Integration Requirement Specification Document

EPIC-ID:

EPIC-Name:

|  |  |
| --- | --- |
| Author | Nguyen Dinh Khoa |
| Document ID |  |
| Creation Date | 21/11/2018 |
| Last Updated |  |
| Version | 1.0 |

Content

[Content 2](#_Toc530477343)

[Document Overview 4](#_Toc530477344)

[Document Purpose 4](#_Toc530477345)

[Reference Document 4](#_Toc530477346)

[Definitions and Acronyms 4](#_Toc530477347)

[1. API List 5](#_Toc530477348)

[1.1. LoanAccounts Service 5](#_Toc530477349)

[1.1.1. Description 5](#_Toc530477350)

[1.1.2. Business rules 9](#_Toc530477351)

[1.1.3. Integration Specification 10](#_Toc530477352)

[2. Sequence 16](#_Toc530477353)

[2.1 Overdraft Overview Service 16](#_Toc530477354)

[Call 1 16](#_Toc530477355)

**Change Record**

|  |  |  |  |
| --- | --- | --- | --- |
| Date | Name | Version | Change Reference |
| 21/11/2018 | khoand | 1.0 | New create |
|  |  |  |  |
|  |  |  |  |

**Reviewers**

|  |  |  |
| --- | --- | --- |
| Date | Name | Position |
|  |  |  |
|  |  |  |

**Distribution**

|  |  |  |
| --- | --- | --- |
| Copy No. | Name | Location |
| 1 |  |  |
| 2 |  |  |
| 3 |  |  |

**Note To Holders:**

If you receive an *electronic copy* of this document and print it out, please write your name on the equivalent of the cover page, for document control purposes.

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 | Lend005\_Overdraft Detail.docx |  |  |
|  |  |  |  |
|  |  |  |  |

## 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** |
|  | LoanAccounts Service  (/cb/odata/services/accountservice/LoanAccounts(ACCOUNT\_NUMBER)?$expand=LoanAccountTransactions | **Modify** |

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 .

## LoanAccounts Service

### Description

1. Get account detail information by ACCOUNT\_NUMBER
2. Endpoint: /cb/odata/services/accountservice/LoanAccounts(ACCOUNT\_NUMBER)?$expand=LoanAccountTransactions
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample: /cb/odata/services/accountservice/LoanAccounts('ZW5jezcxYTZlZjZjN2JkNDY2YzNhMDY4ZWI5NDg4MzAwMTgxfQ')?$expand=LoanAccountTransactions
7. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/accountservice/LoanAccounts('ZW5jezcxYTZlZjZjN2JkNDY2YzNhMDY4ZWI5NDg4MzAwMTgxfQ')",

"uri": "https://s149.online.vpbank.com.vn:8080/cb/odata/services/accountservice/LoanAccounts('ZW5jezcxYTZlZjZjN2JkNDY2YzNhMDY4ZWI5NDg4MzAwMTgxfQ')",

"type": "com.sap.banking.account.endpoint.v1\_0.beans.LoanAccount"

},

"Id": "ZW5jezcxYTZlZjZjN2JkNDY2YzNhMDY4ZWI5NDg4MzAwMTgxfQ",

"Number": "LD1809000178",

"NumberMasked": null,

"BankID": "1000",

"BankName": null,

"NickName": "Consumer Lending",

"Type": "CONSUMERLENDING",

"Status": "PENDING",

"CurrencyCode": "VND",

"TrackingID": null,

"AccountGroup": "LOAN",

"PrimaryAccount": null,

"CoreAccount": "1",

"RoutingNum": "660110110",

"LocationID": null,

"AccountDisplayText": "Consumer Lending - LD1809000178 SoDu. 10,000,000 ₫",

"PriorDayBalance": null,

"CurrentBalance": "10000000",

"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,

"SummaryAsOfDate": "/Date(1541610000000)/",

"AvailableCredit": "0.00",

"Rate": null,

"AmountDue": "0.00",

"DateDue": null,

"Balance": "0.00",

"OpenDate": null,

"NextPaymentDate": null,

"NextPaymentAmount": null,

"InterestYTD": null,

"PriorYearInterest": null,

"LoanTerm": 0,

"TodaysPayOff": null,

"PayOffGoodThru": null,

"DataClassification": "PREVIOUS",

"LoanAccountTransactions": {

"results": []

}

}

}

### Business rules

1. Only customer who has valid loan can enquire information. The invalid loan cannot enquire information on VPBank Online

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | ACCOUNT\_NUMBER | String |  | Unique identifier (per bank) for the customers account. (Hashed) | "ZW5jezcxYTZlZjZjN2JkNDY2YzNhMDY4ZWI5NDg4MzAwMTgxfQ" |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier (per bank) for the customers account.  Format: accountNumber-accountType. (Hashed) | "ZW5jezcxYTZlZjZjN2JkNDY2YzNhMDY4ZWI5NDg4MzAwMTgxfQ" |
|  | Number | String |  | Unique identifier (per bank) for the customers account. (Not yet hashed) | "LD1809000178" |
|  | NumberMasked | String |  | Unique identifier (per bank) for the customers account. (Masked) |  |
|  | 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’. | "Consumer Lending" |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | "CONSUMERLENDING" |
|  | 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 | "LOAN" |
|  | 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) | "Consumer Lending - LD1809000178 SoDu. 10,000,000 ₫" |
|  | 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) | "10000000" |
|  | 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) |  |
|  | 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 |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | INTERESTFORTHISPERIOD | String |  |  |  |
|  | PRINCIPALFORTHISPERIOD | String |  |  |  |
|  | THETOTALAMOUNTDUE | String |  |  |  |
|  | NEXTPRINCIPALPAYMENTDATE | String |  |  |  |
|  | NEXTINTERESTPAYMENTDATE | String |  |  |  |
|  | THETOTALOVERDUEPAYABLEAMOUNT | String |  |  |  |
|  | OVERDUEPRINCIPAL | String |  |  |  |
|  | PENALTYINTEREST | String |  |  |  |
|  | CONTRACTNUMBER | String |  |  |  |
|  | 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 |  | Indicates the Category code for the Account. |  |
|  | 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 |  |  |  |
|  | SummaryAsOfDate | String |  | Time stamp of date get infor | "/Date(1541610000000)/" |
|  | AvailableCredit | String |  |  | "0.00" |
|  | Rate | String |  |  |  |
|  | AmountDue | String |  |  | "0.00" |
|  | DateDue | String |  |  |  |
|  | Balance | String |  |  | "0.00" |
|  | OpenDate | String |  |  |  |
|  | NextPaymentDate | String |  |  |  |
|  | NextPaymentAmount | String |  |  |  |
|  | InterestYTD | String |  |  |  |
|  | PriorYearInterest | String |  |  |  |
|  | LoanTerm | String |  |  | 0 |
|  | TodaysPayOff | String |  |  |  |
|  | PayOffGoodThru | String |  |  |  |
|  | DataClassification | String |  |  | “PREVIOUS” |
|  | LoanAccountTransactions | String |  | Transaction list of UPL | "results": [] |

# 2. Sequence

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

## Overdraft details Service

## Call 1