Integration Requirement Specification Document

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| --- | --- |
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Content

[Content 2](#_Toc530667276)

[Document Overview 5](#_Toc530667277)

[Document Purpose 5](#_Toc530667278)

[Reference Document 5](#_Toc530667279)

[Definitions and Acronyms 5](#_Toc530667280)

[1. API List 6](#_Toc530667281)

[1.1. Overdrafts?action=init Service 7](#_Toc530667282)

[1.1.1. Description 7](#_Toc530667283)

[1.1.2. Business rules 11](#_Toc530667284)

[1.1.3. Integration Specification 11](#_Toc530667285)

[1.2. GetAccounts Service 17](#_Toc530667286)

[1.2.1. Description 17](#_Toc530667287)

[1.2.2. Business rules 21](#_Toc530667288)

[1.2.3. Integration Specification 21](#_Toc530667289)

[1.3. GetAccounts drawAccount Service 27](#_Toc530667290)

[1.3.1. Description 27](#_Toc530667291)

[1.3.2. Business rules 30](#_Toc530667292)

[1.3.3. Integration Specification 31](#_Toc530667293)

[1.4. GetInsuranceFeeInfo Service 36](#_Toc530667294)

[1.4.1. Description 36](#_Toc530667295)

[1.4.2. Business rules 37](#_Toc530667296)

[1.4.3. Integration Specification 37](#_Toc530667297)

[1.5. GetIntroducerInfo Service 38](#_Toc530667298)

[1.5.1. Description 38](#_Toc530667299)

[1.5.2. Business rules 39](#_Toc530667300)

[1.5.3. Integration Specification 39](#_Toc530667301)

[1.6. Overdrafts?action=verify Service 40](#_Toc530667302)

[1.6.1. Description 40](#_Toc530667303)

[1.6.2. Business rules 48](#_Toc530667304)

[1.6.3. Integration Specification 48](#_Toc530667305)

[1.7. Authentication Service 61](#_Toc530667306)

[1.7.1. Description 61](#_Toc530667307)

[1.7.2. Business rules 64](#_Toc530667308)

[1.7.3. Integration Specification 64](#_Toc530667309)

[1.8. Overdrafts?action=confirm Service 67](#_Toc530667310)

[1.8.1. Description 67](#_Toc530667311)

[1.8.2. Business rules 75](#_Toc530667312)

[1.8.3. Integration Specification 75](#_Toc530667313)

[2. Sequence 88](#_Toc530667314)

[2.1 Product Introduction 88](#_Toc530667315)

[Call 1 88](#_Toc530667316)

[2.2 Request for UPL 88](#_Toc530667317)

[Call 2 -> Call 3 88](#_Toc530667318)

[2.3 Information Input 88](#_Toc530667319)

[2.4 Review 88](#_Toc530667320)

[Call 6 88](#_Toc530667321)

[2.5 OTP authen 88](#_Toc530667322)

[Call 7 , Call 8 88](#_Toc530667323)

**Change Record**

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| --- | --- | --- | --- |
| Date | Name | Version | Change Reference |
| 12/11/2018 | Nguyen Dinh Khoa | 1.0 | New create |
| 22/11/2018 | Nguyen Dinh Khoa | 1.1 | Edit 2. Sequence |
| 15/01/2019 | Nguyen Dinh Khoa | 1.2 | Edit 1.4. GetInsuranceFeeInfo Service  Change request  Edit 1.6 Overdrafts?action=verify Service,1.8 Overdrafts?action=confirm Service  Remove field PAYMENT\_SOURCE\_ID,  Add Description LOAN\_MARGIN: |

**Reviewers**

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# Document Overview

## Document Purpose

*Provide a high level overview of project*.

## Reference Document

|  |  |  |  |
| --- | --- | --- | --- |
| Reference Document | Attachment | Version | Description |
| BRD | Lend008\_Open UPL |  |  |
|  |  |  |  |
|  |  |  |  |

## 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/$batch). |  |
|  | GetAccounts Service  (/cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27OpenUpl%27&Option=%27%27) |  |
|  | GetAccounts drawAccount Service  (/cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27OpenUpl%27&Option=%27drawAccount%27) |  |
|  | GetInsuranceFeeInfo Service  (/cb/odata/services/overdraftservice/GetInsuranceFeeInfo?Amount=%27AMOUNT\_VALUE%27&Term=%27TERM\_VALUE%27&Rate=%27RATE\_VALUE%) |  |
|  | GetIntroducerInfo Service  (/cb/odata/services/overdraftservice/GetIntroducerInfo?DaoNo=%27DAO\_NUMBER%27) |  |
|  | Overdrafts?action=verify Service  (/cb/odata/services/overdraftservice/Overdrafts?action=verify) |  |
|  | Authentication Service  (/cb/odata/services/authenticationservice/SecureUsers?action=authenticateMFA) |  |
|  | Overdrafts?action=confirm Service  (/cb/odata/services/authenticationservice/SecureUsers?action=authenticateMFA) |  |

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. Get contract information.
2. Endpoint: /cb/odata/services/overdraftservice/$batch
3. Http Method: POST
4. channelType: Mobile
5. Accept: application/json
6. Request sample:

/cb/odata/services/overdraftservice/$batch

{"Id":"UPL"}

1. Responses sample:

{

"d": {

"\_\_metadata": {

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

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

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

},

"Id": "UPL",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": null,

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": "7",

"Address": "VPBANK2702",

"Mobile\_Phone": "01669054664",

"Overdraft\_Limit": "10000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

"Effective\_Date": null,

"Expiry\_Date": null,

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": null,

"Collateral": "1",

"Collateral\_Right": "2",

"Branch\_Account": "VN0010119",

"ONLINESAVING": null,

"TNC": "UplTopup.htm",

"AGREEMENT": null,

"CONTRACT": "DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf",

"OVERDRAFT\_RATE\_GAP": null,

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": null,

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": "VPBANK2702",

"CUSTOMER\_CARD\_NO": "11351268174",

"MIN\_LIMIT": null,

"MAX\_LIMIT": "10000000",

"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": null,

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": null,

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": null,

"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": "khnguyendinh@gmail.com",

"LOAN\_MARGIN": "23",

"LOAN\_METHOD": "Cho vay tá»«ng láº§n",

"PAYMENT\_METHOD": "Äá»‹nh ká»³ hÃ ng thÃ¡ng",

"PAYMENT\_DAY": "12",

"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

}

}

### Business rules

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | * “S”: Secured Overdraft * “U”: Unsecured Overdraft * “UPL” : UPL | "UPL" |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Type of loan:   * “S”: Secured Overdraft * “U”: Unsecured Overdraft * “UPL” : UPL | "UPL" |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  |  |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | The overdraft term. | "7" |
|  | Address | String |  | User’s address | "VPBANK2702" |
|  | Mobile\_Phone | String |  | User’s mobile phone | "01669054664" |
|  | Overdraft\_Limit | String |  | Overdraft limit of customer . | "10000000" |
|  | Overdraft\_Rate | String |  | Overdraft rate. | "30" |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  |  |  |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  |  |  |
|  | 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 |  |  |  |
|  | Collateral | String |  | Total of loan without collateral in vpb | "1" |
|  | Collateral\_Right | String |  | total of loan without collateral outside vpb | “2” |
|  | Branch\_Account | String |  | Code of branch holding the account | "VN0010119 " |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  | “UplTopup.htm” |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  | Term Files | "DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf" |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  | Customer’s name | "VPBANK2702" |
|  | CUSTOMER\_CARD\_NO | String |  | ID/Passport of customer | "11351268174" |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  | Overdraft Limit | "10000000" |
|  | 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 |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | 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 |  | Email address of customer | ”khnguyendinh@gmail.com” |
|  | LOAN\_MARGIN | String |  | Loan margin (Interest Spread) | “23” |
|  | LOAN\_METHOD | String |  | Loan method text | ”Cho vay tá»«ng láº§n” |
|  | PAYMENT\_METHOD | String |  | Payment method text | ”Äá»‹nh ká»³ hÃ ng thÃ¡ng” |
|  | PAYMENT\_DAY | String |  | Day of month | “12” |
|  | 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 |  |  |  |

## GetAccounts Service

### Description

1. Get account detail information correspond to product UPL
2. Endpoint: /cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27OpenUpl%27&Option=%27%27
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample:

/cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27OpenUpl%27&Option=%27%27

1. Responses sample:

{

"d": {

"results": [

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Accounts('ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Accounts('ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ')",

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

},

"Id": "ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ",

"Number": "139383354",

"NumberMasked": "XXXXX3354",

"BankID": "1000",

"BankName": null,

"NickName": "Normal Account",

"Type": "NORMALACCOUNT",

"Status": "PENDING",

"CurrencyCode": "VND",

"TrackingID": null,

"AccountGroup": "DEPOSIT",

"PrimaryAccount": null,

"CoreAccount": "1",

"RoutingNum": "660110110",

"LocationID": null,

"AccountDisplayText": "Normal Account - 139383354 SoDu. 99,881,596,249 ₫",

"PriorDayBalance": "99881596249",

"CurrentBalance": "99881596249",

"AvailableBalance": "99881596249",

"Favorite": false,

"BRANCHNO": "VN0010001",

"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

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | FunctionType | String |  | Function type | "OpenUpl " |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier (per bank) for the customers account.  Format: accountNumber-accountType. (Hashed) | ”ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ” |
|  | Number | String |  | Unique identifier (per bank) for the customers account. (Not yet hashed) | 139383354 |
|  | NumberMasked | String |  | Unique identifier (per bank) for the customers account. (Masked) | ”XXXXX3354” |
|  | 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’. | ”Normal Account” |
|  | 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) | ”Normal Account - 139383354 SoDu. 99,881,596,249 â‚«” |
|  | PriorDayBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | 99881596249 |
|  | CurrentBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | 99881596249 |
|  | AvailableBalance | String |  | Available Balance, format : ##### (number) | 99881596249 |
|  | Favorite | String |  | true: Favorite, false: Not favorite | ”false” |
|  | BRANCHNO | String |  | Code of branch holding the account | ”VN0010001” |
|  | 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 |  |  |  |

## GetAccounts drawAccount Service

### Description

1. Get account detail information correspond to product UPL
2. Endpoint: /cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27OpenUpl%27&Option=%27drawAccount%27
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample:

/cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27OpenUpl%27&Option=%27drawAccount%27

1. Responses sample:

{

"d": {

"results": [

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Accounts('ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Accounts('ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ')",

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

},

"Id": "ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ",

"Number": "139383354",

"NumberMasked": "XXXXX3354",

"BankID": "1000",

"BankName": null,

"NickName": "Normal Account",

"Type": "NORMALACCOUNT",

"Status": "PENDING",

"CurrencyCode": "VND",

"TrackingID": null,

"AccountGroup": "DEPOSIT",

"PrimaryAccount": null,

"CoreAccount": "1",

"RoutingNum": "660110110",

"LocationID": null,

"AccountDisplayText": "Normal Account - 139383354 SoDu. 99,881,596,249 ₫",

"PriorDayBalance": "99881596249",

"CurrentBalance": "99881596249",

"AvailableBalance": "99881596249",

"Favorite": false,

"BRANCHNO": "VN0010001",

"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

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | FunctionType | String |  | Function type | "OpenUpl " |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier (per bank) for the customers account.  Format: accountNumber-accountType. (Hashed) | ”ZW5je2ZkMjllNDlhOTExYjcyODg2Yzg4YTAwMDdmYmY2YjNkfQ” |
|  | Number | String |  | Unique identifier (per bank) for the customers account. (Not yet hashed) | 139383354 |
|  | NumberMasked | String |  | Unique identifier (per bank) for the customers account. (Masked) | ”XXXXX3354” |
|  | 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’. | ”Normal Account” |
|  | 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) | ”Normal Account - 139383354 SoDu. 99,881,596,249 â‚«” |
|  | PriorDayBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | 99881596249 |
|  | CurrentBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | 99881596249 |
|  | AvailableBalance | String |  | Available Balance, format : ##### (number) | 99881596249 |
|  | Favorite | String |  | true: Favorite, false: Not favorite | ”false” |
|  | BRANCHNO | String |  | Code of branch holding the account | ”VN0010001” |
|  | 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 |  |  |  |

## GetInsuranceFeeInfo Service

### Description

1. Get insurance fee information
2. Endpoint:

cb/odata/services/overdraftservice/GetInsuranceFeeInfo?Amount=%2712000000%27&Term=%2715%27&Rate=%2730%27&PaymentDay=%2715%27

1. Http Method: GET
2. channelType: Mobile
3. Accept: application/json
4. Request sample:

Amount=%2712000000%27&Term=%2715%27&Rate=%2730%27&PaymentDay=%2715%27

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/InsuranceFeeInfos('9883333')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/InsuranceFeeInfos('9883333')",

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

},

"Amount": null,

"Term": null,

"Rate": null,

"CustomerAmount": "9883333",

"InsuranceFeeAmt": "116667",

"AnnuityAmount": "1577453"

}

}

### Business rules

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Amount | String |  | Total money customer want to lending | ”12000000” |
|  | Term | String |  | Total month lending | “15” |
|  | Rate | String |  | Interest rate | “30” |
|  | PaymentDay | String |  | Payment day | “15” |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Amount | String |  |  |  |
|  | Term | String |  |  |  |
|  | Rate | String |  |  |  |
|  | CustomerAmount | String |  | Total money customer can receive | “9883333” |
|  | InsuranceFeeAmt | String |  | Insurance fee | “116667” |
|  | AnnuityAmount | String |  |  | “1577453” |

## GetIntroducerInfo Service

### Description

1. Get insurance fee information
2. Endpoint:

/cb/odata/services/overdraftservice/GetIntroducerInfo?DaoNo=%27DAO\_NUMBER%27

1. Http Method: GET
2. channelType: Mobile
3. Accept: application/json
4. Request sample:

/cb/odata/services/overdraftservice/GetIntroducerInfo?DaoNo=%272111%27

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/GetIntroducerInfoResults('2111')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/GetIntroducerInfoResults('2111')",

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

},

"DaoNo": "2111",

"DaoName": "PHAM VIET CUONG"

}

}

### Business rules

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | DAO\_NUMBER | String |  | Id of introducer | “2111” |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | DaoNo | String |  | Id of introducer | "2111" |
|  | DaoName | String |  | Name Of introducer | "PHAM VIET CUONG" |

## Overdrafts?action=verify Service

### Description

1. Get information when verify overdraft
2. Endpoint:

/cb/odata/services/overdraftservice/Overdrafts?action=verify

1. Http Method: POST
2. channelType: Mobile
3. Accept: application/json
4. Request sample:

{

"\_\_metadata": {

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

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

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

},

"Id": "UPL",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": null,

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": "7",

"Address": "VPBANK2702",

"Mobile\_Phone": "01669054664",

"Overdraft\_Limit": "10000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139383354",

"Introducer\_Dao": "2111",

"Introducer\_Name": null,

"Created\_Date": null,

"Effective\_Date": null,

"Expiry\_Date": null,

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "139383354",

"Type\_Detail": null,

"Collateral": "1",

"Collateral\_Right": "2",

"Branch\_Account": "VN0010119",

"ONLINESAVING": null,

"TNC": "UplTopup.htm",

"AGREEMENT": null,

"CONTRACT": "DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf",

"OVERDRAFT\_RATE\_GAP": null,

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": null,

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": "VPBANK2702",

"CUSTOMER\_CARD\_NO": "11351268174",

"MIN\_LIMIT": null,

"MAX\_LIMIT": "10000000",

"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": null,

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": null,

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": null,

"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": "khnguyendinh@gmail.com",

"LOAN\_MARGIN": "23",

"LOAN\_METHOD": "Cho vay từng lần",

"PAYMENT\_METHOD": "Định kỳ hàng tháng",

"PAYMENT\_DAY": "13",

"CURRENT\_INCOME": "10000000",

"CONTACT\_NAME\_1": "nguyen dinh a",

"CONTACT\_PHONE\_1": "0836455118",

"CONTACT\_NAME\_2": "nguyen dinh b",

"CONTACT\_PHONE\_2": "0836544117",

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": "10,000,000",

"EQUITY\_PURPOSE": "Phục vụ nhu cầu đời sống và mua bảo hiểm sinh mạng người vay tín dụng",

"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('UPL')",

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

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

},

"Id": "UPL",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": null,

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": "7",

"Address": "VPBANK2702",

"Mobile\_Phone": "01669054664",

"Overdraft\_Limit": "10000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139383354",

"Introducer\_Dao": "2111",

"Introducer\_Name": null,

"Created\_Date": "/Date(1542077057204)/",

"Effective\_Date": "/Date(1522602000000)/",

"Expiry\_Date": "/Date(1530464400000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "139383354",

"Type\_Detail": null,

"Collateral": "1",

"Collateral\_Right": "2",

"Branch\_Account": "VN0010119",

"ONLINESAVING": null,

"TNC": "UplTopup.htm",

"AGREEMENT": null,

"CONTRACT": "DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf",

"OVERDRAFT\_RATE\_GAP": null,

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": null,

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": "VPBANK2702",

"CUSTOMER\_CARD\_NO": "11351268174",

"MIN\_LIMIT": null,

"MAX\_LIMIT": "10000000",

"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": null,

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": null,

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": "{\"IssueDate\":null,\"BirthDay\":\"09\\/07\\/1992\",\"IssuePlace\":null}",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "Bảy",

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": "Mười Triệu",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": "khnguyendinh@gmail.com",

"LOAN\_MARGIN": "23",

"LOAN\_METHOD": "Cho vay từng lần",

"PAYMENT\_METHOD": "Định kỳ hàng tháng",

"PAYMENT\_DAY": "13",

"CURRENT\_INCOME": "10000000",

"CONTACT\_NAME\_1": "nguyen dinh a",

"CONTACT\_PHONE\_1": "0836455118",

"CONTACT\_NAME\_2": "nguyen dinh b",

"CONTACT\_PHONE\_2": "0836544117",

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": "12000000",

"EQUITY\_PURPOSE": "Phục vụ nhu cầu đời sống và mua bảo hiểm sinh mạng người vay tín dụng",

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": "116667",

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": "Salary",

"ANNUITY\_AMOUNT": "1577453",

"DISBURSEMENT\_AMOUNT": "9883333",

"ERROR\_CODE": null

}

}

### Business rules

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id of overdraft | ”UPL” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  |  |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Term of over draft | ”7” |
|  | Address | String |  | Customer’s address | ”VPBANK2702” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”1669054664” |
|  | Overdraft\_Limit | String |  | Over draft limit | ”10000000” |
|  | Overdraft\_Rate | String |  | Overdraft’s rate | ”30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Over draft account | ”139383354” |
|  | Introducer\_Dao | String |  | Introducer dao number | ”2111” |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp |  |
|  | Effective\_Date | String |  | Effective date time stamp |  |
|  | Expiry\_Date | String |  | Expiry date time stamp |  |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”139383354” |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  | Total of loan without collateral in vpb | ”1” |
|  | Collateral\_Right | String |  | total of loan without collateral outside vpb | ”2” |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010119” |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  | ”UplTopup.htm” |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  | Term file | ”DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”VPBANK2702” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer card number | ”11351268174” |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  | Max limit over draft | ”10000000” |
|  | 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 |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account infor |  |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment by text |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  | Email address | ”khnguyendinh@gmail.com” |
|  | LOAN\_MARGIN | String |  | Loan mergin | ”23” |
|  | LOAN\_METHOD | String |  | Loan method | ”Cho vay tá»«ng láº§n” |
|  | PAYMENT\_METHOD | String |  | Payment method | ”Äá»‹nh ká»³ hÃ ng thÃ¡ng” |
|  | PAYMENT\_DAY | String |  | Payment day | ”13” |
|  | CURRENT\_INCOME | String |  | Current income | ”10000000” |
|  | CONTACT\_NAME\_1 | String |  | Name of contact 1 | ”nguyen dinh a” |
|  | CONTACT\_PHONE\_1 | String |  | Phone of contact 1 | ”0836455118” |
|  | CONTACT\_NAME\_2 | String |  | Name of contact 2 | ”nguyen dinh b” |
|  | CONTACT\_PHONE\_2 | String |  | Phone of contact 2 | ”0836544117” |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  | Equity owne | ”10000000” |
|  | EQUITY\_PURPOSE | String |  | Equity purpose | ”Phá»¥c vá»¥ nhu cáº§u Ä‘á»i sá»‘ng vÃ  mua báº£o hiá»ƒm sinh máº¡ng ngÆ°á»i vay tÃ­n dá»¥ng” |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  | Insurance fee |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | Payment source | ”Salary” |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  | Total money customer can receive |  |
|  | ERROR\_CODE | String |  |  | ”UPL” |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id of overdraft | ”UPL” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  |  |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Term of over draft | “7” |
|  | Address | String |  | Customer’s address | ”VPBANK2702” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | “01669054664” |
|  | Overdraft\_Limit | String |  | Over draft limit | “10000000” |
|  | Overdraft\_Rate | String |  | Overdraft’s rate | “30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Over draft account | “139383354” |
|  | Introducer\_Dao | String |  | Introducer dao number | “2111” |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | ”/Date(1542077057204)/” |
|  | Effective\_Date | String |  | Effective date time stamp | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date time stamp | ”/Date(1530464400000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | “139383354” |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  | Total of loan without collateral in vpb | “1” |
|  | Collateral\_Right | String |  | total of loan without collateral outside vpb | “2” |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010119” |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  | ”UplTopup.htm” |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  | Term file | ”DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”VPBANK2702” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer card number | “11351268174” |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  | Max limit over draft | “10000000” |
|  | 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 |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account infor | ”{"IssueDate":null,"BirthDay":"09\/07\/1992","IssuePlace":null}” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term | ”Báº£y” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment by text | ”MÆ°á»i Triá»‡u” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  | Email address | ”khnguyendinh@gmail.com” |
|  | LOAN\_MARGIN | String |  | Loan mergin | “23” |
|  | LOAN\_METHOD | String |  | Loan method | ”Cho vay tá»«ng láº§n” |
|  | PAYMENT\_METHOD | String |  | Payment method | ”Äá»‹nh ká»³ hÃ ng thÃ¡ng” |
|  | PAYMENT\_DAY | String |  | Payment day | “13” |
|  | CURRENT\_INCOME | String |  | Current income | “10000000” |
|  | CONTACT\_NAME\_1 | String |  | Name of contact 1 | ”nguyen dinh a” |
|  | CONTACT\_PHONE\_1 | String |  | Phone of contact 1 | “0836455118” |
|  | CONTACT\_NAME\_2 | String |  | Name of contact 2 | ”nguyen dinh b” |
|  | CONTACT\_PHONE\_2 | String |  | Phone of contact 2 | “0836544117” |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  | Equity owne | “12000000” |
|  | EQUITY\_PURPOSE | String |  | Equity purpose | ”Phá»¥c vá»¥ nhu cáº§u Ä‘á»i sá»‘ng vÃ  mua báº£o hiá»ƒm sinh máº¡ng ngÆ°á»i vay tÃ­n dá»¥ng” |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  | Insurance fee | “116667” |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | Payment source | ”Salary” |
|  | ANNUITY\_AMOUNT | String |  |  | “1577453” |
|  | DISBURSEMENT\_AMOUNT | String |  | Total money customer can receive | “9883333” |
|  | ERROR\_CODE | String |  |  |  |

## Authentication Service

### Description

1. Authentication MFA
2. Endpoint:

/cb/odata/services/authenticationservice/SecureUsers?action=authenticateMFA

1. Http Method: POST
2. ChannelType: Mobile
3. Accept: application/json
4. Request sample:

{

"MultifactorInfo": [

{

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/authenticationservice/MultifactorInfos('FFIHASHfvFpfOGCMOcAYTAll4rRehqF7FACvWiZzLyRkX%2FYYYw%3D')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/authenticationservice/MultifactorInfos('FFIHASHfvFpfOGCMOcAYTAll4rRehqF7FACvWiZzLyRkX%2FYYYw%3D')",

"type": "com.sap.banking.authentication.endpoint.v1\_0.beans.MultifactorInfo"

},

"Challenge": null,

"Id": "FFIHASHfvFpfOGCMOcAYTAll4rRehqF7FACvWiZzLyRkX/YYYw=",

"Response": "173258",

"RECEIVER": null,

"Type": 5

}

]

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/authenticationservice/SecureUsers('4287666')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/authenticationservice/SecureUsers('4287666')",

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

},

"AffiliateID": "1",

"AppType": "Consumers",

"BankID": "1000",

"BaseCurrency": "VND",

"BusinessCIF": null,

"BusinessCustId": null,

"BusinessID": 0,

"BusinessName": null,

"ChannelType": "Mobile",

"CurrentMfaType": "1",

"EntitlementID": 6041,

"Id": "4287666",

"NeedToAcceptTerms": false,

"CarrierTermsAccepted": true,

"Password": "FFIHASH1",

"TokenID": null,

"LoginType": null,

"UserProfileID": "ZW5jezJkZTIzMzQ2YTcxNmNmM2Z9",

"ProfileID": 0,

"SmallBusinessUser": false,

"UserLocale": {

"\_\_metadata": {

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

},

"Country": "VN",

"DateFormat": "MM/dd/yyyy",

"DateFormatName": "MM/dd/yyyy",

"DateTimeFormat": "MM/dd/yyyy/H:mm",

"DateTimeFormatName": "MM/dd/yyyy/H:mm",

"Language": "vi",

"Locale": "vi\_VN",

"LocaleName": null,

"TimeFormat": "H:mm",

"TimeFormatName": "H:mm",

"ZoneFormat": "z",

"ZoneFormatName": null

},

"UserName": "yentest.51",

"UserType": 1,

"BPWFIID": "1000",

"DeviceId": null,

"MacId": null,

"AUTHENTICATE": null,

"MultifactorInfo": {

"\_\_deferred": {

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/authenticationservice/SecureUsers('4287666')/MultifactorInfo"

}

}

}

}

### Business rules

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Challenge | String |  |  |  |
|  | Id | String |  | Unique identifier (per bank) for the customers account.  Format: accountNumber-accountType. (Hashed) | "FFIHASHfvFpfOGCMOcAYTAll4rRehqF7FACvWiZzLyRkX/YYYw=" |
|  | Response | String |  |  | "173258" |
|  | RECEIVER | String |  |  |  |
|  | Type | String |  | type | 5 |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | AffiliateID | String |  |  | “1” |
|  | AppType | String |  |  | ”Consumers” |
|  | BankID | String |  |  | “1000” |
|  | BaseCurrency | String |  |  | ”VND” |
|  | BusinessCIF | String |  |  |  |
|  | BusinessCustId | String |  |  |  |
|  | BusinessID | String |  |  | “0” |
|  | BusinessName | String |  |  |  |
|  | ChannelType | String |  |  | ”Mobile” |
|  | CurrentMfaType | String |  |  | “1” |
|  | EntitlementID | String |  |  | “6041” |
|  | Id | String |  |  | “4287666” |
|  | NeedToAcceptTerms | String |  |  | ”false” |
|  | CarrierTermsAccepted | String |  |  | ”true” |
|  | Password | String |  |  | ”FFIHASH1” |
|  | TokenID | String |  |  |  |
|  | LoginType | String |  |  |  |
|  | UserProfileID | String |  |  | ”ZW5jezJkZTIzMzQ2YTcxNmNmM2Z9” |
|  | ProfileID | String |  |  | “0” |
|  | SmallBusinessUser | String |  |  | ”false” |
|  | UserLocale | String |  | User locale information | "Country": "VN",  "DateFormat": "MM/dd/yyyy",  "DateFormatName": "MM/dd/yyyy",  "DateTimeFormat": "MM/dd/yyyy/H:mm",  "DateTimeFormatName": "MM/dd/yyyy/H:mm",  "Language": "vi",  "Locale": "vi\_VN",  "LocaleName": null,  "TimeFormat": "H:mm",  "TimeFormatName": "H:mm",  "ZoneFormat": "z",  "ZoneFormatName": null |
|  | UserName | String |  |  | ”yentest.51” |
|  | UserType | String |  |  | “1” |
|  | BPWFIID | String |  |  | “1000” |
|  | DeviceId | String |  |  |  |
|  | MacId | String |  |  |  |
|  | AUTHENTICATE | String |  |  |  |
|  | MultifactorInfo | String |  |  | "\_\_deferred": {  "uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/authenticationservice/SecureUsers('4287666')/MultifactorInfo"  } |

## Overdrafts?action=confirm Service

### Description

1. Confirm UPL
2. Endpoint:

/cb/odata/services/authenticationservice/SecureUsers?action=authenticateMFA

1. Http Method: POST
2. ChannelType: Mobile
3. Accept: application/json
4. Request sample:

{

"\_\_metadata": {

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

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

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

},

"Id": "UPL",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": null,

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": "7",

"Address": "VPBANK2702",

"Mobile\_Phone": "01669054664",

"Overdraft\_Limit": "10000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139383354",

"Introducer\_Dao": "2111",

"Introducer\_Name": null,

"Created\_Date": "/Date(1542107773287)/",

"Effective\_Date": "/Date(1522602000000)/",

"Expiry\_Date": "/Date(1530464400000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "139383354",

"Type\_Detail": null,

"Collateral": "1",

"Collateral\_Right": "2",

"Branch\_Account": "VN0010119",

"ONLINESAVING": null,

"TNC": "UplTopup.htm",

"AGREEMENT": null,

"CONTRACT": "DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf",

"OVERDRAFT\_RATE\_GAP": null,

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": null,

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": "VPBANK2702",

"CUSTOMER\_CARD\_NO": "11351268174",

"MIN\_LIMIT": null,

"MAX\_LIMIT": "10000000",

"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": null,

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": null,

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": "{\"IssueDate\":null,\"BirthDay\":\"09\\/07\\/1992\",\"IssuePlace\":null}",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "Bảy",

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": "Mười Triệu",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": "khnguyendinh@gmail.com",

"LOAN\_MARGIN": "23",

"LOAN\_METHOD": "Cho vay từng lần",

"PAYMENT\_METHOD": "Định kỳ hàng tháng",

"PAYMENT\_DAY": "13",

"CURRENT\_INCOME": "10000000",

"CONTACT\_NAME\_1": "nguyen dinh a",

"CONTACT\_PHONE\_1": "0836455118",

"CONTACT\_NAME\_2": "nguyen dinh b",

"CONTACT\_PHONE\_2": "0836544117",

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": "10000000",

"EQUITY\_PURPOSE": "Phục vụ nhu cầu đời sống và mua bảo hiểm sinh mạng người vay tín dụng",

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": "116667",

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": "Salary",

"ANNUITY\_AMOUNT": "1577453",

"DISBURSEMENT\_AMOUNT": "9883333",

"ERROR\_CODE": null

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('1889')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/overdraftservice/Overdrafts('1889')",

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

},

"Id": "1889",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "OPENUPL",

"Overdraft\_Ref": "49154210781497800",

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": "7",

"Address": "VPBANK2702",

"Mobile\_Phone": "01669054664",

"Overdraft\_Limit": "10000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139383354",

"Introducer\_Dao": "2111",

"Introducer\_Name": null,

"Created\_Date": "/Date(1542107773287)/",

"Effective\_Date": "/Date(1522602000000)/",

"Expiry\_Date": null,

"Status": 2,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "139383354",

"Type\_Detail": "OPENUPL",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010119",

"ONLINESAVING": null,

"TNC": "UplTopup.htm",

"AGREEMENT": null,

"CONTRACT": "DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf",

"OVERDRAFT\_RATE\_GAP": null,

"TERM\_SECURE\_OVERDRAFT\_REQUESTED": null,

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": "VPBANK2702",

"CUSTOMER\_CARD\_NO": "11351268174",

"MIN\_LIMIT": null,

"MAX\_LIMIT": "10000000",

"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": null,

"ONLINESAVINGLOCKID": null,

"BRANCHNAME": null,

"OLDSTATUS": null,

"OLDDOCUMENTSTATUS": null,

"OLDLIMIT": null,

"UPDATE\_OVERDRAFT\_LIMIT": null,

"OVERDRAFT\_TYPE\_NAME": null,

"OVERDRAFT\_TYPE": null,

"SETTLE\_OVERDRAFT\_ACCOUNT": null,

"ACCOUNT\_DISPLAY\_TEXT": "{\"IssueDate\":null,\"BirthDay\":\"09\\/07\\/1992\",\"IssuePlace\":null}",

"LIMITMAX": null,

"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": "khnguyendinh@gmail.com",

"LOAN\_MARGIN": "23",

"LOAN\_METHOD": "Cho vay từng lần",

"PAYMENT\_METHOD": "Định kỳ hàng tháng",

"PAYMENT\_DAY": "13",

"CURRENT\_INCOME": "10000000",

"CONTACT\_NAME\_1": "nguyen dinh a",

"CONTACT\_PHONE\_1": "0836455118",

"CONTACT\_NAME\_2": "nguyen dinh b",

"CONTACT\_PHONE\_2": "0836544117",

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": "10000000",

"EQUITY\_PURPOSE": "Phục vụ nhu cầu đời sống và mua bảo hiểm sinh mạng người vay tín dụng",

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": "116667",

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": "Salary",

"ANNUITY\_AMOUNT": "1577453",

"DISBURSEMENT\_AMOUNT": "9883333",

"ERROR\_CODE": null

}

}

### Business rules

1. Customer is allowed to register for UPL online if he/she meets following conditions:
2. CIF checking
3. Account checking for issueing overdraft limit

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id of overdraft | ”UPL” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  |  |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Term of over draft | ”7” |
|  | Address | String |  | Customer’s address | ”VPBANK2702” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”1669054664” |
|  | Overdraft\_Limit | String |  | Over draft limit | ”10000000” |
|  | Overdraft\_Rate | String |  | Overdraft’s rate | ”30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Over draft account | ”139383354” |
|  | Introducer\_Dao | String |  | Introducer dao number | ”2111” |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | /Date(1542096957138)/ |
|  | Effective\_Date | String |  | Effective date time stamp | /Date(1522602000000)/ |
|  | Expiry\_Date | String |  | Expiry date time stamp | /Date(1530464400000)/ |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”139383354” |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  | Total of loan without collateral in vpb | ”1” |
|  | Collateral\_Right | String |  | total of loan without collateral outside vpb | ”2” |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010119” |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  | ”UplTopup.htm” |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  | Term file | ”DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”VPBANK2702” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer card number | ”11351268174” |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  | Max limit over draft | ”10000000” |
|  | 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 |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account infor | {"IssueDate":null,"BirthDay":"09\/07\/1992","IssuePlace":null} |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term | Báº£y |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment by text | MÆ°á»i Triá»‡u |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  | Email address | ”khnguyendinh@gmail.com” |
|  | LOAN\_MARGIN | String |  | Loan mergin | ”23” |
|  | LOAN\_METHOD | String |  | Loan method | ”Cho vay tá»«ng láº§n” |
|  | PAYMENT\_METHOD | String |  | Payment method | ”Äá»‹nh ká»³ hÃ ng thÃ¡ng” |
|  | PAYMENT\_DAY | String |  | Payment day | ”13” |
|  | CURRENT\_INCOME | String |  | Current income | ”10000000” |
|  | CONTACT\_NAME\_1 | String |  | Name of contact 1 | ”nguyen dinh a” |
|  | CONTACT\_PHONE\_1 | String |  | Phone of contact 1 | ”0836455118” |
|  | CONTACT\_NAME\_2 | String |  | Name of contact 2 | ”nguyen dinh b” |
|  | CONTACT\_PHONE\_2 | String |  | Phone of contact 2 | ”0836544117” |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  | Equity owne | ”10000000” |
|  | EQUITY\_PURPOSE | String |  | Equity purpose | ”Phá»¥c vá»¥ nhu cáº§u Ä‘á»i sá»‘ng vÃ  mua báº£o hiá»ƒm sinh máº¡ng ngÆ°á»i vay tÃ­n dá»¥ng” |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  | Insurance fee |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  | “116667” |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | Payment source | ”Salary” |
|  | ANNUITY\_AMOUNT | String |  |  | “1577453” |
|  | DISBURSEMENT\_AMOUNT | String |  | Total money customer can receive | “9883333” |
|  | ERROR\_CODE | String |  |  |  |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id of overdraft | ”1884” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  | ”OPENUPL” |
|  | Overdraft\_Ref | String |  |  | ”49154209701589200” |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Term of over draft | ”7” |
|  | Address | String |  | Customer’s address | ”VPBANK2702” |
|  | Mobile\_Phone | String |  | Customer’s mobile phone | ”1669054664” |
|  | Overdraft\_Limit | String |  | Over draft limit | ”10000000” |
|  | Overdraft\_Rate | String |  | Overdraft’s rate | ”30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Over draft account | ”139383354” |
|  | Introducer\_Dao | String |  | Introducer dao number | ”2111” |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date time stamp | ”/Date(1542096957138)/” |
|  | Effective\_Date | String |  | Effective date time stamp | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date time stamp |  |
|  | Status | String |  | status | ”2” |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”139383354” |
|  | Type\_Detail | String |  | Type detail | ”OPENUPL” |
|  | Collateral | String |  | Total of loan without collateral in vpb |  |
|  | Collateral\_Right | String |  | total of loan without collateral outside vpb |  |
|  | Branch\_Account | String |  | Code of branch holding the account | ”VN0010119” |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  | ”UplTopup.htm” |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  | Term file | ”DieuKienGiaoDichChungFinal.pdf#QuyTacBaoHiemSinhMangNguoiVayTinDung\_GIC.pdf” |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  | Customer’s name | ”VPBANK2702” |
|  | CUSTOMER\_CARD\_NO | String |  | Customer card number | ”11351268174” |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  | Max limit over draft | ”10000000” |
|  | 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 |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account infor | ”{"IssueDate":null,"BirthDay":"09\/07\/1992","IssuePlace":null}” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment by text |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  | Email address | ”khnguyendinh@gmail.com” |
|  | LOAN\_MARGIN | String |  | Loan mergin | ”23” |
|  | LOAN\_METHOD | String |  | Loan method | ”Cho vay tá»«ng láº§n” |
|  | PAYMENT\_METHOD | String |  | Payment method | ”Äá»‹nh ká»³ hÃ ng thÃ¡ng” |
|  | PAYMENT\_DAY | String |  | Payment day | ”13” |
|  | CURRENT\_INCOME | String |  | Current income | ”10000000” |
|  | CONTACT\_NAME\_1 | String |  | Name of contact 1 | ”nguyen dinh a” |
|  | CONTACT\_PHONE\_1 | String |  | Phone of contact 1 | ”0836455118” |
|  | CONTACT\_NAME\_2 | String |  | Name of contact 2 | ”nguyen dinh b” |
|  | CONTACT\_PHONE\_2 | String |  | Phone of contact 2 | ”0836544117” |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  | Equity owne | ”10000000” |
|  | EQUITY\_PURPOSE | String |  | Equity purpose | ”Phá»¥c vá»¥ nhu cáº§u Ä‘á»i sá»‘ng vÃ  mua báº£o hiá»ƒm sinh máº¡ng ngÆ°á»i vay tÃ­n dá»¥ng” |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  | Insurance fee | ”116667” |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  | Payment source | ”Salary” |
|  | ANNUITY\_AMOUNT | String |  |  | ”1577453” |
|  | DISBURSEMENT\_AMOUNT | String |  | Total money customer can receive | ”9883333” |
|  | ERROR\_CODE | String |  |  | ”1884” |

# 2. Sequence

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

## Product Introduction

## Call 1

## Request for UPL

## Call 2 -> Call 3

## Information Input

Call 4 -> Call 5

## Review

## Call 6

## OTP authen

## Call 7 , Call 8