Integration Requirement Specification Document

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EPIC-Name: UIUX

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| --- | --- |
| Author | Nguyen Dinh Khoa |
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**Change Record**

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# Document Overview

## Document Purpose

*Provide a high level overview of project*.

## Reference Document

|  |  |  |  |
| --- | --- | --- | --- |
| Reference Document | Attachment | Version | Description |
| BRD | Lend010\_Settle UPL.docx |  |  |
|  | Open UPL | 1.1 |  |
|  | Open Saving | 1.0 |  |

## 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 |  |
|  | GetBankDate Service  Reference to GetBankDate Service in Open Saving.docx |  |
|  | GetOverDraftAccountForSettlement Service  (/cb/odata/services/overdraftservice/GetOverDraftAccountForSettlement?Type=%27upl%27) |  |
|  | GetAccounts Service  (/cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27SettleUpl%27) |  |
|  | GetLoanByID Service  (/cb/odata/services/overdraftservice/GetLoanByID?Id=%27OVERDRAFT\_ACCOUNT%27) |  |
|  | Overdrafts?action=verify Service  (/cb/odata/services/overdraftservice/Overdrafts?action=verify) |  |
|  | SecureUsers?action=authenticateMFA Service  Reference to Authentication Service in Open UPL.docx |  |
|  | 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

Reference to **Overdrafts?action=init Service** in **Open UPL.docx**

## GetBankDate Service

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

## GetOverDraftAccountForSettlement Service

### Description

1. Get account overdraft Account for settlement
2. Endpoint: /cb/odata/services/overdraftservice/GetOverDraftAccountForSettlement?Type=%27upl%27
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample:
7. Responses sample:

{

"d": {

"results": [

{

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200364')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200364')",

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

},

"Id": "LD1809200364",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "UPL",

"Overdraft\_Ref": null,

"Overdraft\_Product": "LDU04007",

"Overdraft\_Code": null,

"Overdraft\_Term": "7M",

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

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

"Expiry\_Date": "/Date(1539536400000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": null,

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": null,

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"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": "LD1809200364",

"ACCOUNT\_DISPLAY\_TEXT": "LD1809200364",

"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": 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

},

{

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200399')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200399')",

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

},

"Id": "LD1809200399",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "UPL",

"Overdraft\_Ref": null,

"Overdraft\_Product": "LDU04007",

"Overdraft\_Code": null,

"Overdraft\_Term": "7M",

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

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

"Expiry\_Date": "/Date(1539622800000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": null,

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": null,

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"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": "LD1809200399",

"ACCOUNT\_DISPLAY\_TEXT": "LD1809200399",

"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": 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

}

]

}

}

### Business rules

1. Customer who has effective online loan and other loan which managed on LD can access to settle loan.
2. Customer cannot settle the effective UPL limit which opened in branches.
3. There are one way to access to UPL limit settlement screen: From the current account on the Home screen-> Loan-> Settle Loan.
4. Repayment account which satisfies conditions is active account of customer. The system queries about account with dropdown list format for customer’s choice
   1. Current account with category 1001/1005/1009/1015/1006/1028 ( Status=Active). Account is allowed to debit. Account’s category can be configurable according to each period
   2. Account does not have effective overdraft
   3. Account has working balance >=0
   4. Account is not joint-holders account

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Number of overdraft account. (Not yet hashed) | ”LD1809200364” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Type of overdraft . | ”UPL” |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  | Overdraft product | ”LDU04007” |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term | ”7M” |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | 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 |  | Effective date | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1539536400000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | 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 |  | Settle overdraft account | ”LD1809200364” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | ”LD1809200364” |
|  | 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 |  |  |  |

## GetAccounts Service

### Description

1. Get accounts to payment
2. Endpoint: /cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27SettleUpl%27
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample: / cb/odata/services/overdraftservice/GetAccounts?FunctionType=%27SettleUpl%27
7. Responses sample:

{

"d": {

"results": [

{

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Accounts('ZW5jezY3MTRiNjI2ZThjYzBkMWI2MjkzYjcwYTRmMDBmYzM1fQ')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Accounts('ZW5jezY3MTRiNjI2ZThjYzBkMWI2MjkzYjcwYTRmMDBmYzM1fQ')",

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

},

"Id": "ZW5jezY3MTRiNjI2ZThjYzBkMWI2MjkzYjcwYTRmMDBmYzM1fQ",

"Number": "105305068",

"NumberMasked": "XXXXX5068",

"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 - 105305068 SoDu. 1,971,783,489 ₫",

"PriorDayBalance": "1971783489",

"CurrentBalance": "1971783489",

"AvailableBalance": "1971783489",

"Favorite": false,

"BRANCHNO": "VN0010179",

"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 who has effective online loan and other loan which managed on LD can access to settle loan.
2. Customer cannot settle the effective UPL limit which opened in branches.
3. There are one way to access to UPL limit settlement screen: From the current account on the Home screen-> Loan-> Settle Loan.
4. Repayment account which satisfies conditions is active account of customer. The system queries about account with dropdown list format for customer’s choice
   1. Current account with category 1001/1005/1009/1015/1006/1028 ( Status=Active). Account is allowed to debit. Account’s category can be configurable according to each period
   2. Account does not have effective overdraft
   3. Account has working balance >=0
   4. Account is not joint-holders account

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Unique identifier (per bank) for the customers account. (Hashed) | ”ZW5jezY3MTRiNjI2ZThjYzBkMWI2MjkzYjcwYTRmMDBmYzM1fQ” |
|  | Number | String |  | Unique identifier (per bank) for the customers account. (Not yet hashed) | ”105305068” |
|  | NumberMasked | String |  | Unique identifier (per bank) for the customers account. (Masked) | ”XXXXX5068” |
|  | 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’. | ”TÃ i khoáº£n thanh toÃ¡n” |
|  | 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) | ”TÃ i khoáº£n thanh toÃ¡n - 105305068 SoDu. 1,971,783,489 â‚«” |
|  | PriorDayBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | ”1971783489” |
|  | CurrentBalance | String |  | + being assigned as WorkingBalance for current account  + being assigned as principal amount for normal saving account  format : ##### (number) | ”1971783489” |
|  | AvailableBalance | String |  | Available Balance, format : ##### (number) | ”1971783489” |
|  | Favorite | String |  | true: Favorite, false: Not favorite | ”false” |
|  | BRANCHNO | String |  | Code of branch holding the account | ”VN0010179” |
|  | OPENDATE | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | AVARAGEBALANCEPERMONTH | String |  |  |  |
|  | OVERDRAFTLIMIT | String |  |  |  |
|  | BALANCE | String |  |  |  |
|  | BANKNO | String |  |  |  |
|  | ACCOUNTTYPE | String |  |  |  |
|  | ACCOUNTNUMBER | String |  |  |  |
|  | CURRENCY | String |  | Account currency | ”VND” |
|  | INTERESTRATE | String |  |  |  |
|  | ECOMMERCESTATUS | String |  |  |  |
|  | MATURITYDATE | String |  |  |  |
|  | ACCRUEDINTEREST | String |  |  |  |
|  | TENOR | String |  |  |  |
|  | 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 |  | Id of product | ”1001” |
|  | CITYNAME | String |  |  |  |
|  | CITYID | String |  |  |  |
|  | BRANCHID | String |  |  |  |
|  | 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 |  |  |  |
|  | ACCDETAILCURRENTBALANCE | String |  | Amount payment |  |
|  | 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 |  |  |  |

## GetLoanByID Service

### Description

1. Get loan account by Id
2. Endpoint: /cb/odata/services/overdraftservice/GetLoanByID?Id=%27OVERDRAFT\_ACCOUNT%27
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample: /cb/odata/services/overdraftservice/GetLoanByID?Id=%27LD1809200399%27
7. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200399')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200399')",

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

},

"Id": "LD1809200399",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": null,

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": null,

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": "",

"Overdraft\_Account": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

"Effective\_Date": "/Date(1542340484894)/",

"Expiry\_Date": null,

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": null,

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": null,

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"WORKINGBALANCE": null,

"INTEREST": "0",

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": "11000000",

"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": "",

"AMOUNT\_PAYMENT": "11000000",

"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": "",

"ERROR\_CODE": null

}

### Business rules

1. Customer who has effective online loan and other loan which managed on LD can access to settle loan.
2. Customer cannot settle the effective UPL limit which opened in branches.
3. There are one way to access to UPL limit settlement screen: From the current account on the Home screen-> Loan-> Settle Loan.
4. Repayment account which satisfies conditions is active account of customer. The system queries about account with dropdown list format for customer’s choice
   1. Current account with category 1001/1005/1009/1015/1006/1028 ( Status=Active). Account is allowed to debit. Account’s category can be configurable according to each period
   2. Account does not have effective overdraft
   3. Account has working balance >=0
   4. Account is not joint-holders account

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Number of overdraft account. (Not yet hashed) | ”LD1809200399” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  |  |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  |  |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  |  |  |
|  | Overdraft\_Rate | String |  |  |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  |  |  |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  |  |  |
|  | Effective\_Date | String |  | Effective date | ”/Date(1542342381119)/” |
|  | Expiry\_Date | String |  |  |  |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  | Inerest rate | ”1” |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  | Out standing amount | ”11000000” |
|  | 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 |  | Amount payment | ”11500000” |
|  | 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 |  |  |  |

## Overdrafts?action=verify Service

### Description

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

{

"Id": "50154235223059100",

"Type\_Detail": "SETTLE",

"Created\_Date": "/Date(1542352230592)/",

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200399')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('LD1809200399')",

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

},

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "UPL",

"Overdraft\_Ref": null,

"Overdraft\_Product": "LDU04007",

"Overdraft\_Code": null,

"Overdraft\_Term": "7M",

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": "",

"Overdraft\_Account": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

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

"Expiry\_Date": "/Date(1539622800000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "105305068",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": "",

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"WORKINGBALANCE": null,

"INTEREST": "0",

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": "11000000",

"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": "LD1809200399",

"ACCOUNT\_DISPLAY\_TEXT": "LD1809200399",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "11000000",

"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": "",

"ERROR\_CODE": null

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154235923551200')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154235923551200')",

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

},

"Id": "50154235923551200",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "UPL",

"Overdraft\_Ref": "50154235923551200",

"Overdraft\_Product": "LDU04007",

"Overdraft\_Code": null,

"Overdraft\_Term": "7M",

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": "",

"Overdraft\_Account": "LD1809200399",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1542359235513)/",

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

"Expiry\_Date": "/Date(1539622800000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "105305068",

"Type\_Detail": "SETTLE",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": "",

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"WORKINGBALANCE": null,

"INTEREST": "0",

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": "11000000",

"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": "LD1809200399",

"ACCOUNT\_DISPLAY\_TEXT": "LD1809200399",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "11000000",

"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": "",

"ERROR\_CODE": null

}

}

### Business rules

1. Customer who has effective online loan and other loan which managed on LD can access to settle loan.
2. Customer cannot settle the effective UPL limit which opened in branches.
3. There are one way to access to UPL limit settlement screen: From the current account on the Home screen-> Loan-> Settle Loan.
4. Repayment account which satisfies conditions is active account of customer. The system queries about account with dropdown list format for customer’s choice
   1. Current account with category 1001/1005/1009/1015/1006/1028 ( Status=Active). Account is allowed to debit. Account’s category can be configurable according to each period
   2. Account does not have effective overdraft
   3. Account has working balance >=0
   4. Account is not joint-holders account

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Number of overdraft account. (Not yet hashed) | ”LD1809200399” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  |  |  |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  |  |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  |  |  |
|  | Overdraft\_Rate | String |  |  |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  |  |  |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  |  |  |
|  | Effective\_Date | String |  | Effective date | ”/Date(1542342381119)/” |
|  | Expiry\_Date | String |  |  |  |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  | Inerest rate | ”1” |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  | Out standing amount | ”11000000” |
|  | 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 |  | Amount payment | ”11500000” |
|  | 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 |  |  |  |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
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|  |  | String |  |  |  |
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**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft ref | ”50154235923551200” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”UPL” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”50154235923551200” |
|  | Overdraft\_Product | String |  | Overdraft product | ”LDU04007” |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term | ”7M” |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”LD1809200399” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date timestamp | ”/Date(1542359235513)/” |
|  | Effective\_Date | String |  | Effective date timestamp | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date timestamp | ”/Date(1539622800000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”105305068” |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  | Interest | ”8” |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”11000000” |
|  | 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 |  | Settle overdraft account | ”LD1809200399” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | ”LD1809200399” |
|  | 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 |  | Amount payment | ”11000000” |
|  | 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 |  |  |  |

## SecureUsers?action=authenticateMFA Service

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

## Overdrafts?action=confirm Service

### Description

1. Confirm UPL
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://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154235994371400')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154235994371400')",

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

},

"Id": "50154235994371400",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "UPL",

"Overdraft\_Ref": "50154235994371400",

"Overdraft\_Product": "LDU04007",

"Overdraft\_Code": null,

"Overdraft\_Term": "7M",

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": "",

"Overdraft\_Account": "LD1809200399",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1542359943714)/",

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

"Expiry\_Date": "/Date(1539622800000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "105305068",

"Type\_Detail": "SETTLE",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": "",

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"WORKINGBALANCE": null,

"INTEREST": "0",

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": "11000000",

"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": "LD1809200399",

"ACCOUNT\_DISPLAY\_TEXT": "LD1809200399",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "11000000",

"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": "",

"ERROR\_CODE": null

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('2145')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('2145')",

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

},

"Id": "2145",

"Directory\_Id": 4190,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "UPL",

"Overdraft\_Ref": "50154235994371400",

"Overdraft\_Product": "LDU04007",

"Overdraft\_Code": null,

"Overdraft\_Term": "7M",

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": "30",

"Overdraft\_Purpose": null,

"Overdraft\_Fee": "",

"Overdraft\_Account": "LD1809200399",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1542359943714)/",

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

"Expiry\_Date": "/Date(1539622800000)/",

"Status": 2,

"Settle\_Date": "/Date(1542359993051)/",

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": "105305068",

"Type\_Detail": "SETTLE\_UPL",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": null,

"ONLINESAVING": "",

"TNC": null,

"AGREEMENT": null,

"CONTRACT": null,

"OVERDRAFT\_RATE\_GAP": null,

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

"TERM\_SECURE\_OVERDRAFT": null,

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

"CUSTOMER\_NAME": null,

"CUSTOMER\_CARD\_NO": null,

"MIN\_LIMIT": null,

"MAX\_LIMIT": null,

"WORKINGBALANCE": null,

"INTEREST": "0",

"BLOCKEDAMOUNT": null,

"BRANCHNO": null,

"OUTSTANDINGAMOUNT": "11000000",

"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": "LD1809200399",

"ACCOUNT\_DISPLAY\_TEXT": "LD1809200399",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "11000000",

"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": "",

"ERROR\_CODE": null

}

}

### Business rules

1. Customer who has effective online loan and other loan which managed on LD can access to settle loan.
2. Customer cannot settle the effective UPL limit which opened in branches.
3. There are one way to access to UPL limit settlement screen: From the current account on the Home screen-> Loan-> Settle Loan.
4. Repayment account which satisfies conditions is active account of customer. The system queries about account with dropdown list format for customer’s choice
   1. Current account with category 1001/1005/1009/1015/1006/1028 ( Status=Active). Account is allowed to debit. Account’s category can be configurable according to each period
   2. Account does not have effective overdraft
   3. Account has working balance >=0
   4. Account is not joint-holders account

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft ref | ”50154235994371400” |
|  | Directory\_Id | String |  | Directory Id |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”UPL” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”50154235994371400” |
|  | Overdraft\_Product | String |  | Overdraft product | ”LDU04007” |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term | ”7M” |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”LD1809200399” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date timestamp | ”/Date(1542359943714)/” |
|  | Effective\_Date | String |  | Effective date timestamp | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date timestamp | ”/Date(1539622800000)/” |
|  | Status | String |  | status |  |
|  | Settle\_Date | String |  | Settle date |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”105305068” |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”11000000” |
|  | 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 |  | Settle overdraft account | ”LD1809200399” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | ”LD1809200399” |
|  | 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 |  | Amount payment | ”11000000” |
|  | 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 |  | Error code |  |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id | ”2145” |
|  | Directory\_Id | String |  | Directory Id | ”4190” |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”UPL” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”50154235994371400” |
|  | Overdraft\_Product | String |  | Overdraft product | ”LDU04007” |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term | ”7M” |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate | ”30” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”LD1809200399” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date timestamp | ”/Date(1542359943714)/” |
|  | Effective\_Date | String |  | Effective date timestamp | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date timestamp | ”/Date(1539622800000)/” |
|  | Status | String |  | status | ”2” |
|  | Settle\_Date | String |  | Settle date | ”/Date(1542359993051)/” |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”105305068” |
|  | Type\_Detail | String |  | Type detail | ”SETTLE\_UPL” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  |  |  |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”11000000” |
|  | 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 |  | Settle overdraft account | ”LD1809200399” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | ”LD1809200399” |
|  | 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 |  | Amount payment | ”11000000” |
|  | 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 |  | Error code |  |

# 2. Sequence

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

## Customer chooses UPL on the Home screen

Call 1 -> Call 2 -> Call 3

## Customer chooses Settle Loan

Call 4

## Display information about UPL

Call 5

## Customer reviews information

Call 6

## Customer enters OTP code on the confirmation screen to settle loan.

## Call 7 -> Call 8