Integration Requirement Specification Document

EPIC-ID:

EPIC-Name: UIUX

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

|  |  |  |  |
| --- | --- | --- | --- |
| Date | Name | Version | Change Reference |
| 27/11/2018 | Nguyen Dinh Khoa | 1.0 | New create |
| 10/01/2019 | Nguyen Dinh Khoa | 1.1 | Edit 1.4. Overdrafts?action=verify  Remove add infor : "CurrencyCode",“TYPE” from Request and Response  Edit 2. Sequence. Add detail screen by ID (Ex :4:9.4.2.1)  Add GetQueryOverdraft Service |
| 14/01/2019 | Nguyen Dinh Khoa | 1.2 | Edit : Overdrafts?action=verify and Overdrafts?action=confirm. Remove “CurrencyCode” and “TYPE”.  Don’t need infor “Overdraft\_Rate” |

**Reviewers**

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

**Distribution**

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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) |  |
|  | SecureUsers?action=authenticateMFA Service  Reference to Authentication Service in Open UPL.docx |  |
|  | Overdrafts?action=confirm Service  (/cb/odata/services/overdraftservice/Overdrafts?action=confirm) |  |
|  | GetQueryOverdraft Service  (/cb/odata/services/overdraftservice/GetQueryOverdraft?Type=%27SavOnline%27) |  |

Note:

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

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

Row have Yellow color : this row added .

## Overdrafts?action=init Service

### Description

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

{"Id":""}

1. Responses sample:

{

"d": {

"\_\_metadata": {

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

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

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

},

"Id": "23154820772727700",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"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": null,

"Overdraft\_Account": null,

"SaleCode": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "\/Date(1548315836819)\/",

"Effective\_Date": null,

"Expiry\_Date": null,

"Status": null,

"Settle\_Date": null,

"Global\_Limit": null,

"Product\_Limit": null,

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"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": null,

"ACCOUNT\_DISPLAY\_TEXT": null,

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": null,

"OVERDUEDEBT": null,

"AMOUNT\_PAYMENT": null,

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": null,

"SECURED": null,

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": null,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": null,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null,

"MAXTERM": null,

"MINTERM": null,

"BRANCH\_BOOK\_CODE": null,

"FIRST\_REPAY\_DATE": null,

"CHANNEL\_TYPE\_T24": null

}

}

### Business rules

### Integration Specification

Request message

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
| 1. | Id | String |  | Type of loan:  - “S”: Secured Overdraft  - “U”: Unsecured Overdraft  - “UPL” : UPL  - “” : Settle | "” |

Response message

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Overdraft Ref,init by OCB | "23154820772727700" |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft action Type : OPEN ,SETTLE | "SETTLE" |
|  | 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 |  |  |  |
|  | SaleCode | String |  |  |  |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Time stamp of action | "/Date(1548315836819)/" |
|  | Effective\_Date | String |  |  |  |
|  | Expiry\_Date | String |  |  |  |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  | Type action : OPEN, SETTLE | "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 |  |  |  |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  |  |  |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  |  |  |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  |  |  |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  |  |  |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  |  |  |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  |  |  |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  |  |  |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  |  |  |
|  | MAXTERM | String |  |  |  |
|  | MINTERM | String |  |  |  |
|  | BRANCH\_BOOK\_CODE | String |  |  |  |
|  | FIRST\_REPAY\_DATE | String |  |  |  |
|  | CHANNEL\_TYPE\_T24 | String |  |  |  |

## 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": ”1000000”,

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": ”1100000”,

"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 | ”1000000” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”11400000” |
|  | 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",

"Introducer\_Dao": “2111”,

"Introducer\_Name": “nguyen van a”,

"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": "50000",

"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": "160000",

"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

}

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",

"Introducer\_Dao": “2111”,

"Introducer\_Name": “nguyen van a”,

"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": "50000",

"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": "160000",

"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**

| **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 |  | Requested limit by customer | ”11000000” |
|  | Overdraft\_Rate | String |  |  |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  | Introducer number | “2111” |
|  | Introducer\_Name | String |  | Introucer name | “nguyen van a” |
|  | 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 amount | ”10000” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Total paid amount | ”170000” |
|  | 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 |  | Interest rate | ”15” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Principal amount | ”160000” |
|  | 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 |  |  |  |

**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 |  | Requested limit by customer | ”11000000” |
|  | Overdraft\_Rate | String |  |  |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  | Introducer number | “2111” |
|  | Introducer\_Name | String |  | Introucer name | “nguyen van a” |
|  | 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 amount | ”10000” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Total paid amount | ”160000” |
|  | 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 |  | Interest rate | ”15” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Principal amount | ”150000” |
|  | 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 |  |  |  |

## 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",

"Introducer\_Dao": “2111”,

"Introducer\_Name": “nguyen van a”,

"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": "100000",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "170000",

"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": "160000",

"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

}

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",

"Introducer\_Dao": “2111”,

"Introducer\_Name": “nguyen van a”,

"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": "100000",

"BLOCKEDAMOUNT": "0",

"BRANCHNO": "VN0010001",

"OUTSTANDINGAMOUNT": "170000",

"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**

| **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 |  | Requested limit by customer | ”11000000” |
|  | Overdraft\_Rate | String |  | Interest rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  | Introducer number | “2111” |
|  | Introducer\_Name | String |  | Introucer name | “nguyen van a” |
|  | 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 amount | ”10000” |
|  | BLOCKEDAMOUNT | String |  | Blocked amount | ”0” |
|  | BRANCHNO | String |  | Branch number | ”VN0010001” |
|  | OUTSTANDINGAMOUNT | String |  | Total paid amount | ”160000” |
|  | 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 |  | Principal amount | ”150000” |
|  | 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 |  |

**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 |  | Requested limit by customer | ”11000000” |
|  | Overdraft\_Rate | String |  | Interest rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  | Introducer number | “2111” |
|  | Introducer\_Name | String |  | Introucer name | “nguyen van a” |
|  | 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 amount | ”10000” |
|  | BLOCKEDAMOUNT | String |  |  | ”0” |
|  | BRANCHNO | String |  |  | "VN0010001" |
|  | OUTSTANDINGAMOUNT | String |  | Total paid amount | "160000" |
|  | 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 |  | Principal amount | ”150000” |
|  | 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 |  |

## GetQueryOverdraft Service

### Description

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

{

Type: 'SavOnline'

}

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": "Thau chi CBNV",

"Overdraft\_Ref": null,

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "11400000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139314182",

"SaleCode": null,

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

"Effective\_Date": "/Date(1523466000000)/",

"Expiry\_Date": "/Date(1539277200000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4284440.0050000.12",

"Product\_Limit": "4284440.0058600.12",

"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": "0",

"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": "139314182",

"ACCOUNT\_DISPLAY\_TEXT": "Normal Account - 139314182 SoDu. 11,400,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "15",

"OVERDUEDEBT": "0",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": "0",

"MIN\_PAYMENT\_PERIOD": "20180522",

"SECURED": "N",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": null,

"FORMOFLOAN": null,

"EMAIL\_ADDRESS": null,

"LOAN\_MARGIN": null,

"LOAN\_METHOD": null,

"PAYMENT\_METHOD": null,

"PAYMENT\_DAY": null,

"CURRENT\_INCOME": null,

"CONTACT\_NAME\_1": null,

"CONTACT\_PHONE\_1": null,

"CONTACT\_NAME\_2": null,

"CONTACT\_PHONE\_2": null,

"EQUITY\_TOTAL": null,

"EQUITY\_OWNER": null,

"EQUITY\_PURPOSE": null,

"INSURANCE\_AMOUNT": null,

"INSURANCE\_FEE": null,

"INSURANCE\_LIMIT": null,

"HEALTH\_CONDITION": null,

"SEX": null,

"PAYMENT\_SOURCE": null,

"ANNUITY\_AMOUNT": null,

"DISBURSEMENT\_AMOUNT": null,

"ERROR\_CODE": null,

"MAXTERM": null,

"MINTERM": null,

"BRANCH\_BOOK\_CODE": null,

"FIRST\_REPAY\_DATE": null,

"CHANNEL\_TYPE\_T24": null

}

]

}

}

### Business rules

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 . | ”Thau chi CBNV” |
|  | 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 |  |  | "0" |
|  | AMOUNT\_PAYMENT | String |  | Amount Payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  | "0" |
|  | 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 |  |
|  | 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 |  |  |  |

# 2. Sequence

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

## Manage account (with overdraft)

When choose Settle Overdraft button in Manage account screen :

Call 1 , call 3 if don’t have any overdraft correspond with account, show popup Content (don’t have any overdraft to settle )

if have overdraft correspond with account next step,

Check during working hours:

Call 2

## Settle UnSecure Overdraft

Show infor overdraft base on Call 3 above

Information about type and currency of Overdraft account get from filter list account (get in Home screen :/cb/odata/services/accountservice/Accounts?$top=500) by Number account.

## Review

Click Settle :Call 4-> call 6

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

Call 5 -> Call 6