**P2P项目设计文档**

1. **简介**

构建一个以发标、投标方式，实际线上资金借贷的网络借贷平台。

1. **开发语言**

前端使用angluar.js，后台使用java语言编写

1. **开发周期**

13个工作日

1. **功能模块**
2. **首页**

用户注册：账号、密码、手机号等基础级资料填写

完善信息：手机认证、实名认证、邮箱验证、登录密码的 修改、支付密码的修改

投资管理：交易记录、我的投资

资产管理：资产统计、充值、提现

账户管理：银行卡信息、安全认证

月乘计划：购买理财产品

1. **后台**

债券管理：债券查询、录入债券、批量导入

产品管理：产品列表、产品修改、新增

撮合管理：待匹配资金队列、开始匹配资金队列

借款申请管理：借款申请列表

账户管理:修改管理员的登录密码

1. 安全策略

shiro

1. 关键数据加密

密码采用密码界内最强的不可逆加密方式(MD5+盐值)

1. 数据库设计

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| **理财产品表利率表 T\_PRODUCTEARNGRATE** | | | | | | |
| **序号** | | **列名称** | **属性名称** | | **意义** | |
| 1 | | T\_ID | id | | 编号 | |
| 2 | | T\_INCOMERATE | incomeRate | | 利率值 | |
| 3 | | T\_MONTH | month | | 月份 | |
| 4 | | T\_PID | productId | | 产品编号 | |
| 用户表 T\_USER | | | | | | |
| **序号** | | **列名称** | **属性名称** | | **意义** | | |
| 1 | | T\_ID | id | | id | | |
| 2 | | T\_EMAIL | email | | 用户邮箱 | | |
| 3 | | T\_EMAIL\_STATUS | emailStatus | | 邮箱验证 | | |
| 4 | | T\_IDENTITY | identity | | 用户id | | |
| 5 | | T\_INVTTEID | inviteid | | 邀请码 | | |
| 6 | | T\_IP | ip | | 登录ip | | |
| 7 | | T\_LOGIN\_TIME | loginTime | | 登录时间 | | |
| 8 | | T\_ONLOCK | onlock | | 锁 | | |
| 9 | | T\_PASSWORD | password | | 登录密码 | | |
| 10 | | T\_PAY\_PASSWORD | payPassword | | 支付密码 | | |
| 11 | | T\_PAY\_PWD\_STATUS | payPwdStatus | | 支付密码验证 | | |
| 12 | | T\_PHONE | phone | | 电话 | | |
| 13 | | T\_PHONE\_STATUS | phoneStatus | | 手机验证 | | |
| 14 | | T\_RANDOM\_CODE | randomCode | | 随机激活码 | | |
| 15 | | T\_REALNAME | realName | | 真实姓名 | | |
| 16 | | T\_REALNAME\_STATUS | realNameStatus | | 实名验证 | | |
| 17 | | T\_REGESTER\_TIME | registerTime | | 注册时间 | | |
| 18 | | T\_REMARK | remark | | 备注 | | |
| 19 | | T\_SUMFRIEND | sumFriends | | 好友数量统计 | | |
| 20 | | T\_USER\_SECURE | userSecure | | 安全等级 | | |
| 21 | | T\_USERTYPE | userType | | 用户类型0投资人1借款人 | | |
| 22 | | T\_USERNAME | username | | 用户登录名 | | |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | 用户帐户表T\_ACCOUNT | | | | | | **序号** | | **列名称** | **属性名称** | **意义** | | 1 | | T\_ID | id | 主键 | | 2 | | T\_USERID | userId | 用户的id | | 3 | | T\_TOTAL | total | 帐户总额 | | 4 | | T\_BALANCE | balance | 帐户可余额 | | 5 | | T\_FROZEN | frozen | 账户总计冻结总额 | | 6 | | T\_INVERSTMENTW | inverstmentW | 总计待收本金 | | 7 | | T\_INTEREST\_TOTAL | interestTotal | 总计待收利息 | | 8 | | T\_ADD\_CAPTIAL\_TATAL | addCapitalTotal | 月投总额 | | 9 | | T\_RECYCLING\_INTEREST | recyclingInterest | 月取总额 | | 10 | | T\_CAPITAL\_TOTAL | capitalTotal | 月乘总额 | | 11 | | T\_INVERSTMENTA | inverstmentA | 已投资总额 | | 12 | | T\_INTERESTA | interestA | 已赚取利息 | | 13 | | T\_UAPPLY\_EXTRACT\_MONEY | uApplyExtractMoney | 申请提现金额 |  |  |  |  |  | | --- | --- | --- | --- | | 银行卡表T\_BANKCARD | | | | | **序号** | | **列名称** | **属性名称** | **意义** | | | 1 | | T\_ID | bankInfoId | 主键 | | | 2 | | T\_NUM | bankCardNum | 银行卡号 | | | 3 | | T\_BANK | openingBank | 开户银行 | | | 4 | | T\_CITY\_ID | cityId | 城市id | | | 5 | | T\_USER\_ID | userId | 用户表主键 | | | 6 | | T\_BANK\_ID | bankId | 银行编号 | | | 7 | | T\_BANK\_BRANCH | bankBranch | 银行支行 | | | 8 | | T\_PHONE\_NUM | reservePhone | 绑定手机号码 | | | | | | | | | | | | |
| 手续费表T\_Undertaker | | | | | | | | |
| **序号** | **列名称** | | | **属性名称** | | **意义** | | | |
| 1 | T\_ID | | | id | | 主键 | | | |
| 2 | T\_COST | | | cost | | 手续费 | | | |
| 3 | T\_UNDERTAKER | | | undertaker | | 承担者: 1 表示用户承担，0 表示平台承担 | | | |
| 4 | T\_TYPE | | | type | | 0 充值; 1提现 | | | |

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| 城市表T\_CITY | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | T\_ID | cityId | 主键 |
| 2 | T\_CITY\_AREA\_NUM | cityAreaNum | 城市编号 |
| 3 | T\_CITY\_NAME | cityName | 城市名称 |
| 4 | T\_CITY\_LEVEL | cityLevel | 城市级别 (0：省 ；1：市；2：县) |
| 5 | T\_PARENT\_CITY\_NUM | parentCityAreaNum | 父级城市编号 |

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| 银行表T\_BANK | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | t\_id | bankId | 主键 |
| 2 | t\_number | bankNum | 银行编号 |
| 3 | t\_name | bankName | 银行名称 |
| 4 | t\_desc | bankDesc | 说明 |
| 5 | t\_status | bankDelStatus | 是否停用该行（0停；1启用） |
| 6 | t\_city\_code | cityCode | 城市编号 |
| 7 | t\_level | bankLevel | 城市级别 |

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| 权重规则表T\_WEIGHRULE | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | T\_ID | id | 主键 |
| 2 | T\_SERIALNO | SerialNo | 类别编号 |
| 3 | T\_WEIGHRULE\_NAME | weigthRuleName | 权重规则类型名称 |
| 4 | T\_WEIGTHRULE\_CLASS | weigthRuleClass | 权重类别 资金类 140 债权类 140 |
| 5 | T\_WEIGTH\_TYPE | weigthType | 权重类型 |
| 6 | T\_WEIGTH\_VALUE | weigthValue | 权重值 |
| 7 | T\_ORDER | order | 排序 |
| 8 | T\_WEIGTHRULE\_CLASSNAME | weigthRuleClassName | 权重类别名称 |

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| 用户投资表t\_product\_account | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | p\_id | pId | 主键 |
| 2 | p\_product\_id | pProductId | 产品id |
| 3 | p\_u\_id | pUid | 用户id |
| 4 | p\_serial\_no | pSerialNo | 投资编号 |
| 5 | p\_begin\_date | pBeginDate | 加入日期 |
| 6 | p\_end\_date | pEndDate | 到期日期 |
| 7 | p\_redeem\_date | pRedeemDate | 赎回日期 |
| 8 | p\_match\_date | pMatchDate | 匹配日期 |
| 9 | p\_amount | pAmount | 金额 |
| 10 | p\_date | pDate | 系统时间 |
| 11 | p\_pro\_type | pProductType | 产品类型 |
| 12 | p\_earnings\_type | pEarningsType | 收益率类型 |
| 13 | p\_earnings | pEarnings | 收益率 |
| 14 | p\_adv\_redemption | pAdvanceRedemption | 提前赎回利率 |
| 15 | p\_deadline | pDeadline | 选择期限 |
| 16 | a\_current\_period | aCurrentPeriod | 当前期（账户资金日志表） |
| 17 | p\_pro\_earnings | pProspectiveEarnings | 预期收益 |
| 18 | p\_exp\_annual\_income | pExpectedAnnualIncome | 预期年化收益 |
| 19 | p\_month\_interest | pMonthInterest | 每月盈取利息 |
| 20 | p\_monthly\_ext\_interest | pMonthlyExtractInterest | 每月提取利息 |
| 21 | p\_interest\_start\_date | pInterestStartDate | 开始计息时间 |
| 22 | p\_interest\_end\_date | pInterestEndDate | 结束计息时间 |
| 23 | p\_ear\_is\_finished | pEarningsIsFinished | 收益是否完成 |
| 24 | p\_ava\_bal | pAvailableBalance | 可用余额 |
| 25 | p\_frozen\_money | pFrozenMoney | 冻结金额 |
| 26 | p\_sys\_pay\_date | pSystemPaymentDate | 每月回款日 |
| 27 | p\_current\_month | pCurrentMonth | 当前期（用户购买产品记录表） |
| 28 | p\_deduct\_interest | pDeductInterest | 扣去利息 |
| 29 | p\_not\_inv\_mon | pNotInvestMoney | 未投资金额 |
| 30 | p\_status | pStatus | 状态 |
| 31 | p\_end\_inv\_tot\_mon | pEndInvestTotalMoney | 到期应回总本息 |
| 32 | p\_cur\_real\_tot\_mon | pCurrentRealTotalMoney | 当前期实回总本息 |
| 33 | p\_deadline\_count | pDeadlineCount | 统计 |
| 34 | p\_product\_name | pProductName | 产品名称 |
| 35 | p\_monthly\_deposit | pMonthlyDeposit | 月存 |
| 36 | p\_monthly\_deposit\_count | pMonthlyDepositCount | 月存笔数 |
| 37 | p\_take\_month | pTakeMonth | 月乘 |
| 38 | p\_take\_month\_count | pTakeMonthCount | 月乘笔数 |
| 39 | p\_may\_take | pMayTake | 月取 |
| 40 | p\_may\_take\_count | pMayTakeCount | 月取笔数 |
| 41 | p\_total\_as\_day | pTotalAsDay | 总天数 |
| 42 | p\_deadline\_as\_day | pDeadlineAsDay | 投资天数 |
| 43 | p\_days | pDays |  |
| 44 | p\_deadlines | pDeadlines | 投资期限 |
| 45 | u\_user\_name | username | 投资用户名 |
| 46 | p\_earned\_inter | pEarnedInterest | 已赚取利息 |
| 47 | p\_remark | pRemark | 备注 |
| 48 | sum\_AvaBal\_FrozenMoney | sumAvailableBalanceAndFrozenMoney | SUM(可用余额+冻结金额) |
| 49 | p\_total | pTotal | 总计 |

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| 交易流水记录日志t\_account\_log | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | a\_id | aId | 主键 |
| 2 | a\_user\_id | aUserId | 用户id |
| 3 | a\_main\_account\_id | aMainAccountId | 主账户id |
| 4 | p\_id | pId | 投资记录主键 |
| 5 | a\_current\_period | aCurrentPeriod | 当前期 |
| 6 | a\_receive\_or\_pay | aReceiveOrPay | 收付 |
| 7 | a\_transfer\_serial\_no | aTransferSerialNo | 交易流水号 |
| 8 | a\_date | aDate | 交易时间 |
| 9 | a\_type | aType | 交易类型 |
| 10 | a\_transfer\_status | aTransferStatus | 交易状态 |
| 11 | a\_before\_Trading\_money | aBeforeTradingMoney | 交易前金额 |
| 12 | a\_amount | aAmount | 金额 |
| 13 | a\_after\_Trading\_money | aAfterTradingMoney | 交易后金额 |
| 14 | a\_descreption | aDescreption | 交易详情 |

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| 预期收益表T\_Expected\_Return | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | T\_ID | id | 主键 |
| 2 | T\_UID | userId | 用户ID |
| 3 | T\_PID | productId | 产品ID |
| 4 | T\_RID | investRcord | 投资记录ID |
| 5 | T\_EXPECTED\_DATE | expectedDate | 收益日期 |
| 6 | T\_EXPECTED\_MONEY | expectedMoney | 收益金额 |
| 7 | T\_CREATE\_DATE | createDate | 创建日期 |

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| 债权表t\_debt\_info | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | d\_id | id | 主键 |
| 2 | d\_debt\_no | debtNo | 债权编号 |
| 3 | d\_contract\_No | contractNo | 合同编号 |
| 4 | d\_debtors\_Name | debtorsName | 债务人名称 |
| 5 | d\_debtors\_Id | debtorsId | 债务人身份证号 |
| 6 | d\_loan\_Purpose | loanPurpose | 借款用途 |
| 7 | d\_loan\_Type | loanType | 借款类型 |
| 8 | d\_loan\_Start\_Date | loanStartDate | 原始借款开始日期 |
| 9 | d\_loan\_Period | loanPeriod | 原始借款期限 |
| 10 | d\_loan\_End\_Date | loanEndDate | 原始借款到期日期 |
| 11 | d\_repayment\_Style | repaymentStyle | 还款方式 |
| 12 | d\_repaymen\_Date | repaymenDate | 还款日 |
| 13 | d\_repaymen\_Money | repaymenMoney | 还款金额 |
| 14 | d\_debt\_Money | debtMoney | 债权金额 |
| 15 | d\_debt\_Year\_Rate | debtYearRate | 债权年化利率 |
| 16 | d\_debt\_Month\_Rate | debtMonthRate | 债权月利率 |
| 17 | d\_debt\_Transferred\_Money | debtTransferredMoney | 债权转入金额 |
| 18 | d\_debt\_Transferred\_Date | debtTransferredDate | 债权转入日期 |
| 19 | d\_debt\_Transferred\_Period | debtTransferredPeriod | 债权转入期限 |
| 20 | d\_debt\_Ransfer\_Out\_Date | debtRansferOutDate | 债权转出日期 |
| 21 | d\_creditor | creditor | 债权人 |
| 22 | d\_debt\_Status | debtStatus | 债权状态 |
| 23 | d\_borrower\_Id | borrowerId | 借款人ID |
| 24 | d\_available\_Period | availablePeriod | 可用期限 |
| 25 | d\_available\_Money | availableMoney | 可用金额 |
| 26 | d\_matched\_Money | matchedMoney | 已匹配金额 |
| 27 | d\_matched\_Status | matchedStatus | 部分匹配11401, 完全匹配11402, 未匹配11403, 正在匹配11404 |
| 28 | d\_repayment\_style\_name | repaymentStyleName | 还款方式名称 |
| 29 | d\_debt\_status\_name | debtStatusName | 债权状态名字 |
| 30 | d\_matched\_status\_name | matchedStatusName | 匹配状态名称 |
| 31 | d\_debt\_type | debtType | 标的类型 |
| 32 | d\_debt\_type\_name | debtTypeName | 标的类型名称 |

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| 带匹配资金表T\_FUNDING\_NOT\_MATCHED | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | F\_ID | fId | 主键 |
| 2 | f\_invest\_record\_id | fInvestRecordId | 投资记录 |
| 3 | f\_not\_matched\_money | fNotMatchedMoney | 待匹配金额 |
| 4 | f\_founding\_type | fFoundingType | 资金类型 |
| 5 | f\_founding\_weight | fFoundingWeight | 资金 |
| 6 | f\_is\_locked | fIsLocked | 是否锁定 |
| 7 | f\_create\_date | fCreateDate | 创建时间 |

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| 站内信息t\_station\_information | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | s\_id | id | 主键 |
| 2 | s\_message\_state | messageState | 消息状态 |
| 3 | s\_message\_content | messageContent | 消息内容 |
| 4 | s\_system\_time | sendTime | 发送时间 |
| 5 | s\_information\_type | messageType | 消息类型 |
| 6 | s\_receive\_user\_id | s\_receive\_user\_id | 用户id |

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| 债权转让表t\_claims\_transfer | | | |
| **序号** | **列名称** | **属性名称** | **意义** |
| 1 | c\_id | id | 主键 |
| 2 | c\_claims\_id | debtId | 债权id |
| 3 | c\_transfer\_serial\_no | transferSerialNo | 转让流水号 |
| 4 | c\_user\_id | debtOwner | 债权持有人 |
| 5 | c\_claims\_type | debtType | 债权类型 :新借款 129,到期赎回 130,期限内回款 131 |
| 6 | c\_transfer\_date | transferDate | 转让时间 |
| 7 | c\_claims\_weight | debtWeight | 债权权重 |
| 8 | c\_transfer\_money | debtMoney | 债权金额 |
| 9 | c\_audit\_status | auditStatus | 审核状态 |
| 10 | c\_is\_locked | isLocked | 是否锁定:11404,锁定中(匹配中);11403,未锁定(未匹配) |