Integration Requirement Specification Document

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|  |  |
| --- | --- |
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Content

[Content 2](#_Toc533523753)

[Document Overview 4](#_Toc533523754)

[Document Purpose 4](#_Toc533523755)

[Reference Document 4](#_Toc533523756)

[Definitions and Acronyms 4](#_Toc533523757)

[1. API List 5](#_Toc533523758)

[1.1. Overdrafts?action=init Service 5](#_Toc533523759)

[1.2. GetBankDate Service 6](#_Toc533523760)

[1.3. GetOverDraftAccountForSettlement Service 6](#_Toc533523761)

[1.3.1. Description 6](#_Toc533523762)

[1.3.2. Business rules 10](#_Toc533523763)

[1.3.3. Integration Specification 11](#_Toc533523764)

[1.4. Overdrafts?action=verify Service 17](#_Toc533523765)

[1.4.1. Description 17](#_Toc533523766)

[1.4.2. Business rules 25](#_Toc533523767)

[4.1.1. Integration Specification 25](#_Toc533523768)

[1.5. SecureUsers?action=authenticateMFA Service 37](#_Toc533523769)

[1.6. Overdrafts?action=confirm Service 37](#_Toc533523770)

[1.6.1. Description 37](#_Toc533523771)

[1.6.2. Business rules 45](#_Toc533523772)

[1.6.3. Integration Specification 46](#_Toc533523773)

[2. Sequence 58](#_Toc533523774)

[2.1 Main (settle Secured OD) 58](#_Toc533523775)

[2.2 Normal account (with overdraft) 58](#_Toc533523776)

[2.3 Manage account (with overdraft) 58](#_Toc533523777)

[2.4 Settle Secure Overdraft 58](#_Toc533523778)

[2.5 Customer enters OTP code on the confirmation screen to settle loan. 58](#_Toc533523779)

[Call 7 -> Call 8 58](#_Toc533523780)

**Change Record**

|  |  |  |  |
| --- | --- | --- | --- |
| Date | Name | Version | Change Reference |
| 27/11/2018 | Nguyen Dinh Khoa | 1.0 | New create |
| 25/12/2018 | Nguyen Dinh Khoa | 1.1 | Edit 1.4. Overdrafts?action=verify Service. |
| 07/01/2019 | Nguyen Dinh Khoa | 1.2 | Edit 1.4. Overdrafts?action=verify Service.  Change Description TERM\_OD |

**Reviewers**

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

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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) |  |

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://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('0')",

"uri": "https://10.37.17.30:8081/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": "12000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": null,

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1535994000000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.01",

"Product\_Limit": "4288958.0058600.01",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": null,

"Collateral": "4288958.1.1",

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"ONLINESAVING": "139414373",

"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": "9985000000",

"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 Bal. 9,997,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "9.1",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "",

"SECURED": "Y",

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"ValueDate\":\"04\\/04\\/2018\",\"MaturityDate\":\"04\\/11\\/2018\",\"PreIntRate\":\"0.1\",\"Number\":\"139414373\",\"DisplayText\":\"Saving online 139414373 - 15,000,000 VND\",\"PreIntAmt\":\"0\",\"AmountEnough\":\"0\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi cam co STK",

"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 | ”12000000” |
|  | 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(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1535994000000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  |  | ”4288958.0050000.01” |
|  | Product\_Limit | String |  |  | ”4288958.0058600.01” |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  |  |  |
|  | Collateral | String |  |  | ”4288958.1.1” |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | ONLINESAVING | String |  | Online saving | ”139414373” |
|  | 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 | ”9985000000” |
|  | 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 | ”TÃ i khoáº£n thanh toÃ¡n - 139414349 Bal. 9,997,000,000 â‚«” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Term overdraft | ”9,1” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount Payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  | Type secured | ”Y” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Infor saving account | ”[{"Amount":"15000000","ValueDate":"04\/04\/2018","MaturityDate":"04\/11\/2018","PreIntRate":"0.1","Number":"139414373","DisplayText":"Saving online 139414373 - 15,000,000 VND","PreIntAmt":"0","AmountEnough":"0"}]” |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type | ”Thau chi cam co STK” |
|  | 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": "50154346441934100",

"Type\_Detail": "SETTLE",

"Created\_Date": "/Date(1543464419342)/",

"\_\_metadata": {

"id": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('0')",

"uri": "https://10.37.17.30:8081/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": "12000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1535994000000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.01",

"Product\_Limit": "4288958.0058600.01",

"Document\_Status": null,

"PayrollAccount": null,

"Collateral": "4288958.1.1",

"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": "9985000000",

"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. 9,997,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "9.1",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "",

"SECURED": "Y",

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"ValueDate\":\"04\\/04\\/2018\",\"MaturityDate\":\"04\\/11\\/2018\",\"PreIntRate\":\"0.1\",\"Number\":\"139414373\",\"DisplayText\":\"Saving online 139414373 - 15,000,000 VND\",\"PreIntAmt\":\"0\",\"AmountEnough\":\"0\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi cam co STK",

"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://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154346604084200')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154346604084200')",

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

},

"Id": "50154346604084200",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": "50154346604084200",

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "12000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1543466040842)/",

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1535994000000)/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.01",

"Product\_Limit": "4288958.0058600.01",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"Collateral": "4288958.1.1",

"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": "9985000000",

"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 Bal. 9,997,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "9.1",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "",

"SECURED": "Y",

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"ValueDate\":\"04\\/04\\/2018\",\"MaturityDate\":\"04\\/11\\/2018\",\"PreIntRate\":\"0.1\",\"Number\":\"139414373\",\"DisplayText\":\"Saving online 139414373 - 15,000,000 VND\",\"PreIntAmt\":\"0\",\"AmountEnough\":\"0\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi cam co STK",

"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) | ”50154346441934200” |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Created\_Date | String |  | Create date | ”/Date(1543464419342)/” |
|  | 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 | ”12000000” |
|  | Overdraft\_Rate | String |  | Interest rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Effective\_Date | String |  | Effective date | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1535994000000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  | Global limit | ”4288958.0050000.01” |
|  | Product\_Limit | String |  | Product limit | ”4288958.0058600.01” |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Collateral | String |  | Collateral | ”4288958.1.1” |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | ONLINESAVING | String |  | List Id of account online saving if choose settle by account online saving | "139420567-139420586" |
|  | 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 | ”9985000000” |
|  | INTEREST | String |  | Interest amount | ”0” |
|  | 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 | ”TÃ i khoáº£n thanh toÃ¡n - 139414349 SoDu. 9,997,000,000 â‚«” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Interest rate | ”9,1” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Principal amount | ”150000” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  | Type secured | ”Y” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Infor saving account | ”[{"Amount":"15000000","ValueDate":"04\/04\/2018","MaturityDate":"04\/11\/2018","PreIntRate":"0.1","Number":"139414373","DisplayText":"Saving online 139414373 - 15,000,000 VND","PreIntAmt":"0","AmountEnough":"0"}]” |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type | ”Thau chi cam co STK” |
|  | 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 | ”50154346604084200” |
|  | Directory\_Id | String |  |  |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”SETTLE” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”50154346604084200” |
|  | Overdraft\_Product | String |  |  |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  |  |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Requested limit by customer | ”12000000” |
|  | Overdraft\_Rate | String |  | Interest rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Created date | ”/Date(1543466040842)/” |
|  | Effective\_Date | String |  | Effective date | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date | ”/Date(1535994000000)/” |
|  | Status | String |  |  |  |
|  | Settle\_Date | String |  |  |  |
|  | Global\_Limit | String |  | Global limit | ”4288958.0050000.01” |
|  | Product\_Limit | String |  | Product limit | ”4288958.0058600.01” |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  |  |  |
|  | Type\_Detail | String |  | Type detail | ”SETTLE” |
|  | Collateral | String |  | Collateral | ”4288958.1.1” |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  | Branch account | ”VN0010001” |
|  | ONLINESAVING | String |  | List Id of account online saving if choose settle by account online saving | "139420567-139420586" |
|  | 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 | ”9985000000” |
|  | INTEREST | String |  | Interest amount | ”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 | ”TÃ i khoáº£n thanh toÃ¡n - 139414349 Bal. 9,997,000,000 â‚«” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Interest rate | ”9,1” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  | Type secured | ”Y” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  | Infor saving account | ”[{"Amount":"15000000","ValueDate":"04\/04\/2018","MaturityDate":"04\/11\/2018","PreIntRate":"0.1","Number":"139414373","DisplayText":"Saving online 139414373 - 15,000,000 VND","PreIntAmt":"0","AmountEnough":"0"}]” |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type | ”Thau chi cam co STK” |
|  | 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://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154347410962600')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('50154347410962600')",

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

},

"Id": "50154347410962600",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": "50154347410962600",

"Overdraft\_Product": null,

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "12000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "\/Date(1543474109626)\/",

"Effective\_Date": "\/Date(1522774800000)\/",

"Expiry\_Date": "\/Date(1535994000000)\/",

"Status": null,

"Settle\_Date": null,

"Global\_Limit": "4288958.0050000.01",

"Product\_Limit": "4288958.0058600.01",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"Collateral": "4288958.1.1",

"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": "9985000000",

"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. 9,997,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "9.1",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "",

"SECURED": "Y",

"Action": null,

"SAVINGS": "[{\"Amount\":\"15000000\",\"ValueDate\":\"04\\/04\\/2018\",\"MaturityDate\":\"04\\/11\\/2018\",\"PreIntRate\":\"0.1\",\"Number\":\"139414373\",\"DisplayText\":\"Saving online 139414373 - 15,000,000 VND\",\"PreIntAmt\":\"0\",\"AmountEnough\":\"0\"}]",

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi cam co STK",

"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://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('2178')",

"uri": "https://10.37.17.30:8081/cb/odata/services/overdraftservice/Overdrafts('2178')",

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

},

"Id": "2178",

"Directory\_Id": null,

"Cust\_Qualify\_Id": null,

"Overdraft\_Type": "SETTLE",

"Overdraft\_Ref": "50154347410962600",

"Overdraft\_Product": "2",

"Overdraft\_Code": null,

"Overdraft\_Term": null,

"Address": null,

"Mobile\_Phone": null,

"Overdraft\_Limit": "12000000",

"Overdraft\_Rate": null,

"Overdraft\_Purpose": null,

"Overdraft\_Fee": null,

"Overdraft\_Account": "139414349",

"Introducer\_Dao": null,

"Introducer\_Name": null,

"Created\_Date": "/Date(1543474109626)/",

"Effective\_Date": "/Date(1522774800000)/",

"Expiry\_Date": "/Date(1535994000000)/",

"Status": 2,

"Settle\_Date": "/Date(1543474394636)/",

"Global\_Limit": "4288958.0050000.01",

"Product\_Limit": "4288958.0058600.01",

"Document\_Status": null,

"PayrollAccount": null,

"Type\_Detail": "SETTLE",

"Collateral": "4288958.1.1",

"Collateral\_Right": null,

"Branch\_Account": "VN0010001",

"ONLINESAVING": "139414373",

"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": "9985000000",

"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. 9,997,000,000 ₫",

"LIMITMAX": null,

"FEE\_AMOUNT": null,

"FEE\_CODE": null,

"FEE\_CAT": null,

"FEE\_TYPE": null,

"FEE\_VAT": null,

"TERM\_OD": "9.1",

"OVERDUEDEBT": "",

"AMOUNT\_PAYMENT": "0",

"MIN\_PAYMENT\_AMOUNT": null,

"MIN\_PAYMENT\_PERIOD": "",

"SECURED": "Y",

"Action": null,

"SAVINGS": null,

"INTONTERMDEPOSITS": null,

"OVERDRAFTTYPE": "Thau chi cam co STK",

"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 | ”50154347410962600” |
|  | Directory\_Id | String |  | Directory Id |  |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”SETTLE” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”50154347410962600” |
|  | Overdraft\_Product | String |  | Overdraft product |  |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term |  |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”12000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”139414349” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date timestamp | ”/Date(1543474109626)/” |
|  | Effective\_Date | String |  | Effective date timestamp | ”/Date(1522774800000)/” |
|  | Expiry\_Date | String |  | Expiry date timestamp | ”/Date(1535994000000)/” |
|  | Status | String |  | status |  |
|  | Settle\_Date | String |  | Settle date |  |
|  | Global\_Limit | String |  | Global limit | ”4288958.0050000.01” |
|  | Product\_Limit | String |  | Product limit | ”4288958.0058600.01” |
|  | 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 |  | List Id of account online saving if choose settle by account online saving | "139420567-139420586" |
|  | 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 | ”9985000000” |
|  | 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 | ”TÃ i khoáº£n thanh toÃ¡n - 139414349 SoDu. 9,997,000,000 â‚«” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Interest rate | ”9,1” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment | ”0” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  | Secured | ”Y” |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  | ”[{"Amount":"15000000","ValueDate":"04\/04\/2018","MaturityDate":"04\/11\/2018","PreIntRate":"0.1","Number":"139414373","DisplayText":"Saving online 139414373 - 15,000,000 VND","PreIntAmt":"0","AmountEnough":"0"}]” |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  | Overdraft type text | ”Thau chi cam co STK” |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  |  |  |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  |  |  |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  | Error code |  |

**Response message**

| **No.** | **NAME** | **TYPE** | **REQ** | **DESCRIPTION** | **REMARKS** |
| --- | --- | --- | --- | --- | --- |
|  | Id | String |  | Id | ”2145” |
|  | Directory\_Id | String |  | Directory Id | ”4190” |
|  | Cust\_Qualify\_Id | String |  |  |  |
|  | Overdraft\_Type | String |  | Overdraft type | ”UPL” |
|  | Overdraft\_Ref | String |  | Overdraft ref | ”50154235994371400” |
|  | Overdraft\_Product | String |  | Overdraft product | ”LDU04007” |
|  | Overdraft\_Code | String |  |  |  |
|  | Overdraft\_Term | String |  | Overdraft term | ”7M” |
|  | Address | String |  |  |  |
|  | Mobile\_Phone | String |  |  |  |
|  | Overdraft\_Limit | String |  | Overdraft limit | ”11000000” |
|  | Overdraft\_Rate | String |  | Overdraft rate |  |
|  | Overdraft\_Purpose | String |  |  |  |
|  | Overdraft\_Fee | String |  |  |  |
|  | Overdraft\_Account | String |  | Overdraft account | ”LD1809200399” |
|  | Introducer\_Dao | String |  |  |  |
|  | Introducer\_Name | String |  |  |  |
|  | Created\_Date | String |  | Create date timestamp | ”/Date(1542359943714)/” |
|  | Effective\_Date | String |  | Effective date timestamp | ”/Date(1522602000000)/” |
|  | Expiry\_Date | String |  | Expiry date timestamp | ”/Date(1539622800000)/” |
|  | Status | String |  | status | ”2” |
|  | Settle\_Date | String |  | Settle date | ”/Date(1542359993051)/” |
|  | Global\_Limit | String |  |  |  |
|  | Product\_Limit | String |  |  |  |
|  | Document\_Status | String |  |  |  |
|  | PayrollAccount | String |  | Payroll account | ”105305068” |
|  | Type\_Detail | String |  | Type detail | ”SETTLE\_UPL” |
|  | Collateral | String |  |  |  |
|  | Collateral\_Right | String |  |  |  |
|  | Branch\_Account | String |  |  |  |
|  | ONLINESAVING | String |  | List Id of account online saving if choose settle by account online saving | "139420567-139420586" |
|  | TNC | String |  |  |  |
|  | AGREEMENT | String |  |  |  |
|  | CONTRACT | String |  |  |  |
|  | OVERDRAFT\_RATE\_GAP | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT\_REQUESTED | String |  |  |  |
|  | TERM\_SECURE\_OVERDRAFT | String |  |  |  |
|  | SECURE\_OVERDRAFT\_LIMIT\_BASED\_ON\_PERC | String |  |  |  |
|  | CUSTOMER\_NAME | String |  |  |  |
|  | CUSTOMER\_CARD\_NO | String |  |  |  |
|  | MIN\_LIMIT | String |  |  |  |
|  | MAX\_LIMIT | String |  |  |  |
|  | WORKINGBALANCE | String |  |  |  |
|  | INTEREST | String |  | Interest | ”0” |
|  | BLOCKEDAMOUNT | String |  |  |  |
|  | BRANCHNO | String |  |  |  |
|  | OUTSTANDINGAMOUNT | String |  | Outstanding amount | ”11000000” |
|  | CURRENTACCOUNT | String |  |  |  |
|  | CUSTOMERCIF | String |  |  |  |
|  | BLOCKEDINTEREST | String |  |  |  |
|  | PRINCIPLEPERCENTAGE | String |  |  |  |
|  | PRODUCTNAME | String |  |  |  |
|  | STATUSDESC | String |  |  |  |
|  | COLLATERAL\_LINKED\_MAX | String |  |  |  |
|  | ONLINESAVINGLOCKID | String |  |  |  |
|  | BRANCHNAME | String |  |  |  |
|  | OLDSTATUS | String |  |  |  |
|  | OLDDOCUMENTSTATUS | String |  |  |  |
|  | OLDLIMIT | String |  |  |  |
|  | UPDATE\_OVERDRAFT\_LIMIT | String |  |  |  |
|  | OVERDRAFT\_TYPE\_NAME | String |  |  |  |
|  | OVERDRAFT\_TYPE | String |  |  |  |
|  | SETTLE\_OVERDRAFT\_ACCOUNT | String |  | Settle overdraft account | ”LD1809200399” |
|  | ACCOUNT\_DISPLAY\_TEXT | String |  | Account display text | ”LD1809200399” |
|  | LIMITMAX | String |  |  |  |
|  | FEE\_AMOUNT | String |  |  |  |
|  | FEE\_CODE | String |  |  |  |
|  | FEE\_CAT | String |  |  |  |
|  | FEE\_TYPE | String |  |  |  |
|  | FEE\_VAT | String |  |  |  |
|  | TERM\_OD | String |  | Interest rate | ”9,1” |
|  | OVERDUEDEBT | String |  |  |  |
|  | AMOUNT\_PAYMENT | String |  | Amount payment | ”11000000” |
|  | MIN\_PAYMENT\_AMOUNT | String |  |  |  |
|  | MIN\_PAYMENT\_PERIOD | String |  |  |  |
|  | SECURED | String |  |  |  |
|  | Action | String |  |  |  |
|  | SAVINGS | String |  |  |  |
|  | INTONTERMDEPOSITS | String |  |  |  |
|  | OVERDRAFTTYPE | String |  |  |  |
|  | FORMOFLOAN | String |  |  |  |
|  | EMAIL\_ADDRESS | String |  |  |  |
|  | LOAN\_MARGIN | String |  |  |  |
|  | LOAN\_METHOD | String |  |  |  |
|  | PAYMENT\_METHOD | String |  |  |  |
|  | PAYMENT\_DAY | String |  |  |  |
|  | CURRENT\_INCOME | String |  |  |  |
|  | CONTACT\_NAME\_1 | String |  |  |  |
|  | CONTACT\_PHONE\_1 | String |  |  |  |
|  | CONTACT\_NAME\_2 | String |  |  |  |
|  | CONTACT\_PHONE\_2 | String |  |  |  |
|  | EQUITY\_TOTAL | String |  |  |  |
|  | EQUITY\_OWNER | String |  |  |  |
|  | EQUITY\_PURPOSE | String |  |  |  |
|  | INSURANCE\_AMOUNT | String |  |  |  |
|  | INSURANCE\_FEE | String |  |  |  |
|  | INSURANCE\_LIMIT | String |  |  |  |
|  | HEALTH\_CONDITION | String |  |  |  |
|  | SEX | String |  |  |  |
|  | PAYMENT\_SOURCE | String |  |  |  |
|  | ANNUITY\_AMOUNT | String |  |  |  |
|  | DISBURSEMENT\_AMOUNT | String |  |  |  |
|  | ERROR\_CODE | String |  | Error code |  |

# 2. Sequence

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

## Main (settle Secured OD)

Call 1

## Normal account (with overdraft)

Call 2

## Manage account (with overdraft)

Click Settle Overdraft: Call 3

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.

## Settle Secure Overdraft

Call 4

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

## Call 7 -> Call 8