

# 黑马理财系统

## 系统信息

- 系统路径: <http://user-p2p-test.itheima.net>

## 登录注册

### 获取图片验证码

#### 基本信息

- Path: /common/public/verifycode1/{r}
- Method:GET
- 接口描述:

#### 请求参数

#### URL参数

- r: 随机数, 示例: 0.1426580900762553

#### 返回数据

- 响应状态码: 200
- 返回数据: 图片

### 获取短信验证码

#### 基本信息

- Path: /member/public/sendSms
- Method:POST
- 接口描述:

#### 请求参数

#### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

#### body

参数名称	类型	是否必填	示例	备注
phone	string	是		手机号
imgVerifyCode	string	是		验证码
type	string	是	reg	类型[reg:注册]

返回数据

- 响应状态码：200
- 错误码描述：
  - 200：短信发送成功
  - 100：图片验证码错误

```
1  发送成功: {"status":200,"description":"短信发送成功"}
2  发送失败: {"status":100,"description":"图片验证码错误"}
```

注册

基本信息

- Path: /member/public/reg
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	默认值	备注
phone	string	是		手机号
password	string	是		密码
verifycode	string	是		图片验证码
phone_code	string	是		手机验证码
dy_server	string	是	on	是否同意协议[on/off]
invite_phone	string	否		邀请人

返回数据

- 响应状态码：200
- 错误码描述：
  - 200：注册成功，`{"status":200,"description":"注册成功"}`
  - 100：图片验证码错误，`{"status":100,"description":"验证码错误!"}`
  - 100：短信验证码错误，`{"status":100,"description":"验证码错误"}`
  - 100：手机已存在，`{"status":100,"description":"手机已存在!"}`
  - 100：密码不能为空，`{"status":100,"description":"密码不能为空"}`
  - 100：请同意我们的条款，`{"status":100,"description":"请同意我们的条款"}`

登录

基本信息

- Path: `/member/public/login`
- Method: `POST`
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	示例	备注
keywords	string	是		手机号
password	string	是		密码

返回数据

- 响应状态码：200
- 错误码描述：
  - 200：登录成功，`{"status":200,"description":"登录成功"}`
  - 100：用户不存在，`{"status":100,"description":"用户不存在"}`
  - 100：密码不能为空，`{"status":100,"description":"密码不能为空"}`
  - 100：密码错误1次，`{"status":100,"description":"密码错误1次,达到3次将锁定账户"}`
  - 100：密码错误2次，`{"status":100,"description":"密码错误2次,达到3次将锁定账户"}`
  - 100：密码错误3次，`{"status":100,"description":"由于连续输入错误密码达到上限，账号已被锁定，请于1.0分钟后重新登录"}`

是否登录

基本信息

- Path: `/member/public/islogin`
- Method:POST
- 接口描述:判断是否登录

返回数据

- 响应状态码：200
- 错误码描述：
  - 200：已登录，`{"status":200,"description":"OK"}`
  - 250：未登陆，`{"status":250,"description":"您未登陆！"}`

开通账户

实名认证

基本信息

- Path: `/member/realname/approverealname`
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	multipart/form-data			

body

参数名称	类型	是否必填	默认值	备注
realname	string	是		真实姓名
card_id	string	是		身份证号

返回数据

- 响应状态码：200
- 错误码描述：
  - 200：提交成功，`{"status":200,"data":{"card_id":"110****21X","realname":"李**"},"description":"提交成功!"}`
  - 100：姓名不能为空，`{"status":100,"description":"姓名不能为空"}`
  - 100：身份证号不能为空，`{"status":100,"description":"身份证号不能为空"}`

获取认证信息

基本信息

- Path：`/member/member/getapprove`
- Method:POST
- 接口描述:

请求参数

- 无

返回数据

- 响应状态码：200
- 响应数据:

```
1 {
2   "is_email_open": "-1",
3   "lastlogin_time": "1581056542",
4   "group_status": "",
5   "is_auth_user": "-1",
6   "is_realname_open": "2",
```

```
7      "is_corp": "-1",
8      "business_license": "",
9      "realname_remark": "sadf",
10     "card_id": "513****049",
11     "realname": "莫**",
12     "isCert": "2",
13     "realname_card": "1",
14     "pay_pwd": "",
15     "phone": "130****5678",
16     "realname_status": "1",
17     "trustType": "chinapnr",
18     "pwd": "1",
19     "email": "",
20     "is_trust": "1"
21 }
```

## 开户

### 基本信息

- Path: /trust/trust/register
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

- 响应状态码: 200
- 返回响应数据:

```
1 {
2   "status": 200,
3   "description": {
4     "form": "<form name='easypaysubmit' id='easypaysubmit' target='_blank'
method='post' action='http://mertest.chinapnr.com/muser/publicRequests'><input
name='Version' type='hidden' value='10'/><input name='CmdId' type='hidden'
value='UserRegister'/><input name='MerCustId' type='hidden'
value='6000060007313892'/><input name='BgRetUrl' type='hidden'
value='https://www.baidu.com/'/><input name='RetUrl' type='hidden'
value='http://dev-
www.zcbk.deayou.com/trust/chinapnr/register/return/20011318124917315444'/>
<input name='UsrId' type='hidden' value=''/><input name='UsrName'
type='hidden' value=''/><input name='IdType' type='hidden' value='00'/><input
name='IdNo' type='hidden' value='51343620000113288X'/><input name='UsrMp'
type='hidden' value='13210001001'/><input name='UsrEmail' type='hidden'
value=''/><input name='MerPriv' type='hidden' value='20011318124917315444'/>
<input name='ChkValue' type='hidden'
value='1784F61D7A6FDB0C900808DEA6DCEA882A138E731234473B84CB2829DF2B66FF032E406
97D9668DC4B054A2790BDCF1EF32D2DB4B807CAF7F89829BE7C10520C3AF44DEF8EA2DDD07141C
49DDEC147ECEC6A3D8E7E3B751D5308171AB3131668D19822D7F05E2E7CAAC5DB1F5744821B4A8
B439E9A4335614B6A2CD8E3467DE5'/><input name='CharSet' type='hidden'
value='UTF-8'/></form><script>document.forms['easypaysubmit'].submit();
</script>"
5   }
6 }
```

## 第三方开户接口

### 基本信息

- Path: http://mertest.chinapnr.com/muser/publicRequests
- Method: POST
- 接口描述:

### 请求参数

### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

### body

参数名称	类型	是否必填	示例	备注
Version	string	是	10	版本号
CmdId	string	是	UserRegister	消息类型
...	...			

返回数据

- 响应状态码：200

充值提现

获取充值验证码

基本信息

- Path: /common/public/verifycode/{r}
- Method:GET
- 接口描述:

请求参数

URL参数

- r: 随机数，示例：0.1426580900762553

返回数据

- 响应状态码：200
- 返回数据：图片

充值

基本信息

- Path: /trust/trust/recharge
- Method:POST
- 接口描述:

请求参数

headers



参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	默认值	备注
paymentType	string	是	chinapnrTrust	充值类型
amount	string	是		充值金额
formStr	string	是	reForm	
valicode	string	是		验证码

返回数据

- 响应状态码：200
- 错误码描述：
  - 200:
  - 100: 验证码错误

```
1 {
2   "status": 200,
3   "description": {
4     "form": "<form name='easypaysubmit' id='easypaysubmit' target='_blank'
method='post' action='http://mertest.chinapnr.com/muser/publicRequests'><input
name='Version' type='hidden' value='10'/><input name='CmdId' type='hidden'
value='NetSave'/><input name='MerCustId' type='hidden'
value='6000060007313892'/><input name='UsrCustId' type='hidden'
value='6000060011480141'/><input name='OrdId' type='hidden'
value='20011216062778381338'/><input name='OrdDate' type='hidden'
value='20200112'/><input name='GateBusiId' type='hidden' value='B2C'/><input
name='OpenBankId' type='hidden' value=''><input name='DcFlag' type='hidden'
value='D'/><input name='TransAmt' type='hidden' value='100.00'/><input
name='RetUrl' type='hidden'
value='http://112.126.69.227:8101/trust/chinapnr/recharge/return/2001121606277
8381338'/><input name='BgRetUrl' type='hidden'
value='https://www.baidu.com/'><input name='OpenAcctId' type='hidden'
value=''><input name='CertId' type='hidden' value=''><input name='MerPriv'
type='hidden' value='238'/><input name='ChkValue' type='hidden' value='-101'/>
<input name='CharSet' type='hidden' value='UTF-8'/></form>
<script>document.forms['easypaysubmit'].submit();</script>"
5   }
6 }
```

# 充值服务费

## 基本信息

- Path: /finance/recharge/rechargefee
- Method:POST
- 接口描述:

## 请求参数

### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

### body

参数名称	类型	是否必填	默认值	备注
amount	string	是		充值金额
paymentType	string	是	chinapnrTrust	支付类型

## 返回数据

- 响应状态码: 200
- 错误码描述:
  - 200:
  -

```
1 {
2   "status": 200,
3   "data": {
4     "factAmount": 2000.00,
5     "rechargeAmount": 2000.00,
6     "rechargeFee": 0.00
7   },
8   "description": "OK"
9 }
```

# 绑定银行卡

## 基本信息

- Path: /trust/trust/bindBankCard

- Method: POST
- 接口描述:

#### 请求参数

- 无

#### 返回数据

- 响应状态码: 200
- 错误码描述:
  - 200:
  -

```
1 {
2   "status": 200,
3   "description": {
4     "form": "<form name='easypaysubmit' id='easypaysubmit' target='_blank'
method='post' action='http://mertest.chinapnr.com/muser/publicRequests'><input
name='Version' type='hidden' value='10'/><input name='CmdId' type='hidden'
value='UserBindCard'/><input name='MerCustId' type='hidden'
value='6000060007313892'/><input name='UsrCustId' type='hidden'
value='6000060011480141'/><input name='BgRetUrl' type='hidden'
value='https://www.baidu.com/'><input name='MerPriv' type='hidden'
value='20011220051442971538'/><input name='ChkValue' type='hidden'
value='A09C6EE384A8FA4E58D10C76D67DBF84E1966D839E824D59448BBAFC604D5C34A944935
036E98D343898A17947345BF39EB1A6EEB8ACAFDCEDDE3B1423FE7AA3450C5038CFAD4F47936D1
F7E35142169E87E0C727295BB064104474D3D3E95A160137A5DC09EBDB180E9B1268279539FDC0
29A38FA727CA6BD5558D6AC0DC32E'/><input name='CharSet' type='hidden'
value='UTF-8'/></form><script>document.forms['easypaysubmit'].submit();
</script>"
5   }
6 }
```

## 获取银行卡

#### 基本信息

- Path: /member/funds/getMemberBank
- Method: POST
- 接口描述:

#### 请求参数

- 无

#### 返回数据

- 响应状态码: 200
-

```
1  {
2    "bank_info": [{
3      "id": 40,
4      "status": 1,
5      "name": "建设银行",
6      "isQuickpay": -1,
7      "province": 0,
8      "bank_nid": "CCB",
9      "account": "6215*****5601",
10     "realname": "李四",
11     "member_id": 243,
12     "city": 0
13   }],
14   "is_bind": true,
15   "addShow": true
16 }
```

可提现额度

基本信息

- Path: /finance/withdraw/getcashfee
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	默认值	备注
account	string	是		金额

返回数据

- 响应状态码: 200
- 错误码描述:

- 200:
- 100: 提现金额应大于80元,小于30000元

```
1 {"status":200,"data":{"fee":0.01,"account":99.99}}
2 {"status":100,"data":{"account":10},"description":"提现金额应大于80元,小于30000元"}
```

提现

基本信息

- Path: /trust/trust/withdraw
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	默认值	备注
money	string	是		提现金额
cost	string	否		服务费费用
actual	string	否		实际提现

返回数据

- 响应状态码: 200
- 错误码描述:
  - 200:
  - 100:

```
1 {
2   "status": 200,
3   "description": {
4     "form": "<form name='easypaysubmit' id='easypaysubmit' target='_blank'
method='post' action='http://mertest.chinapnr.com/muser/publicRequests'><input
name='Version' type='hidden' value='20'/><input name='CmdId' type='hidden'
value='Cash'/><input name='MerCustId' type='hidden' value='6000060007313892'/>
<input name='OrdId' type='hidden' value='20011221024460406243'/><input
name='UsrCustId' type='hidden' value='6000060011481391'/><input
name='TransAmt' type='hidden' value='100.00'/><input name='OpenAcctId'
type='hidden' value=''><input name='RetUrl' type='hidden' value='http://dev-
www.zcbk.deayou.com/trust/chinapnr/withdraw/return/20011221024460406243'/>
<input name='BgRetUrl' type='hidden' value='https://www.baidu.com/'><input
name='Remark' type='hidden' value=''><input name='MerPriv' type='hidden'
value=''><input name='ReqExt' type='hidden'
value='[{\"FeeObjFlag\": \"U\"}]'/><input name='ChkValue' type='hidden'
value='748AF02349658D3C25F81D5CD50B8E58DF9B00A2C0864FE3E7B64456D480602BC832DE2
77FD2AF5C13169DA745EC9D36DF7C79CF0FE53E09749E377ED7187D3182BF042F2DB1C895032AC
6ECB237A42D8949A86DE1534030C9FC771436646D8D987395161458C4E4AE58985AB77A4B52CA5
F89D7B3F5BD64600777FC220EAE46'/><input name='CharSet' type='hidden'
value='UTF-8'/></form><script>document.forms['easypaysubmit'].submit();
</script>"
5   }
6 }
```

投资

投资产品详情

基本信息

- Path: /common/loan/loaninfo
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	默认值	备注
id	int	是		产品id

#### 返回数据

- 响应状态码：200
- 错误码描述：
  - 200: OK
  -

```
1  {
2    "status": 200,
3    "data": {
4      "attachment_ids": "",
5      "loan_info": {
6        "tender_count": "0",
7        "add_date": "2019-10-29",
8        "tender_amount_min": 10.00,
9        "wait_amount": "5000.00",
10       "use": "周转",
11       "period_name": "5个月",
12       "award_status": -1,
13       "additional_amount_max": 0.00,
14       "serialno": "201910290017",
15       "isCert": "2",
16       "overdue_time": "1970-01-01 08:00:00",
17       "password": "xiuzheng17",
18       "password_status": true,
19       "category_id": "6",
20       "additional_name": "null+0.00%",
21       "id": "56",
22       "catePic":
23         "http://112.126.69.227:8085/loan/borrowtype/20170720/8c0db873b42eabe4c3d495b96996156d.gif",
24       "validate": 0,
25       "member_id": "213",
26       "period": "5",
27       "apr": "5.00",
28       "amount": "5000.00",
29       "status_name": "流转中",
30       "category_type": "3",
31       "deposit_certificate": "-1",
32       "additional_status": -1,
33       "member_name": "15831017062",
34       "vouch_company_id": "1",
35       "is_auto": -1,
36       "hits": 19,
```

```
36     "contents": "1",
37     "credited_amount": "0.00",
38     "name": "TBD",
39     "progress": "0.00",
40     "tender_amount_max": 0.00,
41     "repay_type": "3",
42     "hidden_status": "1",
43     "is_company": -1,
44     "additional_apr": 0.00,
45     "tenderNum": "0",
46     "status": "3"
47 },
48 "member_approve": {
49     "is_email": "no",
50     "is_phone": "yes",
51     "is_realname": "yes",
52     "is_lock": "yes",
53     "username": "15831017062"
54 },
55 "company_info": {},
56 "member_info": {
57     "member_id": 213,
58     "birthday": "1998-10-29",
59     "industry_name": "未填",
60     "gender": "男",
61     "company_scale_name": "未填",
62     "member_name": "15831017062",
63     "marry_name": "未填",
64     "card_id": "130426199810290835",
65     "realname": "爱***",
66     "edu_name": "未填",
67     "graduated": "未填",
68     "imgPath": "http://112.126.69.227:8085",
69     "monthly_income_name": "未填",
70     "id": 208,
71     "company_office_name": "未填"
72 },
73 "member_loan_info": {
74     "late_amount": 0,
75     "late_repay": 0,
76     "late_repay_max": 0,
77     "loan_success_amount": 0,
78     "interestTotal": 5104.17,
79     "loan_count": 1,
80     "repay_success_count": 0,
81     "loan_success_count": 0,
82     "wait_repay_total": 0
83 },
84 "comList": [],
```



```
85     "iscompany": "-1",
86     "attaList": [],
87     "companyPic": "",
88     "member": {
89         "lastlogin_time": 1578815862,
90         "role": 1,
91         "group_status": 2,
92         "is_id5": -1,
93         "register_time": 1572834559,
94         "id": 238,
95         "register_ip": 611319874,
96         "is_login": 1,
97         "group": 1,
98         "is_email": -1,
99         "credit_point": 0,
100        "amount": 0.00,
101        "is_phone": 1,
102        "is_vip": -1,
103        "can_tender_new": 1,
104        "count": 9,
105        "lastlogin_date": "Jan 12, 2020",
106        "is_realname": 1,
107        "register_date": "Nov 4, 2019",
108        "is_auto": "-1",
109        "lock_time": 1578816087,
110        "register_type": 1,
111        "is_video": -1,
112        "self_loan": -1,
113        "phone": 13264228482,
114        "balance_amount": 50676.90,
115        "name": "13264228482",
116        "lastlogin_ip": 611319876,
117        "status": 1
118    },
119    "repay_type": {
120        "contents": "到期还本还息",
121        "name": "到期还本还息",
122        "remark": "",
123        "id": 3
124    },
125    "loan_roam": {
126        "portion_total": 1,
127        "assets": "1",
128        "portion_wait": 1,
129        "portion_yes": 0,
130        "interest_every": 104.170000,
131        "assets_use": "1",
132        "risk": "1",
133        "vouch_style": "admin17",
```

```

134         "tend_roam_min": 5000.00
135     },
136     "bondingCompany": {
137         "id": 1,
138         "name": "厦门帝网信息科技有限公司",
139         "capital": 30000.00,
140         "riskMoney": 10000.00,
141         "loginDate": "Oct 1, 2019 12:00:00 AM",
142         "type": -1,
143         "companyLogo":
144             "http://112.126.69.227:8085/member/company/20191009/82500934-5d1d-4317-
145             a112-2fb12b2d6144.png",
146         "provinceId": 1310,
147         "cityId": 1326,
148         "companyAddress": "思明区软件园二期望海路71号楼",
149         "companyTel": "0592-5866543",
150         "legal": "张健",
151         "legalTel": "15985837305",
152         "contactTel": "15985837305",
153         "companyIntro": "/member/company/20191009/7c08cec7-e6b1-4473-b169-
154             c2e77b3edc3e.jpg",
155         "companySerialno": "DY201910200002",
156         "status": 1,
157         "companyMaterials": "a:4:{i:0;a:3:
158             {s:5:\"title\";s:0:\"\";s:6:\"imgurl\"}}",
159         "contents": "厦门帝网信息科技有限公司,2010年06月07日成立, 经营范围包括信息
            系统集成服务; 计算机、软件及辅助设备批发; 计算机、软件及辅助设备零售; 通信设备零
            售; 其他电子产品零售; 互联网接入及相关服务 (不含网吧); 其他互联网服务 (不含需经许
            可审批的项目) 其他未列明电信业务; 固定电信服务; 移动电信服务; 承接所属电信业企业在
            其经营范围内委托的业务。"
156     }
157 },
158 "description": "OK"
159 }

```

## 投资产品查询

### 基本信息

- Path: /loan/loan/loansearch
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

- 响应状态码: 200
- 错误码描述:
  - 200: OK
  -

```
1  {
2    "apr_search": [{
3      "id": 30201,
4      "pid": 302,
5      "name": "(0-5)",
6      "value": "0-5"
7    }, {
8      "id": 30202,
9      "pid": 302,
10     "name": "(5-10)",
11     "value": "5-10"
12   }, {
13     "id": 30203,
14     "pid": 302,
15     "name": "(10-15)",
16     "value": "10-15"
17   }, {
18     "id": 30204,
19     "pid": 302,
20     "name": "(15-20)",
21     "value": "15-20"
22   }, {
23     "id": 30205,
24     "pid": 302,
25     "name": "(20-24)",
26     "value": "20-24"
27   }, {
28     "id": 30206,
29     "pid": 302,
30     "name": "24%以上",
31     "value": "24"
32   }],
33   "amount_search": [{
34     "id": 10301,
35     "pid": 103,
36     "name": "0-2000",
37     "value": "0-2000"
38   }, {
39     "id": 10302,
40     "pid": 103,
41     "name": "2000-5000",
42     "value": "2000-5000"
43   }, {
```

```
44     "id": 10303,
45     "pid": 103,
46     "name": "5000-10000",
47     "value": "5000-10000"
48 }, {
49     "id": 10304,
50     "pid": 103,
51     "name": "(1-3)万",
52     "value": "10000-30000"
53 }, {
54     "id": 10305,
55     "pid": 103,
56     "name": "(3-5)万",
57     "value": "30000-50000"
58 }, {
59     "id": 10306,
60     "pid": 103,
61     "name": "5万以上",
62     "value": "50000"
63 }],
64 "loan_type_search": [{
65     "id": 1,
66     "name": "信用标"
67 }, {
68     "id": 3,
69     "name": "天标"
70 }, {
71     "id": 4,
72     "name": "担保标"
73 }, {
74     "id": 5,
75     "name": "抵押标"
76 }, {
77     "id": 6,
78     "name": "流转标"
79 }, {
80     "id": 7,
81     "name": "Jack"
82 }],
83 "period_search": [{
84     "id": 30501,
85     "pid": 305,
86     "name": "1-3月(天)",
87     "value": "1-3"
88 }, {
89     "id": 30502,
90     "pid": 305,
91     "name": "3-6月(天)",
92     "value": "3-6"
```

```
93     }, {
94         "id": 30503,
95         "pid": 305,
96         "name": "6-12月(天)",
97         "value": "6-12"
98     }, {
99         "id": 30504,
100        "pid": 305,
101        "name": "12月(天)以上",
102        "value": "12"
103    }]
104 }
```

投资产品列表

基本信息

- Path: /loan/loan/listtender
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	列表值	默认值	备注
loan_type	enum	否	1:信用标, 2:天标, 3:担保标, 4:抵押标, 5:流转标		标种
amount_search	enum	否	0-2000 , 2000-5000, 5000-10000, 10000-30000, 30000-50000, 50000		金额
apr_search	enum	否	0-5, 5-0,10-15,15-20,20-24,24		利率
period_search	enum	否	1-3,3-6,6-12,12		期限
page	int	否		1	页码

返回数据

- 响应状态码：200
- 响应体数据

```
1  {
2      "page": 1,
3      "epage": 10,
4      "total_items": 45,
5      "total_pages": 5,
6      "items": [
7          {
8              "progress": "0.00",
9              "isTenderWord": "yes",
10             "award_status": -1,
11             "id": "56",
12             "amount": 5000.0,
13             "additional_amount_max": 0.00,
14             "status_name": "流转中",
15             "name": "TBD",
16             "additional_status": "-1",
17             "repay_type_name": "到期还本还息",
18             "apr": "5.00",
19             "status": "3",
20             "min_amount": 5000.00,
21             "category_id": "6",
22             "portion_total": 1,
23             "repayType": "3",
```

```
24         "waitAmount": 5000.0,
25         "period": "5",
26         "credited_amount": 0.0,
27         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20170720/8c0db873b42eabe4c3d495b969
96156d.gif",
28         "is_roam": 1,
29         "portion_yes": 0,
30         "category_type": "3",
31         "additional_name": "null+0.00%",
32         "additional_apr": 0.00
33     },
34     {
35         "progress": "1.00",
36         "isTenderWord": "no",
37         "award_status": -1,
38         "id": "64",
39         "amount": 10000.0,
40         "additional_amount_max": 0.00,
41         "status_name": "流转中",
42         "name": "流转1104",
43         "additional_status": "-1",
44         "repay_type_name": "到期还本还息",
45         "apr": "5.00",
46         "status": "3",
47         "min_amount": 100.00,
48         "category_id": "6",
49         "portion_total": 100,
50         "repayType": "3",
51         "waitAmount": 9900.0,
52         "period": "1",
53         "credited_amount": 100.0,
54         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20170720/8c0db873b42eabe4c3d495b969
96156d.gif",
55         "is_roam": 1,
56         "portion_yes": 1,
57         "category_type": "3",
58         "additional_name": "null+0.00%",
59         "additional_apr": 0.00
60     },
61     {
62         "progress": "3.66",
63         "isTenderWord": "no",
64         "award_status": -1,
65         "amount": 41000.0,
66         "id": "84",
67         "additional_amount_max": 0.00,
68         "status_name": "借款中",
```

```

69         "name": "借款A",
70         "additional_status": "-1",
71         "repay_type_name": "按月付息",
72         "apr": "8.00",
73         "status": "3",
74         "category_id": "5",
75         "repayType": "4",
76         "waitAmount": 39500.0,
77         "period": "1",
78         "credited_amount": 1500.0,
79         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20170720/f18af6ae621d43c7ec1bb25e9f
e82423.gif",
80         "is_roam": -1,
81         "category_type": "1",
82         "additional_name": "null+0.00%",
83         "additional_apr": 0.00
84     },
85     {
86         "progress": "50.00",
87         "isTenderWord": "no",
88         "award_status": -1,
89         "id": "12",
90         "amount": 50000.0,
91         "additional_amount_max": 0.00,
92         "status_name": "流转中",
93         "name": "流转标",
94         "additional_status": "-1",
95         "repay_type_name": "到期还本还息",
96         "apr": "18.00",
97         "status": "3",
98         "min_amount": 5000.00,
99         "category_id": "6",
100        "portion_total": 10,
101        "repayType": "3",
102        "waitAmount": 25000.0,
103        "period": "3",
104        "credited_amount": 25000.0,
105        "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20170720/8c0db873b42eabe4c3d495b969
96156d.gif",
106        "is_roam": 1,
107        "portion_yes": 5,
108        "category_type": "3",
109        "additional_name": "null+0.00%",
110        "additional_apr": 0.00
111    },
112    {
113        "progress": "100.00",

```



```

114         "isTenderWord": "no",
115         "award_status": -1,
116         "amount": 20000.0,
117         "id": "39",
118         "additional_amount_max": 0.00,
119         "status_name": "满标复审",
120         "name": "newtest",
121         "additional_status": "1",
122         "repay_type_name": "到期还本还息",
123         "apr": "10.00",
124         "status": "4",
125         "category_id": "1",
126         "repayType": "3",
127         "waitAmount": 0.0,
128         "period": "1",
129         "credited_amount": 20000.0,
130         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
131         "is_roam": -1,
132         "category_type": "1",
133         "additional_name": "不能再新了+3.00%",
134         "additional_apr": 3.00
135     },
136     {
137         "progress": "0.20",
138         "isTenderWord": "yes",
139         "award_status": -1,
140         "amount": 200000.0,
141         "id": "5",
142         "additional_amount_max": 0.00,
143         "status_name": "满标复审",
144         "name": "装修贷款test",
145         "additional_status": "-1",
146         "repay_type_name": "等额本息",
147         "apr": "10.00",
148         "status": "4",
149         "category_id": "1",
150         "repayType": "1",
151         "waitAmount": 0.0,
152         "period": "1",
153         "credited_amount": 400.0,
154         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
155         "is_roam": -1,
156         "category_type": "1",
157         "additional_name": "null+0.00%",
158         "additional_apr": 0.00

```

```

159     },
160     {
161         "progress": "5.00",
162         "isTenderWord": "yes",
163         "award_status": -1,
164         "amount": 20000.0,
165         "id": "48",
166         "additional_amount_max": 0.00,
167         "status_name": "满标复审",
168         "name": "开网吧",
169         "additional_status": "-1",
170         "repay_type_name": "按月付息",
171         "apr": "10.00",
172         "status": "4",
173         "category_id": "1",
174         "repayType": "4",
175         "waitAmount": 0.0,
176         "period": "12",
177         "credited_amount": 1000.0,
178         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
179         "is_roam": -1,
180         "category_type": "1",
181         "additional_name": "null+0.00%",
182         "additional_apr": 0.00
183     },
184     {
185         "progress": "40.00",
186         "isTenderWord": "no",
187         "award_status": -1,
188         "amount": 50000.0,
189         "id": "76",
190         "additional_amount_max": 0.00,
191         "status_name": "满标复审",
192         "name": "修改bug",
193         "additional_status": "-1",
194         "repay_type_name": "等额本息",
195         "apr": "15.00",
196         "status": "4",
197         "category_id": "1",
198         "repayType": "1",
199         "waitAmount": 0.0,
200         "period": "5",
201         "credited_amount": 20000.0,
202         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
203         "is_roam": -1,

```

```
204         "category_type": "1",
205         "additional_name": "null+0.00%",
206         "additional_apr": 0.00
207     },
208     {
209         "progress": "100.00",
210         "isTenderWord": "no",
211         "award_status": -1,
212         "amount": 20000.0,
213         "id": "78",
214         "additional_amount_max": 0.00,
215         "status_name": "满标复审",
216         "name": "抵押117",
217         "additional_status": "-1",
218         "repay_type_name": "等额本息",
219         "apr": "10.00",
220         "status": "4",
221         "category_id": "5",
222         "repayType": "1",
223         "waitAmount": 0.0,
224         "period": "6",
225         "credited_amount": 20000.0,
226         "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20170720/f18af6ae621d43c7ec1bb25e9f
e82423.gif",
227         "is_roam": -1,
228         "category_type": "1",
229         "additional_name": "null+0.00%",
230         "additional_apr": 0.00
231     },
232     {
233         "progress": "100.00",
234         "isTenderWord": "no",
235         "award_status": -1,
236         "amount": 11000.0,
237         "id": "61",
238         "additional_amount_max": 0.00,
239         "status_name": "满标复审",
240         "name": "公司扩张",
241         "additional_status": "-1",
242         "repay_type_name": "到期还本还息",
243         "apr": "15.00",
244         "status": "4",
245         "category_id": "4",
246         "repayType": "3",
247         "waitAmount": 0.0,
248         "period": "24",
249         "credited_amount": 11000.0,
```

```
250         "catePic": "http://dev-  
imgview.zcbk.deayou.com/loan/borrowtype/20170720/297c89d269bda926c5dafc919c  
5bcfa0.gif",  
251         "is_roam": -1,  
252         "category_type": "2",  
253         "additional_name": "null+0.00%",  
254         "additional_apr": 0.00  
255     }  
256 ]  
257 }
```

投资数据

基本信息

- Path: /loan/tender/investdata
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	默认值	备注
id	int	是		产品id
depositCertificate	int	是	-1	
amount	int	是		投资金额

返回数据

- 响应状态码: 200
- 返回响应体

```
1 {  
2     "member": {  
3         "balance_amount": 47190.44,  
4         "is_paypwd": "no"
```

```
5    },
6    "apr": 8.00,
7    "maxTender": 10000.00,
8    "depositCertificate": "-1",
9    "category_id": 5,
10   "minTender": 50.00,
11   "period": 1,
12   "award_status": -1,
13   "is_password": "no",
14   "additional_status": -1,
15   "repay_type": 4,
16   "additional_apr": 0.00,
17   "wait_amount": 41000.00
18 }
```

## 投资

### 基本信息

- Path: /trust/trust/tender
- Method: POST
- 接口描述:

### 请求参数

#### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

#### body

参数名称	类型	是否必填	默认值	备注
id	int	是		产品id
depositCertificate	int	是	-1	
amount	int	是		金额

### 返回数据

- 响应状态码: 200
- 错误码描述:
  - 200:
  - 100:

- 投资金额不能为空
- 投资密码不能为空

```
1 {
2   "status": 200,
3   "description": {
4     "form": "<form name='easypaysubmit' id='easypaysubmit' target='_blank'
method='post' action='http://mertest.chinapnr.com/muser/publicRequests'><input
name='Version' type='hidden' value='20'/><input name='CmdId' type='hidden'
value='InitiativeTender'/><input name='MerCustId' type='hidden'
value='6000060007313892'/><input name='OrdId' type='hidden'
value='20011310425477231138'/><input name='OrdDate' type='hidden'
value='20200113'/><input name='TransAmt' type='hidden' value='500.00'/><input
name='UsrCustId' type='hidden' value='6000060011480141'/><input
name='MaxTenderRate' type='hidden' value='0.20'/><input name='BorrowerDetails'
type='hidden'
value='[{\"BorrowerCustId\": \"6000060011478653\", \"BorrowerAmt\": \"500.00\", \"
BorrowerRate\": \"0.90\", \"ProId\": \"\"}]'/><input name='IsFreeze'
type='hidden' value='Y'/><input name='FreezeOrdId' type='hidden'
value='20011310425477231138'/><input name='RetUrl' type='hidden'
value='http://dev-
www.zcbk.deayou.com/trust/chinapnr/tender/return/20011310425477231138'/><input
name='BgRetUrl' type='hidden' value='https://www.baidu.com/'/><input
name='MerPriv' type='hidden' value=''/><input name='ReqExt' type='hidden'
value=''/><input name='ChkValue' type='hidden'
value='7B516A12B6FB6FC997FDEC3A42AE15C53BFD8223440BF7CCD7505E06B11FA18661F8232
71FE087E2565E21365825D1EB84FE2C7F4D8E9B5383A895B42620C28AA089F816FD2CAE8CD188D
70C5538E57AC7AA7DB9510F2285BB7BB9C57FB106DEA4328549391BF3C7910EDD3EEED35BD7456
93DB327F624AF35E86808D66E217C'/><input name='CharSet' type='hidden'
value='UTF-8'/></form><script>document.forms['easypaysubmit'].submit();
</script>"
5   }
6 }
```

## 风险测评

### 基本信息

- Path: /risk/answer/submit
- Method: POST
- 接口描述:

### 请求参数

### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	取值范围	备注
answers_1	string	是	[A,B,C,D]	答案1
answers_2	string	是	[A,B,C,D,E]	答案2
answers_3	string	是	[A,B,C,D]	答案3
answers_4	string	是	[A,B,C,D]	答案4
answers_5	string	是	[A,B,C,D,E]	答案5
answers_6	string	是	[A,B,C,D]	答案6
answers_7	string	是	[A,B,C,D]	答案7
answers_8	string	是	[A,B,C,D]	答案8
answers_9	string	是	[A,B,C,D]	答案9
answers_10	string	是	[A,B,C,D,E]	答案10

返回数据

- 响应状态码：200
- 错误码描述：
  - 200：提交成功
  - 110：问题回答不全

```
1 提交成功： {
2      "status": 200,
3      "data": "提交成功",
4      "description": "OK"
5  }
6 提交失败： {"status":110,"description":"问题回答不全"}
```

投资收益计算

基本信息

- Path： /loan/tender/investInterest
- Method:POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	示例	备注
amount	int	是	500	投资金额
period	int	是	1	期数
apr	int	是	8	年化利率
repay_type	int	是	4	投资类型
award_scale	int	否		
additional_status	int	是	-1	
additional_apr	int	是	0	

返回数据

- 响应状态码：200
- 响应体数据

```
1  {
2    "member": {
3      "balance_amount": 47190.44,
4      "is_paypwd": "no"
5    },
6    "apr": 8.00,
7    "maxTender": 10000.00,
8    "depositCertificate": "-1",
9    "category_id": 5,
10   "minTender": 50.00,
11   "period": 1,
12   "award_status": -1,
13   "is_password": "no",
14   "additional_status": -1,
15   "repay_type": 4,
16   "additional_apr": 0.00,
17   "wait_amount": 41000.00
18 }
```



# 我的投资列表

## 基本信息

- Path: /loan/tender/mytenderlist
- Method:POST
- 接口描述:

## 请求参数

### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

### body

参数名称	类型	是否必填	默认值	取值范围	备注
page	int	否	1		页码
status	enum	否		recover: 回款中; tender: 投标中; recover_yes: 已结清; over: 已流标	状态

## 返回数据

- 响应状态码: 200
- 返回响应体

```
1 {
2   "isCert": "2",
3   "recover_amount_yes_total": 0,
4   "recover_amount_wait_total": 0,
5   "total_items": 2,
6   "page": 1,
7   "items": [{
8     "award_amount": "0.00",
9     "auto_status": "-1",
10    "recover_count": "0",
11    "transfer_status": "-1",
12    "cancel_count": "0",
13    "recover_interest": "0.00",
14    "recover_interest_yes": 0,
15    "deposit_certificate": "-1",
```

```
16     "recover_prepayment_fee": "0.00",
17     "recover_count_yes": "0",
18     "loan_member_name": "15810553242",
19     "id": "115",
20     "amount": "1000.00",
21     "status_name": "投标中",
22     "ind": "20011311303536360743",
23     "recover_status": "-1",
24     "repay_type": "4",
25     "transfer_member_name": "",
26     "serialno": "202001130001",
27     "tenderId": "115",
28     "recover_principal": "0.00",
29     "voucher_amt": "0.00",
30     "status": "-2",
31     "transfer_member_id": "0",
32     "trust_status": "-2",
33     "loan_name": "借款A",
34     "member_id": "243",
35     "add_ip": "2130706433",
36     "recover_overdue_fee": "0.00",
37     "loan_member_id": "148",
38     "award_interest": 0.0,
39     "recover_amount": 0,
40     "recover_amount_yes": "0.00",
41     "add_time": "1578886264",
42     "member_name": "13210001000",
43     "loanId": "84",
44     "recover_principal_yes": "0.00",
45     "loan_id": "84"
46 }, {
47     "award_amount": "0.00",
48     "auto_status": "-1",
49     "recover_count": "0",
50     "transfer_status": "-1",
51     "cancel_count": "0",
52     "recover_interest": "0.00",
53     "recover_interest_yes": 0,
54     "deposit_certificate": "-1",
55     "recover_prepayment_fee": "0.00",
56     "recover_count_yes": "0",
57     "loan_member_name": "15810553242",
58     "id": "114",
59     "amount": "500.00",
60     "status_name": "投标中",
61     "ind": "20011311270692883343",
62     "recover_status": "-1",
63     "repay_type": "4",
64     "transfer_member_name": "",
```

```

65     "serialno": "202001130001",
66     "tenderId": "114",
67     "recover_principal": "0.00",
68     "voucher_amt": "0.00",
69     "status": "-2",
70     "transfer_member_id": "0",
71     "trust_status": "-2",
72     "loan_name": "借款A",
73     "member_id": "243",
74     "add_ip": "2130706433",
75     "recover_overdue_fee": "0.00",
76     "loan_member_id": "148",
77     "award_interest": 0.0,
78     "recover_amount": 0,
79     "recover_amount_yes": "0.00",
80     "add_time": "1578886036",
81     "member_name": "13210001000",
82     "loanId": "84",
83     "recover_principal_yes": "0.00",
84     "loan_id": "84"
85   }],
86   "isStartTime": "yes",
87   "total_pages": 1,
88   "epage": 6,
89   "tender_amount_total": 1500.00,
90   "recover_amount_total": 0
91 }

```

## 获取服务费列表

### 基本信息

- Path: /finance/feetype/getfeelist
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

### 返回数据

- 响应状态码: 200
- 返回响应体

```

1  [{
2    "id": 10,

```

```
3   "name": "充值成功"
4 }, {
5   "id": 11,
6   "name": "充值成功手续费"
7 }, {
8   "id": 20,
9   "name": "提现冻结"
10 }, {
11   "id": 21,
12   "name": "提现成功"
13 }, {
14   "id": 22,
15   "name": "提现成功手续费"
16 }, {
17   "id": 23,
18   "name": "提现失败解冻"
19 }, {
20   "id": 24,
21   "name": "取消提现解冻"
22 }, {
23   "id": 26,
24   "name": "提现成功解冻"
25 }, {
26   "id": 30,
27   "name": "其他扣费"
28 }, {
29   "id": 31,
30   "name": "推广奖励"
31 }, {
32   "id": 70,
33   "name": "债权转让成功"
34 }, {
35   "id": 71,
36   "name": "债权出售手续费"
37 }, {
38   "id": 302,
39   "name": "借款成功增加金额"
40 }, {
41   "id": 303,
42   "name": "投资成功扣除金额"
43 }, {
44   "id": 304,
45   "name": "还款成功扣除金额"
46 }, {
47   "id": 305,
48   "name": "回款成功增加金额"
49 }, {
50   "id": 307,
51   "name": "借款成功增加待还金额"
```

```
52 }, {
53   "id": 308,
54   "name": "投资成功增加待收金额"
55 }, {
56   "id": 309,
57   "name": "还款成功扣除待还金额"
58 }, {
59   "id": 310,
60   "name": "回款成功扣除待收金额"
61 }, {
62   "id": 311,
63   "name": "冻结投资金额"
64 }, {
65   "id": 312,
66   "name": "解冻投资金额"
67 }, {
68   "id": 315,
69   "name": "提前还款扣除金额"
70 }, {
71   "id": 316,
72   "name": "提前全额还款"
73 }, {
74   "id": 321,
75   "name": "红包使用成功"
76 }, {
77   "id": 322,
78   "name": "新手标利息"
79 }, {
80   "id": 350,
81   "name": "后台转账"
82 }, {
83   "id": 1000,
84   "name": "逾期罚金(垫付后)"
85 }, {
86   "id": 1010,
87   "name": "逾期管理费(垫付后)"
88 }, {
89   "id": 1020,
90   "name": "担保管理费"
91 }, {
92   "id": 1040,
93   "name": "借款成交费"
94 }, {
95   "id": 1050,
96   "name": "借款管理费"
97 }, {
98   "id": 1060,
99   "name": "借款成交费(天)"
100 }, {
```

```
101     "id": 1070,  
102     "name": "提前还款管理费"  
103 }, {  
104     "id": 1080,  
105     "name": "提前还款罚息"  
106 }, {  
107     "id": 1090,  
108     "name": "投资利息服务费"  
109 }, {  
110     "id": 1100,  
111     "name": "逾期罚金（垫付前）"  
112 }, {  
113     "id": 1110,  
114     "name": "逾期管理费（垫付前）"  
115 }, {  
116     "id": 1112,  
117     "name": "债权出售扣除待收金额"  
118 }, {  
119     "id": 1113,  
120     "name": "网站垫付"  
121 }, {  
122     "id": 1114,  
123     "name": "网站垫付扣除待收金额"  
124 }, {  
125     "id": 1157,  
126     "name": "冻结红包金额"  
127 }, {  
128     "id": 1158,  
129     "name": "解冻红包金额"  
130 }]
```

## 债权转让列表

### 基本信息

- Path: /loan/transfer/buyTransferList
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

- 响应状态码: 200
- 返回响应体

```
1  {  
2    "page": 1,
```

```
3  "epage": 10,
4  "total_items": 9,
5  "total_pages": 1,
6  "items": [{
7      "wait_interest": 25.00,
8      "apr": "10.00",
9      "status": 1,
10     "last_repay_time": "2020-02-15",
11     "buystatus": "1",
12     "category_id": 1,
13     "loan_name": "cs1115",
14     "period": 1,
15     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
16     "id": 12,
17     "amount": 1016.39,
18     "debt_member_name": "13****",
19     "wait_principal": 1000.00,
20     "member_name": "17****",
21     "total_period": 1,
22     "loan_id": 82
23 }, {
24     "wait_interest": 183.33,
25     "apr": "11.00",
26     "status": 2,
27     "last_repay_time": "2019-12-07",
28     "buystatus": "1",
29     "category_id": 4,
30     "loan_name": "项目重构",
31     "period": 1,
32     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20170720/297c89d269bda926c5dafc919c
5bcfa0.gif",
33     "id": 10,
34     "amount": 4009.78,
35     "debt_member_name": "13****",
36     "wait_principal": 20000.00,
37     "member_name": "18****",
38     "total_period": 1,
39     "loan_id": 65
40 }, {
41     "wait_interest": 190.33,
42     "apr": "10.00",
43     "status": 2,
44     "last_repay_time": "2020-08-25",
45     "buystatus": "1",
46     "category_id": 1,
47     "loan_name": "随便花1",
```

```
48     "period": 2,
49     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
50     "id": 11,
51     "amount": 1123.37,
52     "debt_member_name": "13****",
53     "wait_principal": 4518.47,
54     "member_name": "17****",
55     "total_period": 10,
56     "loan_id": 31
57 }, {
58     "wait_interest": 76.13,
59     "apr": "10.00",
60     "status": 2,
61     "last_repay_time": "2020-08-25",
62     "buystatus": "1",
63     "category_id": 1,
64     "loan_name": "随便花1",
65     "period": 2,
66     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
67     "id": 9,
68     "amount": 537.72,
69     "debt_member_name": "13****",
70     "wait_principal": 1807.39,
71     "member_name": "18****",
72     "total_period": 10,
73     "loan_id": 31
74 }, {
75     "wait_interest": 76.13,
76     "apr": "10.00",
77     "status": 2,
78     "last_repay_time": "2020-08-25",
79     "buystatus": "1",
80     "category_id": 1,
81     "loan_name": "随便花1",
82     "period": 2,
83     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
84     "id": 7,
85     "amount": 358.14,
86     "debt_member_name": "13****",
87     "wait_principal": 1807.39,
88     "member_name": "18****",
89     "total_period": 10,
90     "loan_id": 31
```



```
91     }, {
92         "wait_interest": 46.40,
93         "apr": "10.00",
94         "status": 2,
95         "last_repay_time": "2020-08-23",
96         "buystatus": "1",
97         "category_id": 1,
98         "loan_name": "奶茶店-昌平",
99         "period": 1,
100        "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
101        "id": 6,
102        "amount": 300.00,
103        "debt_member_name": "18****",
104        "wait_principal": 1000.00,
105        "member_name": "15****",
106        "total_period": 10,
107        "loan_id": 26
108    }, {
109        "wait_interest": 83.33,
110        "apr": "10.00",
111        "status": 2,
112        "last_repay_time": "2019-11-22",
113        "buystatus": "1",
114        "category_id": 1,
115        "loan_name": "测试测试测试",
116        "period": 1,
117        "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
118        "id": 5,
119        "amount": 9000.00,
120        "debt_member_name": "uc****",
121        "wait_principal": 10000.00,
122        "member_name": "mc****",
123        "total_period": 1,
124        "loan_id": 21
125    }, {
126        "wait_interest": 45.30,
127        "apr": "12.00",
128        "status": 2,
129        "last_repay_time": "2020-03-18",
130        "buystatus": "1",
131        "category_id": 1,
132        "loan_name": "信用测试1018001",
133        "period": 1,
```

```

134     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
135     "id": 3,
136     "amount": 1350.00,
137     "debt_member_name": "uc****",
138     "wait_principal": 1500.00,
139     "member_name": "mc****",
140     "total_period": 5,
141     "loan_id": 16
142 }, {
143     "wait_interest": 130.67,
144     "apr": "18.00",
145     "status": 2,
146     "last_repay_time": "2020-08-15",
147     "buystatus": "1",
148     "category_id": 1,
149     "loan_name": "等额本息1015001",
150     "period": 4,
151     "catePic": "http://dev-
imgview.zcbk.deayou.com/loan/borrowtype/20191008/f5249edf-ec06-40c9-b56d-
d0bd65cc4f89.png",
152     "id": 1,
153     "amount": 2130.31,
154     "debt_member_name": "17****",
155     "wait_principal": 2146.43,
156     "member_name": "17****",
157     "total_period": 10,
158     "loan_id": 11
159 }
160 }

```

## 债权转让类型范围

### 基本信息

- Path: /loan/transfer/transferTypes
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

- 响应状态码: 200
- 返回响应体

```
1 {
```

```
2  "apr": [{
3      "id": 30201,
4      "pid": 302,
5      "name": "(0-5)%",
6      "value": "0-5"
7  }, {
8      "id": 30202,
9      "pid": 302,
10     "name": "(5-10)%",
11     "value": "5-10"
12 }, {
13     "id": 30203,
14     "pid": 302,
15     "name": "(10-15)%",
16     "value": "10-15"
17 }, {
18     "id": 30204,
19     "pid": 302,
20     "name": "(15-20)%",
21     "value": "15-20"
22 }, {
23     "id": 30205,
24     "pid": 302,
25     "name": "(20-24)%",
26     "value": "20-24"
27 }, {
28     "id": 30206,
29     "pid": 302,
30     "name": "24%以上",
31     "value": "24"
32 }],
33 "account": [{
34     "id": 10301,
35     "pid": 103,
36     "name": "0-2000",
37     "value": "0-2000"
38 }, {
39     "id": 10302,
40     "pid": 103,
41     "name": "2000-5000",
42     "value": "2000-5000"
43 }, {
44     "id": 10303,
45     "pid": 103,
46     "name": "5000-10000",
47     "value": "5000-10000"
48 }, {
49     "id": 10304,
50     "pid": 103,
```

```
51     "name": "(1-3)万",
52     "value": "10000-30000"
53 }, {
54     "id": 10305,
55     "pid": 103,
56     "name": "(3-5)万",
57     "value": "30000-50000"
58 }, {
59     "id": 10306,
60     "pid": 103,
61     "name": "5万以上",
62     "value": "50000"
63 }]
64 }
```

债权购买数据

基本信息

- Path: /loan/transfer/buydata
- Method: POST
- 接口描述:

请求参数

headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

body

参数名称	类型	是否必填	示例	备注
id	string	是	12	
loan_id	string	是	82	

返回数据

- 响应状态码: 200
- 返回响应体

```
1  {
2    "status": 200,
3    "data": {
4      "transfer": {
5        "id": 12,
```

```
6      "ind": "cd8178da18b9c005f995be37a30fe342",
7      "loanId": 82,
8      "loanName": "cs1115",
9      "tenderId": 113,
10     "memberId": 155,
11     "memberName": "17700000001",
12     "loanMemberId": 154,
13     "coefficient": 100,
14     "amount": 1016.39,
15     "transferFee": 0.03,
16     "period": 1,
17     "totalPeriod": 1,
18     "apr": 10.00,
19     "waitPrincipal": 1000.00,
20     "waitInterest": 25.00,
21     "amountMoney": 1016.39,
22     "cancelRemark": "",
23     "cancelStatus": -1,
24     "remark": "",
25     "buyMemberId": 0,
26     "buyMemberName": "",
27     "successTime": 0,
28     "addTime": 1573808870,
29     "status": 1,
30     "repayStatus": -1,
31     "amountYes": 0.00,
32     "updateTime": 1578905686
33 },
34 "lastRepayTime": "未还款",
35 "transferFee": 30.4917,
36 "account": {
37     "id": 232,
38     "memberId": 238,
39     "memberName": "13264228482",
40     "totalAmount": 58190.44,
41     "incomeAmount": 99286.42,
42     "expendAmount": 41095.98,
43     "balanceAmount": 47190.44,
44     "freezeAmount": 11000.00,
45     "waitRepayAmount": 0.00,
46     "waitIncomeAmount": 16342.62
47 },
48 "user": {
49     "id": 238,
50     "name": "13264228482",
51     "trustAccount": "6000060011480141",
52     "password": "19be1253d77cf7bf573e7b47afc9af36",
53     "phone": 13264228482,
54     "count": 8,
```

```

55     "registerIp": 611319874,
56     "registerTime": 1572834559,
57     "registerDate": "Nov 4, 2019 12:00:00 AM",
58     "lastloginIp": 611319876,
59     "lastloginTime": 1578881712,
60     "lastloginDate": "Jan 13, 2020 12:00:00 AM",
61     "registerType": 1,
62     "role": 1,
63     "isRealname": 1,
64     "isEmail": -1,
65     "isPhone": 1,
66     "isVideo": -1,
67     "isId5": -1,
68     "isVip": -1,
69     "isAuto": "-1",
70     "pwdAttach": "11gI1U16r8",
71     "status": 1,
72     "creditPoint": 0,
73     "group": 1,
74     "groupStatus": "2",
75     "amount": 0.00
76 }
77 },
78 "description": "OK"
79 }

```

## 债权购买

### 基本信息

- Path: /trust/trust/buyTransfer
- Method: POST
- 接口描述:

### 请求参数

#### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			

#### body

参数名称	类型	是否必填	默认值	备注
id	string	是		标id
loan_id	string	是		

## 返回数据

- 响应状态码：200
- 错误码：
  - 200:
  - 100: 可用余额不足
- 返回响应体

```
1 {
2   "status": 200,
3   "description": {
4     "form": "<form name='easypaysubmit' id='easypaysubmit' target='_blank'
method='post' action='http://mertest.chinapnr.com/muser/publicRequests'><input
name='Version' type='hidden' value='30'/><input name='CmdId' type='hidden'
value='CreditAssign'/><input name='MerCustId' type='hidden'
value='6000060007313892'/><input name='SellCustId' type='hidden'
value='6000060011479180'/><input name='CreditAmt' type='hidden'
value='1000.00'/><input name='CreditDealAmt' type='hidden' value='1016.39'/>
<input name='BidDetails' type='hidden' value='{\"BidDetails\":
[{\"BidOrdId\": \"19111516330575270755\", \"BidOrdDate\": \"20200113\", \"BidCredi
tAmt\": \"1000.00\", \"BorrowerDetails\":
[{\"BorrowerCustId\": \"6000060011479171\", \"BorrowerCreditAmt\": \"1000.00\", \"
PrinAmt\": \"0.00\", \"ProId\": \"\"}]}]'/><input name='Fee' type='hidden'
value='30.49'/><input name='DivDetails' type='hidden'
value='[{\"DivAcctId\": \"MDT000001\", \"DivAmt\": \"30.49\"}]/><input
name='BuyCustId' type='hidden' value='6000060011480141'/><input name='OrdId'
type='hidden' value='20011317262535624338'/><input name='OrdDate'
type='hidden' value='20200113'/><input name='RetUrl' type='hidden'
value='http://dev-
www.zcbk.deayou.com/trust/chinapnr/buyTransfer/return/20011317262535624338'/>
<input name='BgRetUrl' type='hidden' value='https://www.baidu.com/'/><input
name='MerPriv' type='hidden' value='113'/><input name='ChkValue' type='hidden'
value='3D4199F80E1E43C38943FD24531625B7B8F9698E05EF5E72B268182AE6F0FEB63D20ABD
B5AE0BAAAB55E0C97D06DB67CEB809324A5427FC7893393FAFD712820D0CAAF4A4B02680662B306
8E7B30A55841E39AE96D9E57A95C5337AFD01482420E37B0B3563379559315325B13D9D33DE69C
F5BB39A725105493B83242E8FB925'/></form>
<script>document.forms['easypaysubmit'].submit();</script>"
5   }
6 }
```

## 我的首页

### 账户总额

### 基本信息

- Path: /finance/account/memberaccount
- Method:POST
- 接口描述:

#### 请求参数

- 无

#### 返回数据

- 响应状态码: 200
- 返回响应体

```
1  {
2      "total_amount": 2000.00,
3      "award_amount": 0,
4      "principal_wait_total": 0,
5      "interest_wait_total": 0,
6      "expend_amount": 0.00,
7      "balance_amount": 500.00,
8      "freeze_amount": 1500.00,
9      "wait_repay_amount": 0,
10     "tender_amount_sum": 0,
11     "income_amount": 2000.00,
12     "recoverAmountYes": 0,
13     "recharge_total": 2000.00,
14     "role": 1,
15     "interest_award": 0,
16     "account_amount": 2000.00,
17     "wait_income_amount": 0,
18     "withdraw_total": 0
19 }
```

## 资金记录

#### 基本信息

- Path: /finance/accountlog/accountLog
- Method:POST
- 接口描述:

#### 请求参数

#### headers

参数名称	参数值	是否必填	示例	备注
Content-Type	application/x-www-form-urlencoded			



body

参数名称	类型	是否必填	默认值	备注
page	string	否	1	产品id
status	string	否	tender	状态

返回数据

- 响应状态码：200
- 返回响应体

```
1  {
2    "page": 1,
3    "epage": 10,
4    "total_items": 3,
5    "total_pages": 1,
6    "items": [{
7      "balance": "500.00",
8      "un_freeze": 0.0,
9      "remark": "投资借款标[\u003ca href\u003d\"common/loan/loaninfoview?
id\u003d84\" target\u003d\"_blank\" \u003e借款A\u003c/a\u003e], 冻结金额1000.00
元",
10     "fee_name": "冻结投资金额",
11     "new_expend": 0.0,
12     "new_freeze": 1000.0,
13     "add_time": "1578886264",
14     "new_income": 0.0
15   }, {
16     "balance": "1500.00",
17     "un_freeze": 0.0,
18     "remark": "投资借款标[\u003ca href\u003d\"common/loan/loaninfoview?
id\u003d84\" target\u003d\"_blank\" \u003e借款A\u003c/a\u003e], 冻结金额500.00
元",
19     "fee_name": "冻结投资金额",
20     "new_expend": 0.0,
21     "new_freeze": 500.0,
22     "add_time": "1578886036",
23     "new_income": 0.0
24   }, {
25     "balance": "2000.00",
26     "un_freeze": 0.0,
27     "remark": "通过汇付托管充值2000.00元,实扣金额2,000.00,其中手续费0.00元",
28     "fee_name": "充值成功",
29     "new_expend": 0.0,
30     "new_freeze": 0.0,
```

```
31     "add_time": "1578832344",
32     "new_income": 2000.0
33   }]
34 }
```

## 投资收益显示

### 基本信息

- Path: /member/center/centertenderdata
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

- 响应状态码: 200
- 返回响应体

```
1 {
2   "principal_wait_total": 15238.30,
3   "interest_wait_total": 1104.32,
4   "interest_award": 1371.17
5 }
```

## 投资资金占比

### 基本信息

- Path: /member/tender/tenderFinance
- Method: POST
- 接口描述:

### 请求参数

- 无

### 返回数据

- 响应状态码: 200
- 返回响应体

```
1 {
2   "status": 200,
```

```

3    "data": [{
4        "amount": 15000.00,
5        "per": "28.85%",
6        "color": "#317ef3",
7        "interest": 801.17,
8        "name": "信用标"
9    }, {
10       "amount": 0.00,
11       "per": "0.0%",
12       "color": "#83c4f3",
13       "interest": 0.00,
14       "name": "天标"
15    }, {
16       "amount": 20000.00,
17       "per": "38.46%",
18       "color": "#b2e0ef",
19       "interest": 360.00,
20       "name": "担保标"
21    }, {
22       "amount": 17000.00,
23       "per": "32.69%",
24       "color": "#d6f0e0",
25       "interest": 210.00,
26       "name": "抵押标"
27    }, {
28       "amount": 0.00,
29       "per": "0.0%",
30       "color": "#f3d887",
31       "interest": 0.00,
32       "name": "流转标"
33    }, {
34       "amount": 0.00,
35       "per": "0.0%",
36       "color": "#ff7f2e",
37       "interest": 0.00,
38       "name": "Jack"
39    }],
40    "description": "OK"
41 }

```

## 获取各资产总额

### 基本信息

- Path: /member/tender/getMemberTenderSum
- Method: POST
- 接口描述:

### 请求参数

- 无

## 返回数据

- 响应状态码: 200
- 返回响应体

```
1  {
2    "status": 200,
3    "data": {
4      "list": [{
5        "name": "信用标",
6        "value": 15000.00
7      }, {
8        "name": "天标",
9        "value": 0.00
10     }, {
11       "name": "担保标",
12       "value": 20000.00
13     }, {
14       "name": "抵押标",
15       "value": 17000.00
16     }, {
17       "name": "流转标",
18       "value": 0.00
19     }, {
20       "name": "Jack",
21       "value": 0.00
22     }],
23     "amountSum": 52000.00
24   },
25   "description": "OK"
26 }
```