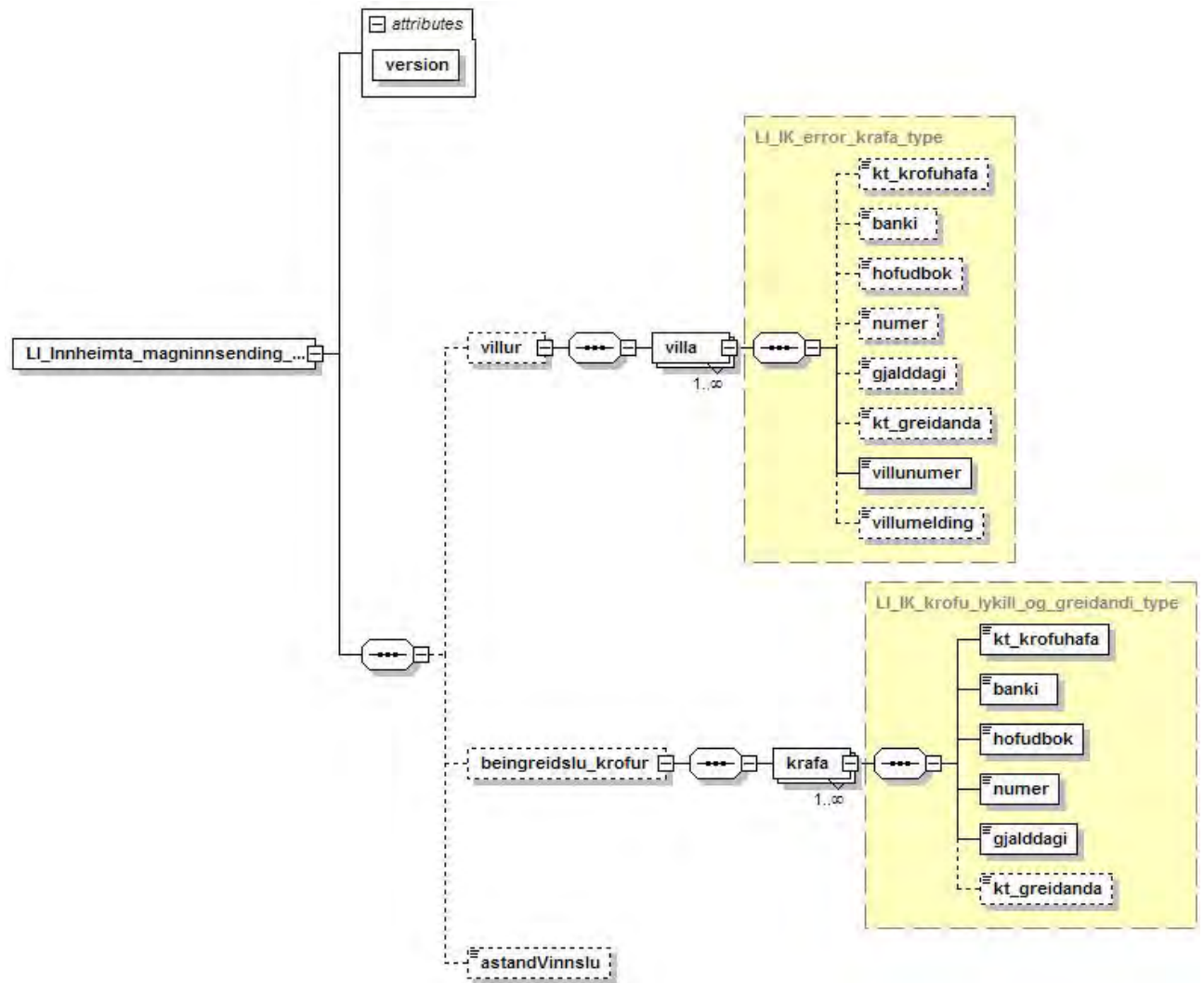
Name of variables	Explanation
<session_id>	User's unique session ID.
<idMagninnsending>	A unique ID number used by the creditor for queries on the progress and status of a receivables batch.



9.2.2 Reply

The reply to this query is called *LI_Innheimta_magninnssending_krofur_bunki_svarand* and is as follows:

9.2.2.1 XML reply



https://b2b.fbl.is/schema/LI_Innheimta_magninnssending_krofur_bunki_svar.xsd

The fields for *villur* and *beingreidslu_krofur* are the same as in the standard reply *LI_innheimta_krofur_stofna_svar*.



9.2.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_magninnsending_krofur_bunki_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:="https://b2b.fbl.is/schema/LI_Innheimta_magninnsending_krofur_bunki_svar.xsd">
  <villur>
    <villa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000124</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1122334459</kt_greidanda>
      <villunumer>21028</villunumer>
      <villumelding>Krafa til</villumelding>
    </villa>
  </villur>
  <beingreidslu_krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>0123456789</kt_greidanda>
    </krafa>
  </beingreidslu_krofur>
</LI_Innheimta_magninnsending_krofur_bunki_svar>
```




9.2.2.3 Variables

Name of variables	Explanation
<villur>	Superclass of error.
<villa>	Subclass of error.
<kt_krofuha>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldagi>	Due date of receivable.
<kt_greidandi>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.
<villunúmer>	Error number.
<villumelding>	Details of error.
<beingreidslu_krofur>	Superclass in direct debit part of schema.
<krafa>	Subclass of direct debit part of schema.
<kt_krofuha>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldagi>	Due date of receivable.
<kt_greidandi>	ID. No. of receivable payer, 10 digits without a hyphen.
<astandVinnslu>	Processing status of receivable batch within the banking system. Possible values are: <ul style="list-style-type: none">• 0 – Not yet processed• 1 – In processing• 2 – Complete• 5-9 Errors



9.3 Change receivable

When claims are changed, *all values* which are part of the claim must be submitted, since this involves a complete overwrite of the previous receivable rather than an update. There is no other way to cancel part of a receivable. *Note that the unique receivable code (ID. No., creditor, bank, ledger, number and due date) cannot be changed, nor can the payer's ID. No.*

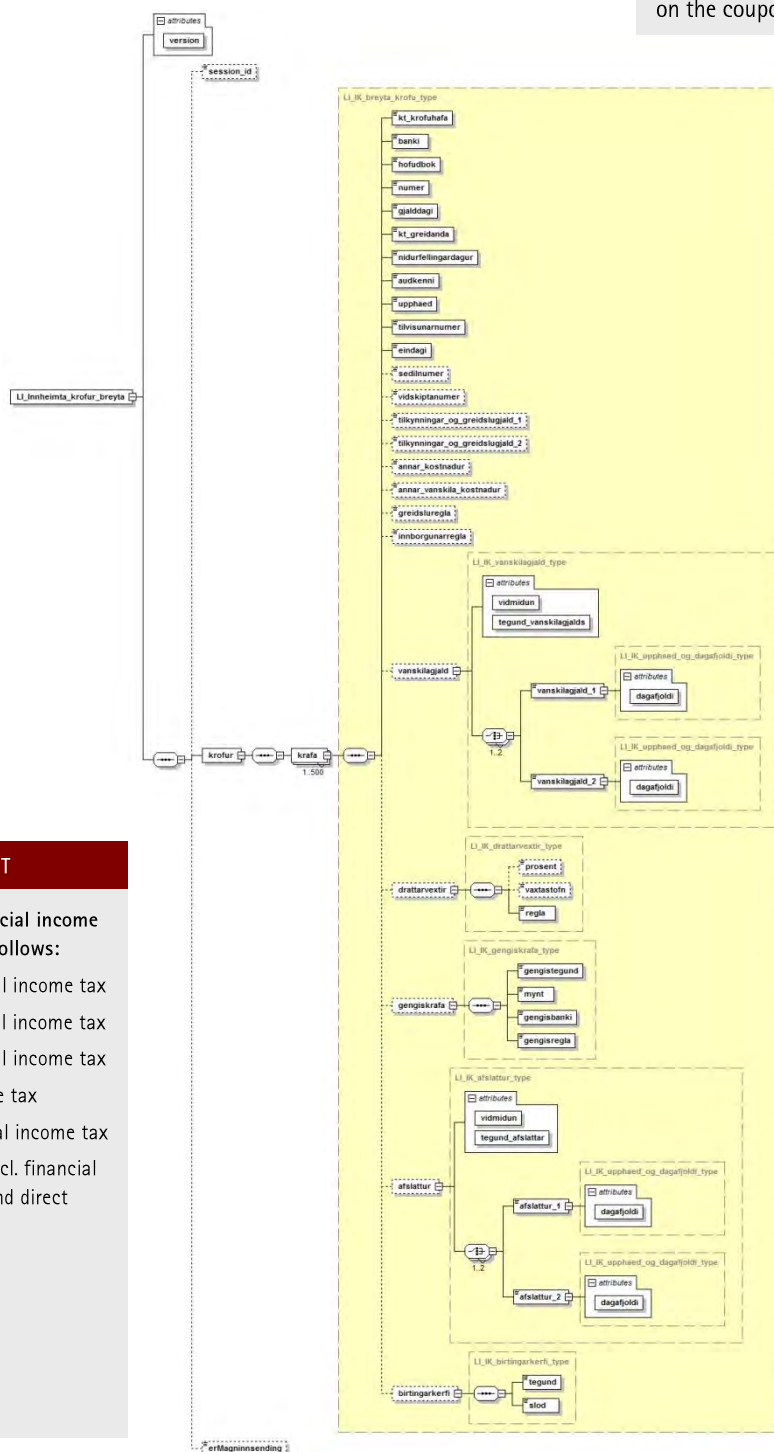
NOTE

If the company adds VAT to the coupon charge, the coupon charge must be specified in a particular line on the coupon.

9.3.1 Request/Query

9.3.1.1 XML query

The schema is divided up into larger explanatory diagrams on the next three pages.



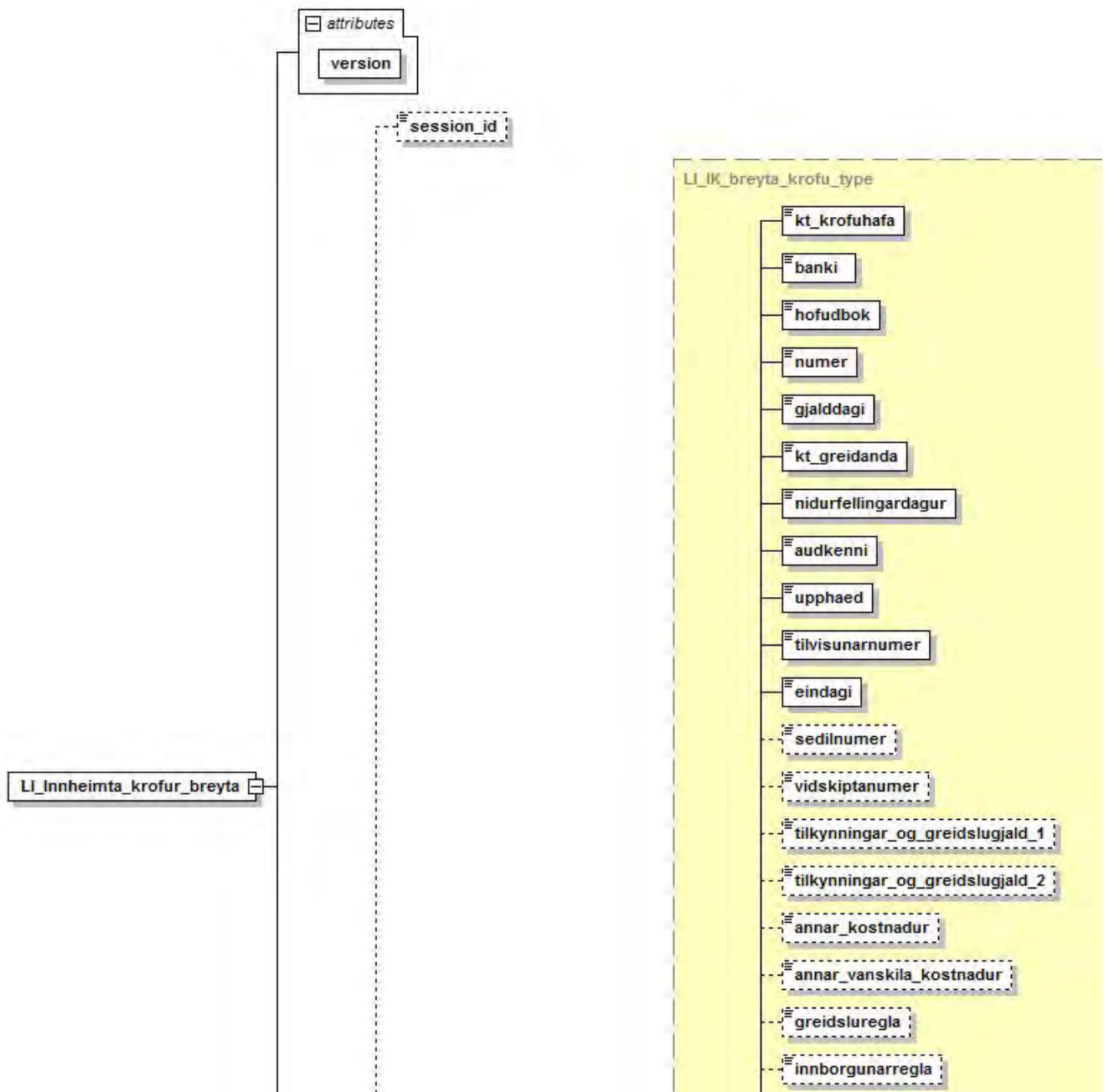
IMPORTANT

In the schema, tax on financial income (FMTSK) is treated as follows:

- Penalty interests incl. financial income tax
- Default charge 1 incl. financial income tax
- Default charge 2 incl. financial income tax
- A-r cost excl. financial income tax
- A-r default cost excl. financial income tax
- Notif./paym. chg. 1 and 2 excl. financial income tax (coupon charge and direct debit charge.)



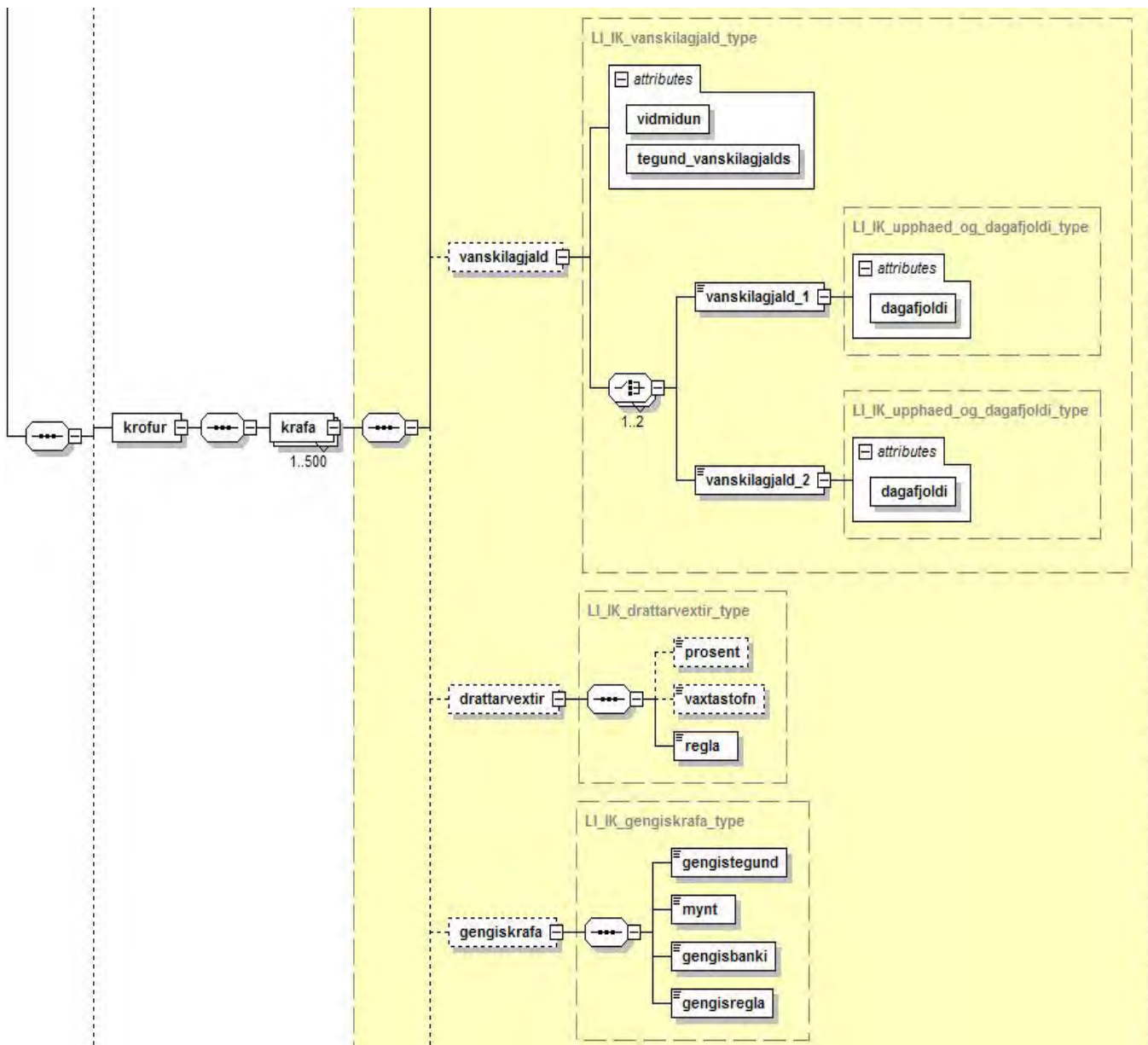
Figure 1 of 3



https://b2b.fbl.is/schema/LI_Innheimta_krofur_breyta.xsd



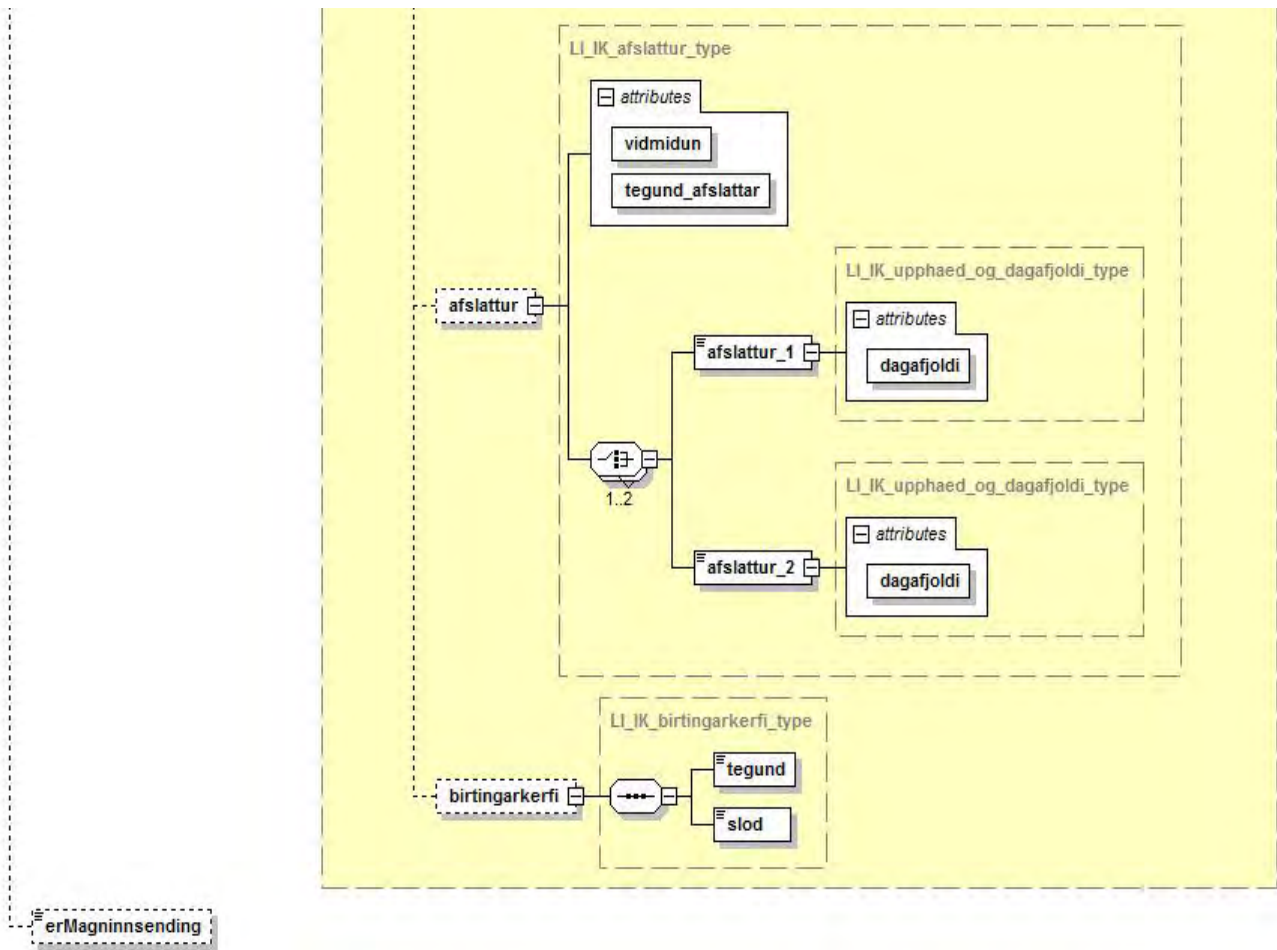
Figure 2 of 3



https://b2b.fbl.is/schema/LI-Innheimta_krofur_breyta.xsd



Figure 3 of 3



https://b2b.fbl.is/schema/LL_Innheimta_krofur_breyta.xsd



9.3.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_breyta version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_breyta.xsd">
  <session_id></session_id>
  <krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1234567890</kt_greidanda>
      <nidurfellingardagur>2008-05-31</nidurfellingardagur>
      <audkenni>555</audkenni>
      <upphaed>5000.00</upphaed>
      <tilvisunarnumer>1234567890123456</tilvisunarnumer>
      <eindagi>2008-04-30</eindagi>
      <sedilnumer>1234567</sedilnumer>
      <vidskiptanumer>5555</vidskiptanumer>
      <annar_vanskila_kostnadur>400</annar_vanskila_kostnadur>
      <greidsluregla>MÁ_GREIÐA_ELDRI_GJALDDAGA</greidsluregla>
      <innborgunarregla>GREIÐA_MÁ_INN_Á_KRÖFU</innborgunarregla>
      <vanskilagjald tegund_vanskilagjalds="UPPHÆÐ" vidmidun="GJALDDAGI">
        <vanskilagjald_1 dagafjoldi="2">700.00</vanskilagjald_1>
      </vanskilagjald>
      <drattarvextir>
        <prosent>20.00</prosent>
        <vaxtastofn>UPPHÆÐ</vaxtastofn>
        <regla>360/360</regla>
      </drattarvextir>
      <afslattur tegund_afslattur="UPPHÆÐ" vidmidun="GJALDDAGI">
        <afslattur_1 dagafjoldi="2">200.00</afslattur_1>
      </afslattur>
    </krafa>
  </krofur>
  <erMagninnssending>true</erMagninnssending>
</LI_Innheimta_krofur_breyta>
```



9.3.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<krofur>	Superclass of receivable in schema.
<krafa>	Subclass of receivable in schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID. No. of receivable payer, 10 digits without a hyphen.
<nidurfellingardagur>	Cancellation date of receivable in the format YYYY-MM-DD.
<audkenni>	Collection identification for the receivable, 3 digits; may be comprised of both alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be paid into.
<upphaed>	The original amount of the receivable (the actual principal).
<tilvisunarnumer>	Reference number of the receivable, determined by creditor.
<eindagi>	Final date for payment of receivable in the format YYYY-MM-DD.
<sedilnumer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<tilkynningar_og_greidslugjald_1>	Notification fee and payment charge 1; special charge assessed for calculating and issuing payment coupons and sending them to payers.
<tilkynningar_og_greidslugjald_2>	Notification and payment charge 2; charge for electronic invoice.
<annar_kostnadur>	Other costs, special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<annar_vanskila_kostnadur>	Other default costs, special charges paid by receivable payer. Special charges, e.g. for interim collection, paid by receivable payer. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<greidsluregla>	Payment rule, determines whether oldest receivables must be paid first. Note that the "age" is determined by the due date and not the date the receivable was created. Possible values are: <ul style="list-style-type: none"> • MÁ_EKKI_GREIÐA_ELDRI_GJALDDAGA; means that the oldest due dates must be paid first, then the next, etc. in order of due dates. • MÁ_GREIÐA_ELDRI_GJALDDAGA; means that receivables may be paid in any order regardless of which due date occurred first.
<innborgunarregla>	Partial payment rule, states whether partial payment of receivable may be made. Possible values are: <ul style="list-style-type: none"> • EKKI_MÁ_GREIÐA_INN_Á_KRÖFU • GREIÐA_MÁ_INN_Á_KRÖFU
<vanskilagjald>	Superclass of default cost. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.



<vidmidun>	Reference; indicates whether calculation of default payment is based on the due date (GJALDDAGI) or final date for payment. (EINDAGI).
<tegund_vanskilagjalda>	Type of default charge; indicates whether the charge is imposed as a percentage (PROSENTA) or amount (UPPHÆÐ).
<vanskilagjald_1>	First default charge; an additional default charge charged once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<dagafjoldi>	No. of days, indicates when the first default charge should be imposed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<vanskilagjald_2>	Second default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<dagafjoldi>	No. of days, indicates when the second default charge should be charged. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<drattarvexti>	Superclass of penalty interest. Note that if no penalty interest is specified here, no penalty interest will be calculated, even if the collection identification states otherwise.
<prosent>	Penalty interest percentage. Placed with the initial entry and stored with the initial receivable. Example: 13.00.
<vaxtastofn>	Penalty interest base; indicates the amount on which penalty interest is to be charged. Possible values are: <ul style="list-style-type: none"> • UPPHÆÐ • UPPHÆÐ_OG_VANSKILAGJÖLD
<regla>	Penalty interest rule; indicates whether penalty interest is to be charged. Example: 360/360, real/360. <i>See further in a special annex at the end of this section, p. 319.</i>
<gengiskrafa>	Superclass of FX receivables in schema. An FX receivable is one denominated in a foreign currency and the amount is calculated upon payment based on the prevailing exchange rate on the payment date or due dates, see FX codes. Upon payment, the receivable is recalculated, using the information in the fields currency, type of exchange rate, currency code and exchange rate bank. The receivable amount is paid in ISK.
<gengistegund>	Type of exchange rate, indicates which exchange rate is to be used. Possible values are: <ul style="list-style-type: none"> A General schedule of the bank/institution concerned F Central Bank of Iceland's mid rate L Official Central Bank exchange rate (CBI's "meetings rate") S Notes rate of the bank/institution concerned
<mynt>	Receivable currency, three-letter ISO currency code. Example: USD, GBP, EUR, CHF, JPY.
<gengisbanki>	Exchange rate bank; first two digits of bank code, entered by B2B user and not by the bank. Possible values are: <ul style="list-style-type: none"> • 00 (Central Bank of Iceland) • 01 (Landsbankinn) • 03 (Arion bank)



	<ul style="list-style-type: none"> • 05 (Íslandsbanki) • 11 (Savings banks) <p>In Landsbankinn's B2B service, the value 01 is mandatory.</p>
<gengisregla>	<p>Exchange rate rule; indicates what daily rate is used for calculation when receivable is paid and what penalty interest schedule is to be used in calculating penalty interest. For foreign currency receivables created in Landsbankinn the so-called payment day rate (N) must be used. Possible values are <i>J</i> and <i>N</i>.</p> <p><i>J Due date rate</i> which means that the applicable exchange rate for the receivable currency on the due date shall be used. The reference exchange rate is the applicable exchange rate during that day, if payment is made on due date. For payment after due date, the reference rate is the closing exchange rate on the due date. For payment prior to due date, the current reference rate of the receivable currency is used. Penalty interest is calculated using the current highest legally authorised penalty interest rate on the ISK amount of the receivable based on the exchange rate of the receivable currency on the due date.</p> <p><i>N Payment day rate</i> indicates that the applicable exchange rate shall be used when payment is made. Penalty interest is calculated in accordance with the penalty interest for the receivable currency or the penalty interest on the receivable, based on the ISK amount of the receivable after conversion based on the current rate for the receivable currency.</p>
<afslattur>	Superclass of payment discount in schema.
<vidmidun>	Reference date; indicates whether calculation of discount is based on due date or final date for payment. The collection identification itself prescribes whether the reference is X days prior to or after due date, or prior to or after the final date for payment.
<tegund_afslattar>	Type of discount; indicates whether the discount is a fixed amount (UPPHÆÐ) or a percentage (PRÓSENTA).
<afslattur_1>	First discount on payment, intended to encourage payment by payer.
<dagafjoldi>	Number of days for first discount; indicates when the first discount is granted.
<afslattur_2>	First discount on payment, intended to encourage payment by payer.
<dagafjoldi>	Number of days for second discount; indicates when the second discount is granted.
<birtingarkerfi>	Superclass of RB's Publication system (Birtingakerfi Reiknistofu bankanna). The purpose is to link the receivable to the e-document published in the payer's online bank. The service requires that the creditor utilise the RB's Publication system (see Chapter 11, as of page 347). The creditor sends both the so-called type and web site which creates a link to the receivable in the payer's online banking. The payer clicks on a button or icon (varies between the banks' online user interfaces) to view an image of the invoice.
<tegund>	Also known as <i>Publication code</i> . Only one value is permissible; "1" (the number one).



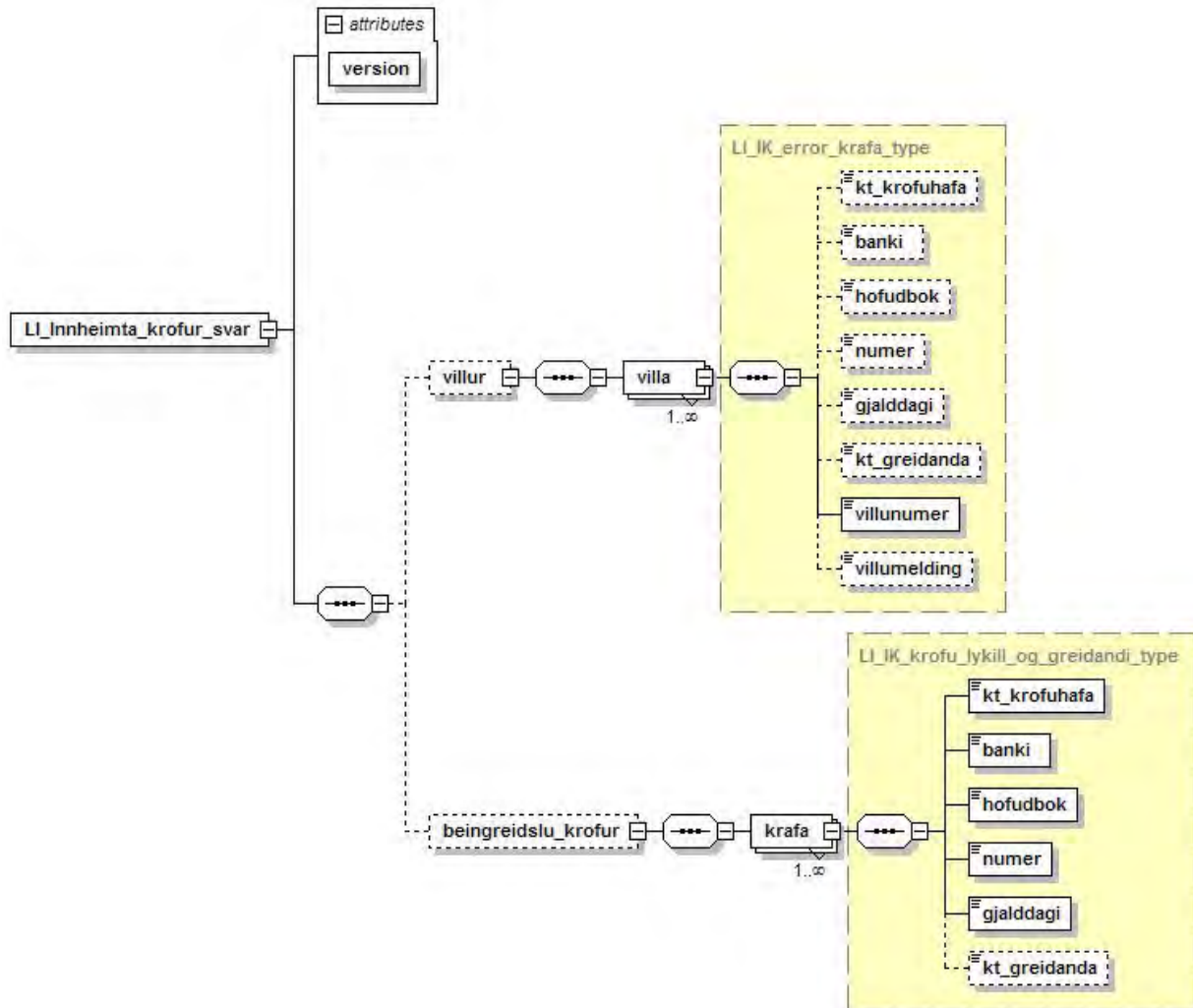
<slod>	Web site of the Publication system, consisting of 200 characters, both numbers and letters. The web site is entered in fields 233 to 432.		
	Example: (a uniform line) kennitalaKrofuhafa=5202692669&krofuNumer=52026926690111660011543251104&kennitala=0805544359&dags=25.11.2004		
	More details on the composition of the web site's path:		
	<u>Length</u>	<u>Place</u>	<u>Description</u>
	19	233-251	Creditor's ID/Reg.No. =
	10	252-261	Creditor's ID/Reg.No.
	12	262-273	&Receivablenumber=
	10	274-283	Creditor's ID/Reg.No.
	4	284-287	No. of bank (e.g. 0101)
	2	288-289	Ledger
<erMagninnssending>			
	7	290-296	Receivable number
	6	297-302	Due date(ddmmyy)
	11	303-313	&ID/Reg.No.=
	10	314-323	Payer ID/Reg.No.
	6	324-329	&date=
	10	330-339	Due date (dd.mm.yyyy)
	93	340-432	EMPTY



9.3.2 Reply

See the previously published *LI_innheimta_krofur_svar* in chapter 0 on page 199:

9.3.2.1 XML reply



https://b2b.fbl.is/schema/LI_innheimta_krofur_svar.xsd



9.3.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_svar.xsd">
  <villur>
    <villa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000124</numer>
      <gjalddagi>2008-04-13</gjalddagi>
      <kt_greidanda>1122334459</kt_greidanda>
      <villunumer>21028</villunumer>
      <villumelding>Krafa til</villumelding>
    </villa>
  </villur>
  <beingreidslu_krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjalddagi>2008-04-13</gjalddagi>
      <kt_greidanda>0123456789</kt_greidanda>
    </krafa>
  </beingreidslu_krofur>
</LI_Innheimta_krofur_svar>
```

9.3.2.3 Variables

Name of variables	Explanation
<villur>	Superclass of error.
<villa>	Subclass of error.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjalddagi>	Due date of receivable.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.
<villunumer>	Error number.
<villumelding>	Description of error indicating what went wrong.
<beingreidslu_krofur>	Superclass in direct debit part of schema.
<krafa>	Subclass of direct debit part of schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjalddagi>	Due date of receivable.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.



9.4 Granting postponement of payment

After postponement of payment granted in B2B, Corporate Online Banking will automatically monitor whether payers pay once the agreed postponement has expired, and will automatically take action if a debtor fails to fulfil a promise. Due to its traceability, automatic follow-up and efficiency, this action is preferable than other "solutions" such as changing final dates for payment or cancelling receivables and creating new ones.

The response to default can be any one or all of the following:

- *Calculation of default*
- *Reminder*
- *Warning*
- *Interim collection*
- *Legal collection*

The user selects a single receivable or a group of receivables from the accounting system, for which postponement of payment is to be granted, sends the batch with an XML message to the bank and the receivables are given a new status.

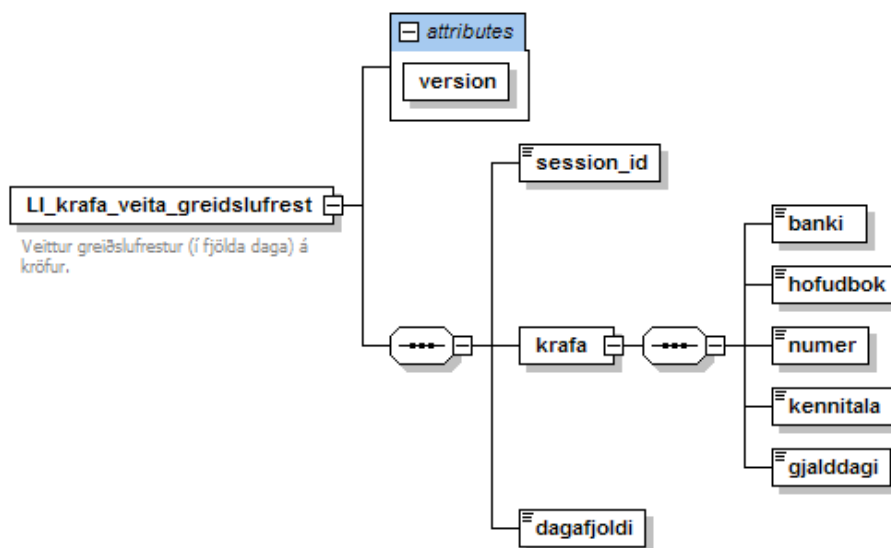
NOTE

Information regarding the payment extension provided cannot be seen in older messages from the bank, only those that were established from 2009. That is why creditors can also follow payment extension in online banking.

Internet action The screen will look like this in Corporate Online Banking when a specific receivable has been selected.

9.4.1 Request/Query

9.4.1.1 XML query



https://b2b.fbl.is/schema/LI_krafa_veita_greiðslufrest.xsd



9.4.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_krafa_veita_greidslufrest version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Krafa_veita_greidslufrest.xsd">
  <session_id></session_id>
  <krafa>
    <banki>0115</banki>
    <hofudbok>66</hofudbok>
    <numer>000123</numer>
    <kennitala>1234567890</kennitala>
    <gjalddagi>2008-04-13</gjalddagi>
  </krafa>
  <dagafjoldi>5</dagafjoldi>
</LI_krafa_veita_greidslufrest>
```

9.4.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<krafa>	Superclass of receivable in schema for which postponement of payment is to be granted.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<kennitala>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.
<gjalddagi>	Due date of receivable in the format YYYY-MM-DD.
<dagafjoldi>	Number of days payment may be postponed, in calendar days (1 week = 7 days) including weekends and holidays or <i>red</i> calendar days.

9.4.2 Reply

Information regarding the payment extension provided cannot be seen in older messages from the bank, only those that were established from 2009. That is why creditors can also follow payment extensions in Corporate Online Banking.



9.4.2.1 XML Reply

XML reply has been elaborated for Query on individual receivable to the name *LI_Claim_get* in chapter 9.6 p. 223.

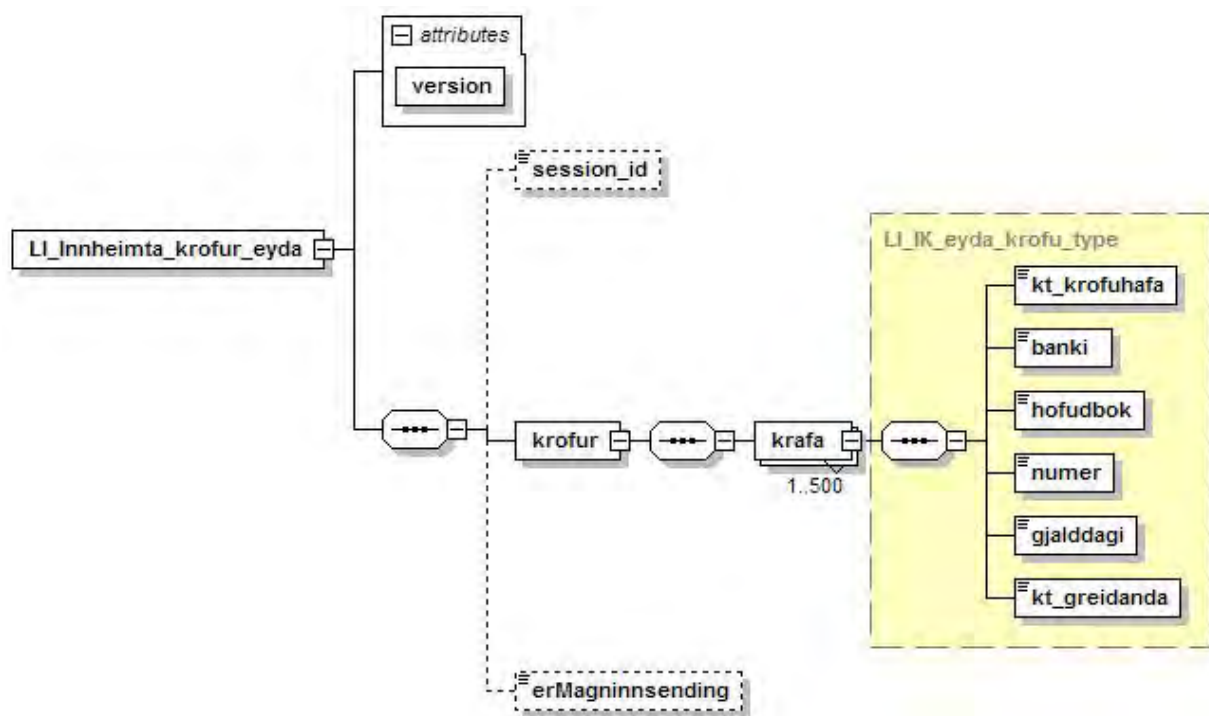


9.5 Delete (cancel) receivables

9.5.1 Request/Query

According to standard practice, receivables are said to be "deleted", as the name of the message below indicates. In actual fact, however, the receivable is not *deleted* from Receivables Pooling, but instead is given the status *cancelled* and continues to be visible to the creditor, although not payable. On the other hand, the receivable is *deleted* from the list of *unpaid bills* in the payer's internet bank – which explains the use of this verb.

9.5.1.1 XML query



https://b2b.fbl.is/schema/LI_Innheimta_krofur_eyda.xsd



9.5.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_eyda version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_eyda.xsd">
  <session_id></session_id>
  <krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldagi>2008-04-13</gjaldagi>
      <kt_greidanda>1234567890</kt_greidanda>
    </krafa>
  </krofur>
  <erMagninnsending>false</erMagninnsending>
</LI_Innheimta_krofur_eyda>
```

9.5.1.3 Variables

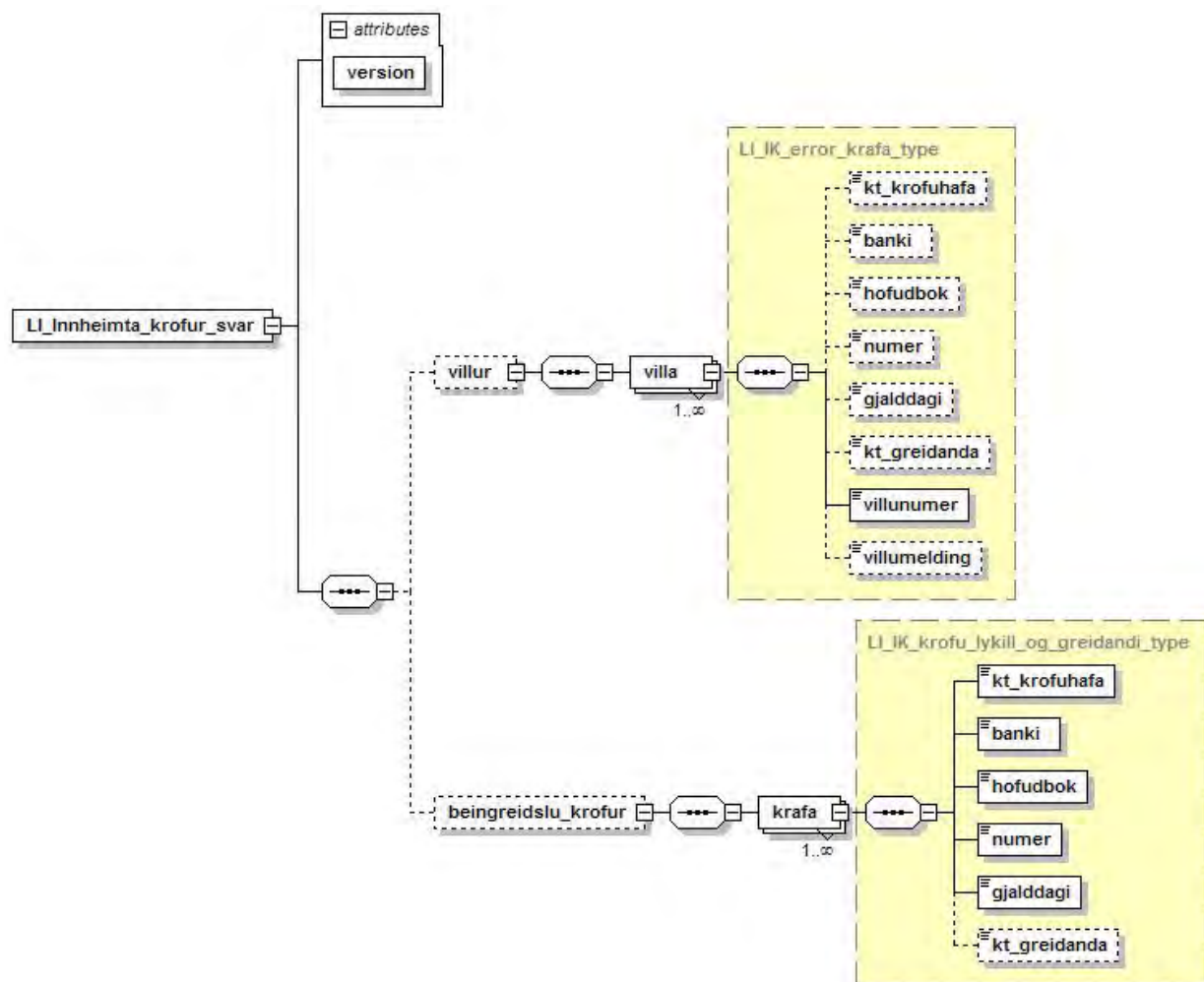
Name of variables	Explanation
<session_id>	User's unique session ID.
<krofur>	Superclass of receivable in schema.
<krafa>	Subtype of receivable in schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.
<erMagninnsending>	Indicates whether the batch is submitted in large quantity (True) or not (False).



9.5.2 Reply

Same as the previously published *LI_innheimta_krofur_svar* in chapter 2.1.2.0 on p. 199.

9.5.2.1 XML reply



https://b2b.fbl.is/schema/LI_innheimta_krofur_svar.xsd



9.5.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_svar.xsd">
  <villur>
    <villa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <number>000124</number>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1122334459</kt_greidanda>
      <villunumer>21028</villunumer>
      <villumelding>Krafa til</villumelding>
    </villa>
  </villur>
  <beingreidslu_krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <number>000123</number>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>0123456789</kt_greidanda>
    </krafa>
  </beingreidslu_krofur>
</LI_Innheimta_krofur_svar>
```

9.5.2.3 Variables

Name of variables	Explanation
<villur>	Superclass of error.
<villa>	Subclass of error.
<kt_krofuhafo>	ID/Reg. No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.
<villunumer>	Error number.
<villumelding>	Description of error indicating what went wrong.
<beingreidslu_krofur>	Superclass in direct debit part of schema.
<krafa>	Subclass of direct debit part of schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID/Reg.No. of receivable payer, 10 digits without a hyphen.



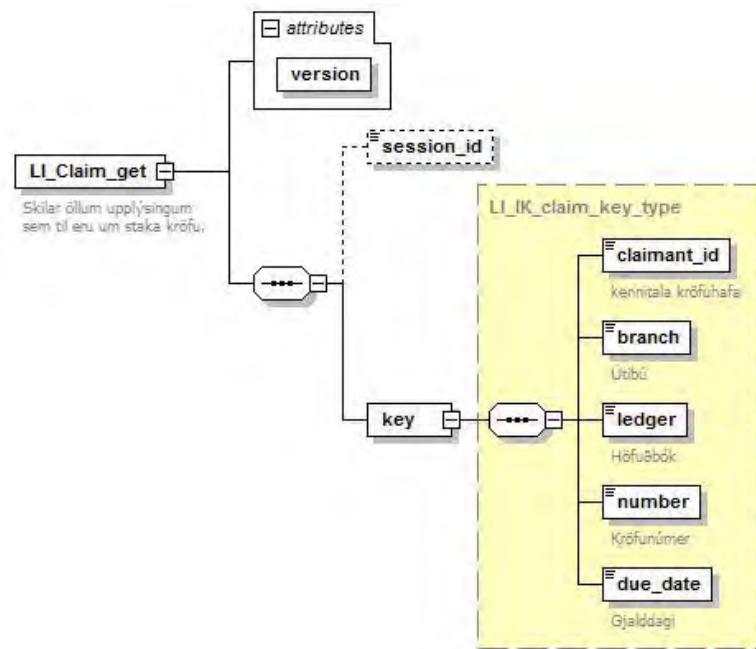
9.6 Creditors' queries concerning individual receivables

The message *LI_Claim_get* is an improved version of *LI_Fyrirspurn_krafa* described in chapter Error! Reference source not found. as of page Error! Bookmark not defined.. While the new query is similar to the older version, the reply message is more effective. The older message continues to be supported.

9.6.1 Request/Query

Query works for creditors only, not payors, unlike the query on batches described in chapter Error! Reference source not found. as of page Error! Bookmark not defined..

9.6.1.1 XML query



https://b2b.fbl.is/schema/LI_Claim_get.xsd

9.6.1.2 Test data

Name of variables	Value
<claimant_id>	0904649069
<branch>	0101
<ledger>	66
<number>	034239
<due_date>	1998-10-01



9.6.1.3 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Claim_get version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{32A4FD7B-E1F1-4523-98FB-5E5B8EF4198A}</session_id>
  <key>
    <claimant_id>4703013456</claimant_id>
    <branch>0111</branch>
    <ledger>66</ledger>
    <number>987654</number>
    <due_date>2010-02-04</due_date>
  </key>
</LI_Claim_get>
```

9.6.1.4 Variables

Name of variables	Explanation
<session_id>	User's unique Session ID
<key>	Superclass of unique receivable key
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	No. of local branch, 4 digits.
<ledger>	Ledger No., 2 digits. Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.



9.6.2 Reply

9.6.2.1 XML reply

The reply is shown in full on the next five pages.

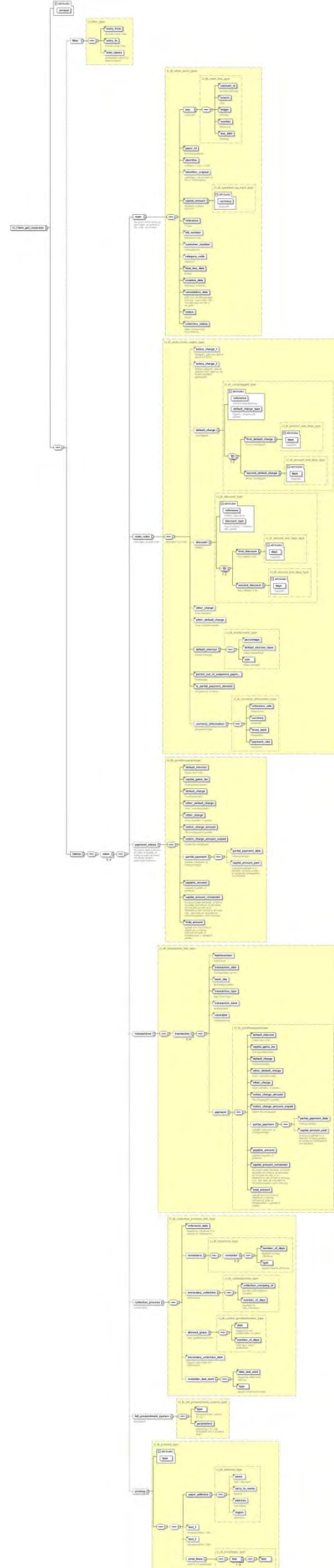




Figure 1 of 5

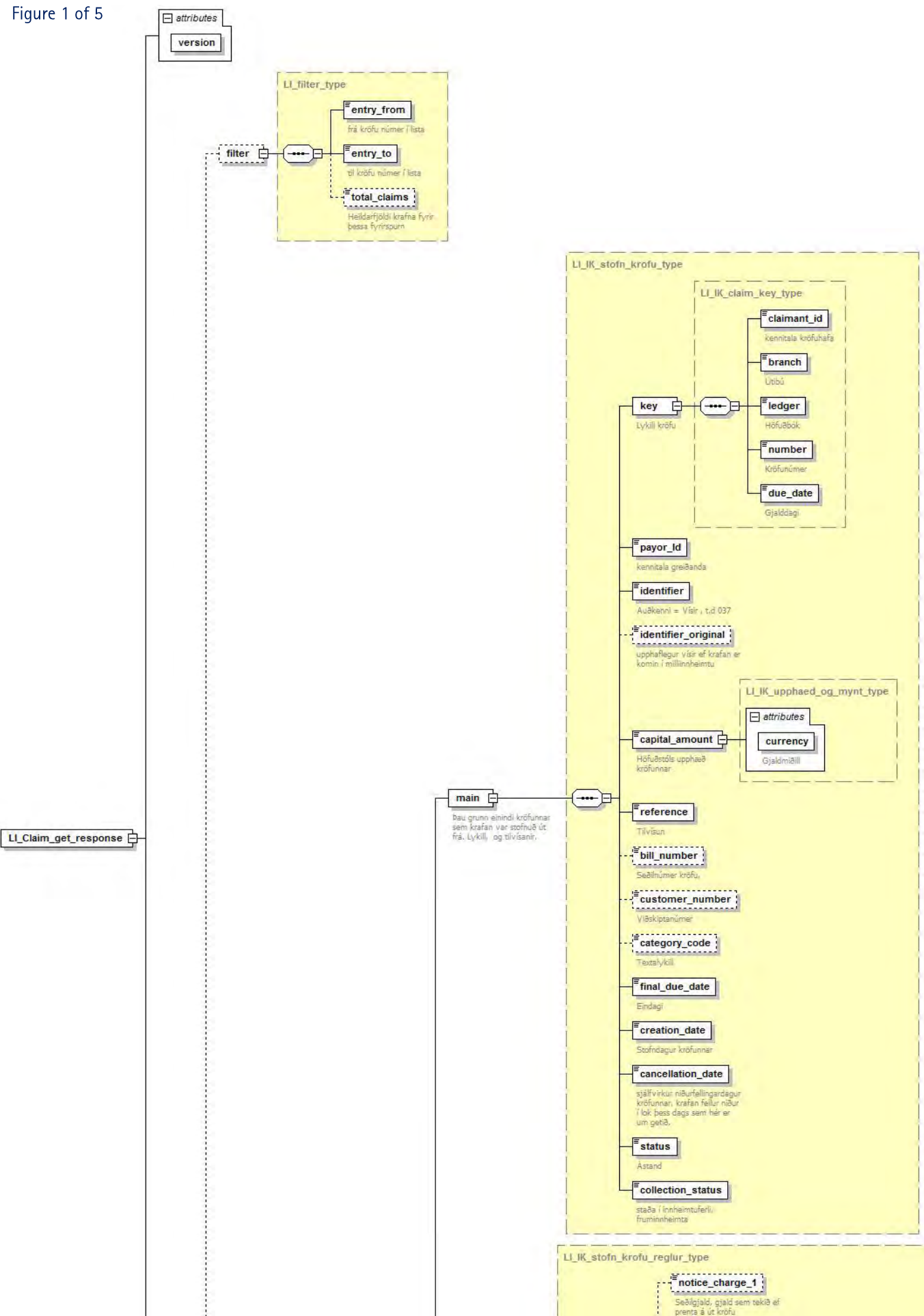




Figure 2 of 5

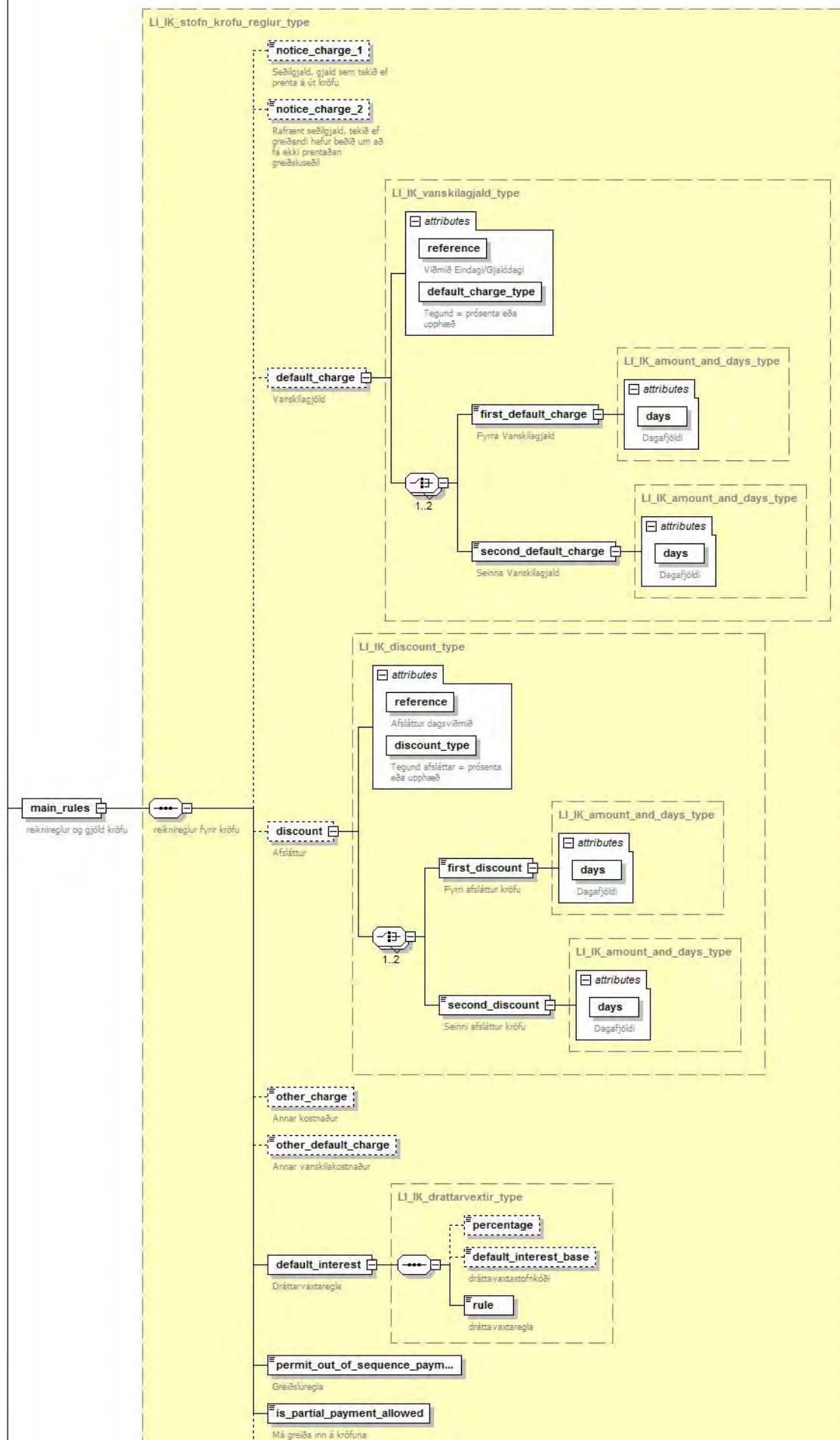




Figure 3 of 5

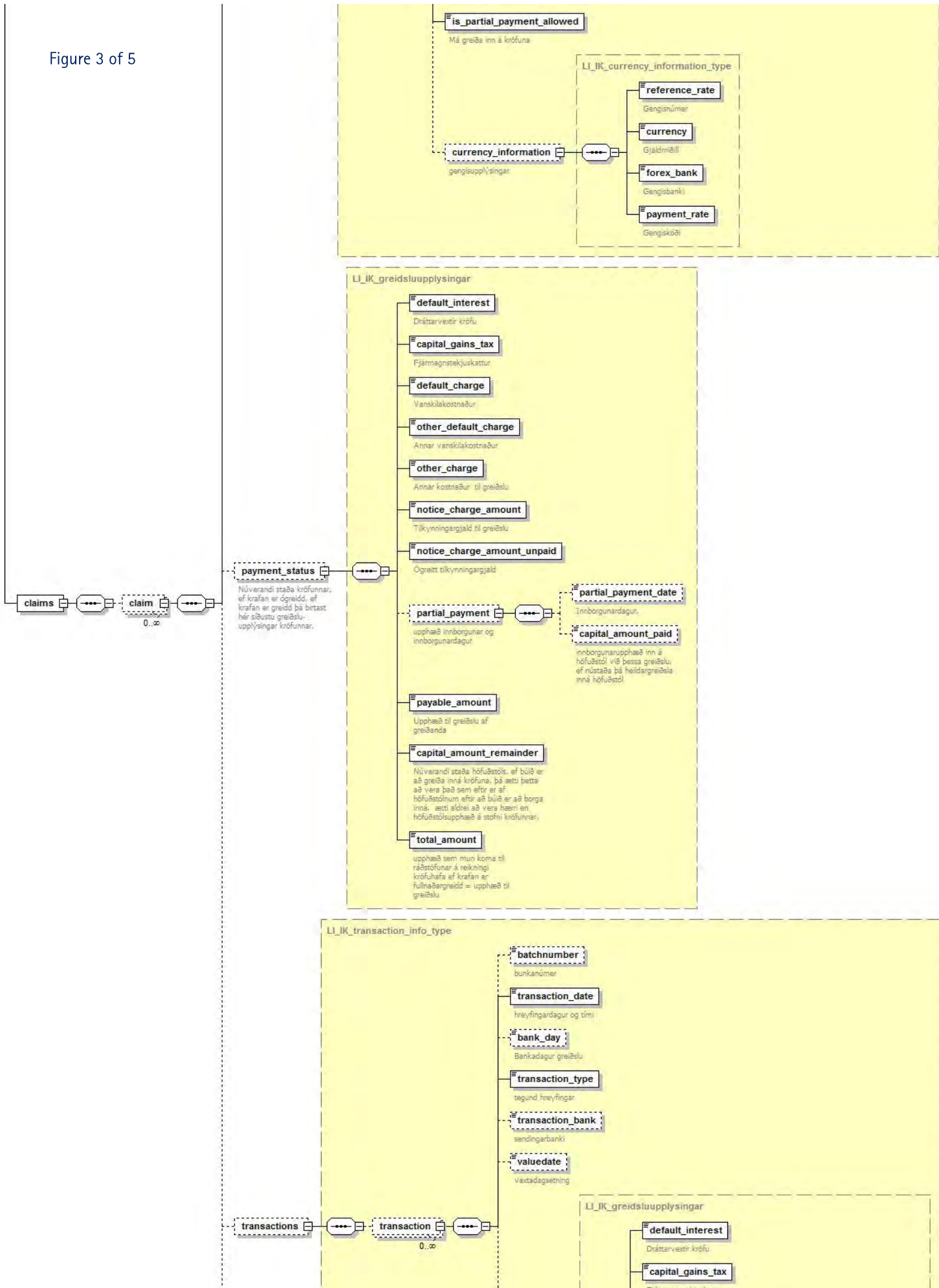
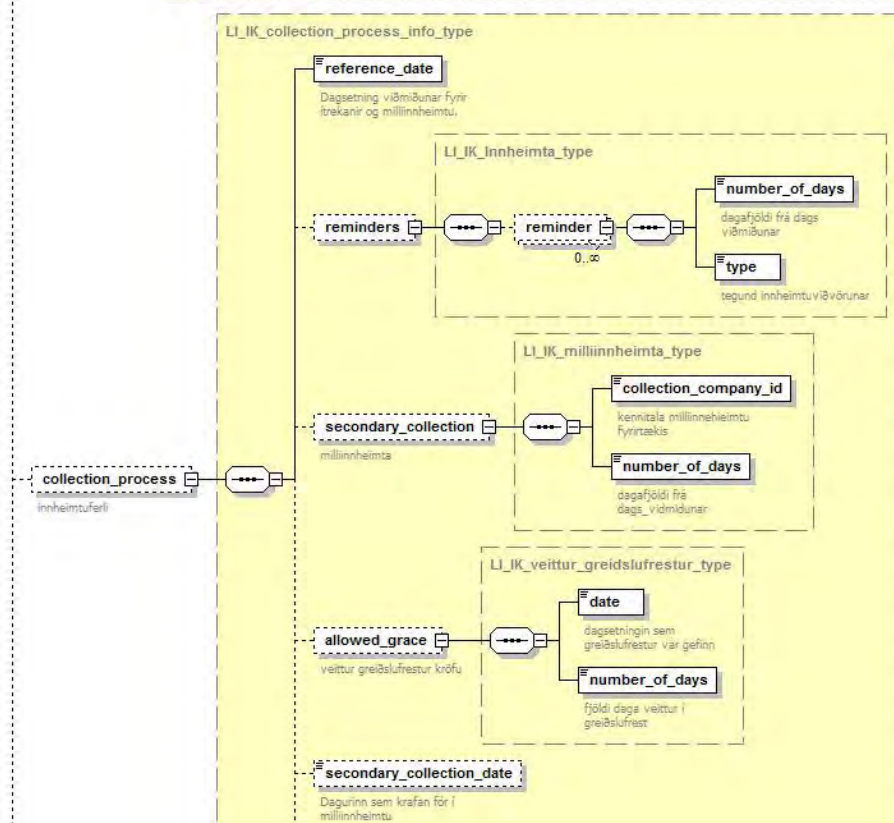
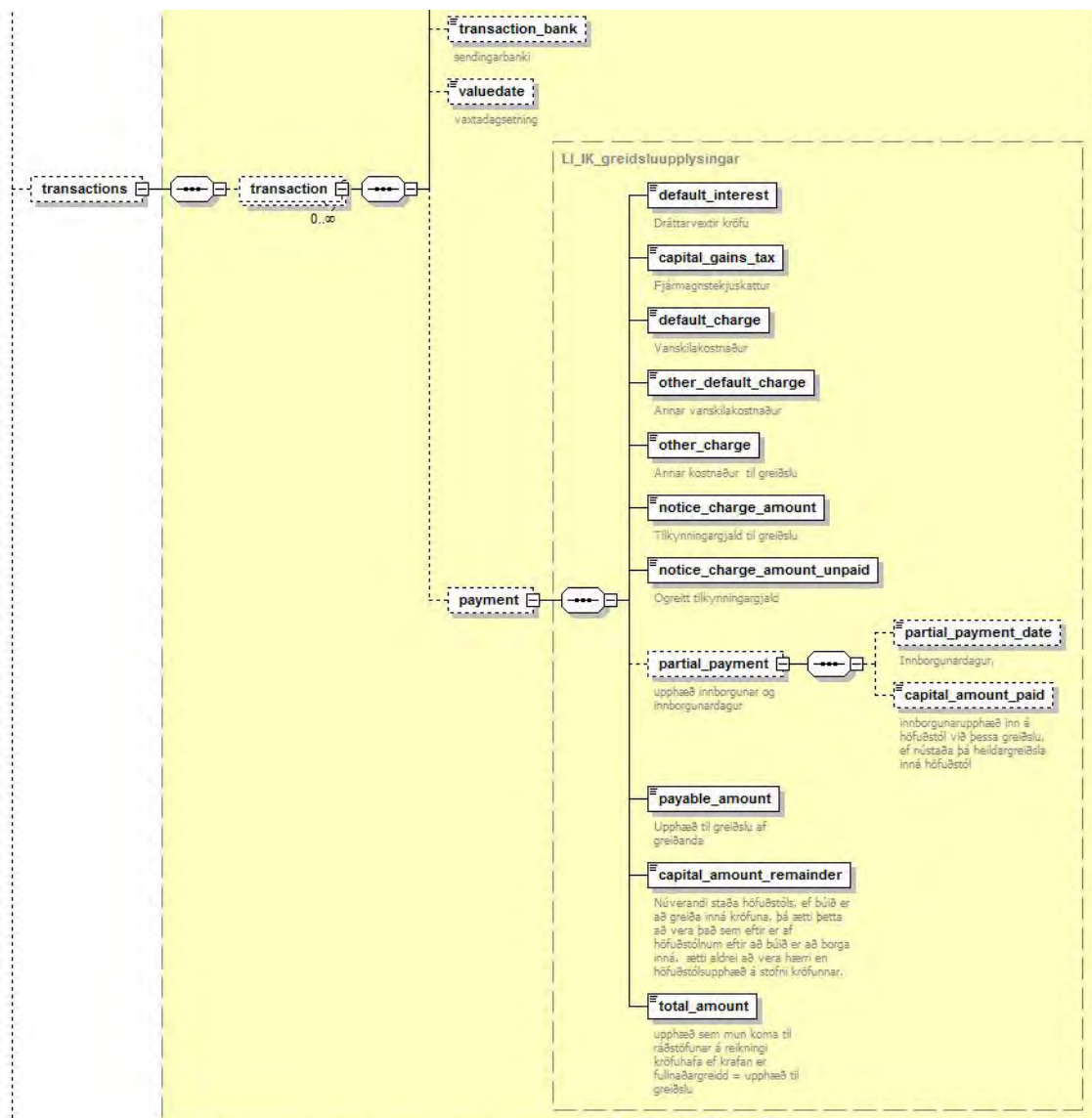


Figure 4 of 5





9.6.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Claim_get_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="0">
  <claims>
    <claim>
      <main>
        <key>
          <claimant_id>4703013456</claimant_id>
          <branch>0111</branch>
          <ledger>66</ledger>
          <number>006611</number>
          <due_date>2010-02-17</due_date>
        </key>
        <payor_id>4904033920</payor_id>
        <identifiser>1ER</identifiser>
        <capital_amount currency="ISK">10.00</capital_amount>
        <reference>0123456789123400</reference>
        <bill_number>0123456</bill_number>
        <customer_number>0212432489</customer_number>
        <category_code>ER</category_code>
        <final_due_date>2010-02-28</final_due_date>
        <creation_date>2010-02-18</creation_date>
        <cancellation_date>2010-02-28</cancellation_date>
        <status>UNPAID</status>
        <collection_status>PRIMARY_COLLECTION</collection_status>
      </main>
      <main_rules>
        <notice_charge_1>0.00</notice_charge_1>
        <notice_charge_2>0.00</notice_charge_2>
        <default_charge reference="DUE_DATE" default_charge_type="PERCENTAGE">
          <first_default_charge days="1">10</first_default_charge>
          <second_default_charge days="2">50</second_default_charge>
        </default_charge>
        <discount reference="DUE_DATE" discount_type="AMOUNT">
          <first_discount days="2">2</first_discount>
        </discount>
        <default_interest>
          <default_interest_base>AMOUNT</default_interest_base>
          <rule>1</rule>
        </default_interest>
        <permit_out_of_sequence_payment>true</permit_out_of_sequence_payment>
        <is_partial_payment_allowed>true</is_partial_payment_allowed>
      </main_rules>
      <payment_status>
        <default_interest>0</default_interest>
        <capital_gains_tax>0</capital_gains_tax>
        <default_charge>0</default_charge>
        <other_default_charge>0</other_default_charge>
        <other_charge>0</other_charge>
        <notice_charge_amount>0</notice_charge_amount>
        <notice_charge_amount_unpaid>0</notice_charge_amount_unpaid>
        <payable_amount>11</payable_amount>
        <capital_amount_remainder>11</capital_amount_remainder>
        <total_amount>11</total_amount>
      </payment_status>
      <transactions>
        <transaction>
          <transaction_date>2010-02-18T16:41:46</transaction_date>
          <transaction_type>CREATION</transaction_type>
        </transaction>
      </transactions>
    </claim>
  </claims>
</LI_Claim_get_response>
```



```
<printing>
  <payor_address>
    <name>Blámi-fjárfestingafélag hf</name>
    <address>Laugavegi 77</address>
    <region>155</region>
  </payor_address>
  <print_lines />
</printing>
<claim>
<claims>
</LL_Claim_get_response>
```



9.6.2.3 Variables

Name of variables	Explanation
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. <i>Example: 1</i>
<entry_to>	Final entry number. <i>Example: 3000</i> Initial and final entry are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total_claims>	Total number of receivables that fulfil the conditions of the query.
<claims>	Superclass of receivables.
<claim>	Subclass of receivables. List of the particulars of individual receivables.
<main>	Superclass of receivable.
<key>	Superclass of unique receivable key.
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	Bank of creditor (branch), four digits
<ledger>	Ledger no., 2 digits Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<payor_id>	Id. No. of payor, 10 digits without a hyphen
<identifier>	Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: M11</i> Receivables can go through two stages during their lifetime. The first stage is primary initial collection and the latter interim collection. If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original indicator (<i>identifier_original</i>) below.
<identifier_original>	Original collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: 037</i> The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of.
<capital_amount>	Updated principal of the receivable. Unlike in the older message, this is not the original principal of the receivable unless it is fairly new.
<currency>	Receivable currency, three-letter ISO currency code. Example: ISK, EUR, CHF, JPY, GBP, USD.
<reference>	Reference number of the receivable, determined by creditor.
<bill_number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<customer_number>	Payor's transaction number, a unique key of the creditor for the receivable payor
<category_code>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<final_due_date>	Final date for payment of receivable in the format YYYY-MM-DD.
<creation_date>	Creation date of receivable in the format YYYY-MM-DD.



<cancellation_date>	Expected, automatic cancellation date of receivable in the format YYYY-MM-DD. Cancellation date must follow the creation date (i.e. be in the future).
<status>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • UNPAID (1) • PAID (2) • CANCELLED (3)
<collection_status>	Indicates what stage the receivable is. Possible values are: <ul style="list-style-type: none"> • PRIMARY COLLECTION • INTERIM COLLECTION
<main_rules>	Superclass of receivables rules that apply to the so-called receivable base.
<notice_charge_1>	Notification fee and payment charge 1; special charge assessed for calculating and issuing payment coupons and sending them to payors
<notice_charge_2>	Notification and payment charge 2; charge for electronic invoice
</default_charge>	Superclass of default cost. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<first_default_charge>	First default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<days>	No. of days, indicates when the first default charge should be assessed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<second_default_charge>	Second default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<days>	No. of days, indicates when the second default charge should be assessed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<discount>	Superclass of discount in schema.
<first_discount>	First discount on payment, intended to encourage payment by payor.
<days>	Number of days for first discount; indicates when the first discount is granted.
<second>discount>	Second discount on payment, intended to encourage payment by payor.
<days>	Number of days for second discount; indicates when the second discount is granted.
<other_charge>	Other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<other_default_charge>	Other default costs, special charges paid by receivable payor. Special charges, e.g. for interim collection, paid by receivable payor. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<default_interest>	Superclass of penalty interest. Note that if no penalty interest is specified here, no penalty interest will be calculated, even if the collection identification states otherwise.
<percentage>	Penalty interest percentage. Placed with the initial entry and stored with the initial receivable. Example: 13.00.



<default_interest_base>	<p>Penalty interest base; indicates the amount on which penalty interest is to be charged. Possible values are:</p> <ul style="list-style-type: none"> • AMOUNT / UPPHÆÐ • AMOUNT_AND_DEFAULT_COSTS / UPPHÆÐ_OG_VANSKILAGJÖLD
<rule>	<p>Penalty interest rule; indicates whether penalty interest is to be charged. Possible values are:</p> <p>EMPTY 1 2 3 4 5 6 7 8 9 A B C D E F</p> <p><i>See further in a special annex at the end of this section, p. 319.</i></p>
<permit_out_of_sequence_payment>	<p>Payment rule, determines whether oldest receivables must be paid first. Note that the "age" is determined by the due date and not the date the receivable was created. Possible values are:</p> <ul style="list-style-type: none"> • MÁ_EKKI_GREIÐA_ELDRI_GJALDDAGA; means that the oldest due dates must be paid first, then the next, etc. in order of due dates. • MÁ_GREIÐA_ELDRI_GJALDDAGA; means that receivables may be paid in any order regardless of which due date occurred first.
<is_partial_payment_allowed>	<p>Partial payment rule, states whether partial payment of receivable may be made. Possible values are:</p> <ul style="list-style-type: none"> • FALSE / EKKI_MÁ_GREIÐA_INN_Á_KRÖFU • TRUE / MÁ_GREIÐA_INN_Á_KRÖFU
<currency_information>	<p>Superclass of currency information linked to the receivable. An FX receivable is one denominated in a foreign currency and the amount is calculated upon payment based on the prevailing exchange rate on the due date or dates. Upon payment, the receivable is recalculated, using the information in the relevant fields in the receivable base. The receivable amount is paid in ISK.</p>
<reference_rate>	<p>Exchange rate of receivable.</p> <ul style="list-style-type: none"> • REGULAR_RATE • CENTRAL_BANK_MID_RATE • CENTRAL_BANK_STATUTORY_RATE • NOTE_RATE
<currency>	<p>Receivable currency, three-letter ISO currency code. Example: USD, GBP, EUR, CHF, JPY.</p>
<forex_bank>	<p>Exchange rate bank; first two digits of bank code, entered by B2B user and not by the bank. Possible values are:</p> <ul style="list-style-type: none"> • 00 (Central Bank of Iceland) • 01 (Landsbankinn) • 03 (Arion bank) • 05 (Íslandsbanki) • 11 (Savings banks) <p>In Landsbankinn's B2B service, the value 01 is mandatory.</p>
<payment_rate>	<p>Exchange rate rule; indicates what daily rate is used for calculation when receivable is paid and what penalty interest schedule is to be used in calculating penalty interest. For foreign currency receivables created in Landsbankinn the so-called payment day rate (N) is used. Possible values are DUE_DATE_RATE and PAYMENT_DATE_RATE:</p> <p><i>DUE_DATE_RATE</i> Due date rate which means that the applicable exchange rate for the receivable currency on the due date shall be used. The reference exchange rate is the applicable exchange rate during that day, if payment is made on due date. For payment after due date, the reference rate is the</p>



	<p>closing exchange rate on the due date. For payment prior to due date, the current reference rate of the receivable currency is used. Penalty interest is calculated using the current highest legally authorised penalty interest rate on the ISK amount of the receivable based on the exchange rate of the receivable currency on the due date.</p> <p><i>PAYMENT_DATE_RATE</i> Payment day rate indicates that the applicable exchange rate for the receivable currency on the date paid shall be used. Penalty interest is calculated in accordance with the penalty interest for the receivable currency or the penalty interest on the receivable, based on the ISK amount of the receivable after conversion based on the current rate for the receivable currency.</p>
<payment_status>	Superclass showing the current status of an unpaid receivable. If the receivable has been paid, the latest payment details appear here.
<default_interest>	Amount of penalty interest.
<capital_gains_tax>	Amount of capital income tax.
<default_charge>	Amount of default charges. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<other_default_charge>	Amount of other default charges; for special charges, e.g. for interim collection, paid by receivable payor. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<other_charge>	Amount of other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<notice_charge_amount>	Amount of paid notification fee and payment charge (1 or 2); special charge assessed for calculating and issuing payment coupons and sending them to payors. This is the fee to be paid on the specified date, as the fees are not both (1 and 2) due at the same time. Payment information only includes information about the fee due. The initial receivable dictates the amount of each charge.
<notice_charge_amount_unpaid>	Amount of unpaid notification and payment fee. For comparison see <i>notice_charge_amount</i> above.
<partial_payment>	Superclass of partial payment fields.
<partial_payment_date>	Date of partial payment in the format YYYY-MM-DD.
<capital_amount_paid>	Amount of partial payment. If spot position, the field describes total payment to the principal of the receivable.
<payable_amount>	Total amount for payment (by the payor).
<capital_amount_remainder>	Current balance of principal. If partial payment has been made the amount accounts for the outstanding amount on the principal following partial payment. Under normal circumstances, the amount should not be larger than the principal of the initial receivable.
<total_amount>	Amount of payment deposited to the creditor's bank account if receivable is paid in full. Also referred to as Amount for payment in other messages.
<transactions>	Superclass of receivables paid (transactions).
<transaction>	Subclass of receivables paid.
<batchnumber>	RB batch number
<transaction_date>	Date of transaction in the format YYYY-MM-DD and an exact time stamp.
<bank_day>	Banking date of payment in the format YYYY-MM-DD.
<transaction_type>	Transaction type.
<transaction_bank>	Bank sending payment is a 4 digit branch number. <i>Example: 0101</i>
<valuedate>	Interest rate date in the format YYYY-MM-DD.
<payment>	Superclass of payment information.
<default_interest>	Amount of penalty interest.
<capital_gains_tax>	Amount of capital income tax.
</default_charge>	Amount of default charges. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.



<other_default_charge>	Amount of other default charges due to special charges, e.g. for interim collection, paid by receivable payor. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<other_charge>	Amount of other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<notice_charge_amount>	Notification fee and payment charge (1 or 2); special charge assessed for calculating and issuing payment coupons and sending them to payors. This is the fee to be paid on the specified date, as the fees are not both (1 and 2) due at the same time. Payment information only includes information about the fee due. The initial receivable dictates the amount of each charge.
<partial_payment>	Superclass of partial payment fields.
<partial_payment_date>	Date of partial payment in the format YYYY-MM-DD.
<capital_amount_paid>	Amount of partial payment. If spot position, the field describes total payment to the principal of the receivable.
<payable_amount>	Total amount for payment (by the payor).
<capital_amount_remainder>	Current balance of principal. If partial payment has been made the amount accounts for the outstanding amount on the principal following partial payment. Under normal circumstances, the amount should not be larger than the principal of the initial receivable.
<total_amount>	Amount of payment deposited to the creditor's bank account if receivable is paid in full. Also referred to as Amount for payment in other messages.
<collection_process>	Superclass of collection information (collection process).
<reference_date>	Date of reference for iterations and interim collection in the format YYYY-MM-DD.
<reminders>	Superclass of collection notifications.
<reminder>	Subclass of collection notifications.
<number_of_days>	Number of days since reference date.
<type>	Type of collection notification. <ul style="list-style-type: none"> • REMINDER • REMINDER_WARNING_PUBLIC • REMINDER_WARNING
<secondary_collections>	Superclass of interim collection information.
<collection_company_id>	Id./Reg. No. of interim collection agency, 10 digits without a hyphen
<number_of_days>	Number of days since reference date. The receivable goes to interim collection after the period elapses.
<allowed_grace>	Superclass of discount information of the receivable. Discount on payment is intended to encourage payment by payor.
<date>	Date extended time limit for payment for was granted, in the format YYYY-MM-DD.
<number_of_days>	Number of days of extended time limit for payment. Regardless of whether this refers to the first or second discount.
<secondary_collection_date>	Date receivable was sent to interim collection, in the format YYYY-MM-DD.
<reminder_last_sent>	Superclass of sent collection notifications.
<date_last_sent>	Date of most recent collection notification, in the format YYYY-MM-DD.
<type>	Type of collection notification.
<bill_presentment_system>	Superclass of RB's publication system (Birthingakerfi Reiknistofu bankanna). The purpose is to link the receivable to the e-document published in the payor's online bank. The service requires that the creditor utilise the RB's publication system (see Chapter 11, as of page 347). The creditor sends both the so-called type and web site which creates a link to the receivable in the payor's online banking. The payor clicks on a button or icon (varies between the banks' online user interfaces) to view an image of the invoice.
<type>	Type of publication, also known as <i>Publication code</i> . Only one value is permissible; "1" (the number one).



<parameters>	<p>Web site of the publication system, consisting of a 200 characters, both numbers and letters. The web site is entered in fields 233 to 432. Also known as <slod> with other web services.</p> <p>Example: (a uniform line) kennitalaKrofuhafa=5202692669&krofuNumer=52026926690111660011543251104&kennitala=0805544359&dags=25.11.2004</p> <p>More details on the composition of the web site's path:</p> <table><tr><th>Length</th><th>Place</th><th>Description</th><th>Format</th></tr><tr><td>19</td><td>233-251</td><td>kennitalaKrofuhafa=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>252-261</td><td>kennitala kröfuhafa</td><td>9999999999</td></tr><tr><td>12</td><td>262-273</td><td>&krofuNumer=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>274-283</td><td>kennitala kröfuhafa</td><td>9999999999</td></tr><tr><td>4</td><td>284-287</td><td>bankanúmer (t.d. 0101)</td><td>9999</td></tr><tr><td>2</td><td>288-289</td><td>höfuðbók</td><td>99</td></tr><tr><td></td><td></td><td>(verður að vera 66)</td><td></td></tr><tr><td>7</td><td>290-296</td><td>kröfunúmer</td><td>0999999</td></tr><tr><td></td><td></td><td>(bæta núlli framan við 6 stafi)</td><td></td></tr><tr><td>6</td><td>297-302</td><td>gjaldldagi (ddmmáá)</td><td>999999</td></tr><tr><td>11</td><td>303-313</td><td>&kennitala=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>314-323</td><td>kennitala greiðanda</td><td>9999999999</td></tr><tr><td>6</td><td>324-329</td><td>&dags=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>330-339</td><td>gjaldldagi (dd.mm.ööáá)</td><td>99.99.9999</td></tr><tr><td>93</td><td>340-432</td><td>AUTT</td><td>AUTT</td></tr></table>	Length	Place	Description	Format	19	233-251	kennitalaKrofuhafa=	<alltaf sami texti>	10	252-261	kennitala kröfuhafa	9999999999	12	262-273	&krofuNumer=	<alltaf sami texti>	10	274-283	kennitala kröfuhafa	9999999999	4	284-287	bankanúmer (t.d. 0101)	9999	2	288-289	höfuðbók	99			(verður að vera 66)		7	290-296	kröfunúmer	0999999			(bæta núlli framan við 6 stafi)		6	297-302	gjaldldagi (ddmmáá)	999999	11	303-313	&kennitala=	<alltaf sami texti>	10	314-323	kennitala greiðanda	9999999999	6	324-329	&dags=	<alltaf sami texti>	10	330-339	gjaldldagi (dd.mm.ööáá)	99.99.9999	93	340-432	AUTT	AUTT
Length	Place	Description	Format																																																														
19	233-251	kennitalaKrofuhafa=	<alltaf sami texti>																																																														
10	252-261	kennitala kröfuhafa	9999999999																																																														
12	262-273	&krofuNumer=	<alltaf sami texti>																																																														
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10	330-339	gjaldldagi (dd.mm.ööáá)	99.99.9999																																																														
93	340-432	AUTT	AUTT																																																														
<printing>	Superclass of optional print text. Note that the text is only included if Landsbankinn handles printing. The printed text is not visible if the payor views <i>Unpaid invoices</i> in online banks, not even under <i>More information</i> . In order to display the text, the creditor must use RB's publications system.																																																																
<payor_address>	Superclass of payor's postal address. Note that Receivables Pooling is only available for Icelandic Id. No. and that mail is not sent overseas. Character limit is 50 digits.																																																																
<name>	Name of payor. Character limit is 50 digits.																																																																
<carry_to_name>	"Send to" field. Also known as "Alternate name of payor". May be more descriptive or better known than the first (official) name. Character limit is 50 digits.																																																																
<address>	Street and number. Known as <heimili> in other messages. No strict rules apply; the field may contain both commas and spaces. Character limit is 50 digits.																																																																
<region>	Postal code of municipality, not name of municipality. Example: 101 is correct while both 101 Reykjavík and Reykjavík result in error. Character limit is 3 digits.																																																																
<text_1>	Comment line 1, for additional comments, optional. Character limit is 80 digits.																																																																
<text_2>	Comment line 2, for additional comments, optional. Character limit is 80 digits.																																																																
<print_lines>	Superclass of text fields.																																																																
<line>	Subclass of text fields. Also known as <hreyfing> in other messages.																																																																
<text>	<p>Text field. Each text field has space for 50 characters and the "no" line limit (within reason). Semicommas may be used to distinguish between columns.</p> <p>Example:</p> <p><texti>Date; Accompanying doc.; Amount; Outstanding amount; Currency ... <texti>01.11.2009; F1234567; 5.000, 4.000; ISK ... <texti>01.11.2009; F1234568; 3.000, 3.000; ISK</p>																																																																



9.7 Creditors' queries concerning individual receivables

This message is intended only for B2B *creditors*. B2B *receivables payers* should use *Payer's receivable query on payment coupon* for the same purpose, see Section Error! Reference source not found., p. Error! Bookmark not defined..

It should be pointed out that *LI_Fyrirspurn_krafa* is an older message than *LI_innheimta_fyrirspurnum_krofur* (p. 244). The bank will continue to support both versions of the message, as they are in widespread use and in fact serve different purposes. The query *LI_Fyrirspurn_krafa* is most often used to check whether information on a specific receivable is correct and to retrieve the receivable as it is at that moment. It is commonly used, e.g. when a payer contacts a creditor, or is even currently with the creditor, and requests to pay immediately the amount outstanding on the receivable. The response is often urgently awaited and naturally the creditor wishes to accommodate the client as quickly as possible.

LI_Innheimta_fyrirspurn_krofur is more often used to reconcile customer accounts with Receivables Pooling and for this reason includes the initial details of receivables. One advantage of this message is that both creditors and payers can use it.

The message *LI_Fyrirspurn_krafa* should not be overused, since the message must be submitted for each individual receivable – and this naturally creates an according workload for the bank's back office system. The message may not be used to obtain information about hundreds or thousands of receivables, as the back office system can by no means handle the workload for such extensive data processing.

IMPORTANT

Note the difference between:

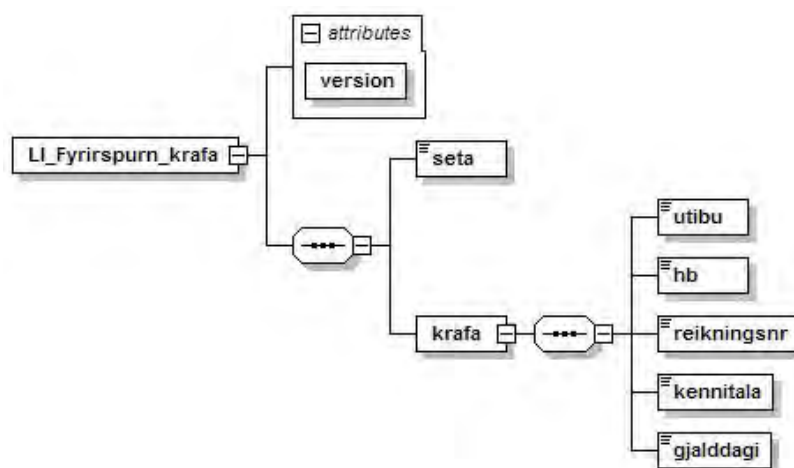
LI_Fyrirspurn_krafa and
LI_Innheimta_fyrirspurn_krofur.

The former returns the *real-time status* of a *single* receivable. The latter returns the status of a *number of receivables* as of midnight on the last working day, plus other fields.

9.7.1 Request / Query

The query can be used for receivables whether or not they have been created through Landsbanki.

9.7.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_krafa.xsd



9.7.1.2 Test data

Name of variable	Value
<utibu>	0101
<hb>	66
<reikningsnr>	034239
<kennitala>	0904649069
<gjaldagi>	1998-10-01

9.7.1.3 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_krafa version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_krafa.xsd">
  <seta></seta>
  <krafa>
    <utibu>0115</utibu>
    <hb>66</hb>
    <reikningsnr>123456</reikningsnr>
    <kennitala>0123456789</kennitala>
    <gjaldagi>2008-04-18</gjaldagi>
  </krafa>
</LI_Fyrirspurn_krafa>
```

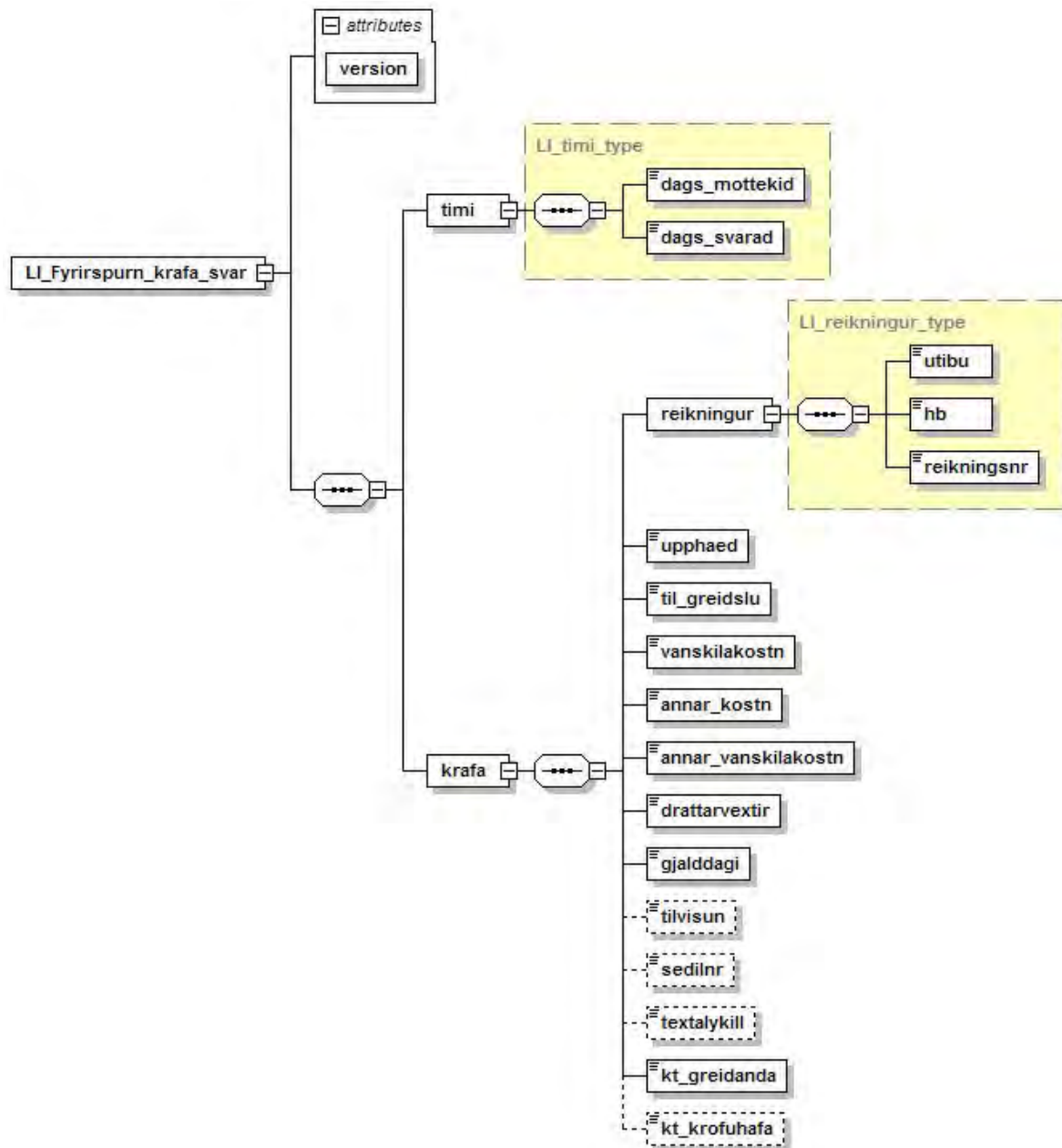
9.7.1.4 Variables

Name of variable	Explanation
<seta>	User's unique Session ID
<krafa>	Superclass of receivable in schema
<utibu>	No. of local branch, 4 digits
<hb>	Ledger no., 2 digits
<reikningsnr>	No. of account for disbursement for the collection identification, 6 digits
<kennitala>	Id. No. of receivable payer, 10 digits without a hyphen
<gjaldagi>	Due date of receivable in the format YYYY-MM-DD.



9.7.2 Reply

9.7.2.1 XML reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_krafa.xsd



9.7.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_krafa_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_krafa_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </timi>
  <krafa>
    <reikningur>
      <utibu>0115</utibu>
      <hb>66</hb>
      <reikningsnr>123456</reikningsnr>
    </reikningur>
    <upphaed>500.00</upphaed>
    <til_greidslu>500.00</til_greidslu>
    <vanskilakostn>0.00</vanskilakostn>
    <annar_kostn>0.00</annar_kostn>
    <annar_vanskilakostn>0.00</annar_vanskilakostn>
    <drattarvextir>0.00</drattarvextir>
    <gjaldldagi>2008-04-13</gjaldldagi>
    <tilvisun>1234567890</tilvisun>
    <sedilnr>1234567</sedilnr>
    <textalykill>03</textalykill>
    <kt_greidanda>0123456789</kt_greidanda>
    <kt_krofuhafo>6210779029</kt_krofuhafo>
  </krafa>
</LI_Fyrirspurn_krafa_svar>
```



9.7.2.3 Variables

Name of variable	Explanation
<timi>	Superclass of time values
<dags_mottekid>	Date and time of query
<dags_svarad>	Date and time web service completed reply
<krafa>	Superclass of receivable in schema
<reikningur>	Superclass of account for disbursement in schema.
<utibu>	No. of local branch, 4 digits
<hb>	Ledger no., 2 digits
<reikningsnr>	No. of account for disbursement for the collection identification, 6 digits
<upphaed>	The original amount of the receivable (the actual principal)
<til_greidslu>	Amount for payment including cost incurred
<vanskilakostn>	Total default cost. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. The total receivable default is the sum of the amount in default plus penalty interest and default cost.
<annar_kostn>	Other costs, special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<annar_vanskilakostn>	Other default costs, special charges paid by receivable payer. Special charges, e.g. for secondary collection, paid by receivable payer Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<drattarvextir>	Penalty interest incurred on the receivable
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<tilvisun>	Reference number of the receivable, determined by creditor
<sedilnr>	Receivable number, 7 digits, determined by creditor. The number is actually 6 digits, preceded by a 0 (zero). The 6 digits may range from 1 to 999999.
<textalykill>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<kt_greidanda>	Id. No. of receivable payer, 10 digits without a hyphen
<kt_krofuhafo>	Id./Reg. No. of creditor, 10 digits without a hyphen



9.8 Creditor's and payer's query concerning receivables

The message *LI_innheimta_fyrirspurn_krofur* is a query concerning a *specific* receivable according to a key or a set of receivables. The action can be used by both creditors and payers. It is easy to confuse this message with *LI_Fyrirspurn_krafa* which was discussed in the last section, from p. Error! Bookmark not defined. onwards.

IMPORTANT

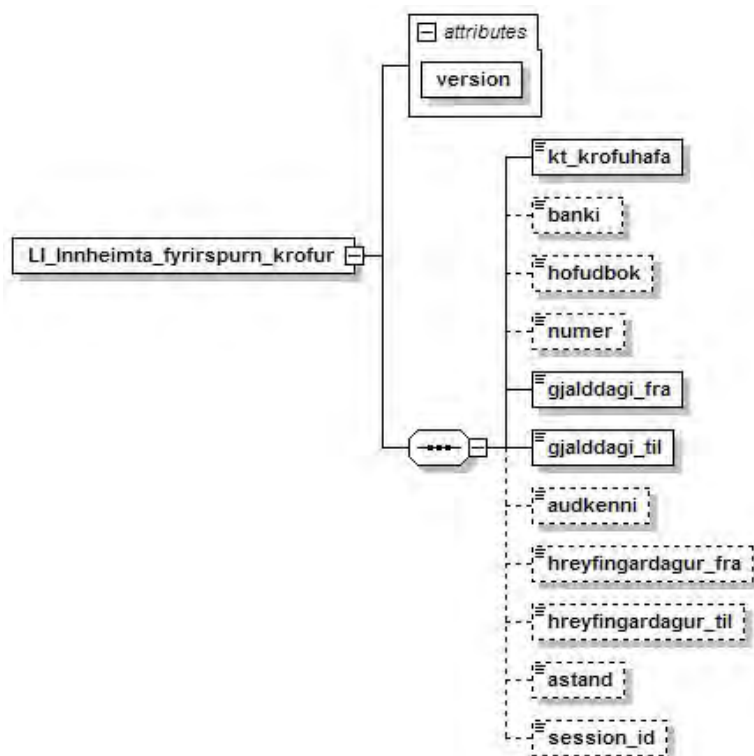
Note the difference between:

LI_Fyrirspurn_krafa and
LI_innheimta_fyrirspurn_krofur.

The former returns the *real-time status* of a *single* receivable. The latter returns the status of a *number of receivables* as of midnight on the last working day, plus other fields.

9.8.1 Request / Query

9.8.1.1 XML query



https://b2b.fbl.is/schema/LI_innheimta_fyrirspurn_krofur.xsd

DEFINITION

WHAT DOES „MOVEMENT“
IN MOVEMENT DATE REFER TO?

Movement refers to changes that incorporate a transfer of funds (generally partial payments and full payments) but not changes to penalty interest, final dates for payment and the like.

9.8.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_innheimta_fyrirspurn_krofur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_innheimta_fyrirspurn_krofur.xsd">
  <kt_krofuhafo>6210779029</kt_krofuhafo>
  <banki>0115</banki>
  <hofudbok>66</hofudbok>
  <gjaldldagi_fra>2008-04-01</gjaldldagi_fra>
  <gjaldldagi_til>2008-04-30</gjaldldagi_til>
  <astand>ÖGREIDD</astand>
  <session_id></session_id>
</LI_innheimta_fyrirspurn_krofur>
```




9.8.1.3 Variables

Name of variable	Explanation
<kt_krofuha>	Id./Reg. No. of creditor, 10 digits without a hyphen
<banki>	No. of local branch, 4 digits
<hofudbok>	Ledger no., 2 digits
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldagi_fra>	Start due date, first date of the period requested
<gjaldagi_til>	End due date, last date of the period requested
<audkenni>	Collection identification for the receivable, 3 characters; can be comprised of alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<hreyfingardagur_fra>	Start date for movements, first date of the period requested, if due date is not start date
<hreyfingardagur_til>	End date for movements, last date of the period requested, if due date is not last date
<astand>	Status of receivable. Possible values are: <ul style="list-style-type: none">• PAID ("GREIDD")• LEGAL COLLECTION ("LÖGFRÆÐIINNHEIMTA")• SECONDARY COLLECTION ("MILLIINNHEIMTA")• CANCELLED ("NÍÐURFELLD")• UNPAID ("ÓGREIDD")
<session_id>	User's unique Session ID



9.8.2 Reply

On the following two pages the main features of the reply are shown.

9.8.2.1 XML reply

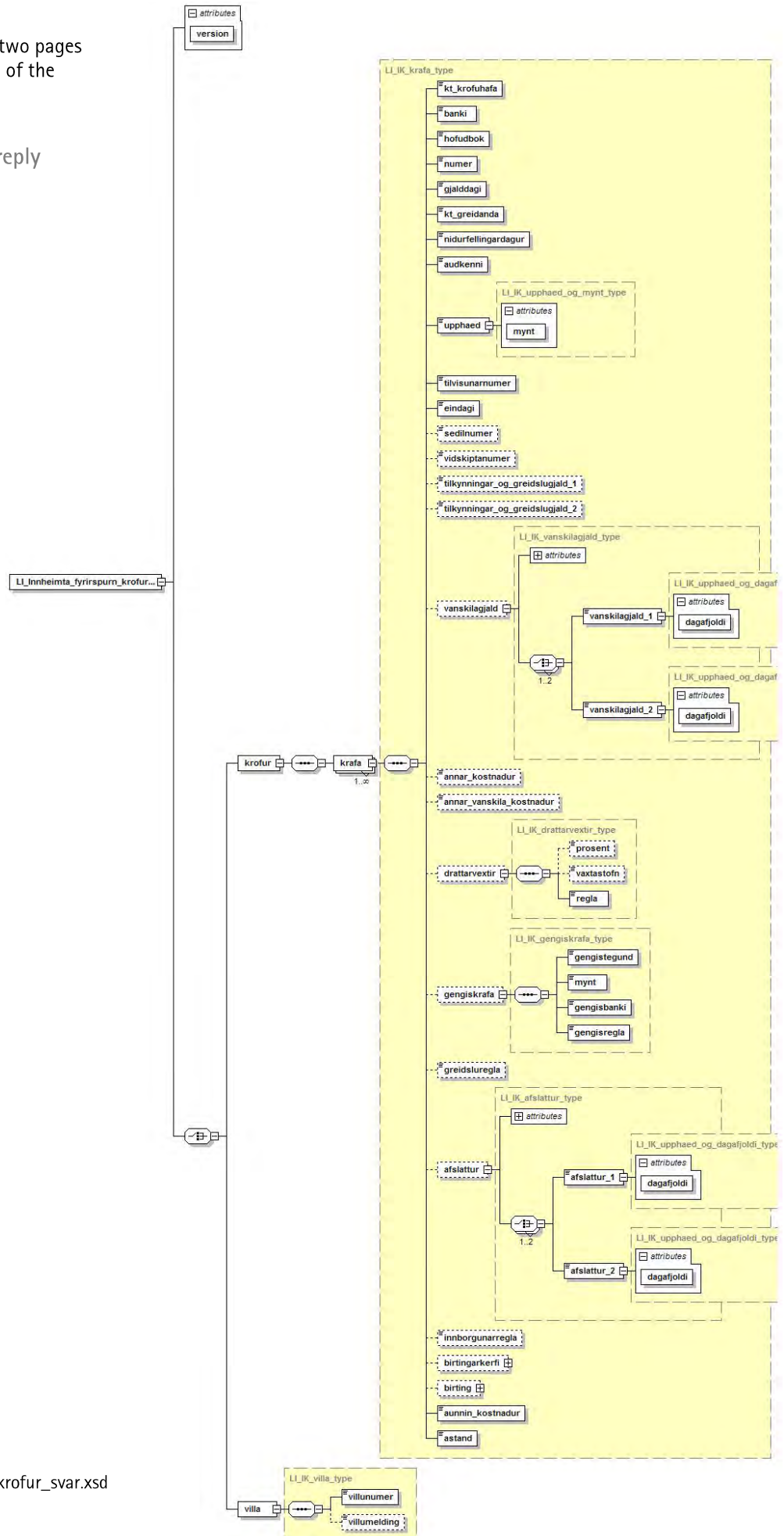
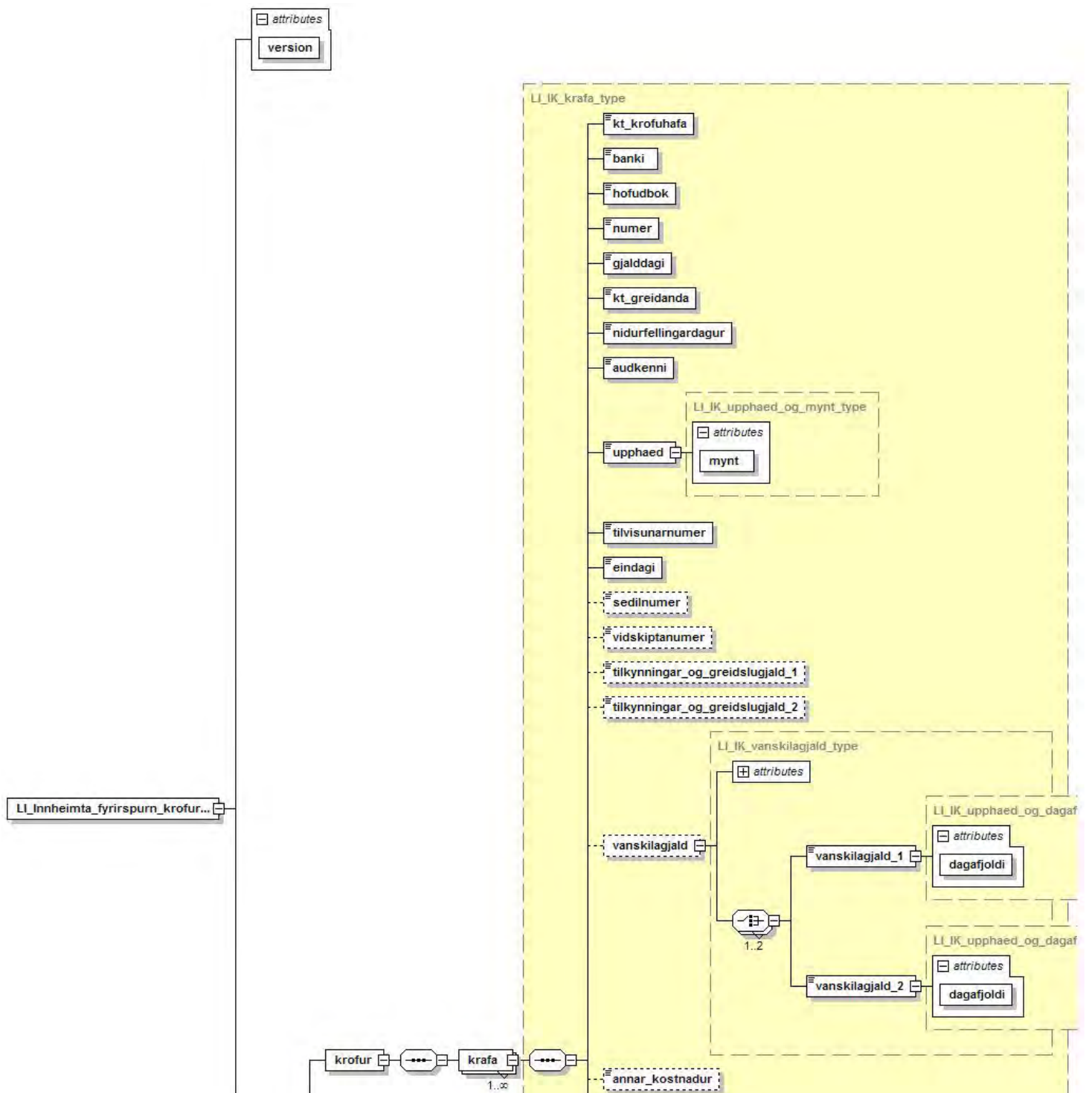




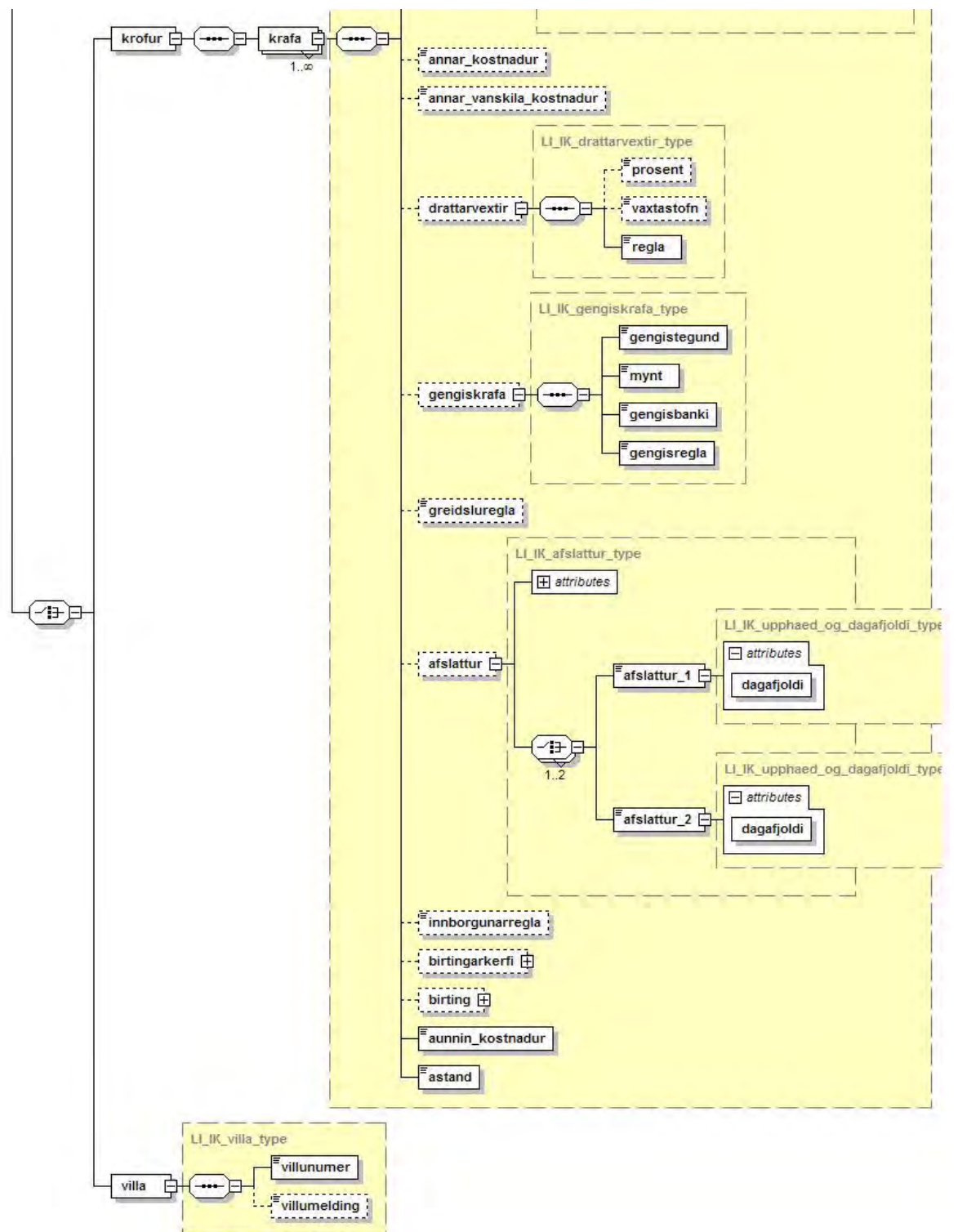
Figure 1 of 2



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_krofur_svar.xsd



Figure 2 of 2



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_krofur_svar.xsd



9.8.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_fyrirspurn_krofur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_krofur_svar.xsd">
  <krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>0123456789</kt_greidanda>
      <nidurfellingardagur>2008-05-31</nidurfellingardagur>
      <audkenni>666</audkenni>
      <upphaed mynt="ISK">5000.00</upphaed>
      <tilvisunarnumer>1234567890123456</tilvisunarnumer>
      <eindagi>2008-04-30</eindagi>
      <sedilnumer>1234567</sedilnumer>
      <vidskiptanumer>11112222333</vidskiptanumer>
      <tilkynningar_og_greidslugjald_1>0</tilkynningar_og_greidslugjald_1>
      <tilkynningar_og_greidslugjald_2>0</tilkynningar_og_greidslugjald_2>
      <vanskilagjald tegund_vanskilagjalds="UPPHÆÐ" vidmidun="GJALDDAGI">
        <vanskilagjald_1 dagafjoldi="2">700</vanskilagjald_1>
      </vanskilagjald>
      <annar_kostnadur>0</annar_kostnadur>
      <annar_vanskila_kostnadur>0</annar_vanskila_kostnadur>
      <drattarvextir>
        <prosent>15.00</prosent>
        <vaxtastofn>UPPHÆÐ</vaxtastofn>
        <regla>360/360</regla>
      </drattarvextir>
      <greidsluregla>MÁ_GREIÐA_ELDRI_GJALDDAGA</greidsluregla>
      <afslattur tegund_afslattar="UPPHÆÐ" vidmidun="GJALDDAGI">
        <afslattur_1 dagafjoldi="2">300.00</afslattur_1>
      </afslattur>
      <innborgunarregla>GREIÐA_MÁ_INN_Á_KRÖFU</innborgunarregla>
      <aunnin_kostnadur>0</aunnin_kostnadur>
      <astand>ÓGREIÐD</astand>
    </krafa>
  </krofur>
</LI_Innheimta_fyrirspurn_krofur_svar>
```

WHERE DO I SEE PENALTY INTEREST INCURRED?

There is no field in *LI_Innheimta_fyrirspurn_krofur* which shows only *penalty interest incurred*. This is included in other fields called *cost incurred*. To retrieve this information, you must use a trick:

Since the creditor general itself creates the receivables, entering the details of charges, the creditor knows:

- a) Notification and payment charge 1 = fixed ISK amount (so-called "coupon charge")
- b) Notification and payment charge 2 = fixed ISK amount (so-called "direct debit charge")
- c) Default charge 1 = fixed ISK amount
- d) Default charge 2 = fixed ISK amount
- e) Other costs = fixed ISK amount

The cost incurred is comprised of all the above items plus penalty interest incurred. In other words, to find the amount of penalty interest incurred:
Total cost incurred LESS the sum of items a-e.



9.8.2.3 Variables

Name of variable	Explanation
<krofur>	Superclass of receivable in schema
<krafa>	Sub- type of receivable in schema
<kt_krofuhafo>	Id./Reg. No. of creditor, 10 digits without a hyphen
<banki>	No. of local branch, 4 digits
<hofudbok>	Ledger no., 2 digits
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	Id. No. of receivable payer, 10 digits without a hyphen
<nidurfellingardagur>	Cancellation date of receivable in the format YYYY-MM-DD.
<audkenni>	Collection identification for the receivable, 3 characters; can be comprised of alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<upphaed>	The original amount of the receivable (the actual principal)
<mynt>	Three-letter ISO code for the receivable currency. For example: EUR, CHF, USD, GBP, JPY.
<tilvisunarnumer>	Reference number of the receivable, determined by creditor
<eindagi>	Final date for payment of receivable in the format YYYY-MM-DD.
<sedilnumer>	Receivable number, 7 digits, determined by creditor. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<vidskiptanumer>	Creditor's unique number for payer. If the company does not use a transaction number for direct debit receivables, the payer's Id./Reg. No. is used as transaction number.
<tilkynningar_og_greidslugjald_1>	Notification fee and payment charge; special charge assessed for calculating and issuing payment coupons and sending them to payers
<tilkynningar_og_greidslugjald_2>	Notification and payment charge 1; charge for electronic invoice
<vanskilagjald>	Superclass of default cost. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<vanskilagjald_1>	First default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<dagafjoldi>	No. of days, indicates when the first default charge should be assessed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<vanskilagjald_2>	Second default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.



<dagafjoldi>	No. of days, indicates when the second default charge should be assessed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<annar_kostnadur>	Other costs, special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<annar_vanskila_kostnadur>	Other default costs, special charges paid by receivable payer. Special charges, e.g. for Secondary collection, paid by receivable payer. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<drattarvextir>	Superclass of penalty interest. Note that if no penalty interest is specified here, no penalty interest will be calculated, even if the collection identification states otherwise.
<prosent>	Penalty interest percentage. Placed with the initial entry and stored with the initial receivable. For example: 13.00.
<vaxtastofn>	Penalty interest base; indicates the amount on which penalty interest is to be charged. Possible values are: <ul style="list-style-type: none"> • UPPHÆÐ; Amount • UPPHÆÐ_OG_VANSKILAGJÖLD; Amount and default costs
<regla>	Penalty interest rule; indicates whether penalty interest is to be charged. For example: 360/360, Actual/360.
<gengiskrafa>	Superclass of FX receivable in schema. A FX receivable is one denominated in a foreign currency and the amount is calculated upon payment based on the prevailing exchange rate on the due date or dates, see FX codes. Upon payment, the receivable is recalculated, using the information in the fields currency, type of exchange rate, currency code and exchange rate bank. The receivable amount is paid in ISK.
<gengistegund>	Type of exchange rate, indicates which exchange rate is to be used. Possible values are: <ul style="list-style-type: none"> A General schedule of the bank/institution concerned F Central Bank of Iceland's mid rate L Official Central Bank exchange rate ("meetings rate") S Notes rate of the bank/institution concerned
<mynt>	Receivable currency, three-letter ISO currency code For example: USD, GBP, EUR, CHF, JPY.
<gengisbanki>	Exchange rate bank; first two digits of bank code, entered by B2B user and not by the bank Possible values are: <ul style="list-style-type: none"> • 00 (Central Bank of Iceland) • 01 (Landsbanki) • 03 (Kaupthing Bank) • 05 (Glitnir) • 11 Savings banks In Landsbanki's B2B service, the value 01 is mandatory.

To be continued ...



<gengisregla>	<p>Exchange rate rule; indicates what daily rate is used for calculation when receivable is paid and what penalty interest schedule is to be used in calculating penalty interest. For foreign currency receivables created in Landsbanki the so-called <i>payment day rate (N)</i> is used. Possible values are <i>J</i> and <i>N</i>.</p> <p>J <i>Due date rate</i> which means that the applicable exchange rate for the receivable currency on the due date shall be used. The reference exchange rate is the applicable exchange rate during that day, if payment is made on due date. For payment after due date, the reference rate is the closing exchange rate on the due date. For payment prior to due date, the current reference rate of the receivable currency is used. Penalty interest is calculated using the current highest legally authorised penalty interest rate on the ISK amount of the receivable based on the exchange rate of the receivable currency on the due date.</p> <p>N <i>Payment day rate</i> indicates that the applicable exchange rate for the receivable currency on the date paid shall be used. Penalty interest is calculated in accordance with the penalty interest for the receivable currency or the penalty interest on the receivable, based on the ISK amount of the receivable after conversion based on the current rate for the receivable currency.</p>
<afslattur>	Superclass of discount in schema.
<afslattur_1>	First discount on payment, intended to encourage payment by payer
<dagafjoldi>	Number of days for first discount; indicates when the first discount is granted.
<afslattur_2>	Second discount on payment, intended to encourage payment by payer
<dagafjoldi>	Number of days for second discount; indicates when the second discount is granted.
<innborgunarregla>	<p>Partial payment rule, states whether partial payment of receivable may be made. Possible values are:</p> <ul style="list-style-type: none"> • EKKI_MÁ_GREIÐA_INN_Á_KRÖFU; Partial payment is <u>not</u> allowed • MÁ_GREIÐA_INN_Á_KRÖFU; Partial payment is allowed
<birtingarkerfi>	<i>The schema assumes a presentation system which has yet to be developed.</i>
<birting>	<i>The schema assumes a presentation system which has yet to be developed.</i>
<aunninn_kostnadur>	Cost incurred, total amount of cost incurred on the receivable.
<astand>	<p>Status of receivable. Possible values are:</p> <ul style="list-style-type: none"> • PAID ("GREIDD") • LEGAL COLLECTION ("LÖGFRÆÐIINNHEIMTA") • SECONDARY COLLECTION ("MILLIINNHEIMTA") • CANCELLED ("NIÐURFELLD") • UNPAID ("ÓGREIDD")
<villa>	Superclass of error in document
<villunumer>	Error number
<villumelding>	Error text indicating what went wrong



9.9 Query concerning payments (Payments from Receivables Pooling)

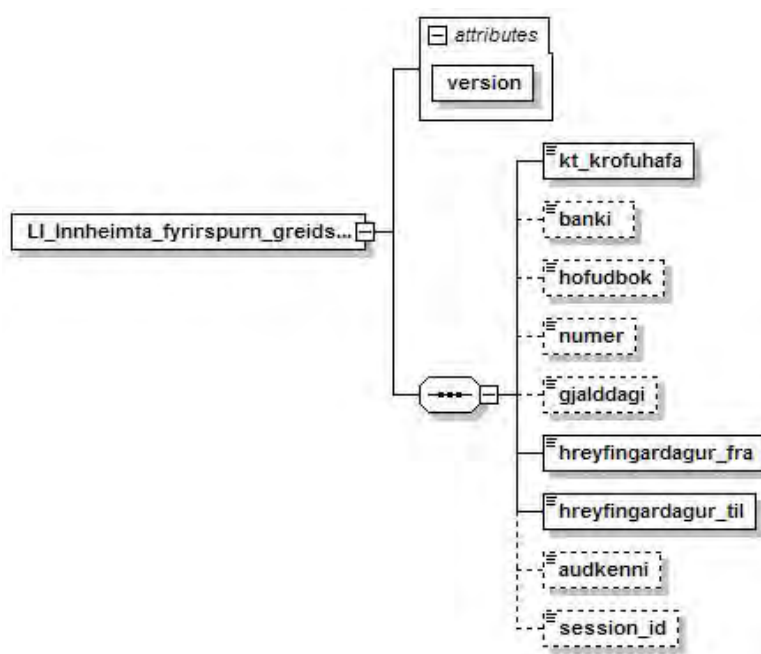
This can be either a query concerning the payment of a specific receivable or a list of payments for a period.

9.9.1 Request / Query

The query shows what payments have been received from Receivables Pooling. The same deposit cannot be read twice, if an attempt is made later to request the same period again. *At the moment, the message functions only for an Id./Reg. No. registered for B2B connection.*



9.9.1.1 XML query



TIP

If no payments fulfil the search criteria, this is interpreted as an error.

https://b2b.fbl.is/schema/LI_innheimta_fyrirspurn_greidslur.xsd

If the *identification* is omitted from the query, the reply returns payments for all identifications. It is important to bear this in mind in the case of payments to receivables in Secondary collection. In co-operation with Landsbanki, some collection agencies offer automatic disposal of payment to a number of bank accounts, even ones with different Id. Nos. For example, the receivable principal together with penalty interest incurred can be deposited directly into a creditor's bank account while the other portions of the payment, i.e. collection cost paid by the debtor, go to an account held by the collection agency.



In practice this means that the creditor retrieves only one report (*LI_innheimta_fyrirspurn_greidslur*) for receivables paid to the bank, whether these receivables have been paid in first collection or Secondary collection. For this very reason, the message is sensitive to incorrect use.

It is also worthwhile for creditors to monitor payment of receivables in Secondary collection, even if they do not benefit from the service referred to above. Reporting arrangements vary from one Secondary collection company to another. In any case, it is mainly important for accounting that the identification field of *LI_innheimta_fyrirspurn_greidslur* is used with caution.



9.9.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_fyrirspurn_greidslur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslur.xsd">
  <kt_krofuhafo>6210779029</kt_krofuhafo>
  <hreyfingardagur_fra>2008-04-01</hreyfingardagur_fra>
  <hreyfingardagur_til>2008-04-30</hreyfingardagur_til>
  <audkenni >037</audkenni>
  <session_id></session_id>
</LI_Innheimta_fyrirspurn_greidslur>
```

9.9.1.3 Variables

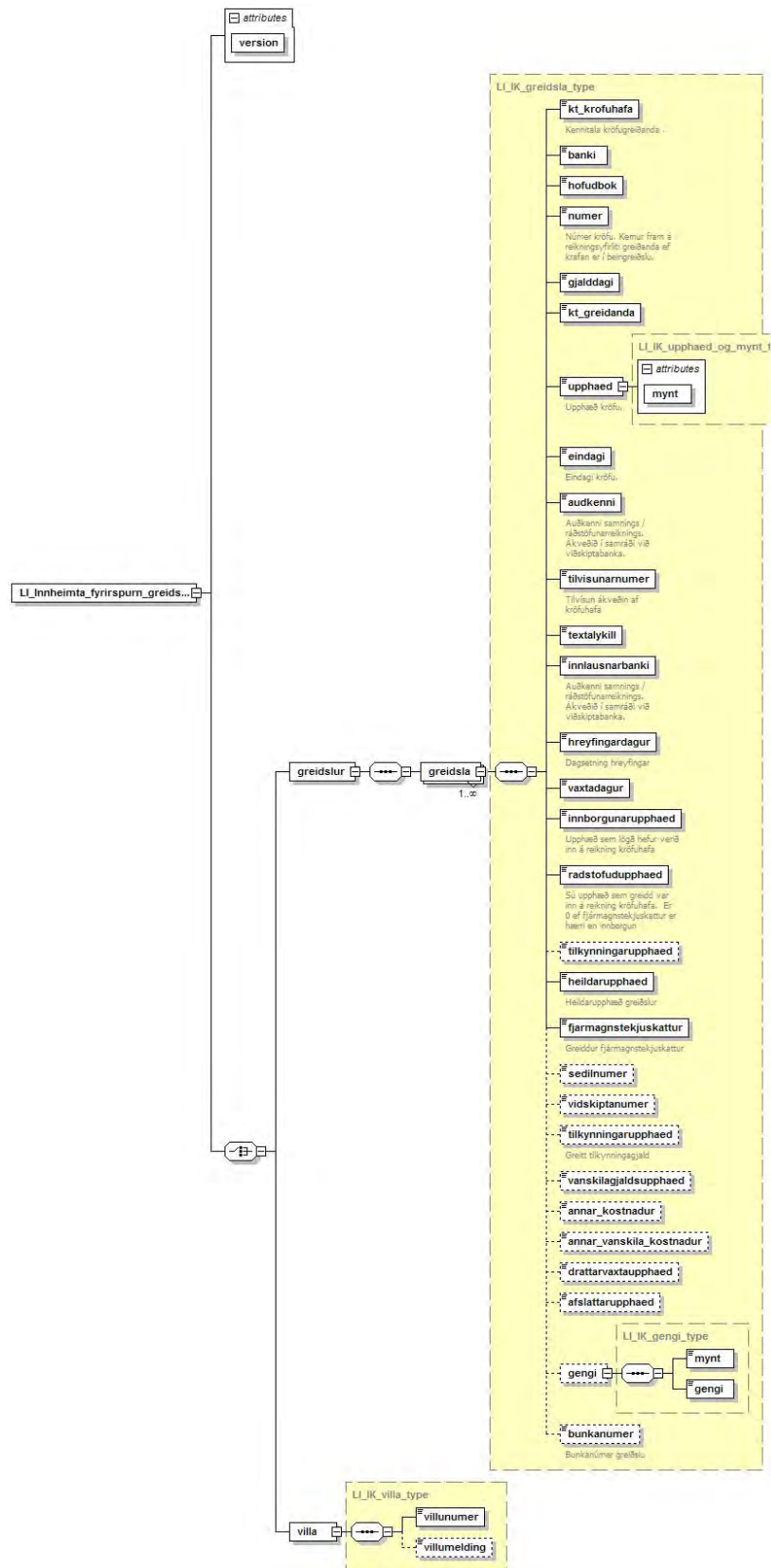
Name of variable	Explanation
<kt_krofuhafo>	Id./Reg. No. of creditor, 10 digits without a hyphen
<banki>	No. of local branch, 4 digits
<hofudbok>	Ledger no., 2 digits
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable
<hreyfingardagur_fra>	Start date for movements, first date of the period requested, if due date is not start date
<hreyfingardagur_til>	End date for movements, last date of the period requested, if due date is not last date
<audkenni>	Collection identification for the receivable, 3 characters; can be comprised of alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<session_id>	User's unique Session ID



9.9.2 Reply

9.9.2.1 XML reply

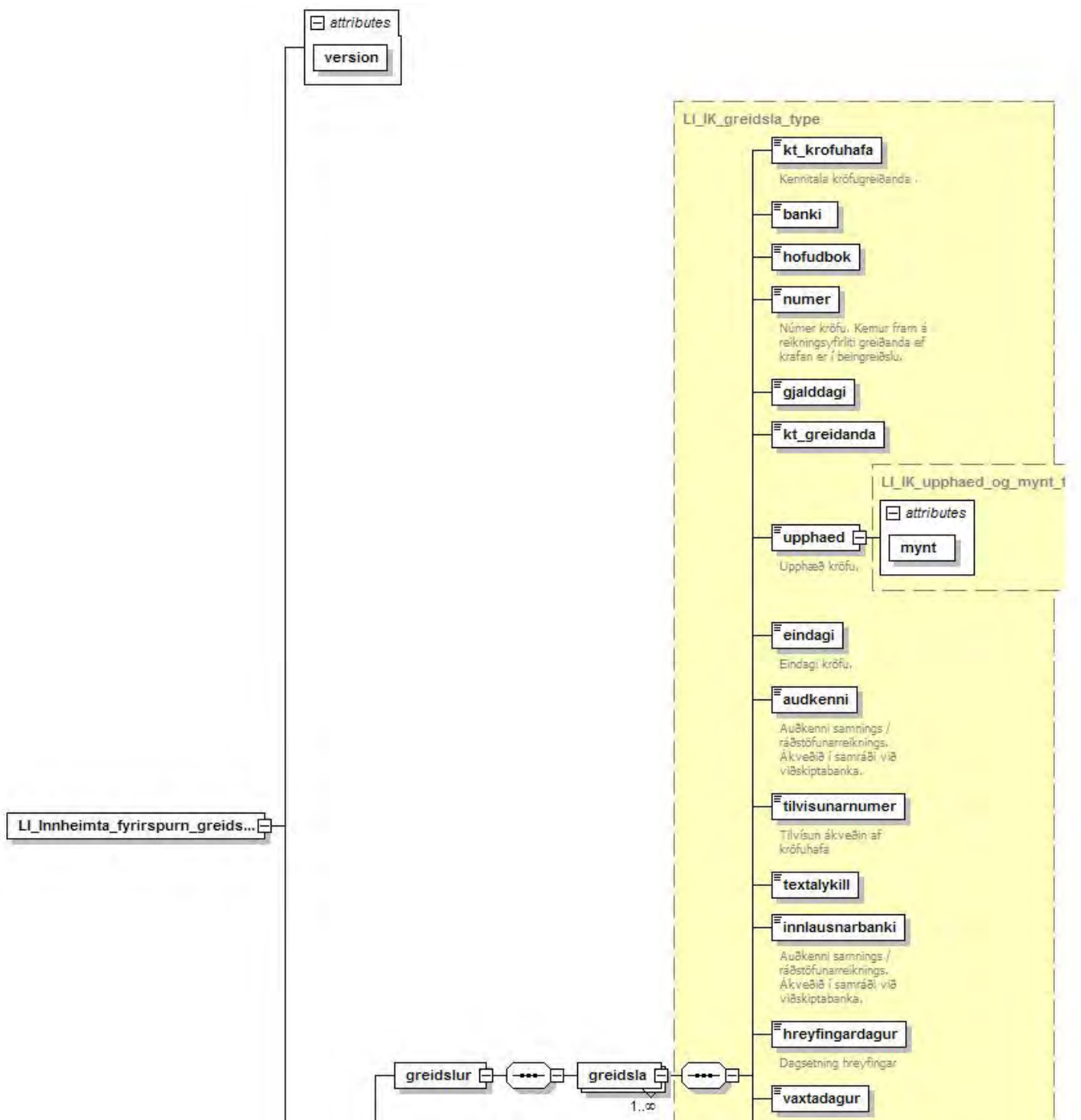
The explanatory diagram is shown in enlarged form on the following two pages.



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslu_svar.xsd



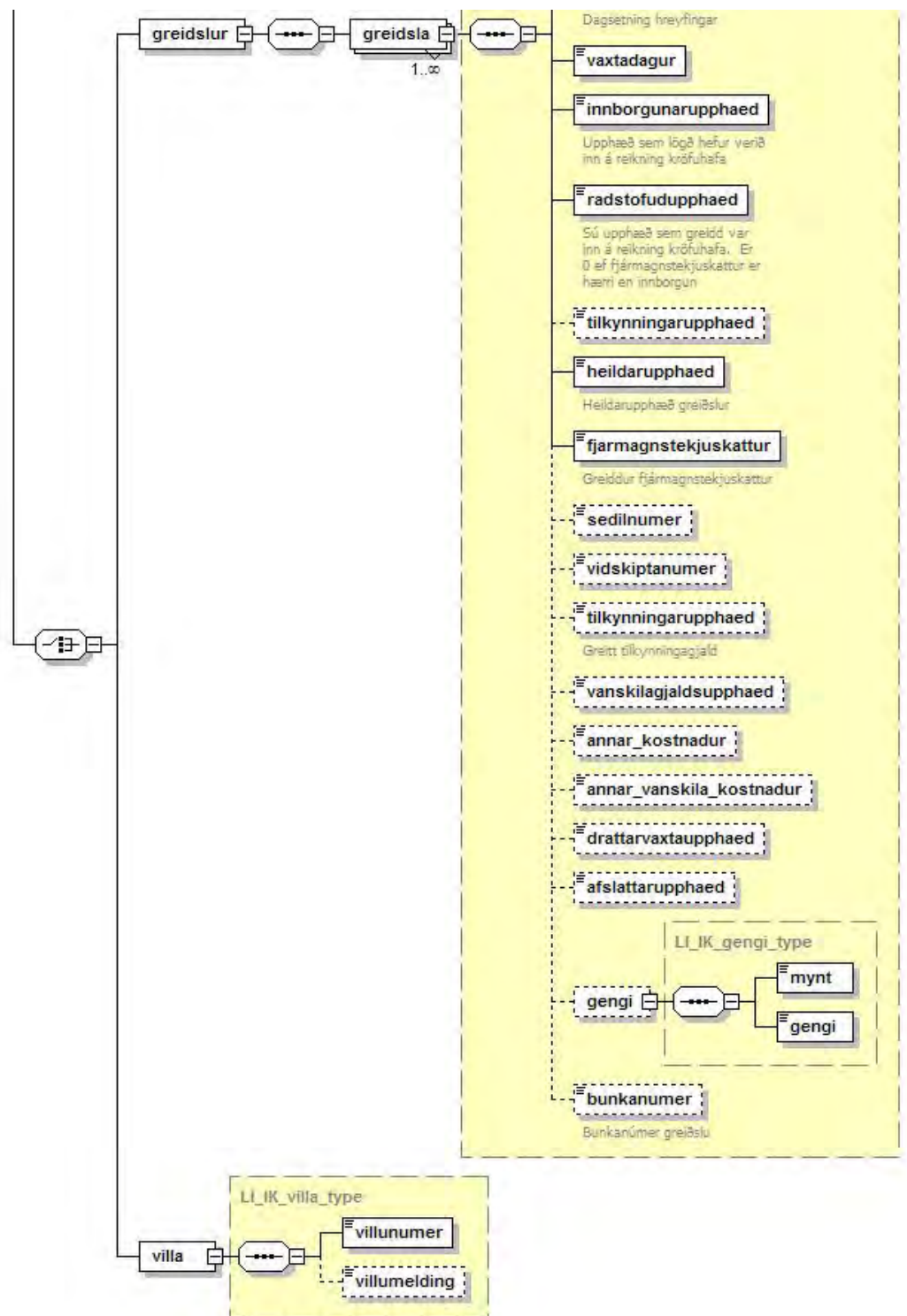
Figure 1 of 2



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslur_svar.xsd



Figure 2 of 2



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslur_svar.xsd



9.9.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_fyrirspurn_greidslur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslur_svar.xsd">
  <greidslur>
    <greidsla>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1234567890</kt_greidanda>
      <upphaed mynt="ISK">1.1</upphaed>
      <eindagi>2008-04-30</eindagi>
      <audkenni>666</audkenni>
      <tilvisunarnumer>1234567890123456</tilvisunarnumer>
      <textalykill>03</textalykill>
      <innlausnarbanki>0115</innlausnarbanki>
      <hreyfingardagur>2008-04-22</hreyfingardagur>
      <vaxtadagur>2008-04-30</vaxtadagur>
      <innborgunarupphaed>5000</innborgunarupphaed>
      <radstofudupphaed>5000</radstofudupphaed>
      <heildarupphaed>5000</heildarupphaed>
      <fjarmagnstekjuskattur>0</fjarmagnstekjuskattur>
      <sedilnumer>1234567</sedilnumer>
      <vidskiptanumer>1234567890</vidskiptanumer>
      <vanskilagjaldsupphaed>0.00</vanskilagjaldsupphaed>
      <annar_kostnadur>0</annar_kostnadur>
      <annar_vanskila_kostnadur>0</annar_vanskila_kostnadur>
      <drattarvaxtaupphaed>0</drattarvaxtaupphaed>
      <afslattarupphaed>0.00</afslattarupphaed>
      <gengi>
        <mynt>CAD</mynt>
        <gengi>3.14159</gengi>
      </gengi>
      <bunkanumer>AAAA</bunkanumer>
    </greidsla>
  </greidslur>
</LI_Innheimta_fyrirspurn_greidslur_svar>
```



9.9.2.3 Variables

Name of variable	Explanation
<greidslur>	Superclass of payment section of schema
<greidsla>	Subclass of payment section of schema
<kt_krofuhafo>	Id./Reg. No. of creditor, 10 digits without a hyphen
<banki>	Bank of creditor, four digits
<hofudbok>	Ledger no., 2 digits Note: Only ledger no. 66 is supported in Receivables Pooling.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	Id. No. of payer, 10 digits without a hyphen
<upphaed>	Amount; the original amount of the receivable (the actual principal)
<mynt>	Receivable currency, three-letter ISO currency code For example: ISK, EUR, CHF, JPY, GBP, USD.
<eindagi>	Final date for payment of receivable in the format YYYY-MM-DD.
<audkenni>	Collection identification for the receivable, 3 characters; can be comprised of alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<tilvisunarnumer>	Reference number of the receivable, determined by creditor
<textalykill>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<innlausnarbanki>	Redemption bank, four-digit branch number of the bank account from which receivable was paid
<hreyfingardagur>	Movement date, date of the movement in the format YYYY-MM-DD.
<vaxtadagur>	Interest date, interest date of the payment in the format YYYY-MM-DD.
<innborgunarupphaed>	Amount of partial payment, total amount of payment towards the principal
<radstofudupphaed>	Amount deposited, the amount received by the creditor, i.e. the updated principal of the receivable net of tax on financial income
<tilkynningarupphaed>	Notification amount, the sum of <i>Tilkynningargjald 1</i> and <i>Tilkynningargjald 2</i>
<heildarupphaed>	Total amount, total amount paid
<fjarmagnstekjuskattur>	Tax on financial income (FMTSK), withheld upon deposit. A tax levied on the penalty interest and default charges assessed by creditors who are not exempt from the tax. If a company looks after its own tax submissions to the Directorate of Internal Revenue (RSK), this is the calculated tax on financial income which it should return to RSK.
<sedilnumer>	Coupon number for the invoice, 7 digits. Determined by creditor
<vidskiptanumer>	Payer's transaction number, a unique key of the creditor for the receivable payer. If the company does not use a transaction number for direct debit receivables, the payer's Id./Reg. No. is used as transaction number.
<vanskilagjaldsupphaed>	Amount of default charge, paid upon making payment
<annar_kostnadur>	Other costs, special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<annar_vanskila_kostnadur>	Other default costs, special charges paid by receivable payer. Special charges, e.g. for Secondary collection, paid by receivable payer. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs.. It is assessed upon payment after the final date for payment.
<drattarvaxtaupphaed>	Amount of penalty interest, paid upon making payment
<gengi>	Superclass of exchange rate in schema.
<mynt>	Receivable currency, three-letter ISO currency code For example: ISK, EUR, CHF, JPY, GBP, USD.
<gengi>	Exchange rate used for payment of FX receivable, with six decimal places
<bunkanumer>	Number of bank of payment, four digits. Used for instance for traceability
<villa>	Superclass of error in document
<villunumer>	Error number
<villumelding>	Error text indicating what went wrong



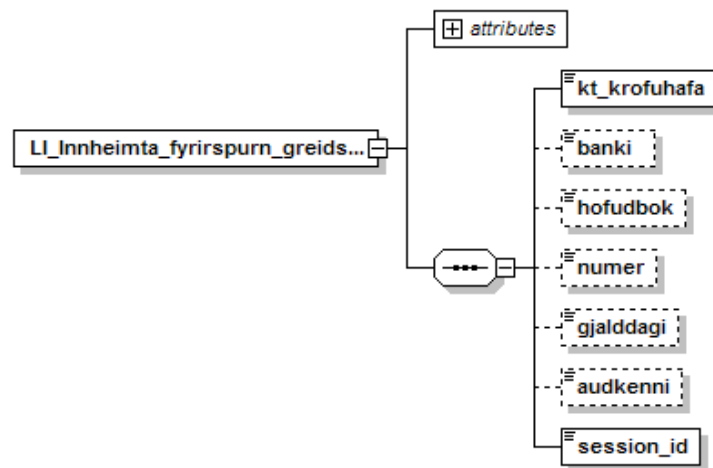
9.10 Query on a specific payment within the same day

The message retrieves movements for a *single* receivable in collection (payments from Receivables Pooling) which have occurred that day. Previously the balance during the day for a single receivable could be seen, but not the actual movements. If a bulk query is used, the reply will show information on receivables with a 24-hour delay, or from midnight on the last banking day. The reply is retrieved from the RB database and not Landsbanki's database.

9.10.1 Request / Query

The message *LI_innheimta_fyrirspurn_greidslur_dage* should not be overused, since the message must be submitted for each individual receivable – and this naturally creates an according workload for the bank's back office system. For technical reasons the number of the receivable (number) is optional; if omitted, the reply contains the payments made recently on all receivables of the creditor in question. The message may not be used to obtain information about hundreds or thousands of receivables, as the back office system can not handle the workload for such extensive data processing.

9.10.1.1 XML query



https://b2b.fbl.is/schema/LI_innheimta_fyrirspurn_greidslur_dags.xsd

9.10.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_innheimta_fyrirspurn_greidslur_dags version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_innheimta_fyrirspurn_greidslur_dags.xsd">
  <kt_krofuhafo>6210779029</kt_krofuhafo>
  <banki>0115</banki>
  <hofudbok>66</hofudbok>
  <gjaldagi>2008-04-13</gjaldagi>
  <audkenni>666</audkenni>
  <session_id></session_id>
</LI_innheimta_fyrirspurn_greidslur_dags>
```




9.10.1.3 Variables

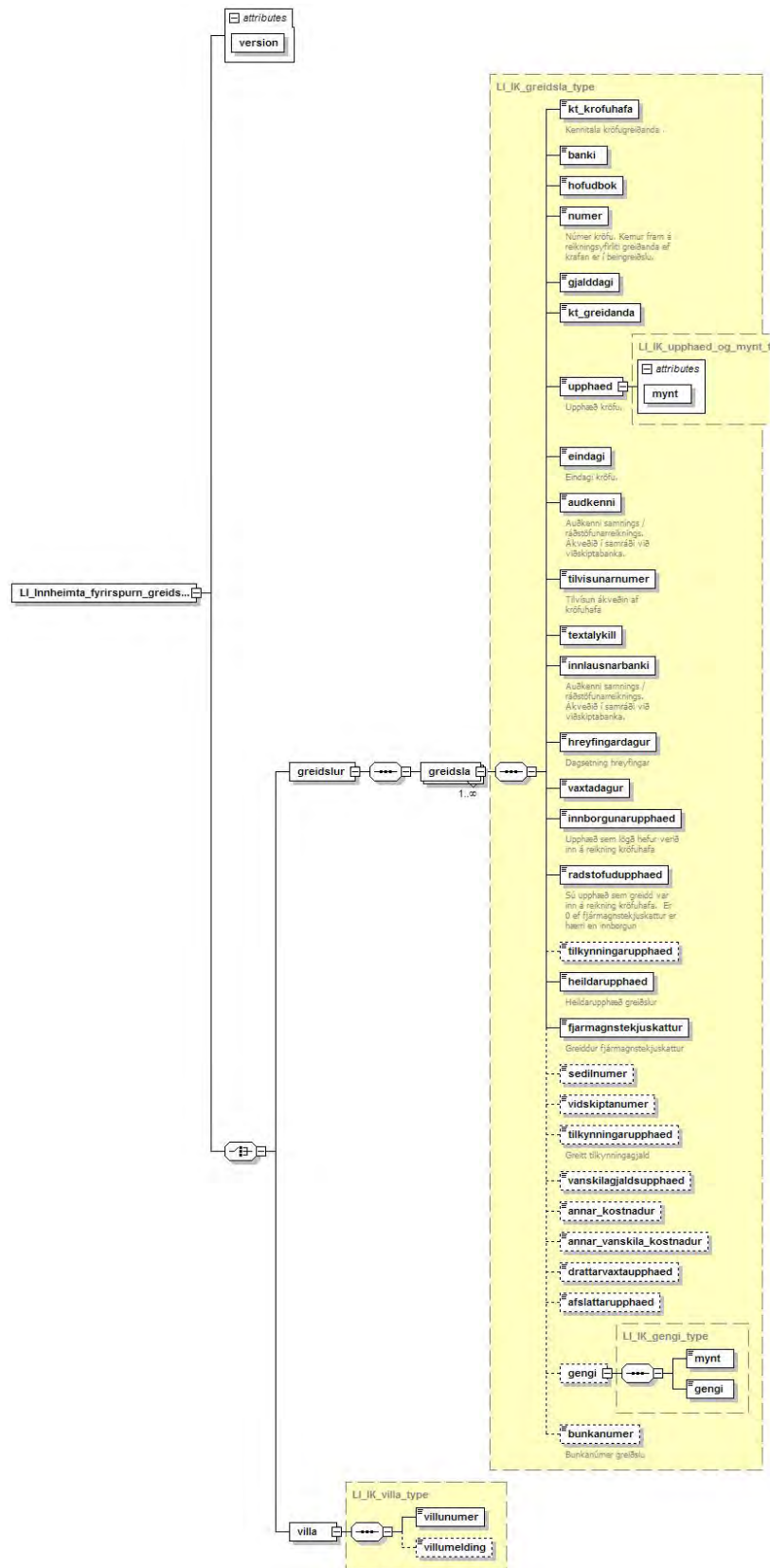
Name of variable	Explanation
<kt_krofuha>	Id./Reg. No. of creditor, 10 digits without a hyphen
<banki>	Bank of creditor, four digits
<hofudbok>	Ledger no., 2 digits Note: Only ledger no. 66 is supported in Receivables Pooling.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0 (zero). The 6 digits may range from 1 to 999999.
<gjaldagi>	Due date of receivable in the format YYYY-MM-DD.
<audkenni>	Collection identification for the receivable, 3 characters; can be comprised of alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<session_id>	User's unique Session ID



9.10.2 Reply

9.10.2.1 XML reply

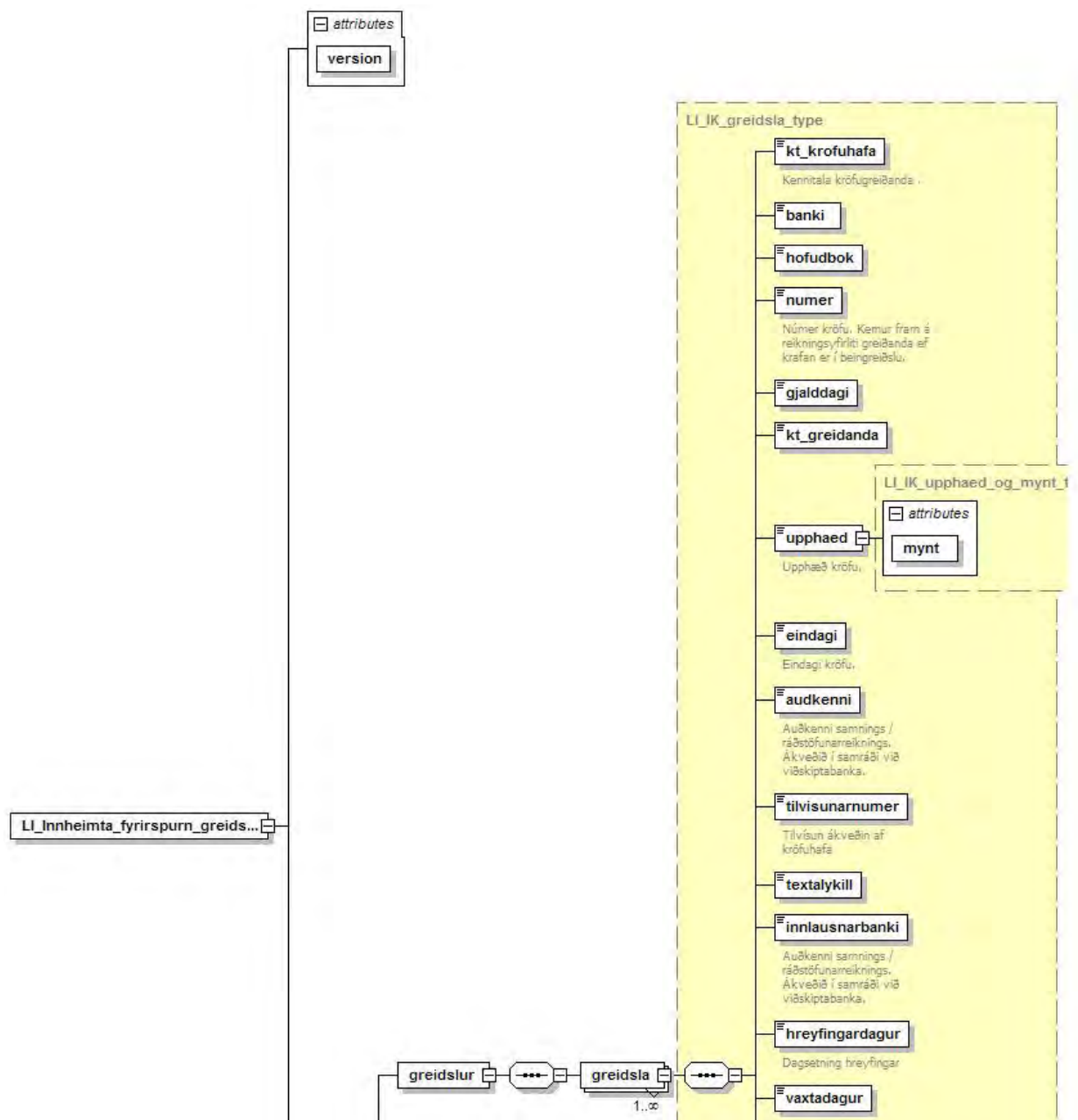
This is the same reply as in Section 9.9.2 on p. 255. The explanatory diagram is shown in enlarged form on the following two pages.



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslu_svar.xsd



Figure 1 of 2



https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslur_svar.xsd



9.10.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_fyrirspurn_greidslur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_greidslur_svar.xsd">
  <greidslur>
    <greidsla>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1234567890</kt_greidanda>
      <upphaed mynt="ISK">1.1</upphaed>
      <eindagi>2008-04-30</eindagi>
      <audkenni>666</audkenni>
      <tilvisunarnumer>1234567890123456</tilvisunarnumer>
      <textalykill>03</textalykill>
      <innlausnarbanki>0115</innlausnarbanki>
      <hreyfingardagur>2008-04-22</hreyfingardagur>
      <vaxtadagur>2008-04-30</vaxtadagur>
      <innborgunarupphaed>5000</innborgunarupphaed>
      <radstofudupphaed>5000</radstofudupphaed>
      <heildarupphaed>5000</heildarupphaed>
      <fjarmagnstekjuskattur>0</fjarmagnstekjuskattur>
      <sedilnumer>1234567</sedilnumer>
      <vidskiptanumer>1234567890</vidskiptanumer>
      <vanskilagjaldsupphaed>0.00</vanskilagjaldsupphaed>
      <annar_kostnadur>0</annar_kostnadur>
      <annar_vanskila_kostnadur>0</annar_vanskila_kostnadur>
      <drattarvaxtaupphaed>0</drattarvaxtaupphaed>
      <afslattarupphaed>0.00</afslattarupphaed>
      <gengi>
        <mynt>CAD</mynt>
        <gengi>3.14159</gengi>
      </gengi>
      <bunkanumer>AAAA</bunkanumer>
    </greidsla>
  </greidslur>
</LI_Innheimta_fyrirspurn_greidslur_svar>
```



9.10.2.3 Variables

Name of variable	Explanation
<greidslur>	Superclass in payment section of schema
<greidsla>	Subclass in payment section of schema
<kt_krofuhafo>	Id./Reg. No. of creditor, 10 digits without a hyphen
<banki>	Bank of creditor, four digits
<hofudbok>	Ledger no., 2 digits Note: Only ledger no. 66 is supported in Receivables Pooling.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	Id. No. of payer, 10 digits without a hyphen
<upphaed>	Amount; the original amount of the receivable (the actual principal)
<mynt>	Receivable currency, three-letter ISO currency code For example: ISK, EUR, CHF, JPY, GBP, USD.
<eindagi>	Final date for payment of receivable in the format YYYY-MM-DD.
<audkenni>	Collection identification for the receivable, 3 characters; can be comprised of alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<tilvisunarnumer>	Reference number of the receivable, determined by creditor
<textalykill>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<innlausnarbanki>	Redemption bank, four-digit branch number of the bank account from which receivable was paid
<hreyfingardagur>	Movement date, date of the movement in the format YYYY-MM-DD.
<vaxtadagur>	Interest date, interest date of the payment in the format YYYY-MM-DD.
<innborgunarupphaed>	Amount of partial payment, total amount of payment
<radstofudupphaed>	Amount deposited, the amount received by the creditor, i.e. the updated principal of the receivable net of tax on financial income
<tilkynningarupphaed>	Notification amount, the sum of <i>Tilkynningargjald 1</i> and <i>Tilkynningargjald 2</i>
<heildarupphaed>	Total amount, total amount paid
<fjarmagnstekjuskattur>	Tax on financial income (FMTSK), withheld upon deposit. A tax levied on the penalty interest and default charges assessed by creditors who are not exempt from the tax. If a company looks after its own tax submissions to the Directorate of Internal Revenue (RSK), this is the calculated tax on financial income which it should return to RSK.
<sedilnumer>	Coupon number for the invoice, 7 digits Determined by creditor
<vidskiptanumer>	Payer's transaction number, a unique key of the creditor for the receivable payer
<vanskilagjaldsupphaed>	Amount of default charge, paid upon making payment
<annar_kostnadur>	Other costs, special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<annar_vanskila_kostnadur>	Other default costs, special charges paid by receivable payer. Special charges, e.g. for Secondary collection, paid by receivable payer. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<drattarvaxtaupphaed>	Amount of penalty interest, paid upon making payment
<gengi>	Superclass of exchange rate in schema.
<mynt>	Receivable currency, three-letter ISO currency code. For example: ISK, EUR, CHF, JPY, GBP, USD.
<gengi>	Exchange rate used for payment of FX receivable, with six decimal places
<bunkanumer>	Number of bank of payment, four digits. Used for instance for traceability
<villa>	Superclass of error in document
<villunumer>	Error number
<villumelding>	Error text indicating what went wrong

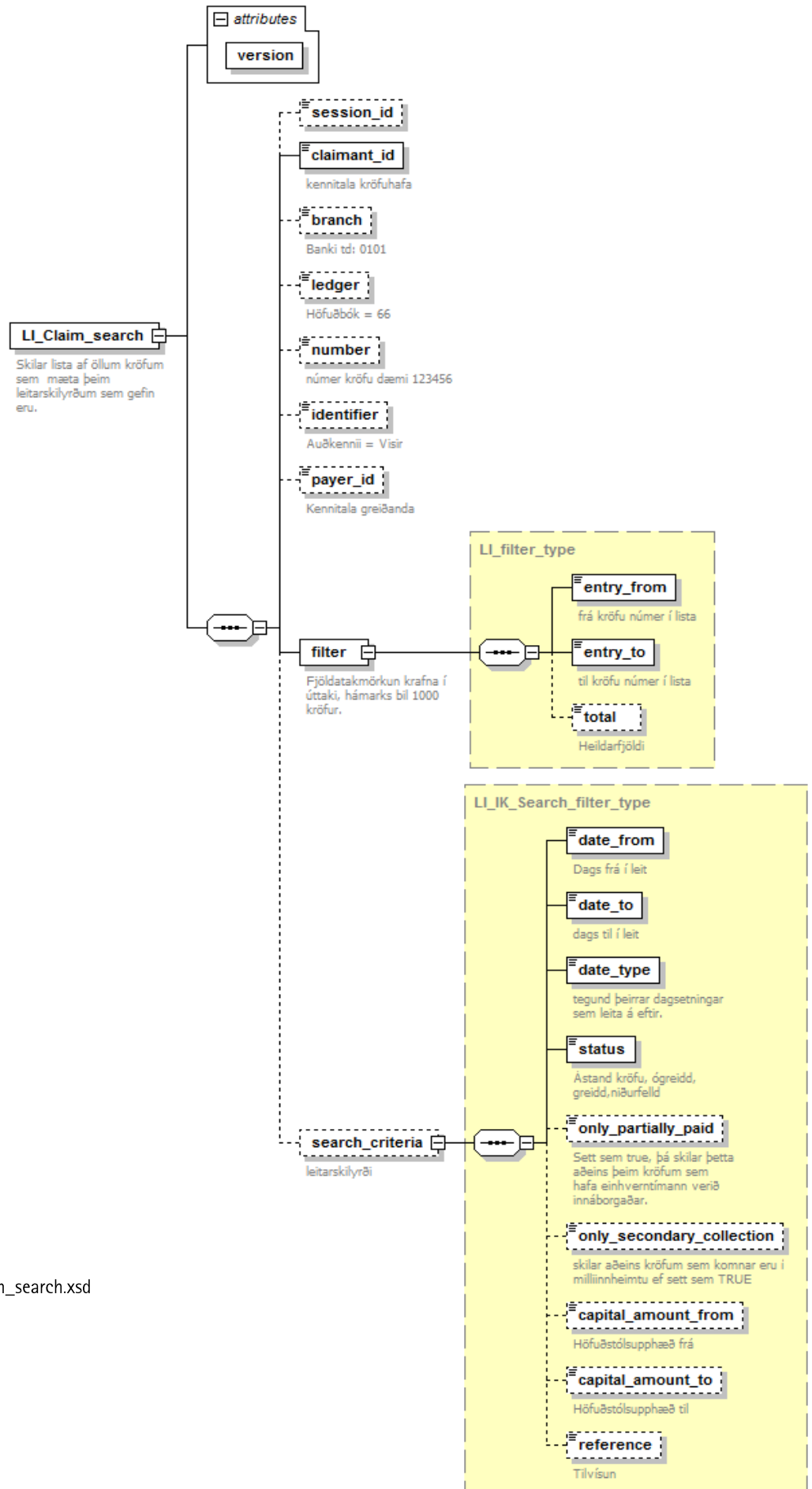


9.11 Claim/receivable search

The message LI_Claim_search returns a list of all receivables for the given search.

9.11.1 Request/Query

9.11.1.1 XML query



https://b2b.fbl.is/schema/LI_Claim_search.xsd



9.11.1.2 XML example, 1 of 2

The example shows how to search for receivables by creditor's Id./Reg. No.; 1ER is the identifier and the search specifies due dates from early January to a given date ("today"). Criteria is cancelled receivables with partial payments made to them.

```
<LI_Claim_search version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{A04E20F1-C30A-4615-9A87-D8BA7952FADC}</session_id>
  <claimant_id>4703013920</claimant_id>
  <identifier>1ER</identifier>
  <filter>
    <entry_from>1</entry_from>
    <entry_to>2</entry_to>
  </filter>
  <search_criteria>
    <date_from>2009-02-01</date_from>
    <date_to>2010-02-17</date_to>
    <due_date>2010-02-04</due_date>
    <status>CANCELLED</status>
    <only_partially_paid>true</only_partially_paid>
  </search_criteria>
</LI_Claim_search>
```

9.11.1.3 XML example, 2 of 2

This example shows a search for two transactions involving a single receivable within one specified due date – also known is that the receivable has been paid in full:

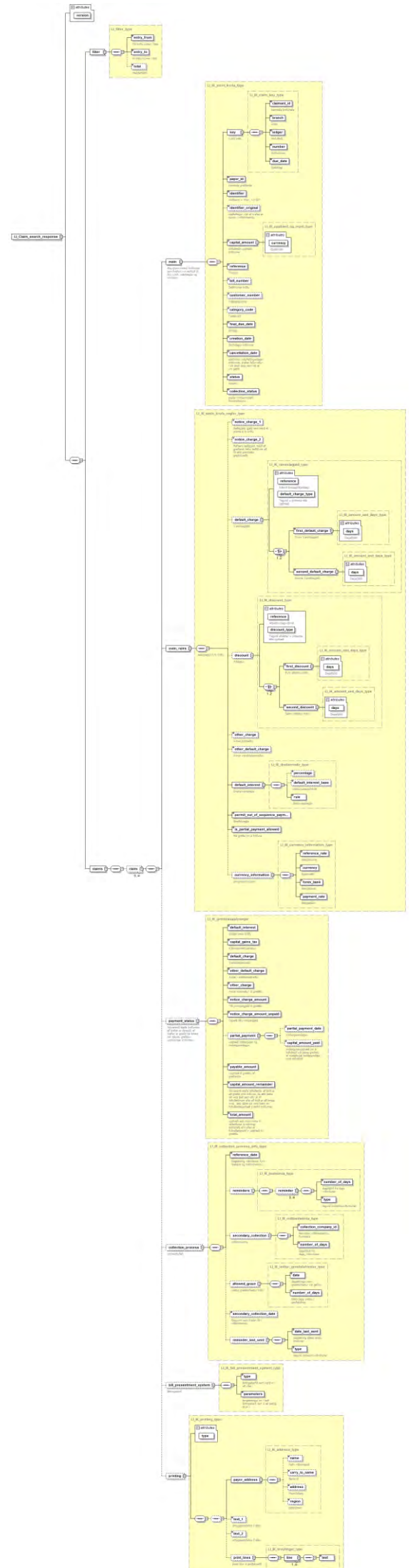
```
<LI_Claim_search version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{A04E20F1-C30A-4615-9A87-D8BA7952FADC}</session_id>
  <claimant_id>6906922289</claimant_id>
  <branch>0101</branch>
  <ledger>66</ledger>
  <number>922900</number>
  <filter>
    <entry_from>1</entry_from>
    <entry_to>2</entry_to>
  </filter>
  <search_criteria>
    <date_from>2009-04-16</date_from>
    <date_to>2009-04-16</date_to>
    <date_type>DUE_DATE</date_type>
    <status>PAID</status>
  </search_criteria>
</LI_Claim_search>
```




9.11.1.4 Variables

Name of variables	Explanation
<session_id>	User's unique Session ID
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	Bank of creditor (branch), four digits
<ledger>	Ledger no., 2 digits Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<identifier>	Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: M11</i> Receivables can go through two stages during their lifetime. The first stage is primary initial collection and the latter interim collection. If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original identifier (identifier_original) below.
<payer_id>	Id. No. of payor, 10 digits without a hyphen
<filter>	Superclass of filtering number of entries in reply. Also know as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. <i>Example: 1</i>
<entry_to>	Final entry number. <i>Example: 3000</i> Initial and final entry are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total>	Total number of receivables that fulfil the conditions of the query.
<search_criteria>	Superclass of search criteria.
<date_from>	Search from date
<date_to>	Search to date
<date_type>	Type of date; due date (DUE_DATE) or final date for payment (FINAL_DUE_DATE).
<status>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • UNPAID / ÓGREIDD (1) • PAID / GREIDD (2) • CANCELLED / NIÐURFELLD (3)
<only_partially_paid>	Indicates whether partial payment has been made to receivable. Possible values are TRUE and FALSE, i.e. TRUE = partial payment has been made and FALSE = partial payment has not been made.
<only_secondary_collection>	Indicates whether the receivable has been sent to interim collection. Possible values are TRUE and FALSE, i.e. TRUE = is in interim collection and FALSE = is not in interim collection.
<capital_amount_from>	Principal as of specified amount.
<capital_amount_to>	Principal is a set amount.
<reference>	Reference number of the receivable, determined by creditor.

The reply is shown in full on the next pages.



https://b2b.fbl.is/schema/LI_Claim_search_response.xsd

Figure 1 of 4

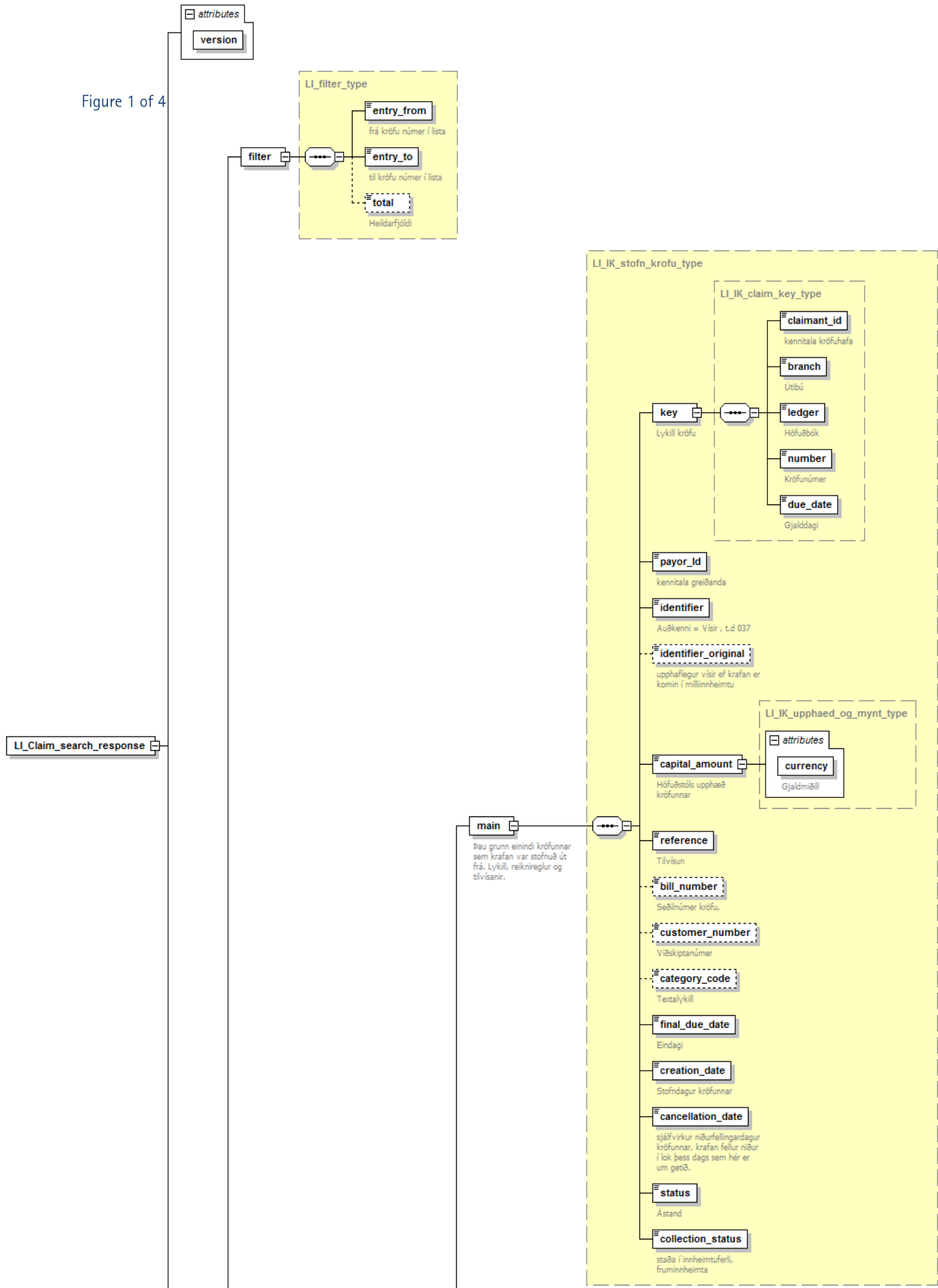


Figure 2 of 4

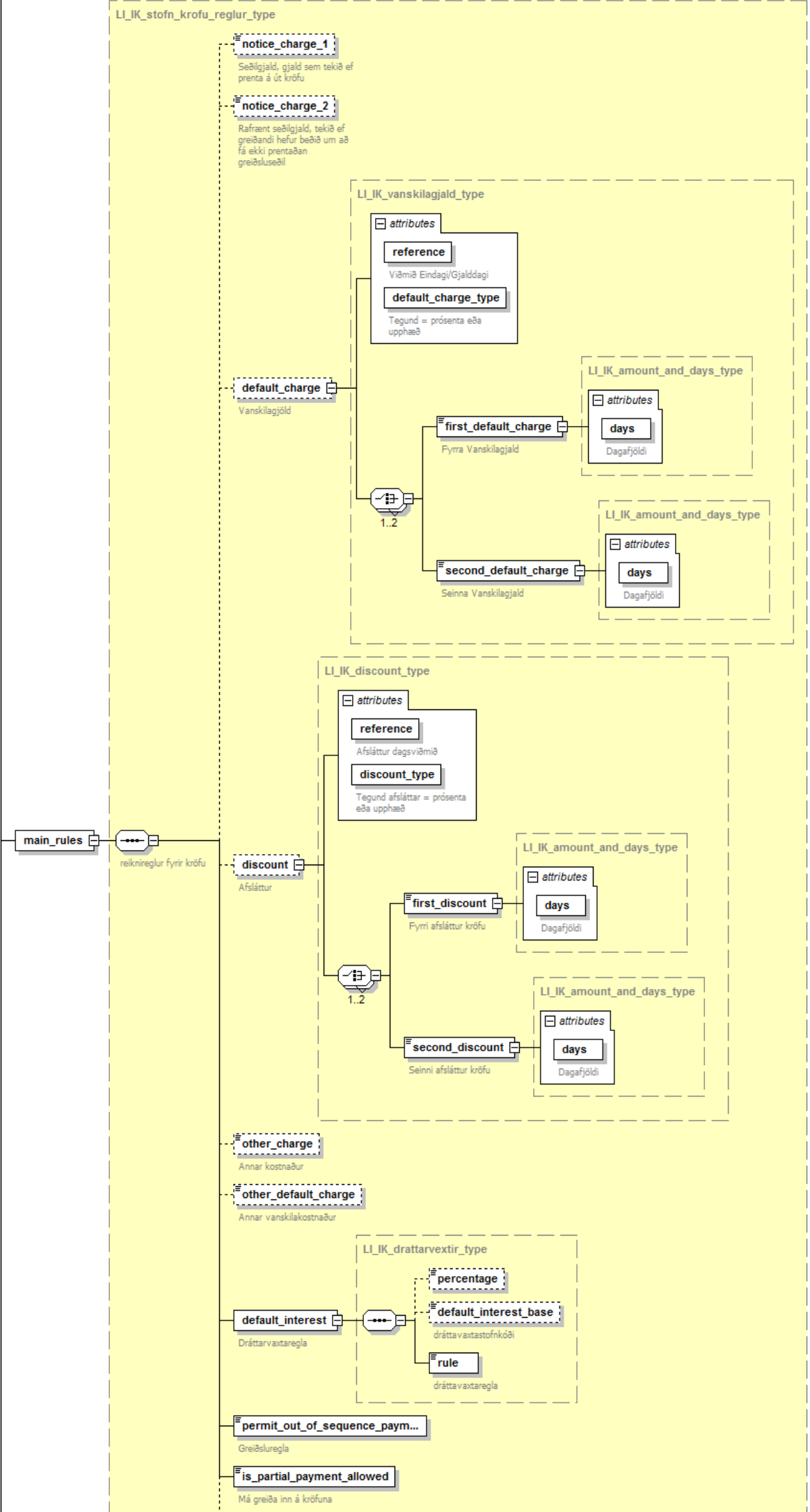


Figure 3 of 4

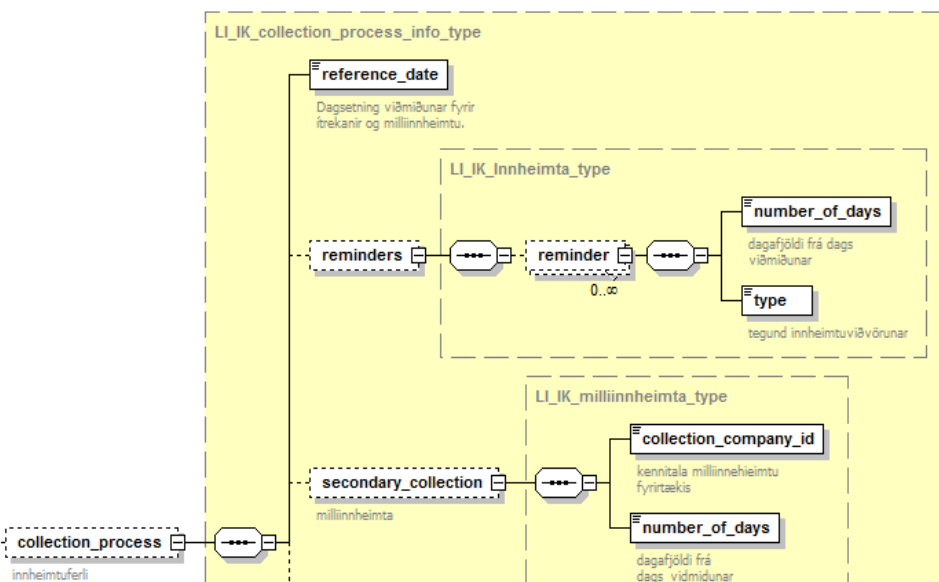
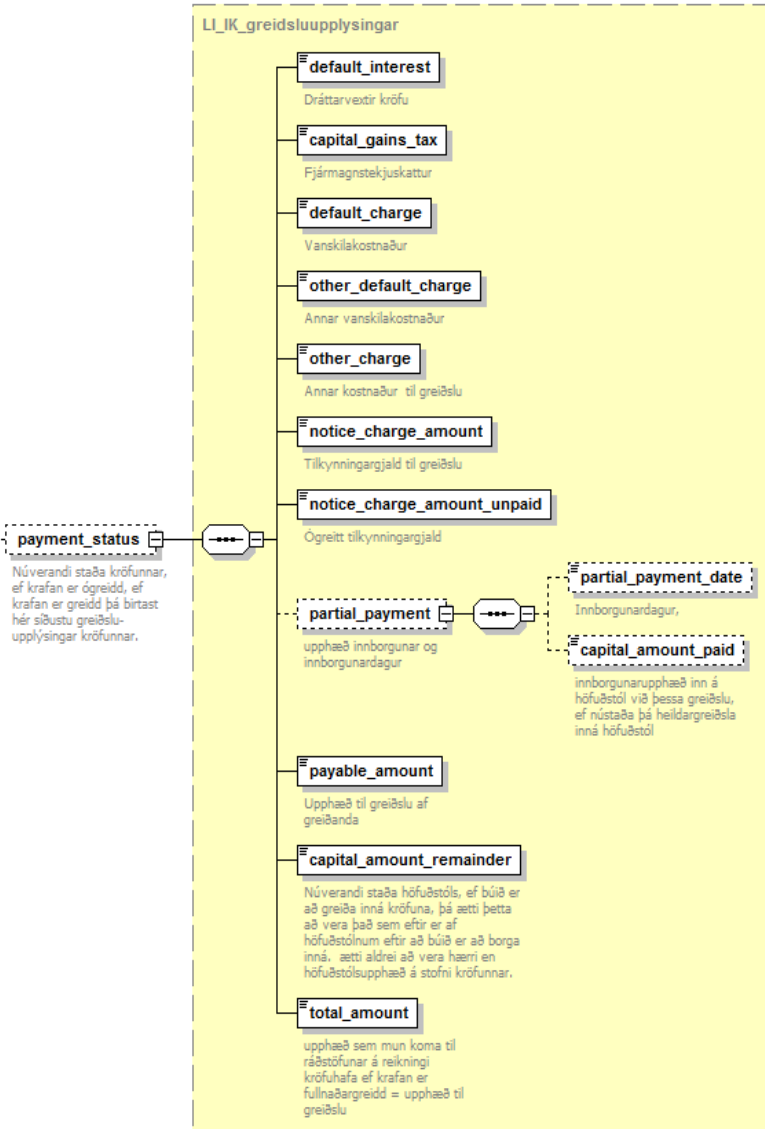
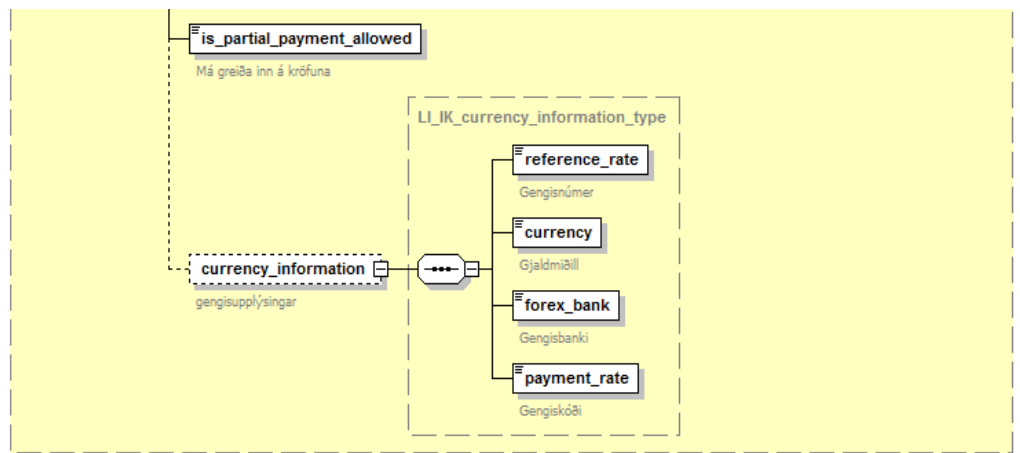
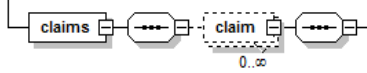
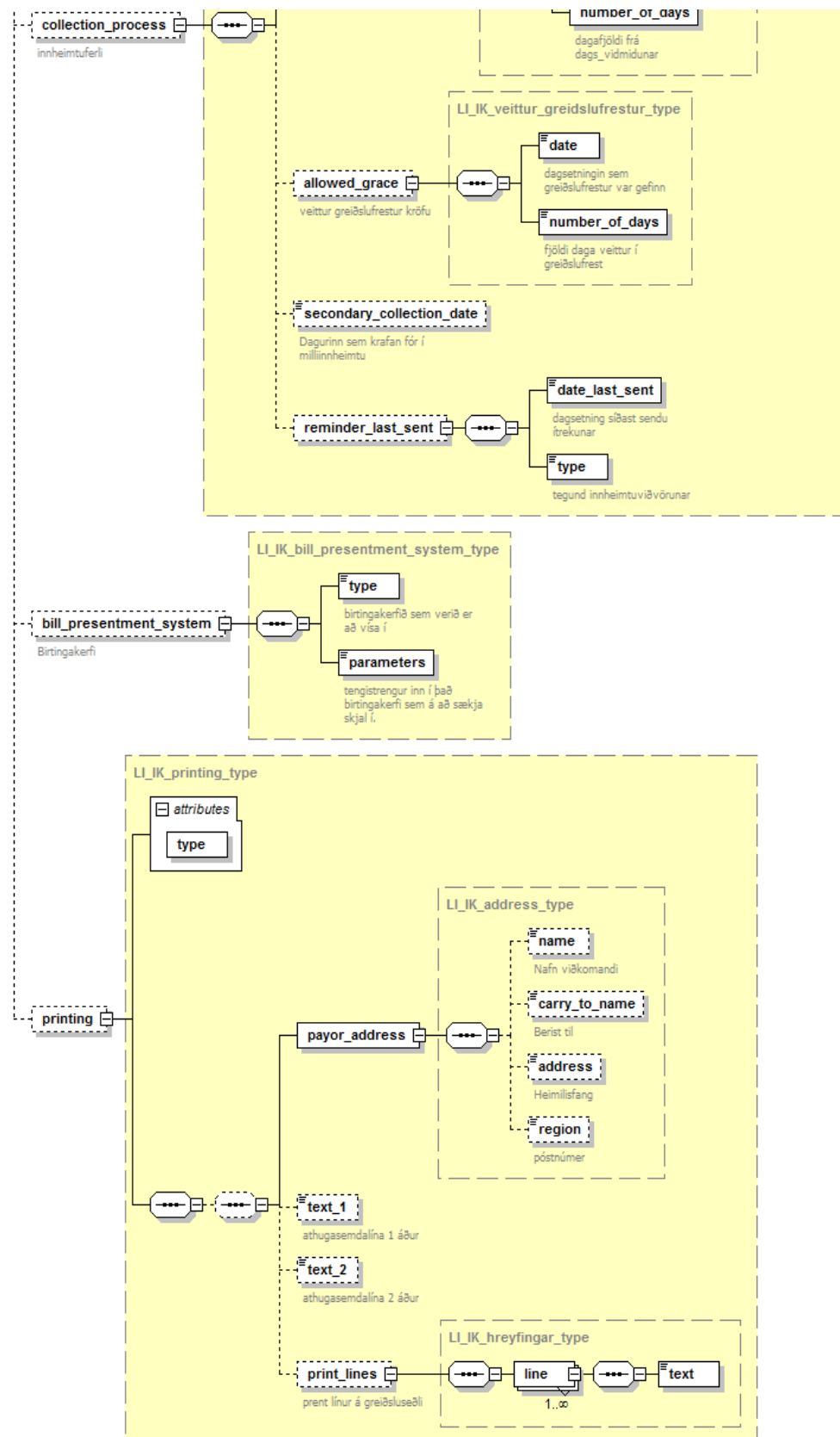


Figure 4 of 4



https://b2b.fbl.is/schema/LI_Claim_search_response.xsd



9.11.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Claim_search_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="0">
  <filter>
    <entry_from>1</entry_from>
    <entry_to>1</entry_to>
    <total>1</total>
  </filter>
  <claims>
    <claim>
      <main>
        <key>
          <claimant_id>6906922289</claimant_id>
          <branch>0101</branch>
          <ledger>66</ledger>
          <number>922900</number>
          <due_date>16/04/2009</due_date>
        </key>
        <payor_id>6906922289</payor_id>
        <identifier>1A2</identifier>
        <capital_amount currency="EUR">1.00</capital_amount>
        <reference>YY910</reference>
        <bill_number/>
        <customer_number>6906922289ABC</customer_number>
        <category_code>A2</category_code>
        <final_due_date>2009-04-17</final_due_date>
        <creation_date>2009-04-15</creation_date>
        <cancellation_date>2010-04-16</cancellation_date>
        <status>PAID</status>
        <collection_status>PRIMARY_COLLECTION</collection_status>
      </main>
      <main_rules>
        <notice_charge_1>4</notice_charge_1>
        <notice_charge_2>5</notice_charge_2>
        <other_charge>6</other_charge>
        <default_interest>
          <default_interest_base>AMOUNT</default_interest_base>
          <rule>1</rule>
        </default_interest>
        <permit_out_of_sequence_payment>>false</permit_out_of_sequence_payment>
        <is_partial_payment_allowed>>false</is_partial_payment_allowed>
        <currency_information>
          <reference_rate>REGULAR_RATE</reference_rate>
          <currency>EUR</currency>
          <forex_bank>0100</forex_bank>
          <payment_rate>PAYMENT_DATE_RATE</payment_rate>
        </currency_information>
      </main_rules>
      <payment_status>
        <default_interest>0</default_interest>
        <capital_gains_tax>0</capital_gains_tax>
        <default_charge>0</default_charge>
        <other_default_charge>0</other_default_charge>
        <other_charge>0</other_charge>
        <notice_charge_amount>0</notice_charge_amount>
        <notice_charge_amount_unpaid>0</notice_charge_amount_unpaid>
        <payable_amount>0</payable_amount>
        <capital_amount_remainder>0</capital_amount_remainder>
        <total_amount>0</total_amount>
      </payment_status>
    </claim>
  </claims>
</LI_Claim_search_response>
```

cont'd.



```
<collection_process>
  <reference_date>2009-04-17</reference_date>
  <secondary_collection>
    <collection_company_id>6906922289</collection_company_id>
    <number_of_days>15</number_of_days>
  </secondary_collection>
</collection_process>
<printing>
  <payor_address>
    <name>Greiðandinn hf</name>
    <address>Austurstræti 16</address>
    <region>155</region>
  </payor_address>
  <print_lines>
    <line>
      <text>Seðilgjald, - kr. er innifalið í upphæð til greiðslu.</text>
    </line>
  </print_lines>
</printing>
</claim>
</claims>
</LL_Claim_search_response>
```




9.11.2.3 Variables

Name of variables	Explanation
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. <i>Example: 1</i>
<entry_to>	Final entry number. <i>Example: 3000</i> Initial and final entry are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total>	Total number of receivables that fulfil the conditions of the query.
<claims>	Superclass of receivables.
<claim>	Subclass of receivables. List of the particulars of individual receivables.
<main>	Superclass of receivable.
<key>	Superclass of unique receivable key.
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	Bank of creditor (branch), four digits
<ledger>	Ledger no., 2 digits Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<payor_id>	Id. No. of payor, 10 digits without a hyphen
<identifier>	Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: M11</i> Receivables can go through two stages during their lifetime. The first stage is primary initial collection and the latter interim collection. If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original identifier (<i>identifier_original</i>) below.
<identifier_original>	Original collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: 037</i> The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of.
<capital_amount>	Updated principal of the receivable. Unlike in the older message, this is not the original principal of the receivable unless it is fairly new.
<currency>	Receivable currency, three-letter ISO currency code. Example: ISK, EUR, CHF, JPY, GBP, USD.
<reference>	Reference number of the receivable, determined by creditor.
<bill_number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<customer_number>	Payor's transaction number, a unique key of the creditor for the receivable payor
<category_code>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<final_due_date>	Final date for payment of receivable in the format YYYY-MM-DD.
<creation_date>	Creation date of receivable in the format YYYY-MM-DD.



<cancellation_date>	Expected, automatic cancellation date of receivable in the format YYYY-MM-DD. Date must follow the creation date (i.e. be in the future).
<status>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • UNPAID / ÓGREIDD (1) • PAID / GREIDD (2) • CANCELLED / NIÐURFELLD (3)
<collection_status>	Indicates what stage the receivable is in. Possible values are: <ul style="list-style-type: none"> • PRIMARY_COLLECTION / FRUMINNHEIMTA • SECONDARY_COLLECTION / MILLIINNHEIMTA
<main_rules>	Superclass of receivables rules that apply to the so-called receivable base.
<notice_charge_1>	Notification fee and payment charge 1; special charge assessed for calculating and issuing payment coupons and sending them to payors
<notice_charge_2>	Notification and payment charge 2; charge for electronic invoice
</default_charge>	Superclass of default cost. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<reference>	Indicates whether the reference date is the final date for payment or due date for payment.
<default_charge_type>	Indicates whether default is calculated as a set percentage or numerical amount. Possible values are: <ul style="list-style-type: none"> • AMOUNT / Fjárhæð • PERCENTAGE / Prósent
<first_default_charge>	First default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<days>	No. of days, indicates when the first default charge should be assessed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<second_default_charge>	Second default charge; an additional default charge assessed on a receivable once the default period has reached a certain length. If a percentage is used, it must not exceed 99.99 and is calculated on the amount of the receivable. The same rule applies to the second default charge, i.e. it is not possible to have a percentage for the first default charge and a fixed amount for the second.
<days>	No. of days, indicates when the second default charge should be assessed. It can be calculated from the due date or final date for payment. The number of days for the first default charge must be less than the number of days for the second default charge. The contents of the message supersede the collection identification, i.e. in case of inconsistencies, the data in the message will be used.
<discount>	Superclass of discount in schema.
<reference>	Discount reference date. Indicates whether number of days for which to calculate discount is based on due date for payment DUE_DATE or final date for payment (FINAL_DUE_DATE).
<discount_type>	Type of discount, set percentage or set amount.
<first_discount>	First discount on payment, intended to encourage payment by payor.
<days>	Number of days for first discount; indicates when the first discount is granted.
<second_discount>	Second discount on payment, intended to encourage payment by payor.
<days>	Number of days for second discount; indicates when the second discount is granted.
<other_charge>	Other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<other_default_charge>	Other default costs, special charges paid by receivable payor. Special charges, e.g. for interim collection, paid by receivable payor. Other default



	costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<default_interest>	Superclass of penalty interest. Note that if no penalty interest is specified here, no penalty interest will be calculated, even if the collection identification states otherwise.
<percentage>	Penalty interest percentage. Placed with the initial entry and stored with the initial receivable. Example: 13.00.
<default_interest_base>	Penalty interest base; indicates the amount on which penalty interest is to be charged. Possible values are: <ul style="list-style-type: none"> • AMOUNT / UPPHÆÐ • AMOUNT_AND_DEFAULT_COSTS / UPPHÆÐ_OG_VANSKILAGJÖLD
<rule>	Penalty interest rule; indicates whether penalty interest is to be charged. Possible values are: <p>EMPTY</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>A</p> <p>B</p> <p>C</p> <p>D</p> <p>E</p> <p>F</p> <p><i>See further in a special annex at the end of this section, p. 319.</i></p>
<permit_out_of_sequence_payment>	Payment rule, determines whether oldest receivables must be paid first. Note that the "age" is determined by the due date and not the date the receivable was created. Possible values are: <ul style="list-style-type: none"> • FALSE; means that the oldest due dates must be paid first, then the next, etc. in order of due dates. • TRUE; means that receivables may be paid in any order regardless of which due date occurred first.
<is_partial_payment_allowed>	Partial payment rule, states whether partial payment of receivable may be made. Possible values are: <ul style="list-style-type: none"> • FALSE / EKKI_MÁ_GREIÐA_INN_Á_KRÖFU • TRUE / MÁ_GREIÐA_INN_Á_KRÖFU
<currency_information>	Superclass of currency information linked to the receivable. An FX receivable is one denominated in a foreign currency and the amount is calculated upon payment based on the prevailing exchange rate on the due date or dates. Upon payment, the receivable is recalculated, using the information in the relevant fields in the receivable base. The receivable amount is paid in ISK.
<reference_rate>	Exchange rate of receivable. <ul style="list-style-type: none"> • REGULAR_RATE • CENTRAL_BANK_MID_RATE • CENTRAL_BANK_STATUTORY_RATE • NOTE_RATE
<currency>	Receivable currency, three-letter ISO currency code. Example: USD, GBP, EUR, CHF, JPY.
<forex_bank>	Exchange rate bank; first two digits of bank code, entered by B2B user and not by the bank Possible values are: <ul style="list-style-type: none"> • 00 (Central Bank of Iceland) • 01 (Landsbankinn) • 03 (Arion bank) • 05 (Íslandsbanki) • 11 (Savings banks) <p>In Landsbankinn's B2B service, the value 01 is mandatory.</p>



<payment_rate>	<p>Exchange rate rule; indicates what daily rate is used for calculation when receivable is paid and what penalty interest schedule is to be used in calculating penalty interest. For foreign currency receivables created in Landsbankinn the so-called <i>payment day rate (N)</i> is used. Possible values are J and N.</p> <p>J Due date rate which means that the applicable exchange rate for the receivable currency on the due date shall be used. The reference exchange rate is the applicable exchange rate during that day, if payment is made on due date. For payment after due date, the reference rate is the closing exchange rate on the due date. For payment prior to due date, the current reference rate of the receivable currency is used. Penalty interest is calculated using the current highest legally authorised penalty interest rate on the ISK amount of the receivable based on the exchange rate on the due date for payment.</p> <p>N Payment day rate indicates that the applicable exchange rate for the receivable currency on the date paid shall be used. Penalty interest is calculated in accordance with the penalty interest for the receivable currency or the penalty interest on the receivable, based on the ISK amount of the receivable after conversion based on the current rate for the receivable currency.</p>
<payment_status>	Superclass showing the current status of an unpaid receivable. If the receivable has been paid, the latest payment details appear here.
<default_interest>	Amount of penalty interest.
<capital_gains_tax>	Amount of capital income tax.
<default_charge>	Amount of default charges. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<other_default_charge>	Amount of other default charges due to special charges, e.g. for interim collection, paid by receivable payor. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<other_charge>	Amount of other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<notice_charge_amount>	Amount of paid notification fee and payment charge (1 or 2); special charge assessed for calculating and issuing payment coupons and sending them to payors. This is the fee to be paid on the specified date, as the fees are not both (1 and 2) due at the same time. Payment information only includes information about the fee due. The initial receivable dictates the amount of each charge.
<notice_charge_amount_unpaid>	Amount of unpaid notification and payment fee. For comparison see <i>notice_charge_amount</i> above.
<partial_payment>	Superclass of partial payment fields.
<partial_payment_date>	Date of partial payment in the format YYYY-MM-DD.
<capital_amount_paid>	Amount of partial payment. If spot position, the field describes total payment to the principal of the receivable.
<payable_amount>	Total amount for payment (by the payor).
<capital_amount_remainder>	Current balance of principal. If partial payment has been made the amount accounts for the outstanding amount on the principal following partial payment. Under normal circumstances, the amount should not be larger than the principal of the initial receivable.
<total_amount>	Amount of payment deposited to the creditor's bank account if receivable is paid in full. Also referred to as Amount for payment in other messages.
<collection_process>	Superclass of collection information (collection process).
<reference_date>	Date of reference for iterations and interim collection in the format YYYY-MM-DD.
<reminders>	Superclass of collection notifications.
<reminder>	Subclass of collection notifications.
<number_of_days>	Number of days since reference date.
<type>	Type of collection notification.



	<ul style="list-style-type: none">• REMINDER• REMINDER_WARNING_PUBLIC• REMINDER_WARNING
<secondary_collection>	Superclass of interim collection information.
<collection_company_id>	Id./Reg. No. of interim collection agency, 10 digits without a hyphen
<number_of_days>	Number of days since reference date. The receivable goes to interim collection after the period elapses.
<allowed_grace>	Superclass of discount information of the receivable. Discount on payment is intended to encourage payment by payor.
<date>	Date extended time limit for payment for was granted, in the format YYYY-MM-DD.
<number_of_days>	Number of days of extended time limit for payment. Regardless of whether this refers to the first or second discount.
<secondary_collection_date>	Date receivable was sent to interim collection, in the format YYYY-MM-DD.
<reminder_last_sent>	Superclass of sent collection notifications.
<date_last_sent>	Date of most recent collection notification, in the format YYYY-MM-DD.
<type>	Type of collection notification. <ul style="list-style-type: none">• REMINDER• REMINDER_WARNING_PUBLIC• REMINDER_WARNING
<bill_presentment_system>	Superclass of RB's publication system (Birthingakerfi Reiknistofu bankanna). The purpose is to link the receivable to the e-document published in the payor's online bank. The service requires that the creditor utilise the RB's publication system (see Chapter 11, as of page 347). The creditor sends both the so-called type and web site which creates a link to the receivable in the payor's online banking. The payor clicks on a button or icon (varies between the banks' online user interfaces) to view an image of the invoice.
<type>	Type of publication, also known as <i>Publication code</i> . Only one value is permissible; "1" (the number one).



<div><parameters></div>	<div>Web site of the publication system, consisting of a 200 characters, both numbers and letters. The web site is entered in fields 233 to 432. Also known as <slod> with other web services.</div> <div>Example: (a uniform line) kennitalaKrofuha=5202692669&krofuNumer=52026926690111660011543251104&kennitala=0805544359&dags=25.11.2004</div> <div>More details on the composition of the web site's path:</div> <table><thead><tr><th>Length</th><th>Place</th><th>Description</th><th>Format</th></tr></thead><tbody><tr><td>19</td><td>233-251</td><td>kennitalaKrofuha=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>252-261</td><td>kennitala kröfuha=</td><td>9999999999</td></tr><tr><td>12</td><td>262-273</td><td>&krofuNumer=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>274-283</td><td>kennitala kröfuha=</td><td>9999999999</td></tr><tr><td>4</td><td>284-287</td><td>bankanúmer (t.d. 0101)</td><td>9999</td></tr><tr><td>2</td><td>288-289</td><td>höfuðbók</td><td>99</td></tr><tr><td></td><td></td><td>(verður að vera 66)</td><td></td></tr><tr><td>7</td><td>290-296</td><td>kröfunúmer</td><td>0999999</td></tr><tr><td></td><td></td><td>(bæta núlli framan við 6 stafi)</td><td></td></tr><tr><td>6</td><td>297-302</td><td>gjaldagi (ddmmáá)</td><td>999999</td></tr><tr><td>11</td><td>303-313</td><td>&kennitala=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>314-323</td><td>kennitala greiðanda</td><td>9999999999</td></tr><tr><td>6</td><td>324-329</td><td>&dags=</td><td><alltaf sami texti></td></tr><tr><td>10</td><td>330-339</td><td>gjaldagi (dd.mm.ööáá)</td><td>99.99.9999</td></tr><tr><td>93</td><td>340-432</td><td>AUTT</td><td>AUTT</td></tr></tbody></table>	Length	Place	Description	Format	19	233-251	kennitalaKrofuha=	<alltaf sami texti>	10	252-261	kennitala kröfuha=	9999999999	12	262-273	&krofuNumer=	<alltaf sami texti>	10	274-283	kennitala kröfuha=	9999999999	4	284-287	bankanúmer (t.d. 0101)	9999	2	288-289	höfuðbók	99			(verður að vera 66)		7	290-296	kröfunúmer	0999999			(bæta núlli framan við 6 stafi)		6	297-302	gjaldagi (ddmmáá)	999999	11	303-313	&kennitala=	<alltaf sami texti>	10	314-323	kennitala greiðanda	9999999999	6	324-329	&dags=	<alltaf sami texti>	10	330-339	gjaldagi (dd.mm.ööáá)	99.99.9999	93	340-432	AUTT	AUTT
Length	Place	Description	Format																																																														
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10	330-339	gjaldagi (dd.mm.ööáá)	99.99.9999																																																														
93	340-432	AUTT	AUTT																																																														
<div><printing></div>	<div>Superclass of optional print text. Note that the text is only included if Landsbankinn handles printing. The printed text is not visible if the payor views <i>Unpaid invoices</i> in online banks, not even under <i>More information</i>. In order to display the text, the creditor must use RB's publications system.</div>																																																																
<div><payor_address></div>	<div>Superclass of payor's postal address. Note that Receivables Pooling is only available for Icelandic Id. No. and that mail is not sent overseas. Character limit is 50 digits.</div>																																																																
<div><name></div>	<div>Name of payor. Character limit is 50 digits.</div>																																																																
<div><carry_to_name></div>	<div>"Send to" field. Also known as "Alternate name of payor". May be more descriptive or better known than the first (official) name. Character limit is 50 digits.</div>																																																																
<div><address></div>	<div>Street and number. Known as <heimili> in other messages. No strict rules apply; the field may contain both commas and spaces. Character limit is 50 digits.</div>																																																																
<div><region></div>	<div>Postal code of municipality, not name of municipality. Example: 101 is correct while both 101 Reykjavík and Reykjavík result in error. Character limit is 3 digits.</div>																																																																
<div><text_1></div>	<div>Comment line 1, for additional comments, optional. Character limit is 80 digits.</div>																																																																
<div><text_2></div>	<div>Comment line 2, for additional comments, optional. Character limit is 80 digits.</div>																																																																
<div><print_lines></div>	<div>Superclass of text fields.</div>																																																																
<div><line></div>	<div>Subclass of text fields. Also known as <hreyfing> in other messages.</div>																																																																
<div><text></div>	<div>Text field. Each text field has space for 50 characters and the "no" line limit (within reason). Semicommas may be used to distinguish between columns.</div> <div>Example: <texti>Date; Accompanying doc.; Amount; Outstanding amount; Currency</div> <div>...</div> <div><texti>01.11.2009; F1234567; 5.000, 4.000; ISK</div> <div>...</div> <div><texti>01.11.2009; F1234568; 3.000, 3.000; ISK</div>																																																																



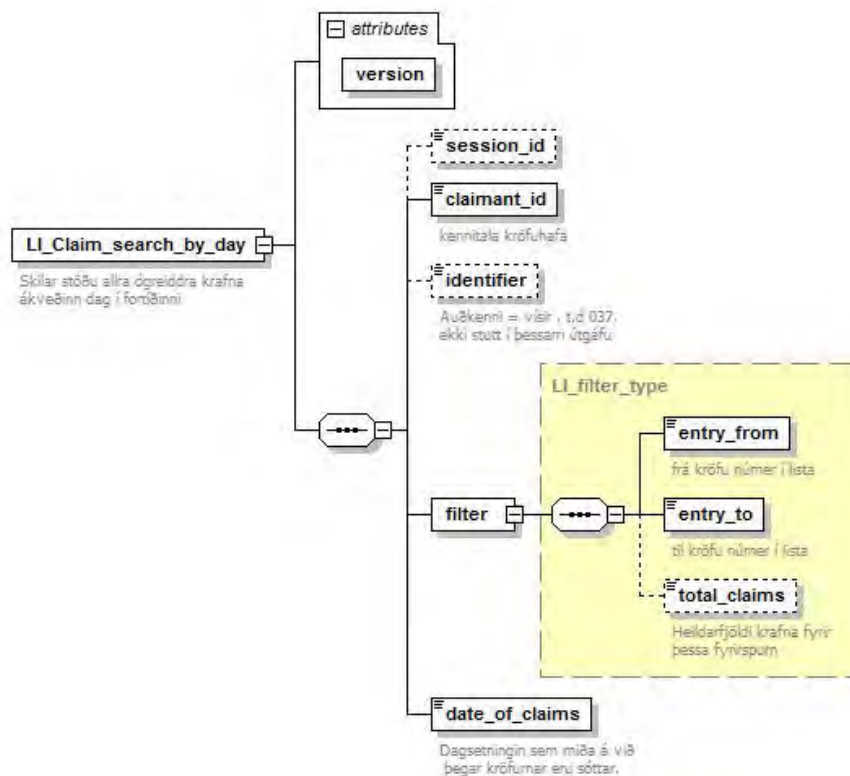
9.12 Status of receivables on certain past dates

The message is used to search for the status of unpaid receivables on a specified date in the past and is thus well suited to implement search tools in accounting systems. Let's assume that the date is 15 February. If the query is for 1 February, the reply will show the status on the evening of 1 February, not at midnight on the last banking day before 1 February (i.e. late at night on 31 January) as is common in the bank's web services.

9.12.1 Request/Query

If no filter is determined, the query will return information on the status of all unpaid receivables on the given past day. Otherwise the query will return information on a subgroup.

9.12.1.1 XML query



https://b2b.fbl.is/schema/LI_Claim_search_by_day.xsd

9.12.1.2 XML example

The example shows a query concerning four receivables.

```
<LI_Claim_search_by_day version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{73BD6883-6397-4548-8635-A1AF76827813}</session_id>
  <claimant_id>4703013456</claimant_id>
  <identifier>1ER</identifier>
  <date_of_claims>2010-01-01</date_of_claims>
  <filter>
    <entry_from>2</entry_from>
    <entry_to>5</entry_to>
  </filter>
</LI_Claim_search_by_day>
```



9.12.1.3 Variables

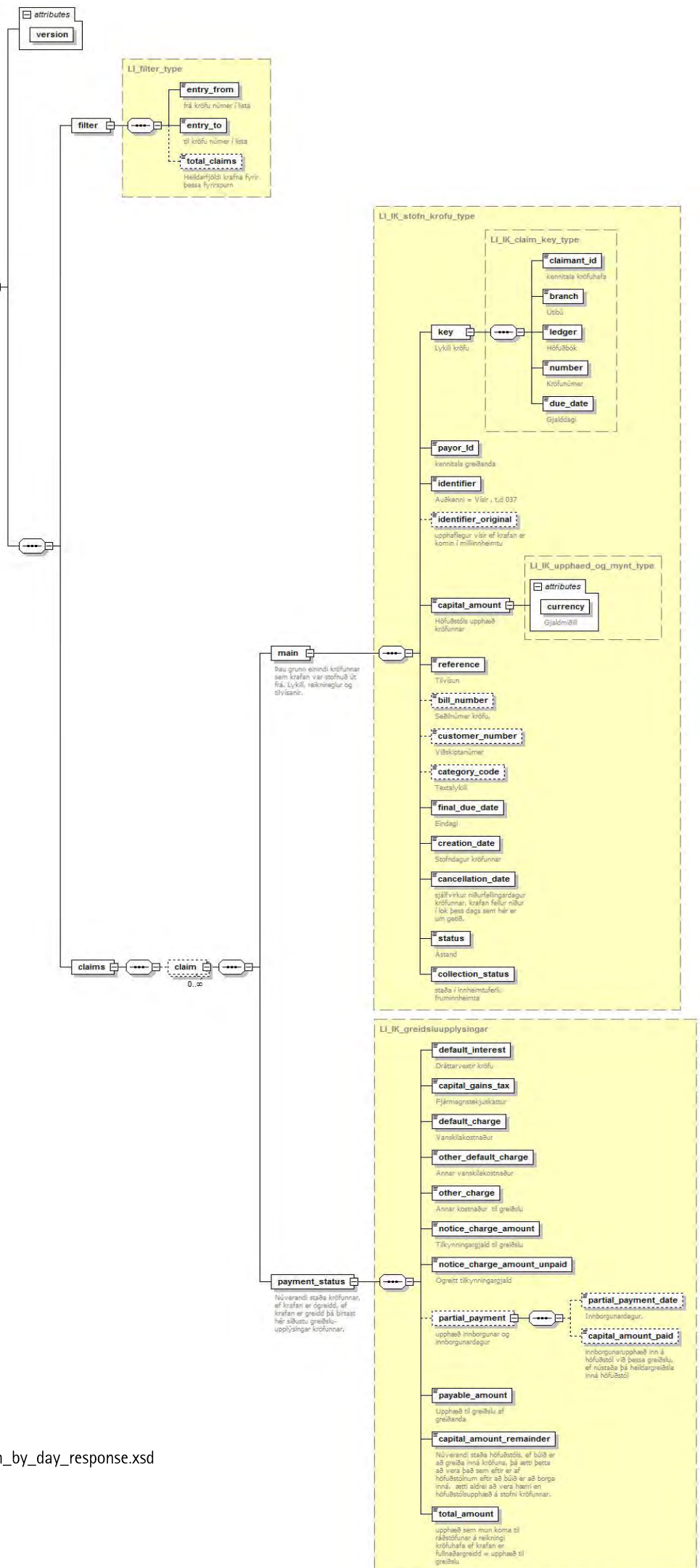
Name of variables	Explanation
<session_id>	User's unique Session ID
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<identifier>	<p>Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: M11</i></p> <p>Receivables can go through two stages during their lifetime. The first stage is primary collection and the latter interim collection. If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original identifier (<i>identifier_original</i>) elsewhere.</p>
<filter>	<p>Superclass of filtering number of entries in reply. Also known as <i>Pageld</i>. Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.</p>
<entry_from>	<p>Initial entry number. <i>Example: 1</i></p>
<entry_to>	<p>Final entry number. <i>Example: 3000</i></p> <p>Initial and final entries are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.</p>
<total_claims>	Total number of receivables that fulfil the conditions of the query.
<date_of_claims>	<p>Reference date of searched receivables. <i>Example:</i> Let's assume that the date is 15 February. If the query is for 1 February, the reply will show the status on the evening of 1 February, not at midnight on the last banking day before 1 February (i.e. late at night on 31 January) as is common in the bank's web services.</p>

9.12.2 Reply

9.12.2.1 XML reply

The reply is shown in full on the next pages.

LI_Claim_search_by_day_respo...



https://b2b.fbl.is/schema/LI_Claim_search_by_day_response.xsd



Figure 1 of 2

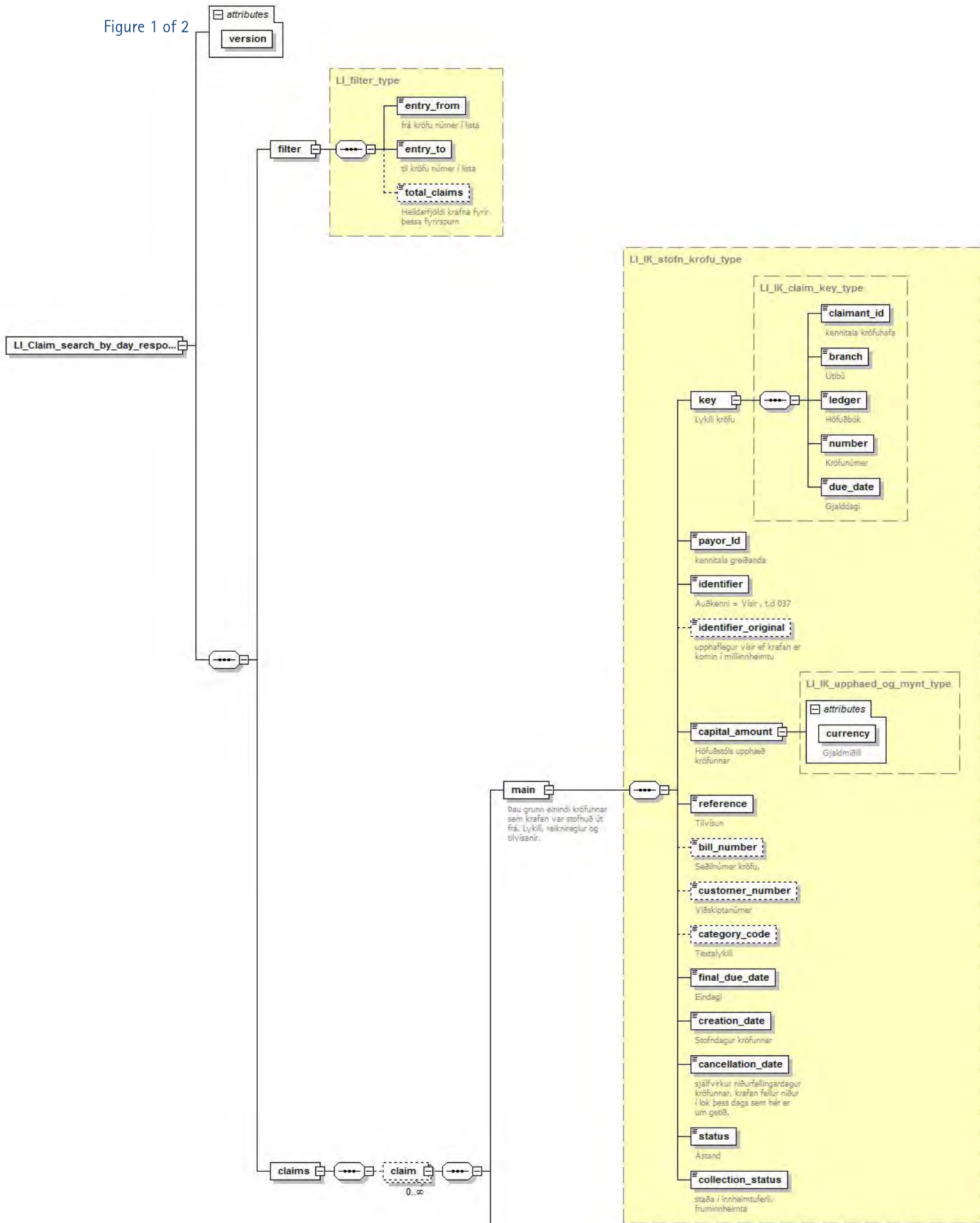
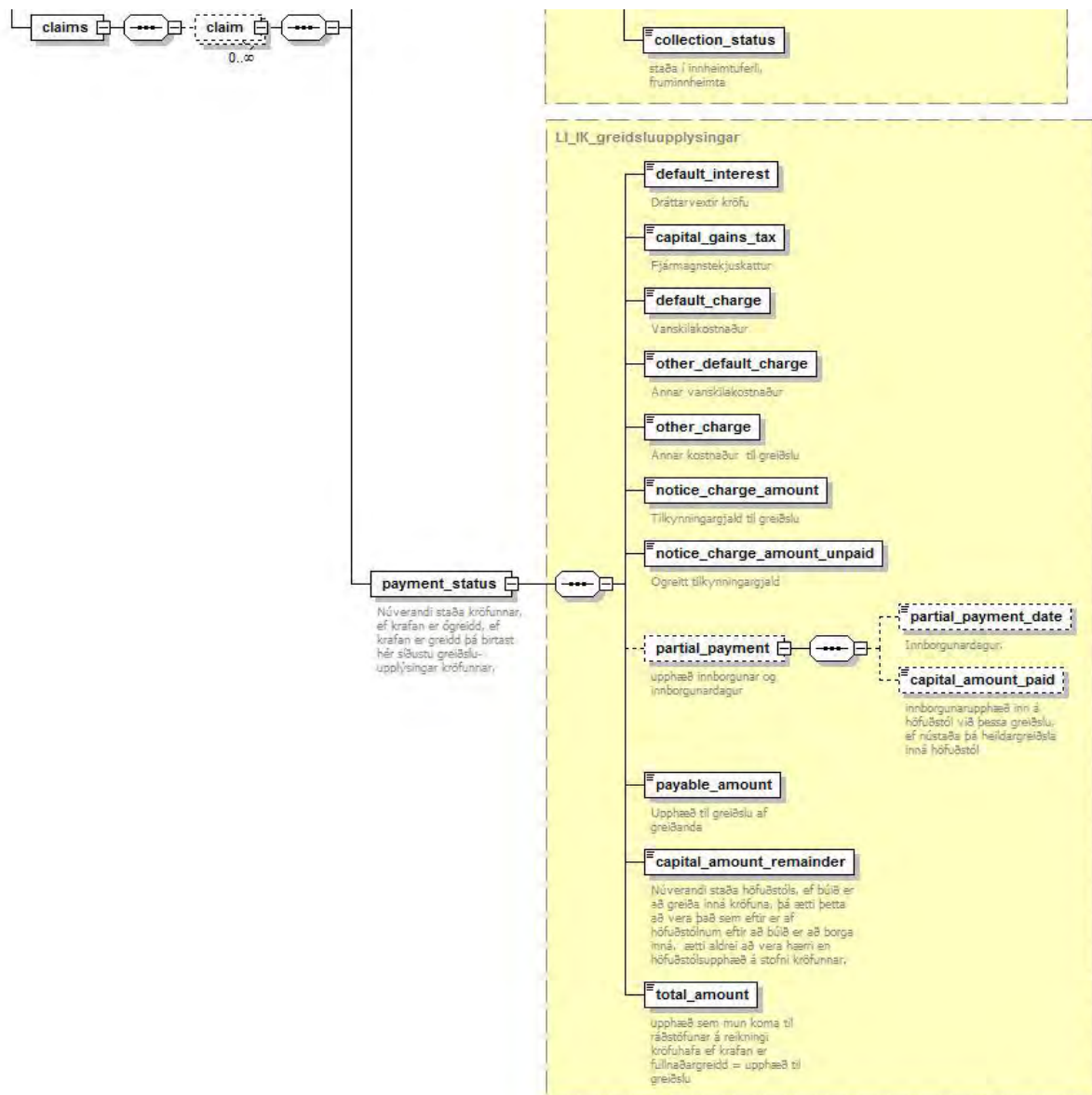




Figure 2 of 2





9.12.2.2 XML example

The example shows the reply to one query. It turns out the receivable was cancelled.

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Claim_search_by_day_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="0">
  <filter>
    <entry_from>0</entry_from>
    <entry_to>1</entry_to>
    <total_claims>43</total_claims>
  </filter>
  <claims>
    <claim>
      <main>
        <key>
          <claimant_id>4703013456</claimant_id>
          <branch>0106</branch>
          <ledger>66</ledger>
          <number>000001</number>
          <due_date>2009-12-03</due_date>
        </key>
        <payor_id>4901043930</payor_id>
        <identifier>00/Æ</identifier>
        <capital_amount currency="ISK">6.00</capital_amount>
        <reference>4901043930</reference>
        <bill_number>0000001</bill_number>
        <customer_number>4703013456</customer_number>
        <category_code>0/Æ</category_code>
        <final_due_date>2009-12-30</final_due_date>
        <creation_date>2009-11-26</creation_date>
        <cancellation_date>2011-12-03</cancellation_date>
        <status>CANCELLED</status>
        <collection_status>PRIMARY_COLLECTION</collection_status>
      </main>
      <payment_status>
        <default_interest>0</default_interest>
        <capital_gains_tax>0</capital_gains_tax>
        <default_charge>0</default_charge>
        <other_default_charge>0</other_default_charge>
        <other_charge>0</other_charge>
        <notice_charge_amount>0</notice_charge_amount>
        <notice_charge_amount_unpaid>0</notice_charge_amount_unpaid>
        <payable_amount>6</payable_amount>
        <capital_amount_reminder>6</capital_amount_reminder>
        <total_amount>6</total_amount>
      </payment_status>
    </claim>
  </claims>
</LI_Claim_search_by_day_response>
```



9.12.2.3 Variables

Name of variables	Explanation
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. <i>Example: 1</i>
<entry_to>	Final entry number. <i>Example: 3000</i> Initial and final entry are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total_claims>	Total number of receivables that fulfil the conditions of the query.
<claims>	Superclass of receivables.
<claim>	Subclass of receivables. List of the particulars of individual receivables.
<main>	Superclass of receivable.
<key>	Superclass of unique receivable key.
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	Bank of creditor (branch), four digits
<ledger>	Ledger no., 2 digits Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<payor_id>	Id. No. of payor, 10 digits without a hyphen
<identifier>	Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: M11</i> Receivables can go through two stages during their lifetime. The first stage is primary collection and the latter interim collection. If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original identifier (<i>identifier_original</i>) below.
<identifier_original>	Original collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: 037</i> The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of.
<capital_amount>	Updated principal of the receivable. Unlike in the older message, this is not the original principal of the receivable unless it is fairly new.
<currency>	Receivable currency, three-letter ISO currency code. Example: ISK, EUR, CHF, JPY, GBP, USD.
<reference>	Reference number of the receivable, determined by creditor.
<bill_number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<customer_number>	Payor's transaction number, a unique key of the creditor for the receivable payor



<category_code>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<final_due_date>	Final date for payment of receivable in the format YYYY-MM-DD.
<creation_date>	Creation date of receivable in the format YYYY-MM-DD.
<cancellation_date>	Expected, automatic cancellation date of receivable in the format YYYY-MM-DD. Date must follow the creation date (i.e. be in the future).
<status>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • UNPAID / ÓGREIDD (1) • PAID / GREIDD (2) • CANCELLED / NIÐURFELLD (3)
<collection_status>	Indicates what stage the receivable is in. Possible values are: <ul style="list-style-type: none"> • PRIMARY_COLLECTION / FRUMINNHEIMTA • SECONDARY_COLLECTION / MILLINNHEIMTA
<payment_status>	Superclass showing the current status of an unpaid receivable. If the receivable has been paid, the latest payment details appear here.
<default_interest>	Amount of penalty interest.
<capital_gains_tax>	Amount of capital income tax.
<default_charge>	Amount of default charges. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<other_default_charge>	Amount of other default charges due to special charges, e.g. for interim collection, paid by receivable payor. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<other_charge>	Amount of other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<notice_charge_amount>	Amount of paid notification fee and payment charge (1 or 2); special charge assessed for calculating and issuing payment coupons and sending them to payors This is the fee to be paid on the specified date, as the fees are not both (1 and 2) due at the same time. Payment information only includes information about the fee due. The initial receivable dictates the amount of each charge.
<notice_charge_amount_unpaid>	Amount of unpaid notification and payment fee For comparison see <i>notice_charge_amount</i> above.
<partial_payment>	Superclass of partial payment fields.
<partial_payment_date>	Date of partial payment in the format YYYY-MM-DD.
<capital_amount_paid>	Amount of partial payment. If spot position, the field describes total payment to the principal of the receivable.
<payable_amount>	Total amount for payment (by the payor).
<capital_amount_remainder>	Current balance of principal. If partial payment has been made the amount accounts for the outstanding amount on the principal following partial payment. Under normal circumstances, the amount should not be larger than the principal of the initial receivable.
<total_amount>	Amount of payment deposited to the creditor's bank account if receivable is paid in full. Also referred to as Amount for payment in other messages.



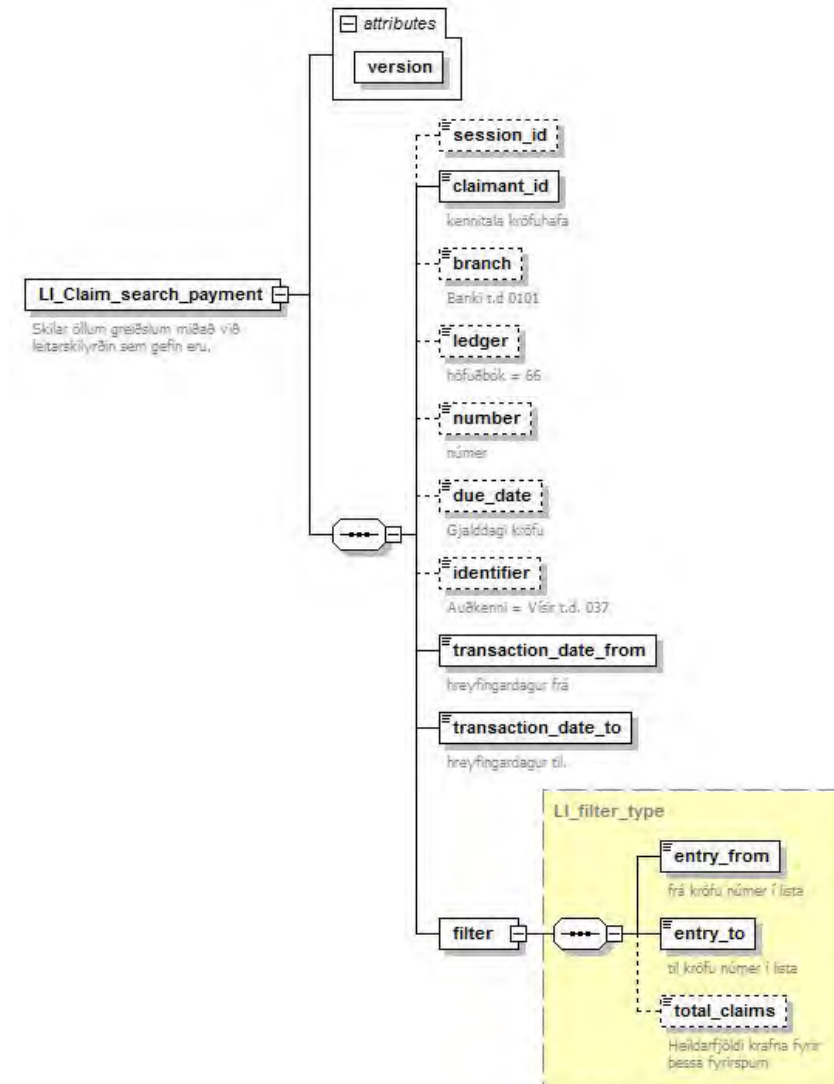
9.13 Search tool for receivable payment

Message is used to search for specified receivable payments based on several side conditions.

9.13.1 Request/Query

The message returns all receivables that match the side conditions. We especially recommend use of the filter field to maximize the capacity of the web service and in so doing minimise response time.

9.13.1.1 XML query



https://b2b.fbl.is/schema/LI_Claim_search_payment.xsd



9.13.1.2 XML example, 1 of 3

In the example we search for transactions involving one receivable over a given period.

```
<LI_Claim_search_payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{3CA0F69C-4DE9-44ED-98F6-AB3A8EB6D0AB}</session_id>
  <claimant_id>4703013456</claimant_id>
  <branch>0111</branch>
  <ledger>66</ledger>
  <number>123456</number>
  <due_date>2016-11-03</due_date>
  <identifier>1ER</identifier>
  <transaction_date_from>2010-01-01</transaction_date_from>
  <transaction_date_to>2010-02-12</transaction_date_to>
  <filter>
    <entry_from>0</entry_from>
    <entry_to>10</entry_to>
  </filter>
</LI_Claim_search_payment>
```

9.13.1.3 XML example, 2 of 3

In the example we search for three transactions involving one receivable over a given period.

```
<LI_Claim_search_payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{3CA0F69C-4DE9-44ED-98F6-AB3A8EB6D0AB}</session_id>
  <claimant_id>6906922289</claimant_id>
  <branch>0101</branch>
  <ledger>66</ledger>
  <number>123456</number>
  <transaction_date_from>2009-07-01</transaction_date_from>
  <transaction_date_to>2009-12-01</transaction_date_to>
  <filter>
    <entry_from>1</entry_from>
    <entry_to>3</entry_to>
  </filter>
</LI_Claim_search_payment>
```




9.13.1.4 XML example, 3 of 3

In the example involves an illegal date in the field "transaction_date_to" (*greiðsludagur_til*).

```
<LI_Claim_search_payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{3CA0F69C-4DE9-44ED-98F6-AB3A8EB6D0AB}</session_id>
  <claimant_id>6906922289</claimant_id>
  <branch>0101</branch>
  <ledger>66</ledger>
  <number>123456</number>
  <transaction_date_from>2009-07-01</transaction_date_from>
  <transaction_date_to>2009-12-01</transaction_date_to>
  <filter>
    <entry_from>1</entry_from>
    <entry_to>3</entry_to>
  </filter>
</LI_Claim_search_payment>
```

Returns the following LI_Error:

```
<error>60101</error>
<error_msg>&lt;![CDATA[Óleyfilegur greiðsludagur til]]&gt;</error_msg>
```



9.13.1.5 Variables

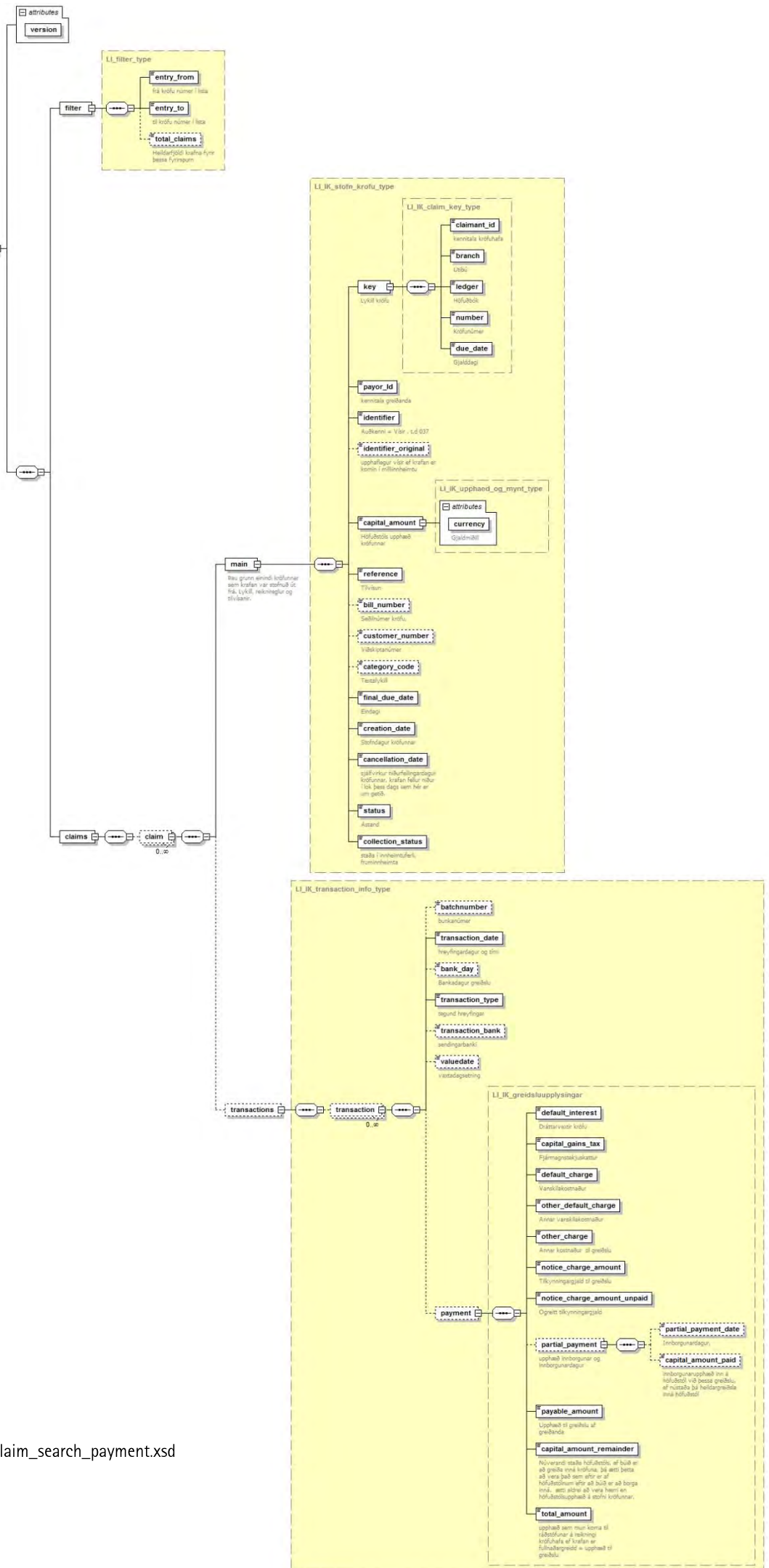
Name of variables	Explanation
<session_id>	User's unique Session ID
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	No. of local branch, 4 digits.
<ledger>	Ledger No., 2 digits. Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<identifier>	Collection identification for receivable, 3 characters. Also called identifier . The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. Example: 037. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be disposed of.
<transaction_date_from>	Start date for movements, first date of the period requested, if due date is not start date
<transaction_date_to>	End date for movements, last date of the period requested, if due date is not last date
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. Example: 1
<entry_to>	Final entry number. Example: 3000 Initial and final entries are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total_claims>	Total number of receivables that fulfil the conditions of the query.

9.13.2 Reply

9.13.2.1 XML reply

The reply is shown in full on the next pages.

LI_Claim_search_payment_resp



https://b2b.fbl.is/schema/LI_Claim_search_payment.xsd

Figure 1 of 2

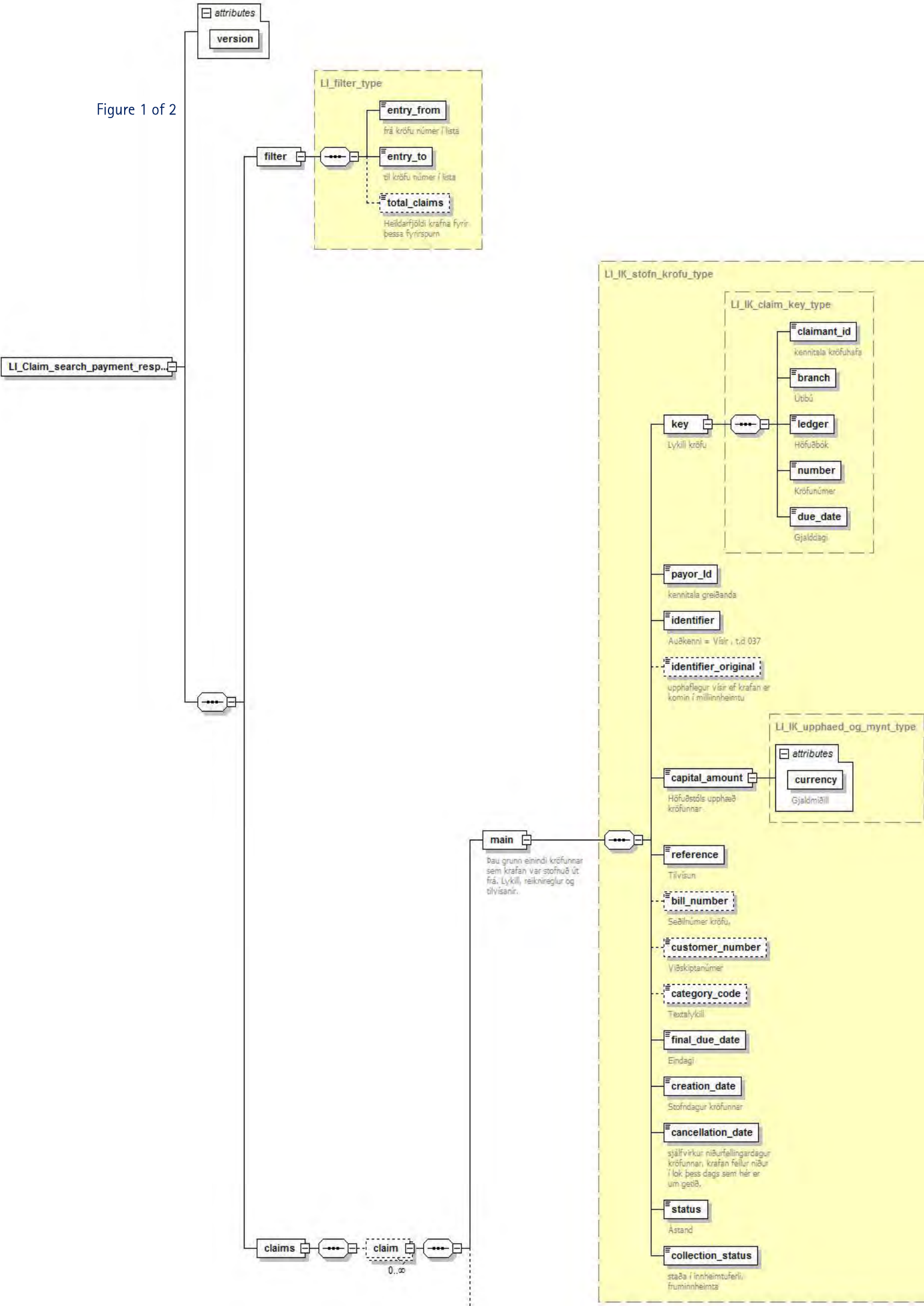
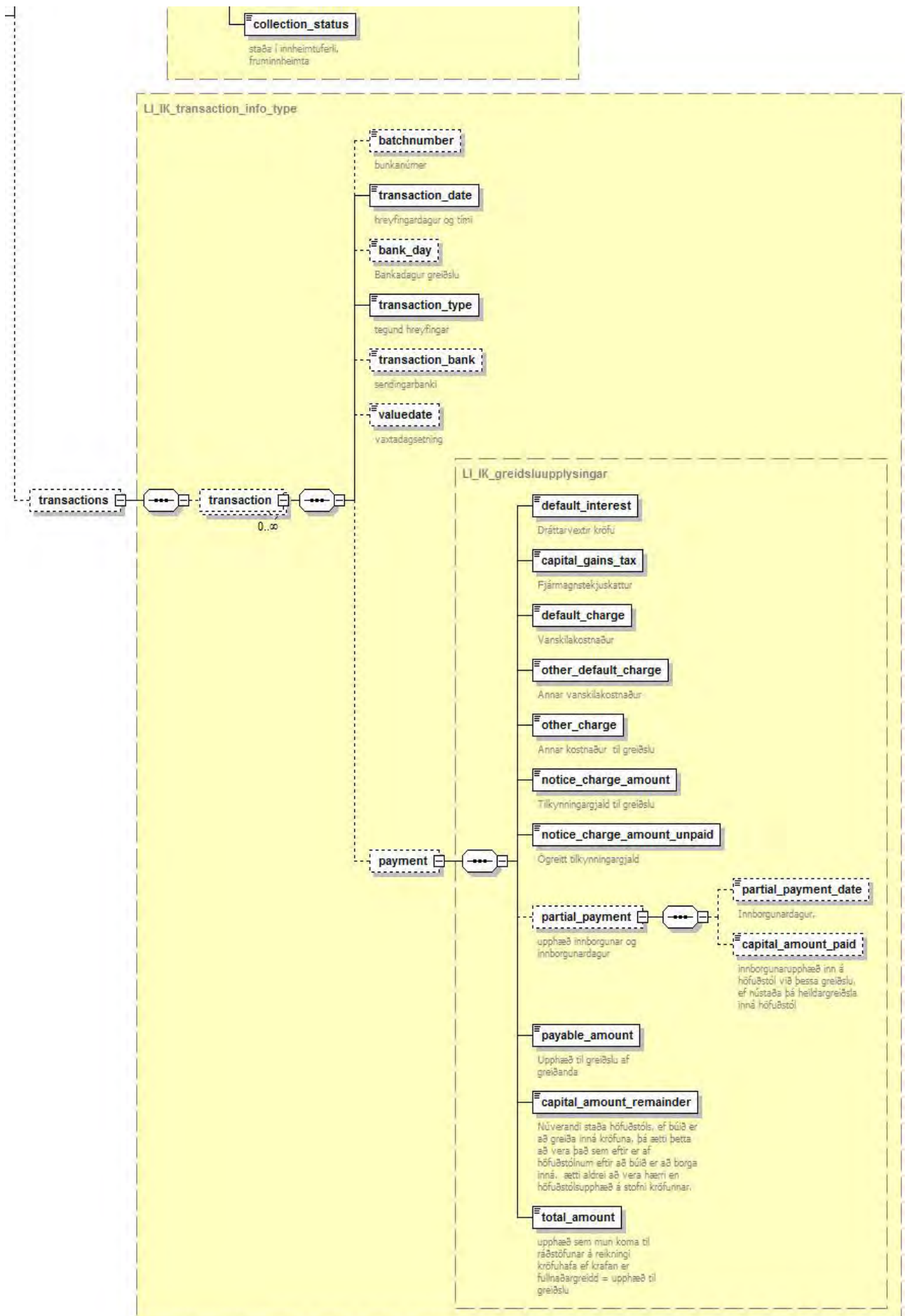




Figure 2 of 2





9.13.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Claim_search_payment_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="0">
  <filter>
    <entry_from>1</entry_from>
    <entry_to>3</entry_to>
    <total_claims>13</total_claims>
  </filter>
  <claims>
    <claim>
      <main>
        <key>
          <claimant_id>6906922289</claimant_id>
          <branch>0101</branch>
          <ledger>66</ledger>
          <number>123456</number>
          <due_date>2014-09-12</due_date>
        </key>
        <payor_id>6906922289</payor_id>
        <identifier>1ER</identifier>
        <capital_amount currency="ISK">1.00</capital_amount>
        <reference>123456789123</reference>
        <bill_number>9415400</bill_number>
        <customer_number>123456789</customer_number>
        <category_code>ER</category_code>
        <final_due_date>2015-04-27</final_due_date>
        <creation_date>2009-09-03</creation_date>
        <cancellation_date>2015-04-30</cancellation_date>
        <status>PAID</status>
        <collection_status>PRIMARY_COLLECTION</collection_status>
      </main>
      <transactions>
        <transaction>
          <batchnumber>&lt;![CDATA[6971]]&gt;</batchnumber>
          <transaction_date>2009-09-03T00:00:00</transaction_date>
          <transaction_type>GREIDSLUR</transaction_type>
          <transaction_bank>0100</transaction_bank>
          <payment>
            <default_interest>0</default_interest>
            <capital_gains_tax>0</capital_gains_tax>
            <default_charge>0</default_charge>
            <other_default_charge>0</other_default_charge>
            <other_charge>0</other_charge>
            <notice_charge_amount>0</notice_charge_amount>
            <notice_charge_amount_unpaid>0</notice_charge_
              amount_unpaid>
            <payable_amount>1</payable_amount>
            <capital_amount_reminder>1</capital_amount_reminder>
            <total_amount>1</total_amount>
          </payment>
        </transaction>
      </transactions>
    </claim>
  </claims>
</LI_Claim_search_payment_response>
```

cont'd.



```
<claim>
  <main>
    <key>
      <claimant_id>6906922289</claimant_id>
      <branch>0101</branch>
      <ledger>66</ledger>
      <number>123456</number>
      <due_date>2014-09-13</due_date>
    </key>
    <payor_id>6906922289</payor_id>
    <identifier>1ER</identifier>
    <capital_amount currency="ISK">1.00</capital_amount>
    <reference>123456789123</reference>
    <bill_number>2698887</bill_number>
    <customer_number>000000000</customer_number>
    <category_code>ER</category_code>
    <final_due_date>2015-04-28</final_due_date>
    <creation_date>2009-09-03</creation_date>
    <cancellation_date>2015-05-01</cancellation_date>
    <status>PAID</status>
    <collection_status>PRIMARY_COLLECTION</collection_status>
  </main>
  <transactions>
    <transaction>
      <batchnumber>&lt;![CDATA[6971]]&gt;</batchnumber>
      <transaction_date>2009-09-03T00:00:00</transaction_date>
      <transaction_type>GREIDSLUR</transaction_type>
      <transaction_bank>0100</transaction_bank>
      <payment>
        <default_interest>0</default_interest>
        <capital_gains_tax>0</capital_gains_tax>
        <default_charge>0</default_charge>
        <other_default_charge>0</other_default_charge>
        <other_charge>0</other_charge>
        <notice_charge_amount>0</notice_charge_amount>
        <notice_charge_amount_unpaid>0</notice_charge_amount_unpaid>
        <payable_amount>1</payable_amount>
        <capital_amount_reminder>1</capital_amount_reminder>
        <total_amount>1</total_amount>
      </payment>
    </transaction>
  </transactions>
</claim>
</LI_Claim_search_payment_response>
```




9.13.2.3 Variables

Name of variables	Explanation
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter allows users sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. <i>Example: 1</i>
<entry_to>	Final entry number. <i>Example: 3000</i> Initial and final entries are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total_claims>	Total number of receivables that fulfil the conditions of the query.
<claims>	Superclass of receivables.
<claim>	Subclass of receivables. List of the particulars of individual receivables.
<main>	Superclass of receivable.
<key>	Superclass of unique receivable key.
<claimant_id>	Id./Reg. No. of creditor, 10 digits without a hyphen
<branch>	Bank of creditor (branch), four digits
<ledger>	Ledger no., 2 digits Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<payor_id>	Id. No. of payor, 10 digits without a hyphen
<identifier>	Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: MI1.</i> Receivables can go through two stages during their lifetime. The first stage is primary collection and the latter interim collection. If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original identifier (<i>identifier_original</i>) below.
<identifier_original>	Original collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of both numerical and alphabetical characters or solely of numerals. <i>Example: 037.</i> The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be disposed of.
<capital_amount>	Updated principal of the receivable. Unlike in the older message, this is not the original principal of the receivable unless it is fairly new.
<currency>	Receivable currency, three-letter ISO currency code. <i>Example: ISK, EUR, CHF, JPY, GBP, USD.</i>
<reference>	Reference number of the receivable, determined by creditor.
<bill_number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<customer_number>	Payor's transaction number, a unique key of the creditor for the receivable payor
<category_code>	Creditor's action code, explanation of payment. The action code



	indicates the type of receivable and is linked to its identification.
<final_due_date>	Final date for payment of receivable in the format YYYY-MM-DD.
<creation_date>	Creation date of receivable in the format YYYY-MM-DD.
<cancellation_date>	Expected, automatic cancellation date of receivable in the format YYYY-MM-DD. Date must follow the creation date (i.e. be in the future).
<status>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • UNPAID / ÓGREIDD (1) • PAID / GREIDD (2) • CANCELLED / NIÐURFELLD (3)
<collection_status>	Indicates what stage the receivable is in. Possible values are: <ul style="list-style-type: none"> • PRIMARY_COLLECTION / FRUMINNHEIMTA • SECONDARY_COLLECTION / MILLIINNHEIMTA
<transactions>	Superclass of receivables paid (transactions).
<transaction>	Subclass of receivables paid.
<batchnumber>	RB batch number
<transaction_date>	Date of transaction in the format YYYY-MM-DD and an exact time stamp.
<bank_day>	Banking date of payment in the format YYYY-MM-DD.
<transaction_type>	Transaction type.
<transaction_bank>	Bank sending payment is a 4 digit branch number. <i>Example: 0101</i>
<valuedate>	Interest rate date in the format YYYY-MM-DD.
<payment>	Superclass of payment information.
<default_interest>	Amount of penalty interest.
<capital_gains_tax>	Amount of capital income tax.
<default_charge>	Amount of default charges. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<other_default_charge>	Amount of other default charges due to special charges, e.g. for interim collection, paid by receivable payor. Other default costs are stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<other_charge>	Amount of other costs, special charges paid by receivable payor. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<notice_charge_amount>	Amount of paid notification fee and payment charge (1 or 2); special charge assessed for calculating and issuing payment coupons and sending them to payors This is the fee to be paid on the specified date, as the fees are not both (1 and 2) due at the same time. Payment information only includes information about the fee due. The initial receivable dictates the amount of each charge.
<notice_charge_amount_unpaid>	Amount of unpaid notification and payment fee For comparison see <i>notice_charge_amount</i> above.
<partial_payment>	Superclass of partial payment fields.
<partial_payment_date>	Date of partial payment in the format YYYY-MM-DD.
<capital_amount_paid>	Amount of partial payment. If spot position, the field describes total payment to the principal of the receivable.
<payable_amount>	Total amount for payment (by the payor).
<capital_amount_remainder>	Current balance of principal. If partial payment has been made the amount accounts for the outstanding amount on the principal following partial payment. Under normal circumstances, the amount should not be larger than the principal of the initial receivable.
<total_amount>	Amount of payment deposited to the creditor's bank account if receivable is paid in full. Also referred to as Amount for payment in other messages.



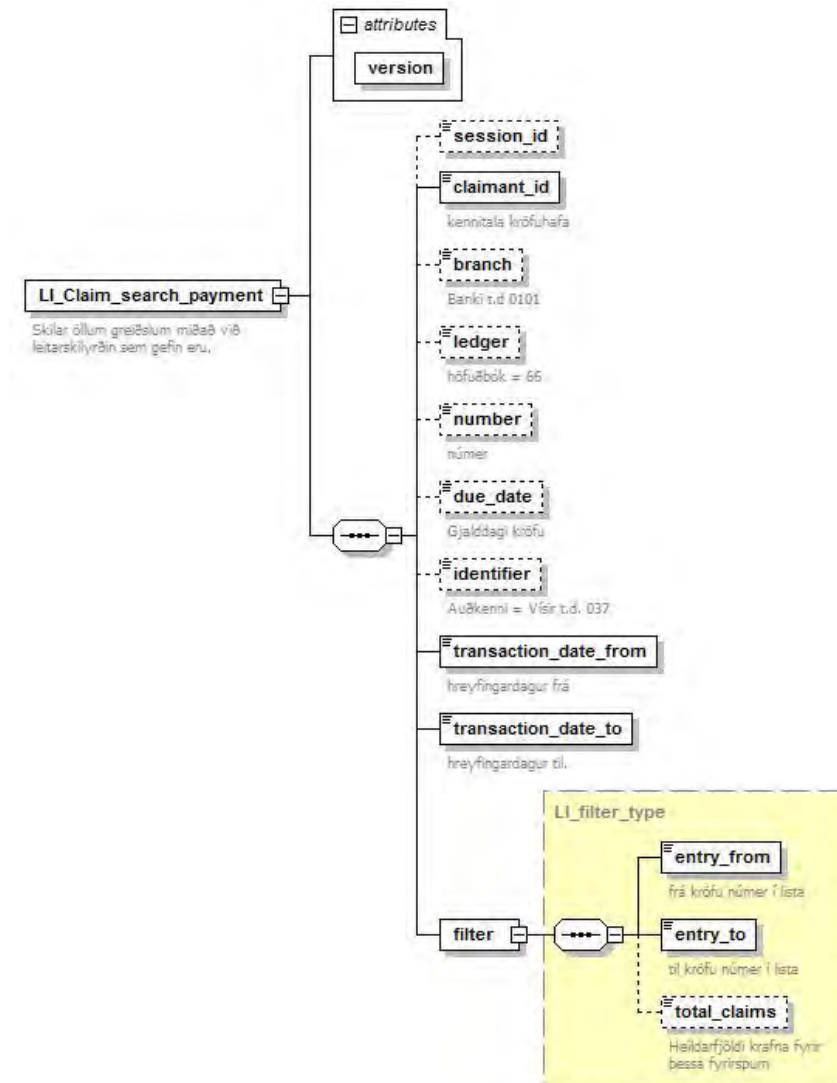
9.14 Search tool for receivable payments

Message is used to search for specified receivable payments based on several side conditions.

9.14.1 Request/Query

The message returns all payments that match the side conditions. We especially recommend using the filter field to maximize the capacity of the web service and in so doing minimising response time.

9.14.1.1 XML query



https://b2b.fbl.is/schema/LI_Claim_search_payment.xsd



9.14.1.2 XML example, 1 of 3

In the example we search for transactions involving one receivable over a given period.

```
<LI_Claim_search_payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{3CA0F69C-4DE9-44ED-98F6-AB3A8EB6D0AB}</session_id>
  <claimant_id>4703013456</claimant_id>
  <branch>0111</branch>
  <ledger>66</ledger>
  <number>123456</number>
  <due_date>03/11/2016</due_date>
  <identifier>1ER</identifier>
  <transaction_date_from>2010-01-01</transaction_date_from>
  <transaction_date_to>2010-02-12</transaction_date_to>
  <filter>
    <entry_from>0</entry_from>
    <entry_to>10</entry_to>
  </filter>
</LI_Claim_search_payment>
```

9.14.1.3 XML example, 2 of 3

In the example we search for three transactions involving one receivable over a given period.

```
<LI_Claim_search_payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{3CA0F69C-4DE9-44ED-98F6-AB3A8EB6D0AB}</session_id>
  <claimant_id>6906922289</claimant_id>
  <branch>0101</branch>
  <ledger>66</ledger>
  <number>123456</number>
  <transaction_date_from>01/07/2009</transaction_date_from>
  <transaction_date_to>01/12/2009</transaction_date_to>
  <filter>
    <entry_from>1</entry_from>
    <entry_to>3</entry_to>
  </filter>
</LI_Claim_search_payment>
```



9.14.1.4 XML example, 3 of 3

The example involves an illegal date in the field "transaction_date_to" (*greiðsludagur_til*).

```
<LI_Claim_search_payment version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{3CA0F69C-4DE9-44ED-98F6-AB3A8EB6D0AB}</session_id>
  <claimant_id>6906922289</claimant_id>
  <branch>0101</branch>
  <ledger>66</ledger>
  <number>123456</number>
  <transaction_date_from>01/07/2009</transaction_date_from>
  <transaction_date_to>01/12/2009</transaction_date_to>
  <filter>
    <entry_from>1</entry_from>
    <entry_to>3</entry_to>
  </filter>
</LI_Claim_search_payment>
```

Returns the following LI_Error:

```
<error>60101</error>
<error_msg>&lt;![CDATA[Óleyfilegur greiðsludagur til]]&gt;</error_msg>
```



9.14.1.5 Variables

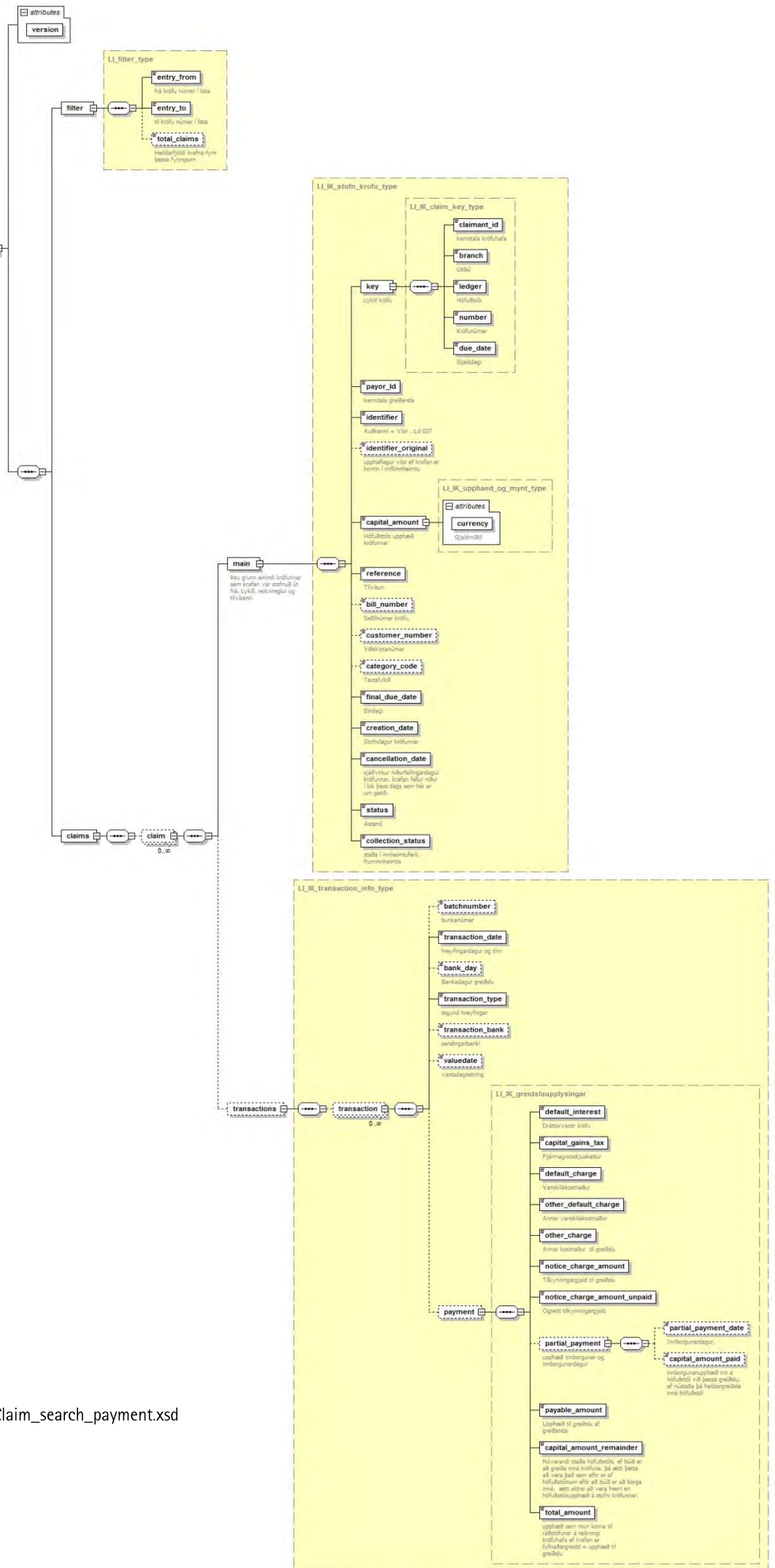
Name of variables	Explanation
<session_id>	User's unique Session ID.
<claimant_id>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<branch>	No. of local branch; 4 digits.
<ledger>	Ledger No., 2 digits. Note: Only ledger No. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<identifier>	Collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of digits and alphabetical characters, or only digits. Example: 037. The identifier indicates the route the receivable will follow during its lifetime, e.g. into what account payment is to be paid into.
<transaction_date_from>	Start date for movements, first date of the period requested, if due date is not the start date.
<transaction_date_to>	End date for movements, last date of the period requested, if due date is not the last date.
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter enables users, sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. Example: 1
<entry_to>	Final entry number. Example: 3000 Initial and final entry are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be the same size.
<total_claims>	Total number of receivables that fulfil the conditions of the query.

9.14.2 Reply

9.14.2.1 XML reply

The reply is shown in full on the next pages.

LI_Claim_search_payment_resp



https://b2b.fbl.is/schema/LI_Claim_search_payment.xsd

Figure 1 of 2

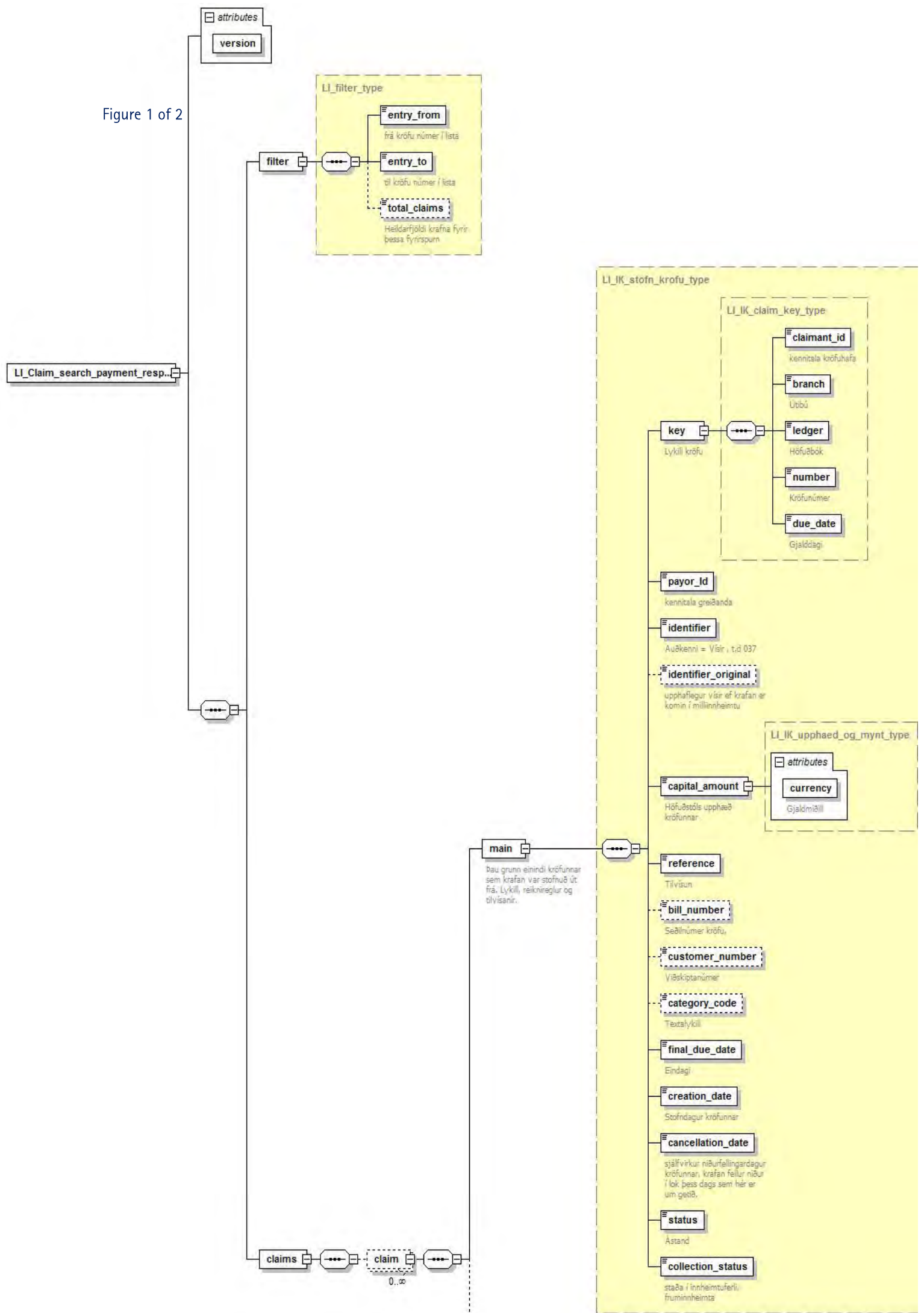
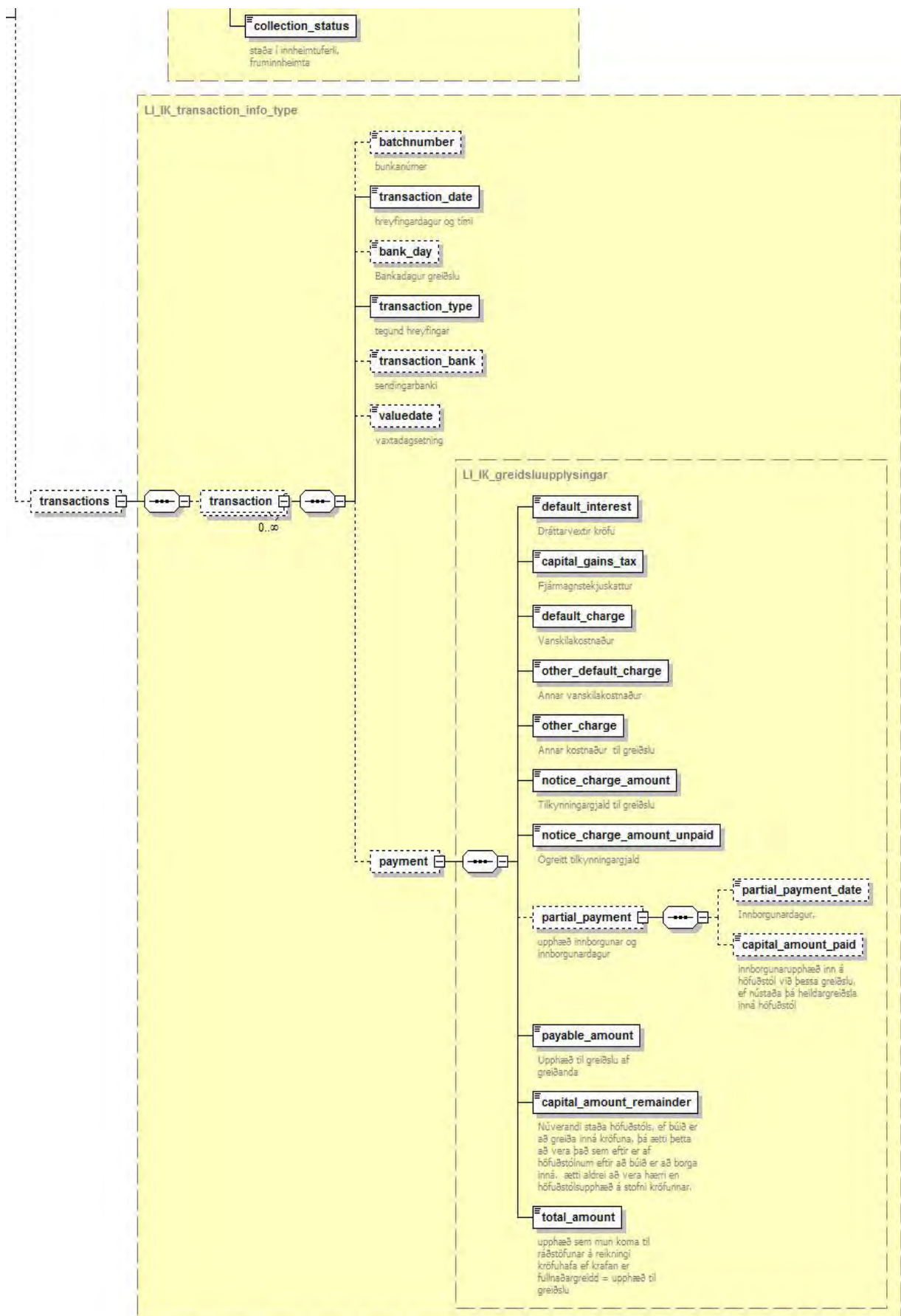




Figure 2 of 2





9.14.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Claim_search_payment_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="0">
  <filter>
    <entry_from>1</entry_from>
    <entry_to>3</entry_to>
    <total_claims>13</total_claims>
  </filter>
  <claims>
    <claim>
      <main>
        <key>
          <claimant_id>6906922289</claimant_id>
          <branch>0101</branch>
          <ledger>66</ledger>
          <number>123456</number>
          <due_date>12/09/2014</due_date>
        </key>
        <payor_id>6906922289</payor_id>
        <identifier>1ER</identifier>
        <capital_amount currency="ISK">1.00</capital_amount>
        <reference>123456789123</reference>
        <bill_number>9415400</bill_number>
        <customer_number>123456789</customer_number>
        <category_code>ER</category_code>
        <final_due_date>27/04/2015</final_due_date>
        <creation_date>03/09/2009</creation_date>
        <cancellation_date>30/04/2015</cancellation_date>
        <status>PAID</status>
        <collection_status>PRIMARY_COLLECTION</collection_status>
      </main>
      <transactions>
        <transaction>
          <batchnumber>&lt;![CDATA[6971]]&gt;</batchnumber>
          <transaction_date>2009-09-03T00:00:00</transaction_date>
          <transaction_type>GREIDSLUR</transaction_type>
          <transaction_bank>0100</transaction_bank>
          <payment>
            <default_interest>0</default_interest>
            <capital_gains_tax>0</capital_gains_tax>
            <default_charge>0</default_charge>
            <other_default_charge>0</other_default_charge>
            <other_charge>0</other_charge>
            <notice_charge_amount>0</notice_charge_amount>
            <notice_charge_amount_unpaid>0</notice_charge_
              amount_unpaid>
            <payable_amount>1</payable_amount>
            <capital_amount_reminder>1</capital_amount_reminder>
            <total_amount>1</total_amount>
          </payment>
        </transaction>
      </transactions>
    </claim>
  </claims>
</LI_Claim_search_payment_response>
```

cont'd.



```
<claim>
  <main>
    <key>
      <claimant_id>6906922289</claimant_id>
      <branch>0101</branch>
      <ledger>66</ledger>
      <number>123456</number>
      <due_date>13/09/2014</due_date>
    </key>
    <payor_id>6906922289</payor_id>
    <identifier>1ER</identifier>
    <capital_amount currency="ISK">1.00</capital_amount>
    <reference>123456789123</reference>
    <bill_number>2698887</bill_number>
    <customer_number>000000000</customer_number>
    <category_code>ER</category_code>
    <final_due_date>28/04/2015</final_due_date>
    <creation_date>03/09/2009</creation_date>
    <cancellation_date>01/05/2015</cancellation_date>
    <status>PAID</status>
    <collection_status>PRIMARY_COLLECTION</collection_status>
  </main>
  <transactions>
    <transaction>
      <batchnumber>&lt;![CDATA[6971]]&gt;</batchnumber>
      <transaction_date>2009-09-03T00:00:00</transaction_date>
      <transaction_type>GREIDSLUR</transaction_type>
      <transaction_bank>0100</transaction_bank>
      <payment>
        <default_interest>0</default_interest>
        <capital_gains_tax>0</capital_gains_tax>
        <default_charge>0</default_charge>
        <other_default_charge>0</other_default_charge>
        <other_charge>0</other_charge>
        <notice_charge_amount>0</notice_charge_amount>
        <notice_charge_amount_unpaid>0</notice_charge_amount_unpaid>
        <payable_amount>1</payable_amount>
        <capital_amount_reminder>1</capital_amount_reminder>
        <total_amount>1</total_amount>
      </payment>
    </transaction>
  </transactions>
</claim>
</LI_Claim_search_payment_response>
```



9.14.2.3 Variables

Name of variables	Explanation
<filter>	Superclass of filtering number of entries in reply. Also known as <i>Pageld</i> . Not connected to receivables numbers in any way. The filter enables users, sending queries about large numbers of receivables, e.g. 1000 receivables, to limit the reply size and instead submit the message a number of times or until the bank has replied in full. The user defines the size of the replies. The difference between <i>entry_from</i> and <i>entry_to</i> describes the requested reply size. The core is however limited to replying to 5000 entries at once.
<entry_from>	Initial entry number. <i>Example: 1</i>
<entry_to>	Final entry number. <i>Example: 3000</i> Initial and final entry are both included. The result would be a reply containing the first 3000 replies only. The next message would request the next batch, e.g. 3001 – 6000 and so on. The batches do not all need to be of the same size.
<total_claims>	Total number of receivables that fulfil the conditions of the query.
<claims>	Superclass of receivables.
<claim>	Subclass of receivables. List of the particulars of individual receivables.
<main>	Superclass of receivable.
<key>	Superclass of unique receivable key.
<claimant_id>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<branch>	Bank of creditor (branch), four digits.
<ledger>	Ledger no., 2 digits. Note: Only ledger no. 66 is supported in Receivables Pooling.
<number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<due_date>	Due date of receivable in the format YYYY-MM-DD.
<payer_id>	ID. No. of payer, 10 digits without a hyphen
<identifier>	Current collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of digits and alphabetical characters, or only digits. Example: M11. Receivables can go through two stages during their lifetime. The first stage is <i>primary collection</i> and the latter <i>interim collection</i> . If a receivable is returned (e.g. interim collection cancelled) it reverts to the original stage. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be paid into. As the identifier changes from one stage to the next it is important to differentiate between the current and original identifier. See original identifier (<i>identifier_original</i>) below.
<identifier_original>	Original collection identification for receivable, 3 characters. Also called identifier. The identifier is comprised either of digits and alphabetical characters or only digits. Example: 037. The identifier indicates the route the receivable will follow during its current lifetime, e.g. into what account payment is to be paid into. .
<capital_amount>	Updated principal of the receivable. Unlike the older message, this is not the original principal of the receivable unless it is fairly new.
<currency>	Receivable currency, three-letter ISO currency code. Example: ISK, EUR, CHF, JPY, GBP, USD.
<reference>	Reference number of the receivable, determined by creditor.
<bill_number>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<customer_number>	Payer's transaction number, a unique key of the creditor for the receivable payer.
<category_code>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<final_due_date>	Final date for payment of receivable in the format YYYY-MM-DD.
<creation_date>	Creation date of receivable in the format YYYY-MM-DD.
<cancellation_date>	Expected, automatic cancellation date of receivable in the format



	YYYY-MM-DD. Cancellation date must follow the creation date (i.e. be in the future).
<status>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • UNPAID/ÓGREIDD (1) • PAID/GREIDD (2) • CANCELLED/NIDURFELLD (3)
<collection_status>	Indicates what stage the receivable is in. There are two possible values: <ul style="list-style-type: none"> • PRIMARY_COLLECTION/FRUMINNHEIMTA • SECONDARY_COLLECTION/MILLIINNHEIMTA
<transactions>	Superclass of receivables paid (transactions).
<transaction>	Subclass of receivables paid.
<batchnumber>	RB batch number
<transaction_date>	Date of transaction in the format YYYY-MM-DD and an exact time stamp.
<bank_day>	Banking date of payment in the format YYYY-MM-DD.
<transaction_type>	Transaction type.
<transaction_bank>	Bank sending payment is a 4 digit branch number. <i>Example: 0101</i>
<valuedate>	Interest rate date in the format YYYY-MM-DD.
<payment>	Superclass of payment information.
<default_interest>	Amount of penalty interest.
<capital_gains_tax>	Amount of capital income tax.
<default_charge>	Amount of default charges. A receivable is considered to be in default on the day following the due date or final date for payment, depending upon the penalty interest rule applicable to the receivable. Total default cost of a receivable may include default charges 1 and 2 plus penalty interest and default cost.
<other_default_charge>	The amount of <i>other default cost</i> , e.g. for interim collection, paid by receivable payer. Other default costs is stored with the initial receivable and penalty interest is not calculated on these costs. It is assessed upon payment after the final date for payment.
<other_charge>	Amount of <i>other default cost</i> , special charges paid by receivable payer. Other costs are stored with the initial receivable and penalty interest is not calculated on these costs.
<notice_charge_amount>	Amount of paid <i>notification fee and payment charge</i> (1 or 2); special charge assessed for calculating and issuing payment coupons and sending them to payers. This is the fee to be paid on the specified date, as the fees are not both (1 and 2) due at the same time. Payment information only includes information about the fee due. The initial receivable dictates the amount of each charge.
<notice_charge_amount_unpaid>	Amount of unpaid <i>notification and payment fee</i> . For comparison see <i>notice_charge_amount</i> above.
<partial_payment>	Superclass of partial payment fields.
<partial_payment_date>	Date of partial payment in the format YYYY-MM-DD.
<capital_amount_paid>	Amount of partial payment. If spot position, the field describes total payment to the principal of the receivable.
<payable_amount>	Total amount for payment (by the payer).
<capital_amount_remainder>	Current balance of principal. If partial payment has been made the amount accounts for the outstanding balance on the principal following partial payment. Under normal circumstances, the amount should not be larger than the principal of the initial receivable.
<total_amount>	Amount of payment deposited to the creditor's bank account if receivable is paid in full. Also referred to as <i>Amount for payment</i> in other messages.



9.15 Creditor's query concerning a specific payer's direct debit contract

This asks whether a *specific* payer has a direct debit contract with a commercial or savings bank, not just with Landsbankinn. The search is based on values supplied (limits). It searches a table which is updated daily by RB, during the night.

A similar message, *LI_Fyrirspurn_beingreidsluadilar*, is discussed in the next section, on p. 316.

DEFINITION

What is the difference between *LI_Fyrirspurn_beingreidsla* and *LI_Fyrirspurn_beingreidsluadilar*?

The former tells the creditor whether *one specific* payer has a direct debit contract or not. The latter is a query to all payers and the reply contains a list of direct debit contracts.

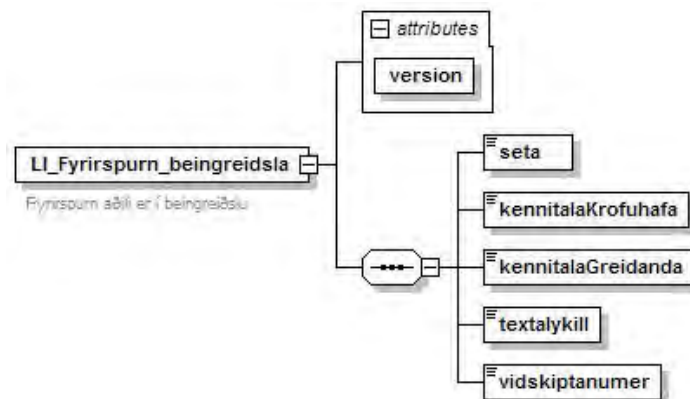
9.15.1 Request/Query

Note that a creditor may have more than one transaction number and/or action code.



It is especially worth noting that the message works for both parties, creditor and payer. *A B2B payer can ask the bank whether it has a direct debit contract based on the criteria submitted.*

9.15.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsla.xsd

9.15.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_beingreidsla version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsla.xsd">
  <seta/>
  <kennitalaKrofuhafo>6210779029</kennitalaKrofuhafo>
  <kennitalaGreidanda>1234567890</kennitalaGreidanda>
  <textalykill>03</textalykill>
  <vidskiptanumer>1234567890</vidskiptanumer>
</LI_Fyrirspurn_beingreidsla>
```



9.15.1.3 Variables

Name of variables	Explanation
<seta>	User's unique Session ID.
<kennitalaKrofuha>	Creditor's ID/Reg.No.; 10 digits without a hyphen.
<kennitalaGreidanda>	ID/Reg.No. of payer, 10 digits without a hyphen.
<textalykill>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<vidskiptanumer>	Payer's transaction number, a unique key of the creditor for the receivable payer. If the company does not use a transaction number for direct debit receivables, the payer's ID/Reg.No. is used as transaction number.

The creditor may authorise direct debit for all types of collection services. The creditor no longer needs to know which payers use direct debit because RB's Receivables Pooling handles the matching of payers' receivables with direct debits from their accounts to debit. When a creditor sends in a creation message, it receives a reply specifying which payment coupons must be printed and which receivables are paid by direct debit. This makes direct debit a much more attractive option, since a creditor does not need to conclude contracts with all banks for such collection services.

Every effort is made to pay direct debit receivables twice a day; in the beginning and towards the end of the day. An attempt is first made to pay it on the final due date and that is tried until it can be paid or it is cancelled by the creditor. After that it is up to the creditor how long he intends to keep the receivable alive after the final due date. Please note that if payers are in the bank's payment service the bank intervenes into the process after 3 months if the receivable is still unpaid.



9.15.2 Reply

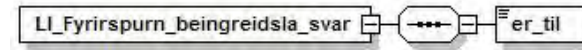
The reply is *True* or *False* (in lowercase).

- True = a direct debit contract exists.
- False = a direct debit contract does not exist.

TIP

In previous manuals the reply is 1 and 0 as Landsbankinn was in a C++ environment. A switch was made to .net where *True* and *False* applies.

9.15.2.1 XML Reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsla_svar.xsd

9.15.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_beingreidsla_svar xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsla_svar.xsd">
  <er_til>true</er_til>
</LI_Fyrirspurn_beingreidsla_svar>
```

9.15.2.3 Variables

Name of variables	Explanation
<er_til>	The variable indicates whether a direct debit contract exists which fulfils the criteria (True) or does not (False).



9.16 Creditor's query concerning direct debit contracts

Creditors now have more extensive access to payers' direct debit contracts than previously; the reply list covers all parties with active direct debit contracts linked to it irrespective of whether that is through a commercial or savings bank. This is an improvement from the previous version of the manual – the message *LI_Fyrirspurn_beingreidsluadilar* now works for all commercial and savings banks.

DEFINITION

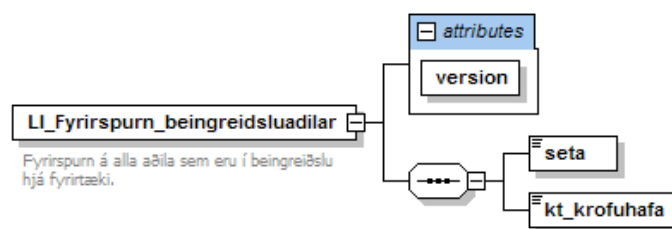
What is the difference between *LI_Fyrirspurn_beingreidsla* and *LI_Fyrirspurn_beingreidsluadilar*?

The former tells the creditor whether *one specific* payer has a direct debit contract or not. The latter is a query to all payers and the reply contains a list of direct debit contracts.

9.16.1 Request/Query

Creditor's query concerning all parties with whom it has a direct debit contract.

9.16.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsluadilar.xsd

9.16.1.2 XML reply

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_beingreidsluadilar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsluadilar.xsd">
  <seta></seta>
  <kt_krofuhafta>6210779029</kt_krofuhafta>
</LI_Fyrirspurn_beingreidsluadilar>
```

9.16.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<kt_krofuhafta>	ID/Reg.No. of creditor, 10 digits without a hyphen.

ABOUT DIRECT DEBIT CONTRACTS

A payer can conclude a direct debit contract with a commercial or savings bank providing for the payment of receivables sent to it by specific creditors to be paid from the payer's account. This applies especially to regular or repeated receivables. The commercial or savings bank then handles the payment of the receivable. Since using direct debit means that all the payer's receivables will be processed in this manner, *repayments* from creditors to the payer are handled in the same manner. With regard to the repayments the amount is deposited into the account of the payer that is linked to the direct debit service (the service account).

The *transaction number* refers to the collection identification used by the creditor, e.g. for different types of goods and/or services offered. The payer can choose whether the bank places all or part of the creditor's transaction numbers in direct debit.

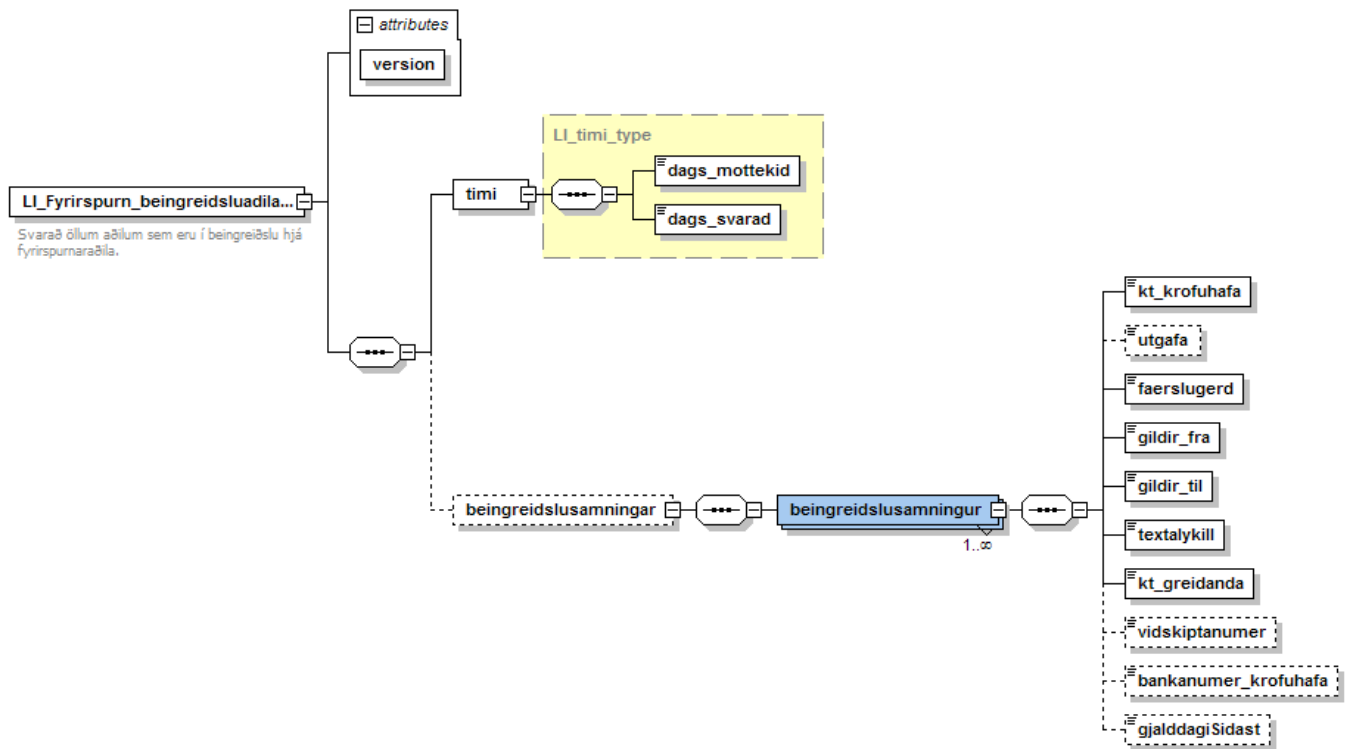


9.16.2 Reply

The query is based on the creditor's ID/Reg.No. and the reply provides information on those of the creditor's customers who have concluded a direct debit contract with it in their banks.

9.16.2.1 XML reply

The entry type is always hard-coded B. At the moment, the reply returns neither the field *Útgáfa* nor *Gjaldagi síðast* but this is planned for future use.



https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsluadilar_svar.xsd



9.16.2.2 XML reply

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_beingreidsluadilar_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_beingreidsluadilar_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <beingreidslusamningar>
    <beingreidslusamningur>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <faerslugerd>B</faerslugerd>
      <gildir_fra>2008-01-01T09:00:00.0Z</gildir_fra>
      <gildir_til>2008-12-31T023:59:59.0Z</gildir_til>
      <textalykill>03</textalykill>
      <kt_greidanda>1234567890</kt_greidanda>
      <vidskiptanumer>1234567890123456</vidskiptanumer>
      <bankanumer_krofuhafo>0115</bankanumer_krofuhafo>
      <gjaldldagiSidast>2008-04-13T09:30:47.0Z</gjaldldagiSidast>
    </beingreidslusamningur>
  </beingreidslusamningar>
</LI_Fyrirspurn_beingreidsluadilar_svar>
```

9.16.2.3 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<beingreidslusamningar>	Superclass in direct debit part in schema.
<beingreidslusamningur>	Subclass in direct debit part in schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<utgafa>	Version. <i>This field is not in use.</i>
<faerslugerd>	Entry type, always hard-coded B.
<gildir_fra>	Start date of the period to which the query applies, in the format yyyy-mm-dd.
<gildir_til>	End date of the period to which the query applies, in the format yyyy-mm-dd.
<textalykill>	Creditor's action code, explanation of payment. The action code indicates the type of receivable and is linked to its identification.
<kt_greidanda>	Id.No. of payer, 10 digits without a hyphen.
<vidskiptanumer>	Payer's transaction number, a unique key of the creditor for the receivable payer. If the company does not use a transaction number for direct debit receivables, the payer's ID/Reg.No. is used as transaction number.
<bankanumer_krofuhafo>	Bank of creditor, four digits.
<gjaldldagiSidast>	Last due date. <i>This field is not in use.</i>



9.17 Annex: Penalty interest rule

The penalty interest rate is submitted in the creation message. Once the final date for payment of a receivable has passed, penalty interest is calculated using this percentage rate and not based on penalty interest periods as in the case of CBI's penalty interest. The penalty interest rate is seven digits, including four decimals. *The reference period for calculation is always from 21:00 to 21:00.*

9.17.1 Active penalty interest rules in B2B

Six penalty interest rules can be applied in B2B:

- No penalty interest Rule #1
- 360/360 Rule #2
- Real/360 Rule #3
- Real/Real Rule #4
- 1% per day Rule #5
- Property tax Rule#11



9.17.2 Submitted codes

There are in fact more rules but for technical reasons only a part of them are supported as the list above demonstrates. The accompanying table shows how different codes are mapped into the said rules. Naturally readers will ask themselves; why does the bank offer so many codes if the rules are as few as they are? This is because of technical support to future versions of B2B where it will be possible to apply all variations of the penalty interest rules.

Number	Description	Submitted code	Reference date for calculation	Further explanation
1	No penalty interest is calculated	ENGIR_DRATTARVEXTIR_1 ENGIR_DRATTARVEXTIR		No penalty interest is calculated
2	360 / 360	360360 360360_0 360360_2 360360_7 360360_8	Final date for payment	Penalty interest is calculated after the final date for payment and from that date onwards. If the final date for payment falls on a day when banks are closed and payment is made by 21:00 the last banking day, no penalty interest is calculated, but is calculated thereafter. Penalty interest is calculated as if payment is made on the next banking day. Due date and final due date do not have to be the same days.
3	Real/360 Interest is calculated on the basis of the number of calendar days in each interest period divided with 360 days i.e. real/360	Real360 Real360_4 Real360_5 Real360_6 Real360_9	Due date	Penalty interest is added as of the final date for payment, but is calculated from the due date onwards. If the final date for payment falls on a day when banks are closed and payment is made by 21:00 the last banking day, no penalty interest is calculated, but are calculated thereafter. Penalty interest is calculated as if payment is made on the next banking day. Due date and final date for payment do not need to be the same.
4	Real/Real Interest is calculated on the basis of the number of calendar days in each interest period divided by 360 days i.e. real/360	REALREAL	Due date	Penalty interest is added as of the final date for payment, but is calculated from the due date onwards. If the final date for payment falls on a day when banks are closed and payment is made by 21:00 the last banking day, no penalty interest is calculated, but is calculated thereafter. Penalty interest is calculated as if payment is made on the next banking day. Due date and final date for payment do not need to be the same.
5	1% per day.	EITT_PROSENT_A_DAG EITT_PROSENT_A_DAG_3	Due date	1% penalty interest is calculated per day (for State Treasury receivables)
11	Property tax	A		

It doesn't matter whether ENGIR_DRATTARVEXTIR_1 is submitted or ENGIR_DRATTARVEXTIR, in both cases no penalty interest is calculated. On the other hand, the reply message reveals what was submitted. Before, if no



penalty interest percentage was attached to the initial receivable, penalty interest would not be calculated. That does not apply any longer.

The same applies to other penalty interest rules in B2B. For example, it makes no difference whether 360360, 360360_0, 360360_2, 360360_7 or 360360_8 is entered, in all instances the bank applies rule#2 (360/360) and the reply contains the submitted value.



9.18 Annex: Concepts and definitions

Warning

A notice to the payer from the bank, informing him that a receivable which he must pay is being sent for further collection. A charge is made for notification in accordance with the bank's tariff and the creditor may concurrently add a default charge to the receivable to cover the cost of collection from payer.

Discount rule

A creditor may elect to grant payers a discount on the receivable principal if they pay before a certain date. The discount may be either a percentage of the receivable principal or a fixed ISK amount.

Ticker code

A three-character alpha or numerical code referring to an account for debit or deposit and an action code. Each creditor may have many identifications to distinguish between the types of service it offers. The first character is 0 (zero) and the last two are the same as the action code. If a creditor uses the same action code for more than one service, 1 is added to the first character, e.g. 137 etc.

Tip

A letter sent to the payer by the bank, politely reminding him that the due date for the receivable is past. A charge is made for sending a reminder in accordance with the bank's current tariff.

Direct debit receivable

A direct debit receivable is created when the payer has authorised its bank in writing to debit receivables from specific creditors from its account on the due date/final date for payment. The creditor is advised that receivables for this payer need not be printed out but will be paid by direct debit.

Direct debit rule

A creditor chooses whether to authorise payment by direct debit or not.

Direct debit contract

A contract between the receivable payer and his bank for automatic debit of receivables from specific creditors who have authorised payment by direct debit.

Electronic presentation

Creditors can use electronic presentation to make invoice documents, payment coupons, wage slips, etc. available electronically for examination by online banking users. The charge for electronic presentation is specified in the bank's tariff. Note that as of yet corporate payers cannot make use of

electronic invoices in their accounting system, but electronic presentation is legal for individual payers.

Batch

A list of receivables, often in connection with submission of invoices through B2B/Corporate Online Banking. Can also be a payment batch.

Penalty interest

Interest charged by a creditor if a receivable subject to penalty interest has not been paid prior to the final date for payment.

Final date for payment

The final date for payment is the last date upon which a receivable can be paid without penalty interest being charged (if the receivable is subject to penalty interest). If the final date for payment falls on a day when banks are closed, the receivable must be paid on the last banking day prior to that to avoid penalty interest charge. If no final date for payment is specified when a receivable is created, this is the same as the receivable's due date.

Repayment orders

A company which has authorised direct debit may send a list of repayment orders to Receivables Pooling. Receivables Pooling will deposit the repayments into the accounts of payers who have direct debit contracts and return other orders to the company (creditor) that same day. Insurance companies and energy utilities are among those who usually utilise this option.

Landsbankinn's Corporate Online Banking

Before Landsbankinn Corporate Banking, now Corporate Online Banking.

Further collection

A collection process that takes place after primary collection, usually by a third party.

Primary collection

A collection process that takes place from the time a receivable is issued until the bank has concluded its collection process.

Due date

The date upon which the payer is to pay a receivable.

Payer

A creditor's customer, the payer of a receivable which it has issued

**Time limit for payment**

The length of time the creditor has granted a payer to pay a receivable without additional cost being charged or additional collection measures being initiated.

Payment rule

Indicates whether receivables are to be paid in the order of their due dates or not.

Partial payment rule

Indicates whether partial payment of receivables is allowed or not. Note that if partial payment is allowed, each payment requires a charge for changes as provided for in the bank's tariff and a charge for coupon and payment is added to the amount in each instance.

IK-system (RB)

See *Receivables Pooling*.

IKLÍ

Landsbankinn's collection system. The system handles all receivables and creditors registered in Landsbankinn's collection system.

Reminder (1 and 2)

A creditor may request that the bank send a payer one or two reminders, informing him that the receivable is due. A creditor may add a default charge 1 and/or 2 to the receivable. The creditor pays the bank for sending the reminders, in accordance with its current tariff.

Receivable

Each payment coupon/direct debit order is considered a receivable issued by the creditor to a specific payer.

Creditor

A creditor (customer) is the owner of a receivable which the bank collects for it through IKLÍ.

Receivables pooling

RB's collection system which is the back-up system for IKLÍ.

Cancellation date

The date that indicates when the receivable shall be removed from the list of receivables.

User

A Landsbankinn employee who has access to IKLÍ.

Collection agreement

An agreement between a creditor and Landsbankinn to collect invoices through IKLÍ. One agreement is concluded with each creditor regardless of how many types of services the creditor has.

Electronic coupon charge

The cost added to an electronic invoice on payment. The creditor determines this charge.

Account for deposit/debit

The creditor's account into which the bank deposits payment collected.

Invoice

An invoice for accounts issued by a creditor to a specific payer.

Coupon charge

The cost added to a receivable (other than direct debit) on payment. According to recommendations by the Minister of Commerce on 19 February 2008, financial undertakings are not to offer creditors who utilise their collection services the opportunity to add coupon charges or similar accompanying charges, which consumers have not been given a chance to approve or respond to, to the principal amount paid on the due date.

Automatic reminders

A pre-determined reminder procedure that a creditor has requested for a specific service and applies to all receivables in that service.

Account to debit charges

The creditor's account to be debited for charges collected by the bank for its collection service.

Single reminders

Reminders sent for specific receivables of a creditor not subscribing for automatic reminder service.

Action code

A two-letter identification code from RB used to define the product/service for which a creditor is collecting and shown on the payment summary of payers and creditors. The action code is part of the identification used for each of the creditor's services.

Collection process

See *Services*.



Optional receivable

Optional receivables are receivables the payer is not obliged to pay, such as lottery tickets or donation requests. Optional receivables appear in a special section of payers' online banks where they can be cancelled by the payers themselves. They are then removed from Receivables Pooling as unpaid receivables.

Optional receivables are created using specific codes. These are:

Voluntary donations:

- 880 Lottery/sweepstakes
- 881 Charity/donation requests
- 882-899 Other (decided at a later date)

Group donations:

- 981 Class reunions
- 982 Family reunions
- 983 NGOs
- 984-999 Other (decided at a later date)

Default charge

A charge which a creditor imposes on a receivable not paid on the due date or by the final date for payment.

Default rule

The default rule may either apply a percentage of the receivable principal or a fixed ISK amount.

Customer

Landsbankinn's customers who have concluded a contract for collection and have been registered in IKLÍ with one or more services, become creditors.

Service

The service is a predetermined collection procedure for receivables entered into the services, i.e. how the system handles the receivables at various stages during their lifetime.



9.19 Annex: Summary of action codes in Landsbankinn's collection service

Description	Name	Key	Description	Name	Key
A and/or B giro coupons		WR	Accounting work		EJ
Other income		T8	Broadband television		KW
Warning charge		N0	Fee for changes		SI
Transaction charge		C2	Letter		19
Use of Online Banking		BA	Fire insurance		RK
Television licence fee		KM	Postage fee		20
Television fee for Stöð 2		KI	Livestock licence		CB
Written off		RT	Farmers		CA
Residents' fees written off		DO	Búseti		BB
Discount		US	Local museum		EH
Driving		AS	Icelandic Regional Development Institute		V1
AL Transfer		10	BN Student Housing		NB
Savings account		32	Building permit fee		EV
General claims		ER	Construction material		GC
General loan		74	C entry		CF
ALVÍB Pension Fund		HX	C interest		CV
International Equity Fund		B2	Travel allowance		CT
International Bond Fund		B1	Day care expense		RV
Other operating costs		R9	Day care services		CE
Other auction costs		T3	Estate		DI
Dividends		A4	Debit entry		UA
Industrial lot for rental		EP	Diners club		A2
Employment		EN	Ministry of the Interior		QB
Advertising		MD	Penalty interest		U5
Additional charge		KC	Circular		AX
Tax on additional water supplies		W9	Seniors' residence and nursing home		CD
Fraction rounding off		S9	Accommodation cost		DQ
Liability		O9	Subscription to DV		K8
Liability insurance		TT	Edda - telephone sales		HM
Equipment building		EL	Materials fee		IP
Equipment purchase		GF	Supervision fee foreign business partners		VG
Annual fee		G7	Supervision fee/operating licence		VR
Annual fee for debit card		WB	Supervision fee Icelandic Radiation Safety Authority		VL
Annual fee for gold card without ins.		WE	Supervision fee		VJ
Annual fee for gold card		WF	Chief veterinary		VY
Annual fee for online banking		HA	Transfer of ownership		AY
Annual fee for card		WC	BÍ Net worth tax exempt fund		BY
Annual fee for Personal Online Banking		LA	Multi-unit property agreement		EM
Annual fee for custody account		HE	Asset management		EG
Subscription		G8	Private banking		LE
Subscription fund		SO	Private banking sent receipts		WP
Reversed		36	Private leasing		GP
Safety deposit box		SH	Older debt		KJ
Bankalína		BL	ELECTRON payment		UK
Child allowance		DR	ELECTRON service charge		UL
Child care		AI	Official act		VS
Direct payment for milk		AE	Financial income tax refund		ES
Direct payment for sheep		AF	Entry fees fund		BÖ
Vegetated land		CC	Interest slip refund		A3
Fuel cost		DT	Penalty interest refund		BM
Holding account		80	VAT refund		K0
Vehicle tax		AH	Refund		BN
Vehicle insurance		AG	Rehabilitation		F6
?		48	Returned		O5
Parking		FJ	Audit		KT
Child safety seat		MG	Foreign entry reversed		UG
Newspapers and magazines		KP	Foreign loan		52
Boðlína		L3	Foreign collection		BE
Charge for Boðlína		L4	Foreign fines		Q0
Book club		BO	Foreign banking cost		BÆ
Accounting cost		KS	Foreign currency		12



Description	Name	Key
Foreign cheque		E1
E-Trade		LT
Eurocard		68
Vessel and aircraft in transit		VV
Fixed charge		76
Property tax		R1
Reverse mortgage		BJ
Property Register		QS
Property insurance		BC
Travel loan		AK
Tourism		G1
Handicapped travel services		FW
Services for associations		C6
Membership fees		KH
Community centre		F1
Social life		K2
Social issues		EP
Social activity		EE
Kópavogur Social Dept.		FV
Social Services		MI
FF transfers		97
Fish disease tax		QK
Fish disease tax		VP
Fisheries Loan Fund		VO
FÍB membership fee		LD
Fjallskil		FZ
Collection financial income tax		ET
Financial income tax		SK
Financial Supervisory Authority		OJ
Finance division		VA
Sudurland College		QM
Family and home insurance		RN
Family insurance		TF
Flying		FP
Feed		D3
Construction and residents' fees		KZ
Construction fee		GG
Construction centre		CG
Construction fund		KY
Contribution		GU
Production charge of debit card		WD
Production cost		R8
Income from production		T7
Active international equity fund		B3
Waste water disposal		EU
Youth leisure centre		FI
Frjálsi Lífeyrissjóðurinn (pension fund)		IC
Penalty interest frozen		T5
Principal frozen		T4
Prepaid mobile		H3
Corporate banking sent receipts		WÆ
Corporate Online Banking monthly fee		XÆ
Food		BF
Food charge		CH
Entry reversed 9 day rule		UD
Garden rental		EK
Garden services		CI
Garden fertiliser		FE
Grass cutting		FY
Street construction fee		EX
Bid-ask spread		57
Satellite television		KK
Safety deposit boxes		HH
Fencing		GE
Giro		22

Description	Name	Key
Giro 31		54
Giro 33		67
Giro coupons		N3
Gift certificates		DP
Cashier wages		DG
Fee Directorate of Fisheries		VP
Fee Agency of Accreditation		VZ
Charges excluded from PAYE tax		QH
Glitnir		NG
Window cleaning		KU
Ring bound cheque book for individuals		WZ
Ring bound cheque book for companies		WY
Good cause		LF
Charity		LG
Postponement of payment of import duties		VI
Paid products		A8
Paid invoices		GT
Payment of farmers' fees		LC
Payment plan		GR
Payment distribution		HQ
Credit assessment		GS
Payment account		SD
Payment insurance		H9
Payment service		U7
Mobile – Transfer		U0
Pet charge		OB
Outpatient ward		G2
Port charges		EA
Pledge/mortgage		65
Lottery tickets		69
Premium interest (Hávaxtaauki)		91
Premium interest certificate		B9
Ministry of Health and Social Security		VW
Health service fee		CJ
After-school supervision		HD
Gym and fitness		K3
Homework		IJ
Home care services		G5
Authorisation charge		13
Authorisation entry		UC
Authorisation charge		WA
Household loans		81
Home insurance		BT
Homeowners' service		G6
Hook-up fee		OH
Food delivery		DO
Heimskort credit card		BQ
Heating		RH
Sidewalk heating		HZ
Garage heating		RE
Heating of common areas		RC
Development aid		MH
Development aid		SN
Aid		F7
Current account		33
Stock		AR
KB Equity fund		BU
Public offering		NH
ATM 92		92
Quick service		H1
Dog licence fee		EC
Rent		K6
Rent subsidy		HB
Rental agreements		C7
Housing bonds		A6



Description	Name	Key	Description	Name	Key
Furnishings		HP	Clink card refill		UP
Homeowner's insurance		RL	Health care visit fee		G3
Resident's association		EF	Card transactions at cashier		WW
Services for residents' associations		C5	Card transactions at ATMs		WV
Residents' fees		KA	POS Card transactions		WU
Residents' fees –equalised		RS	Construction dept. expense		R6
Residents' fees		R3	Cost		21
Home loan		HW	Concession holders' expense		VN
Housing Institute		V4	Cost of local authorities		KP
Household tips		UM	Cancer check-up		F8
Caretaker's flat		FR	Request for collection sent to legal dept.		N1
Caretaker's salary		DK	Premium savings account		SE
Premium insurance coverage		DW	Receipts from Heimabanki		HK
Insurance coverage		IG	Receipts for Heimabanki		BK
løjulundur		CK	Receipts for Online Banking		H6
Industrial Loan Fund		V2	Furnace room		FK
Industrial Development Fund		V3	Directorate of Health		QE
Payment		HI	Landsbankinn		V5
Payment to merchant's account		UB	Landsbréf		L9
Personal property insurance		TI	Landsbréf/Fjórðungsbréf		L8
Credit balance		HJ	Landsbréf/Launabréf		L7
Debenture in collection		64	Landsþjónusta		58
Collected		07	Long-term loan		LN
Cheque in collection		53	KB Long-term fund		BX
Bill in collection		60	Salary		04
Collection request		IH	Salary loan		63
Collection service		U6	Wage related expenses		DB
Collection fee property tax		V0	Salary insurance		LU
Redeemed housing bonds		A7	Employee insurance		TL
Savings bonds redeemed		AN	Vehicle loan		AO
Enrolment fee		IE	Icelandic Students' Loan Fund		77
Interest paid		15	Statement from Lánstraust		H7
Internet in Iceland		II	Borrowing charge		C1
Subscription to Internet		BI	LB		LB
KB Internet fund		B5	Corrected debit card transaction		U9
Cable TV		KQ	Correction		44
Residents' association		K5	Rent		KD
Mortgage		IS	Rent for POS		LP
Home exchange fee		KX	Taxis		HT
Rent for senior's residences		ID	Rental income		T6
ÍS-15		B4	Pre-school fees		RX
Ísl.Lífeyrissjóðurinn		LI	Licences and certificates		QQ
Íslandspóstur		D2	Liðveisla		SA
Íslenski lífeyrissjóðurinn		IL	Life and sickness insurance		RM
Icelandic currency		59	Supplementary pension savings		IB
Reminder charge		C9	Supplementary pension savings (Bí)		B8
Sports hall		CL	Pension fund loan		SJ
Property/lot rental		JL	Pension fund		66
Ground work		GD	Pension fund (Bí)		B7
JK position taking		JS	Premium account (Lífsválsáðvöxtun)		SM
JK settlement		JU	Life insurance		AM
Christmas products		JO	Light bulbs		FX
Coffee fund		MC	Photocopies		86
Cable network		GO	Land rent		GI
Cable laying		GN	Fee for medicines supervision		VQ
CDW		TK	Medicine expense		DX
Cat licence fee		EZ	Medicine bills		LY
Purchase of laundry room equipment		GK	The Icelandic Medicinal Agency		QL
Leasing		SL	Lýsing		NA
Purchase agreement		K9	Medical expenses		DS
KB savings		MR	Medical expenses		DV
Wage dispute fund		MF	Legal Gazette		QC
K-loans		NK	Legal cost		C3
Klink af Bíð á Flot		UR	Lawyer		50
Klink cash refill charge		UQ	Legal counsel		V9



Description	Name	Key	Description	Name	Key
Company long cheque books		WX	Study		F4
Maestro payment		UI	Revolving credit facility		L2
Maestro service charge		UJ	Account/Invoice?		BP
Binder		N4	Account/Invoice Health care?		VU
Marketing		EO	Account/Invoice?		
Mastercard		96	Film Classification Authority		QG
Food cost		RU	Account Rekstrarfél Stjrb		QR
Valuation cost		TO	Account Director of Internal Revenue		QP
Indoor painting		FS	Account Broadcast Licencing Committee		QV
Outdoor painting		FM	Fish auction market's data centre		SF
Monthly fee		MJ	Leasing		RI
Child support		AL	Car port operation		KG
Min. of Education permit fees		VT	National Treasury		98
MENNTAS		CN	National Treasury of Iceland – loan		QT
Hamrahlid College		QN	Cleaning common areas		DD
Transferred to another admittance		XG	Sanitation products		DE
Transferred to same account holder		TA	X-ray		F5
Spouse's transfer		HY	Safnlán		62
Transfer		XH	Communal home		CP
Transfer		O3	Agreement		Sp
Transfer between banks		XE	Bank notes		39
Card fee between cards		UN	Notice of fine		VM
MILLISE		XF	Fine payment		S0
Competition fee		MA	Delivery charges		G9
Fax		N5	Speciality banking services		BR
Currency		40	Sérdeild		D7
Náman		L1	Yearly fee for special Online banking		BG
Course		AZ	Sirkus subscription		GY
Course		NS	Tel. Transfer		51
Student loan		U8	Tel. Sweepstakes		S3
Netbókhald.is		HF	Tel. Services		85
Online payments		HN	Fax		A1
Netting entry between accounts		LJ	Tel. transfer without charge		TC
Consumer goods		D4	Telephone		KE
Cancellation fee		C8	Television equipment		KL
Nordurorka – energy bills		HC	Sickness insurance		TJ
Rental of night deposit box		LH	Ambulance transport		F9
Savings		OS	Ambulance transport		SW
Official fees		KF	KB Short-term fund		BZ
Energy bills		OK	Loan terms altered		DY
Reykjavík Energy bills		OR	Skilvis		H2
Reykjavík Energy addition hot water		HL	Vessel fees		VB
Reykjavík Energy data supply		HO	Planning fee		VD
Vacation		82	Regular savings		SC
Vacation apartments		AP	Document search		B6
Vacation houses		K7	Document exchange		43
Void		47	Pocket money		HP
Money Market Fund		B0	School dept. Akb.		S1
Plumming repairs		FT	School gardens		CR
The National Telecom		QX	Tuition fees		AJ
Postal money order		AU	Tuition fees, Rvík. Industrial Vocational School		QA
Postal giro		AV	School supervision		ST
Post boxes		GH	School meal		D1
COD		AT	School milk		OA
Postal services		PT	School office		D6
Printer cartridge		PH	Transactions slips registered		UH
Printing		ME	Registration fee		H8
Instalment payment paid up		HR	Bonds		17
Electric wiring and entrance intercom		FH	Bonds		79
Electricity		RR	Debenture		72
Garage electricity		RF	Debited		46
Electricity and heat		RO	Emergency ward		F3
Electricity for freezing equipment		RA	Accident insurance		TM
Electricity for common areas		RD	Fire department		EI
Electricity for laundry room		RB	Fire equipment		FN



Description	Name	Key	Description	Name	Key
Text message		MS	Exemption granted for withdrawal		AA
Text message		C4	Unicef in Iceland		UU
Snow plowing		KV	Auction value		T1
Waste disposal fee		H5	Tel. for information		XI
Waste storage		FU	Cancelled		42
Refuse disposal charges		EB	Rejected		45
Disinfection		DL	ICEX-15 index fund		BD
Credit card savings service (Sparað með korti)		LK	Payments to owners		HU
SPARIKORT		SP	Withdrawal entries		WS
Savings deposit loan		71	Called housing bonds		DZ
Savings banks		V8	Expense account		BP
Treasury bonds		SR	Expense insurance		UT
Savings service		94	Branch		28
Immunization fee		G4	Directorate of Immigration		QU
Crack repairs		FC	Labour		88
SPV card		SQ	Transcript		90
Balance		23	Copy of extra statement		WO
Withholding tax		DJ	Copy of statement		WM
Trade union		K4	Copy of statement obtained from reception		XN
Start-agreement		SB	Copy of statement from bank		WN
Stamp duty		35	Municipal tax		75
Remuneration to BoDs		DF	Interest charged		14
Administrative fine		QF	Default cost		83
Initial fee for Heimilisbank		BS	Custody		R5
Initial fee for payment account		SG	Water - cold water		RG
Initial fee for Heimabanki		HG	Vaxtaauki		AP
Initial fee for heimilislínu		BH	Vaxtabónus		AB
Initial fee for Online Banking		LS	Interest subsidy		VX
Initial parking lot expense		GL	Interest slip		11
Initial indoor expenses		GJ	Statement of encumbrances		U3
Initial lot expense		GB	Mortgage department		29
Initial outdoor expense		GA	Transfer of lien		U2
Stofnlán		18	Lien authorisation		U4
Buses		FO	Subscription Veggfóður		GX
Grants		MB	Highway tax		TE
Grantor		JA	Turnover credit card		SV
Summer vacation home		SU	Securities		06
Summer residence		CQ	Íslandsbanki's Securities		HV
Swimming pool		CS	Security savings account		BV
Söfnunartryggingar		TP	Indexing		AD
Sales value		T9	Contractors		GM
Sales expense		R7	Interest		49
Sales invoices		RJ	Supplementary pension savings		LV
Dental cost		DU	Repairs to roof		FD
TAX-FREE		TX	Maintenance		R4
Connection fee for Property Register		L5	Flat maintenance		FQ
Connection fee to default register		L6	Yard maintenance		FB
Carpet cleaning		DC	Lift maintenance		FL
Loss/damages		NT	Maintenance of communal area		FF
Customs surveillance		QD	Maintenance of tools and equipment		FP
Directorate of Customs		TO	Outdoor maintenance		FA
Customs clearing house / Duty free area		TG	Washing machine maintenance		FG
Tobacco sales permit		CM	Maintenance supplies		VH
Organised leisure activities		TH	Current account		NV
Music school		D5	Statement of transactions		TD
Tree pruning		TR	Penalties		AC
Insurance		R2	Customer club points (Vildarpunktur)		UV
Insurance		16	Fee for Adm. of Occupational Safety and Health		VK
Social insurance fee		DN	Work journey		VF
Social Insurance Administration		A9	Salary		DA
Technical dept.		EQ	Student's summer employment		D9
Loan for computer purchase		AQ	Value added tax		KN
Supervision		30	VISA		87
Supervision of communal area		DH	VISA loan		E2
Handling charge		CO	VISA payment service		A5



Description	Name	Key
VISTA		IA
Video		KR
Alcohol licence fee		ED
Index		55
Index loan		73
Bill of exchange		08
Bill of exchange		70
Certificate		F2
Commodity tax and waste treatment fee		VC
Goods purchasing		H4
Senior real estate appraisal committee		QI
Transferred		25
Summary		N2
Miscellaneous		K1
Registration and stamp tax		T2
Reg. in property register		U1

Description	Name	Key
Service charge		93
Service chg. from account		UE
Service chg. for online banking		H/Æ
Commission		26
Commission for change of borrower		HÖ
Bankrupt estate		DP
Vehicle weight tax		TS
Laundry money		KB
Laundry/Washing		GV
Sports fees		M4
Sports fees		M1
Sports fees		M2
Sports fees		M3
Motor vehicle insurance		TQ
Security		DM
Security Insurance		TN

Chapter 10:
Interim collection
(Secondary collection)





10 Interim collection (Secondary collection)

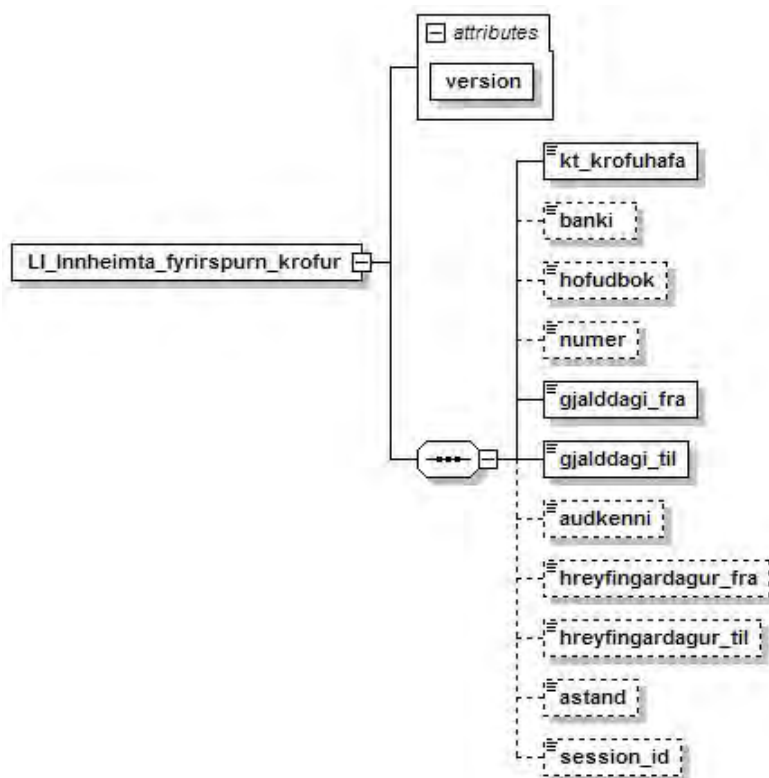
Interim collection agencies are connected to B2B in the same way as other users, but use the system differently. An interim collection user only sees receivables that are sent for interim collection in that company and not the company's other receivables.

If a company requires ordinary B2B access in addition to interim collection access, there need to be two users, one for each type of access. Interim collection agencies send queries concerning receivables (see chapter 0 on page 244 to retrieve a list of all the receivables ready for interim collection. The only criteria that the interim collection agency enters in the query are *kt_krofuhafo* (creditor's ID/Reg.No.), which in this case should be its own ID.No., *gjaldagi_til* ("due date to") and *gjaldagi_fra* ("due date from"). Only these three parameters should be entered in the query.

10.1.1 Request/Query

10.1.1.1 XML query

Note that this query is identical to the one shown in chapter 0 on page 244.



DEFINITION

WHAT DOES "TRANSACTION" IN TRANSACTION DATE REFER TO?

Transaction refers to changes that incorporate a transfer of funds, generally partial payments and full payments but not changes to penalty interest, final dates for payment and such like.

https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_krofur.xsd

Good to know: FINAL DUE DATE DURING A WEEKEND

Lets imagine a case where the final due date comes up on a Sunday. Lets also assume that the collection identification stipulates that ten days after the final due date the claim should be sent for interim collection. Then it applies that:

- the 10 days start as of the Sunday.
- Cost is accrued to the receivable (if applicable) on the Sunday.
- The bank's reminder is not posted until the Monday.

10.1.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_fyrirspurn_krofur version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_fyrirspurn_krofur.xsd">
  <kt_krofuhafo>6210779029</kt_krofuhafo>
  <banki>0115</banki>
  <hofudbok>66</hofudbok>
  <gjalddagi_fra>01/04/2008</gjalddagi_fra>
  <gjalddagi_til>2008-04-30</gjalddagi_til>
  <astand>ÓGREIDD</astand>
  <session_id></session_id>
</LI_Innheimta_fyrirspurn_krofur>
```

10.1.1.3 Variables

Name of variables	Explanation
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjalddagi_fra>	Start due date, first date of the period requested.
<gjalddagi_til>	End due date, last date of the period requested.
<audkenni>	Collection identification for the receivable, 3 digits; may be comprised of both alphabetical and numerical characters. The identification indicates the route the receivable will follow during its lifetime, e.g. into what account payment of the receivable is to be paid.
<hreyfingardagur_fra>	Start date for transactions, first date of the period requested, if due date is not start date.
<hreyfingardagur_til>	End date for transactions, last date of the period requested, if due date is not last date.
<astand>	Status of receivable. Possible values are: <ul style="list-style-type: none"> • PAID • LEGAL COLLECTION • INTERIM COLLECTION • CANCELLED • UNPAID
<session_id>	User's unique session ID.



Further information is available in chapter 0, which starts on p. 244. That chapter contains a description of the reply message as well as XML examples and descriptions of variables.



10.2 Receivables transferred from primary collection to interim collection

The bank itself does not send receivables for interim collection. Instead the collection agency must take over the receivables which the bank lets it retrieve, once the predefined criteria for the age of receivables are met. In order to take over a receivable, the interim collection agency must change it, see chapter 9.3 on p. 206, by assigning it to "other default cost" or "other cost" in fields of the same name. It is preferable to use *other default cost* because other cost is generally used for other purposes, not least in the case of real time settlement (see chapter 10.5 p. 342) but then the creditor and the collection agency divide the settlement fee between them at the same time as the debtor pays.

As soon as the interim collection company has changed the receivable, it acquires a new status in Receivables Pooling and its appearance changes concurrently in the online banking systems of all Icelandic commercial and savings banks.

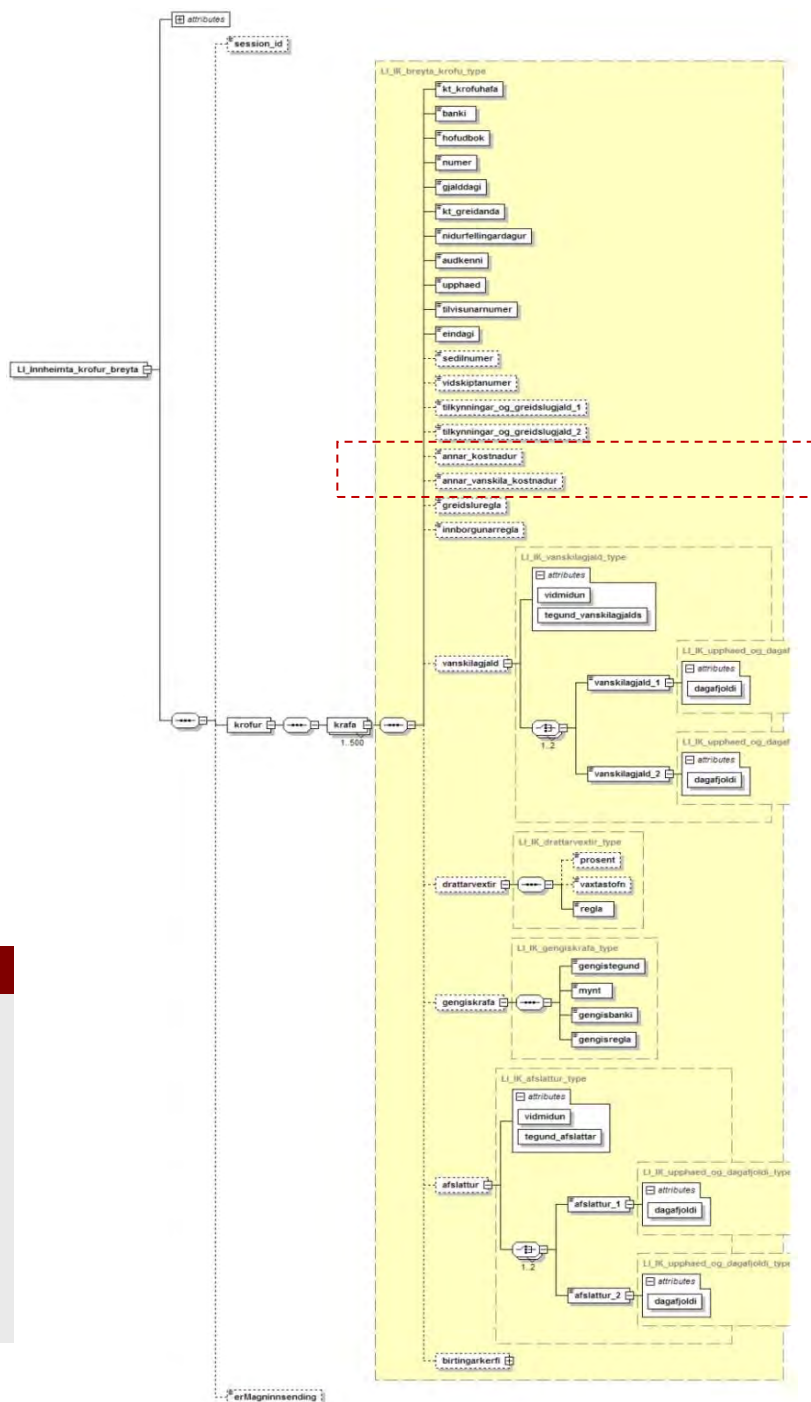
The schema contains numerous fields and the explanatory diagram spans three pages, when printed in a readable font. We therefore encourage readers to look at the discussion that starts on p. 206. XML examples and descriptions of variables can also be found there.

IMPORTANT

It is important that interim collection agencies do not merely take the so-called "original principal" in the field <upphaed> into account, but also the field <til_greidslu>, which contains the updated amount of the receivable.

IMPORTANT

In the schema, tax on financial income (FMTSK) is treated as follows:
Penalty interest incl. financial income tax
Default charge 1 incl. financial income tax
Default charge 2 incl. financial income tax
A-r cost excl. financial income tax
A-r default cost excl. financial income tax
Notif./paym. chg. 1 and 2 excl. financial income tax (coupon charge and direct debit charge)



10.3 Receivable in interim collection cancelled

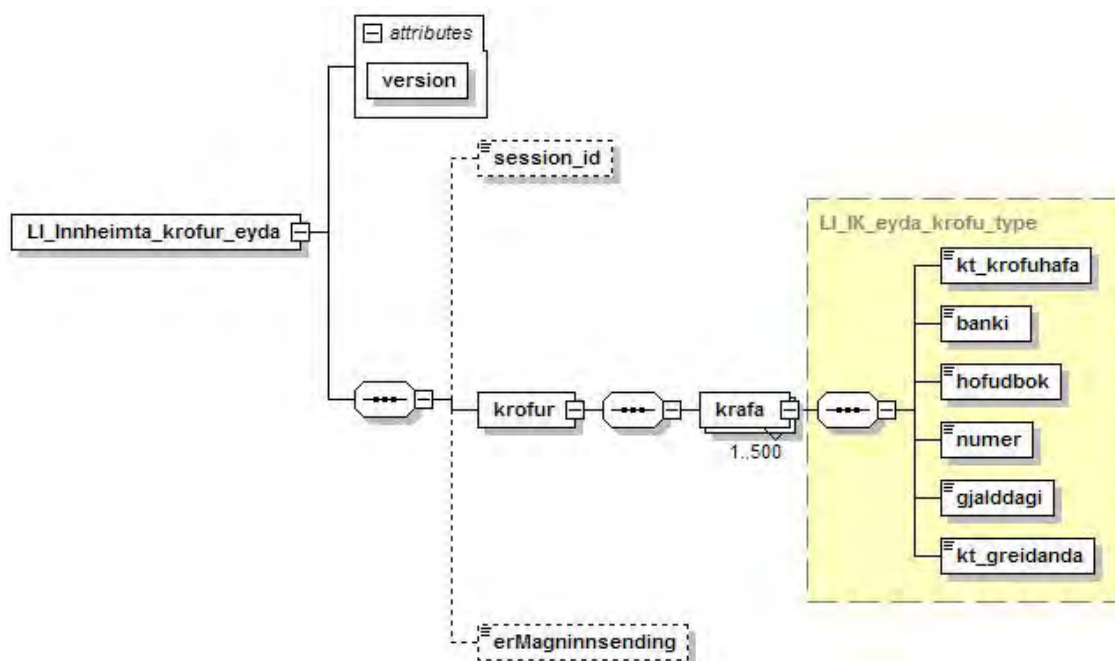
Receivables in interim collection are cancelled in the usual manner, see chapter 9.5 on p. 219. Note that this is not the same action as *returning a receivable*, cf. the following section.

10.3.1 Request/Query

According to standard practice, receivables are said to be "deleted", as the name of the message below indicates. In actual fact, however, the receivable is not *deleted* from Receivables Pooling, but instead is given the status *cancelled* and continues to be visible to the creditor, although not payable. On the other hand, the receivable is *deleted* from the list of *unpaid bills* in the payer's online bank which explains the use of this verb.

10.3.1.1 XML query

This is the same reply as in chapter 9.5 on p. 219.



https://b2b.fbl.is/schema/LI_Innheimta_krofur_eyda.xsd



10.3.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_eyda version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_eyda.xsd">
  <session_id></session_id>
  <krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1234567890</kt_greidanda>
    </krafa>
  </krofur>
  <erMagninnssending>false</erMagninnssending>
</LI_Innheimta_krofur_eyda>
```

10.3.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<krofur>	Superclass of receivable in schema.
<krafa>	Subtype of receivable in schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	Id.No. of receivable payer, 10 digits without a hyphen.
<erMagninnssending>	Indicates whether the batch is submitted in large quantity (True) or not (False).

Further information is available in chapter 9.5, which starts on p. 219. That chapter contains a description of the reply message as well as XML examples and descriptions of variables.



10.4 Receivables in interim collection returned

An interim collection company can return a claim to the creditor using this action, regardless of where it is located in the company's collection process. Returning a receivable returns it to its original status. Creditors cannot avoid having to withdraw receivables occasionally (either individually or in batches) from interim collection, e.g. if they decide not to continue with interim collection or in cases where the legitimacy of receivable is disputed.

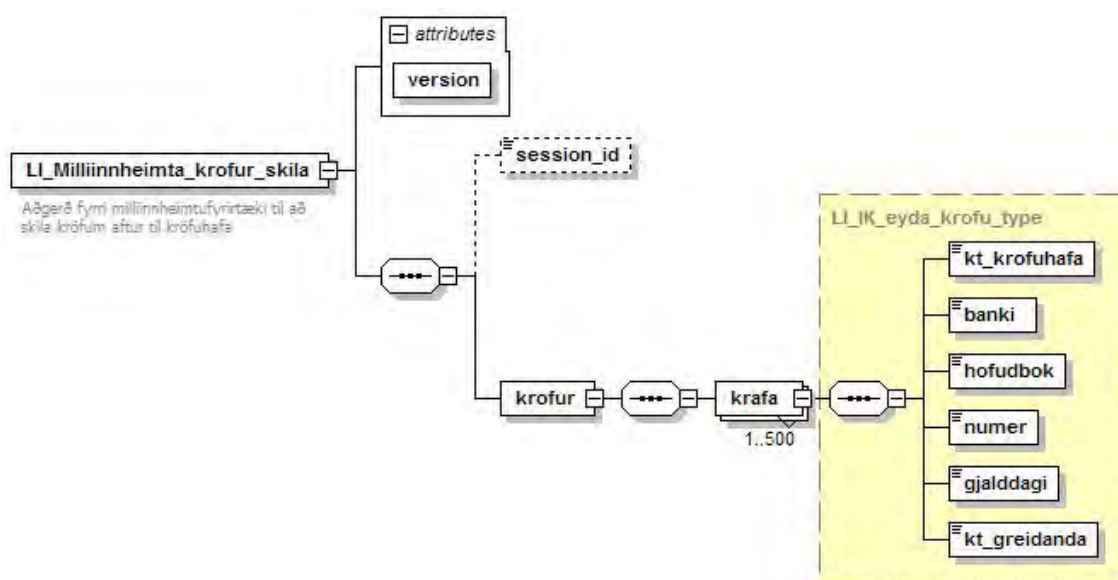
Using this action removes the interim collection marker from the receivable, which is returned to primary collection status in online banking. The action looks practically the same as that to cancel a receivable, see chapter 9.5 on p. 219, only the *name* of the action and its *function* is different.

Note that a receivable that has been returned does not go automatically back to interim collection.

10.4.1 Request/Query

After the return action is carried out, the accumulated interim collection cost disappears from the field <annar_vanskilakostnaður> or <annar_kostnaður> if the latter field has been used and is replaced by the value "0" in the field. The interim collection company and the creditor negotiate a settlement for this in an unrelated procedure.

10.4.1.1 XML query



https://b2b.fbl.is/schema/LI_Milliinnheimta_krofur_skila.xsd

10.4.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Milliinnheimta_krofur_skila version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Milliinnheimta_skila_krofu.xsd">
  <session_id></session_id>
  <krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1234567890</kt_greidanda>
    </krafa>
  </krofur>
</LI_Milliinnheimta_krofur_skila>
```

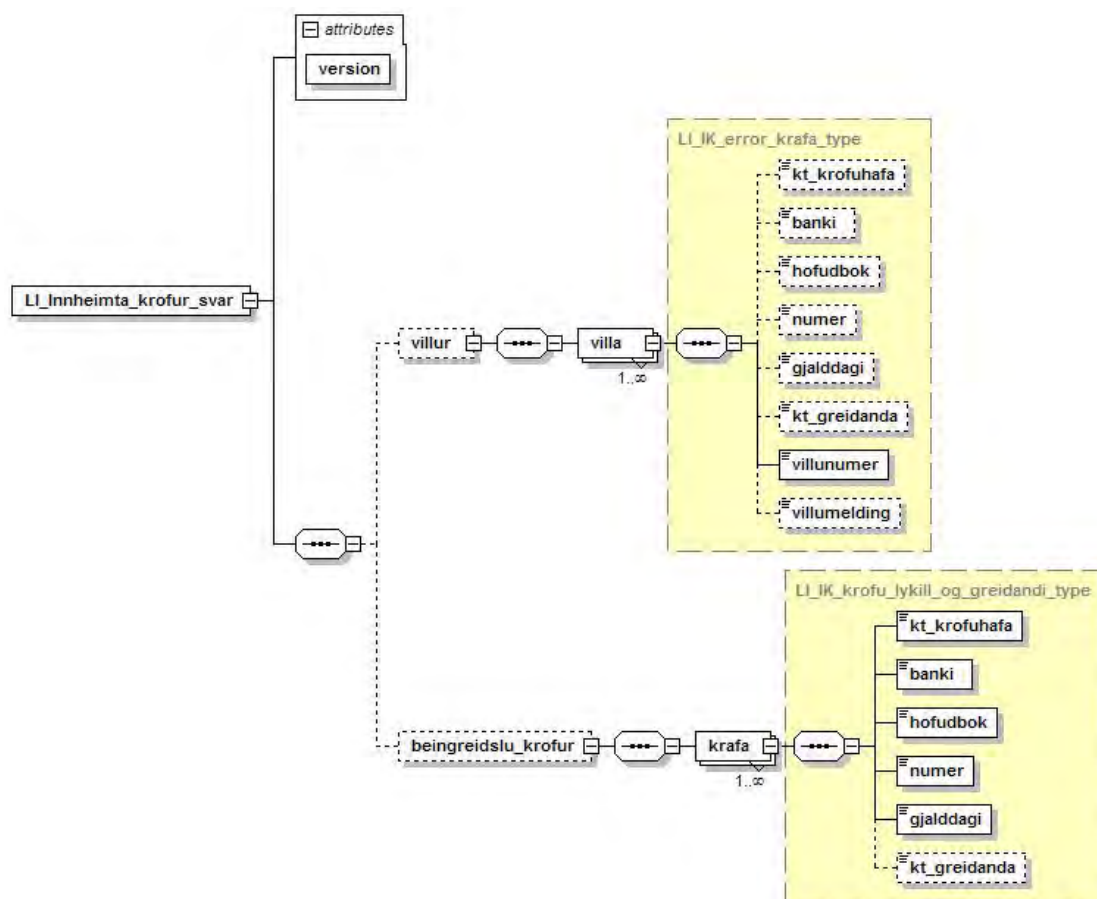
10.4.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<krofur>	Superclass of receivable in schema.
<krafa>	Subtype of receivable in schema.
<kt_krofuhafo>	ID/Reg.No. of creditor, 10 digits without a hyphen.
<banki>	Bank of creditor, four digits.
<hofudbok>	Ledger no., 2 digits Note: Only ledger No. 66 is supported in Receivables Pooling.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable in the format YYYY-MM-DD.
<kt_greidanda>	ID/Reg.No. of payer, 10 digits without a hyphen.

10.4.2 Reply

Same as the previously published *LI_innheimta_krofur_svar* on p. 198.

10.4.2.1 XML reply



https://b2b.fbl.is/schema/LI_innheimta_krofur_svar.xsd

10.4.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innheimta_krofur_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innheimta_krofur_svar.xsd">
  <villur>
    <villa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000124</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>1122334459</kt_greidanda>
      <villunumer>21028</villunumer>
      <villumelding>Krafa til</villumelding>
    </villa>
  </villur>
  <beingreidslu_krofur>
    <krafa>
      <kt_krofuhafo>6210779029</kt_krofuhafo>
      <banki>0115</banki>
      <hofudbok>66</hofudbok>
      <numer>000123</numer>
      <gjaldldagi>2008-04-13</gjaldldagi>
      <kt_greidanda>0123456789</kt_greidanda>
    </krafa>
  </beingreidslu_krofur>
</LI_Innheimta_krofur_svar>
```

10.4.2.3 Variables

Name of variables	Explanation
<villur>	Superclass of error.
<villa>	Subclass of error.
<kt_krofuhafo>	ID/Reg. No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable.
<kt_greidanda>	ID. No. of receivable payer, 10 digits without a hyphen.
<villunumer>	Error number.
<villumelding>	Details of error.
<beingreidslu_krofur>	Superclass in direct debit part of schema.
<krafa>	Subclass of direct debit part of schema.
<kt_krofuhafo>	ID/Reg. No. of creditor, 10 digits without a hyphen.
<banki>	No. of local branch; 4 digits.
<hofudbok>	Ledger No., 2 digits.
<numer>	Receivable number, 7 digits. The number is actually 6 digits, preceded by a 0. The 6 digits may range from 1 to 999999.
<gjaldldagi>	Due date of receivable.
<kt_greidanda>	ID.No. of receivable payer, 10 digits without a hyphen.

10.5 Real time settlement

10.5.1 General description

Real time settlement is when the debtor pays a receivable and the payment is immediately divided into two or more parts and the cash is directed immediately to where it belongs instead of the creditor waiting for settlement

DID YOU KNOW ...

Real time settlement does not necessarily entail allocation to the ID/Reg. No. of three parties; the receivable may be allocated automatically to the creditor's own account.

EXAMPLE The share which is equal to the VAT part of the product is allocated to a special VAT account. Such bank accounts enjoy higher interest paid and are open for withdrawal in the days surrounding the VAT return.

later from the collection agency. The creditor then immediately receives his share into his bank account (usually the principal in addition to penalty interest) and the collection agency, what is entitled to it, into its bank account (e.g. collection cost).

It should be noted that even though real time settlement is not used the receivable payment is transferred immediately to the recipients bank account. The real time settlement applies immediately for all living receivables already established on the relevant collection identification. *Default cost* is charged after Final due date but *Other cost* as soon as the claim is established.

EXAMPLE Receivable established at 13:01.
Real time settlement starts at 13:02.
Receivable paid at 13:03.
= the receivable payment is divided according to the settlement rule.

Real time settlement is established by the employees of Landsbankinn at the request of the creditor and in consultation with him and the relevant collection agency. The settings are defined for each collection agency (collection identification) irrespective of collection agency. That way the creditor can apply many sets of rules at a time which maximises the flexibility of the system. For example, some receivables can be in real time settlement while others are not.

Fields that can be placed into real time settlement

- Penalty interest
- Notification charge
- Other costs
- Default cost
- Other default cost
- Default and other default cost together
- All of the above fields together



The principal payment can also be divided into three parts. Each part is deposited into a separate account which can even be in the ownership of a different ID.No. and the division can either be based on a fixed amount or a percentage. That way the first division may e.g. be based on a fixed amount, another on a percentage and the third on a fixed amount.

10.5.2 Measures in the accounting system

Real time settlement has in fact nothing to do with B2B, but nevertheless there is reason to explain this service briefly. Particularly because the receivable payment reply includes all fields of the payment, irrespective of whether the user can fully claim individual fields. That is why the accounting system needs to respond and take the necessary measures as soon as real time settlement begins.

EXAMPLE Lets imagine an incidence where *Other default cost* is directed to a collection agency and *all other fields* to the creditor. When the receivable payments are read, the bank will return to the creditor information on total payments including other cost which is given to the collection agency. All other things being equal, the settlement will not reconcile with the account statements. Then the system manager or service agent of the accounting system (software company) has to make changes to the collection service concerned in the accounting system so that *Other default cost* will be automatically deducted from the total amount of the payment.

Further information and advice is provided by the bank's experts by telephone +354 410 9090 and by email b2b@landsbankinn.is.

It is a matter of adjusting the settings in the beginning, whether the real time settlement applies to primary collection only, secondary collection only or both collection stages. The settings can always be changed later and adjusted further to the needs and changing circumstances of creditors.

10.5.3 Regarding the handling of financial income tax in real time settlement

Financial income tax is calculated from three taxable items:

- Penalty interest
- Default charge 1
- Default charge 2

Penalty interest can be included in real time settlement whereas default charge 1 and 2 cannot. That is why the discussion below applies to penalty interest.

In general, the bank retains financial income tax of all paid receivables unless they are in secondary collection and have obtained a so-called MI identifier; then the secondary collection agency returns the tax to the state. This is however not always the case in real time settlement. Its effects on the taxation of payments can be described in the following way:

Real time settlement in primary collection

- Real time settlement in primary collection can be divided into many fields and the bank retains the financial income tax of the taxable items which *revert to the creditor*.
- If these same items *revert to the collection agency* the financial income tax is not retained by the bank.

Real time settlement in interim collection

- Real time settlement in interim collection only uses one field which is called *Other default cost*. Then the bank account of the collection agency is linked to the field *Other default cost* and the collection agency is obliged to retain the financial income tax of charges in that field. The bank retains other taxes.



Chapter 11:
Electronic documents





11 Electronic documents

Before, this chapter was called Login and Logout.

The publication system of RB was established in 2004. In addition to sending queries, companies continued to use FTP uploads or upload text files via websites. In fact, such text files are still being used.

Submission of electronic documents involves various types of data. The most common types are electronic invoices, pay slips, bills, accompanying documents and web keys. This chapter describes how to upload data and introduces a demo client. The bank provides the demo client free of charge. To request the programme, please write to b2b@landsbankinn.is or call +354 410 9090. Handling of e-documents is formatted for the user both in a testing and real environment so the user doesn't need to create templates or anything else. The demo client is based on a sample user and employs settings available from RB.

Let's start with the upload feature. Two XML functions must be installed on the sender's computer:

- Firstly, the so-called *Submission of data*, which is discussed in Chapter 11.3 on p. 349. The input is a *session* (SessionId, assigned upon logging in), *type of string* and an *RB string*. The bank is not concerned with the content of the documents and only forwards the message to the RB's Publication system (Birtingarkerfi Reiknistofu bankanna).
- Secondly, there is another xml, *source.xml*, which the user enters into the field <strengur> in *Submission of data*. This is the main subject of this chapter as of subchapter 11.3 p. 349.

This document will not discuss the creation of templates (.xls) as general HTML programming rules apply. Once the website's user interface has been finalised and verified that it fits the *source.xml* file, *another xml file incorporating the former must be created*. This refers to the data submission message *LI_Innsending_gagna* as described in Chapter 11.3 on p. 349.

11.1 In a nutshell

The data submission message *LI_Innsending_gagna* is sent once for each user event. It contains one *source* message in the field *strengur*. The source message may contain many entries, if the submission contains more than one message. Let's use the example of electronic web keys sent to 15,000 individuals. In this case, the data submission message is sent once (one session) and contains one *source.xml* which in turn contains 15,000 messages in as many entries in the *Statement* field in *source.xml*.

In the summer of 2012, the maximum number of characters was increased from one million to ten million. Characters entail both alphabetical and numerical characters. This is done to improve the performance of large users.

Therefore, the data submission message is not sent 15,000 times or through 15,000 logins to the web service. Handling of the *Statement* field is described in detail in the table of variables in Chapter 11.5.1.1 on p. 356.



11.2 Before you begin

While testing is under way – preferably sooner – the bank must, on behalf of the company, request *its access* to RB's Publication system. The application process is initiated by emailing b2b@landsbankinn.is the name and Reg.No. of the company that will be sending documents (note that the sender may also be an individual, own-account worker or NGO), along with details on the contact person (name, phone number, email address).

To send electronic pay slips, it is necessary to also send information about the sender's salary/accounting system. It is not necessary to send information about the accounting system in order to send other types of e-documents, e.g. web keys, invoices and bills.

RB then assigns the company a name on the template (in, for example, the form HSSP-001) and the name of the file to be sent each time (e.g. 6210779029PW). The sender's ID/Reg.No. forms the first 10 digits in the name and the last two are an abbreviation of the document type. In the example above, PW stands for electronic passwords, also known as web keys.



A sense of security and ease can only be achieved by sending e.g. oneself an electronic document and to view the conclusion in as many online banks in Iceland as possible (not only at Landsbankinn).

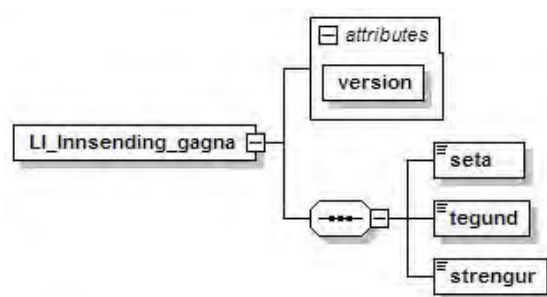
11.3 Submission of data

The web service is used to submit various electronic documents, such as invoices, bills, pay slips, records of work hours and web keys (passwords), to be displayed in the online banking environment of individuals and companies. The bank is not concerned with the content of the documents and only forwards the message to the RB's *Publication system*.

The input is *session* (SessionId, assigned upon logging in), *type of string* and an *RB string*.

11.3.1 Request/Query

11.3.1.1 XML query



https://b2b.fbl.is/schema/LI_Innsending_gagna.xsd

11.3.1.2 XML example

```

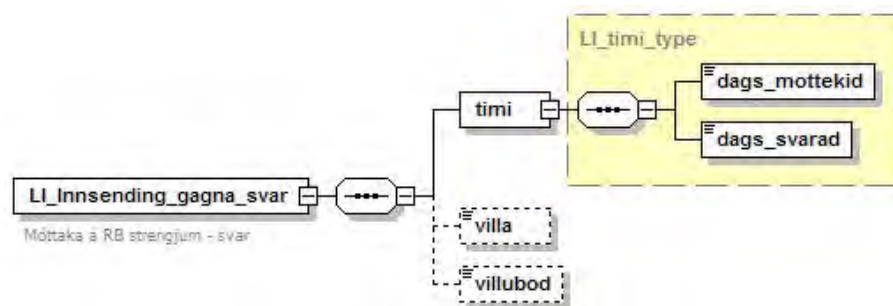
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innsending_gagna version="1.1" xsi:noNamespaceSchemaLocation="schema_1_1_all.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <seta></seta>
  <tegund>LAUNAGREIDSLUR</tegund>
  <strengur>Gögn tengd launagreiðslum</strengur>
</LI_Innsending_gagna>
  
```

11.3.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID
<tegund>	Type of electronic document; possible values are: FRETABREF, AHAFNAGJALDEYRIR, LAUNAGREIDSLUR, GREIDSLUSEDILL, REIKNINGUR, TIMASKYRSLA, NOTANDI_LYKILORD, FYLGISKJAL01, FYLGISKJAL02 and FYLGISKJAL03.
<strengur>	Data string, depends on type of document.

11.3.2 Reply

11.3.2.1 XML reply



https://b2b.fbl.is/schema/LI_Innsending_gagna_svar.xsd

11.3.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Innsending_gagna_svar xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Innsending_gagna_svar.xsd">
  <time>
    <date_received>2001-12-17T09:30:47.0Z</date_received>
    <date_replied>2001-12-17T09:30:47.0Z</date_replied>
  </time>
  <villa>1009</villa>
  <villubod>Óþekkt villa</villubod>
</LI_Innsending_gagna_svar>
```

11.3.2.3 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply. The difference between <i>mottekid</i> and <i>svarad</i> describes the time it took to conclude the action.
<villa>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.

11.4 The message itself – content of the string

Before electronic documents can be sent, the style sheet of the page to be displayed must be designed. Style sheets are a recipe of sorts for the preparation and publication of the product to be delivered to the recipient through RB's distribution network. Usually a unique style sheet is prepared for each type of document and it saved permanently to RB's system, until updates are required.

Since Landsbankinn only serves as intermediary in this communication, RB decides on the format of the string that is net to the tag <strengur>. However, flexibility has increased greatly since the last edition of the B2B handbook was published.

Important change since last edition

B2B has for some years offered specialised types of electronic documents for publication via RB's system, cf. p. 349. In February 2009, **general types** were added for the convenience of Landsbankinn's customers:

- F1 (code 39) FYLGISKJAL01
- F2 (code 40) FYLGISKJAL02
- F3 (code 41) FYLGISKJAL03

The new document types allow the sender the freedom to design the look of the document, including the document title displayed in the recipient's online bank. For example, the creditor can use all three types of invoices (F1, F2, F3) which all refer to the same style sheet but give each a unique title. Different creditors can use the same F keys (F1, F2, F3) with different titles in the recipient's online bank.

The sender creates a style sheet and submits it to b2b@landsbankinn.is. When the bank has sent RB the style sheet and RB experts have approved it, the submission can begin.

The three new types involve many benefits; most importantly, they eliminate the need to manually design a new type to save to RB's system (or share a similar type) each time a new type is required.

Íslenska	Úskýring
<seta>	Einkvæmt setuauðkenni notanda.
<tegund>	Tegund rafræna skjalsins; möguleg gildi eru: FRETТАBREF, АHAFNAGJALDEYRIR, LAUNAGREIÐSLUR, BIRTINGARKERFI VIGOR, GREIÐSLUSEDILL, REIKNINGUR, TIMASKYRSLA, FRETТАBREF, NOTANDI_LYKILORD, FYLGISKJAL01, FYLGISKJAL02 og FYLGISKJAL03.
<strengur>	Gagnastrengur: ræðist af tegundinni.



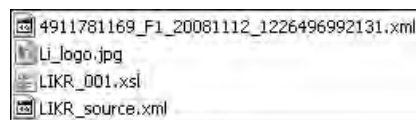


11.5 Test submission

The best way to describe a submission is for the sender to use a demo client, provided by Landsbankinn. http://www.landsbankinn.is/Uploads/Documents/b2b/B2B_Syniforrit_utgafa106_med_fylgigognum.zip.

It contains a programme code, which shows the application the programmer bases the final design of the accounting system on and/or uses to test submissions to RB's Publication system.

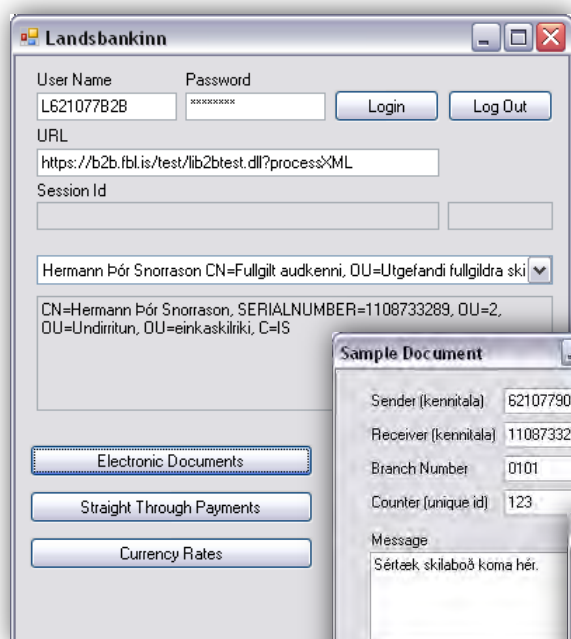
The demo client is a convenient way to debug software and send electronic documents, both in a test and real environment. The programme includes a zip file which contains the style sheet *LIK_001.xsl* and the xml file *LIK_ source.xml*, (hereafter *source.xml*) which can be used during testing. A small image *Li_logo.jpg* is also included to test the publication of images.



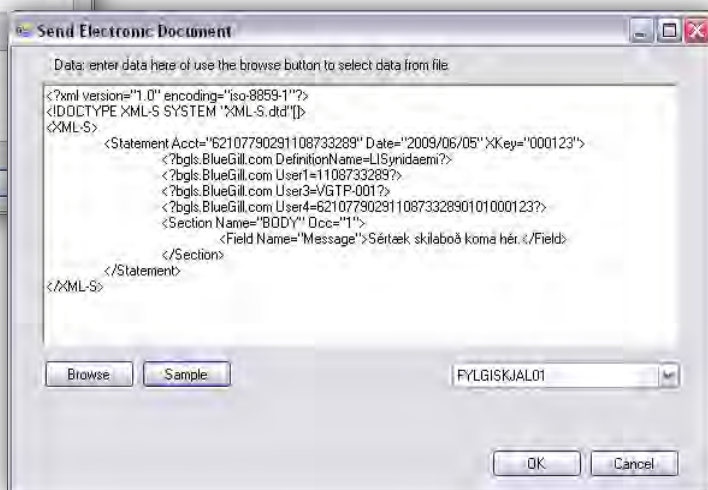
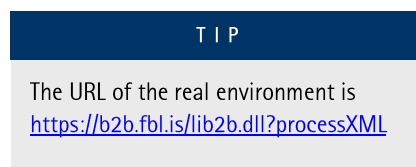
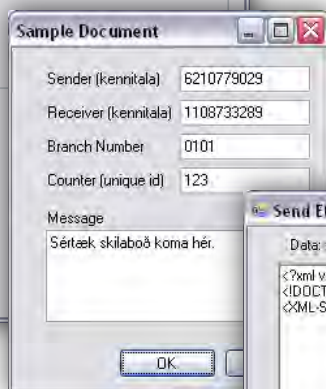
The programme supports both hardware and software IDs both of which are optional with e-documents. We recommend omitting them to begin with and adding them later once it is clear that submissions are effective.

11.5.1 Function and development of source.xml

The file *source.xml* is based on the style sheet and is the file used by online banks to publish on the recipient's website. It contains information about the sender and recipient. This makes it possible to open *source.xml* in a browser and refresh the page while the style sheet is being designed, i.e. such aspects as images, colour, sections etc. that may be part of the website. The file is thus of core importance.



Screenshots from the demo client



The demo client is an .exe file sent to users as a compressed .rar file. A general discussion on the demo client can be found in chapter 2.4 on p. 26 but later in this chapter its use in relation to the publication of electronic documents is discussed.

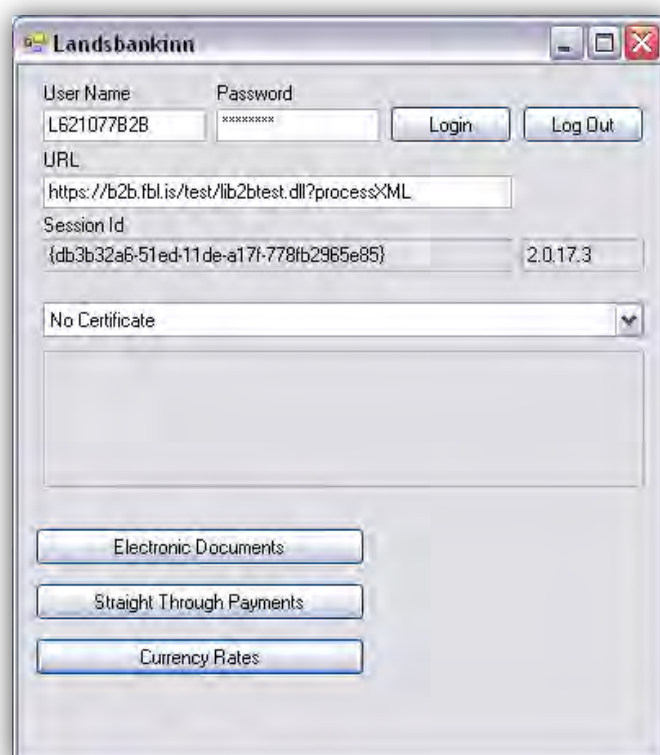


Running a test submission through a real environment provides increased security. The programmer lists him/herself as recipient and views the results in an online bank of his/her own choosing.

Let's take a closer look at how the demo client creates the source.xml message, how it completes the *Statement* part and finally, the results of the submission. It also bears keeping in mind that the programme code in its entirety is included in the package from the bank and should be referred to alongside this chapter for optimum results.

Step 1 Logging in

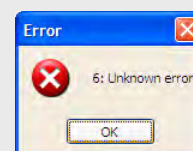
During start-up of the programme, it is sufficient to click Login since all values are pre-recorded. Again, we advise *against* using any ID upon initial use. The text *No Certificate* appears in the middle of the screen:



TIP

The bank's demo client is primarily intended to show the programme code and its function in relation to the web service. It is not an exhaustive presentation of a ready-to-use product or solution. As a result error descriptions are limited.

Example:



Programmers are therefore encouraged to view the error lists on [B2B Service pages B2B](#) on the bank's external web to get a further description of error numbers.

Error 6 appears as *Unknown error* in the demo client yet means "Error in communication with Back Office".

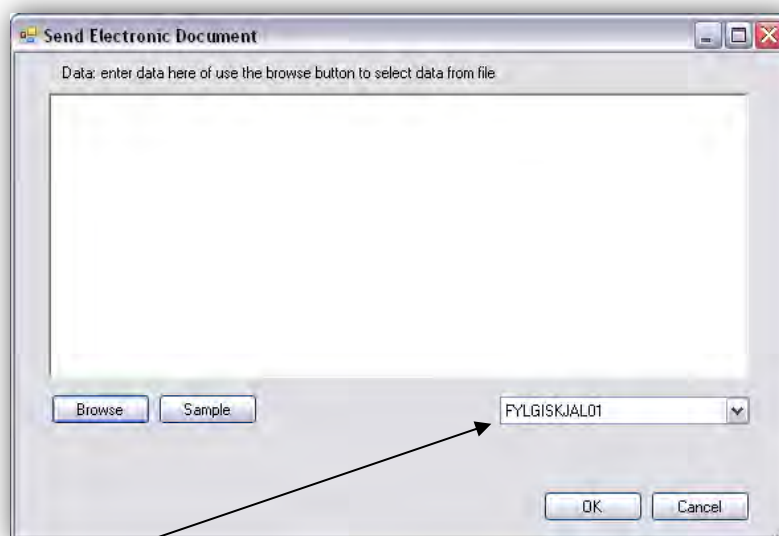
As of year 2013, the test environment is no longer supported. So when using the programme in a real environment with a real user it suffices to enter the correct user name and password and to change the URL to <https://b2b.fbl.is/lib2b.dll?processXML>.



Step 2 Entering values in fields

Next, click on *Electronic Documents*. An empty window appears:

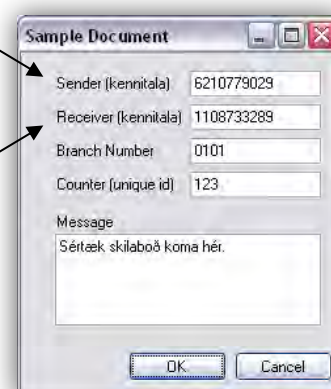
Use the *Browse* button to retrieve a sample xml file rather than entering text in the window connected to the *Sample* button, see below.



The document type default value is *FYLGISKJAL01* but of course any type may be used. Click the *Sample* button and fill out the fields indicated in the small image below.

! Please note that the sender's ID. No., 6210779029 is for testing and is owned by Landsbankinn and free to use for submissions. It can of course be substituted with the sender's real ID.No., if the programme is to be tested in a real environment with a style sheet the company has previously saved with RB.

! The ID.No. 0123456789 is the recipient's ID.No. To view the results in an online bank of the user's choosing, he/she should enter his/her own ID.No. instead. To improve the design, we recommend viewing the results in various online banks using different browsers. We therefore recommend that the user send the document to other ID.No. than his own - provided that other parties are involved in testing or assessing the conclusion together.



The general message is pre-recorded in the style sheet so the user simply enters:

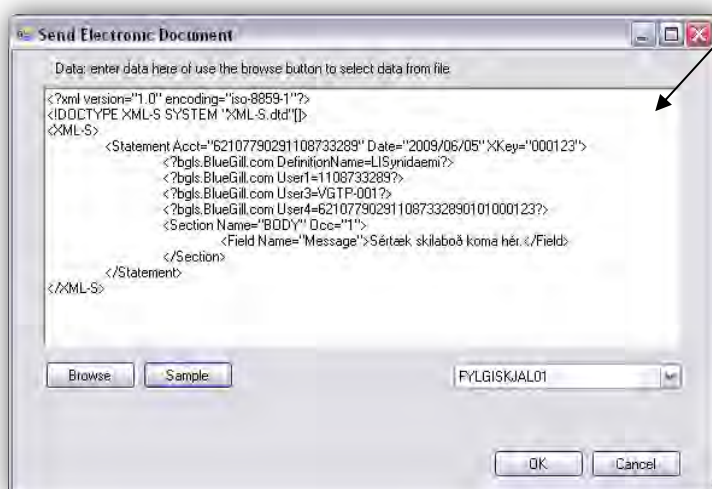
- Branch number
- Counter, Unique ID.
- Specific message

! The branch number is currently not required by the Publication System; however, it is required in the schema because we expect the Publication System to require it in the future. To omit the branch number, enter 0 (zero) in the field as the bank will otherwise return an error message. This is shown in more detail in the table below:

Field	Explanation
Sender (Reg./ID. No.)	ID/Reg.No. of sender, 10 digits without a hyphen.
Receiver (ID.No.)	ID.No. of receiver, 10 digits without a hyphen.
Branch Number	4 digit identification number of the senders local branch. The field is not required; however, updates to the system are expected to make it a requirement. It is not possible to leave the field empty: enter 0 (zero) in lieu of a real branch number.
Counter (unique ID)	If the same counter appears twice for the same recipient, the second document will not be published. If the entire <i>user4</i> field appears again unaltered, the document will not be published. The date can be entered here too (not forgetting that the character limit is 32 digits) and the same counter reused unless the counter has already been used for that same user on the same day.
Message	The specific message is entered into this field.

Step 3 Closer look at the code

The result is displayed in the first screen shot, now with the code entered above.



The programme has now created the source.xml message that activates the style sheet and publishes the total data properly in a browser.

The *BODY* section contains so-called fields as well as data that belongs to the recipient and may differ from one style sheet to another. Other fields in the *Statement* section contain information on the sender, the recipient and the style sheet.

Same code in .dat format

```
<?xml version="1.0" encoding="iso-8859-1"?>
<!DOCTYPE XML-S SYSTEM "XML-S.dtd"[]>
<XML-S>
  <Statement Acct="62107790291108733289" Date="2009/06/05" XKey="000123">
    <?bgls.BlueGill.com DefinitionName=LISynidaemi?>
    <?bgls.BlueGill.com User1=1108733289?>
    <?bgls.BlueGill.com User3=HSSP-001?>
    <?bgls.BlueGill.com User4=621077902911087332890101000123?>
    <Section Name="BODY" Occ="1">
      <Field Name="Message">Sértæk skilaboð koma hér.</Field>
    </Section>
  </Statement>
</XML-S>
```

Step 4 Send the document

Click *OK* to send the document to Landsbankinn and from there to RB's Publication System and subsequently all online banks of commercial and savings banks in Iceland. The online banks of foreign banks do not support RB's Publication System.

In chapter 11.6 on p. 357 the result of submission are shown as they appear in online banks.



11.5.1.1 Variables

The most important elements are distinguished by colour.

Line	Explanation
<?xml version="1.0" encoding="iso-8859-1"?> <!DOCTYPE XML-S SYSTEM "XML-S.dtd"[]>	This header should be on all files.
<XML-S>	The xml message starts here.
<Statement Acct="62107790290123456789" Date="2009/02/03" XKey="000001">	A sample entry starts here: 6210779029 = Reg./ID.No. of sender. 0123456789 = ID.No. of recipient: 2009/02/03 = Date in the format YYYY/MM/DD. 000001 = Intraday counter, allows for sending more than once per day.
<?bgls.BlueGill.com DefinitionName=LISynidaemi?>	Can be anything.
<?bgls.BlueGill.com User1=0123456789?>	0123456789 = ID.No. or recipient.
<?bgls.BlueGill.com User3=LIK-001?>	User3 = Selected style sheet. LIK-001 = Title of style sheet, determined by RB.
<?bgls.BlueGill.com User4=0123456789011503022009000001?>	User4 = Part of the URL must be unique if more than one message is sent per day. 0123456789 = ID.No. of recipient. 0115 = Bank. 03022009 = Date in the format DDMMYYYY. 000001 = Intraday counter, allowing the user to send more than once per day.
<Section Name="BODY" Occ="1">	This section contains "unrestricted" fields that allow the sender to enter his/her own text, within the confines of the style sheet.
<Field Name="Message">Morning!</Field>	Field Name = Here a section begins, can also be outside of field.
</Section>	The section ends here and so too the field. Note that the section can only end once.
</Statement>	The entry ends here. Note that each xml tag can contain many entries.
</XML-S>	The xml ends here.

The following character limits apply to the *User*fields:

Change	Character limit
User1	32 digits
User2	32 digits
User3	32 digits
User4	32 digits



If the same counter appears twice for the same recipient, the second document will not be published. If the entire *user4* field appears again unaltered, the document will not be published. The date can be included in the message (not forgetting that the character limit is 32 digits) and the same counter used again unless it has already been used for that same recipient on the same day.

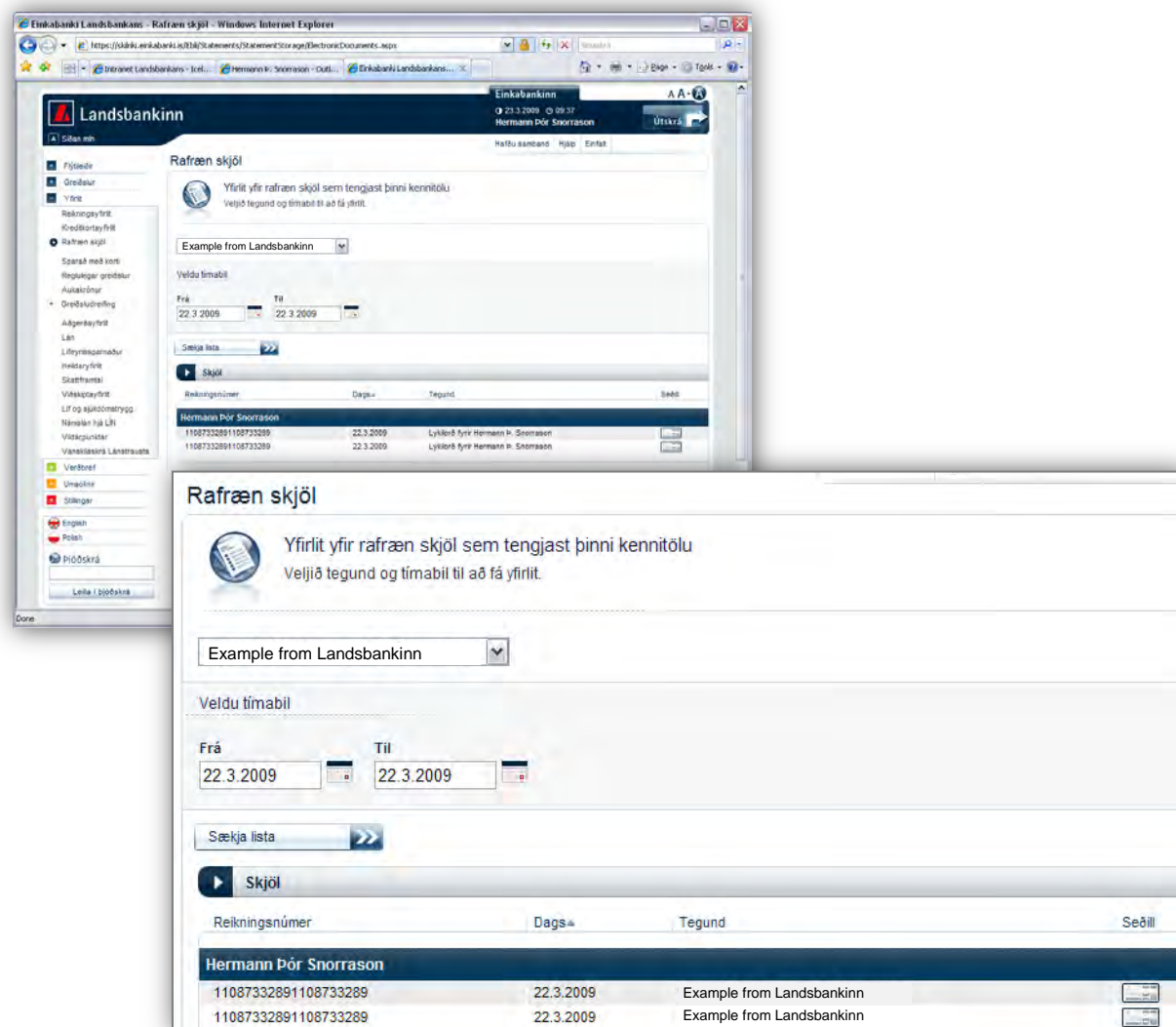
11.5.2 Frequency of forwards from Landsbankinn to RB



Landsbankinn forwards documents to RB at 1-minute intervals and the Publication System is updated every 4 minutes. Since the publication of the last version of the manual in March 2009, the system has been opened for night-time submissions. Now submissions can be made around the clock, every day of the year.

11.6 Viewing results in online banks

Upon the first submission in a *real environment* the document type is created automatically with RB. In the example below, the type is "Example from Landsbankinn" and a unique web key is being sent to the recipient:



The screen shot used in this example is from Landsbankinn's Personal Online Banking. In general terms, the presentation of e-documents is similar in the online banking environment of all commercial and savings banks. The document opens if the user clicks *More* or *View*. See *next page*.

This example differs from the one used to illustrate the *test environment* earlier in this chapter. The example involves publication of a unique web key as well as a number of HTML codes. We intentionally show a classic table, links, colours, images and some common text formatting attributes such as bold, italics etc.

Sýnidæmi fyrir birtingu veflykils í rafrænu skjali

Þetta rafræna skjal er sýnidæmi um hvernig fyrirtæki geta notað B2B vefþjónustu Landsbankans til að senda tilkynningar til viðtakanda í öllum netböðum á Íslandi. Í þessu ákveðna dæmi sýnum við birtingu einkvæmra skilaboða, sem gjarnan er notað við birtingu veflykila. Textinn er fastur og birtist eins hjá öllum viðtakendum sem fá skreyti með þessu stílsmíði.

Við hönnun stílsniðs gilda almennar rítræglur HTML um feitleitrun, skáleitrun, töflugerð og hvaðeina sem framsetningin þarfnast.

	Austur	Vestur	Norður	Suður
Epli	123	456	789	123
Appelsínur	456	789	123	456
Bananar	789	123	456	789
Gulrætur	123	456	789	123
	456	789	123	456

Aftur á móti er textinn að neðan breytilegur og getur innihaldið einkvæmar upplýsingar fyrir viðtakanda.

Þín einkvæmu skilaboð eru: **sun 20:54**

Nánari upplýsingar um notkun B2B hjá Landsbankanum má finna á þjónustusiðum B2B. Athugið sérstaklega "Tæknihandbók B2B - Landsbankastaðall" undir flípanum "Handbækur", kaflinn heitir **Innsending rafrænna skjala**.

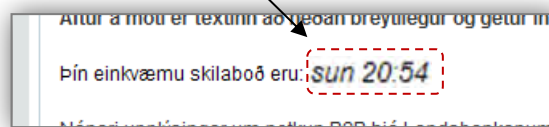
Einnig má sækja þetta sýnidæmi á þjónustusiðum B2B. Þar er að finna handbækur, myndskleið, fréttir og annan gagnlegan fróðleik.

Með kveðju,

startsfólk Fyrirtækjabanka

☐ Loka glugga

The unique message in the example is: Sun 20:54



Typical style sheet for web keys accompanies the demo client and is called **LAPW_001.xsl**. User's own style sheets can be based on it and the production process thus speeded up.

11.7 Annex: Content of style sheet HSSP-001.xsl

The following is the code of the file's style sheet: (.xsl)

```
<?xml version="1.0" encoding="ISO-8859-1" ?>
<xsl:stylesheet xmlns:xsl="http://www.w3.org/1999/XSL/Transform" version="1.0">
  <xsl:output method="html"/>
  <xsl:template match="/">
    <style>
      [ content deleted for briefness' sake ]
    </style>
    <table width="650" border="0" bgcolor="#ffffff" class="topRightBottomLeftBorder" cellpadding="0" cellspacing="0">
      <div id="wrapper">
        <img border="0" alt="">
          <xsl:attribute name="src">
            <xsl:value-of select="/XML-S/url/logo0"/>
          </xsl:attribute>
        </img>
        <div id="text">
          <h1>Example to illustrate the publication of a web key in an e-document</h1>

          <p>This electronic document is used as an example to show how companies can use the B2B web service of <a
href="http://www.landsbankinn.is">Landsbankinn</a> to send notifications to recipients via all online banks in Iceland.
In this example, we illustrate the publication of a unique message frequently used to publish web keys. It includes a
standard text which appears to all recipients of a message based on this style sheet.</p>

          <p>General HTML syntax applies to formatting the appearance of the style sheet as regards boldface, italics, creating
tables etc.</p>
          <p>

          <!-- tafla byrjar -->
          <center>
          <table border="0" cellspacing="0" cellpadding="0" width="400">

            <tr>
              <th></th>
              <th align="center"><font color="000033">Austur</font></th>
              <th align="center"><font color="000033">Vestur</font></th>
              <th align="center"><font color="000033">Norður</font></th>
              <th align="center"><font color="000033">Suður</font></th>
            </tr>

            <tr>
              <td bgcolor="#ffffff" valign="top" align="center"></td>
              <td bgcolor="#ffffff" valign="top" align="center">123</td>
              <td bgcolor="#ffffff" valign="top" align="center">456</td>
              <td bgcolor="#ffffff" valign="top" align="center">789</td>
              <td bgcolor="#ffffff" valign="top" align="center">123</td>
            </tr>

            <tr>
              <td bgcolor="#ffffff" valign="top"><font color="660000">Epli</font></td>
              <td bgcolor="#ffffff" valign="top" align="center">456</td>
              <td bgcolor="#ffffff" valign="top" align="center">789</td>
              <td bgcolor="#ffffff" valign="top" align="center">123</td>
              <td bgcolor="#ffffff" valign="top" align="center">456</td>
            </tr>

            <tr>
              <td bgcolor="#ffffff" valign="top"><font color="660000">Appelsínur</font></td>
              <td bgcolor="#ffffff" valign="top" align="center">789</td>
              <td bgcolor="#ffffff" valign="top" align="center">123</td>
              <td bgcolor="#ffffff" valign="top" align="center">456</td>
              <td bgcolor="#ffffff" valign="top" align="center">789</td>
            </tr>
```

```

<tr>
<td bgcolor="#ffffff" valign="top"><font color="660000">Bananar</font></td>
<td bgcolor="#cccccc" valign="top" align="center">123</td>
<td bgcolor="#cccccc" valign="top" align="center">456</td>
<td bgcolor="#cccccc" valign="top" align="center">789</td>
<td bgcolor="#cccccc" valign="top" align="center">123</td>
</tr>

<tr>
<td bgcolor="#ffffff" valign="top"><font color="660000">Gulrætur</font></td>
<td bgcolor="#ffffff" valign="top" align="center">456</td>
<td bgcolor="#ffffff" valign="top" align="center">789</td>
<td bgcolor="#ffffff" valign="top" align="center">123</td>
<td bgcolor="#ffffff" valign="top" align="center">456</td>
</tr>

</table>
</center>

<!-- tafla endar -->

</p>
<p>
<b>In contrast, the text below varies and may include a unique message to the recipient. </b>
</p><p/>

<div class="labelItem">
<label>
Your unique message is:
</label>

<span>
<i><xsl:value-of select="XML-S/Statement/BODY/Message"/></i>
</span>
</div>

<p>Further information on the use of B2B with Landsbankinn is available on <a
href="http://www.landsbanki.is/fyrirtaekjathjonusta/fyrirtaekjabankinn/b2b-
beintengingvidbokhald/thjonustusidurb2b/">B2B's Service Pages</a>. Please pay special attention to the "B2B
Technical manual - Landsbankinn standard" under the tab "Handbooks" and chapter titled <b>Submission of electronic
documents</b>.</p>

<p>This example can also be downloaded from <a
href="http://www.landsbanki.is/fyrirtaekjathjonusta/fyrirtaekjabankinn/b2b-
beintengingvidbokhald/thjonustusidurb2b/">B2B's Service Pages</a>. The Service Pages contain manuals, videos, news
and other helpful material.</p>

<p>
Respectfully,</p>
<p><i>Employees of Corporate Banking</i>
</p>

</div>
</table>
</xsl:template>
</xsl:stylesheet>

```

Chapter 12:
Electronic invoices





12 Electronic invoices

Landsbankinn has ended this part of the web service which began early 2008. As of year 2013 submission and receipt of electronic invoices is no longer part of Landsbankinn's B2B web service. However this empty chapter remains, both (i) due to structure of other Chapter numbers in terms of backward compatibility and (ii) in case of reactivation of this service or a sequel of it. If either of latter cases, that content will be placed here.

For further information, please contact b2b@landsbankinn.is.



Chapter 13:
Electronic gift certificates,
cash cards and petrol payment cards



13 Electronic gift certificates, cash cards and petrol payment cards

One of the purposes of electronic gift certificates is to allow companies to issue specially designed payment cards as gift certificates to use in stores. By changing the design and look, the cards can be marketed as wedding, Christmas, groceries, credit (as opposed to credit notes) and petrol cards, etc.

Note that each card is linked to a separate bank account. The cards can only be used with previously specified card readers (POS readers). They are without overdrafts, can be with or without a PIN number or not, and all require always authorised card readers.

B2B then offers particular XML actions to service such cards and to ensure their overall management in accounts.

The cards can be charged in the following manner:

- *Through the company's website*
- *Through the online banking platforms of Icelandic commercial and savings banks*
- *At specified outlets around the country*

Further

The electronic gift cards can be recharged repeatedly or once only. Their purpose is to:

- (i) Replace paper gift certificates
- (ii) Provide shoppers with higher quality service
- (iii) Boost sellers' turnover



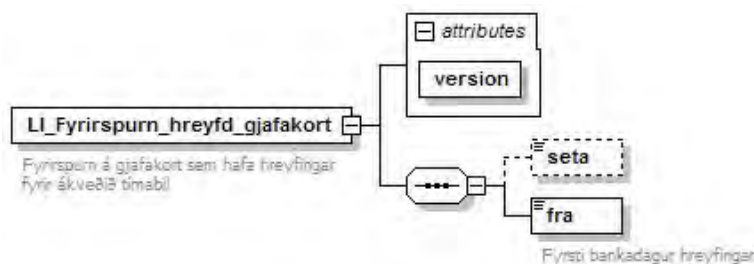
13.1 List of used gift certificates

For practical reasons and due to the large number of gift certificates in circulation in Iceland, it is necessary for the person in charge of daily account settlement to request information about cards that have been used during the day and then send a query about the relevant certificates (bank accounts) in the reply. This is best done through an automatic batch job, run late in the day or at night, and thus slowly create a log.

13.1.1 Request/Query

The present date is included by default in the query and the user only sends a so-called *frá*, or from date.

13.1.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_hreyfd_gjafakort.xsd

13.1.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_hreyfd_gjafakort version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_hreyfd_gjafakort.xsd">
  <seta></seta>
  <fra>2008-04-01T00:00:00.0Z</fra>
</LI_Fyrirspurn_hreyfd_gjafakort>
```

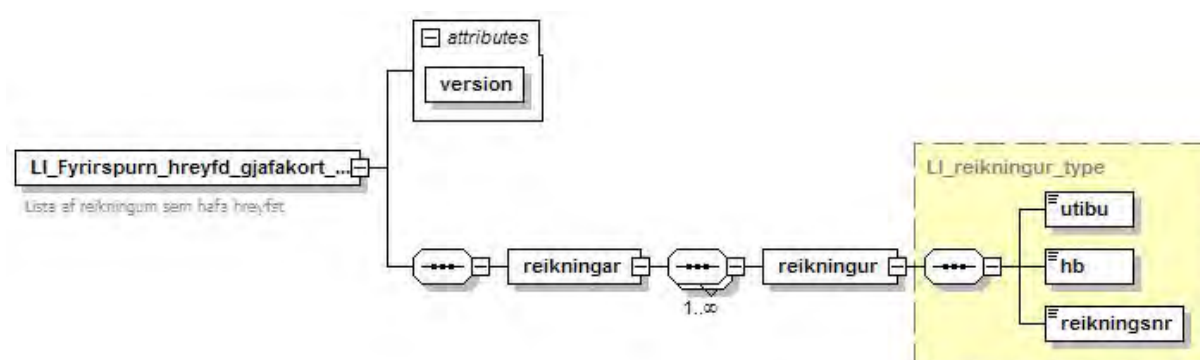
13.1.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<fra>	First bank day of transaction.

13.1.2 Reply

13.1.2.1 XML reply

List of bank accounts (gift certificates) that have been used within the period "fra" (from) to the present day.



https://b2b.fbl.is/schema/LI_Fyrirspurn_hreyfd_gjafakort_svar.xsd

13.1.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_hreyfd_gjafakort_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_hreyfd_gjafakort_svar.xsd">
  <reikningar>
    <reikningur>
      <utibu>0115</utibu>
      <hb>26</hb>
      <reikningsnr>123456</reikningsnr>
    </reikningur>
  </reikningar>
</LI_Fyrirspurn_hreyfd_gjafakort_svar>
```

13.1.2.3 Variables

Name of variables	Explanation
<reikningar>	Superclass of account part in schema.
<reikningur>	Subclass of account part in schema.
<utibu>	Local branch, 4 digits.
<hb>	Ledger number indicating the account type, 2 digits.
<reikningsnr>	Number of bank account the gift certificate is linked to, 6 digits.

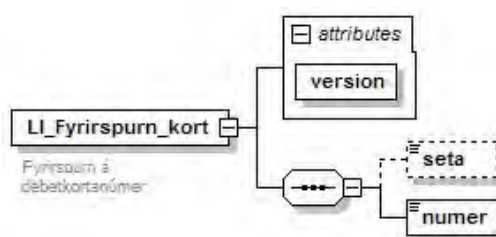
13.2 Query about gift certificate

13.2.1 Request/Query

The action retrieves the balance of the card.

13.2.1.1 XML query

The *card number* is sent to receive information about the bank account the card is linked to and its balance. The balance and any transactions are in real time. The message is useful to the cards operators' service desks or for any sort of information disclosure on behalf of the operator, such as interactive websites that allow card holders to check the balance through open or secure pages.



https://b2b.fbl.is/schema/LI_Fyrirspurn_kort.xsd

13.2.1.2 XML example

```

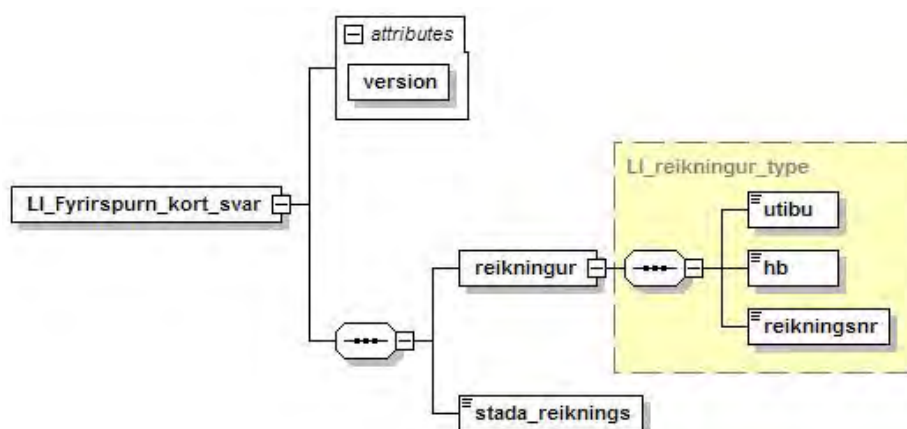
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_kort version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_kort.xsd">
  <seta></seta>
  <numer>011526123456</numer>
</LI_Fyrirspurn_kort>
  
```

13.2.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID
<numer>	Number of gift certificate. The string of numbers is a combination of the branch (4 digits), ledger (2 digits) and account (6 digit) numbers.

13.2.2 Reply

13.2.2.1 XML reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_kort_svar.xsd

13.2.2.2 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_kort_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_kort_svar.xsd">
  <reikningur>
    <utibu>0115</utibu>
    <hb>26</hb>
    <reikningsnr>123456</reikningsnr>
  </reikningur>
  <stada_reiknings>12500.00</stada_reiknings>
</LI_Fyrirspurn_kort_svar>
  
```

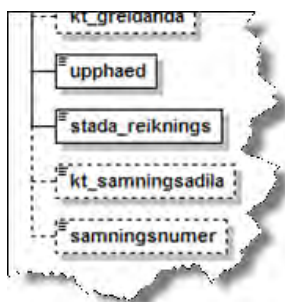
13.2.2.3 Variables

Name of variables	Explanation
<reikningur>	Superclass of bank account information in the message.
<utibu>	Bank of gift certificate operator, four digits.
<hb>	Ledger No., 2 digits.
<reikningsnr>	Bank account No. of gift certificate, 6 digits.
<stada_reiknings>	Balance of gift certificate account, i.e. balance of gift card.

13.3 Management reports and statistical analyses

13.3.1 Request/Query

Companies operating electronic gift, credit and petrol cards utilise traditional bank account statements (LI_Fyrirspurn_reikningsyfirlit) to build daily databases of card use. The accounting system regularly (e.g. daily) requests information from the bank about which cards (bank accounts) have been used since the last request, and subsequently sends another request about the cards that have been used. The message can also be used to request information about older transactions, but, for practical reasons, it is advised that operators send daily queries and save replies in their own databases for future use.



The last two fields of account statements are designed especially with the needs of card operators in mind. *Reg.No. of contracting party* (kt_samningsadila) displays the Reg.No. of the shop (the owner of the card reader) where the transaction took place and contract number (sammansnumer) is the number assigned to the shops card reader in the contract. The operator can use these two fields to compile analyses and management reports in accounting systems. Other output methods might also be used, such as Excel and Access.

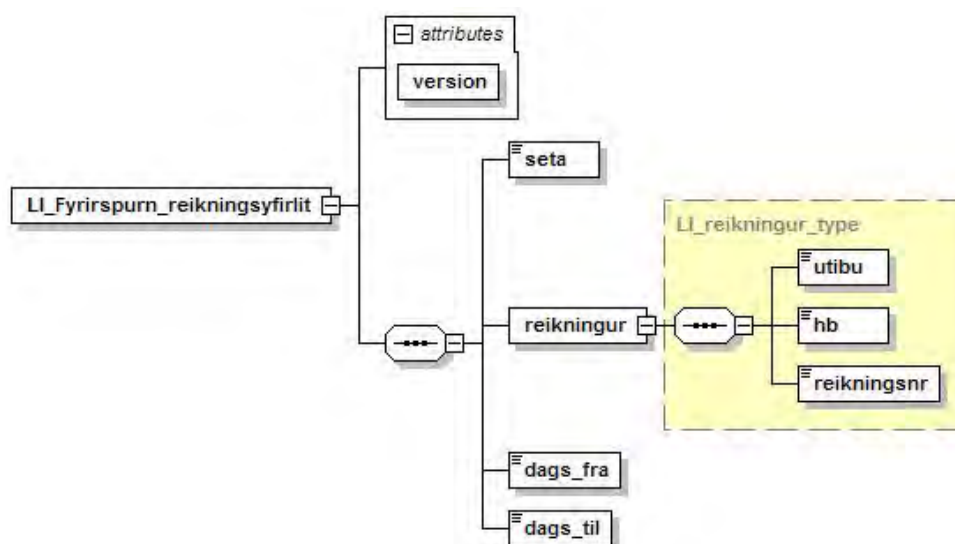
For the sake of traceability, it is recommended that stores do not share a contract number for many card readers but rather get one contract number for each reader.

The message is useful in regular calculation of each shop's participation fee, if the operator collects such fees.

The data is also useful in analysing data based on Reg.No: turnover per outlet, number of withdrawals, average card charge (including modal and median values), average use per card, average withdrawal amount (i.e. fill-up in the case of petrol cards), which cards are used where, variance analyses, seasonal fluctuations and so on.

13.3.1.1 XML query

This is the same message as in chapter 0 which starts on p. 73. That chapter contains a description of the reply message as well as XML examples and descriptions of variables.



Chapter 14:

Payment Keys



14 Payment Keys

Landsbankinn's payment keys, also referred to as "pump keys" (*dælulyklar*), are based on B2B services and the actions are discussed in this section. They came onto the market directly after electronic petrol cards and Landsbankinn is the first bank to offer such keys in Iceland. They are most commonly known as petrol pump keys but they can be used more widely e.g. at express lines in fast food restaurants and cinemas. To start with the key is linked to a credit card, debit card or electronic petrol card. More than one payment key can be linked to the same card.

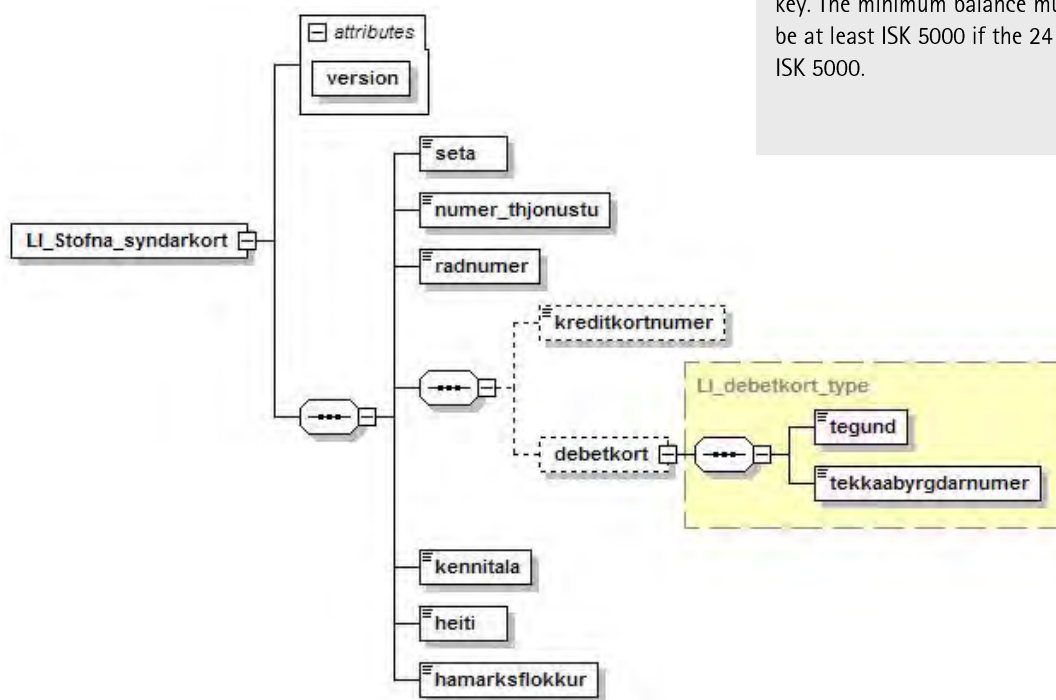


14.1 Create a virtual card

14.1.1 Request/Query

Underlying each payment key is a so-called *virtual card* and the operator uses B2B to create and maintain virtual cards through its communications with RB's joint registration database.

14.1.1.1 XML query



About the Maximum category

Various withdrawal amounts per 24 hours can be assigned to payment keys. Only the amount spent each time is charged to the key. If a key is linked to a cash card (e.g. a gift certificate or petrol payment card) the balance of the card must cover the 24-hour credit limit assigned to the key. The minimum balance must therefore be at least ISK 5000 if the 24 hour limit is ISK 5000.

https://b2b.fbl.is/schema/LI_Stofna_syndarkort.xsd

14.1.1.2 XML example Credit cards

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_syndarkort version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_syndarkort.xsd">
  <seta></seta>
  <numer_thjonustu>2</numer_thjonustu>
  <radnumber>0000001</radnumber>
  <kreditkortnumber>4321123443211234</kreditkortnumber>
  <kennitala>1234567890</kennitala>
  <heiti>XX-777</heiti>
  <hamarksflokkur>A</hamarksflokkur>
</LI_Stofna_syndarkort>
```

14.1.1.3 XML example Debit card

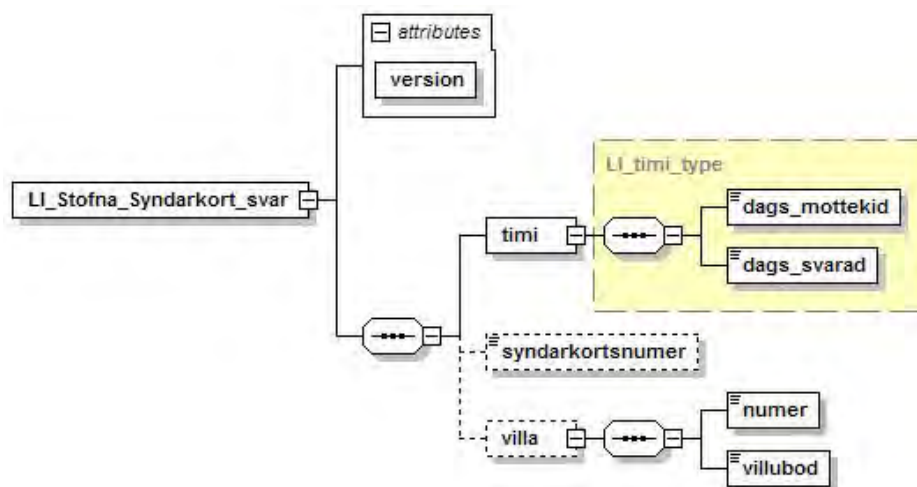
```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_syndarkort version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_syndarkort.xsd">
  <seta></seta>
  <numer_thjonustu>2</numer_thjonustu>
  <radnumber>0000001</radnumber>
  <debetkort>
    <tegund>visa</tegund>
    <tekkaabyrgdarnumber>0101123456</tekkaabyrgdarnumber>
  </debetkort>
  <kennitala>1234567890</kennitala>
  <heiti>XX-777</heiti>
  <hamarksflokkur>A</hamarksflokkur>
</LI_Stofna_syndarkort>
```

14.1.1.4 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<numer_thjonustu>	Number of service; the operator is allocated one service number that applies to all payment keys it controls. The operator may have more than one service, e.g. one for petrol keys and another for diesel keys.
<radnumber>	Serial number of key, selected by operator and is unique for each key of the service in question.
<kreditkortnumber>	Credit card number linked to the key and from which amounts are debited when key is used.
<debetkort>	Superclass of debit card information.
<tegund>	Type of debit card from which key usage is debited. Possible values are: <ul style="list-style-type: none"> • visa • euro (not "mastercard")
<tekkaabyrgdarnumber>	The cheque guarantee number of the debit card from which key usage is debited, 10 digits.
<kennitala>	ID.No. of card holder. Can differ from that of key holder.
<heiti>	Name of key, free text field to distinguish between several keys of the same key holder. Example: Vehicle license no., name of key holder or other distinguishing name. The field may be 31 characters maximum. The field may also be empty.
<hamarksflokkur>	Maximum category, indicates the maximum that can be paid using the key in a 24-hour period. Possible values are A, B, C, D, E, F and G, which apply to all operators. See chapter 14.2.2.3 p. 380.

14.1.2 Reply

14.1.2.1 XML reply



https://b2b.fbl.is/schema/LI_Stofna_syndarkort_svar.xsd

14.1.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Stofna_Syndarkort_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Stofna_syndarkort_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </timi>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
</LI_Stofna_Syndarkort_svar>
```

14.1.2.3 Variables

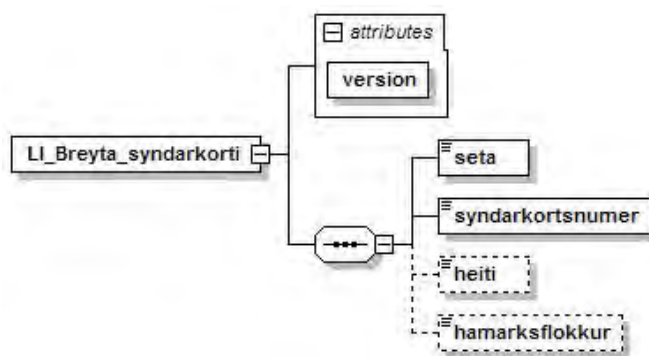
Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<syndarkortsnummer>	Virtual card number, 19 characters. The virtual card which is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.
<villa>	Superclass of error in schema.
<number>	Error number.
<villubod>	Error text indicating what went wrong. See discussion p. 36.

14.2 Changing a virtual card

14.2.1 Request/Query

The message is used, for example, when the maximum amount category or vehicle license no. needs to be changed. If the underlying payment card needs to be changed another message is used; *LI_Breyta_greidslukorti_syndarkorts* which will be discussed below.

14.2.1.1 XML query



https://b2b.fbl.is/schema/LI_Breyta_syndarkorti.xsd

14.2.1.2 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_syndarkorti version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Breyta_syndarkorti.xsd">
  <set></set>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
  <heiti>Frúarbíll</heiti>
  <hamarksflokkur>B</hamarksflokkur>
</LI_Breyta_syndarkorti>

```

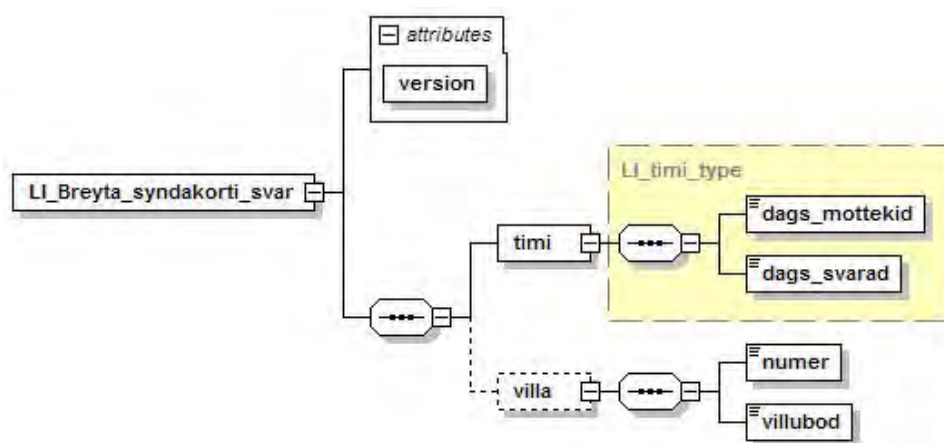


14.2.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<syndarkortsnumer>	Virtual card number, 19 characters. The virtual card which is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.
<heiti>	Name of key, free text field to distinguish between several keys of the same key holder. Example: Vehicle license no., name of key holder or other distinguishing name. The field may be 31 character maximum. The field may also be empty.
<hamarksflokkur>	Maximum category, indicates the maximum amount which can be paid using the key in a 24-hour period. Amounts are in ISK and the categories apply to all operators in the same way. Possible values are: A 5000 B 10,000 C 15,000 D 50,000 E 20,000 F 25,000 G 100,000

14.2.2 Reply

14.2.2.1 XML reply



https://b2b.fbl.is/schema/LI_Breyta_syndarkorti_svar.xsd

14.2.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_syndakorti_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Breyta_syndarkorti_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.OZ</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.OZ</dags_svarad>
  </time>
  <villa>
    <numer>175310</numer>
    <villubod>Sýndarkort er ekki á skrá</villubod>
  </villa>
</LI_Breyta_syndakorti_svar>
```

14.2.2.3 Variables

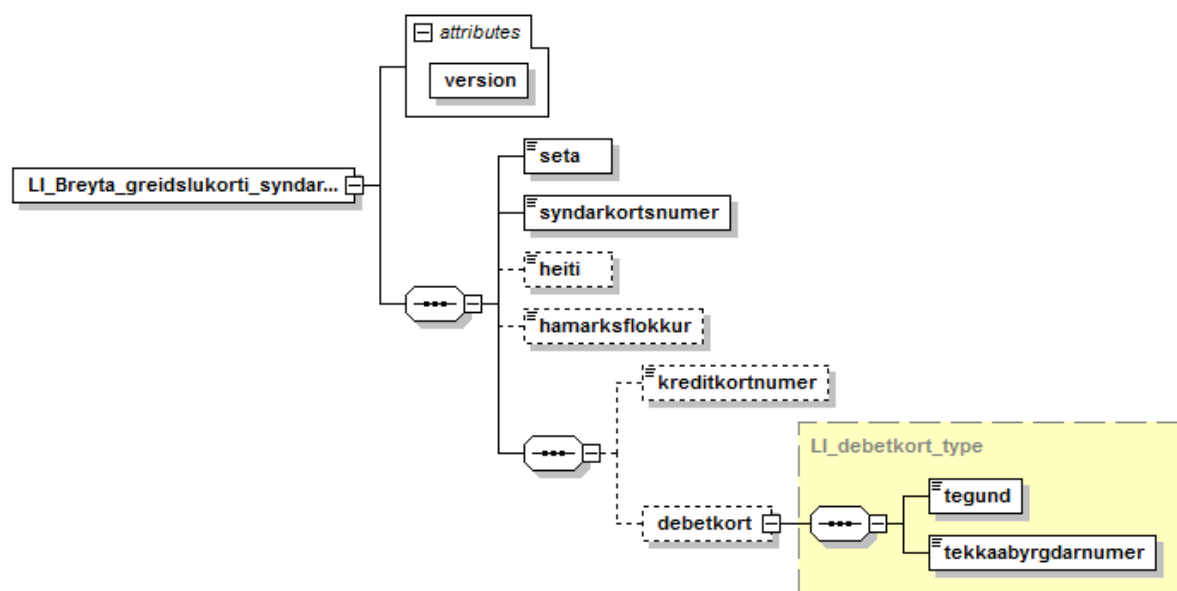
Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<villa>	Superclass of error in schema.
<numer>	Error number.
<villubod>	Error text indicating what went wrong. See discussion p. 36.

14.3 Change payment card of virtual card

14.3.1 Request/Query

The message makes it possible to change the underlying payment card without having to renew the payment key.

14.3.1.1 XML query



https://b2b.fbl.is/schema/LI_Breyta_greidslukorti_syndarkorts.xsd

14.3.1.2 XML example; change to credit card

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_greidslukorti_syndarkorts version="1.1" xsi:noNamespaceSchemaLocation="schema_1_1_all.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <seta>String</seta>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
  <heiti>Kadiljåkur</heiti>
  <hamarksflokkur>A</hamarksflokkur>
  <kreditkortnummer>4155520000261778</kreditkortnummer>
</LI_Breyta_greidslukorti_syndarkorts>
```

14.3.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<syndarkortsnummer>	Virtual card number, 19 figures. The virtual card which is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.
<heiti>	Name of key, free text field to distinguish between several keys of the same key holder. Example: Vehicle license no., name of key holder or other distinguishing name. The field may be 31 character maximum. The field may also be empty.
<hamarksflokkur>	Maximum category, indicates the maximum which can be paid using the key in a 24-hour period. Possible values are A, B and C, which apply to all operators.
<kreditkortnummer>	Credit card number., 16 digits

14.3.1.4 XML example; change to debit card

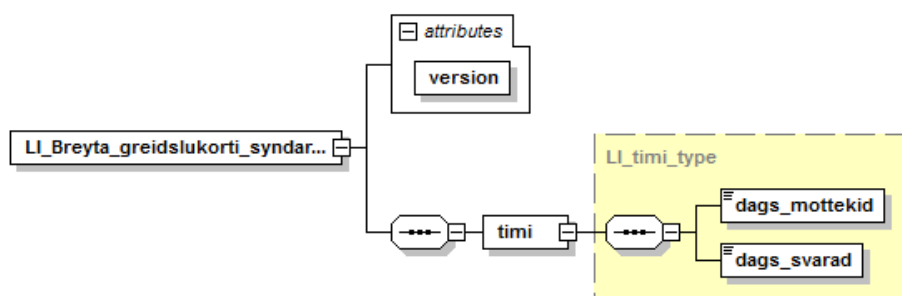
```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_greidslukorti_syndarkorts version="1.1" xsi:noNamespaceSchemaLocation="schema_1_1_all.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <seta>String</seta>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
  <heiti>Vinnubifreið</heiti>
  <hamarksflokkur>A</hamarksflokkur>
  <debetkort>
    <tegund>visa</tegund>
    <tekkaabyrgdarnumber>aaaaaaaa</tekkaabyrgdarnumber>
  </debetkort>
</LI_Breyta_greidslukorti_syndarkorts>
```

14.3.1.5 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<syndarkortsnummer>	Virtual card number, 19 characters. The virtual card that is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.
<heiti>	Name of key, free text field to distinguish between several keys of the same key holder. Example: Vehicle license no., name of key holder or other distinguishing name. The field may be 31 character maximum. The field may also be empty.
<hamarksflokkur>	Maximum category, indicates the maximum that can be paid using the key in a 24-hour period. Possible values are A, B and C, which apply to all operators.
<debetkort>	Superclass of debit card information.
<tegund>	Type of debit card from which key usage is debited. Possible values are: <ul style="list-style-type: none"> • visa • euro (not "mastercard")
<tekkaabyrgdarnumber>	Ledger no., 10 digits <i>Example:</i> 0101123456.

14.3.2 Reply

14.3.2.1 XML reply



https://b2b.fbl.is/schema/LI_Breyta_greidslukorti_syndarkorts_svar.xsd

14.3.2.2 XML example

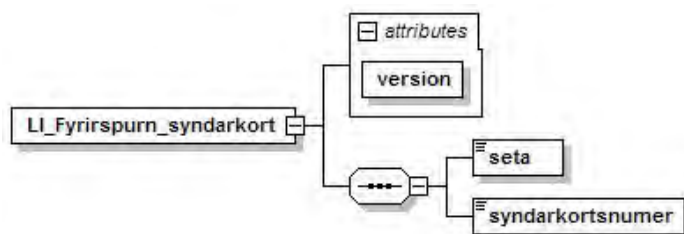
```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Breyta_syndakorti_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Breyta_syndarkorti_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.OZ</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.OZ</dags_svarad>
  </time>
  <villa>
    <numer>175310</numer>
    <villubod>Sýndarkort er ekki á skrá</villubod>
  </villa>
</LI_Breyta_syndakorti_svar>
```

14.4 Virtual card query

14.4.1 Request/Query

This action retrieves the status of a virtual card including *Current status (Ástand)*, *Closure time (Lokunartími)* and *Maximum category (Hámarksflokkur)*. No information on the card number or customer are stored in the payment key and it can only be used to pay for goods or services in pre-determined locations connected with the operator.

14.4.1.1 XML query



https://b2b.fbl.is/schema/LI_Fyrirspurn_syndarkort.xsd

14.4.1.2 XML example

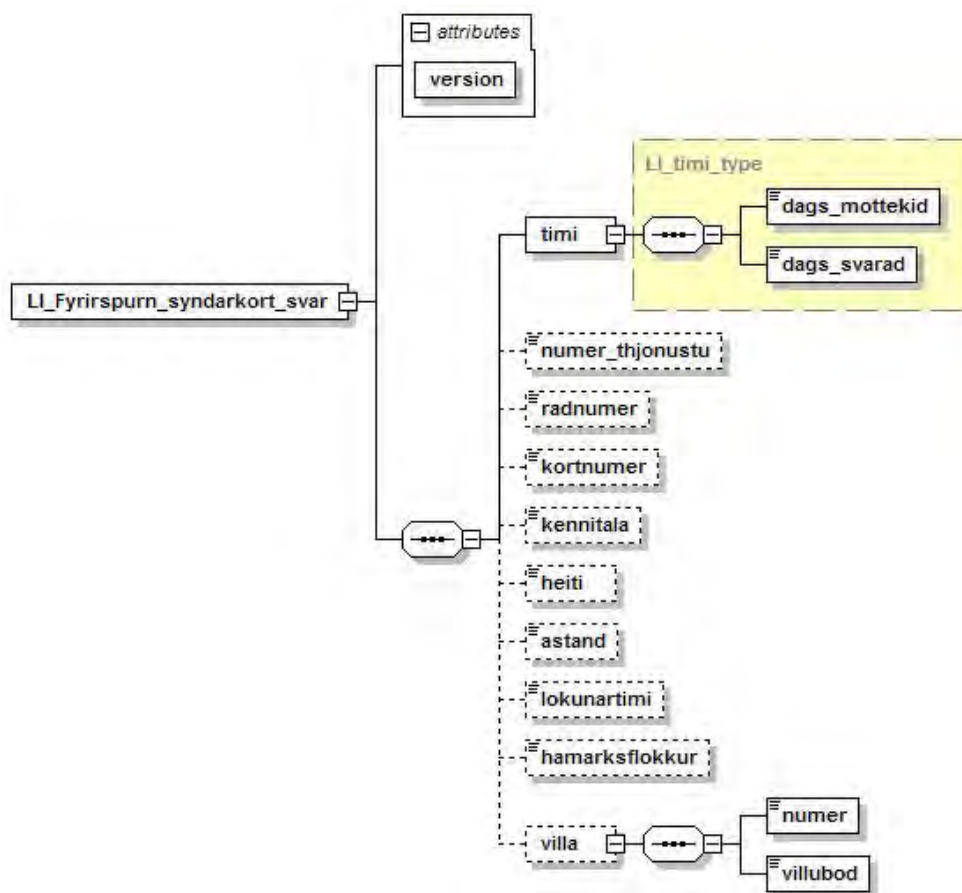
```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_syndarkort version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_syndarkort.xsd">
  <seta>String</seta>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
</LI_Fyrirspurn_syndarkort>
```

14.4.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<syndarkortsnummer>	Virtual card number, 19 characters. The virtual card which is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.

14.4.2 Reply

14.4.2.1 XML reply



https://b2b.fbl.is/schema/LI_Fyrirspurn_syndarkort_svar.xsd

14.4.2.2 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Fyrirspurn_syndarkort_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Fyrirspurn_syndarkort_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </time>
  <numer_thjonustu>1</numer_thjonustu>
  <radnumber>0000001</radnumber>
  <kortnumber>4321123443211234</kortnumber>
  <kennitala>1234567890</kennitala>
  <heiti>XX-777</heiti>
  <astand>0</astand>
  <hamarksflokkur>A</hamarksflokkur>
</LI_Fyrirspurn_syndarkort_svar>

```

14.4.2.3 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<numer_thjonustu>	Number of service; the operator is allocated one service number which applies to all payment keys it controls. The operator may have more than one service, e.g. one for petrol keys and another for diesel keys.
<radnumber>	Serial number of key, selected by operator and is unique for each key of the service in question.
<kortnumber>	Credit card number, debit or credit card.
<kennitala>	ID.No. of card holder. Can differ from that of key holder.
<heiti>	Name of key, free text field to distinguish between several keys of the same key holder. Example: Vehicle license no., name of key holder or other distinguishing name. The field may be 31 character maximum. The field may also be empty.
<astand>	Status of payment key; possible values are: <ul style="list-style-type: none"> • O = Open • L = Closed
<lokunartimi>	Closure time. If a key was closed, the field indicates when this took place.
<hamarksflokkur>	Maximum category, indicates the maximum which can be paid using the key in a 24-hour period. Possible values are A, B and C, which apply to all operators.
<villa>	Superclass of error in schema.
<numer>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.

14.5 Closing a virtual card

14.5.1 Request/Query

To close a virtual card means that use of the payment key for a specific payment card (debit or credit) is terminated. The action means the virtual card that was previously *open* is now *closed* and no longer valid for use.

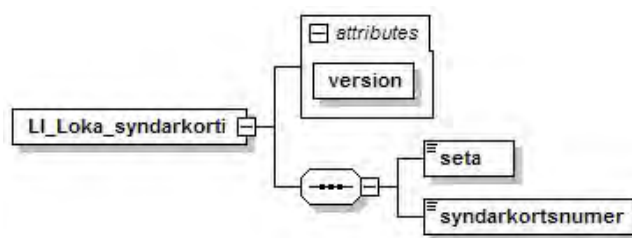
Example A payment key is notified as being lost or stolen.

Example An employer provides employees with payment keys temporarily. If he/she changes departments or leaves, the key is transferred to another employee, and it may be necessary to close the virtual card and re-open it after changing its details.

Example The message is used to renew payment keys after they have been returned to an operator and reallocated to new key holders.

See also discussion of *Opening virtual cards* in the next chapter, p. 390.

14.5.1.1 XML query



https://b2b.fbl.is/schema/LI_Loka_syndarkorti.xsd

14.5.1.2 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Loka_syndarkorti version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Loka_syndarkorti.xsd">
  <seta></seta>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
</LI_Loka_syndarkorti>

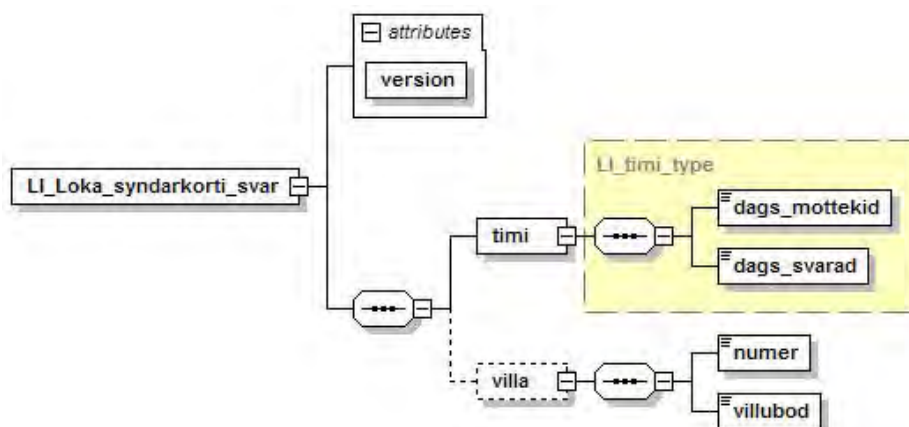
```

14.5.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<syndarkortsnummer>	Virtual card number, 19 characters. The virtual card which is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.

14.5.2 Reply

14.5.2.1 XML reply



https://b2b.fbl.is/schema/LI_Loka_syndarkorti_svar.xsd

14.5.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Loka_syndarkorti_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Loka_syndarkorti_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.OZ</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.OZ</dags_svarad>
  </time>
  <villa>
    <numer>175102</numer>
    <villubod>Villa, sýndarkort er þegar lokað</villubod>
  </villa>
</LI_Loka_syndarkorti_svar>
```


14.5.2.3 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<numer_thjonustu>	Number of service; the operator is allocated one service number that applies to all payment keys it controls. The operator may have more than one service, e.g. one for petrol keys and another for diesel keys.
<radnumber>	Serial number of key, selected by operator and is unique for each key of the service in question.
<kortnumber>	Credit card number, debit or credit card.
<kennitala>	ID.No. of card holder. Can differ from that of key holder.
<heiti>	Name of key, free text field to distinguish between several keys of the same key holder. Example: Vehicle license no., name of key holder or other distinguishing name. The field may be 31 character maximum. The field may also be empty.
<astand>	Status of payment key; possible values are: <ul style="list-style-type: none"> • 0 = Open • L = Closed
<lokunartimi>	Closure time. If a key was closed, the field indicates when this took place.
<hamarksflokkur>	Maximum category, indicates the maximum which can be paid using the key in a 24-hour period. Possible values are A, B and C, which apply to all operators.
<villa>	Superclass of error in schema.
<numer>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.

14.6 Open virtual card

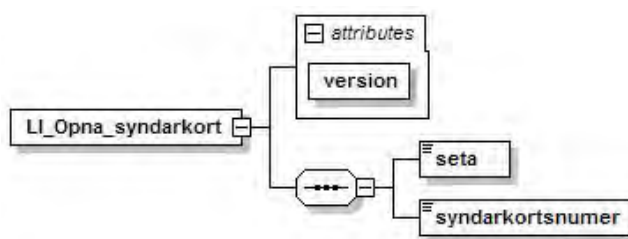
14.6.1 Request/Query

To open a virtual card means that use of the payment key for a specific payment card (debit or credit) is opened. The action means the virtual card that was previously *closed* is now *open* and valid again for use.

- Example** A lost or stolen payment key is found, after having been closed following notification that it had been lost.
- Example** An employer provides employees with payment keys temporarily. If he/she changes departments or leaves, the key is transferred to another employee, and it may be necessary to close the virtual card and re-open it after changing its details.
- Example** The message is used to renew payment keys after they have been returned to an operator and reallocated to new key holders.

See also discussion of *Closing virtual cards* in the previous section, p. 387.

14.6.1.1 XML query



https://b2b.fbl.is/schema/LI_Opna_syndarkort.xsd

14.6.1.2 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Opna_syndarkort version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Opna_syndarkort.xsd">
  <seta></seta>
  <syndarkortsnummer>9352602009990000001</syndarkortsnummer>
</LI_Opna_syndarkort>

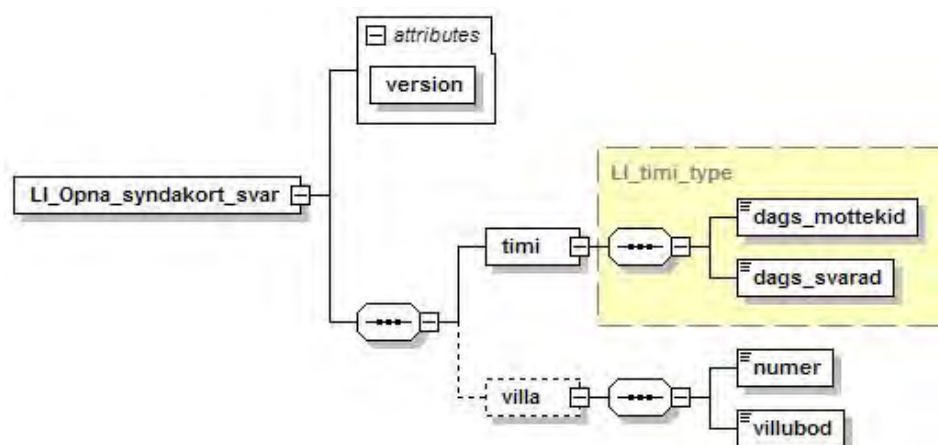
```

14.6.1.3 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<syndarkortsnummer>	Virtual card number, 19 characters. The virtual card which is used to apply for authorisation. The joint registration database links the number together with the payment card number (debit or credit) to be debited.

14.6.2 Reply

14.6.2.1 XML reply



https://b2b.fbl.is/schema/LI_Opna_syndakort_svar.xsd

14.6.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Opna_syndakort_svar version="1.1" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Opna_syndakort_svar.xsd">
  <timi>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </time>
  <villa>
    <numer>175101</numer>
    <villubod>Villa, sýndarkort er þegar opið</villubod>
  </villa>
</LI_Opna_syndakort_svar>
```

14.6.2.3 Variables

Name of variables	Explanation
<timi>	Superclass of time values.
<dags_mottekid>	Date and time of day query was submitted.
<dags_svarad>	Date and time web services concluded reply.
<villa>	Superclass of error in schema.
<numer>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.



Chapter 15:
ExtraChange
(Aukakrónur)



15 ExtraChange (Aukakrónur)

The ExtraChange programme was launched in 2007. Companies (sellers) can use B2B to offer their customers the option of paying for goods and services *online* with ExtraChange. The B2B relationship is dependant on the company being a [registered](http://www.landsbanki.is/einstaklingstjjonusta/greidslukort/aukakronur/samstarfsadilar) ExtraChange partner. To establish the link initially, partners must call +345 410 7070 or send an e-mail to b2b@landsbanki.is which subsequently establishes a connection between the company and the bank's Card division.

Online ExtraChange payments can be used to pay in full or part; for example a payment for airline tickets can be split between ExtraChange and other payment methods.



ABOUT EXTRACHANGE

The ExtraChange programme rewards customers for their business in a simple way. The customer applies for a special credit card from Landsbankinn with the ExtraChange reward system. Use of the card automatically creates ExtraChange through all domestic transactions. With the establishment of a credit card with ExtraChange, customers receive a special withdrawal card, a so-called ExtraChange card. With a simple action in Online banking, by telephone +354 410 4000 or in a branch the ExtraChange can be charged on to the ExtraChange card and subsequently used with the bank's partners.

List of the bank's partners:

<http://www.landsbanki.is/einstaklingstjjonusta/greidslukort/aukakronur/samstarfsadilar>

Accumulating and using:

<http://www.landsbanki.is/einstaklingstjjonusta/greidslukort/aukakronur/sofnun-notkun>

Frequently asked questions:

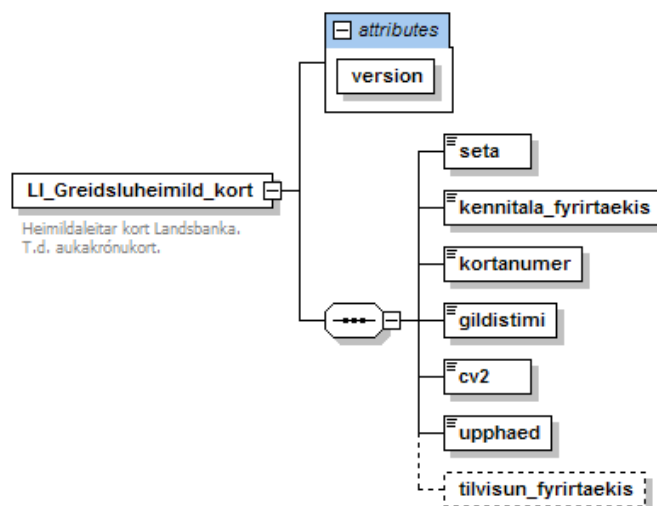
<http://www.landsbanki.is/einstaklingstjjonusta/greidslukort/aukakronur/spurningar-svor>

The B2B schemas for ExtraChange are divided into two sections: *payment authorisation request* and *reverse entries*. This chapter addresses both sections.

15.1 Request for payment authorisation

15.1.1 Request/Query

The query checks the withdrawal authorisation of the card against the payment request.



https://b2b.fbl.is/schema/LI_Greidsluheimild_kort.xsd

15.1.1.1 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Greidsluheimild_kort xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Greidsluheimild_kort.xsd" version="1.1">
  <seta>fsdafasdfasd</seta>
  <kennitala_fyrirtaekis>6210779029</kennitala_fyrirtaekis>
  <kortanumer>1234567890123456789</kortanumer>
  <gildistimi>0908</gildistimi>
  <cv2>121</cv2>
  <upphaed>100</upphaed>
  <tilvisun_fyrirtaekis>SUNNAGRAFAFARVOGI</tilvisun_fyrirtaekis>
</LI_Greidsluheimild_kort>
```

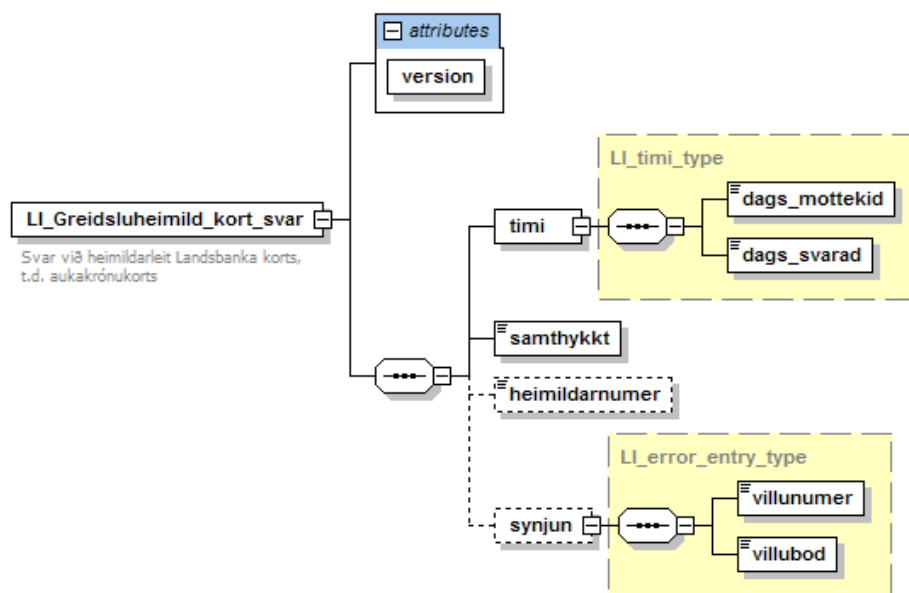
15.1.1.2 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<kennitala_fyrirtaekis>	Reg.No. of company, 10 digits, no hyphen.
<kortanumer>	Number of ExtraChange card, 19 digits.
<gildistimi>	Card's period of validity, formatted mmyy.
<cv2>	The 3 digit Card Validation Code located on the back of the card near the card holder's signature. The card holder must often enter this number during the authentication process of online payments to prove that they are in possession of the actual card.
<upphaed>	Amount for which withdrawal authorisation is requested.
<tilvisun_fyrirtaekis>	Reference number of the company, if necessary.

15.1.2 Reply

The query checks the withdrawal authorisation of the card against the payment request.

15.1.2.1 XML reply



https://b2b.fbl.is/schema/LI_Greidsluheimild_kort_svar.xsd

15.1.2.2 XML example: Reply to authorisation

In a successful search for authorisation the bank returns the message true in the field *samthykkt* and the authorisation number in the field *heimildanúmer*.

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Greidsluheimild_kort_svar xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Greidsluheimild_kort_svar.xsd" version="1.1">
  <time>
    <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
  </time>
  <samthykkt>true</samthykkt>
  <heimildanúmer>2147483</heimildanúmer>
</LI_Greidsluheimild_kort_svar>
```

Reply to rejection appears on the next page

15.1.2.3 XML example: Reply to rejection

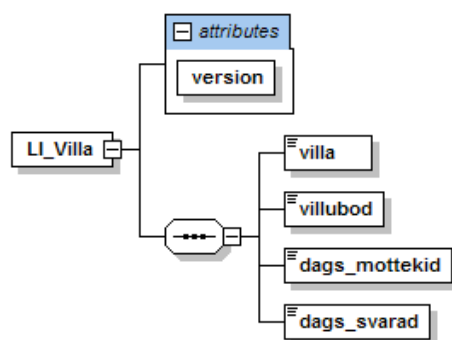
If the search for authorisation is negative the message *false* appears in the field *samthykkt* and subsequently the error number and error message explaining the denial further.

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Greidsluheimild_kort_svar xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Greidsluheimild_kort_svar.xsd" version="1.1">
  <time>
    <dags_mottekid>2001-12-17T09:30:47.OZ</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.OZ</dags_svarad>
  </time>
  <samthykkt>false</samthykkt>
  <synjun>
    <villunumer>200260</villunumer>
    <villubod>Reikningur ekki til.</villubod>
  </synjun>
</LI_Greidsluheimild_kort_svar>
```

15.1.2.4 Variables

Name of variables	Explanation
<timi>	Superclass of time value in the schema.
<dags_mottekid>	Date and time of query.
<dags_svarad>	Date and time web service completed reply.
<samthykkt>	Information about the authorisation process. Two possible values: <ul style="list-style-type: none"> • True = Authorised. • False = Rejected.
<heimildarnumer>	Authorisation code included in the reply to the payment request, 6 digits.
<synjun>	Superclass of rejection in the schema.
<villunumer>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.

15.1.3 Error messages



https://b2b.fbl.is/schema/LI_Villa.xsd

15.1.3.1 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Villa xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Villa.xsd" version="1.1">
  <villa>200156</villa>
  <villubod>Aukakrónukort er ekki á skrá</villubod>
  <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
  <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
</LI_Villa>

```

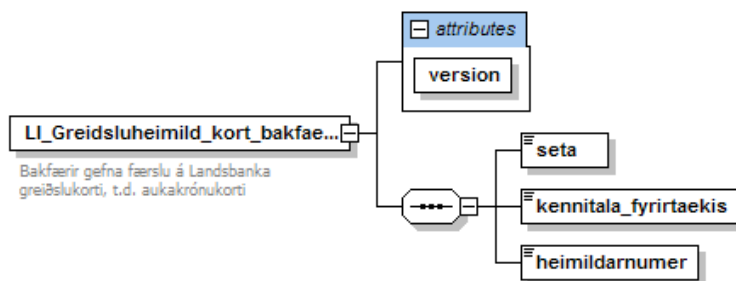
15.1.3.2 Variables

Name of variables	Explanation
<villa>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.
<dags_mottekid>	Date and time of query.
<date_replied>	Date and time web service completed reply.

15.2 Reverse entry to ExtraChange card

15.2.1 Request/Query

The query sends a reverse entry request based on the submitted authorisation code.



https://b2b.fbl.is/schema/LI_Greidsluheimild_kort_bakfaera.xsd

15.2.1.1 XML example

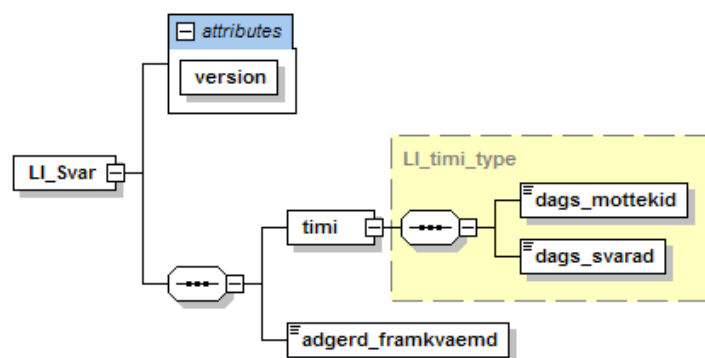
```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Greidsluheimild_kort_bakfaera xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Greidsluheimild_kort_bakfaera.xsd">
  <seta>datadatadata</seta>
  <kennitala_fyrirtaekis>6210779029</kennitala_fyrirtaekis>
  <heimildarnumber>214748</heimildarnumber>
</LI_Greidsluheimild_kort_bakfaera>
```

15.2.1.2 Variables

Name of variables	Explanation
<seta>	User's unique session ID.
<kennitala_fyrirtaekis>	Reg.No. of company, 10 digits, no hyphen.
<heimildarnumber>	Authorisation code included in the reply to the payment request, 6 digits.

15.2.2 Reply

15.2.2.1 XML reply



https://b2b.fbl.is/schema/LI_Svar.xsd

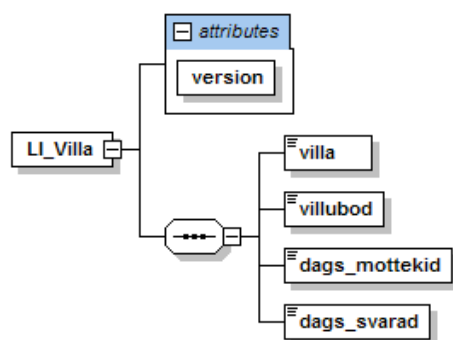
15.2.2.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Svar xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Svar.xsd" version="1.1">
  <time>
    <dags_mottekid>2001-12-17T09:30:47.OZ</dags_mottekid>
    <dags_svarad>2001-12-17T09:30:47.OZ</dags_svarad>
  </time>
  <adgerd_framkvaemd>true</adgerd_framkvaemd>
</LI_Svar>
```

15.2.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time value in the schema.
<date_received>	Date and time of query.
<date_replied>	Date and time web service completed reply.
<adgerd_framkvaemd>	Information about the execution of the action. Two possible values: <ul style="list-style-type: none"> • True = Action executed. • False = Action not executed.

15.2.3 Error messages



https://b2b.fbl.is/schema/LI_Villa.xsd

15.2.3.1 XML example

```

<?xml version="1.0" encoding="UTF-8"?>
<LI_Villa xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="https://b2b.fbl.is/schema/LI_Villa.xsd" version="1.1">
  <villa>200151</villa>
  <villubod>Heimildarnúmer passar ekki</villubod>
  <dags_mottekid>2001-12-17T09:30:47.0Z</dags_mottekid>
  <dags_svarad>2001-12-17T09:30:47.0Z</dags_svarad>
</LI_Villa>
  
```

15.2.3.2 Variables

Name of variables	Explanation
<villa>	Error number.
<villubod>	Description of error indicating what went wrong. See discussion p. 36.
<dags_mottekid>	Date and time of query.
<dags_svarad>	Date and time web service completed reply.



15.3 Landsbankinn's demo clients

The bank's demo clients (chapter 2.4 on p. 26) do not have a ready made action for https://b2b.fbl.is/schema/LI_Greidsluheimild_kort.xsd but the following is most relevant https://b2b.fbl.is/schema/LI_Fyrirspurn_gengi_gjaldmidla.xsd and how it is executed in the programme.

The programme can be downloaded from the bank's website:

http://www.landsbankinn.is/Uploads/Documents/b2b/B2B_Syniforrit_utgafa106_med_fylgigognum.zip

WWW

The demo client is an .exe file in a zipped .rar file and is free of charge. For practical reasons buttons, explanatory text and actions are in English.



Chapter 16:

Loan portfolio



16 Loan portfolio

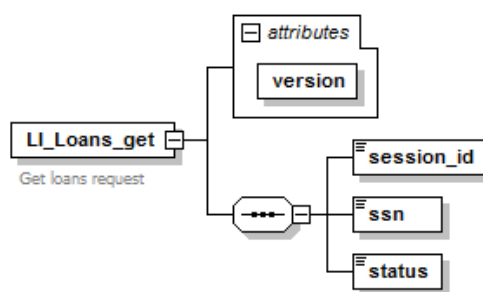
The main purpose of the loan messages is to provide extensive information of the company's loan portfolio, both domestic and foreign. The replies contain the initial information of the loans, the initial balance of the loan, the current balance of the loan, default status, statements (cash flow) and more. The replies are always based on the status of the loan at 24:00 the last banking day. The chapter contains definitions of the main concepts and points which relate to the web service, permitted values are usually enumerated and sometimes what rules govern them.

16.1 Basic information on domestic loans

16.1.1 Request/Query

The person sending in the query submits the company's (borrower's) Reg.No. and the status of the loan. The reply contains basic information on the loan. The message is particularly suited to checking what loans the company has with the bank e.g. following a new loan or after a loan has been paid in full. In its daily operations the company normally uses the statement message in the next chapter (16.2) and stores the reply regularly e.g. daily or weekly and prepares its own historical log.

16.1.1.1 XML query



https://b2b.fbl.is/schema/LI_Loans_get.xsd

16.1.1.2 XML example

```
<LI_Loans_get version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{B484A4A2-DDA7-4BA7-A8B8-ECE3C26E2E42}</session_id>
  <ssn>1234567890</ssn>
  <status>ACTIVE</status>
</LI_Loans_get>
```

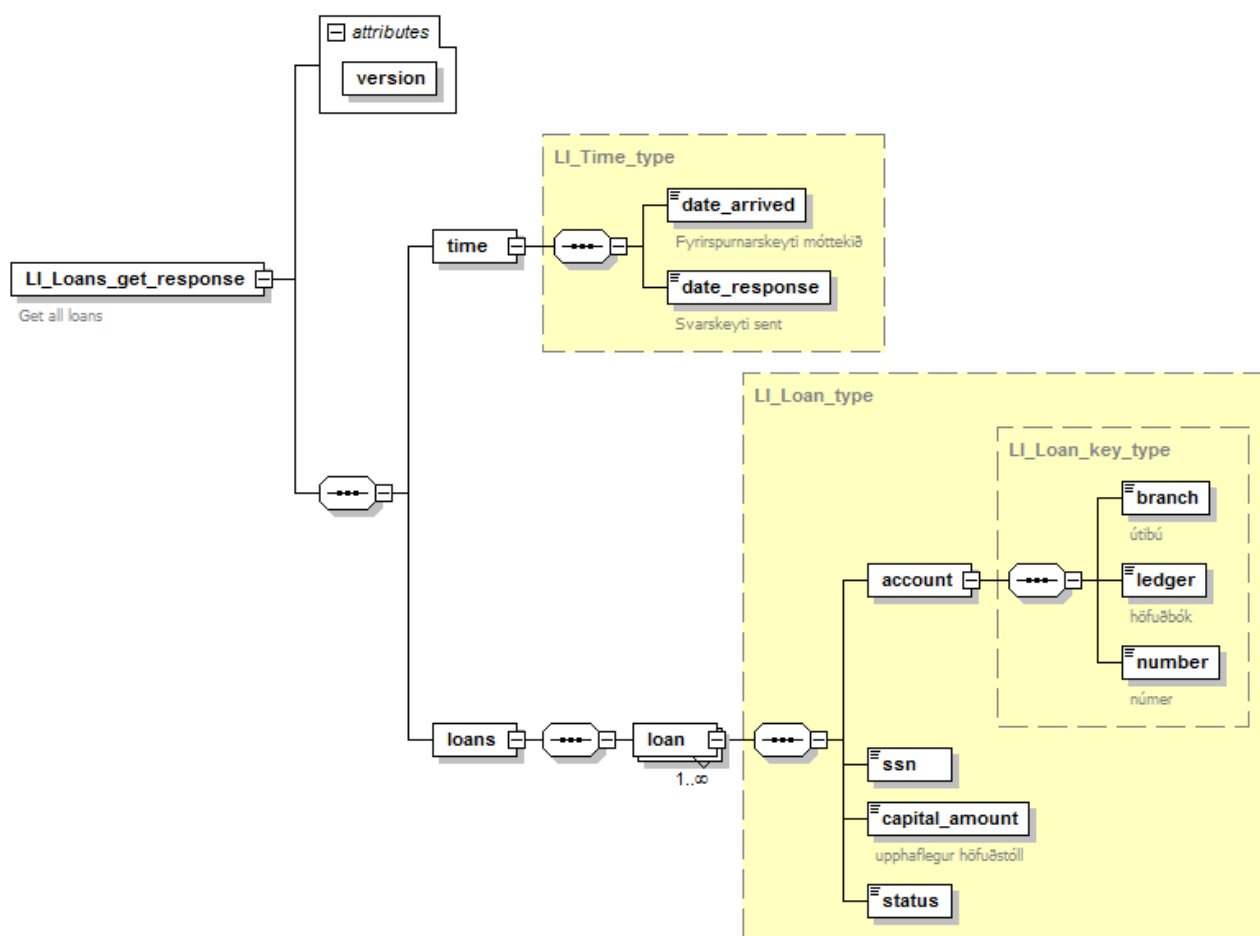


16.1.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen. (e. Social Security Number)
<status>	Status of the loan. Possible values are: <ul style="list-style-type: none">• ACTIVE Active; all unpaid loans.• ALL All; paid as well as unpaid loans.• PAID Paid loans only.• DELIVERED Delivered to the owner (returned) applies to debentures for collection.• CANCELLED Loan that was retracted e.g. due to incorrect recording in the bank, a cancellation of sorts and then another loan is established instead.

16.1.2 Reply

16.1.2.1 XML reply



https://b2b.fbl.is/schema/LI_Loans_get_response.xsd

16.1.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Loans_get_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2010-03-18T16:27:20.9416312+00:00</date_arrived>
    <date_response>2010-03-18T15:27:23.1763351+00:00</date_response>
  </time>
  <loans>
    <loan>
      <account>
        <branch>0107</branch>
        <ledger>74</ledger>
        <number>740005</number>
      </account>
      <ssn>1234567890</ssn>
      <capital_amount>1000</capital_amount>
    </loan>
    <loan>
      <account>
        <branch>0107</branch>
        <ledger>74</ledger>
        <number>740006</number>
      </account>
      <ssn>1234567890</ssn>
      <capital_amount>1000</capital_amount>
    </loan>
    <loan>
      <account>
        <branch>0107</branch>
        <ledger>74</ledger>
        <number>740007</number>
      </account>
      <ssn>1234567890</ssn>
      <capital_amount>1000</capital_amount>
    </loan>
    <loan>
      <account>
        <branch>0107</branch>
        <ledger>74</ledger>
        <number>740008</number>
      </account>
      <ssn>1234567890</ssn>
      <capital_amount>1000</capital_amount>
    </loan>
    <loan>
      <account>
        <branch>0107</branch>
        <ledger>74</ledger>
        <number>876543</number>
      </account>
      <ssn>1234567890</ssn>
      <capital_amount>2000</capital_amount>
    </loan><loan>
      <account>
        <branch>0107</branch>
```



```

        <ledger>74</ledger>
        <number>987654</number>
    <account>
    <ssn>1234567890</ssn>
    <capital_amount>1000</capital_amount>
</loan>
</loan>
    <account>
        <branch>0106</branch>
        <ledger>74</ledger>
        <number>014131</number>
    <account>
    <ssn>1234567890</ssn>
    <capital_amount>2000</capital_amount>
</loan>
</loan>
    <account>
        <branch>0106</branch>
        <ledger>74</ledger>
        <number>014132</number>
    <account>
    <ssn>1234567890</ssn>
    <capital_amount>1500</capital_amount>
</loan>
</loan>
    <account>
        <branch>0106</branch>
        <ledger>74</ledger>
        <number>014133</number>
    <account>
    <ssn>1234567890</ssn>
    <capital_amount>2500</capital_amount>
</loan>
</loans>
</LI_Loans_get_response>
```

16.1.2.3 Variables

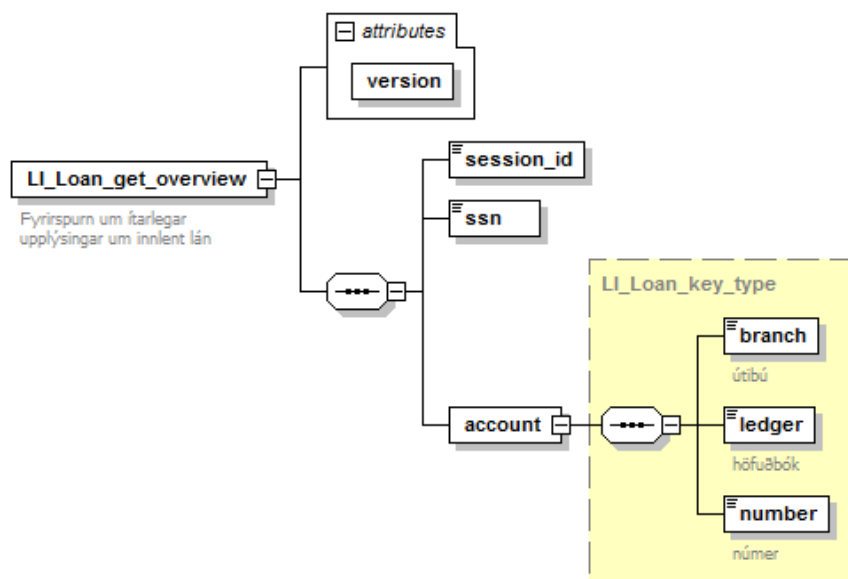
Name of variables	Explanation
<time>	Superclass of time values.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply.
<loans>	Superclass of all loans.
<loans>	Subclass of a single loan.
<account>	Superclass of the loan's basic information.
<branch>	No. of branch, 4 digits in the format #### e.g. 0101.
<ledger>	Ledger of the loan, 2 digits in the format ##. Only possible value for domestic loans is ledger 64.
<number>	No. of loan, 6 digits in the format #### e.g. 654321.
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen. (e. Social Security Number)
<capital_amount>	Original principal
<status>	<p>Status of the loan. Possible values are:</p> <ul style="list-style-type: none"> • ACTIVE Active; all unpaid loans. • ALL All; paid as well as unpaid loans. • PAID Paid loans only. • DELIVERED Delivered to the owner (returned) applies to debentures for collection. • CANCELLED Loan that was retracted e.g. due to incorrect recording in the bank, a cancellation of sorts and then another loan is established instead.

16.2 Overview of domestic loans

16.2.1 Request/Query

The person sending in the query submits the company's (borrower's) Reg.No. and loan number. The query can be narrowed with the number of the loan leg but that is optional. The reply contains detailed information about individual parts of the loan including its cash flow. The reply is always based on the status at 24:00 the last banking day.

16.2.1.1 XML query



https://b2b.fbl.is/schema/LI_Loan_get_overview.xsd

16.2.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Loan_get_overview version="1.2"
xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{74D7C9AE-EC62-40EE-A00F-816B895533FB}</session_id>
  <ssn>1234567890</ssn>
  <account>
    <branch>0107</branch>
    <ledger>64</ledger>
    <number>640008</number>
  </account>
</LI_Loan_get_overview>
```



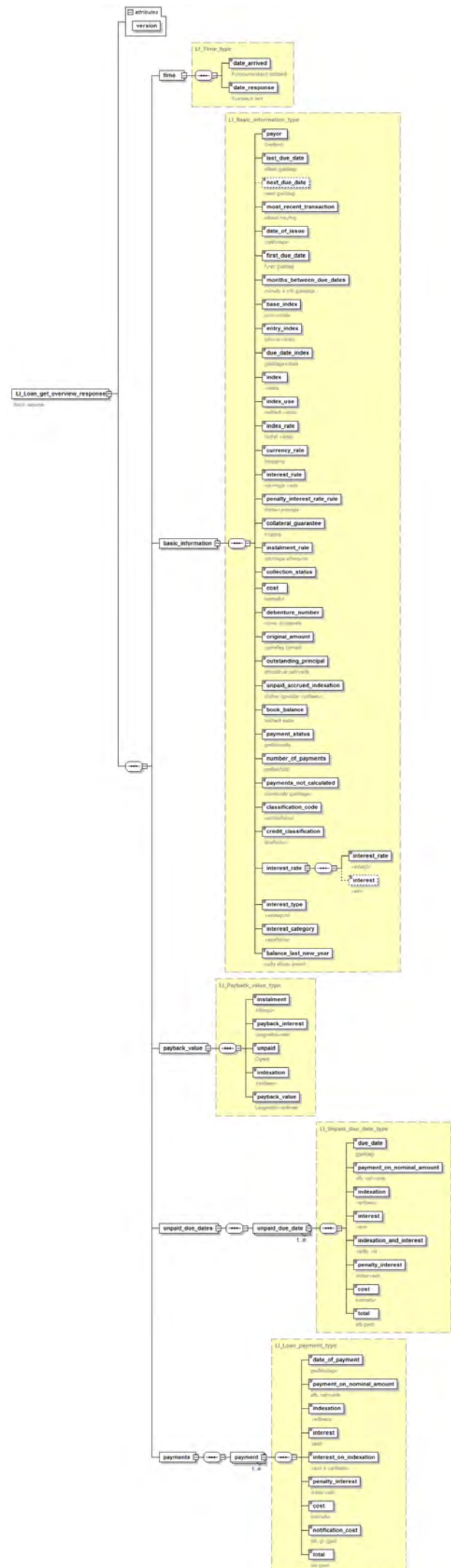
16.2.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen.
<account>	Superclass of the loan's basic information.
<branch>	No. of branch, 4 digits in the format #### e.g. 0101.
<ledger>	Ledger of the loan, 2 digits in the format ##. Only possible value for domestic loans is ledger 64.
<number>	No. of loan, 6 digits in the format ##### e.g. 654321.

16.2.2 Reply

16.2.2.1 XML reply

The reply is shown in full on the next three pages.



https://b2b.fbl.is/schema/LI_Loan_get_overview_response.xsd



Figure 1 of 3

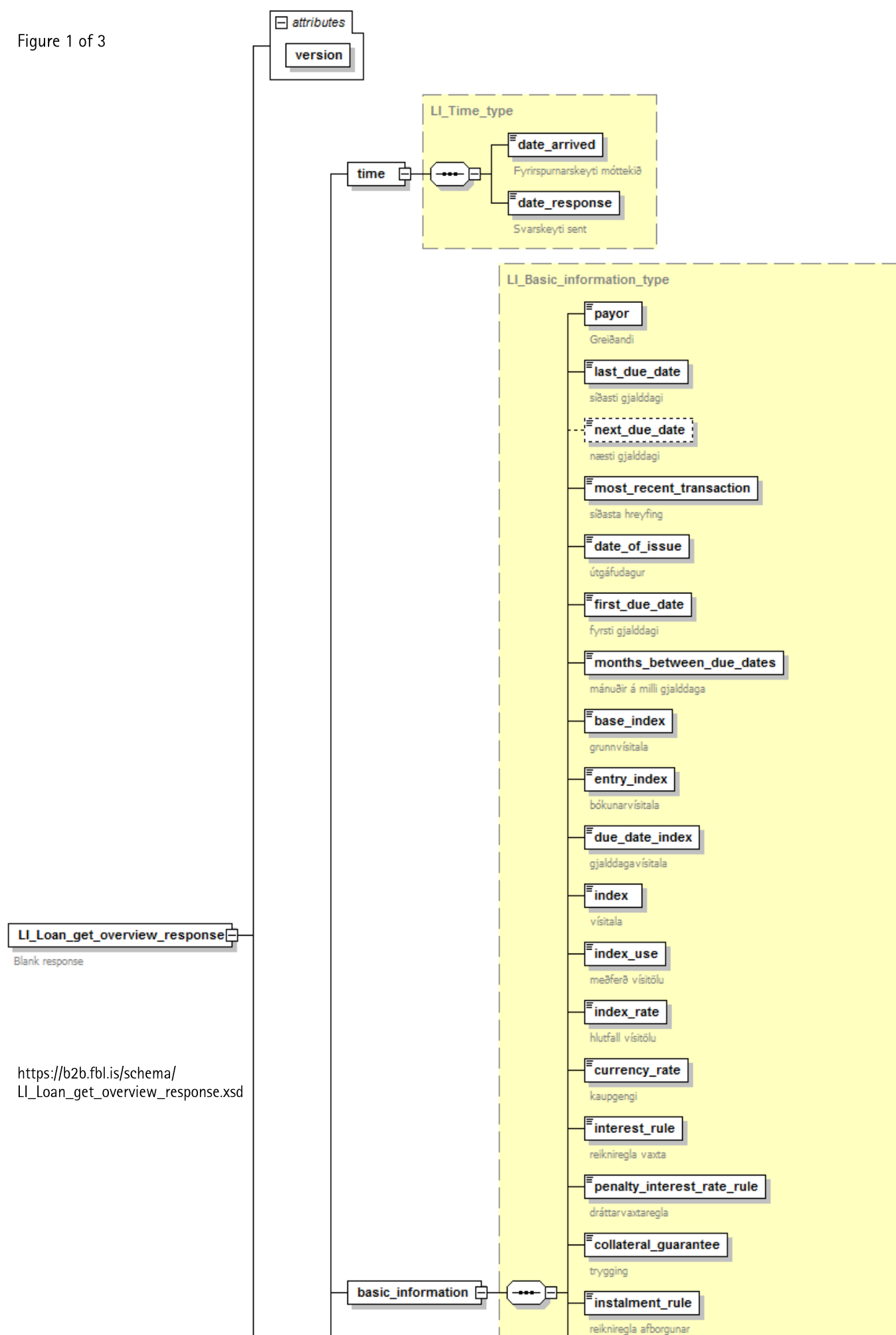
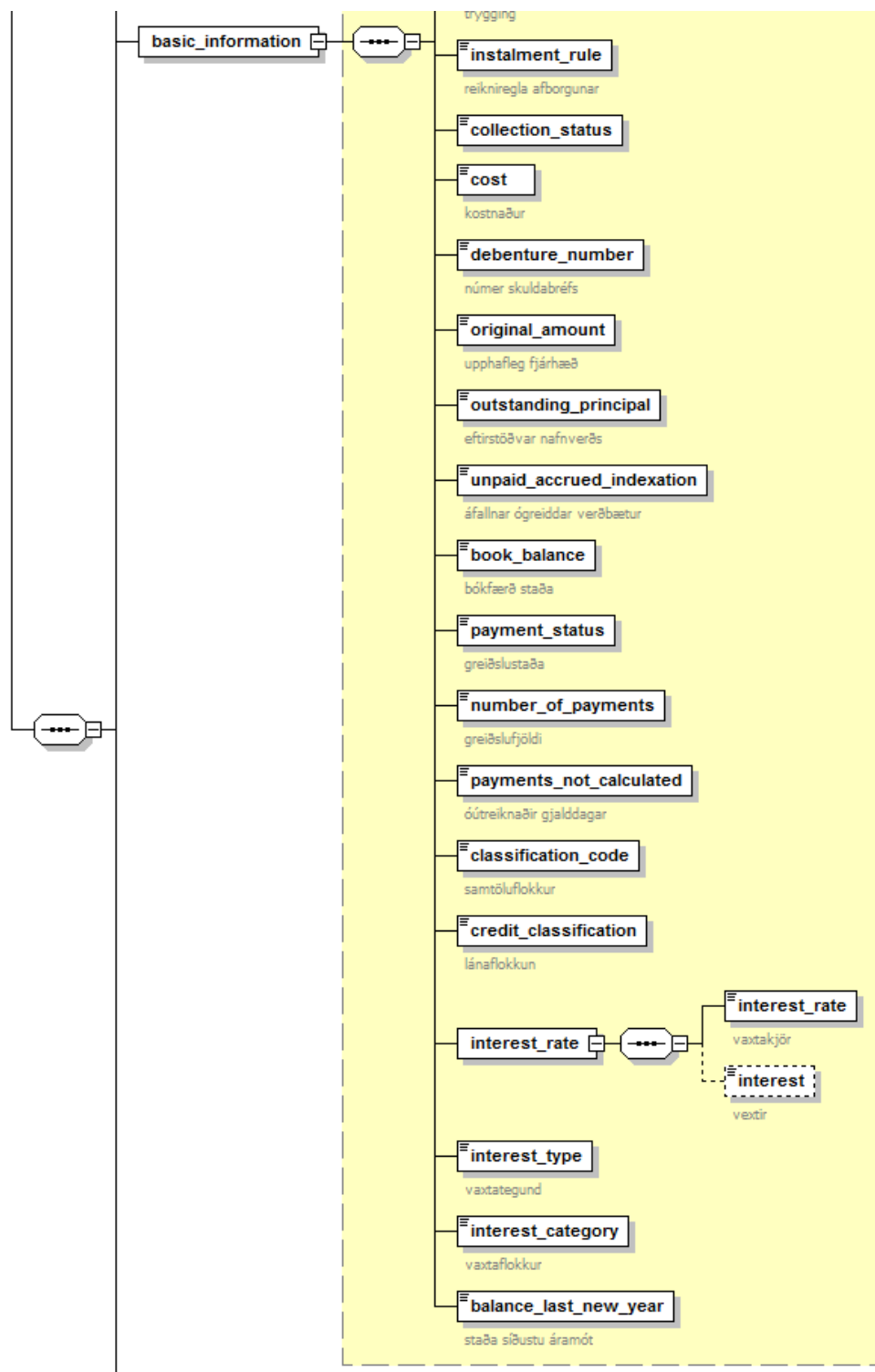
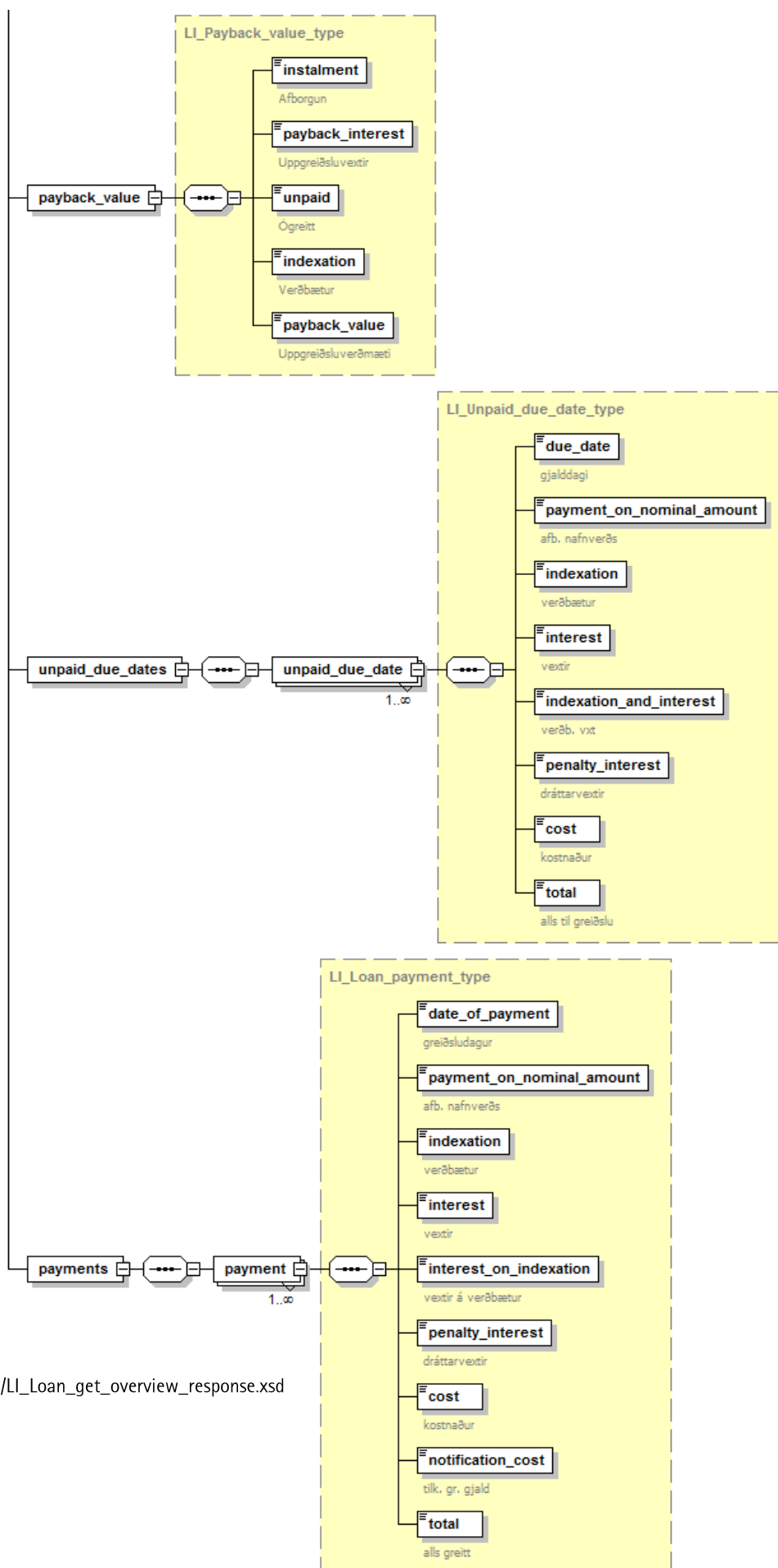


Figure 2 of 3



https://b2b.fbl.is/schema/LI_Loan_get_overview_response.xsd

Figure 3 of 3



https://b2b.fbl.is/schema/LI_Loan_get_overview_response.xsd

16.2.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Loan_get_overview_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2010-04-23T14:05:10.3045993+00:00</date_arrived>
    <date_response>2010-04-23T14:05:10.5390088+00:00</date_response>
  </time>

  <basic_information>
    <payor>Lántakandinn ehf</payor>
    <last_due_date>2010-04-01</last_due_date>
    <next_due_date>2010-05-01</next_due_date>
    <most_recent_transaction>2009-12-01</most_recent_transaction>
    <date_of_issue>2009-07-01</date_of_issue>
    <first_due_date>2009-12-01</first_due_date>
    <months_between_due_dates>1</months_between_due_dates>
    <base_index>0</base_index>
    <entry_index>0</entry_index>
    <due_date_index>0</due_date_index>
    <index>NO_INDEXATION</index>
    <index_use>NO_INDEXATION</index_use>
    <index_rate>100%</index_rate>
    <currency_rate>100%</currency_rate>
    <interest_rule>AVERAGE_INTERESTS_WITH_COMPOUND_INTERESTS</interest_rule>
    <penalty_interest_rate_rule>AS_OF_DUE_DATE_(INCL)</penalty_interest_rate_rule>
    <collateral_guarantee>NONE</collateral_guarantee>
    <instalment_rule>EQUAL_PAYMENTS</instalment_rule>
    <collection_status>NORMAL</collection_status>
    <cost>AMOUNT_EXCL_COST</cost>
    <debenture_number>010764640008</debenture_number>
    <original_amount>1000</original_amount>
    <outstanding_principal>1000.00</outstanding_principal>
    <unpaid_accrued_indexation>0.00</unpaid_accrued_indexation>
    <book_balance>1000.00</book_balance>
    <payment_status>1000</payment_status>
    <number_of_payments>10</number_of_payments>
    <payments_not_calculated>5</payments_not_calculated>
    <classification_code>00</classification_code>
    <credit_classification />
    <interest_rate>
      <interest_rate>BANK_INTERESTS</interest_rate>
      <interest>9.45</interest>
    </interest_rate>
    <interest_type>PAID_AFTERWARDS</interest_type>
    <interest_category>70</interest_category>
    <balance_last_new_year>0</balance_last_new_year>
  </basic_information>

  <payback_value>
    <instalment>1000.00</instalment>
    <payback_interest>1.00</payback_interest>
    <unpaid>5088.00</unpaid>
    <indexation>0.00</indexation>
    <payback_value>5589.00</payback_value>
  </payback_value>
</LI_Loan_get_overview_response>
```

```

<unpaid_due_dates>
  <unpaid_due_date>
    <due_date>2009-12-01</due_date>
    <payment_on_nominal_amount>100</payment_on_nominal_amount>
    <indexation>0</indexation>
    <interest>45</interest>
    <indexation_and_interest>0</indexation_and_interest>
    <penalty_interest>9</penalty_interest>
    <cost>900</cost>
    <total>1054</total>
  </unpaid_due_date>
  <unpaid_due_date>
    <due_date>01/01/2010</due_date>
    <payment_on_nominal_amount>100</payment_on_nominal_amount>
    <indexation>0</indexation>
    <interest>7</interest>
    <indexation_and_interest>0</indexation_and_interest>
    <penalty_interest>5</penalty_interest>
    <cost>900</cost>
    <total>1012</total>
  </unpaid_due_date>
  <unpaid_due_date>
    <due_date>01/02/2010</due_date>
    <payment_on_nominal_amount>100</payment_on_nominal_amount>
    <indexation>0</indexation>
    <interest>6</interest>
    <indexation_and_interest>0</indexation_and_interest>
    <penalty_interest>3</penalty_interest>
    <cost>900</cost>
    <total>1009</total>
  </unpaid_due_date>
  <unpaid_due_date>
    <due_date>01/03/2010</due_date>
    <payment_on_nominal_amount>100</payment_on_nominal_amount>
    <indexation>0</indexation>
    <interest>6</interest>
    <indexation_and_interest>0</indexation_and_interest>
    <penalty_interest>2</penalty_interest>
    <cost>900</cost>
    <total>1008</total>
  </unpaid_due_date>
  <unpaid_due_date>
    <due_date>01/04/2010</due_date>
    <payment_on_nominal_amount>100</payment_on_nominal_amount>
    <indexation>0</indexation>
    <interest>5</interest>
    <indexation_and_interest>0</indexation_and_interest>
    <penalty_interest>0</penalty_interest>
    <cost>900</cost>
    <total>1005</total>
  </unpaid_due_date>
</unpaid_due_dates>

<payments>
  <payment>
    <date_of_payment>2010-03-25</date_of_payment>

```



```

        <payment_on_nominal_amount>0</payment_on_nominal_amount>
        <indexation>0</indexation>
        <interest>0</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>0</penalty_interest>
        <cost>3</cost>
        <notification_cost>0</notification_cost>
        <total>3</total>
    </payment>
    <payment>
        <date_of_payment>23/03/2010</date_of_payment>
        <payment_on_nominal_amount>0</payment_on_nominal_amount>
        <indexation>0</indexation>
        <interest>0</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>0</penalty_interest>
        <cost>10</cost>
        <notification_cost>0</notification_cost>
        <total>10</total>
    </payment>
    <payment>
        <date_of_payment>17/03/2010</date_of_payment>
        <payment_on_nominal_amount>0</payment_on_nominal_amount>
        <indexation>0</indexation>
        <interest>0</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>0</penalty_interest>
        <cost>1</cost>
        <notification_cost>0</notification_cost>
        <total>1</total>
    </payment>
    <payment>
        <date_of_payment>16/03/2010</date_of_payment>
        <payment_on_nominal_amount>0</payment_on_nominal_amount>
        <indexation>0</indexation>
        <interest>0</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>0</penalty_interest>
        <cost>1</cost>
        <notification_cost>0</notification_cost>
        <total>1</total>
    </payment>
    <payment>
        <date_of_payment>10/03/2010</date_of_payment>
        <payment_on_nominal_amount>0</payment_on_nominal_amount>
        <indexation>0</indexation>
        <interest>0</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>1</penalty_interest>
        <cost>0</cost>
        <notification_cost>0</notification_cost>
        <total>1</total>
    </payment>

    <payment>
        <date_of_payment>18/02/2010</date_of_payment>
        <payment_on_nominal_amount>0</payment_on_nominal_amount>
        <indexation>0</indexation>

```

```

        <interest>0</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>2</penalty_interest>
        <cost>0</cost>
        <notification_cost>0</notification_cost>
        <total>2</total>
    </payment>
    <payment>
        <date_of_payment>12/02/2010</date_of_payment>
        <payment_on_nominal_amount>50</payment_on_nominal_amount>
        <indexation>0</indexation>
        <interest>45</interest>
        <interest_on_indexation>0</interest_on_indexation>
        <penalty_interest>3</penalty_interest>
        <cost>900</cost>
        <notification_cost>0</notification_cost>
        <total>998</total>
    </payment>
</payments>
</LI_Loan_get_overview_response>

```

16.2.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply.
<basic_information>	Basic information about the loan.
<payer>	ID/Reg.No. of borrower, 10 digits without a hyphen.
<last_due_date>	Last due date of loan. Due date is the date instalments of the loan should be paid.
<next_due_date>	Next due date of the loan. Due date is the date instalments of the loan should be paid.
<most_recent_transaction>	Most recent movement of the loan. The most common transaction is <i>payment</i> . Most often therefore the field describes the last paid due date.
<date_of_issue>	Issue date of loan in the format YYYY-MM-DD.
<first_due_date>	First due date of loan in the format YYYY-MM-DD. It doesn't matter whether this is the interest due date or instalment due date.
<monts_between_due_dates>	The number of months between the loan's regular due dates, minimum 01 i.e. one month between due dates and at most 98 months. Can also be 00 or „ “ if the loan has irregular due dates or only one due date. The first period from the issue date until the first due date can be different to what has been stated here as the first due date entered is the reference point.
<base_index>	The base index is the initial index of the debenture when it was issued. Indicates the value of the loan and is used to calculate the amount due from indexation in relation to loans whose payments are indexed.
<entry_index>	Entry index
<due_date_index>	Due date index, index on the last paid due date based on payment balance. Used to calculate the amount due from indexation in relation to loans whose principal is indexed. On the due date this is the index of the due date.
<Index>	<p>The loan's index. Possible values are:</p> <ul style="list-style-type: none"> • NO_INDEXATION No index assigned to the loan, in other words the loan is not indexed. • CREDIT_TERM_INDEX Credit term index. • CONSTRUCTION_TERM_INDEX Construction term index. • WAGE_INDEX Wage index. • LINKED_TO_CURRENCY_RATE_SDR The loan is linked to the official rate of SDR from the 21st of the preceding month. <i>SDR is an abbreviation of a unit of account which the International Monetary Fund (IMF) uses. The full name is Special Drawing Rights. The value of SDR is calculated from the rate of currencies in a certain currency basket which are most commonly used in foreign trade. The IMF uses this unit in its transactions and it is also used in other transactions particularly between governments, central banks and international organisations.</i> • LINKED_TO_CURRENCY_RATE_ECU The loan is linked to the official ECU rate from the 21st of the preceding month. • CONSUMER_PRICE_INDEX Consumer price index for indexation. A base from 1995. <p>When debentures are overtaken from an older system the type of index can also have the following value at initiation:</p> <ul style="list-style-type: none"> • 00 Maximum index due to the State Housing Fund. Index only on payment and handled especially. • 51 Credit term index; the index of the preceding month forms the basis of calculation of regular due dates. • 52 Construction term index; the index of the preceding month forms the basis of calculation of regular due dates.

<index_use>	<p>Handling of index indicates whether loan is indexed and what type of index is used i.e. whether the index shall be added to the principal or calculated from the calculated nominal instalment i.e. <i>instalments on nominal value in addition to the base rate for payment</i>. Possible values are:</p> <ul style="list-style-type: none"> • NO_INDEXATION Unindexed loan. • ON_PAYMENT Index on payment. • TO_PRINCIPAL Index on principal.
<index_rate>	<p>Ratio of index, in percentage points. Indicates the percentage to be calculated from the index. <i>Example:</i> If the percentage is 50% of the construction term index or credit term index then the entry here should be 50. If the full index shall be applied (100%) then no entry should be made.</p>
<currency_rate>	<p>Currency rate of the loan.</p>
<interest_rule>	<p>The interest rule indicates the method according to which interest is calculated. Possible values are:</p> <ul style="list-style-type: none"> • AMOUNT_EXCL_INTEREST Excluding interest. • MAXIMUM_RETURN_WITH_2_DUE_DATES_PER_YEAR (*) The maximum return based on 2 due dates during the year. Also a default value on non-indexed debentures with a variable interest rate. Interest is shifted downwards if the number of interest days is less than 180. If the number of interest days is greater or equal to 180, average rates should be applied. • AVERAGE_INTEREST_RATE_2 (**) Average interest rate. A default value on indexed debentures and debentures with fixed interest. These interest rates will never be shifted downwards. • MAXIMUM_RETURN_WITH_COMPOUND_INTEREST The maximum return with compound interest (2 due dates per year). Same as (*) unless interest is added to the principal after 360 days. • AVERAGE_INTERESTS_WITH_COMPOUND_INTERESTS Average interest with compound interest. Same as (**) unless interest is added to the principal after 360 days. • MAXIMUM_RETURN_WITH_4_DUE_DATES_PER_YEAR Maximum return based on 4 due dates per year. Applies only to bills of exchange and there is a default method of calculation for them.
<penalty_interest_rate_rule>	<p>Penalty interest rate rule: indicates when penalty interest starts to accrue and controls the application of default charge. Possible values are:</p> <ul style="list-style-type: none"> • AS_OF_DUE_DATE_INCL For debentures, they are calculated as penalty interest as of the due date to the payment date. For bills of exchange, they are calculated as daily interest as of due date to payment date. If the charge is not on a banking day, penalty interest first accrue on the second banking day after due date. • FROM_DUE_DATE_INCL_ASSESSED_AFTER_15_DAYS Calculated as daily interest and accrue after 15 days as of the due date for debentures and 15 days from the due date for bills of exchange. • FROM_DUE_DATE_INCL_ASSESSED_AFTER_30_DAYS Calculated as daily interest and first added after 30 days as of the due date for debentures and 30 days for due dates of bills of exchange. On the due date of the following month, 30 days interest is added. On the first day of the next month after the due date of a bill of exchange, 30 day penalty interest is added. • FIXED_1_DATERATE_ADDED_AFTER_30_DAYS Calculated as fixed daily interest 1% per month according to the same number of days as the rule before. • NONE No penalty interest is calculated.

<collateral_guarantee>	<p>The loan's security. Possible values are:</p> <ul style="list-style-type: none"> • NONE <p>No guarantee or security exists for the loan.</p> <ul style="list-style-type: none"> • GUARANTEE_IN_SOLIDUM <p>Guarantee in solidum.</p> <ul style="list-style-type: none"> • COLLATERAL <p>Collateral</p> <ul style="list-style-type: none"> • GOVERNMENT_GUARANTEE <p>Government guarantee.</p> <ul style="list-style-type: none"> • GUARANTEE_IN_SOLIDUM_AND_COLLATERAL <p>Guarantee in solidum and collateral.</p> <ul style="list-style-type: none"> • COLLATERAL_AND_GOVERNMENT_GUARANTEE <p>Collateral and government guarantee.</p>
<instalment_rule>	<p>Instalment calculation rule. Possible values are:</p> <ul style="list-style-type: none"> • ANNUITY_LOAN <p>Annuity loan.</p> <ul style="list-style-type: none"> • EQUAL_PAYMENTS <p>Equal instalments also called fixed instalments, default rule for bills of exchange.</p> <ul style="list-style-type: none"> • FINANCING_FOR_INNOVATION_WITH_AMORTISED_PAYMENTS <p>Financing for innovation with amortised payments. Then the indexation is borrowed.</p> <ul style="list-style-type: none"> • FINANCING_FOR_INNOVATION_WITH_EQUAL_INSTALMENTS <p>Financing for innovation with equal instalments. Then the indexation is borrowed.</p> <ul style="list-style-type: none"> • ACCOUNT <p>Account.</p> <ul style="list-style-type: none"> • BILL_FOR_EXTENSION <p>Bill to be extended, undecided how.</p> <ul style="list-style-type: none"> • NONE <p>No calculation rule is recorded.</p>
<collection_status>	<p>Status of collection. Possible values are:</p> <ul style="list-style-type: none"> • NORMAL <p>Loan in normal collection.</p> <ul style="list-style-type: none"> • SECONDARY_COLLECTION <p>Loan in secondary collection. Also called interim collection.</p> <ul style="list-style-type: none"> • LEGAL_COLLECTION <p>Loan has been referred to legal collection.</p>
<cost>	<p>Cost of the loan. Possible values are:</p> <ul style="list-style-type: none"> • AMOUNT_EXCL_COST <p>No cost is calculated.</p> <ul style="list-style-type: none"> • OWNER_PAYS_COST <p>Owner pays cost.</p> <ul style="list-style-type: none"> • PAYER_PAYS_COST <p>Payer pays cost.</p>
<debenture_number>	<p>The number of the debenture behind the loan, a sequence with the branch, ledger and loan number excluding hyphens. <i>Example:</i> 010164654321</p>
<original_amount>	Original amount of the loan, the same as nominal value of loan.
<outstanding_principal>	Outstanding principal. If instalments have not been paid the field is given the value of the original amount of the loan. The outstanding indexation is in the field accrued unpaid indexation, see next point.
<unpaid_accrued_indexation>	Unpaid accrued indexation due to indexation or the indexation of interest. Based on the last paid due date and if the loan changed from being a indexed loan to a normal loan the indexation is still kept in this item at the initiation of the loan. If such a loan is then cancelled the indexation is added to the principle.
<book_balance>	The book value of the loan i.e. total debt (the payback value) without commission and cost. The amount is the sum of the nominal value, indexation, interest and penalty interest based on the balance of the loan at any given time i.e. payback value without commission.
<payment_status>	Payment status of the loan after the last payment. The same as the outstanding amount of face value for non-indexed loans. If a loan has payment netting, the payment balance of the balance account is also included in the payment balance of the loan.
<number_of_payments>	Number of instalments, both paid and unpaid. Instalment means due dates where the principal is paid. The total number of due dates is <i>the number of instalments in addition to number of interest due dates</i> .

<payments_not_calculated>	The number of due dates not calculated. The number of due dates which the bank remains to calculate of a loan or the number of extensions remaining on a bill of exchange. The number cannot be higher than the sum of <i>the number of instalments and the number of interest due dates</i> .
<classification_code>	A loan's classification code; bills of exchange for collection, debentures for collection, bank securities.
<credit_classification>	Classification of loans.
<interest_rate>	Superclass of basic loan information.
<interest_rate>	Interest rate.
<interest>	Interest amount. Two decimals separated with a full stop.
<interest_type>	Interest type also referred to as interest terms. Possible values are: <ul style="list-style-type: none"> • AMOUNT_EXCL_INTERESTS Excluding interest, tariff not used. • BANK_INTERESTS Interest according to and presented in tariff based on the bank's decision. • OWNER_INTERESTS Interest according to tariff based on the decision of owners on the owner's register. • FIXED_INTEREST_RATES Fixed interest rate, registered with the interest rate and stored with the initial debenture from where it is used. • HIGHEST_INTEREST_RATES Highest interest rates according to Article 6 of the Interest Act, No. • AVERAGE_INTEREST_RATE Average interest rate according to a notification from the CBI.
<interest_category>	Interest category. Possible values are: <ul style="list-style-type: none"> • " " <ul style="list-style-type: none"> Excl. interest/fixed interest. • 00 – 98 Reference to the bank's tariff. • 99 Content deleted, now excluding interest.
<balance_last_new_year>	The balance of the loan at year-end.
<payback_value>	Superclass of payback value.
<instalment>	Instalment.
<payback_interest>	Payback interest.
<unpaid>	Unpaid.
<indexation>	Indexation of payment. The same as instalment of indexation when payment is indexed.
<payback_value>	Payback value of the loan.
<unpaid_due_dates>	Superclass of unpaid due dates.
<unpaid_due_date>	Subclass of a single unpaid due date.
<due_date>	Due date of unpaid due date in the format YYYY-MM-DD.
<payment_on_nominal_amount>	Payment on face value.
<indexation>	Indexation of unpaid due date.
<interest>	Interest of unpaid due date.
<indexation_and_interest>	Indexation and interest of unpaid due date.
<penalty_interest>	Penalty interest of unpaid due date.
<cost>	Cost of unpaid due date.
<total>	Total amount for payment.
<payments>	Superclass of unpaid due dates.
<payment>	Subclass of single instalments.
<date_of_payment>	Payment date of individual instalment in the format YYYY-MM-DD.
<payment_on_nominal_amount>	Payment on face value.
<indexation>	Indexation of instalment.
<interest>	The interest part of the instalment.
<interest_on_indexation>	Indexation on interest also known as interest indexation if the payment is indexed. If a principal is indexed, indexation due to interest form a part of the base rate for payment. The indexation revert to the owners of the debentures for collection. The indexation along with the instalment of indexation amount to the total indexation for payment. Indexation is calculated from the interest amount from the base index to the due date index.
<penalty_interest>	The penalty interest part of the instalment.
<cost>	Cost of instalment.



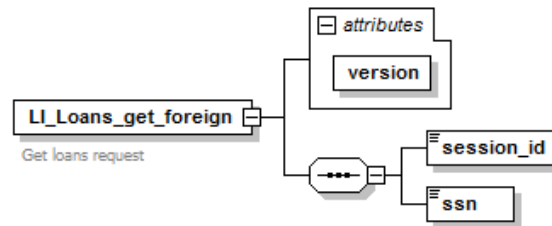
<notification_cost>	Notification and payment charge of instalment which the payer is supposed to pay. The amount decreases if the payment coupon is not printed but instead only published electronically in online banking with other unpaid claims.
<total>	Total amount of instalment.

16.3 Basic information on foreign loans

16.3.1 Request/Query

The user sends the Reg. No. of the company (borrower) but omits the status of the loan in contrast to the domestic loans. The reply contains basic information about the loan. The message is particularly suited to check which loans, the company has with the bank e.g. following a new loan or after a loan has been paid in full. In its daily operations the company uses the statement message in the next chapter (16.4) and stores the reply regularly e.g. daily or weekly and prepares its own historical log.

16.3.1.1 XML query



https://b2b.fbl.is/schema/LI_Loans_get_foreign.xsd

16.3.1.2 XML example

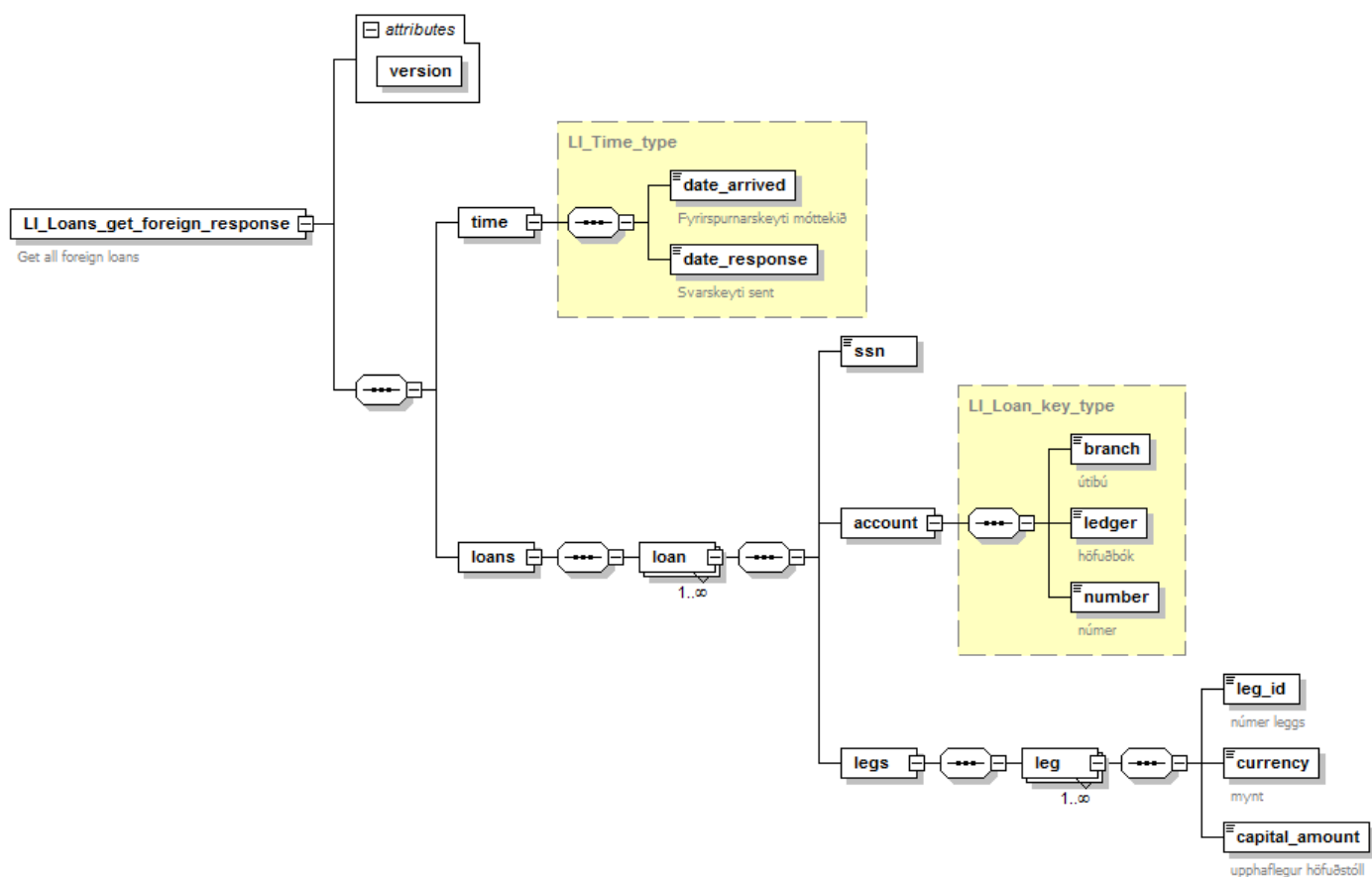
```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Loans_get_foreign version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{E9BA90FE-CE79-4320-98E5-65A87536C759}</session_id>
  <ssn>1234567890</ssn>
</LI_Loans_get_foreign>
```

16.3.1.3 Variables

Name of variables	Explanation
<session_id>	User's unique session ID.
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen. (e. Social Security Number)

16.3.2 Reply

16.3.2.1 XML reply



https://b2b.fbl.is/schema/LI_Loans_get_foreign_response.xsd

16.3.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Loans_get_foreign_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2010-03-16T15:36:00.069427+00:00</date_arrived>
    <date_response>2010-03-16T15:36:00.9289285+00:00</date_response>
  </time>
  <loans>
    <loan>
      <ssn>1234567890</ssn>
      <account>
        <branch>0106</branch>
        <ledger>36</ledger>
        <number>11722</number>
      </account>
      <legs>
        <leg>
          <leg_id>2</leg_id>
          <currency>JPY</currency>
          <capital_amount>574</capital_amount>
        </leg>
        <leg>
          <leg_id>3</leg_id>
          <currency>DKK</currency>
          <capital_amount>17</capital_amount>
        </leg>
        <leg>
          <leg_id>4</leg_id>
          <currency>CHF</currency>
          <capital_amount>5</capital_amount>
        </leg>
      </legs>
    </loan>
  </loans>
</LI_Loans_get_foreign_response>
```

16.3.2.3 Variables

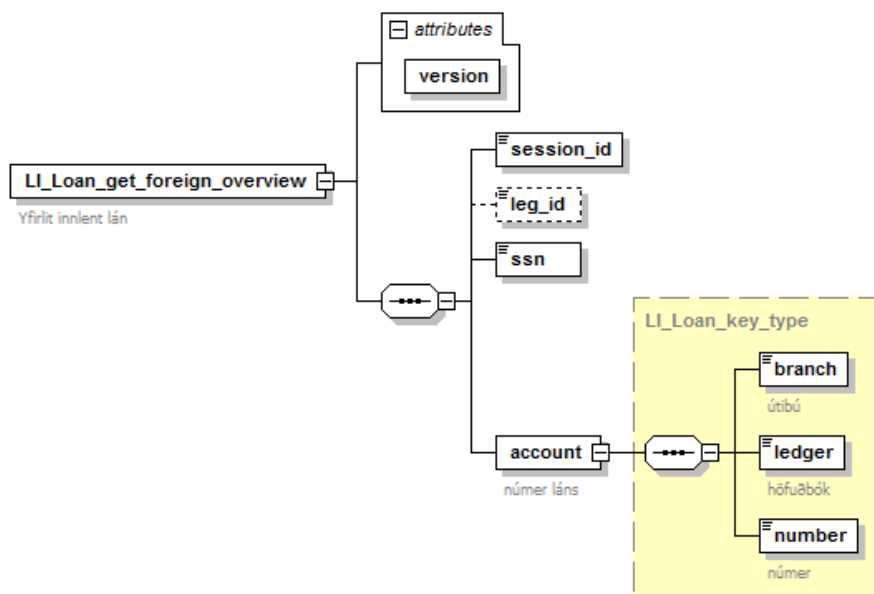
Name of variables	Explanation
<time>	Superclass of time values.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply.
<loans>	Superclass of all loans.
<loans>	Subclass of a single loan.
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen. (e. Social Security Number)
<account>	Superclass of basic loan information.
<branch>	No. of branch, 4 digits in the format #### e.g. 0101.
<ledger>	Ledger of the loan, 2 digits in the format ##. Only possible value for foreign loans is ledger 36.
<number>	No. of loan, 6 digits in the format ##### e.g. 654321.
<legs>	Superclass of all legs of the loans.
<leg>	Subclass of a single loan leg.
<leg_id>	Unique ID of loan leg. The ID is a figure which corresponds to the number of the loan leg. If the loan has four legs, 1,2,3,4 will appear. Possible values are: 1, 2, 3, 4, 5 ... n
<currency>	Currency of loan leg, three-letter ISO currency code. <i>Example:</i> USD, GBP, EUR, CHF, JPY.
<capital_amount>	The initial principal of the relevant leg.

16.4 Overview of foreign loans

16.4.1 Request/Query

The person sending in the query submits the company's (borrower's) Reg.No. and loan number. The query can be narrowed with the leg number of the loan but that is optional. The reply contains detailed information about individual parts of the loan including its cash flow. The reply is always based on the status at 24:00 the last banking day.

16.4.1.1 XML query



https://b2b.fbl.is/schema/LI_Loan_get_foreign_overview.xsd

16.4.1.2 XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<LI_Loan_get_foreign_overview version="1.2" xsi:noNamespaceSchemaLocation="Schema1_2.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <session_id>{FADEBD80-0BEB-431D-8831-1B9DBE9B4B4B}</session_id>
  <ssn>1234567890</ssn>
  <leg_id>1</leg_id>
  <account>
    <branch>0106</branch>
    <ledger>36</ledger>
    <number>11722</number>
  </account>
</LI_Loan_get_foreign_overview>
```

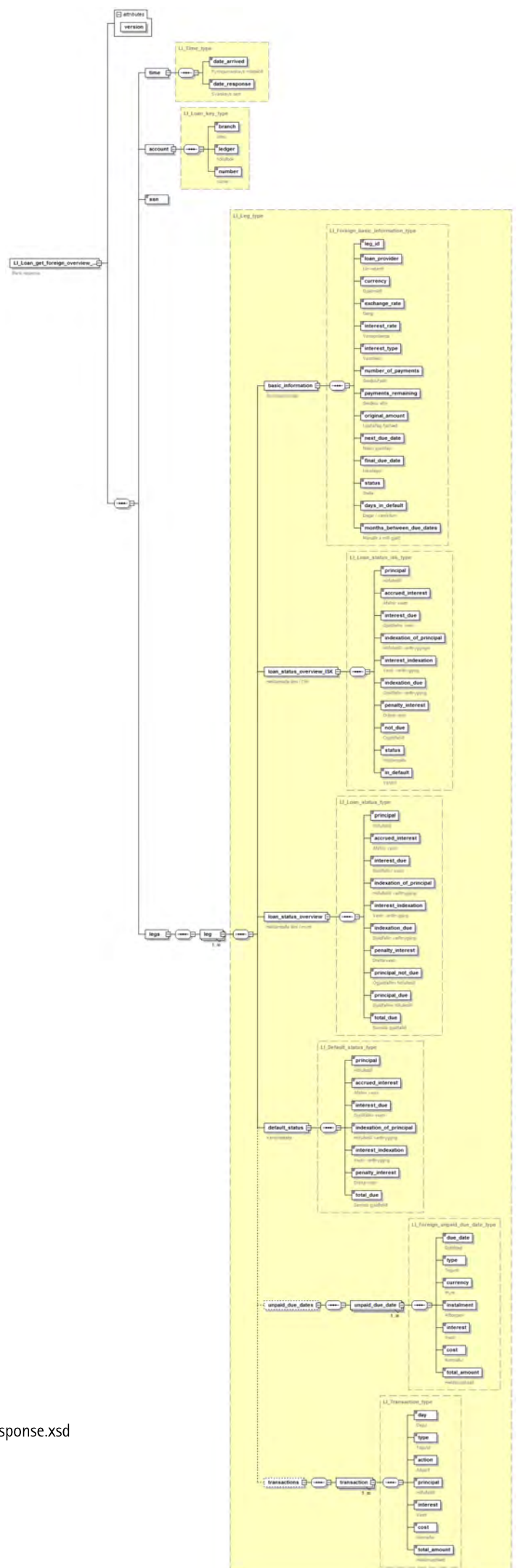


Name of variables	Explanation
<session_id>	User's unique session ID.
<leg_id>	Unique ID of loan leg. The ID is a figure that corresponds to the number of the loan leg. If the loan has four legs, 1,2,3,4 will appear. Possible values are: 1,2,3 ... n
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen.
<account>	Superclass of basic loan information.
<branch>	No. of branch, 4 digits in the format #### e.g. 0101.
<ledger>	Ledger of the loan, 2 digits in the format ##. Only possible value for foreign loans is ledger 36.
<number>	No. of loan, 6 digits in the format #### e.g. 654321.

16.4.2 Reply

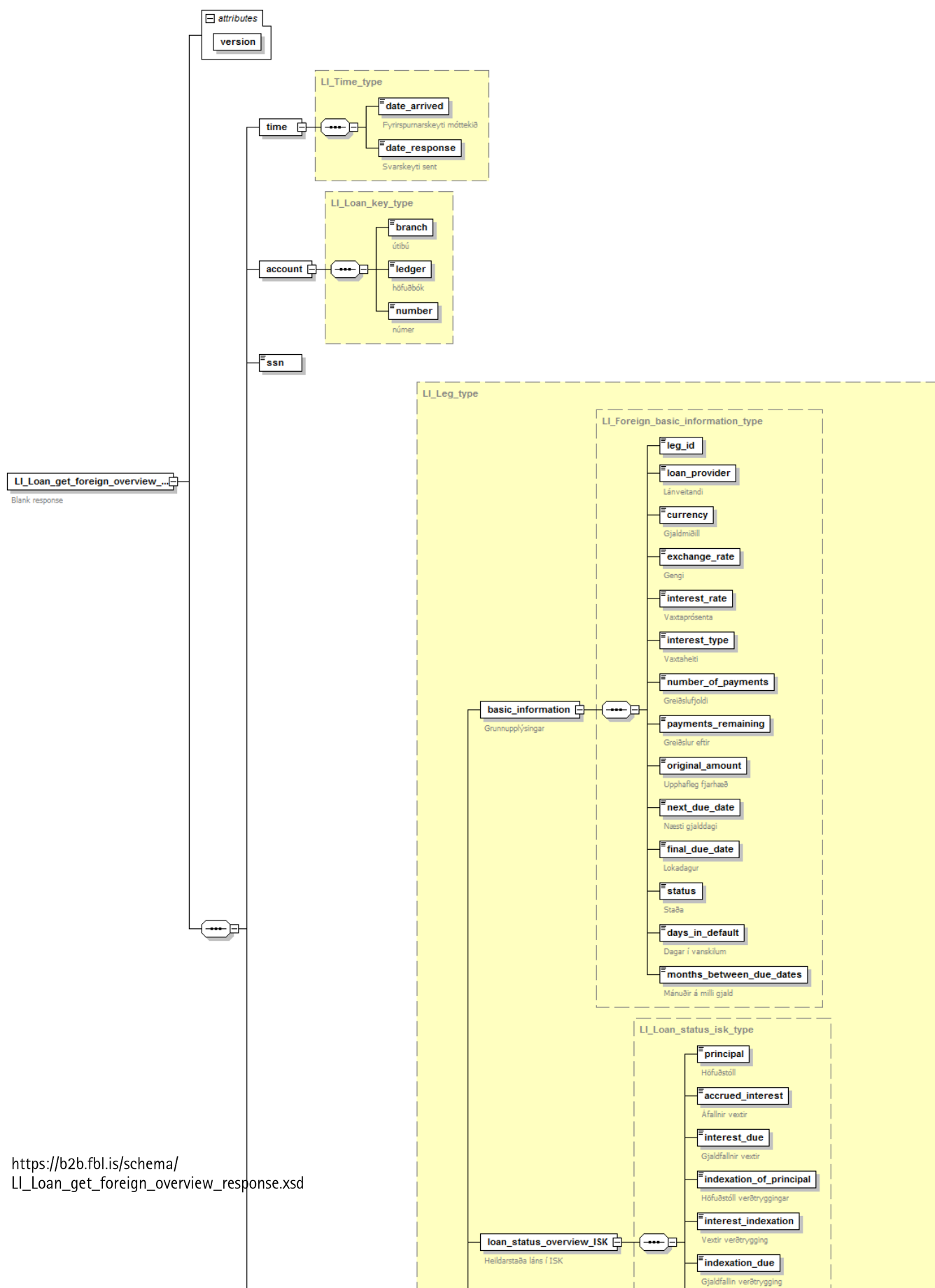
16.4.2.1 XML reply

The reply is shown in its actual size on the following pages.



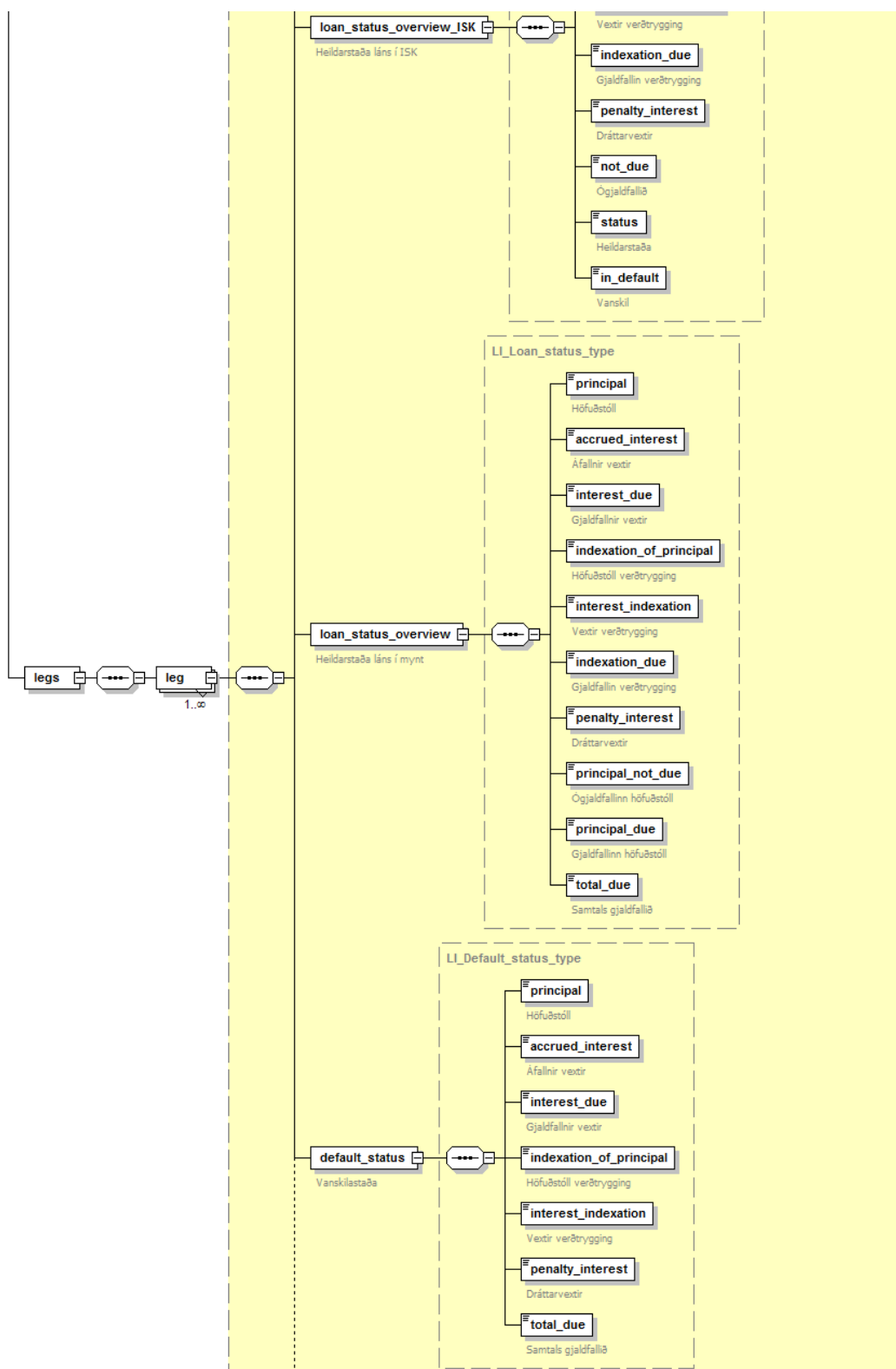
https://b2b.fbl.is/schema/LI_Loan_get_foreign_overview_response.xsd

Figure 1 of 3



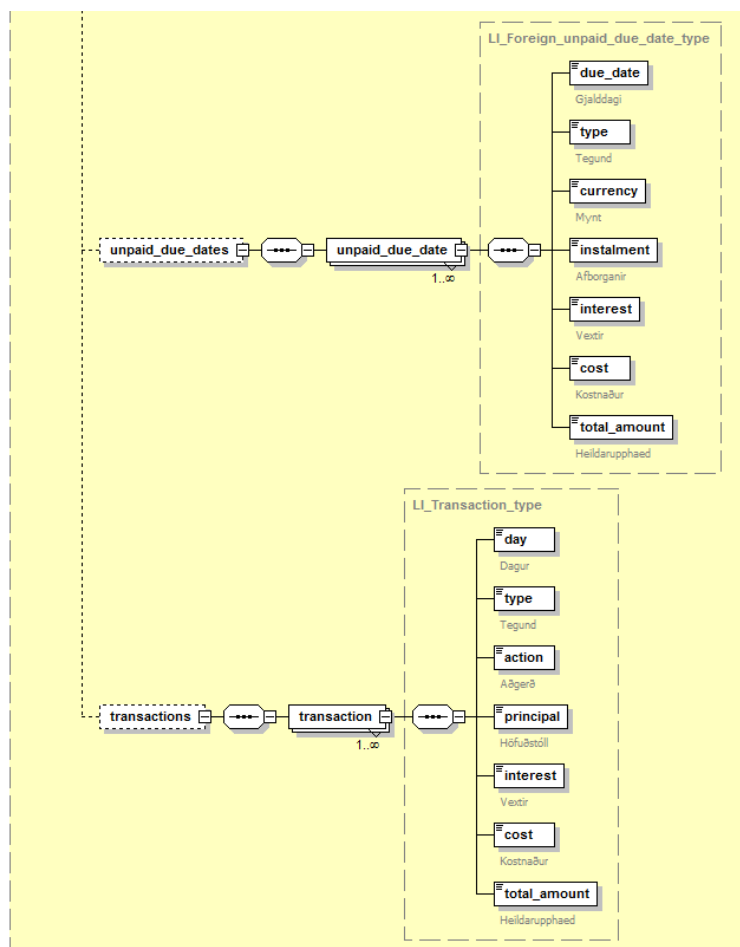
https://b2b.fbl.is/schema/LI_Loan_get_foreign_overview_response.xsd

Figure 2 of 3



https://b2b.fbl.is/schema/LI_Loan_get_foreign_overview_response.xsd

Figure 3 of 3



https://b2b.fbl.is/schema/LI_Loan_get_foreign_overview_response.xsd

16.4.2.2 XML example

```
<?xml version="1.0" encoding="utf-8"?>
<LI_Loan_get_foreign_overview_response xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" version="1.2">
  <time>
    <date_arrived>2010-03-17T09:39:20.5398871+00:00</date_arrived>
    <date_response>2010-03-17T09:39:21.4462705+00:00</date_response>
  </time>
  <account>
    <branch>0106</branch>
    <ledger>36</ledger>
    <number>11722</number>
  </account>
  <ssn>1234567890</ssn>
  <legs>
    <leg>
      <basic_information>
        <loan_provider>NBI hf</loan_provider>
        <currency>DKK</currency>
        <exchange_rate>23.27</exchange_rate>
        <interest_rate>0.07</interest_rate>
        <interest_type>LIBOR</interest_type>
        <number_of_payments>60</number_of_payments>
        <payments_remaining>0</payments_remaining>
        <original_amount>17</original_amount>
        <next_due_date>03/11/2008</next_due_date>
        <final_due_date>02/04/2013</final_due_date>
        <status>ACTIVE</status>
        <days_in_default>684</days_in_default>
        <months_between_due_dates>1</months_between_due_dates>
        <leg_id>3</leg_id>
      </basic_information>
      <loan_status_overview_ISK>
        <principal>385</principal>
        <accrued_interest>0</accrued_interest>
        <interest_due>21</interest_due>
        <indexation_of_principal>0</indexation_of_principal>
        <interest_on_indexation>0</interest_on_indexation>
        <indexation_due>0</indexation_due>
        <penalty_interest>21</penalty_interest>
        <not_due>238</not_due>
        <status>427</status>
        <in_default>189</in_default>
      </loan_status_overview_ISK>
    </leg>
  </legs>
</LI_Loan_get_foreign_overview_response>
```

```

<loan_status_overview>
  <principal>14.92</principal>
  <accrued_interest>0.01</accrued_interest>
  <interest_due>0</interest_due>
  <indexation_of_principal>0.9</indexation_of_principal>
  <interest_on_indexation>0</interest_on_indexation>
  <indexation_due>0</indexation_due>
  <penalty_interest>0.25</penalty_interest>
  <principal_not_due>10.22</principal_not_due>
  <principal_due>4.7</principal_due>
  <total_due>5.85</total_due>
</loan_status_overview>

<default_status>
  <principal>38</principal>
  <accrued_interest>0</accrued_interest>
  <interest_due>0</interest_due>
  <indexation_of_principal>0</indexation_of_principal>
  <interest_on_indexation>0</interest_on_indexation>
  <penalty_interest>15</penalty_interest>
  <total_due>53</total_due>
</default_status>

<unpaid_due_dates>
  <unpaid_due_date>
    <due_date>03/11/2008</due_date>
    <type>PRINCIPAL_AND_INTEREST</type>
    <currency>DKK</currency>
    <installment>0.27</installment>
    <interest>0.1</interest>
    <cost>0</cost>
    <total_amount>0.4</total_amount>
  </unpaid_due_date>

  <unpaid_due_date>
    <due_date>01/12/2008</due_date>
    <type>PRINCIPAL_AND_INTEREST</type>
    <currency>DKK</currency>
    <installment>0.28</installment>
    <interest>0.09</interest>
    <cost>0</cost>
    <total_amount>0.4</total_amount>
  </unpaid_due_date>

  <unpaid_due_date>
    <due_date>05/01/2009</due_date>
    <type>PRINCIPAL_AND_INTEREST</type>
    <currency>DKK</currency>
    <installment>0.28</installment>
    <interest>0.11</interest>
    <cost>0</cost>
    <total_amount>0.42</total_amount>
  </unpaid_due_date>

```

```

<unpaid_due_date>
  <due_date>2009-02-02</due_date>
  <type>PRINCIPAL_AND_INTEREST</type>
  <currency>DKK</currency>
  <installment>0.27</installment>
  <interest>0.07</interest>
  <cost>0</cost>
  <total_amount>0.36</total_amount>
</unpaid_due_date>

<unpaid_due_date>
  <due_date>02/03/2009</due_date>
  <type>PRINCIPAL_AND_INTEREST</type>
  <currency>DKK</currency>
  <installment>0.28</installment>
  <interest>0.06</interest>
  <cost>0</cost>
  <total_amount>0.36</total_amount>
</unpaid_due_date>

<unpaid_due_date>
  <due_date>01/04/2009</due_date>
  <type>PRINCIPAL_AND_INTEREST</type>
  <currency>DKK</currency>
  <installment>0.28</installment>
  <interest>0.06</interest>
  <cost>0</cost>
  <total_amount>0.36</total_amount>
</unpaid_due_date>

<unpaid_due_date>
  <due_date>04/05/2009</due_date>
  <type>PRINCIPAL_AND_INTEREST</type>
  <currency>DKK</currency>
  <installment>0.27</installment>
  <interest>0.06</interest>
  <cost>0</cost>
  <total_amount>0.35</total_amount>
</unpaid_due_date>

<unpaid_due_date>
  <due_date>02/06/2009</due_date>
  <type>PRINCIPAL_AND_INTEREST</type>
  <currency>DKK</currency>
  <installment>0.28</installment>
  <interest>0.05</interest>
  <cost>0</cost>
  <total_amount>0.35</total_amount>
</unpaid_due_date>

</unpaid_due_dates>

```

```

<transactions>
  <transaction>
    <day>2008-04-09</day>
    <type>ORIGINAL PRINCIPAL</type>
    <action>DISBURSEMENT</action>
    <principal>-16.58</principal>
    <interest>0</interest>
    <cost>0</cost>
    <total_amount>-16.58</total_amount>
  </transaction>

  <transaction>
    <day>02/05/2008</day>
    <type>PRINCIPAL_AND_INTEREST</type>
    <action>PENALTY CURR CHANGE</action>
    <principal>0.28</principal>
    <interest>0.07</interest>
    <cost>0</cost>
    <total_amount>0.35</total_amount>
  </transaction>

  <transaction>
    <day>02/06/2008</day>
    <type>PRINCIPAL_AND_INTEREST</type>
    <action>PENALTY CURR CHANGE</action>
    <principal>0.27</principal>
    <interest>0.09</interest>
    <cost>0</cost>
    <total_amount>0.36</total_amount>
  </transaction>

  <transaction>
    <day>01/07/2008</day>
    <type>PRINCIPAL_AND_INTEREST</type>
    <action>PENALTY CURR CHANGE</action>
    <principal>0.28</principal>
    <interest>0.09</interest>
    <cost>0</cost>
    <total_amount>0.37</total_amount>
  </transaction>

  <transaction>
    <day>01/10/2008</day>
    <type>PRINCIPAL_AND_INTEREST</type>
    <action>PENALTY CURR CHANGE</action>
    <principal>0.28</principal>
    <interest>0.09</interest>
    <cost>0</cost>
    <total_amount>0.37</total_amount>
  </transaction>
</transactions>
</leg>
<legs>
</LI_loan_get_foreign_overview_response>

```

16.4.2.3 Variables

Name of variables	Explanation
<time>	Superclass of time values.
<date_arrived>	Date and time of query.
<date_response>	Date and time web service completed reply.
<account>	Superclass of basic loan information.
<branch>	No. of branch, 4 digits in the format #### e.g. 0101.
<ledger>	Ledger of the loan, 2 digits in the format ##. Only possible value for foreign loans is ledger 36.
<number>	No. of loan, 6 digits in the format #### e.g. 654321.
<ssn>	ID/Reg.No. of borrower, 10 digits without a hyphen.
<legs>	Superclass of all legs of the loans.
<leg>	Subclass of a single loan leg.
<basic_information>	Basic information on the loan leg.
<leg_id>	Unique ID of loan leg. The ID is a figure that corresponds to the number of the loan leg. If the loan has four legs, 1,2,3,4 will appear. Possible values are: 1,2,3 ... n
<loan_provider>	Name of loan provider. <i>Example: NBI hf.</i>
<currency>	Currency of loan leg, three-letter ISO currency code. <i>Example: USD, GBP, EUR, CHF, JPY.</i>
<exchange_rate>	The exchange rate of the loan. Two decimals separated with a full stop.
<interest_rate>	The initial interest terms of the loan (interest percentage) i.e. at the time the loan was advanced. Two decimals separated with a full stop.
<interest_type>	The type of interest on the loan. <i>Example: REIBOR, LIBOR</i>
<number_of_payments>	The estimated number of instalments during the period of the loan.
<payments_remaining>	The number of unpaid instalments left for the remainder of the loan period.
<original_amount>	The initial principal of the loan.
<next_due_date>	The next due date of the loan in the format YYYY-MM-DD.
<final_due_date>	The date of final payment of the loan in the format YYYY-MM-DD.
<status>	Status of the loan. Possible values are: <ul style="list-style-type: none"> • ACTIVE Active; all unpaid loans. • ALL All; paid as well as unpaid loans. • PAID Paid loans only. • DELIVERED Delivered to the owner (returned) applies to debentures for collection. • CANCELLED Loan that was retracted e.g. due to incorrect recording in the bank, a cancellation of sorts and then another loan is established instead.
<days_in_default>	The number of days the loan has been in default.
<months_between_due_dates>	The number of months between due dates.
<loan_status_overview_ISK>	The superclass of the loans converted into ISK.
<principal>	The principal of the loan.
<accrued_interest>	Interest accrued.
<interest_due>	Interest due. Purchased interest of past due dates which are the sum of all basic interest for payment of all past due dates at purchase.
<indexation_of_principal>	Principal of indexation.
<interest_on_indexation>	Indexation on interest also known as interest indexation if the payment is indexed. If a principal is indexed, indexation due to interest form a part of the base rate for payment. The indexation reverts to the owners of the debentures for collection. The indexation along with the instalment of indexation amount to the total indexation for payment. Indexation is calculated from the interest amount from the base index to the due date index.

<indexation_due>	Indexation due. Purchased interest of past due dates which are the sum of all basic interest for payment of all past due dates at purchase.
<penalty_interest>	Penalty interest; interest applied to defaulted payments according to the terms of the loan. The same as default interest, however the term penalty interest is used in law.
<not_due>	Amount not due.
<status>	Status of the loan. Possible values are: <ul style="list-style-type: none"> • ACTIVE Active; all unpaid loans. • ALL All; paid as well as unpaid loans. • PAID Paid loans only. • DELIVERED Delivered to the owner (returned) applies to debentures for collection. • CANCELLED Loan that was retracted e.g. due to incorrect recording in the bank, a cancellation of sorts and then another loan is established instead.
<in_default>	Amount in default, a particular due date and thereby the whole loan is in default the day after due date. The total amount in default of a loan is the sum of payments in default with penalty interest and default cost (i.e. for payment) all due dates past (due dates in default). Loans are in 30 day default if the oldest due date is more than 30 days old.
<loan_status_overview>	Superclass contains the balance of the loan for the relevant foreign leg. The balance is in the same currency as the leg.
<principal>	Recalculated principal of loan.
<accrued_interest>	Interest accrued.
<interest_due>	Interest due.
<indexation_of_principal>	Indexation of principal.
<interest_on_indexation>	Interest indexation also known as indexation of interest if payment is indexed. If the principal is indexed, indexation due to interest forms a part of the base rate for payment. Indexation reverts to the owner of the debentures for collection. The indexation along with the instalment of indexation amount to the total indexation for payment. Indexation is calculated on the basis of the interest amount from the base index to the due date index.
<indexation_due>	Indexation due.
<penalty_interest>	Penalty interest.
<principal_not_due>	Principal due.
<principal_due>	Principal due.
<total_due>	Total due.
<default_status>	Superclass of default status.
<principal>	Recalculated principal of loan.
<accrued_interest>	Interest accrued.
<interest_due>	Interest due.
<indexation_of_principal>	Indexation of principal.
<interest_on_indexation>	Interest indexation also known as indexation on interest if the payment is indexed. If the principal is indexed, indexation due to interest forms a part of the base rate for payment. Indexation reverts to the owners of the debentures for collection. The indexation along with the instalment of indexation amount to the total indexation for payment. Indexation is calculated on the basis of the interest amount from the base index to the due date index.
<penalty_interest>	Penalty interest
<total_due>	Total due.
<unpaid_due_dates>	Superclass of unpaid due dates.
<unpaid_due_date>	Subclass of unpaid due dates.
<due_date>	Due date of unpaid instalment.
<type>	Type of unpaid instalment. Possible values depend on text string.
<currency>	Currency of unpaid instalment.

<instalment>	Instalments of unpaid instalment.
<interest>	Interest on unpaid instalment.
<cost>	Cost of unpaid instalment.
<total_amount>	Total amount of unpaid instalment.
<transactions>	Superclass of transactions (paid instalments). Usually transactions entail payments and therefore these are more commonly referred to as payments rather than transactions.
<transaction>	Subclass of transactions.
<days>	Due date of transaction in the format YYYY-MM-DD.
<type>	Type of payment. Possible values depend on text string.
<action>	Other transactions. Possible values depend on text string.
<principal>	The principal of payment.
<interest>	The interest part of the payment.
<cost>	The cost part of the payment.
<total_amount>	Total amount for payment

Chapter 17:

Schema





17 Schema

The schemas are the same for the trial and regular versions. All the basic types are defined in:

- https://b2b.fbl.is/schema/LI_Common_types.xsd
- https://b2b.fbl.is/schema/LI_Innheimta_common_types.xsd

17.1 Schema summary

The messages in the table will open in your browser if you hold the Ctrl button down while clicking on the message in question. Messages that have been added to the collection from the last version of the manual are identifiable from the blue bold text. If the manual is viewed in Adobe Reader new items can be flicked through simply by searching for the text "_new" and then by choosing "Next" for a couple of times.

Query sent	Reply to query received	Other possible reply
LI_Breyta_lykilordi	LI_Breyta_lykilordi_svar	
LI_Fyrirspurn_beingreidsluadilar	LI_Fyrirspurn_beingreidsluadilar_svar	
LI_Fyrirspurn_beingreidsla	LI_Fyrirspurn_beingreidsla_svar	
LI_Fyrirspurn_erlendar_greidslur	LI_Fyrirspurn_erlendar_greidslur_svar	
LI_Fyrirspurn_er_reikningur_til	LI_Fyrirspurn_er_reikningur_til_svar	
LI_Fyrirspurn_er_token_til	LI_Fyrirspurn_er_token_til_svar	
LI_Fyrirspurn_gengi_gjaldmidla	LI_Fyrirspurn_gengi_gjaldmidla_svar	
LI_Get_Index (query on index)	LI_Get_Index_Response	
LI_Fyrirspurn_greidslubunki	LI_Fyrirspurn_greidslubunki_svar	
LI_Fyrirspurn_greidslusedill	LI_Fyrirspurn_greidslusedill_svar	
LI_Fyrirspurn_hreyfd_gjafakort	LI_Fyrirspurn_hreyfd_gjafakort_svar	
LI_Fyrirspurn_kort	LI_Fyrirspurn_kort_svar	
LI_Fyrirspurn_krafa	LI_Fyrirspurn_krafa_svar	
LI_Fyrirspurn_ogreiddir_reikningar	LI_Fyrirspurn_ogreiddir_reikningar_svar	
LI_Fyrirspurn_kreditkort_yfirlit	LI_Fyrirspurn_kreditkort_yfirlit_svar	
LI_Fyrirspurn_reikningsyfirlit	LI_Fyrirspurn_reikningsyfirlit_svar	
LI_Fyrirspurn_syndarkort	LI_Fyrirspurn_syndarkort_svar	
LI_Greidsla	LI_Greidsla_svar	
LI_Greidslur	LI_Greidslur_svar	
LI_Innborgun_kreditkorts	LI_Innborgun_kreditkorts_svar	
LI_Innheimta_fyrirspurn_greidslur	LI_Innheimta_fyrirspurn_greidslur_svar	
LI_Innheimta_fyrirspurn_greidslur_dags	LI_Innheimta_fyrirspurn_greidslur_svar	
LI_Innheimta_fyrirspurn_krofur	LI_Innheimta_fyrirspurn_krofur_svar	
LI_Innheimta_krofur_breyta	LI_Innheimta_krofur_svar	LI_Magninnsending_krofur_svar
LI_Innheimta_krofur_eyda	LI_Innheimta_krofur_svar	LI_Magninnsending_krofur_svar
LI_Innheimta_krofur_stofna	LI_Innheimta_krofur_svar	LI_Magninnsending_krofur_svar
LI_Innheimta_Magninnsending_krofur_saekja	LI_Innheimta_magninnsending_krofur_bunki_svar	
LI_Innsending_gagna	LI_Innsending_gagna_svar	
LI_Innskra	LI_Innskra_svar	
LI_Krafa_veita_greidslufrest	LI_Innheimta_krafa_svar	
LI_Laun_greidslur	LI_Laun_greidslur_svar	
LI_Loka_syndarkorti	LI_Loka_syndarkorti_svar	
LI_Opna_syndarkort	LI_Opna_syndarkort_svar	
LI_Breyta_syndarkorti	LI_Breyta_syndarkorti_svar	



LI_Breyta_greidslukorti_syndarkorts	LI_Breyta_greidslukorti_syndarkorts_svar	
LI_Stofna_erlendar_greidslur	LI_Stofna_erlendar_greidslur_svar	
LI_Stofna_greidslur	LI_Stofna_greidslur_svar	
LI_Stofna_syndarkort	LI_Stofna_syndarkort_svar	
LI_Milliinnheimta_skila_krofu	LI_Innheimta_krofur_svar	
LI_Utskra	LI_Utskra_svar	
LI_Invoice_issue (issue invoice)	LI_Invoice_response	
LI_Invoice_cancel (cancel invoice)	LI_Invoice_response	
LI_Invoice_search_issuer (search invoices)	LI_Invoice_response	
LI_Invoice_get_issuer (retrieve single invoice)	LI_Invoice_response	
LI_Invoice_get_undelivered (retrieve invoices)	LI_Invoice_response	
LI_Invoice_confirm_reception (confirm receipt of invoice)	LI_Invoice_response	
LI_Invoice_search_recipient (search invoices)	LI_Invoice_response	
LI_Invoice_get_recipient (retrieve single invoice)	LI_Invoice_response	
LI_Claim_get (Creditor's query on single claim)	LI_Claim_get_response	
LI_Claim_search (Search tool, returns list of all claims according to search criteria)	LI_Claim_search_response	
LI_Claim_search_by_day (Date of claims in the past)	LI_Claim_search_by_day_response	
LI_Claim_search_payment (Search tool for claim payments)	LI_Claim_search_payment_response	
LI_Pension_Payment (Submission of contribution report)	LI_Pension_Payment_Response	
LI_Get_Pension_Payment (Query on submitted contribution report)	LI_Get_Pension_Payment_Response	
LI_Loans_get (Basic information on domestic loans)	LI_Loans_get_response	
LI_Loan_get_overview (Detailed information on domestic loans)	LI_Loan_get_overview_response	
LI_Loans_get_foreign (Basic information on foreign loans)	LI_Loans_get_foreign_response	
LI_Loan_get_foreign_overview (Detailed information on foreign loans)	LI_Loan_get_foreign_overview_response	
	</LI_Error>	
	</LI_Villa>	

The schema can also be found on the bank's website:
<http://www.landsbanki.is/fyrirtaekjathjonusta/fyrirtaekjabankinn/b2b-beintengingvidbokhald/thjonustusidurb2b/umb2b/landsbankaskemu>





Notes

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