**User Story: 14**

**Description:** API to get all payment details for loan account.

**Request:**

POST /loan/paymentdetails

Accept: application/json

Authorization: Bearer w0mcJylzCn-AfvuGdqkty2-KP48=

Content-Type: application/x-www-form-urlencoded

accountId=121

example:

{

“accountId”:”13579024”

}

**Response:**

Response

HTTP/1.1 200 OK Content-Type: application/pdf; charset=utf-8

{ "Paymentdetails" :

{

“accountId”:”1357902469”,

“OriginalPrincipal”:” 300000”,

“LoanTerm”:” 5”,

“TotalNumberOfPayments”:” 12”,

“PaymentFrequency”:” MONTHLY”

},

“Paymentdetail”:[{

“PrincipalAmount”:” 200000”,

“InterestAmount”:” 1000”,

“InsuranceAmount”:” 10000”,

“EscrowAmount”:”5000”,

“PmiAmount”:” 200”,

“FeesAmount”:” 220”,

“BalanceAsOf”:” 2018-08-15”,

“PrincipalBalance”:” 200000”

},

{

“PrincipalAmount”:” 200000”,

“InterestAmount”:” 1000”,

“InsuranceAmount”:” 10000”,

“EscrowAmount”:”5000”,

“PmiAmount”:” 200”,

“FeesAmount”:” 220”,

“BalanceAsOf”:” 2018-08-15”,

“PrincipalBalance”:” 200000”

}] }

**Error Scenarios:**

1. HTTP/1.1 404 Account not found

Content-Type: application/json; charset=utf-8

{

  code: ”404”

  message: “Account Not Found”

}

2. HTTP/1.1 400 Invalid request parameter

Content-Type: application/json; charset=utf-8

{

  code: ”400”

  message: “Invalid request parameter passed”

}

3. HTTP/1.1 401 Unautorised

Content-Type: application/json; charset=utf-8

{

  code: ”401”

  message: “You are not authorized”

}

4. HTTP/1.1 500 Server error

Content-Type: application/json; charset=utf-8

{

  code: ”500”

  message: “ Opps! Something went wrong”

}

**Tables:**

1. **Accountdescriptor table**

|  |  |
| --- | --- |
| **Field** | **Type** |
| AccountId | varchar(128) |
| AccountType | enum('ESOP','GUARDIAN','HOMEEQUITYLOAN', etc ) |
| DisplayName | varchar(45) |
| Description | varchar(45) |
| Status | enum('CLOSED','DELINQUENT',etc ) |
| AccountDescriptorId(PK) | int(11) |
| CustomerId | varchar(128) |

1. **Transaction table**

|  |  |
| --- | --- |
| **Field** | **Type** |
| AccountId | varchar(128) |
| TransactionId (PK) | varchar(128) |
| ReferenceTransactionId | varchar(128) |
| TransactionTimestamp | datetime |
| Description | varchar(45) |
| Amount | double |
| Status | varchar(30) |

1. **loantransction**

|  |  |
| --- | --- |
| **Field** | **Type** |
| LoanTransactionId(PK) | varchar(128) |
| TransactionId | varchar(128) |
| TransactionType | enum('PAYMENT','FEE','ADJUSTMENT','INTEREST') |

1. **paymentdetails**

|  |  |
| --- | --- |
| **Field** | **Type** |
| LoanTransactionId | varchar(128) |
| PaymentId (PK) | varchar(128) |
| PrincipalAmount | double |
| InterestAmount | double |
| InsuranceAmount | double |
| EscrowAmount | double |
| PmiAmount | double |
| FeesAmount | double |