

API DOC BI FAST - FUND TRANSFER v2.0

Informasi API

Title	BI FAST- FUND TRANSFER
Version	v2.0
URL Sandbox	https://sandbox.partner.api.bri.co.id
URL Production	

Version Control

Versi API	Tanggal	Tautan Dokumen	Deskripsi
v2.0	01 Desember 2022	Halaman ini.	Baseline version
v2.0	17 Juli 2024	Halaman ini	Update length dan format di field transactionDate

Product Overview

API yang akan digunakan oleh pihak ketiga yang bekerjasama dengan BRI untuk melakukan fitur *fund transfer*. Pengiriman data bersifat one to one dari dan ke pihak ketiga (bukan proses batch).

Daftar code bank :

<https://docs.google.com/spreadsheets/d/10vydvoCZ5dUNXX1Z95E2RwuCBAI6RwhFKm8tMLcKxfA/edit?usp=sharing>

Endpoint

A. BI-Fast Account Information

Endpoint ini digunakan untuk melakukan inquiry informasi rekening bank lain via switching Bank Indonesia (BI-Fast) yang akan digunakan sebagai rekening tujuan BI-Fast Transfer

General Information

HTTP Method	POST
Path	/v2.0/transfer-bifast/inquiry-bifast
Tipe Format	JSON
Authentication	OAuth 2.0 with Access Token

Header Structure & Sample

Key	Value	Format	Mandatory	Length	Deskripsi
Authorization	Bearer {Token}	String	M		Bearer {Token}
X-TIMESTAMP	timestamp	Datetime	M		Format Timestamp ISO8601
X-SIGNATURE	signature	String	M		SHA256-HMAC
Content-type	application/json		M		application/json

X-PARTNER-ID		Alphanumeric	M	36	
CHANNEL-ID		Alphanumeric	M	5	
X-EXTERNAL-ID		Numeric	M	36	

Request Structure & Sample

Field	Data Type	Mandatory	Length	Description	Example
beneficiary BankCode	String	C	8	Kode bank tujuan note : wajib diisi jika beneficiaryAccountNo bukan menggunakan proxy resolution (dalam format varchar)	CENAIIDJA untuk kode Bank BCA
beneficiary AccountNo	String	M	34	Rekening bank lain tujuan transaksi (real account /proxy resolution) note : Gunakan tanda @ jika menggunakan proxy resolution. (dalam format varchar)	@bankbri@corp.bri.co.id (untuk proxy resolution email) atau @6285733347341 (untuk proxy resolution no. Hp)
additionalInfo	Object	O		Info tambahan yang dimasukkan meliputi : <ul style="list-style-type: none">• deviceId• channel	

Response Structure & Sample

Field	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	4	respon code	
responseMessage	String	M	250	Deskripsi response message	
referenceNo	String	O	35	Nomor referensi unik yang akan digunakan ketika melakukan transfer	
externalId	String	O	12	Id external BRI yang akan digunakan ketika melakukan transfer	
registrationId	String	O		Id registrasi	
receiverName	String	O		Nama pemilik rekening tujuan transaksi	
beneficiaryAccountNo	String	O	16	Nomor rekening tujuan transaksi	
beneficiaryBankCode	String	O	8	Kode bank tujuan transaksi	CENAIIDJA untuk Bank BCA
accountNumber	String	O		Nomor rekening	
beneficiaryAccountType	String	O		Tipe nomor rekening	
receiverType	String	O	2	Macam-macam tipe penerima <ul style="list-style-type: none">• 01=Individual• 99=Others• 04=Remittance• 03=Government• 02=Corporate	
receiverIdentityNumber	String	O		Nomor identitas penerima	
receiverResidentStatus	String	O	2	Macam-macam status kependudukan penerima <ul style="list-style-type: none">• 01=Resident• 02=NonResident	
receiverTownName	String	O	4	Nama kota penerima	0300 untuk Jakarta
currency	String	O	3	Mata uang transaksi	IDR untuk mata uang Rupiah Indonesia

additionalInfo	Object	C		Info tambahan yang diinputkan ketika request meliputi : <ul style="list-style-type: none"> • deviceId • channel 	
----------------	--------	---	--	---	--

Request & Response Payload Sample

Request

Inquiry Real Account :

```
{
  "beneficiaryBankCode": "CENAIIDJA",
  "beneficiaryAccountNo": "99999"
}
```

Inquiry Proxy Account (Email)

```
{
  "beneficiaryBankCode": "",
  "beneficiaryAccountNo": "@testing@gmail.com"
}
```

Inquiry Proxy Account (No Hp)

```
{
  "beneficiaryBankCode": "",
  "beneficiaryAccountNo": "@6285733347342"
}
```

Normal Response:

Inquiry Real Account

```
{
  "responseCode": "2008100",
  "responseMessage": "Successful",
  "referenceNo": "20220127BRINIDJA61050000018",
  "externalId": "53296848727",
  "registrationId": "0001230075",
  "receiverName": "KR DUMMY ACCOUNT TBXXXXXXXXXXXXXXXXXXXX",
  "beneficiaryAccountNo": "99999",
  "beneficiaryBankCode": "CENAIIDJA",
  "beneficiaryAccountType": "SVGS",
  "accountNumber": "020601000988301",
  "receiverType": "02",
  "receiverResidentStatus": "01",
  "receiverIdentityNumber": "1216728398362819",
  "receiverTownName": "0300",
  "currency": "IDR"
}
```

Inquiry Proxy Account (Email)

```
{
  "responseCode": "2008100",
  "responseMessage": "Successful",
  "referenceNo": "20220127BRINIDJA61010000026",
  "externalId": "13297657619",
  "registrationId": "0001230075",
  "receiverName": "YAYASAN DHARMA BAKTI INDONESIA(Pemilik Rekening Kosong)",
  "beneficiaryAccountNo": "@testing@gmail.com",
  "beneficiaryBankCode": "BRINIDJA",
  "beneficiaryAccountType": "SVGS",
  "accountNumber": "020601000988301",
  "receiverType": "01",
  "receiverResidentStatus": "01",
  "receiverIdentityNumber": "1216728398362819",
  "receiverTownName": "0300",
  "currency": "IDR"
}
```

Inquiry Proxy Account (No Hp)

```
{
  "responseCode": "2008100",
  "responseMessage": "Successful",
  "referenceNo": "20220127BRINIDJA61010000027",
  "externalId": "13297730559",
  "registrationId": "0001230075",
  "receiverName": "YAYASAN DHARMA BAKTI INDONESIA(Pemilik Rekening Kosong)",
  "beneficiaryAccountNo": "@6285733347342",
  "beneficiaryBankCode": "BRINIDJA",
  "beneficiaryAccountType": "SVGS",
  "accountNumber": "020601000988301",
  "receiverType": "01",
  "receiverResidentStatus": "01",
  "receiverIdentityNumber": "1216728398362819",
  "receiverTownName": "0300",
  "currency": "IDR"
}
```

Error Response:

```
{
  "responseCode": "4048100",
  "responseMessage": "Invalid Transaction Status"
}
```

List of Error/Response Code

HTTP Status	Service Code	Code	Status	Response Message	Deskripsi
-------------	--------------	------	--------	------------------	-----------

200	81	2008100	Success	Successful	
400	81	4008101	Failed	Invalid Field Format {fieldName}	
400	81	4008102	Failed	Invalid Mandatory Field {fieldName}	
401	81	4018100	Failed	Unauthoried. [Reason]	
404	81	4048100	Failed	Invalid Transaction Status	
404	81	4048111	Failed	Invalid Card/Account/Customer [info]/Virtual Account	
500	81	5008101	Suspend/Need To Check	Internal Server Error	
500	81	5008100	Suspend/Need To Check	General Error	Muncul ketika ada response yg belum terhandle
504	81	5048100	Suspend/Need To Check	Timeout	

B. BI-Fast Transfer

Endpoint ini digunakan untuk melakukan instruksi pemindahbukuan (transfer) dari rekening BRI ke rekening bank lain melalui switching Bank Indonesia (BI-Fast). Terdapat limit transaksi dan limit transaksi harian yang sudah diatur sebelumnya. Untuk transaksi ini sumber dananya tidak dapat menggunakan rekening VA, melainkan hanya bisa menggunakan rekening real BRI saja

General Information

HTTP Method	POST
Path	/v2.0/transfer-bifast/payment-bifast
Tipe Format	JSON
Authentication	OAuth 2.0 with Access Token

Header Structure & Sample

Key	Value	Format	Mandatory	Length	Deskripsi
Authorization	Bearer {Token}	String	M		Bearer {Token}
X-TIMESTAMP	timestamp	Datetime	M		Format Timestamp ISO8601
X-SIGNATURE	signature	String	M		SHA256-HMAC
Content-type	application/json		M		application/json
X-PARTNER-ID		Alphanumeric	M	36	
CHANNEL-ID		Alphanumeric	M	5	
X-EXTERNAL-ID		Numeric	M	36	

Request Structure & Sample

Field	Data Type	Mandatory	Length	Description	Example
customerReference	String	M	28	Nomor referensi transaksi unique dari institusi note : hanya allow karakter spasi, underscore(_) dan dash(-)	
beneficiaryBankCode	String	C	8	Kode bank tujuan note : wajib diisi jika beneficiaryAccountNo bukan menggunakan proxy resolution (dalam format varchar)	CENAJDJA untuk Bank BCA
sourceAccountNo	String	M	15	Sumber rekening asal bank BRI	

beneficiaryAccountNo	String	M	34	Rekening bank lain tujuan transaksi (real account/proxy resolution) note : Gunakan tanda @ jika menggunakan proxy resolution (dalam format varchar)	@bankbri@corp.bri.co.id (untuk proxy resolution email) atau @6285733347341 (untuk proxy resolution no. Hp)
referenceNo	String	M	35	Nomor referensi unik yang didapatkan dari hasil Inquiry BI-Fast Account Information	
externalId	String	M	12	Id external BRI yang didapatkan dari hasil Inquiry BI-Fast Account Information	
amount	Object	M	Max :15	Info amount beserta currency-nya : <ul style="list-style-type: none"> value : Jumlah nominal transaksi menggunakan delimiter titik "." untuk nilai decimal. Ex : 1000.00 currency : Mata uang transaksi. Ex : IDR untuk mata uang Rupiah Indonesia 	<ul style="list-style-type: none"> value : 1000.00 currency :IDR untuk mata uang Rupiah Indonesia
senderIdentityNumber	String	M	100	Nomor KTP pengirim transaksi	
paymentInfo	String	O	140	Keterangan transaksi	
senderType	String	M	2	Tipe pengirim transaksi, pilih salah satu dari daftar di bawah ini : <ul style="list-style-type: none"> 01=Individual 02=Corporate 99=Others 04=Remittance 03=Government 	
senderResidentStatus	String	M	2	Status kependudukan pengirim transaksi, pilih salah satu dari daftar di bawah ini : <ul style="list-style-type: none"> 01=Resident 02=NonResident 	
senderTownName	String	M	100	Kota asal pengirim transaksi	0300 untuk kota Jakarta
transactionDate	String	M	19	Tanggal dan jam dilakukannya transaksi dengan format : yyyy-MM-ddTHH:mm:ssZ	
additionalInfo	Object	O		Info tambahan yang dimasukan meliputi : <ul style="list-style-type: none"> deviceId channel isRdn : bisa diisi true (untuk rekening RDN) atau false (untuk rekening bukan rdn) 	

Response Structure & Sample

Field	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	4	Response Code	
responseMessage	String	M	250	Deskripsi response message	
originalReferenceNo	String	C	40	Nomor referensi original unik dari transaksi transfer yang dilakukan dan akan muncul di remark TLBD2 di rekening koran	
journalSequence	String	C	7	Journal sequence pembukuan transaksi	
referenceNo	String	C	35	Nomor referensi unik hasil dari transaksi transfer yang dilakukan	
externalId	String	C	12	Id external BRI dari transaksi transfer yang dilakukan	
customerReference	String	O	28	Nomor referensi transaksi unique dari institusi	
beneficiaryAccountNo	String	O	34	Nomor rekening tujuan transaksi	
beneficiaryBankCode	String	O	3	Kode bank tujuan transaksi	CENAIJJA untuk Bank BCA

amount	Object	C	Max 15	Info amount beserta currency-nya : <ul style="list-style-type: none"> value : Jumlah nominal transaksi menggunakan delimiter titik "." untuk nilai decimal currency : Mata uang transaksi 	<ul style="list-style-type: none"> value : 1000.00 currency :IDR untuk mata uang Rupiah Indonesia
sourceAccountNo	String	O	15	Sumber rekening asal bank BRI	
additionalInfo	Object	C		Info tambahan yang diinputkan ketika request meliputi : <ul style="list-style-type: none"> deviceId channel isRdn 	

Request & Response Payload Sample

Request:

Transfer Real Account :

```
{
  "customerReference": "0000004",
  "senderIdentityNumber": "3515085211930002",
  "sourceAccountNo": "001901000613303",
  "amount": {
    "value": "23000.00",
    "currency": "IDR"
  },
  "beneficiaryBankCode": "CENAIJA",
  "beneficiaryAccountNo": "2571075557",
  "referenceNo": "20220929BRINIDJA51050005403",
  "externalId": "54445790453",
  "transactionDate": "2022-11-30T22:25:24+07:00",
  "paymentInfo": "345345",
  "senderType": "01",
  "senderResidentStatus": "01",
  "senderTownName": "0300",
  "additionalInfo": {
    "deviceId": "12345679237",
    "channel": "mobilephone",
    "isrdn": "true"
  }
}
```

Transfer Proxy Account (Email)

```
{
  "customerReference": "0000004",
  "senderIdentityNumber": "3515085211930002",
  "sourceAccountNo": "001901000613303",
  "amount": {
    "value": "23000.00",
    "currency": "IDR"
  },
  "beneficiaryBankCode": "",
  "beneficiaryAccountNo": "@testing@gmail.com",
  "referenceNo": "20220929BRINIDJA51050005403",
  "externalId": "54445790453",
  "transactionDate": "2022-11-30T22:25:24+07:00",
  "paymentInfo": "345345",
  "senderType": "01",
  "senderResidentStatus": "01",
  "senderTownName": "0300",
  "additionalInfo": {
    "deviceId": "12345679237",
    "channel": "mobilephone",
    "isrdn": "true"
  }
}
```

Transfer Proxy Account (No Hp)

```
{
  "customerReference": "0000004",
  "senderIdentityNumber": "3515085211930002",
  "sourceAccountNo": "001901000613303",
  "amount": {
    "value": "23000.00",
    "currency": "IDR"
  },
  "beneficiaryBankCode": "",
  "beneficiaryAccountNo": "@6285733347342",
  "referenceNo": "20220929BRINIDJA51050005403",
  "externalId": "54445790453",
  "transactionDate": "2022-11-30T22:25:24+07:00",
  "paymentInfo": "345345",
  "senderType": "01",
  "senderResidentStatus": "01",
  "senderTownName": "0300",
  "additionalInfo": {
    "deviceId": "12345679237",
    "channel": "mobilephone",
    "isrdn": "true"
  }
}
```

Normal Response:

Transfer Real Account :

```
{
  "responseCode": "2008000",
  "responseMessage": "Successful",
  "customerReference": "54321",
  "sourceAccountNo": "001901000378301",
  "beneficiaryAccountNo": "12345678900",
  "beneficiaryBankCode": "CENAJDJA",
  "referenceNo": "20220128CENAJDJA1698678312816763100",
  "externalId": "038455145464",
  "journalSequence": "8292049",
  "originalReferenceNo":
    "20220128BRINIDJA794224862497256",
  "amount": {
    "value": "120000.00",
    "currency": "IDR"
  },
  "additionalInfo": {
    "deviceId": "12345679237",
    "channel": "mobilephone",
    "isrdn": "True"
  }
}
```

Transfer Proxy Account (Email)

```
{
  "responseCode": "2008000",
  "responseMessage": "Successful",
  "customerReference": "88888",
  "sourceAccountNo": "001901000378301",
  "beneficiaryAccountNo": "@testing@gmail.com",
  "referenceNo": "20220128996328462262856287056344901",
  "externalId": "532101278586",
  "journalSequence": "4340807",
  "originalReferenceNo":
    "20220128BRINIDJA211953675017267",
  "amount": {
    "value": "12000.00",
    "currency": "IDR"
  },
  "additionalInfo": {
    "deviceId": "12345679237",
    "channel": "mobilephone",
    "isRdn": "true"
  }
}
```


Transfer Proxy Account (No Hp)

```
{
  "responseCode": "2008000",
  "responseMessage": "Successful",
  "customerReference": "77777",
  "sourceAccountNo": "001901000378301",
  "beneficiaryAccountNo": "@6285733347342",
  "referenceNo": "20220128021710978140260165817498863",
  "externalId": "875014615127",
  "journalSequence": "0869256",
  "originalReferenceNo":
    "20220128BRINIDJA514631900565000",
  "amount": {
    "value": "42000.00",
    "currency": "IDR"
  },
  "additionalInfo": {
    "deviceId": "12345679237",
    "channel": "mobilephone",
    "isRdn": "true"
  }
}
```

Error Response:

```
{
  "responseCode": "4038002",
  "responseMessage": "Exceeds Transaction Amount Limit"
}
```

List of Error/Response Code

HTTP Status	Service Code	Code	Status	Response Message	Deskripsi
200	80	2008000	Success	Successful	
202	80	2028000	Suspend /Need To Check	Request In Progress	Mohon untuk melakukan pengecekan rekening koran untuk melihat status transfer, atau menggunakan endpoint check status
400	80	4008001	Failed	Invalid Field Format {fieldName}	
400	80	4008002	Failed	Invalid Mandatory Field {fieldName}	
401	80	4018000	Failed	Unauthorized. Partner-id not allow	
401	80	4018000	Failed	Unauthorized. [Reason]	
403	80	4038002	Failed	Exceeds Transaction Amount Limit	
403	80	4038009	Failed	Dormant Account	
403	80	4038014	Failed	Insufficient Funds	
403	80	4038015	Failed	Transaction Not Permitted. [Reason]	
403	80	4038016	Suspend /Need To Check	Suspend Transaction	Mohon untuk melakukan pengecekan rekening koran untuk melihat status transfer, atau menggunakan endpoint check status
403	80	4038018	Failed	Inactive Card/Account/Customer	
404	80	4048000	Failed	Invalid Transaction Status	
404	80	4048011	Failed	Invalid Card/Account/Customer [info]/Virtual Account	
404	80	4048013	Failed	Invalid Amount	
409	80	4098001	Gagal	Duplicate customerRefence	
500	80	5008001	Suspend /Need To Check	Internal Server Error	

500	80	5008000	Suspend /Need To Check	General Error	Muncul ketika ada response yg belum terhandle
504	80	5048000	Suspend /Need To Check	Timeout	

C. Check Status Transaction

Endpoint ini digunakan untuk mengetahui status transaksi pemindahbukuan (transfer) antar rekening real BRI yang dilakukan sebelumnya berdasarkan info dari rekening koran apakah sukses dilakukan pemindahbukuan atau tidak, untuk melakukan cek status RTGS apakah status terakhirnya sudah sukses diterima di Bank Lain atau belumnya serta untuk melakukan cek status transaksi transfer via BI-Fast apakah sudah sukses di rekening koran atau gagal.

Note: cek status transfer BIFAST saat ini hanya bisa dilakukan maksimal 48 jam setelah transaksi, jika lebih dari itu maka status informasi yang muncul bisa dianggap invalid.

General Information

HTTP Method	POST
Path	/v2.0/transfer-bifast/check-status-bifast
Tipe Format	JSON
Authentication	OAuth 2.0 with Access Token

Header Structure & Sample

Key	Value	Format	Mandatory	Length	Deskripsi
Authorization	Bearer {Token}	String	M		Bearer {Token}
X-TIMESTAMP	timestamp	Datetime	M		Format Timestamp ISO8601
X-SIGNATURE	signature	String	M		SHA256-HMAC
Content-type	application/json		M		application/json
X-PARTNER-ID		Alphanumeric	M	36	
CHANNEL-ID		Alphanumeric	M	5	
X-EXTERNAL-ID		Numeric	M	36	

Request Structure & Sample

Field	Data Type	Mandatory	Length	Description	Example
originalPartnerReferenceNo	String	M	28	Nomor referensi transaksi unique ketika dilakukan request internal fund transfer	
serviceCode	String	M	2	Kode service jenis transaksi, meliputi : <ul style="list-style-type: none"> 17 : internal fund transfer 18 : transfer online belum bisa diakomodir 22 : RTGS transfer 23 : SKN transfer 33 : internal transfer to VA belum bisa diakomodir 80 : BI-Fast transfer 	
transactionDate	String	M	25	Tanggal transaksi : ISO 8601	2019-07-03T12:08:56+07:00
additionalInfo	Object	O		Info tambahan yang diinputkan ketika request meliputi : <ul style="list-style-type: none"> deviceId channel 	

Response Structure & Sample

Field	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	4	Response code	
responseMessage	String	M	50	Deskripsi <i>response message</i>	
originalPartnerReferenceNo	String	O		Nomor referensi transaksi unique ketika dilakukan request internal fund transfer	
originalReferenceNo	String	O		Journal sequence pembukuan	
serviceCode	String	O	2	Kode service jenis transaksi, meliputi : <ul style="list-style-type: none"> • 17 : internal fund transfer • 18 : transfer online belum bisa diakomodir • 22 : RTGS transfer • 23 : SKN transfer • 33 : internal transfer to VA belum bisa diakomodir • 80 : BI-Fast transfer 	
remark	String	O	40	Deskripsi transaksi	
transactionDate	String	O		Tanggal transaksi : ISO8601	2019-07-03T12:08:56+07:00
sourceAccountNo	String	O	15	Nomor rekening asal yang didebet	
beneficiaryAccountNo	String	O		Nomor rekening tujuan yang dikredit	
referenceNumber	String	O		Nomor referensi unik dengan format pembentuk : noreff dari SP + jurnalseq dari SP	
latestTransactionStatus	String	O	4	Status transaksi terakhir dari rekening koran, meliputi : <ul style="list-style-type: none"> • 00 : sukses pembukuan/sukses ke Bank Lain • 03 : pending dan perlu recheck untuk check status lagi • 04 : transaksi dikembalikan/retur • 06 : gagal pembukuan/gagal ke Bank Lain 	
transactionStatusDesc	String	O		Deskripsi transaksi status dari rekening koran atau dari Bank Indonesia	
amount	Object	M	15	Info amount beserta currency-nya : <ul style="list-style-type: none"> • value : Jumlah nominal transaksi menggunakan delimiter titik "." untuk nilai decimal. • currency : Mata uang transaksi. 	value : 1000.00 currency : IDR untuk mata uang Rupiah Indonesi
additionalInfo	Object	M		Info tambahan yang diinputkan ketika request meliputi : <ul style="list-style-type: none"> • deviceId • channel 	

Request & Response Payload Sample

Request:

```
{
  "originalPartnerReferenceNo": "54321",
  "serviceCode": "80",
  "transactionDate": "2019-07-03T12:08:56+07:00"
}
```

Normal Response:

```
{
  "responseCode": "2008200",
  "responseMessage": "Successful",
  "originalPartnerReferenceNo": "54321",
  "originalReferenceNo":
    "20220128BRINIDJA902359667275093",
  "serviceCode": "80",
  "transactionDate": "2019-07-03T12:08:56+07:00",
  "amount": {
    "value": "120000.00",
    "currency": "IDR"
  },
  "referenceNumber": "ID2131925142835ST17241796",
  "sourceAccountNo": "55555",
  "beneficiaryAccountNo": "12345678900",
  "remark": "2131925142835ST1",
  "latestTransactionStatus": "00",
  "transactionStatusDesc": "Payment success",
  "additionalInfo": {}
}
```

Error Response:

```
{
  "responseCode": "4048200",
  "responseMessage": "Invalid Transaction Status"
}
```

List of Error/Response Code

HTTP Status	Service Code	Code	Status	Response Message	Deskripsi
200	82	2008200	Success	Successful	
400	82	4008201	Failed	Invalid Field Format	
400	82	4008202	Failed	Invalid Mandatory Field	
404	82	4048200	Failed	Invalid Transaction Status	
404	82	4048201	Failed	Transaction Not Found	
500	82	5008201	Suspend/Need To Check	Internal Server Error	
500	82	5008200	Suspend/Need To Check	General Error	Muncul ketika ada response yg belum terhandle
504	82	5048200	Suspend/Need To Check	Timeout	