On a retail website, design an API that applies the following discounts:

1. If the user is an employee of the store, he gets a 30% discount.
2. If the user is an affiliate of the store, he gets a 10% discount.
3. If the user has been a customer for over 2 years, he gets a 5% discount.
4. For every 100$ on the bill, there would be a 5$ discount (e.g. for a 990$ bill, you get 45$ as a discount).

5. The percentage-based discounts do not apply to groceries.
6. A user can get only one of the percentage-based discounts on a bill.

7. Handle any expected errors.
8. Data Validation.

Write a program with Restful APIs, such that given a bill, it finds the net payable amount. Please note the stress is on the object-oriented approach and test coverage.

The user interface is not required.