**瑞华健康保险**

**互联网HTTP对接服务接口**

**关于本文档**

| **主 题** | | 瑞华健康险互联网HTTP接口说明 | | | |
| --- | --- | --- | --- | --- | --- |
| **说　　明** | |  | | | |
| **适用对象** | | 互联网销售渠道，接入保险公司业务模式 | | | |
| **修 订 历 史** | | | | | |
| **版本** | **类型** | | **日期** | **作者** | **说明** |
| 1.0 | 新增 | | 2018-05-31 | 盛常栋 | 1）基准版本初始化。 |
| 1.1 | 修改 | | 2018-07-11 | 孙文亮 | 1. 更新目录结构 |
| 1.2 | 新增 | | 2020-04-17 | 薛宗耀 | 1）优化文档结构，补充数据 |
| 1.3 | 优化 | | 2020-04-19 | 彭美地 | 1）文档的完善 |
| 1.4 | 优化 | | 2020-08-20 | 彭美地 | 1）基本信息(base)中，保险起期和保险止期完善 |
| 1.5 | 优化 | | 2022-02-14 | 彭美地 | 1）基本信息(base)中，新增在线回访链接字段CVisitUrl |

|  |  |  |  |
| --- | --- | --- | --- |
| 评 审 记 录 | | | |
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# 总述

## 文档目的

本文档是瑞华互联网平台服务接口说明文档。

主要用来规定渠道与互联网平台进行数据交互时的数据统一及格式要求。

## 文档说明

**暂无**

# 接口概述

## 交互模式

| **属性** | **规则** |
| --- | --- |
| 使用协议 | HTTP/HTTPS请求响应模式 |
| 数据格式 | JSON |
| JSON格式 | 报文格式统一 |
| 传参方式 | post |
| Post参数 | JSON报文数据 |

## 接口列表

| **接口名称** | **发起方** | **服务方法** | **描述** | **状态** |
| --- | --- | --- | --- | --- |
| 保单回调接口 | 承保服务 |  | 承保成功后需要回调部分信息给渠道包括：用户标识、用户购买的产品信息、支付信息、保单信息、状态等 |  |
|  |  |  |  |  |
|  |  |  |  |  |

## 报文格式

数据文件采用标准的JSON格式，字符编码为UTF-8；标准JSON报文的键值对组成。

## 数据类型

在JSON中的数据类型有以下几种：

|  |  |  |
| --- | --- | --- |
| **类型** | **描述** | **伪码** |
| VARCHAR | 文本信息，标明最大的长度。该长度是按单字节进行计算的，对于双字节数据按照长度为2为计 | V |
| CHAR | 字符信息，长度1 | C |
| NUMBER | 有正负符号的整数和小数两种：1、整数，标明最大的位数。2、小数，标明p精度（位数）和s等级（小数点后位数）。如：(3,2)表明[-9.99, +9.99]。 | N |
| DATE | 泛指日期（Date）和时间（Time），根据使用的情况可以仅包含日期部分，也可能包含小时、分钟等部分；格式为：年月日时分秒，YYYY-MM-DD HH-MM-SS。 | D |
| BOOL | 代表了一个两价逻辑值（或者假）。  用0，代表假或否；用1，代表真或是 | B |

## 失败报文格式

{"ErrorMessage":"请求参数不合法请核查！","status":"error"}

# 接口服务

## 保单生成回调接口

### 推送方式

使用http、https方式推送数据

数据文件采用标准的JSON格式，字符编码为UTF-8；标准JSON报文的键值对组成。

### 推送数据

#### 基本信息(base)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | COrderCde | 订单号 | V | 50 | Y | 渠道单号(瑞华的订单流水号) |
| 2 | CPkgNo | 保单号 | V | 50 | Y | 保险公司保单号 |
| 3 | CProdNo | 产品代码 | V | 6 | Y | 保险产品编号 |
| 4 | CPrdNme | 产品名称 | V | 100 | Y | 产品名称 |
| 5 | NPrm | 保费合计 | N | 20,2 | N | 保费（应缴保费） |
| 6 | CBsnsSubTyp | 渠道编码 | V | 50 | Y | 渠道唯一标识 |
| 7 | CThridUserId | 渠道方用户ID | V | 50 | Y | 业务方用户标识 |
| ~~8~~ | ~~TinsrncBgnTm~~ | ~~保险起期~~ | ~~D~~ |  | ~~Y~~ |  |
| ~~9~~ | ~~TinsrncEndTm~~ | ~~保险止期~~ | ~~D~~ |  | ~~Y~~ |  |
| 10 | CDataSrc | 数据来源 | V | 50 | N | 渠道固定 |
| 11 | NCalcPrm | 计算保费合计 | N | 20 | Y |  |
| 12 | NAmt | 保额合计 | N | 20 | Y |  |
| 13 | TAppTm | 投保日期 | D |  | Y |  |
| 14 | TInsrncBgnTm | 保险起期 | D |  | Y |  |
| 15 | TInsrncEndTm | 保险止期 | D |  | Y |  |
| 16 | CFinTyp | 缴费频率 | V | 30 | Y | 缴费频率详见码表：1.9 |
| 17 | NPayTime | 交费期间 | N | 20 | Y |  |
| 18 | CPayTimeFlag | 缴费期间单位 | V | 10 | Y | 交费期间单元，详见码表1.63 |
| 19 | CInsuYear | 保险期间 | V | 20 | Y | 根据产品要求定，默认1 |
| 20 | CInsuYearFlag | 保险期间单位 | V | 20 | Y | 详见码表：1.10 |
| 21 | NPaymentDay | 给付天数 | N | 10 | N | 给付天数 |
| 22 | CAutoRenewal | 是否申请一年期主险/附加险自动续保 | N | 50 | N | 1-续保、2-不续保 |
| 23 | NDayAmt | 基本保险金日额 | N | 20 | N | 基本保险金日额 |
| 24 | CTmplFlag | 赠险标志 | V | 10 | N | 1 赠险； 0或null 非赠险 详见码表 1.98 |
| 25 | CPkgSts | 保单状态 | V | 2 | N | 保单状态：0待生效，1已生效，4已失效 |
| 26 | CVisitUrl | 在线回访链接 | V | 100 | N | 在线回访链接 |

#### 投保人信息(applicant)

说明：主要包含投保人信息

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CAppCde | 投保人代码 | V | 30 | N |  |
| 2 | CAppNme | 投保人名称 | V | 100 | Y |  |
| 3 | CCertfCls | 证件类型 | V | 30 | Y | 详见码表：1.4 |
| 4 | CCertfCde | 证件号码 | V | 20 | Y |  |
| 5 | CClntMrk | 客户分类 | C | 1 | Y | 详见码表：1.17 |
| 6 | CMobile | 移动电话 | V | 20 | Y |  |
| 7 | CCountry | 国家 | V | 30 | N | 详见码表：1.19 |
| 8 | CProvince | 省份 | V | 30 | N | 详见码表：1.19 |
| 9 | CCity | 地市 | V | 30 | N | 详见码表：1.19 |
| 10 | CCounty | 县 | V | 30 | N | 详见码表：1.19 |
| 11 | CSuffixAddr | 街 | V | 100 | N | 详见码表：1.19 |
| 12 | CClntAddr | 地址 | V | 200 | N | 短险产品时联系地址可为空，否则地址为必填 |
| 13 | CZipCde | 邮编 | V | 6 | Y |  |
| 14 | CEmail | 邮箱 | V | 30 | Y |  |
| 15 | CWorkDpt | 工作单位 | V | 100 | N |  |
| 16 | CMrgCde | 婚姻状况代码 | V | 30 | N | 详见码表：1.18 |
| 18 | CSex | 性别 | V | 30 | Y | 详见码表：1.11 |
| 19 | TBirthday | 出生日期 | D |  | Y |  |
| 20 | NAge | 年龄 | N | 4 | N |  |
| 21 | NHeight | 身高 | N | 6 | N | 单位:厘米 |
| 22 | NWeight | 体重 | N | 6 | N | 公斤:单位公斤 |
| 23 | NRevenue | 年收入 | N | 10 | N | 年收入，单位万元（可精确到小数点后1位） |
| 24 | TCertfBgnTm | 证件有效起期 | T |  | N | 证件有效起期 yyyy-MM-dd |
| 25 | TCertfEndTm | 证件有效止期 | T |  | N | 证件有效止期 yyyy-MM-dd |
| 26 | CCertfDateSign | 证件期限标志 | V | 2 | Y | ‘1’为长期，不录起止期；‘0’为短期，必录止期，码表1.62 |
| 27 | CCusLvl | 职业等级 | V | 30 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |
| 28 | COccType | 职业类别—1类 | V | 50 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |
| 29 | COccType2 | 职业类别—2类 | V | 50 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |
| 30 | COccType3 | 职业类别—3类 | V | 50 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |

#### 被保人信息(insuredList)

说明：主要包含被保人信息集合

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CInsuredCde | 被保人代码 | V | 30 | N |  |
| 2 | CInsuredNme | 被保人名称 | V | 100 | Y |  |
| 3 | CApplRel | 与投保人的关系 | C | 1 | Y | 详见码表：1.21 |
| 4 | CRelInsuredCde | 副被保人对应主被保人代码 | V | 30 | N |  |
| 5 | CCertfCls | 证件类型 | C | 30 | Y | 详见码表：1.4 |
| 6 | CCertfCde | 证件号码 | V | 20 | Y |  |
| 7 | CClntMrk | 客户分类 | C | 1 | Y | 详见码表：1.17 |
| 8 | CMobile | 移动电话 | V | 20 | Y |  |
| 9 | CCountry | 国家 | V | 30 | N | 详见码表：1.19 |
| 10 | CProvince | 省份 | V | 30 | N | 详见码表：1.19 |
| 11 | CCity | 地市 | V | 30 | N | 详见码表：1.19 |
| 12 | CCounty | 县 | V | 30 | N | 详见码表：1.19 |
| 13 | CSuffixAddr | 街 | V | 100 | N |  |
| 14 | CClntAddr | 地址 | V | 100 | N | 短险产品时联系地址可为空，否则地址为必填 |
| 15 | CZipCde | 邮编 | V | 6 | N |  |
| 16 | CEmail | 邮箱 | V | 30 | N |  |
| 17 | CSex | 性别 | V | 30 | Y | 详见码表：1.18 |
| 18 | TBirthday | 出生年月 | D |  | Y |  |
| 19 | CEduLvlCde | 文化程度 | V | 30 | N | 详见码表：1.20 |
| 20 | CMrgCde | 婚姻状况 | V | 30 | N | 详见码表：1.18 |
| 21 | CChldStsCde | 子女状况 | V | 30 | N | 详见码表：1.21 |
| 22 | NAge | 年龄 | N | 4 | N |  |
| 23 | CIsSoc | 是否有社保 | N | 20 | N | 详见码表：1.28 |
| 24 | NHeight | 身高 | N | 6 | N | 单位:厘米 |
| 25 | NWeight | 体重 | N | 6 | N | 公斤:单位公斤 |
| 26 | NRevenue | 年收入 | N | 10 | N | 年收入，单位万元（可精确到小数点后1位） |
| 27 | TCertfBgnTm | 证件有效起期 | T |  | N | 证件有效起期 yyyy-MM-dd |
| 28 | TCertfEndTm | 证件有效止期 | T |  | N | 证件有效止期 yyyy-MM-dd |
| 29 | CCertfDateSign | 证件期限标志 | V | 2 | Y | ‘1’为长期，不录起止期；‘0’为短期，必录止期，码表1.62 |
| 30 | CCusLvl | 职业等级 | V | 30 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |
| 31 | COccType | 职业类别—1类 | V | 50 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |
| 32 | COccType2 | 职业类别—2类 | V | 50 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |
| 33 | COccType3 | 职业类别—3类 | V | 50 | N | 详见码表1.92：瑞华健康保险有限公司职业分类表 |

#### 险种信息(prodList)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CProdNo | 产品代码 | V | 10 | Y |  |
| 2 | CNmeCn | 产品中文名称 | V | 50 | Y |  |
| 3 | CKindNo | 产品大类代码 | v | 2 | N |  |
| 4 | CNmeEn | 英文名称 | V | 50 | N |  |
| 5 | CCnmabr | 产品简称 | V | 50 | N |  |
| 6 | CSecurityAge | 保障年龄描述 | v | 200 | N |  |
| 7 | CProdDesc | 产品概述 | v | 200 | N |  |
| 8 | NPrm | 保费 | N | 20,2 | Y |  |
| 9 | NAmt | 保额 | N | 20,2 | Y |  |

#### 险别信息(cvrgList)

说明：主要包含险别信息集合

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CCvrgNo | 险别（扩展条款）编号 | V | 6 | Y | 具体参照产品定义 |
| 2 | CCustCvrgNme | 自定义险别名称 | V | 200 | Y | 具体参照产品定义 |
| 3 | NAmt | 保额 | N | 20 | Y | (单位：元) |
| 4 | NBasePrm | 基本保费 | N | 20 | Y | 默认与实际保费相同 |
| 5 | NPrm | 实际保费 | N | 20 | Y |  |
| 6 | CReMark | 备注 | V |  | N |  |
| 7 | CCancelMrk | 退保标志 | C | 1 | Y | 默认0 详见码表：1.16 |
| 8 | TBgnTm | 有效起期 | D |  | Y | 默认同保险起期 |
| 9 | TEndTm | 有效止期 | D |  | Y | 默认同保险止期 |
| 10 | NNoTaxPrm | 保费合计，不含税 | N | 20,2 | N |  |
| 11 | NTaxRate | 税率 | N | 20,2 | N |  |
| 12 | NAddedTax | 增值税额 | N | 20,2 | N |  |
| 13 | CProdNo | 产品代码 | V | 10 | N | 原子产品代码 具体参照产品定义 |
| 14 | NDayAmt | 基本保险金日额 | V | 10 | N | 基本保险金日额 |

#### 责任信息(riskList)

说明：主要包含责任信息集合

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CRiskNo | 责任代码 | V | 6 | Y |  |
| 2 | CRiskNme | 责任名称 | V | 200 | Y |  |
| 3 | NAmt | 保额 | N | 20 | Y |  |
| 4 | CReMark | 备注 | V |  | N |  |

#### 受益人信息(bnfcList)

说明：主要包含受益人信息集合，基本信息中CLegalBnfc受益类型为0时，无需传当前节点

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CBnfcCde | 受益人代码 | V | 30 | N |  |
| 2 | CBnfcNme | 受益人名称 | V | 100 | Y |  |
| 3 | CInsuredCde | 被保人编号 | V | 30 | N |  |
| 4 | CRelCde | 与被保人关系 | V | 30 | Y | 详见码表1.14 |
| 5 | CBenfOrd | 受益顺序 | V | 30 | Y |  |
| 6 | NBenfProp | 受益比例 | N | 10,6 | Y |  |
| 7 | CCertfCls | 证件类型 | V | 30 | Y | 详见码表：1.4 |
| 8 | CCertfCde | 证件号码 | V | 20 | Y |  |
| 9 | CSex | 性别 | V | 30 | Y | 详见码表：1.11 |
| 10 | TBirthday | 出生日期 | D |  | Y | yyyy-MM-dd |
| 11 | CClntMrk | 客户分类 | V | 1 | Y | 详见码表：1.17 |
| 12 | CMobile | 移动电话 | V | 20 | Y |  |
| 13 | CSuffixAddr | 街 | V | 100 | N |  |
| 14 | CCounty | 县 | V | 30 | N | 详见码表：1.19 |
| 15 | CCity | 地市 | V | 30 | N | 详见码表：1.19 |
| 16 | CProvince | 省份 | V | 30 | N | 详见码表：1.19 |
| 17 | CCountry | 国家 | V | 30 | N | 详见码表：1.87 |
| 18 | CAddr | 联系地址 | V | 200 | N | 短险产品时联系地址可为空，否则地址为必填 |
| 19 | CZipCde | 联系地址邮编 | V | 6 | N |  |
| 20 | CEmail | 电子邮箱,EMAIL | V | 30 | N |  |
| 21 | CBnfcType | 受益人类别 | V | 20 | Y | 详见码表：1.32 |

#### 缴费计划(payList)

说明：主要包含缴费计划信息集合

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | NTms | 期别 | N | 6 | Y |  |
| 2 | NPayablePrm | 应付保费 | V | 20,2 | Y |  |
| 3 | NNoTaxPrm | 保费合计，不含税 | N | 20,2 | N |  |
| 4 | NAddedTax | 增值税额 | N | 20,2 | N |  |

#### 账户信息(accountInfo)

说明：主要包含缴费计划信息集合

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | CBankCde | 开户银行 | V | 200 | N | 详见码表：1.77 |
| 2 | CAcctNme | 持卡人 | V | 30 | N |  |
| 3 | CAcctNo | 银行账号 | V | 30 | N |  |
| 4 | CBankPro | 银行省 | V | 30 | N | 详见码表：1.81 |
| 5 | CBankArea | 银行市 | V | 30 | N | 详见码表：1.81 |
| 6 | CType | 账户信息交费方式 | V | 30 | N | 详见码表：1.1.27 |

### 返回数据

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 序号 | 代码 | 名称 | 类型 | 长度 | 非空 | 备注 |
| 1 | errorCode | 状态代码 | V | 30 | Y | 0000成功 4000失败 |
| 2 | errorMsg | 状态描述 | V | 200 | Y |  |

### 交互范例

#### 请求报文

|  |
| --- |
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