Integration Requirement Specification Document

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**Change Record**

|  |  |  |  |
| --- | --- | --- | --- |
| Date | Name | Version | Change Reference |
| 20/11/2018 | ThanhNV | 1.0 | New create |
| 19/12/2018 | khoand | 1.1 | Edit Overdrafts?action=verify Service and Overdrafts?action=confirm Service |
| 24/12/2018 | khoand | 1.2 | Edit Overdrafts?action=verify Service and Overdrafts?action=confirm Service |

**Reviewers**

|  |  |  |
| --- | --- | --- |
| Date | Name | Position |
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If you receive a *hard copy* of this document, please write your name on the front cover, for document control purposes.

# Document Overview

## Document Purpose

*Provide a high level overview of project*.

## Reference Document

|  |  |  |  |
| --- | --- | --- | --- |
| Reference Document | Attachment | Version | Description |
| BRD | Lend002\_Open Secured Overdraft.docx |  | Open Secured Overdraft |
| BRD | Open UPL.docx |  | Overdrafts?action=init Service  Authentication Service |
| BRD | Open Saving.docx |  | GetBankDate Service |
| BRD | Open Unsecured Overdraft.docx |  | GetIntroducerInfo Service |

## Definitions and Acronyms

|  |  |
| --- | --- |
| Term / Acronym | Description / Definition |
| BRD |  |
|  |  |

# 1. API List

New integration services description table for epic requirement

|  |  |  |
| --- | --- | --- |
| **No.** | **Integration Requirement** | **Existing/Modify/New** |
|  | Overdrafts?action=init Service (/cb/odata/services/overdraftservice/Overdrafts?action=init) |  |
|  | GetOnlineSavingAccountsList Service (/cb/odata/services/overdraftservice/GetOnlineSavingAccountsList) | **Modify OCB** |
|  | GetRequestOverdraftAccountsList Service (/cb/odata/services/overdraftservice/GetRequestOverdraftAccountsList) |  |
|  | GetBankDate Service (/cb/odata/services/overdraftservice/GetBankDate) |  |
|  | GetMaturityDate Service (/cb/odata/services/overdraftservice/GetMaturityDate?Term=%27TERM%27) |  |
|  | GetCollectionAccountsList Service (/cb/odata/services/overdraftservice/GetCollectionAccountsList) |  |
|  | GetIntroducerInfo Service (/cb/odata/services/overdraftservice/GetIntroducerInfo?DaoNo=%27DAO\_NUM%27) |  |
|  | Overdrafts?action=verify Service (/cb/odata/services/overdraftservice/Overdrafts?action=verify) |  |
|  | SecureUsers Service (/cb/odata/services/authenticationservice/SecureUsers?action=authenticateMFA) |  |
|  | Overdrafts?action=confirm Service (/cb/odata/services/overdraftservice/Overdrafts?action=confirm) |  |

Note:

Some Fields whose value = "O" (Optional) are default fields of OCB core and up to now they have been used for these services, so description columns are blank.

Row have Algae Green color : this row edit , have field but not value.

Row have Yellow color : this row added .

## Overdrafts?action=init Service

### Description

1. **Reference to Overdrafts?action=init Service in Open UPL.docx.**
2. Request sample:

{"Id":"S"}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('23154820772727700')",

"uri": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('23154820772727700')",

"type": "com.sap.banking.custom.overdraft.endpoint.v1\_0.beans.Overdraft"

},

"Id": "23154820772727700",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "OPEN",

"Overdraft\_Ref": null,

"Overdraft\_Product": "2",

"Overdraft\_Code": "2",

"Overdraft\_Term": "12",

"Address": "APLANA STREET",

"Mobile\_Phone": "0836455119",

"Overdraft\_Limit": null,

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": null,

"SaleCode": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "\/Date(1548207734337)\/",

"Effective\_Date": null,

"Expiry\_Date": null,

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "OPEN",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": null,

"TNC": "TKTK.htm",

"AGREEMENT": "agreement\_secured.docx",

"CONTRACT": "camco.pdf",

"OVERDRAFT\_RATE\_GAP": "2.5",

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": "1,2,3,4,5,6,7,8,9,10,11,12",

"TERM\_SECURE\_OVERDRAFT": "12",

"SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC": "80",

"CUSTOMER\_NAME": "GBSHORT4284394",

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": "10000000",

"MAX\_LIMIT": "1000000000",

"WORKINGBALANCE": null,

"INTEREST": null,

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": null,

"CURRENTACCOUNT": null,

"CUSTOMERCIF": null,

"BLOCKEDINTEREST": null,

"PRINCIPLEPERCENTAGE": null,

"PRODUCTNAME": null,

"STATUSDESC": null,

"COLLATERAL\_LINKED\_MAX": "3",

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": "Thau chi cam co STK",

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": "",

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": null,

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": null,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": null,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null,

"MAXTERM": null,

"MINTERM": null,

"BRANCH\_BOOK\_CODE": null,

"FIRST\_REPAY\_DATE": null,

"CHANNEL\_TYPE\_T24": null

}

}

### Business rules

Reference to **Business Rules** in BRD Lend002\_Open Secured Overdraft.docx

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
| 1. | Id | String |  | Id of Secured | "S” |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft Ref | "23154820772727700" |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft action Type | "OPEN" |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  | OverDraft Product | "2" |
|  | Overdraft\_Code | String |  | Overdraft Code | "2" |
|  | Overdraft\_Term | String |  | OverDraft Term | "12" |
|  | Address | String |  | Address user | "APLANA STREET" |
|  | Mobile\_Phone | String |  | Mobile phone | "0836455119" |
|  | Overdraft\_Limit | String |  |  |  |
|  | Overdraft\_Rate | String |  |  |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  |  |  |
|  | SaleCode | String |  |  |  |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date | "/Date(1548207734337)/" |
|  | Effective\_Date | String |  |  |  |
|  | Expiry\_Date | String |  |  |  |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  | Type detail | "OPEN" |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  | "TKTK.htm" |
|  | AGREEMENT | String |  | Agreement document | "agreement\_secured.docx" |
|  | CONTRACT | String |  | Contract pdf | "camco.pdf" |
|  | OVERDRAFT\_RATE\_GAP | String |  | Overdraft rate gap | "2.5" |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  | Term of secured overdraft | "1,2,3,4,5,6,7,8,9,10,11,12" |
|  | TERM\_SECURE\_OVERDRAFT | String |  | Term secured | "12" |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  | "80" |
|  | CUSTOMER\_NAME | String |  | Cusomer name | "GBSHORT4284394" |
|  | CUSTOMER\_CARD\_NO | String |  |  | "null" |
|  | MIN\_LIMIT | String |  | Min limit | "10000000" |
|  | MAX\_LIMIT | String |  | Max limit | "1000000000" |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  | Max collateral linked | "3" |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  | Overdraft type name | "Thau chi cam co STK" |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  |  |  |
|  | LIMITMAX | String |  |  | "" |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  |  |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  |  |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  |  |  |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  |  |  |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  |  |  |
|  | MAXTERM | String |  |  |  |
|  | MINTERM | String |  |  |  |
|  | BRANCH\_BOOK\_CODE | String |  |  |  |
|  | FIRST\_REPAY\_DATE | String |  |  |  |
|  | CHANNEL\_TYPE\_T24 | String |  |  |  |

## GetOnlineSavingAccountsList Service

### Description

1. Get Online Saving Account list information
2. Endpoint: /cb/odata/services/overdraftservice/GetOnlineSavingAccountsList
3. Base service OnlineSavingAccountList
4. Http Method: GET
5. ChannelType: Mobile
6. Accept: application/json
7. Request sample: /cb/odata/services/overdraftservice/GetOnlineSavingAccountsList
8. Responses sample:

{

"d": {

"results": [

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/OnlineSavings('0')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/OnlineSavings('0')",

"type": "com.sap.banking.custom.onlinesaving.endpoint.v1\_0.beans.OnlineSaving"

},

"Id": "0",

"Number": "139403959",

"NumberMasked": null,

"BankID": null,

"BankName": null,

"NickName": null,

"Type": "Unknown",

"Status": "0",

"CurrencyCode": "VND",

"TrackingID": null,

"AccountGroup": "2",

"PrimaryAccount": null,

"CoreAccount": null,

"RoutingNum": null,

"LocationID": null,

"AccountDisplayText": null,

"PriorDayBalance": null,

"CurrentBalance": null,

"AvailableBalance": null,

"Favorite": false,

"BRANCHNO": null,

"OPENDATE": null,

"BRANCHNAME": null,

"AVARAGEBALANCEPERMONTH": null,

"OVERDRAFTLIMIT": null,

"BALANCE": null,

"BANKNO": null,

"ACCOUNTTYPE": null,

"ACCOUNTNUMBER": null,

"CURRENCY": null,

"INTERESTRATE": null,

"ECOMMERCESTATUS": null,

"MATURITYDATE": null,

"ACCRUEDINTEREST": null,

"TENOR": null,

"APPROVEDAMOUNT": null,

"TERMLOAN": null,

"OUTSTANDINGAMOUNT": null,

"INTERESTFORTHISPERIOD": null,

"PRINCIPALFORTHISPERIOD": null,

"THETOTALAMOUNTDUE": null,

"NEXTPRINCIPALPAYMENTDATE": null,

"NEXTINTERESTPAYMENTDATE": null,

"THETOTALOVERDUEPAYABLEAMOUNT": null,

"OVERDUEPRINCIPAL": null,

"PENALTYINTEREST": null,

"CONTRACTNUMBER": null,

"CURRENCYTYPE": null,

"CREDITLIMIT": null,

"CARDSTATUS": null,

"CARDTYPE": null,

"OUTSTANDINGBALANCE": null,

"STATEMENTBALANCE": null,

"SUMOFOUTSTANDINGAMOUNT": null,

"BLOCKEDAMOUNT": null,

"AVAILABLEAMOUNT": null,

"CARDNUMBER": null,

"MINIMUM\_PAYMENT\_DUE": null,

"PRODUCTID": null,

"CITYNAME": null,

"CITYID": null,

"BRANCHID": null,

"ACCOUNTNAME": null,

"ACCOUNT\_STATUS": null,

"STATEMENT\_TERM": null,

"PRODUCTNAME": null,

"STATEMENTDAY": null,

"SML\_BANK\_ID": null,

"AUTO\_INACTIVE": null,

"OWNERSHIP": null,

"ECOMNICKNAME": null,

"ACCDETAILAVAILABLEBALANCE": null,

"ACCDETAILCURRENTBALANCE": null,

"LINKACCOUNT": null,

"PISACCOUNT": null,

"ISTD6017": null,

"ACCOUNT\_TYPE\_T24": null,

"CCCASHLIMIT": null,

"CCCASHFEE": null,

"CCCASHFEEMIN": null,

"CCBRANHCODE": null,

"PRIMARYACCTHOLDER": null,

"CARD\_TYPE": null,

"FromAccountID": null,

"DestinationAccountID": null,

"FromAccountName": null,

"DestinationAccountName": null,

"BranchNo": "VN0010106",

"OpenDate": "/Date(1522688400000)/",

"ValueDate": null,

"CloseDate": "/Date(1535907600000)/",

"PrincipleAmount": "30000000",

"InterestAmount": null,

"InterestRate": "6.6",

"Tenor": "5M",

"TermName": null,

"FrequencyName": null,

"MaturityDate": null,

"MaturityMethod": null,

"MaturityMethodName": "AUTOMATIC ROLLOVER",

"EmployeeDAO": null,

"isIB": null,

"PromotionCode": null,

"AmountInWords": null,

"ESBFTRefrenceNumber": null,

"ErrorCode": null,

"ErrorDescription": null,

"IntroducerCIF": null,

"AccountTypeID": "36",

"AccountTypeName": null,

"MATURITY\_METHOD\_VALUE": null,

"OldMaturityMethod": null,

"OldMaturityMethodName": null

}

]

}

}

### Business rules

Reference to Business Rules in BRD Lend002\_Open Secured Overdraft.docx

Customer sign in sucessfull Only customer who has online savings account can register the online savings secured overdraft limit.

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier (per bank) for the customers account. | ”0” |
|  | Number | String |  | Unique identifier (per bank) for the customers account. (Not yet hashed) | ”139403959” |
|  | NumberMasked | String |  | Unique identifier (per bank) for the customers account. (Masked) |  |
|  | BankID | String |  | ID of the Service Bureau this affiliate bank belongs to. |  |
|  | BankName | String |  |  |  |
|  | NickName | String |  | User assigned name for account that is more ‘friendly’. |  |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | ”Unknown” |
|  | Status | String |  | Not in use (default “PENDING”) | ”0” |
|  | CurrencyCode | String |  | Currency type the account should use. | ”VND” |
|  | TrackingID | String |  |  |  |
|  | AccountGroup | String |  | Account group identifier:  1: Current Accounts  2: Saving Accounts  3: Loans  4: Credit Cards | ”2” |
|  | PrimaryAccount | String |  |  |  |
|  | CoreAccount | String |  | Flag to determine if this account is the user’s core account. Valid values are:  1: same CIF  2: different CIF |  |
|  | RoutingNum | String |  | Account routing number is an identification of a bank. |  |
|  | LocationID | String |  |  |  |
|  | AccountDisplayText | String |  | Name of account type + account number + amount (format: ##,###,### đ) |  |
|  | PriorDayBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) |  |
|  | CurrentBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) |  |
|  | AvailableBalance | String |  | Available Balance, format : ##### (number) |  |
|  | Favorite | String |  | true: Favorite, false: Not favorite | ”false” |
|  | BRANCHNO | String |  | Code of branch holding the account |  |
|  | OPENDATE | String |  | Open date of account |  |
|  | BRANCHNAME | String |  | Name of branch holding the account |  |
|  | AVARAGEBALANCEPERMONTH | String |  |  |  |
|  | OVERDRAFTLIMIT | String |  |  |  |
|  | BALANCE | String |  |  |  |
|  | BANKNO | String |  |  |  |
|  | ACCOUNTTYPE | String |  | Name of account type |  |
|  | ACCOUNTNUMBER | String |  |  |  |
|  | CURRENCY | String |  | Account currency |  |
|  | INTERESTRATE | String |  | Interest rate for normal saving account& easy saving account& loan contrat (account)& Card |  |
|  | ECOMMERCESTATUS | String |  |  |  |
|  | MATURITYDATE | String |  | Maturity date for normal saving account& easy saving account& loan contrat (account) | "/Date(1554224400000)/" |
|  | ACCRUEDINTEREST | String |  | Accrued interest for for normal saving account& easy saving account |  |
|  | TENOR | String |  | Term for normal saving account& easy saving account |  |
|  | APPROVEDAMOUNT | String |  |  |  |
|  | TERMLOAN | String |  | Term of loan |  |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding Balance |  |
|  | INTERESTFORTHISPERIOD | String |  | Interest for this period |  |
|  | PRINCIPALFORTHISPERIOD | String |  | Principal for this period |  |
|  | THETOTALAMOUNTDUE | String |  |  |  |
|  | NEXTPRINCIPALPAYMENTDATE | String |  | Next date to pay principal |  |
|  | NEXTINTERESTPAYMENTDATE | String |  | Next date to pay interest |  |
|  | THETOTALOVERDUEPAYABLEAMOUNT | String |  | Text of total over due pay. |  |
|  | OVERDUEPRINCIPAL | String |  | Over due principal |  |
|  | PENALTYINTEREST | String |  | Penalty of interest |  |
|  | CONTRACTNUMBER | String |  | Number of contract |  |
|  | CURRENCYTYPE | String |  |  |  |
|  | CREDITLIMIT | String |  |  |  |
|  | CARDSTATUS | String |  |  |  |
|  | CARDTYPE | String |  |  |  |
|  | OUTSTANDINGBALANCE | String |  |  |  |
|  | STATEMENTBALANCE | String |  |  |  |
|  | SUMOFOUTSTANDINGAMOUNT | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | AVAILABLEAMOUNT | String |  |  |  |
|  | CARDNUMBER | String |  |  |  |
|  | MINIMUM\_PAYMENT\_DUE | String |  |  |  |
|  | PRODUCTID | String |  | Id of product |  |
|  | CITYNAME | String |  | Name of city holding the account |  |
|  | CITYID | String |  | Id of city holding the account |  |
|  | BRANCHID | String |  | Id of branch holding the account |  |
|  | ACCOUNTNAME | String |  |  |  |
|  | ACCOUNT\_STATUS | String |  | Current account (card) status.  For accoutn: ACTIVE, DORMART, INACTIVE  For Card: Card OK, Card Closed, Call Issuer, Pin Blocked, Pickup L41 |  |
|  | STATEMENT\_TERM | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATEMENTDAY | String |  |  |  |
|  | SML\_BANK\_ID | String |  |  |  |
|  | AUTO\_INACTIVE | String |  |  |  |
|  | OWNERSHIP | String |  |  |  |
|  | ECOMNICKNAME | String |  |  |  |
|  | ACCDETAILAVAILABLEBALANCE | String |  | Available Balance, format: ##,###,### đ |  |
|  | ACCDETAILCURRENTBALANCE | String |  | Account currency balance |  |
|  | LINKACCOUNT | String |  |  |  |
|  | PISACCOUNT | String |  |  |  |
|  | ISTD6017 | String |  | true : if product code of account equal TD6017  false: if product code of account not equal TD6017 |  |
|  | ACCOUNT\_TYPE\_T24 | String |  | Account type (AC : account, Debit Card, CC: Credit card) |  |
|  | CCCASHLIMIT | String |  |  |  |
|  | CCCASHFEE | String |  |  |  |
|  | CCCASHFEEMIN | String |  |  |  |
|  | CCBRANHCODE | String |  |  |  |
|  | PRIMARYACCTHOLDER | String |  |  |  |
|  | CARD\_TYPE | String |  |  |  |
|  | FromAccountID | String |  |  |  |
|  | DestinationAccountID | String |  |  |  |
|  | FromAccountName | String |  |  |  |
|  | DestinationAccountName | String |  |  |  |
|  | BranchNo | String |  |  | ”VN0010106” |
|  | OpenDate | String |  |  | ”/Date(1522688400000)/” |
|  | ValueDate | String |  |  |  |
|  | CloseDate | String |  |  | ”/Date(1535907600000)/” |
|  | PrincipleAmount | String |  |  | ”30000000” |
|  | InterestAmount | String |  |  |  |
|  | InterestRate | String |  |  | ”6.6” |
|  | Tenor | String |  |  | ”5M” |
|  | TermName | String |  |  |  |
|  | FrequencyName | String |  |  |  |
|  | MaturityDate | String |  | Maturity date for normal saving account& easy saving account& loan contrat (account) | "/Date(1554224400000)/" |
|  | MaturityMethod | String |  |  |  |
|  | MaturityMethodName | String |  |  | ”AUTOMATIC ROLLOVER” |
|  | EmployeeDAO | String |  |  |  |
|  | isIB | String |  |  |  |
|  | PromotionCode | String |  |  |  |
|  | AmountInWords | String |  |  |  |
|  | ESBFTRefrenceNumber | String |  |  |  |
|  | ErrorCode | String |  |  |  |
|  | ErrorDescription | String |  |  |  |
|  | IntroducerCIF | String |  |  |  |
|  | AccountTypeID | String |  |  | ”36” |
|  | AccountTypeName | String |  |  |  |
|  | MATURITY\_METHOD\_VALUE | String |  |  |  |
|  | OldMaturityMethod | String |  |  |  |
|  | OldMaturityMethodName | String |  |  |  |

## GetRequestOverdraftAccountsList Service

### Description

1. Get request overdraft account list information
2. Endpoint: /cb/odata/services/overdraftservice/GetRequestOverdraftAccountsList
3. Http Method: GET
4. ChannelType: Mobile
5. Accept: application/json
6. Request sample: /cb/odata/services/overdraftservice/GetRequestOverdraftAccountsList
7. Responses sample:

{

"d": {

"results": [

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Accounts('ZW5je2E0OGI2YTliNTlhODhmNTI1ZjY5YTc2Nzk1ZTUzOGNlfQ')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Accounts('ZW5je2E0OGI2YTliNTlhODhmNTI1ZjY5YTc2Nzk1ZTUzOGNlfQ')",

"type": "com.sap.banking.common.endpoint.v1\_0.beans.Account"

},

"Id": "ZW5je2E0OGI2YTliNTlhODhmNTI1ZjY5YTc2Nzk1ZTUzOGNlfQ",

"Number": "139403568",

"NumberMasked": "XXXXX3568",

"BankID": "1000",

"BankName": null,

"NickName": "Tài khoản thanh toán",

"Type": "NORMALACCOUNT",

"Status": "PENDING",

"CurrencyCode": "VND",

"TrackingID": null,

"AccountGroup": "DEPOSIT",

"PrimaryAccount": null,

"CoreAccount": "1",

"RoutingNum": "660110110",

"LocationID": null,

"AccountDisplayText": "Tài khoản thanh toán - 139403568 SoDu. 98,940,000,000 ₫",

"PriorDayBalance": "98940000000",

"CurrentBalance": "98940000000",

"AvailableBalance": "98940000000",

"Favorite": false,

"BRANCHNO": "VN0010106",

"OPENDATE": null,

"BRANCHNAME": null,

"AVARAGEBALANCEPERMONTH": null,

"OVERDRAFTLIMIT": null,

"BALANCE": null,

"BANKNO": null,

"ACCOUNTTYPE": null,

"ACCOUNTNUMBER": null,

"CURRENCY": "VND",

"INTERESTRATE": null,

"ECOMMERCESTATUS": null,

"MATURITYDATE": null,

"ACCRUEDINTEREST": null,

"TENOR": null,

"APPROVEDAMOUNT": null,

"TERMLOAN": null,

"OUTSTANDINGAMOUNT": null,

"INTERESTFORTHISPERIOD": null,

"PRINCIPALFORTHISPERIOD": null,

"THETOTALAMOUNTDUE": null,

"NEXTPRINCIPALPAYMENTDATE": null,

"NEXTINTERESTPAYMENTDATE": null,

"THETOTALOVERDUEPAYABLEAMOUNT": null,

"OVERDUEPRINCIPAL": null,

"PENALTYINTEREST": null,

"CONTRACTNUMBER": null,

"CURRENCYTYPE": null,

"CREDITLIMIT": null,

"CARDSTATUS": null,

"CARDTYPE": null,

"OUTSTANDINGBALANCE": null,

"STATEMENTBALANCE": null,

"SUMOFOUTSTANDINGAMOUNT": null,

"BLOCKEDAMOUNT": null,

"AVAILABLEAMOUNT": null,

"CARDNUMBER": null,

"MINIMUM\_PAYMENT\_DUE": null,

"PRODUCTID": "1001",

"CITYNAME": null,

"CITYID": null,

"BRANCHID": null,

"ACCOUNTNAME": null,

"ACCOUNT\_STATUS": "ACTIVE",

"STATEMENT\_TERM": null,

"PRODUCTNAME": null,

"STATEMENTDAY": null,

"SML\_BANK\_ID": null,

"AUTO\_INACTIVE": null,

"OWNERSHIP": null,

"ECOMNICKNAME": null,

"ACCDETAILAVAILABLEBALANCE": null,

"ACCDETAILCURRENTBALANCE": null,

"LINKACCOUNT": null,

"PISACCOUNT": null,

"ISTD6017": false,

"ACCOUNT\_TYPE\_T24": "AC",

"CCCASHLIMIT": null,

"CCCASHFEE": null,

"CCCASHFEEMIN": null,

"CCBRANHCODE": null,

"PRIMARYACCTHOLDER": null,

"CARD\_TYPE": null

}

]

}

}

### Business rules

Only customer who has online savings account can register the online savings secured overdraft limit.

Reference to Business Rules in BRD Lend002\_Open Secured Overdraft.docx

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier (per bank) for the customers account.  Format: accountNumber-accountType. (Hashed) | ”ZW5je2E0OGI2YTliNTlhODhmNTI1ZjY5YTc2Nzk1ZTUzOGNlfQ” |
|  | Number | String |  | Unique identifier (per bank) for the customers account. (Not yet hashed) | ”139403568” |
|  | NumberMasked | String |  | Unique identifier (per bank) for the customers account. (Masked) | ”XXXXX3568” |
|  | BankID | String |  | ID of the Service Bureau this affiliate bank belongs to. | ”1000” |
|  | BankName | String |  |  |  |
|  | NickName | String |  | User assigned name for account that is more ‘friendly’. | ”Tài khoản thanh toán” |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | ”NORMALACCOUNT” |
|  | Status | String |  | Not in use (default “PENDING”) | ”PENDING” |
|  | CurrencyCode | String |  | Currency type the account should use. | ”VND” |
|  | TrackingID | String |  |  |  |
|  | AccountGroup | String |  | Account group identifier:  1: Current Accounts  2: Saving Accounts  3: Loans  4: Credit Cards | ”DEPOSIT” |
|  | PrimaryAccount | String |  |  |  |
|  | CoreAccount | String |  | Flag to determine if this account is the user’s core account. Valid values are:  1: same CIF  2: different CIF | ”1” |
|  | RoutingNum | String |  | Account routing number is an identification of a bank. | ”660110110” |
|  | LocationID | String |  |  |  |
|  | AccountDisplayText | String |  | Name of account type + account number + amount (format: ##,###,### đ) | ”Tài khoản thanh toán - 139403568 SoDu. 98,940,000,000 â‚«” |
|  | PriorDayBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | ”98940000000” |
|  | CurrentBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | ”98940000000” |
|  | AvailableBalance | String |  | Available Balance, format : ##### (number) | ”98940000000” |
|  | Favorite | String |  | true: Favorite, false: Not favorite | ”false” |
|  | BRANCHNO | String |  | Code of branch holding the account | ”VN0010106” |
|  | OPENDATE | String |  | Open date of account |  |
|  | BRANCHNAME | String |  | Name of branch holding the account |  |
|  | AVARAGEBALANCEPERMONTH | String |  |  |  |
|  | OVERDRAFTLIMIT | String |  |  |  |
|  | BALANCE | String |  |  |  |
|  | BANKNO | String |  |  |  |
|  | ACCOUNTTYPE | String |  | Name of account type |  |
|  | ACCOUNTNUMBER | String |  |  |  |
|  | CURRENCY | String |  | Account currency | ”VND” |
|  | INTERESTRATE | String |  | Interest rate for normal saving account& easy saving account& loan contrat (account)& Card |  |
|  | ECOMMERCESTATUS | String |  |  |  |
|  | MATURITYDATE | String |  | Maturity date for normal saving account& easy saving account& loan contrat (account) |  |
|  | ACCRUEDINTEREST | String |  | Accrued interest for for normal saving account& easy saving account |  |
|  | TENOR | String |  | Term for normal saving account& easy saving account |  |
|  | APPROVEDAMOUNT | String |  |  |  |
|  | TERMLOAN | String |  | Term of loan |  |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding Balance |  |
|  | INTERESTFORTHISPERIOD | String |  | Interest for this period |  |
|  | PRINCIPALFORTHISPERIOD | String |  | Principal for this period |  |
|  | THETOTALAMOUNTDUE | String |  |  |  |
|  | NEXTPRINCIPALPAYMENTDATE | String |  | Next date to pay principal |  |
|  | NEXTINTERESTPAYMENTDATE | String |  | Next date to pay interest |  |
|  | THETOTALOVERDUEPAYABLEAMOUNT | String |  | Text of total over due pay. |  |
|  | OVERDUEPRINCIPAL | String |  | Over due principal |  |
|  | PENALTYINTEREST | String |  | Penalty of interest |  |
|  | CONTRACTNUMBER | String |  | Number of contract |  |
|  | CURRENCYTYPE | String |  |  |  |
|  | CREDITLIMIT | String |  |  |  |
|  | CARDSTATUS | String |  |  |  |
|  | CARDTYPE | String |  |  |  |
|  | OUTSTANDINGBALANCE | String |  |  |  |
|  | STATEMENTBALANCE | String |  |  |  |
|  | SUMOFOUTSTANDINGAMOUNT | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | AVAILABLEAMOUNT | String |  |  |  |
|  | CARDNUMBER | String |  |  |  |
|  | MINIMUM\_PAYMENT\_DUE | String |  |  |  |
|  | PRODUCTID | String |  | Id of product | ”1001” |
|  | CITYNAME | String |  | Name of city holding the account |  |
|  | CITYID | String |  | Id of city holding the account |  |
|  | BRANCHID | String |  | Id of branch holding the account |  |
|  | ACCOUNTNAME | String |  |  |  |
|  | ACCOUNT\_STATUS | String |  | Current account (card) status.  For accoutn: ACTIVE, DORMART, INACTIVE  For Card: Card OK, Card Closed, Call Issuer, Pin Blocked, Pickup L41 | ”ACTIVE” |
|  | STATEMENT\_TERM | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATEMENTDAY | String |  |  |  |
|  | SML\_BANK\_ID | String |  |  |  |
|  | AUTO\_INACTIVE | String |  |  |  |
|  | OWNERSHIP | String |  |  |  |
|  | ECOMNICKNAME | String |  |  |  |
|  | ACCDETAILAVAILABLEBALANCE | String |  | Available Balance, format: ##,###,### đ |  |
|  | ACCDETAILCURRENTBALANCE | String |  | Account currency balance |  |
|  | LINKACCOUNT | String |  |  |  |
|  | PISACCOUNT | String |  |  |  |
|  | ISTD6017 | String |  | true : if product code of account equal TD6017  false: if product code of account not equal TD6017 | ”false” |
|  | ACCOUNT\_TYPE\_T24 | String |  | Account type (AC : account, Debit Card, CC: Credit card) | ”AC” |
|  | CCCASHLIMIT | String |  |  |  |
|  | CCCASHFEE | String |  |  |  |
|  | CCCASHFEEMIN | String |  |  |  |
|  | CCBRANHCODE | String |  |  |  |
|  | PRIMARYACCTHOLDER | String |  |  |  |
|  | CARD\_TYPE | String |  |  |  |

## GetBankDate Service

Reference to **GetBankDate Service** in **Open Saving.docx**.

## GetMaturityDate Service

### Description

1. Get maturity date information
2. Endpoint: /cb/odata/services/overdraftservice/GetMaturityDate?Term=%27TERM%27
3. Http Method: GET
4. ChannelType: Mobile
5. Accept: application/json
6. Request sample: /cb/odata/services/overdraftservice/GetMaturityDate?Term=%2712M%27
7. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/MaturityDates(datetime'2019-04-02T17%3A00%3A00')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/MaturityDates(datetime'2019-04-02T17%3A00%3A00')",

"type": "com.sap.banking.custom.overdraft.endpoint.v1\_0.beans.GetMaturityDateResult"

},

"MaturityDate": "/Date(1554224400000)/"

}

}

### Business rules

Only customer who has online savings account can register the online savings secured overdraft limit.

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
| 1. | MaturityDate | String |  | Get maturity date | "/Date(1554224400000)/" |

## GetCollectionAccountsList Service

### Description

1. Get collection account list information
2. Endpoint: /cb/odata/services/overdraftservice/GetCollectionAccountsList
3. Http Method: GET
4. ChannelType: Mobile
5. Accept: application/json
6. Request sample: /cb/odata/services/overdraftservice/GetCollectionAccountsList
7. Responses sample:

{

{"d":{"results":[]}}

}

### Business rules

Only customer who has online savings account can register the online savings secured overdraft limit.

### Integration Specification

**Request message**

**Response message**

## GetIntroducerInfo Service

Reference to **GetIntroducerInfo Service** in **Open Unsecured Overdraft.docx**.

## Overdrafts?action=verify Service

### Description

1. Get overdraft action verify
2. Endpoint: /cb/odata/services/overdraftservice/Overdrafts?action=verify
3. Http Method: POST
4. ChannelType: Mobile
5. Accept: application/json
6. Request sample:

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('50154348418909200')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('50154348418909200')",

"type": "com.sap.banking.custom.overdraft.endpoint.v1\_0.beans.Overdraft"

},

"Id": "50154348418909200",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "OPEN",

"Overdraft\_Ref": null,

"Overdraft\_Product": "2",

"Overdraft\_Code": "2",

"Overdraft\_Term": "6",

"Address": "51N-CU XA NGAN HANG-QUAN 7",

"Mobile\_Phone": "0966844915",

"Overdraft\_Limit": "25000000",

"Overdraft\_Rate": "9.1",

"Overdraft\_Purpose": "PC",

"Overdraft\_Fee": null,

"Overdraft\_Account": "139403568",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1543484190420)/",

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": null,

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "OPEN",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": "139414527,139414551,139417712",

"TNC": "TKTK.htm",

"AGREEMENT": "agreement\_secured.docx",

"CONTRACT": "camco.pdf",

"OVERDRAFT\_RATE\_GAP": "2.5",

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": "1,2,3,4,5,6,7,8,9,10,11,12",

"TERM\_SECURE\_OVERDRAFT": "12",

"SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC": "80",

"CUSTOMER\_NAME": "NGUYEN VAN THANH",

"CUSTOMER\_CARD\_NO": "089078004633",

"MIN\_LIMIT": "10000000",

"MAX\_LIMIT": "1000000000",

"WORKINGBALANCE": null,

"INTEREST": null,

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": null,

"CURRENTACCOUNT": null,

"CUSTOMERCIF": null,

"BLOCKEDINTEREST": null,

"PRINCIPLEPERCENTAGE": null,

"PRODUCTNAME": null,

"STATUSDESC": null,

"COLLATERAL\_LINKED\_MAX": "3",

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": "Thau chi cam co STK",

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": "4288502.0050000.08",

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": null,

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": “45000000”,

"EQUITY\_OWNER": “20000000”,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": “Salary”,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('50154348418909200')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('50154348418909200')",

"type": "com.sap.banking.custom.overdraft.endpoint.v1\_0.beans.Overdraft"

},

"Id": "50154348418909200",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "OPEN",

"Overdraft\_Ref": null,

"Overdraft\_Product": "2",

"Overdraft\_Code": "2",

"Overdraft\_Term": "6",

"Address": "51N-CU XA NGAN HANG-QUAN 7",

"Mobile\_Phone": "0966844915",

"Overdraft\_Limit": "25000000",

"Overdraft\_Rate": "9.1",

"Overdraft\_Purpose": "PC",

"Overdraft\_Fee": null,

"Overdraft\_Account": "139403568",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1543484190420)/",

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1538586000000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "OPEN",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010106",

"ONLINESAVING": "139414527,139414551,139417712",

"TNC": "TKTK.htm",

"AGREEMENT": "agreement\_secured.docx",

"CONTRACT": "camco.pdf",

"OVERDRAFT\_RATE\_GAP": "2.5",

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": "1,2,3,4,5,6,7,8,9,10,11,12",

"TERM\_SECURE\_OVERDRAFT": "12",

"SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC": "80",

"CUSTOMER\_NAME": "NGUYEN VAN THANH",

"CUSTOMER\_CARD\_NO": "089078004633",

"MIN\_LIMIT": "10000000",

"MAX\_LIMIT": "1000000000",

"WORKINGBALANCE": null,

"INTEREST": null,

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": null,

"CURRENTACCOUNT": null,

"CUSTOMERCIF": null,

"BLOCKEDINTEREST": null,

"PRINCIPLEPERCENTAGE": null,

"PRODUCTNAME": null,

"STATUSDESC": null,

"COLLATERAL\_LINKED\_MAX": "3",

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": "Thau chi cam co STK",

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": "4288502.0050000.08",

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": null,

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": “45000000”,

"EQUITY\_OWNER": “20000000”,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": “Salary”,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null

}

}

### Business rules

Only customer who has online savings account can register the online savings secured overdraft limit.

Reference to Business Rules in BRD Lend002\_Open Secured Overdraft.docx

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier of overdraft | ”50154348418909200” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”OPEN” |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  | ”2” |
|  | Overdraft\_Code | String |  |  | ”2” |
|  | Overdraft\_Term | String |  | Term of overdraft | ”6” |
|  | Address | String |  | Customer’s address | ”51N-CU XA NGAN HANG-QUAN 7” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”0966844915” |
|  | Overdraft\_Limit | String |  | Amount customer request | ”25000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”9.1” |
|  | Overdraft\_Purpose | String |  |  | ”PC” |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139403568” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | ”/Date(1543484190420)/” |
|  | Effective\_Date | String |  | Effective date time stamp | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date time stamp |  |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  | ”OPEN” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Code of branch holding the account |  |
|  | ONLINESAVING | String |  | Number of online saving account | "139414527,139414551,139417712", |
|  | TNC | String |  |  | ”TKTK.htm” |
|  | AGREEMENT | String |  |  | ”agreement\_secured.docx” |
|  | CONTRACT | String |  | Term file | ”camco.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  | ”2.5” |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  | ”1,2,3,4,5,6,7,8,9,10,11,12” |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  | ”12” |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  | ”80” |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”NGUYEN VAN THANH” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer’s card number | ”89078004633” |
|  | MIN\_LIMIT | String |  | Min limit overdraft | ”10000000” |
|  | MAX\_LIMIT | String |  | Max limit overdraft | ”1000000000” |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  |  | ”3” |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  | Name of overdraft type | ”Thau chi cam co STK” |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  |  |  |
|  | LIMITMAX | String |  |  | ”4288502.0050000.08” |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  |  |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  |  |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Info account online saving used to seured. | "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]" |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  | owner’s equity + lending by Vpbank | “45000000” |
|  | EQUITY\_OWNER | String |  | owner’s equity | “20000000” |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | 1.Salary  2.Rental Property  3.Income from business | “Salary” |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  |  |  |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier of overdraft | ”50154348418909200” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”OPEN” |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  | ”2” |
|  | Overdraft\_Code | String |  |  | ”2” |
|  | Overdraft\_Term | String |  | Term of overdraft | ”6” |
|  | Address | String |  | Customer’s address | ”51N-CU XA NGAN HANG-QUAN 7” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”0966844915” |
|  | Overdraft\_Limit | String |  | Amount customer request | ”25000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”9.1” |
|  | Overdraft\_Purpose | String |  |  | ”PC” |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139403568” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | ”/Date(1543484190420)/” |
|  | Effective\_Date | String |  | Effective date time stamp | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date time stamp | ”/Date(1538586000000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  | ”OPEN” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010106” |
|  | ONLINESAVING | String |  | Number of online saving account | "139414527,139414551,139417712", |
|  | TNC | String |  |  | ”TKTK.htm” |
|  | AGREEMENT | String |  |  | ”agreement\_secured.docx” |
|  | CONTRACT | String |  | Term file | ”camco.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  | ”2.5” |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  | ”1,2,3,4,5,6,7,8,9,10,11,12” |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  | ”12” |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  | ”80” |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”NGUYEN VAN THANH” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer’s card number | ”89078004633” |
|  | MIN\_LIMIT | String |  | Min limit overdraft | ”10000000” |
|  | MAX\_LIMIT | String |  | Max limit overdraft | ”1000000000” |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  |  | ”3” |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  | Name of overdraft type | ”Thau chi cam co STK” |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  |  |  |
|  | LIMITMAX | String |  |  | ”4288502.0050000.08” |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  |  |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  |  |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Info account online saving used to seured. | "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]" |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  | “100000000” |
|  | EQUITY\_OWNER | String |  |  | “20000000” |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | 1.Salary  2.Rental Property  3.Income from business | “Salary” |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  |  |  |

## SecureUsers Service

Reference **Authentication Service** in **Open UPL.docx**.

## Overdrafts?action=confirm Service

### Description

1. Get overdraft action confirm information
2. Endpoint: /cb/odata/services/overdraftservice/Overdrafts?action=confirm
3. Http Method: POST
4. ChannelType: Mobile
5. Accept: application/json
6. Request sample:

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('50154348418909200')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('50154348418909200')",

"type": "com.sap.banking.custom.overdraft.endpoint.v1\_0.beans.Overdraft"

},

"Id": "50154348418909200",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "OPEN",

"Overdraft\_Ref": null,

"Overdraft\_Product": "2",

"Overdraft\_Code": "2",

"Overdraft\_Term": "6",

"Address": "51N-CU XA NGAN HANG-QUAN 7",

"Mobile\_Phone": "0966844915",

"Overdraft\_Limit": "25000000",

"Overdraft\_Rate": "9.1",

"Overdraft\_Purpose": "PC",

"Overdraft\_Fee": null,

"Overdraft\_Account": "139403568",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1543484190420)/",

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1538586000000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "OPEN",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010106",

"ONLINESAVING": "139414527,139414551,139417712",

"TNC": "TKTK.htm",

"AGREEMENT": "agreement\_secured.docx",

"CONTRACT": "camco.pdf",

"OVERDRAFT\_RATE\_GAP": "2.5",

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": "1,2,3,4,5,6,7,8,9,10,11,12",

"TERM\_SECURE\_OVERDRAFT": "12",

"SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC": "80",

"CUSTOMER\_NAME": "NGUYEN VAN THANH",

"CUSTOMER\_CARD\_NO": "089078004633",

"MIN\_LIMIT": "10000000",

"MAX\_LIMIT": "1000000000",

"WORKINGBALANCE": null,

"INTEREST": null,

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": null,

"CURRENTACCOUNT": null,

"CUSTOMERCIF": null,

"BLOCKEDINTEREST": null,

"PRINCIPLEPERCENTAGE": null,

"PRODUCTNAME": null,

"STATUSDESC": null,

"COLLATERAL\_LINKED\_MAX": "3",

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": "Thau chi cam co STK",

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": "4288502.0050000.08",

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": null,

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": “45000000”,

"EQUITY\_OWNER": “20000000”,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": “Salary”,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('2179')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('2179')",

"type": "com.sap.banking.custom.overdraft.endpoint.v1\_0.beans.Overdraft"

},

"Id": "2179",

"Directory\_Id": 5495,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "OPEN",

"Overdraft\_Ref": "50154348418909200",

"Overdraft\_Product": "2",

"Overdraft\_Code": "2",

"Overdraft\_Term": "6",

"Address": "51N-CU XA NGAN HANG-QUAN 7",

"Mobile\_Phone": "0966844915",

"Overdraft\_Limit": "25000000",

"Overdraft\_Rate": "9.1",

"Overdraft\_Purpose": "PC",

"Overdraft\_Fee": null,

"Overdraft\_Account": "139403568",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1543484190420)/",

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1538586000000)/",

"Status": 2,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "OPEN",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010106",

"ONLINESAVING": "139414527,139414551,139417712",

"TNC": "TKTK.htm",

"AGREEMENT": "agreement\_secured.docx",

"CONTRACT": "camco.pdf",

"OVERDRAFT\_RATE\_GAP": "2.5",

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": "1,2,3,4,5,6,7,8,9,10,11,12",

"TERM\_SECURE\_OVERDRAFT": "12",

"SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC": "80",

"CUSTOMER\_NAME": "NGUYEN VAN THANH",

"CUSTOMER\_CARD\_NO": "089078004633",

"MIN\_LIMIT": "10000000",

"MAX\_LIMIT": "1000000000",

"WORKINGBALANCE": null,

"INTEREST": null,

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": null,

"CURRENTACCOUNT": null,

"CUSTOMERCIF": null,

"BLOCKEDINTEREST": null,

"PRINCIPLEPERCENTAGE": null,

"PRODUCTNAME": null,

"STATUSDESC": null,

"COLLATERAL\_LINKED\_MAX": "3",

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": "Thau chi cam co STK",

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": "4288502.0050000.08",

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": null,

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": “45000000”,

"EQUITY\_OWNER": “45000000”,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": “Salary”,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null

}

}

### Business rules

Only customer who has online savings account can register the online savings secured overdraft limit.

Reference to Business Rules in BRD Lend002\_Open Secured Overdraft.docx

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier of overdraft | ”50154348418909200” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”OPEN” |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  | ”2” |
|  | Overdraft\_Code | String |  |  | ”2” |
|  | Overdraft\_Term | String |  | Term of overdraft | ”6” |
|  | Address | String |  | Customer’s address | ”51N-CU XA NGAN HANG-QUAN 7” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”0966844915” |
|  | Overdraft\_Limit | String |  | Amount customer request | ”25000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”9.1” |
|  | Overdraft\_Purpose | String |  |  | ”PC” |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139403568” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | ”/Date(1543484190420)/” |
|  | Effective\_Date | String |  | Effective date time stamp | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date time stamp | ”/Date(1538586000000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  | ”OPEN” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010106” |
|  | ONLINESAVING | String |  | Number of online saving account | "139414527,139414551,139417712", |
|  | TNC | String |  |  | ”TKTK.htm” |
|  | AGREEMENT | String |  |  | ”agreement\_secured.docx” |
|  | CONTRACT | String |  | Term file | ”camco.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  | ”2.5” |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  | ”1,2,3,4,5,6,7,8,9,10,11,12” |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  | ”12” |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  | ”80” |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”NGUYEN VAN THANH” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer’s card number | ”89078004633” |
|  | MIN\_LIMIT | String |  | Min limit overdraft | ”10000000” |
|  | MAX\_LIMIT | String |  | Max limit overdraft | ”1000000000” |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  |  | ”3” |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  | Name of overdraft type | ”Thau chi cam co STK” |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  |  |  |
|  | LIMITMAX | String |  |  | ”4288502.0050000.08” |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  |  |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  |  |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Info account online saving used to seured. | "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]" |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  | “45000000” |
|  | EQUITY\_OWNER | String |  |  | “20000000” |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | 1.Salary  2.Rental Property  3.Income from business | “Salary” |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  |  |  |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier of overdraft | ”2179” |
|  | Directory\_Id | String |  |  | ”5495” |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”OPEN” |
|  | Overdraft\_Ref | String |  |  | ”50154348418909200” |
|  | Overdraft\_Product | String |  |  | ”2” |
|  | Overdraft\_Code | String |  |  | ”2” |
|  | Overdraft\_Term | String |  | Term of overdraft | ”6” |
|  | Address | String |  | Customer’s address | ”51N-CU XA NGAN HANG-QUAN 7” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”0966844915” |
|  | Overdraft\_Limit | String |  | Amount customer request | ”25000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”9.1” |
|  | Overdraft\_Purpose | String |  |  | ”PC” |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139403568” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | ”/Date(1543484190420)/” |
|  | Effective\_Date | String |  | Effective date time stamp | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date time stamp | ”/Date(1538586000000)/” |
|  | Status | String |  |  | ”2” |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  | ”OPEN” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010106” |
|  | ONLINESAVING | String |  | Number of online saving account | "139414527,139414551,139417712", |
|  | TNC | String |  |  | ”TKTK.htm” |
|  | AGREEMENT | String |  |  | ”agreement\_secured.docx” |
|  | CONTRACT | String |  | Term file | ”camco.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  | ”2.5” |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  | ”1,2,3,4,5,6,7,8,9,10,11,12” |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  | ”12” |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  | ”80” |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”NGUYEN VAN THANH” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer’s card number | ”89078004633” |
|  | MIN\_LIMIT | String |  | Min limit overdraft | ”10000000” |
|  | MAX\_LIMIT | String |  | Max limit overdraft | ”1000000000” |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  |  | ”3” |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  | Name of overdraft type | ”Thau chi cam co STK” |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  |  |  |
|  | LIMITMAX | String |  |  | ”4288502.0050000.08” |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  |  |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  |  |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Info account online saving used to seured. | "[{\"Amount\":\"15000000\",\"Term\":\"6\",\"MaturityDate\":\"04\\/11\\/2018\",\"InterestRate\":\"0.1\",\"Number\":\"139414373\",\"Type\":\"NormalSaving\"}]" |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  | “45000000” |
|  | EQUITY\_OWNER | String |  |  | “20000000” |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | 1.Salary  2.Rental Property  3.Income from business | “Salary” |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  |  |  |

# 2. Sequence

Call APIs from the api list above (based on Number Order)

## Product Introduction

## Call 1

## Select Saving Account

## Call 2

## Information Input

## Call 3,4,5,6,7

## Review

## Call 8-> Call 10

## OTP Authen

## Call 9,10