Integration Requirement Specification Document

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

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| Date | Name | Version | Change Reference |
| 27/11/2018 | Nguyen Dinh Khoa | 1.0 | New create |
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# Document Overview

## Document Purpose

*Provide a high level overview of project*.

## Reference Document

|  |  |  |  |
| --- | --- | --- | --- |
| Reference Document | Attachment | Version | Description |
| BRD | Lend006\_Settle Overdraft.docx |  |  |
|  | Saving Info | 1.1 |  |
|  | Open UPL.docx | 1.1 |  |
|  | Account and Account details-v1.2.docx | 1.2 |  |

## 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 |  |
|  | GetOverDraftAccountForSettlement Service (/cb/odata/services/overdraftservice/GetOverDraftAccountForSettlement?Type=%27all%27) |  |
|  | Overdrafts?action=verify Service  (/cb/odata/services/overdraftservice/Overdrafts?action=verify) | **Modify** |
|  | SecureUsers?action=authenticateMFA Service  Reference to Authentication Service in Open UPL.docx |  |
|  | Overdrafts?action=confirm Service  (/cb/odata/services/overdraftservice/Overdrafts?action=confirm) | **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 .

## 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 list overdraft Account for settlement
2. Endpoint: /cb/odata/services/overdraftservice/GetOverDraftAccountForSettlement?Type=%27all%27
3. Http Method: GET
4. channelType: Mobile
5. Accept: application/json
6. Request sample:

{

Type: 'all'

}

1. Responses sample:

{

"d": {

"results": [{

"\_\_metadata": {

"id": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('0')",

"uri": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('0')",

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

},

"Id": "0",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

"Effective\_Date": "\/Date(1522947600000)\/",

"Expiry\_Date": "\/Date(1538758800000)\/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.06",

"Product\_Limit": "4288958.0058600.06",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": null,

"Collateral": "",

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"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": "9852000000",

"INTEREST": "0",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "0",

"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": "139414349",

"ACCOUNT\_DISPLAY\_TEXT": "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "15",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "20180430",

"SECURED": "N",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi CBNV",

"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. Only customer who has effective online overdraft limit can access to settle online overdraft limit
2. Customer cannot settle the effective overdraft limit which opened in branches
3. There are one way to access to the overdraft limit settlement screen: from the current account on the Home screen.
4. If customer has effective online overdraft limit, allow them to access to the screen.

### Integration Specification

**Request message**

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Index | ”0” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Type of overdraft . | ”SETTLE” |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  |  |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account number | ”139414349” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  |  |  |
|  | Effective\_Date | String |  | Effective date | ”/Date(1522947600000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1538758800000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  | "4288958.0050000.06" |
|  | Product\_Limit | String |  |  | "4288958.0058600.06" |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | ONLINESAVING | String |  | Online saving |  |
|  | 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 |  | Working balance | ” 9852000000” |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”0” |
|  | 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 | ”139414349” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫", |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term overdraft | ”15” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount Payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  | "20180430" |
|  | SECURED | String |  | Type secured: N : Unsecured  Y: Secured | ”N” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Infor saving account |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type | ”Thau chi CBNV” |
|  | 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": "23154382069065300",

"Type\_Detail": "SETTLE",

"Created\_Date": "\/Date(1543820690653)\/",

"\_\_metadata": {

"id": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('0')",

"uri": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('0')",

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

},

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"CurrencyCode": "VND",

“TYPE”:” NORMALACCOUNT”,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Effective\_Date": "\/Date(1522947600000)\/",

"Expiry\_Date": "\/Date(1538758800000)\/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.06",

"Product\_Limit": "4288958.0058600.06",

"Document\_Status": null,

"PayrollAccount": null,

"Collateral": "",

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"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": "9852000000",

"INTEREST": "0",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "0",

"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": "139414349",

"ACCOUNT\_DISPLAY\_TEXT": "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "15",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "20180430",

"SECURED": "N",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi CBNV",

"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,

"PRINCIPALFORTHISPERIOD": “11000000”

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('23154382069065300')",

"uri": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('23154382069065300')",

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

},

"Id": "23154382118138700",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": "23154382069065300",

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"CurrencyCode": "VND",

“TYPE”:” NORMALACCOUNT”,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "\/Date(1543821181387)\/",

"Effective\_Date": "\/Date(1522947600000)\/",

"Expiry\_Date": "\/Date(1538758800000)\/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.06",

"Product\_Limit": "4288958.0058600.06",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"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": "9852000000",

"INTEREST": "0",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "0",

"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": "139414349",

"ACCOUNT\_DISPLAY\_TEXT": "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "15",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "20180430",

"SECURED": "N",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi CBNV",

"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,

"PRINCIPALFORTHISPERIOD": “11000000”

}

}

### Business rules

1. Only customer who has effective online overdraft limit can access to settle online overdraft limit
2. Customer cannot settle the effective overdraft limit which opened in branches
3. There are one way to access to the overdraft limit settlement screen: from the current account on the Home screen.
4. If customer has effective online overdraft limit, allow them to access to the screen.

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft ref (init new each time) get from Overdraft?action=init | ”23154382069065300” |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Created\_Date | String |  | Create date | ”/Date(1543820690653)/” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”SETTLE” |
|  | Overdraft\_Ref | String |  |  |  |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  |  |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Interest rate | “12,5” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | CurrencyCode | String |  | Currency type the account should use. | "VND" |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | " NORMALACCOUNT " |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Effective\_Date | String |  | Effective date | ”/Date(1522947600000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1538758800000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  | Global limit | ”4288958.0050000.06” |
|  | Product\_Limit | String |  | Product limit | ”4288958.0058600.06” |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Collateral | String |  | Collateral |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | 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 |  | Working balance | ”9852000000” |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Out standing amount | ”0” |
|  | 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 | 139414349 |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫" |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term overdraft | ”15” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  | Min date payment pariod | "20180430" |
|  | SECURED | String |  | Type secured | ”N” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Infor saving account |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type | “Thau chi CBNV” |
|  | 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 |  |  |  |
|  | PRINCIPALFORTHISPERIOD | String |  | Principal for this period | “11000000” |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft ref (init each time verify) get from Overdraft?action=init | ”23154382069065300” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”SETTLE” |
|  | Overdraft\_Ref | String |  | Overdraft ref get from Overdraft?action=init | ”23154382069065300” |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  |  |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Interest rate | “12,5” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | CurrencyCode | String |  | Currency type the account should use. | "VND" |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | "VPSTAFFACCOUNT" |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Created date | ”/Date(1543821181387)/” |
|  | Effective\_Date | String |  | Effective date | ”/Date(1522947600000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1538758800000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  | Global limit | ”4288958.0050000.06” |
|  | Product\_Limit | String |  | Product limit | ”4288958.0058600.06” |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Collateral | String |  | Collateral |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | 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 |  | Working balance | ”9852000000” |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Out standing amount | ”0” |
|  | 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 | ”139414349” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫" |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term overdraft | ”15” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  | Min date payment pariod | "20180430" |
|  | SECURED | String |  | Type secured | ”N” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Infor saving account |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type | ”Thau chi CBNV” |
|  | 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 |  |  |  |
|  | PRINCIPALFORTHISPERIOD | String |  | Principal for this period | “11000000” |

## SecureUsers?action=authenticateMFA Service

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

## Overdrafts?action=confirm Service

### Description

1. Confirm Secure Overdraft
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://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('23154382069065300')",

"uri": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('23154382069065300')",

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

},

"Id": "23154382069065300",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": "23154382069065300",

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"CurrencyCode": "VND",

“TYPE”:” NORMALACCOUNT”,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "\/Date(1543822623350)\/",

"Effective\_Date": "\/Date(1522947600000)\/",

"Expiry\_Date": "\/Date(1538758800000)\/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.06",

"Product\_Limit": "4288958.0058600.06",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"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": "9852000000",

"INTEREST": "0",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "0",

"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": "139414349",

"ACCOUNT\_DISPLAY\_TEXT": "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "15",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "20180430",

"SECURED": "N",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi CBNV",

"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,

"PRINCIPALFORTHISPERIOD": “11000000”

}

1. Responses sample:

{

"d": {

"\_\_metadata": {

"id": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('2136')",

"uri": "https://smp-srv:8081/cb/odata/services/overdraftservice/Overdrafts('2136')",

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

},

"Id": "2136",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": "23154382069065300",

"Overdraft\_Product": "1",

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"CurrencyCode": "VND",

“TYPE”:” NORMALACCOUNT”,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "\/Date(1543822623350)\/",

"Effective\_Date": "\/Date(1522947600000)\/",

"Expiry\_Date": "\/Date(1538758800000)\/",

"Status": 2,

"Settle\_Date": "\/Date(1543822767832)\/",

"Global\_Limit": "4288958.0050000.06",

"Product\_Limit": "4288958.0058600.06",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"Collateral": null,

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"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": "9852000000",

"INTEREST": "0",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "0",

"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": "139414349",

"ACCOUNT\_DISPLAY\_TEXT": "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "15",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "20180430",

"SECURED": "N",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi CBNV",

"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,

"PRINCIPALFORTHISPERIOD": “11000000”

}

}

### Business rules

1. Only customer who has effective online overdraft limit can access to settle online overdraft limit
2. Customer cannot settle the effective overdraft limit which opened in branches
3. There are one way to access to the overdraft limit settlement screen: from the current account on the Home screen.
4. If customer has effective online overdraft limit, allow them to access to the screen.

### Integration Specification

**Request message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft ref | ”23154382069065300” |
|  | Directory\_Id | String |  | Directory Id |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”SETTLE” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”23154382069065300” |
|  | Overdraft\_Product | String |  | Overdraft product |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Interest rate | “12,5” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | CurrencyCode | String |  | Currency type the account should use. | "VND" |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | " NORMALACCOUNT " |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date timestamp | ”/Date(1543822623350)/” |
|  | Effective\_Date | String |  | Effective date timestamp | ”/Date(1522947600000)/” |
|  | Expiry\_Date | String |  | Expiry date timestamp | ”/Date(1538758800000)/” |
|  | Status | String |  | status |  |
|  | Settle\_Date | String |  | Settle date |  |
|  | Global\_Limit | String |  | Global limit | ”4288958.0050000.06” |
|  | Product\_Limit | String |  | Product limit | "4288958.0058600.06” |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account |  |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Collateral | String |  | Collateral | ”4288958.1.1” |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | 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 |  | Working balance | ”9852000000” |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”0” |
|  | 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 | ”139414349” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫" |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term overdraft | ”15” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  | Min Date payment period | "20180430" |
|  | SECURED | String |  | Secured | ”N” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type text | ”Thau chi CBNV” |
|  | 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 |  |
|  | PRINCIPALFORTHISPERIOD | String |  | Principal for this period | “11000000” |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id | ”2136” |
|  | Directory\_Id | String |  | Directory Id |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”SETTLE” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”23154382069065300” |
|  | Overdraft\_Product | String |  | Overdraft product | ”1” |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Interest rate | “12,5” |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | CurrencyCode | String |  | Currency type the account should use. | "VND" |
|  | Type | String |  | Account type abbr.  Example: NORMALACCOUNT, VPSTAFFACCOUNT, ONLINEEASYSAVING, … | " NORMALACCOUNT " |
|  | 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 |  |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  | "VN0010001" |
|  | 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 |  |  | "9852000000" |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  |  | ”0” |
|  | BRANCHNO | String |  |  | "VN0010001" |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | "0" |
|  | 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 | "139414349" |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | "Tài khoản thanh toán - 139414349 SoDu. 9,863,000,000 ₫" |
|  | 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 |  |
|  | PRINCIPALFORTHISPERIOD | String |  | Principal for this period | “11000000” |

# 2. Sequence

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

## Settle UnSecure Overdraft

Call 1,Call 2

## Review

Call 5

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

Call 5 -> Call 6