# 发起蘑菇宝月付申请

接口地址：/monthlyPay/apply

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"billId": 1303992 **//账单id**

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

"applyInfo": {

"isFirstApply": "1", **//是否首次申请[1-是，0-否]**

"loanContractId": null, **//蘑菇宝申请单Id[发起申请时为null, 发起修改资料时为具体的值]**

"signedOrderInfo": {

"signedOrderId": 41525, **//签约单号**

"contractType": 3, **//合同类型[2-非蘑菇宝电子合同, 3-非蘑菇宝纸质合同]**

"contractPhoto": [],

"contractPhotoURL": [

"http://image.mgzf.com/devSpace/3752\_1474858653049.jpg" **//合同URL**

]

},

"saleBillInfo": {

"billId": 1303992, **//账单id**

"autoRepay": "1" **//还款日银行卡自动还款[1-是，0-否]**

},

"personalInfo": {

"realName": "茅寰寰", **//申请人**

"idCard": "", **//身份证号码**

"education": null, **//学历**

"married": null, **//婚姻状况**

"email": null, **//E-mail**

"frontPhoto": null,

"frontPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证正面照**

"frontPhotoError": 0,

"backPhoto": null,

"backPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证反面照**

"backPhotoError": 0,

"idPhoto": null,

"idPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//手持身份证照片**

"idPhotoError": 0

},

"bankingCard": {

"bankBranch": null, **//银行代码**

"account": null, **//银行卡号**

"cellphone": "18812341004", **//银行预留手机号**

"sms": null **//手机验证码**

},

"company": {

"companyName": null, **//单位名称**

"companyTel": null, **//单位电话**

"companyTelAreaCode": null,

"companyTelFixedPhone": null,

"companyaddress": null, **//单位地址**

"industry": null, **//所属行业**

"position": null, **//职位**

"income": null **//收入水平**

},

"contacts": {

"contactName": null, **//紧急联系人**

"contactNameError": 0,

"contactMobile": null, **//紧急联系人电话**

"contactMobileError": 0

}

},

"bankList": [ **//银行列表**

{

"name": "建设银行", **//名称**

"code": "CBC" **//代码**

},

{

"name": "招商银行", **//名称**

"code": "ICBC" **//代码**

}

],

"educationList": [ **//最高学历**

{

"name": "本科", **//名称**

"code": "1" **//代码**

}

],

"marriedList": [ **//婚姻状况**

{

"name": "未婚", **//名称**

"code": "1" **//代码**

}

],

"industryList": [ **//所属行业**

{

"name": "计算机，软件", **//名称**

"code": "1" **//代码**

}

],

"positionList": [ **//职位**

{

"name": "职员", **//名称**

"code": "1" **//代码**

}

],

"incomeList": [ **//收入水平**

{

"name": "1000-3000", **//名称**

"code": "1" **//代码**

}

]

},

"page": null

}

}

# 发送绑卡验证码

接口地址：/monthlyPay/sendBankValidCode

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"account": "62171111222233334444", **//银行卡号**

"bankBranch": "CCB", **//银行代码**

"cellphone": "13801654820", **//银行预留手机号**

"idCard": "310100190010106666", **//身份证号**

"realName": "茅寰寰", **//申请人**

"sms": "",

"validate": null

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

},

"page": null

}

}

**此接口调用后，按返回的resultCode/ resultMsg判断有无发送成功/异常信息，没有具体的返回内容。**

# 银行卡绑定验证

接口地址：/monthlyPay/bindBankCard

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"account": "62171111222233334444", **//银行卡号**

"bankBranch": "CCB", **//银行代码**

"cellphone": "13801654820", **//银行预留手机号**

"idCard": "310100190010106666", **//身份证号**

"realName": "茅寰寰", **//申请人**

"sms": "953412", **//验证码**

"validate": null

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

},

"page": null

}

}

**此接口调用后，按返回的resultCode/ resultMsg判断有无绑定成功/异常信息，没有具体的返回内容。**

# 分期计划预览

接口地址：/monthlyPay/chargesDetail

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"billId": 1303992 **//账单id**

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

"installment": 0.2,// 分期支付金额

"cash": 0.1, **//现金支付金额**

"installments": [

{

"amount": 0.1, **//分期还款金额**

"periodStage": 1, **//期数**

"feeAmount": 0, **//分期手续费**

"payDate": "2016-08-24" **//还款日**

},

{

"amount": 0.1,

"periodStage": 2,

"feeAmount": 0,

"payDate": "2016-09-24"

}

]

},

"page": null

}

}

# 查看分期服务协议

接口地址：/monthlyPay/previewContract

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"applyInfo": {

"isFirstApply": null,

"loanContractId": "100110", **//蘑菇宝申请单Id（详情页上预览时需要传入）**

"signedOrderInfo": {

"signedOrderId": 41525, **//签约单号**

"contractType": 3, **//合同类型[2-非蘑菇宝电子合同, 3-非蘑菇宝纸质合同]**

"contractPhoto": [],

"contractPhotoURL": []

},

"saleBillInfo": {

"billId": 1303992, **//账单id（发起申请预览时需要传入，详情页上预览时不要传入）**

"autoRepay": null

},

"personalInfo": {

"realName": "茅寰寰", **//申请人**

"idCard": "", **//身份证号码**

"education": null, **//学历**

"married": null, **//婚姻状况**

"email": null, **//E-mail**

"frontPhoto": null,

"frontPhotoURL": null, **//身份证正面照**

"frontPhotoError": 0,

"backPhoto": null,

"backPhotoURL": null, **//身份证反面照**

"backPhotoError": 0,

"idPhoto": null,

"idPhotoURL": null, **//手持身份证照片**

"idPhotoError": 0

},

"bankingCard": {

"bankBranch": null, **//银行代码**

"account": null, **//银行卡号**

"cellphone": "18812341004", **//银行预留手机号**

"sms": null **//手机验证码**

},

"company": {

"companyName": null, **//单位名称**

"companyTel": null, **//单位电话**

"companyTelAreaCode": null,

"companyTelFixedPhone": null,

"companyaddress": null, **//单位地址**

"industry": null, **//所属行业**

"position": null, **//职位**

"income": null **//收入水平**

},

"contacts": {

"contactName": null, **//紧急联系人**

"contactNameError": 0,

"contactMobile": null, **//紧急联系人电话**

"contactMobileError": 0

}

}

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

"contractPreview ":{

"contractImgURL": "http://image.mgzf.com/HQBouaL5ueedoq5PcbopKtXzEjs0x11K.html", **//分期服务协议URL**

"finProdType": 1,

"contractName": "蘑菇宝分期服务协议"

}

},

"page": null

}

}

# 保存申请资料

接口地址：/monthlyPay/save

新的申请资料保存、修改资料的保存，都是这个接口

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"applyInfo": {

"isFirstApply": "1", **//是否首次申请[1-是，0-否]**

"loanContractId": "100110", **//蘑菇宝申请单Id[发起申请时为null, 发起修改资料时为具体的值]**

"signedOrderInfo": {

"signedOrderId": null,

"contractType": null,

"contractPhoto": [

"1-ajsfhsd7gds6gfd7g.jpg", **//合同照片文件名(通过/file/fileUpload上传后返回的文件名)**

"1-ajsfhsd7gds6gfd7g.jpg "

],

"contractPhotoURL": [

"http://image.mgzf.com/devSpace/2016-09/cs/2/2/3752/3752\_1474858653049.jpg" **//合同URL**

]

},

"saleBillInfo": {

"billId": 1303992, **//账单id**

"autoRepay": 1 **//是否开启自动扣款**

},

"personalInfo": {

"realName": "茅寰寰", **//申请人**

"idCard": "510230199105086521", **//身份证号码**

"education": 3, **//学历**

"married": 2, **//婚姻状况**

"email": "111@222.333", **//E-mail**

"frontPhoto": "1-ajsfhsd7gds6gfd7g.jpg ", **//身份证正面照(通过/file/fileUpload上传后返回的文件名)**

"frontPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证正面照**

"frontPhotoError": 0,

"backPhoto": "1-ajsfhsd7gds6gfd7g.jpg ", **//身份证反面照(通过/file/fileUpload上传后返回的文件名)**

"backPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证正面照**

"backPhotoError": 0,

"idPhoto": "1-ajsfhsd7gds6gfd7g.jpg ", **//手持身份证照片(通过/file/fileUpload上传后返回的文件名)**

"idPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证正面照**

"idPhotoError": 0

},

"bankingCard": {

"bankBranch": "ICBC", **//银行代码**

"account": "6217001152357415625", **//银行卡号**

"cellphone": "18812341004", **//银行预留手机号**

"sms": null

},

"company": {

"companyName": "上海墨果资产管理有限公司", **//单位名称**

"companyTel": "021-66668888", **//单位电话**

"companyTelAreaCode": null,

"companyTelFixedPhone": null,

"companyaddress": "江宁路212号凯迪克大厦16楼", **//单位地址**

"industry": "9", **//所属行业**

"position": 14, **//职位**

"income": 1 **//收入水平**

},

"contacts": {

"contactName": "老王", **//紧急联系人**

"contactNameError": 0,

"contactMobile": "15566666666", **//紧急联系人电话**

"contactMobileError": 0

}

}

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

},

"page": null

}

}

**此接口调用后，按返回的resultCode/ resultMsg判断有无保存成功/异常信息，没有具体的返回内容。**

# 取消蘑菇宝月付申请

接口地址：/monthlyPay/cancel

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"loanContractId": "100110", **//蘑菇宝申请单Id**

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

},

"page": null

}

}

**此接口调用后，按返回的resultCode/ resultMsg判断有无取消成功/异常信息，没有具体的返回内容。**

# 发起修改申请资料

接口地址：/monthlyPay/modify

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"billId": 1303992 **//账单id**

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

"applyInfo": {

"isFirstApply": null,

"loanContractId": "10110", **//蘑菇宝申请单Id**

"signedOrderInfo": {

"signedOrderId": null,

"contractType": null,

"contractPhoto": [],

"contractPhotoURL": []

},

"saleBillInfo": {

"billId": null,

"autoRepay": null

},

"personalInfo": {

"realName": null,

"idCard": null,

"education": null,

"married": null,

"email": null,

"frontPhoto": null,

"frontPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证正面照**

"frontPhotoError": 0, **//资料是否有误[1-有误，0-无误]**

"backPhoto": null,

"backPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//身份证反面照**

"backPhotoError": 0, **//资料是否有误[1-有误，0-无误]**

"idPhoto": null,

"idPhotoURL": "http://image.mgzf.com/devSpace/3752\_1474858653049.jpg", **//手持身份证照片**

"idPhotoError": 0 **//资料是否有误[1-有误，0-无误]**

},

"bankingCard": {

"bankBranch": null,

"account": null,

"cellphone": null,

"sms": null

},

"company": {

"companyName": null,

"companyTel": null,

"companyTelAreaCode": null,

"companyTelFixedPhone": null,

"companyaddress": null,

"industry": null,

"position": null,

"income": null

},

"contacts": {

"contactName": "习近平", **//紧急联系人**

"contactNameError": 0, **//资料是否有误[1-有误，0-无误]**

"contactMobile": "110", **//紧急联系人电话**

"contactMobileError": 0 **//资料是否有误[1-有误，0-无误]**

}

}

},

"page": null

}

}

# 放弃蘑菇宝月付申请

接口地址：/monthlyPay/giveup

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"loanContractId": "100110", **//蘑菇宝申请单Id**

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

},

"page": null

}

}

**此接口调用后，按返回的resultCode/ resultMsg判断有无取消成功/异常信息，没有具体的返回内容。**

# 蘑菇宝月付详情

接口地址：/monthlyPay/detail

请求参数：

{

"head": {

"userId": "21024",

"key": "8b29725d7a7d9b9e6e33170b9bca45ae",

"token": "a4bf5363f7bd76c5a4975b75f19f63ca"

},

"para": {

"billId": 1303992 **//账单id**

}

}

响应参数：

{

"head": {

"userid": null,

"token": null,

"code": "10000",

"msg": "success"

},

"body": {

"result": {

"resultCode": "1",

"resultMsg": "success"

},

"content": {

"detail": {

"billId ": 13012305, **//账单Id**

"loanContractId ": 1003254, **//蘑菇宝申请单Id**

"mogobaoStatus": 2, **//蘑菇宝状态**

"mogobaoName": "待审核", **//蘑菇宝状态名称**

"timeoutSecond": "12345", **//超时剩余秒**

"applyAmount": 4000, **//分期金额**

"stage": 2, **//分期期数**

"feeRate": 3, **//分期费率**

"repayList": [

{

"period": "1", **//第几期**

"statusName": "待审核", **//账单状态**

"billDate": "2016-12-08", **//还款日**

"amount": "2060.00", **//账单金额（含手续费）**

"commission": "60.00" **//手续费**

},

{

"period": "2",

"statusName": "待审核",

"billDate": "2017-01-08",

"amount": "2060.00",

"commission": "60.00"

}

]

}

},

"page": null

}

}

附：状态对应表

**待提交**(1, "申请资料未提交，等待支付")

**待审核**(2, "申请资料已提交，等待审核")

**审核不通过**(3, "审核时拒绝了或者退房了或者资料修改时租客放弃了，申请流程结束")

**资料有误**(4, "审核时资料有误，等待租客修改")

**审核通过**(5, "审核时通过，等待资方放款及放款给房东")

**放款拒绝**(6, "放款时拒绝了，申请流程结束")

**放款终止**(7, "放款时退房了，申请流程结束")

**放款完成**(8, "财务已放款，申请流程结束，贷款合同开始履约")

**服务终止**(9, "贷款合同履约中退房了，贷款合同终止")

**逾期终止**(10, "还贷时逾期，被强清了")

**还贷结束**(11, "贷款全部还清，合同结束")