

【一】实名认证插件开发指南

用户实名认证引用以下两个钩子

pluginCertifyHtml - HTML页面封装

pluginCertifyJs - Javascript代码封装

- JS代码操作DOM元素隐藏原生实名认证，通过AJAX请求调用插件控制器方法实现认证流程
- 认证主要涉及以下数据库表操作：
 - users_newauth 新用户认证信息表
 - users_newauth_log 用户实名认证日志表
 - users 用户表
- 用户认证成功后同步更新users表authName字段

【二】基本流程

- 判断是否拥有验证资格

users_newauth表status字段为-1时不允许认证

users_newauth表status字段为1时代表认证已经通过，不允许重复认证

users_newauth表num字段小于等于0时不允许认证

users_newauth表freenum字段大于等于0时认证免费，小于等于0时认证收费，通过一下方法判断用户余额是否充足，余额不足则跳转充值页面

```
$boolean = new UserFunction()->checkMoney('金额', false, null,$this->userFunction->getLoginUserId());
```

- 扣除免费次数或用户金额

通过users_newauth表userId等于当前登录用户和isDelete等于0未删除查找当前用户认证信息

扣除用户免费认证次数或用户金额

扣除免费认证次数

```
M('users_newauth')->where(['id' => $users_newauth_info['id']])->setDec('freeNum');
```

扣除金额

```
new Order()->verifyFeeMoney($users_newauth_log['userid'], $verify_price, '会员实名认证')
```

- 扣除剩余认证次数

```
M('users_newauth')->where(['id' => $users_newauth_info['id']])->setDec('num');
```

- 记录用户操作日志

```
UserLog::saveUserLog(UserLog::IDENTITY_VERIFY, $users_newauth_info['id'], '实名认证', json_encode(['身份证号'=>','真实姓名'=>])), $users_newauth_log['userid'])
```

▪ 更新用户认证表

```
M('users_newauth')->where(['id' => $users_newauth_info['id']])->save([
    'authName' => $info['authname'],
    'authNumb' => $info['authnumb'],
    'authMobile' =>
$this->userFunction->getUserMobile($users_newauth_info['userid']),
    'sex' => $user_info_from_id_card['sex'],
    'birthDate' =>
$user_info_from_id_card['birthDate'],
    'birthPlace' =>
$user_info_from_id_card['birthPlace'],
    'status' =>
UsersNewAuth::STATUS_VERIFY_SUCCESS,
    'step' => UsersNewAuth::STEP_HAD_SUBMIT,
    'picStatus' =>
UsersNewAuth::PIC_STATUS_FINISH,
    'passTime' => NOW_DATE,
    'authType' => UsersNewAuth::AUTH_TYPE_PLUGIN,
    'auth_plugin_name' => "插件名称",
    'auth_plugin_code' => "插件CODE",
]);
```

▪ 更新用户表

```
M('users')->where(['id' => $users_newauth_log['userid']])->save([
    'name' => $info['authname'],
    'authType' => 1, //1-个人认证 2-企业认证
    'authName' => $info['authname'],
    'identityStatus' => Users::IDENTITY_STATUS_YES,
]);
```

▪ 更新认证日志表

```
$users_newauth_log_data = M('users_newauth_log')->where(['transNo' =>
$orderNo])->find();
$users_newauth_log_data['resultMsg'] = '认证通过';
$users_newauth_log_data['result'] = UsersNewAuthLog::RESULT_SUCCESS;
M('users_newauth_log')->save($users_newauth_log_data);
```

▪ 常用认证状态枚举

UsersNewAuth::STATUS_CANCEL	-1-已撤销
UsersNewAuth::STATUS_NOT_VERIFY	0-未认证
UsersNewAuth::STATUS_VERIFY_SUCCESS	1-已认证
UsersNewAuth::STATUS_VERIFY_FAILD	2-认证失败

▪ 常用认证通道枚举

UsersNewAuth::AUTH_TYPE_MOBILE	1-手机认证
UsersNewAuth::AUTH_TYPE_BANK	2-银行卡认证
UsersNewAuth::AUTH_TYPE_OTHER	3-其他认证
UsersNewAuth::AUTH_TYPE_ALIPAY_FACE	4-支付宝人脸核身认证
UsersNewAuth::AUTH_TYPE_QCLOUD_FACE	5-腾讯云人脸核身认证

UsersNewAuth::AUTH_TYPE_PLUGIN.

99-插件实名认证(插件开发请使用此枚举)