## API - PRODUCT LIST

### Request

This API service describes in detail the communication between 3rd Party and EC for the purpose of getting the list of products that is designed for 3RD PARTY.

|  |  |  |
| --- | --- | --- |
| Category | Parameter | Description |
| Test environment |  | |
| Header | Authorization |  |
| Accept | application/json |
| Content-Type | application/json |
| Method | POST |
| Body | * See below table for data request | |

|  |  |  |  |
| --- | --- | --- | --- |
| Parameter | Mandatory | Type | Explanation |
| request\_id | Y | String | Identify request is uniqueFormat: [Partner\_code + current\_timestamp]Character: [A-Z0-9]{3,7}\d{13}Min to max: 16 – 20 EX: SAP157181892253 |
| partner\_code | Y | String | * Partner code * Format: [XXX]   EX: SAP |
| channel | Y | String | EX: DSA |
| product\_line | Optional | String | The product line of partner  LOV: BUSINESS CONSUMER  CDL  Example: BUSINESS |

**Request sample:**



### Response

|  |  |
| --- | --- |
| **Category** | **Parameters/Description** |
| status\_code | HTTP status code (*find more in* [HTTP Response status](#_heading=h.147n2zr)) |
| body | { } Object |

**<body> object:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| code | Y | String | The result of request |
| message | Y | String | Detail of code |
| data | N | Array |  |

**<data>**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| employee\_type | N | String | Type of employee. See detail at attached file  EX: E |
| employee\_description\_vi | N | String | description of employee. See detail at attached file  EX: E |
| employee\_description\_en | N | String | description of employee. See detail at attached file   EX: E |
| product\_list | N | Array object | This is an array of the list of products. |

**<product\_list>**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| product\_code | N | String | Code of product  Ex: 11301 |
| product\_description | N | String | Marketing offer  Character:m[A-Z0-9]{3,7}\d{13}@#!  Max: 50    EX: #ERROR!ZL\_EMP\_59109 |
| loan\_min\_amount | N | Number | Loan amount that client require for their loan and is between in range related to product\_type  Min: 0  Max: 999999999999    Ex: 15000000 |
| loan\_max\_amount | N | Number | Loan amount that client require for their loan and is between in range related to product\_type  Min: 0  Max: 999999999999    Ex: 15000000 |
| loan\_min\_tenor | N | Integer | Loan tenor that client require for repayment and in range related to product\_type  Min: 0  Max: 999    Ex: 12 |
| loan\_max\_tenor | N | Integer | Loan tenor that client require for repayment and in range related to product\_type  Min: 0  Max: 999    Ex: 12 |
| interest\_rate | N | Integer | Loan interest rate that is applied for the amount and tenor loan request and in range related to product\_type.  Min: 0  Max: 100 |
| document\_collecting |  | Array object |  |

**<document\_collecting>**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| bundle\_name | N | String | The name of document bundle  EX: “LOAN CONTRACT” |
| bundle\_code | N | String | Code of document bundle |
| min\_request | N | Integer | Minimum number of request documents in given bundle.  Format [0-9]  EX: 1 |
| doc\_list | N | Array | The array of list of Documents to be collected in the given bundles  EX: "doc\_list": ["DRL", "PPT", "FRB"] |

**<doc\_list>**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| doc\_description\_vi | N | string | Definition of document code |
| doc\_description\_en | N | string | Definition of document code |
| doc\_type | N | String | ID of documents |
| doc\_format\_request | N | String | Format of each document type is required when customer provide. It should be uploaded or taking photo directly.  Format:  [CAMERA]: It is forbitten for taking photo  [ALL]: it is optional selection. |

**Response sample:**

****

### Error Table

|  |  |
| --- | --- |
| **Status** | **Message** |
| SUCCESS | SUCCESS |
| NOT\_FOUND | NOT FOUND |

## Eligible API

DSA partner uses this service as the elimination round which is applied for each new request before sending a full package customer information for the loan process.

### Request body:

|  |  |  |
| --- | --- | --- |
| **Category** | **Parameter** | **Description** |
| **Test environment** |  | |
| **Header** | Authorization | Bearer < access\_token > |
| Accept | Application/json |
| Content-Type | Application/json |
| Method | POST |
| **Body** | * See below table for data request | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| request\_id | Y | String | Identify request is unique  Format:  [Partner\_code + current\_timestamp]  Character: [A-Z0-9]{3,7}\d{13}  Min to max: 16 – 20  EX: ZAL157181892253 |
| channel | Y | String | Channel is defined as source that provides lead.  EX: DSA |
| partner\_code | Y | String | The code is provided by EC  EX: MKK |
| dsa\_agent\_code | Y | String | The code of sales/DSA. This is Extranet user login.  EX: MKK241234 |
| customer\_name | Y | String | Full name of client that must contain only Vietnamese characters. [aA-zZ]  Allow [’] in the middle of name  No consecutive spaces  Min to max: 1 - 80  EX: Trần Văn ’A |
| date\_of\_birth | Y | String | Birthday of client must be equal or older than 20 and younger than 60  Format: [dd-mm-yyyy]  EX: 29-10-2000 |
| identity\_card\_id | Y | String | National identity number of client  Only digit charaters  Min to max: 9 – 12  EX: 0123445847791 |
| issue\_date | Y | String | Issued date of ID card that must be in 15 years before current date, and between year of 1900 and yesterday, and after date of birth  Format: dd-mm-yyyy  EX: 29-10-2017 |
| issue\_place | Y | String | Issued place of ID card. See detail in attached file of LOV  EX: VIP01 |
| phone\_number | Y | String | Phone number of client that must be digit characters  Min to max: 10-11  EX: 0120757880 |
| email | N | String | Email address of client  Min to max: 1 – 250  EX: abc@av.vn |
| tem\_province | N | String | province that client is living in.  See attached file of LOV for more detail.  EX: 017 |
| job\_type | N | String | Occupation of client. See more detail in attached LOV file |

**Request sample:**

{

"request\_id": "DSA123456789",

"channel": "DSA",

"partner\_code": "MKK",

“dsa\_agent\_code”:”DSAMKK1233”

"identity\_card\_id":"129116715",

"date\_of\_birth":"23-11-1996",

"customer\_name": "test kyc ba",

"issue\_date": "24-11-2011",

"phone\_number": "0986654321",

"issue\_place": "VIP15",

"email": "nomail@gmail.com"

}

### Response:

|  |  |
| --- | --- |
| Category | Parameters/Description |
| status\_code | Http status code (*find more in* [6.1 HTTP Response status](#_heading=h.3o7alnk)) |
| body | { } Object |

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| Code | String | The result of request |
| Message | String | Content detail |

**Reponse sample:**

{

"code": "ELIGIBLE",

"message": "Application is eligible.",

"data": {

"request\_id": "MOBILE1603786392465",

"channel": "MOBILE"

}

}

## API - FULL LOAN

This service describes in detail communication between EC system and partner’s for the purpose of providing full information of a loan request.

### Request Body:

|  |  |  |
| --- | --- | --- |
| **Category** | **Parameter** | **Description** |
| Test environment |  | |
| Header | Authorization | * Method: Bearer authentication |
| Accept | application/json |
| Content-Type | application/json |
| Method | POST |
| Body | * See below table for data request | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Description** |
| request\_id | Y | String | * Identify the loan request that must be unique * Format: [Partner\_code + current\_timestamp] * Character: [A-Z0-9]{3,7}\d{13} * Min to max: 16 – 20   Example: SPO157181892253 |
| partner\_code | Y | String | * Code of partner   Example: SPO |
| customer\_name | Y | String | * Full name of client that must contain only Vietnamese characters. [aA-zZ] * Allow [’] LOV:in the middle of name * No consecutive spaces * Min to max: 1 - 80   Example: Trần Văn ’A |
| gender | Y | String | * LOV: F (Female), M (Male)   Example: F |
| date\_of\_birth | Y | String | * Birthday of client must be equal or older than 20 and younger than 60 * Format: [dd-mm-yyyy]   Example: 29-10-2000 |
| identity\_card\_id | Y | String | * National identity number of the client. * Only digit characters * Min to max: 9 – 12   Example: 0123445847791 |
| issue\_date | Y | String | * Issued date of ID card that must be in 15 years before current date, and between year of 1900 and yesterday, and after date of birth * Format: dd-mm-yyyy   Example: 29-10-2017 |
| issue\_place | Y | String | * Issued place of ID card. See detail in attached file of LOV     Example: VIP01 |
| phone\_number | Y | Integer | * Phone number of the client that must be digit characters * Maximum: 10 digits   Example: 0931847384 |
| email | N | String | * Email address of client * Min to max: 1 – 250   Example: abc@gma.vn |
| employment\_ type | Y | String | Type of client employment. Choose one of 4 options below:   * E: Employee * SE: self-employee * RP: Retired * FE: Freelance   Example: SE |
| product\_type | Y | String | Code of produte   * See attached file of LOV. * Product type for SPO is 16.   Example: 16 |
| loan\_amount | Y | Number | * Loan amount that client require for their loan and is between in range related to product\_type. * Min: 0 * Max: 999999999999   Example: 15000000 |
| loan\_tenor | Y | Integer | * Loan tenor that client require for repayment and in range related to product\_type * Min: 0 * Max: 999   Example: 12 |
| dsa\_agent\_code | Y | String | * Special code will be provided by EC |
| tem\_province | Y | String | * Province that client is living in * See attached file of LOV for more detail     Example: 017 |
| tem\_district | Y | String | * The district that client is living in city/province. See attached file of LOV for more detail     Example: 269 |
| tem\_ward | Y | String | * The ward that client is living in city/province. See attached file of LOV for more detail     Example: 478 |
| tem\_address | Y | String | * The address that client is living in city/province. Min to max: 1 - 100   Example: 123 đường xxx phường xxx quận xxx thành phố xxx |
| permanent\_province | Y | String | * Province that client is living in. * See attached file of LOV for more detail.     Example: 017 |
| permanent\_district | Y | String | * The district that client is living in city/province. See attached file of LOV for more detail.     Example: 269 |
| permanent\_ward | Y | String | * The ward that client is living in city/province. See attached file of LOV for more detail.     Example: 478 |
| permanent\_address | Y | String | * The address verified in family book of customer. * Min to max: 1-100   Example: 123 đường xxx phường xxx quận xxx thành phố xxx |
| married\_status | Y | String | * Married status of client. See file attached for specific value.   Example: M |
| disbursement\_method | Y |  | * The type of disbursement that customer has selected. LOV:   1: cash  2: bank  Example: cash |
| beneficiary\_name | N | String | * Customer name that is mandatory if disbursement method is “Bank transfer.” * Full name of beneficiary that must not contain tones. [aA-zZ] * Allow [’] in the middle of name. * No consecutive spaces * Min to max : 1 – 80   Example: NGUYEN VAN A |
| bank\_code | N | String | * List of bank code of Bank that is mandatory if disbursement method is “Bank transfer”   LOV:  Example: 204 |
| bank\_branch\_code | N | String | * List of branch code of Bank that is mandatory if disbursement method is “Bank transfer”   LOV:  Example: 66204022 |
| bank\_account | N | Integer | * Bank account of beneficiary * Mandatory if Disbursement channel is “Bank transfer”. * Max: 50   Example: 02358237457 |
| monthly\_income | Y | Number | * Income of client. * Min: 0 * Max: 999999999999   Example: 50000000 |
| other\_income | N | Number | * Other income from customer * Min: 0 * Max: 999999999999   Example: 50000000 |
| monthly\_expense | Y | Number | * Total monthly household expenses |
| job\_type | Y | String | * type of professional   EX: Đầu bếp |
| workplace\_name | Y | String | * Company name   Example: Công ty TNHH ABC |
| workplace\_province | Y | String | * The city/province where the company is in. * Mandatory if employment type is “Employed”.   Example: 1 |
| workplace\_district | Y | String | * The district where the company is in. * Mandatory if employment type is “Employed”.   Example: 17 |
| workplace\_ward | Y | String | * The ward where the company is in. * Mandatory if employment type is “Employed”.     Example: 469 |
| workplace\_address | Y | String | * The detail address where the company is in. * Mandatory if employment type is “Employed”.   Example: 123 đường xxx phường xxx quận xxx thành phố xxx |
| loan\_purpose | Y | String | * Purpose of client loan application. * See file attached for specific LOV “mas\_personal\_info”   Example: HR |
| relation\_1 | Y | String | * The relationship with a personal reference. * See file attached for specific LOV “mas\_personal\_info”   Example: RHH |
| relation\_1\_name | Y | String | * Full name of Personal reference that must be Vietnamese characters. [aA-zZ] * Allow [’] in the middle of name * No consecutive spaces * Min to max: 1 - 80   Example: Trần Văn ’B |
| relation\_1\_phone\_number | Y | String | * Contact of personal reference that must be digit characters. * Must be different from applicant phone number. * Max: 10   Example: 0988834578 |
| relation\_2 | Y | String | * The relationship with a personal reference. * See file attached for specific LOV “mas\_personal\_info”      * Example: RHH |
| relation\_2\_name | Y | String | * Full name of Personal reference that must be Vietnamese characters. [aA-zZ] * Allow [’] in the middle of name. * No consecutive spaces * Min to max: 1 - 80   Example: Trần Văn ’C |
| relation\_2\_phone\_number | Y | String | * Contact of personal reference that must be digit characters. * Must be different from applicant phone number. * Max: 10   Example: 0938473827 |
| list\_doc\_collecting | Y | Array | List of collecting document |
| list\_doc\_collecting[n] | Y | Object | Represent each document info.  [n]: item index. |
| list\_doc\_collecting[n].file\_type | Y | String | * Type of document * Format:Refer Doc\_id LOV. Valid character should be in [A-Za-z0-9\_-], length = 20 * Example: SPID |
| list\_doc\_collecting[n].file\_name | Y | String | * Name of file is sent to sFTP * Format: * *[file\_type]\_[identity\_card\_id]\_[phone\_number]\_[partner\_code][timestamp]* * File type: PDF * Push into EC SFTP   Example: SNID\_212546374\_0988834589\_SPO159569495581.pdf |
| img\_id\_card | Y | String | * Name of ID CARD file is sent to sFTP * Format: * *PID\_[identity\_card\_id]\_[phone\_number]\_[partner\_code][timestamp]* * File type: PDF * Push into EC SFTP   Example: PID\_212546374\_0988834589\_SPO159569495581.pdf |
| img\_selfie | Y | String | * Name of SELFIE file is sent to SFTP * Format: * *PIC\_[identity\_card\_id]\_[phone\_number]\_[partner\_code][timestamp]* * File type: PDF * Push into EC sFTP   Example: PIC\_212546374\_0988834589\_SPO159569495581.pdf |

**Request Sample**:



**Request Example**:



### Response

|  |  |
| --- | --- |
| **Category** | **Parameters/Description** |
| status\_code | Http status code (*find more in*  [HTTP Response status](#_heading=h.147n2zr)) |
| body | { } Object, refer to below table for reference |

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| Code | String | status of request |
| Message | String | Content detail |

**Response Sample:**

### Error Table

The below table described the information of API loan request

|  |  |
| --- | --- |
| **Fields** | **Error message** |
| RECEIVED | Application is received |
| request\_id | Missing |
| request\_id | Duplicated |
| partner\_code | Missing |
| partner\_code | Invalid |
| customer\_name | Missing |
| customer\_name | Must not contain multiple consecutive spaces or (’) |
| customer\_name | must not contains character (') at the end or beginning |
| customer\_name | must only contains Vietnamese characters or character (') |
| phone\_number | Missing |
| phone\_number | must be in pattern '^0\d{9,10}$' |
| date\_of\_birth | Missing |
| date\_of\_birth | must be in format 'dd-MM-yyyy' |
| date\_of\_birth | must be in between 54 and 20 years before current |
| identity\_card\_id | missing |
| identity\_card\_id | must be in pattern '^(\d{9}|\d{12})$' |
| issue\_date | missing |
| issue\_date | must be in format 'dd-MM-yyyy' |
| issue\_date | must be in between year 1900 and yesterday |
| issue\_date | must be at most 15 years before current |
| issue\_date | must be after date\_of\_birth |
| issue\_place | missing |
| issue\_place | does not Exist |
| gender | missing |
| email | must be in email format |
| employment\_type | missing |
| employment\_type | does not Exist |
| employment\_type | invalid for product\_type |
| product\_type | missing |
| product\_type | invalid |
| loan\_amount | missing |
| loan\_amount | invalid |
| loan\_tenor | missing |
| loan\_tenor | invalid |
| image\_selfie | missing |
| image\_selfie | must be in pattern '^PID\_(\d{9}|\d{12})\_0\d{9,10}\_\w+\.pdf$', as 'PID\_[identity\_card\_id]\_[phone\_number]\_[partner\_code][timestamp(epoch milli)].pdf' |
| image\_selfie | invalid for identity\_card\_id |
| image\_selfie | invalid for phone\_number |
| image\_selfie | not Exist in SFTP |
| image\_selfie | missing |
| image\_id\_card | invalid for identity\_card\_id |
| image\_id\_card | invalid for phone\_number |
| image\_id\_card | not Exist in SFTP |
| tem\_province | missing |
| tem\_province | does not Exist |
| tem\_district | missing |
| tem\_district | does not Exist |
| tem\_ward | missing |
| tem\_ward | does not Exist |
| permanent\_province | missing |
| permanent\_province | does not Exist |
| permanent\_district | missing |
| permanent\_district | does not Exist |
| permanent\_ward | missing |
| permanent\_ward | does not Exist |
| permanent\_address | missing |
| permanent\_address | does not Exist |
| profession | missing |
| profession | does not Exist |
| monthly\_income | missing |
| married\_status | missing |
| married\_status | does not Exist |
| loan\_purpose | missing |
| loan\_purpose | does not Exist |
| other\_contact | missing |
| other\_contact | does not Exist |
| relation\_1 | missing |
| relation\_1 | does not Exist |
| relation\_1\_name | missing |
| relation\_1\_name | must not contains multiple consecutive spaces or (') |
| relation\_1\_name | must not contains character (') at the end or beginning |
| relation\_1\_name | must only contains Vietnamese characters or character (') |
| relation\_1\_phone\_number | missing |
| relation\_1\_phone\_number | must be in pattern '^0\d{9,10}$' |
| relation\_2 | missing |
| relation\_2 | does not Exist |
| relation\_2\_name | missing |
| relation\_2\_name | must not contains multiple consecutive spaces or (') |
| relation\_2\_name | must not contains character (') at the end or beginning |
| relation\_2\_name | must only contains Vietnamese characters or character (') |
| relation\_2\_phone\_number | must be in pattern '^0\d{9,10}$' |
| lending\_method | does not Exist |
| business\_date | does not Exist |
| business\_date | must be in format 'dd-MM-yyyy' |
| business\_license\_number | does not Exist |
| annual\_revenue | does not Exist |
| annual\_revenue | must be number |
| annual\_profit | does not Exist |
| annual\_profit | must be number |
| monthly\_revenue | does not Exist |
| monthly\_revenue | must be number |
| monthly\_profit | does not Exist |
| monthly\_profit | must be number |
| 3rd Party\_duration | does not Exist |
| sales\_code | missing |
| sales\_code | does not Exist |

## API – GET OFFER LIST

This service describes in detail the call that is dialled from 3rd party system to EC for the purpose of getting the offer list.

Besides, EC also provide information relevant to list of offers in API – Update status when the status reach “Validated”. However, 3rd party can be proactive to get offer list from EC through this API.

### Request param:

|  |  |  |
| --- | --- | --- |
| Category | Parameter | Description |
| Test environment |  | |
| Header | Authorization | Bearer < access\_token > |
| Accept | Application/json |
| Content-Type | Application/json |
| Method | GET |
| Body | * See below table for data request | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| request\_id | Y | String | Request\_id that is used at the Full loan API |
| proposal\_id | Y | string | Financing proposal number |

### Response:

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| code | Y | String |  |
| message | Y | string |  |
| data | Y | Object |  |
| data.request\_id | Y | String | Request code of API – Loan Request that recognize the customer who has submitted loan request before. |
| data.partner\_code | Y | String |  |
| data.proposal\_id | N | String | Financing proposal that is only generated for a case that has received offers. |
| data.contract\_number | N | String | Contract number that is only generated for a case that has selected the offer. |
| data.offer\_list | N | Array | Optional information |

**<offer\_list>**

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| data.offer\_list[i] |  | [i] =Index item |
| data.offer\_list[i].offer\_id |  | Offer code |
| data.offer\_list[i].offer\_amount | Number | Offer amount for main offer |
| data.offer\_list[i].interest\_rate | Number | Nominal rate |
| data.offer\_list[i].monthly\_installment |  | Installment amount including all financed insurances, and all other periodical Fees/Services… |
| data.offer\_list[i].offer\_tenor | Number | Number of installments |
| data.offer\_list[i].min\_financed\_amount | Number | Min financed amount of variant |
| data.offer\_list[i].max\_financed\_amount | Number | Max financed amount of variant |
| data.offer\_list[i].offer\_var | Number | Reference of offere variant |
| data.offer\_list[i].offer\_type | A | Offer Type (Main, Positive, Negative, True Negative)   * Main = M * Postive = P * Negative = N   True Negative = T |
| data.offer\_list[i].insurance\_list | List Object |  |

**< insurance\_list >**

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| data.offer\_list[i].insurance\_list[j] | List Object | [j] =Index item |
| data.offer\_list[i].insurance\_list[j].insurance\_type | A(30) | Insurance/Service Type – BASIC Linked to offer |
| data.offer\_list[i].insurance\_list[j].insurance\_amount | Number | Total Insurance Amount |
| data.offer\_list[i].insurance\_list[j].percentage\_insurance | A | percentageInsurance1 |
| data.offer\_list[i].insurance\_list[j].base\_calculation | A | Base of Calculation (RA or RANI) |

**Request Example:**

{

"code": "OBTAINED",

"message": "Offers obtained.",

"data": {

"request\_id": "MOBI1603788877457",

"offer\_list": [

{

"offer\_id": "1060148",

"offer\_amount": 10000000,

"interest\_rate": 57.0,

"monthly\_installment": 1968000.0,

"offer\_tenor": 6,

"min\_financed\_amount": null,

"max\_financed\_amount": null,

"offer\_variant": 5052,

"offer\_type": "M",

"insurance\_list": [

{

"insurance\_type": "PREM",

"insurance\_amount": 246000.0,

"percentage\_insurance": 0.41,

"base\_calculation": "RANI"

},

{

"insurance\_type": "BASC",

"insurance\_amount": 198000.0,

"percentage\_insurance": 0.33,

"base\_calculation": "RANI"

}

]

}

]

}

}

## API - SELECT OFFER

This service describes in detail the call that is dialled from 3rd party system to EC for the purpose of sending the selected offer.

### Request body:

|  |  |  |
| --- | --- | --- |
| **Category** | **Parameter** | **Description** |
| Test environment |  | |
| Header | Authorization | Bearer < access\_token > |
| Accept | Application/json |
| Content-Type | Application/json |
| Method | POST |
| Body | * See below table for data request | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| loan\_request\_id | Y | String | The code is responded in the Offer List API. |
| partner\_code | Y | String |  |
| selected\_offer\_id | Y | Number | Offer code |
| selected\_offer\_amount | Y | Number | Offer amount for main offer |
| selected\_offer\_insurance\_type | Y | A(30) | Insurance/Service Type – BASIC Linked to offer |

**Request Example:**

{

"loan\_request\_id": "20102920292",

"partner\_code ": "DGT",

"selected\_offer\_id": "1060148",

"selected\_offer\_amount": "10000000",

"selected\_offer\_insurance\_type": "PREM"

}

* 1. **Response:**

|  |  |
| --- | --- |
| Category | Parameters/Description |
| status\_code | Http status code (*find more in* [6.1 HTTP Response status](#_heading=h.3o7alnk)) |
| body | { } Object |

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| code | String | Result of request |
| message | String | Content detail |
| data | String | Object |

<data>

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| request\_id | String | Result of request |
| loan\_request\_id | String | Loan\_id |

**Response Example:**

{

"code": "RECEIVED",

"message": "The offer selection has been received and is being processed.",

"data": {

"proposal\_id": "201909382723",

"loan\_request\_id": "201909382723"

}

}

## API - UPDATE STATUS

This API service describes in detail the rest call that 3rd listen from EC for the purpose of updating the status change of a loan request and the list of offers (if any).

|  |  |  |
| --- | --- | --- |
| **Category** | **Parameter** | **Description** |
| Test environment |  | |
| Header | Authorization | * clientId: <TBD by 3RD PARTY> * clientSecret: <TBD by 3RD PARTY> * Method: Bearer authentication |
| Accept | application/json |
| Content-Type | application/json |
| Method | POST |
| Body | * See below table for data request | |

### Request body

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Mandatory** | **Type** | **Explanation** |
| code | Y | String |  |
| message | Y | string |  |
| data | Y | Object |  |
| data.request\_id | Y | String | Request code of API – Loan Request that recognize the customer who has submitted loan request before. |
| data.partner\_code | Y | String |  |
| data.proposal\_id | N | String | Financing proposal that is only generated for a case that has received offers. |
| data.contract\_number | N | String | Contract number that is only generated for a case that has selected the offer. |
| data.reject\_reason | N | String | Reject reason |
| data.offer\_list | N | Array | Optional information |

**<offer\_list>**

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| data.offer\_list[i] |  | [i] =Index item |
| data.offer\_list[i].offer\_id |  | Offer code |
| data.offer\_list[i].offer\_amount | Number | Offer amount for main offer |
| data.offer\_list[i].interest\_rate | Number | Nominal rate |
| data.offer\_list[i].monthly\_installment |  | Installment amount including all financed insurances, and all other periodical Fees/Services… |
| data.offer\_list[i].offer\_tenor | Number | Number of installments |
| data.offer\_list[i].min\_financed\_amount | Number | Min financed amount of variant |
| data.offer\_list[i].max\_financed\_amount | Number | Max financed amount of variant |
| data.offer\_list[i].offer\_var | Number | Reference of offere variant |
| data.offer\_list[i].offer\_type | A | Offer Type (Main, Positive, Negative, True Negative)   * Main = M * Postive = P * Negative = N   True Negative = T |
| data.offer\_list[i].insurance\_list | List Object |  |

< insurance\_list >

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| data.offer\_list[i].insurance\_list[j] | List Object | [j] =Index item |
| data.offer\_list[i].insurance\_list[j].insurance\_type | A(30) | Insurance/Service Type – BASIC Linked to offer |
| data.offer\_list[i].insurance\_list[j].insurance\_amount | Number | Total Insurance Amount |
| data.offer\_list[i].insurance\_list[j].percentage\_insurance | A | percentageInsurance1 |
| data.offer\_list[i].insurance\_list[j].base\_calculation | A | Base of Calculation (RA or RANI) |

Status code



**Request Sample:**



### Response

|  |  |
| --- | --- |
| **Category** | **Parameters/Description** |
| status\_code | Http status code (*find more in*  [HTTP Response status](#_heading=h.147n2zr)) |
| body | { } Object, refer to below table for reference |

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Explanation** |
| Code | String | status of request |
| Message | String | Content detail |

**Response Sample:**

### Error table

|  |  |
| --- | --- |
| **Code** | **Value** |
| 0 | *Success* |
| 1 | Wrong / invalid key |
| 2 | Wrong / invalid params |
| 3 | Lead does not Exist |
| 4 | Invalid lead status |
| 5 | Cannot override final lead status |
| 6 | No affected result |

## Non-functional Requirement

### User & Role

The authorized users are DSA agents who has verified successfully and created Extranet accounts. The account must be still available while using the channel to connect the EC system.

### Restrict HTTPS methods:

* Apply a whitelist of permitted HTTP Methods e.g. GET, POST, PUT
* Reject all requests not matching the whitelist with HTTP response code 405 Method not allowed Make sure the caller is authorized to use the incoming HTTP method on the resource collection, action, and record

### Input validation:

* Validate input: Using the format in description field of each parameters in the specifications.
* Reject unExpected/illegal content

### Validate request content types:

* Reject requests containing unExpected or missing content type headers with HTTP response status 406 Unacceptable or 415 Unsupported Media Type
* For XML content types ensure appropriate XML parser hardening, see the cheat sheet
* Avoid accidentally Exposing unintended content types by Explicitly defining content types e.g. Jersey (https://jersey.github.io/) (Java) @consumes("application/json"); @produces("application/json"). This avoids XXE-attack vectors for Example.

### Send safe response content types:

* Do NOT simply copy the Accept header to the Content-type header of the response.
* Reject the request (ideally with a 406 Not Acceptable response) if the Accept header does not specifically contain one of the allowable types
* Ensure sending intended content type headers in your response matching your body content e.g. "application/json" and not "application/javascript"

### Management endpoints:

* Avoid Exposing management endpoints via Internet.
* If management endpoints must be accessible via the Internet, make sure that users must use a strong authentication mechanism, e.g. multi-factor.

### Error handling:

* Respond with generic error messages - avoid revealing details of the failure unnecessarily
* Do not pass technical details (e.g. call stacks or other internal hints) to the client.

### Audit logs:

* Write audit logs before and after security related events.

### Security headers:

* To make sure the content of a given resources is interpreted correctly by the browser, the server should always send the Content-Type header with the correct Content-Type, and preferably the Content-Type header should include a charset. The server should also send an X-Content-Type-Options: nosniff to make sure the browser does not try to detect a different Content-Type than what is actually sent (can lead to XSS)

### Sensitive information in HTTP requests:

* In POST/PUT requests sensitive data should be transferred in the request body or request headers
* In GET requests sensitive data should be transferred in an HTTP Header

### HTTP return code:

|  |  |
| --- | --- |
| **Response Code** | **Description** |
| 200 | OK. Generic successful Execution. |
| 201 | Create  Used as a response to POST method Execution to indicate successful creation of a resource. |
| 400 | Bad Request Your request could not be understood by the server. This may be due to the data payload is not in the Expected format. |
| 401 | Unauthorized The request requires authentication, and none was provided. |
| 403 | Forbidden Request failed because you do not have authorization to access a specific resource. |
| 404 | Not Found. The specified object could not be found. |
| 429 | Too many Requests You Exceeded the rate limit |
| 500 | Internal Server Error We had a problem with our server. Report the issue or try again later. |
| 503 | Service Unavailable Web service is not available |