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|  |  |  | **STRICTLY CONFIDENTIAL** |
|  |  | **BNI – Payment Service Delivery** | |
|  |  |  | |
|  |  | **Card Binding** | |

**Change Log**

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| --- | --- | --- | --- |
| Release | Date | Summary | Update by |
| 1.0 | **April 25, 2024** | **Initial document** | **Muhammad.Shauma@bni.co.id** |

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1. **BNI API’s Overview**

undefined

# **Activity Diagram**

# **Operation Definition**

* 1. 1 Registration Card Bind

Description: API Card Registration

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| Service Function: 1 Registration Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/registration-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | partnerReferenceNo | string 30 | true | Transaction identifier on partner system |  | | accountName | string 20 | true | Customer’s full name. |  | | cardData | string 0 | false | Refer to Standard Symmetric Encryption on Security Standard Document section 2.1.9 |  | | custIdMerchant | string 20 | true | Merchant’s customer ID |  | | isBindAndPay | string 10 | true | Landing Page this value is always ‘N’ |  | | merchantId | string 20 | false | Merchant identifier that is  unique per each merchant |  | | terminalId | string 10 | false | identifier that is unique per  each merchant |  | | journeyId | string 30 | false | An identifier to uniquly identify a journey. On the first request of the journey, this must be equal to the X-EXTERNAL-ID. |  | | subMerchantId | string 20 | false | Sub merchant ID |  | | externalStoreId | string 20 | false | Exkternal Store ID |  | | limit | string 10 | false | Daily transaction limit |  | | merchantLogoUrl | string 50 | false | Merchant’s logo URL for webview |  | | phoneNo | string 20 | true | Customer’s phone number |  | | sendOtpFlag | string 10 | true | "YES" or "NO" to use OTP from PJSP |  | | type | string 10 | true | Action type |  | | additionalInfo.deviceId | string 20 | true | Device Id |  | | additionalInfo.channel | string 10 | true | Channel |  | | additionalInfo.urlCallbackSuccess | string 60 | true | Url Callback |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | responseCode | string 10 | true | Response code |  | | responseMessage | string 40 | true | Response description |  | | referenceNo | string 30 | true | Transaction identifier on service provider system.  Must be filled upon successful transaction |  | | partnerReferenceNo | string 30 | true | Transaction identifier on service consumer system |  | | bankCardToken | string 0 | false | Access token customer |  | | chargeToken | string 0 | false | string code for verification OTP |  | | randomString | string 20 | true | Random String to generate validation for webview |  | | tokenExpiryTime | string 30 | true | Time when  the token will be expired. Time when the token will  be expired.  Format: ISO-8601 |  | | additionalInfo.deviceId | string 20 | true | Device id |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.authCode | string 20 | true | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.urlBindingPage | string 90 | true | url to service binding |  | |
| Sample Request  (Success) | {  "partnerReferenceNo": "2020102900000000000001",  "accountName": "Putra Negara",  "cardData": "",  "custIdMerchant": "8a95f0026d2860f301",  "isBindAndPay": "N",  "merchantId": "00007100010926 ",  "terminalId": "72001126",  "journeyId": "20190329175623MTISTORE",  "subMerchantId": "310928924949487",  "externalStoreId": "000183004658",  "limit": "1000000",  "merchantLogoUrl": "https://bilba.test.com/dist/img/merchant-logo.png",  "phoneNo": "08238748728423",  "sendOtpFlag": "YES",  "type": "subcribe",  "additionalInfo": {  "deviceId": "12345679237",  "channel": "MAP",  "urlCallbackSuccess": "https://www.mapclub.com/member/page/success-binding"  } } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "responseCode": "2000100",  "responseMessage": "Request has been processed successfully",  "referenceNo": "202407031258",  "partnerReferenceNo": "2024052700000000000001",  "bankCardToken": null,  "chargeToken": null,  "randomString": "BsxZrDSoGCtNmsm",  "tokenExpiryTime": "2024-07-03T08:59:15.687200588+07:00",  "additionalInfo": {  "deviceId": "12345679237",  "channel": "MAP",  "authCode": "NWL7bgPk2jHov4KiQLTJH8n9zJ1jyR",  "state": "Hov4KiQLTJ",  "urlBindingPage": "http://10.70.7.142:3004/credit-card?authCode=NWL7bgPk2jHov4KiQLTJH8n9zJ1jyR&state=Hov4KiQLTJ"  }  },  "responseCode": "9000",  "responseMessage": "Success"  } |
| Sample Response (Failed) | {  "isSuccess": true,  "payload": {  "responseCode": "4040108",  "responseMessage": "Merchant does not exist or status abnormal",  "referenceNo": "",  "partnerReferenceNo": "2020102900000000000001",  "bankCardToken": "",  "chargeToken": "",  "randomString": "",  "tokenExpiryTime": "",  "additionalInfo": ""  },  "responseCode": "9000",  "responseMessage": "Success"  } |

* 1. 2 Get Auth Code

Description: Microsite - Auth Code Detail

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| --- | --- |
| Service Function: 2 Get Auth Code | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/get-auth-code?authCode=jhAi8j2921239jpM8S&state=WodkkwijSDs |
| Proxy |  |
| Method | GET |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boollean status True or False |  | | payload.partnerReferenceNo | string 30 | true | Transaction identifier on partner system |  | | payload.accountName | string 20 | true | Customer’s  full name. |  | | payload.cardData | string 0 | false | Refer to Standard Symmetric Encryption on Security Standard Document section 2.1.9 |  | | payload.custIdMerchant | string 20 | true | Merchant’s customer ID |  | | payload.isBindAndPay | string 10 | true | Landing Page this value is always ‘N’ |  | | payload.merchantId | string 20 | true | Merchant identifier that is  unique per each merchant |  | | payload.terminalId | string 10 | true | identifier that is unique per  each merchant |  | | payload.journeyId | string 30 | true | An identifier to uniquly identify a journey. On the first request of the journey, this must be equal to the X-EXTERNAL-ID. |  | | payload.subMerchantId | string 20 | true | Sub merchant ID |  | | payload.externalStoreId | string 20 | true | Exkternal Store ID |  | | payload.limit | string 10 | true | Daily transaction limit |  | | payload.merchantLogoUrl | string 50 | true | Merchant’s logo URL for webview |  | | payload.phoneNo | string 20 | true | Customer’s phone number |  | | payload.sendOtpFlag | string 10 | true | "YES" or "NO" to use OTP from PJSP |  | | payload.type | string 10 | true | Action type |  | | payload.additionalInfo.deviceId | string 20 | true | Device id |  | | payload.additionalInfo.channel | string 10 | true | channel |  | | payload.additionalInfo.urlCallbackSuccess | string 60 | true | url callback |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {} |
| Sample Response  (Success) | {  "isSuccess": false,  "payload": {  "partnerReferenceNo": "2020102900000000000001",  "accountName": "Putra Negara",  "cardData": "",  "custIdMerchant": "0012345679504",  "isBindAndPay": "N",  "merchantId": "00007100010926 ",  "terminalId": "72001126",  "journeyId": "20190329175623MTISTORE",  "subMerchantId": "310928924949487",  "externalStoreId": "000183004658",  "limit": "1000000",  "merchantLogoUrl": "https://bilba.test.com/dist/img/merchant-logo.png",  "phoneNo": "08238748728423",  "sendOtpFlag": "YES",  "type": "subcribe",  "additionalInfo": {  "deviceId": "12345679237",  "channel": "MAP",  "urlCallbackSuccess": "https://www.mapclub.com/member/page/success-binding"  }  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "responseCode": "4030100",  "responseMessage": "Transaction expired",  "authCode": "jhAi8j2921239jpM8S",  "state": "WodkkwijSDs"  },  "responseCode": "9004",  "responseMessage": "Failed" } |

* 1. 3 Confirm Card Bind

Description: Microsite - Confirm Binding input card number encrypted

|  |  |
| --- | --- |
| Service Function: 3 Confirm Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/confirm-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | cardNumber | string 50 | true | Credit card number (encrypted) |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | true | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | false | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | true | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | true | Type otp sender |  | | additionalInfo.pin | string 0 | false | Pin of credit card (pinblok) |  | | additionalInfo.otp\_code | string 0 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boolean true or false |  | | payload.data.blockCode | string 10 | true | Card blok |  | | payload.data.statusKartu | string 10 | true | Card status |  | | payload.data.cardNumber | string 50 | true | Credit card number (encrypted) |  | | payload.message | string 20 | true | message |  | | payload.isoResponse.responseMessage | string 20 | true | Response message ISO8583 |  | | payload.isoResponse.responseCode | string 10 | true | Response code ISO8583 |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "cL9AM7TbNRtbdXvRIj78ZOPyJ1qKua",  "dob": "",  "expiryDate": "2302",  "otpSender": "SMS",  "pin": "",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "data": {  "blockCode": " ",  "statusKartu": "Aktif",  "cardNumber": "EflwxFwNAI6Jb3TE+g7z4yK6yFrOqAdpLcgcVd/WTxU="  },  "message": "Cek Blok Sukses",  "isoResponse": {  "responseMessage": "Successful approval",  "responseCode": "00"  }  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed CheckBlok) | {  "isSuccess": false,  "payload": {  "data": {  "blockCode": "W",  "statusKartu": "Blok",  "cardNumber": "EflwxFwNAI6Jb3TE+g7z4yK6yFrOqAdpLcgcVd/WTxU="  },  "message": "Cek Blok Sukses",  "isoResponse": {  "responseMessage": " Successful approval ",  "responseCode": "00"  }  },  "responseCode": "9008",  "responseMessage": "Tidak dapat binding, harap hubungi BNI Call" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "responseCode": "4030100",  "responseMessage": "Transaction expired",  "authCode": "cL9AM7TbNRtbdXvRIj78ZOPyJ1qKua",  "state": null  },  "responseCode": "9007",  "responseMessage": "(Microservice) Data not found"  } |

* 1. 4 Activation Card Bind

Description: API Card activation

|  |  |
| --- | --- |
| Service Function: 5 Validate Pin Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/activate-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | cardNumber | string 50 | true | Credit card number (encrypted) |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | true | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | true | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | true | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | true | Type otp sender |  | | additionalInfo.pin | string 20 | false | Pin (encrtpted) |  | | additionalInfo.otp\_code | string 0 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boollean status True or False |  | | payload.customerNumber | string 20 | true | Customer phone number |  | | payload.message | string 20 | true | Message response |  | | payload.cardNumber | string 50 | true | Credit card number (encrypted) |  | | payload.isoResponse.responseMessage | string 20 | true | Response message ISO8583 |  | | payload.isoResponse.responseCode | string 10 | true | Response code ISO8583 |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "1cbbbea0-ef56-4735-8044-0dc0679e5ef9",  "dob": "1993-02-01",  "expiryDate": "2302",  "otpSender": "SMS",  "pin": "",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "customerNumber": "0000000006769211",  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM="  "message": "Aktivasi Kartu Sukses",  "isoResponse": {  "responseMessage": "Successful approval",  "responseCode": "00"  }  },  "responseCode": "9000",  "responseMessage": "Success"  } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "phoneNumber": "082289756580",  "message": "Aktivasi Kartu gagal",  "responseMessage": "Invalid DoB",  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "responseCode": "87"  },  "responseCode": "9008",  "responseMessage": "Failed"  } |

* 1. 5 Resend Otp Card Bind

Description: Microsite - Resend OTP

|  |  |
| --- | --- |
| Service Function: 6 Validate Otp Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/resend-otp-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | cardNumber | string 50 | true | Credit card number (encrypted) |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) | | additionalInfo.authCode | string 20 | true | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | false | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | false | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | true | Type otp sender | SMS or WHATSAPP | | additionalInfo.pin | string 20 | false | Pin of credit card (pinblok) |  | | additionalInfo.otp\_code | string 10 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boolean true or false |  | | payload.channel | string 10 | true | channel |  | | payload.phone\_number | string 20 | true | Customer’s phone number |  | | payload.country\_code | string 10 | true | Country code |  | | payload.otp\_sender | string 20 | true | Send otp type |  | | payload.product\_code | string 0 | false | Product code |  | | payload.otp\_req\_attempt | string 10 | true | Number failed validate otp |  | | payload.error\_code | string 0 | false | Message error otp |  | | payload.error\_message | string 0 | false | Error code otp |  | | payload.status | string 10 | true | status |  | | payload.urlCallbackSuccess | string 270 | false | Callback url |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "76cb0558-5b2d-4ca7-894f-5afab4a15df5",  "dob": "",  "expiryDate": "",  "otpSender": "SMS",  "pin": "",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "channel": "MAP",  "phone\_number": "'6282289756580",  "country\_code": "62",  "otp\_sender ": "SMS",  "product\_code": "",  "otp\_req\_attempt": "0",  "error\_code": "",  "error\_message": "",  "status": "SUCCESS",  "urlCallbackSuccess": ""  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "channel": "MAP",  "phone\_number": "628xxxxx",  "country\_code": "62",  "otp\_sender": "SMS",  "product\_code": "",  "otp\_red\_attempt": "1",  "error\_code": "9005",  "error\_message": "(MICROSERVICE) TOO MANY OTP REQUEST ATTEMPTS",  "status": "FAILED"  }  "responseCode": "9008",  "responseMessage": "Failed" } |

* 1. 6 Validate Otp Card Bind

Description: Microsite - Validate OTP , Default phone number is registed on cardlink

|  |  |
| --- | --- |
| Service Function: 6 Validate Otp Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/validate-otp-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | cardNumber | string 50 | true | Credit card number (encrypted) |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | true | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | true | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | true | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | false | Type otp sender |  | | additionalInfo.pin | string 20 | false | Pin of credit card (pinblok) |  | | additionalInfo.otp\_code | string 10 | true | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boolean true or false |  | | payload.channel | string 10 | true | channel |  | | payload.phone\_number | string 20 | true | Customer’s phone number |  | | payload.country\_code | string 10 | true | Country code |  | | payload.otp\_code | string 10 | true | Otp code |  | | payload.product\_code | string 0 | false | Product code |  | | payload.otp\_validate\_failed\_attempt | string 10 | true | Number failed validate otp |  | | payload.error\_code | string 0 | false | Message error otp |  | | payload.error\_message | string 0 | false | Error code otp |  | | payload.status | string 10 | true | status |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "76cb0558-5b2d-4ca7-894f-5afab4a15df5",  "dob": "1993-02-01",  "expiryDate": "2302",  "otpSender": "",  "pin": "",  "otpCode": "509956"  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "channel": "MAP",  "phone\_number": "'6282289756580",  "country\_code": "62",  "otp\_code": "234679",  "product\_code": "",  "otp\_validate\_failed\_attempt": "0",  "error\_code": "",  "error\_message": "",  "status": "SUCCESS"  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "channel": "MAP",  "phone\_number": "628xxxxx",  "country\_code": "62",  "otp\_code": "219869",  "product\_code": "",  "otp\_validate\_failed\_attempt": "1",  "error\_code": "9014",  "error\_message": "(MICROSERVICE) INVALID OTP CODE",  "status": "FAILED"  },  "responseCode": "9008",  "responseMessage": "Failed" } |

* 1. 7 Validate Pin Card Bind

Description: Microsite - Validate PIN

|  |  |
| --- | --- |
| Service Function: 5 Validate Pin Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/validate-pin-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | cardNumber | string 50 | true | Credit card number (encrypted) |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | true | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | true | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | true | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | false | Type otp sender |  | | additionalInfo.pin | string 20 | true | Pin (encrtpted) |  | | additionalInfo.otp\_code | string 0 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boollean status True or False |  | | payload.phoneNumber | string 20 | true | Customer phone number |  | | payload.message | string 20 | true | Message response |  | | payload.responseMessage | string 20 | true | Response message cardlink |  | | payload.cardNumber | string 50 | true | Credit card number (encrypted) |  | | payload.responseCode | string 10 | true | Response code cardlink |  | | Payload.bankCardToken | string 30 | true | Access token customer |  | | payload.urlCallbackSuccess | string 270 | true | Callback url |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "cardNumber": "sjT5zwbe2ibva+WaRFYh+52EwjUPGnp85RTlP8Dt8U0=",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "5f545fc6-2beb-4824-9282-645498ac56cf",  "dob": "1993-01-19",  "expiryDate": "2407",  "otpSender": "",  "pin": "CA7CB54037B76F0C",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "phoneNumber": "082289756580",  "message": "Validate sukses",  "responseMessage": "Successful approval",  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "responseCode": "00",  "bankCardToken": " g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4Jg4JeIz43jfdsEga",  "urlCallbackSuccess": "https://www.mapclub.com/member/page/success-binding?bankCardToken=g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4Jg4JeIz43jfdsEga&chargeToken=yltfmfigwofgjqvmameoyeuse67k4w6j&authCode=jhAi8j2921239jpM8S"  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "phoneNumber": "082289756580",  "message": "Validate Failed",  "responseMessage": "Failed approval",  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "responseCode": "99"  },  "responseCode": "9008",  "responseMessage": "Failed" } |

* 1. 8 Summary Card Bind

Description: API Card Summary

|  |  |
| --- | --- |
| Service Function: 4 Reset Pin Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/summary-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | bankCardToken | string 50 | true | Access token customer |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | false | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | false | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | false | Card expiry date.  Format: MMYY |  | | additionalInfo.otp\_sender | string 10 | false | Type otp sender |  | | additionalInfo.pin | string 0 | false | Pin (encrypted) |  | | additionalInfo.otp\_code | string 0 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | | Example | | isSuccess | boolean | true | Boollean status True or False |  | | | payload.credentialNo | string 20 | true | Credential number |  | | | payload.creditLimit | string 20 | true | Credit Limit |  | | | payload.memoBalance | string 20 | true | Memo Balance Usages Credit Card |  | | | payload.availableCredit | string 20 | true | Available Credit |  | | | payload.message | string 20 | true | Message response |  | | | payload.responseMessage | string 20 | true | Response message cardlink |  | | | payload.cardNumber | string 50 | true | Credit card number (encrypted) |  | | | payload.responseCode | string 10 | true | Response code cardlink |  | | | responseCode | string 10 | true | Response code |  | | | responseMessage | string 10 | true | Response description |  | | |
| Sample Request  (Success) | {  "bankCardToken": "4da5ef5836944250b5dffd096479042bbd5c99775f6845e3a0bd462c5794575a",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "",  "dob": "",  "expiryDate": "",  "otpSender": "",  "pin": "",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "credentialNo": "\*\*\*\*\*\*\*\*\*\*\*\*0750",  "creditLimit": "16000000",  "memoBalance": "16010101",  "availableCredit": "0",  "message": "Inquiry Summary Sukses",  "responseMessage": "Successful approval",  "cardNumber": "DfrBPLF9AgACEi4XvT4A8ULVJRdeY/QWNsgDkB31HGc=",  "responseCode": "00"  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "message": "Reset Pin gagal",  "responseMessage": "Invalid DoB",  "responseCode": "87"  },  "responseCode": "9008",  "responseMessage": "Failed" } |

* 1. 9 Unbilled Card Bind

Description: API Card Unbilled

|  |  |
| --- | --- |
| Service Function: 6 Validate Otp Card Bind | |
| Endpoint Sandbox | http://192.168.65.112:18034/credit-card/v1.0/unbilled-otp-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | bankCardToken | string 50 | true | Access token customer |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | false | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | false | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | false | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | false | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | false | Type otp sender |  | | additionalInfo.pin | string 20 | false | Pin of credit card (pinblok) |  | | additionalInfo.otp\_code | string 10 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Boolean True or false |  | | payload.data.0.merchState | string 10 | true | Merchant State |  | | payload.data.0.origCurrDec | string 10 | true | Original Currency Description |  | | payload.data.0.reimbAtt | string 10 | true | Reimburse |  | | payload.data.0.refDte | string 10 | true | Refference Date |  | | payload.data.0.ccaAmt | string 10 | true | Cca Amount |  | | payload.data.0.description | string 40 | true | Data Description |  | | payload.data.0.statementDate | string 10 | true | Statement Date |  | | payload.data.0.posMode | string 10 | true | Pos Entry Mode |  | | payload.data.0.postingDate | string 10 | true | Posting Date |  | | payload.data.0.refSeq | string 10 | true | Refference Sequence |  | | payload.data.0.type | string 10 | true | Type Credit Card |  | | payload.data.0.sourceCode | string 10 | true | Source Code |  | | payload.data.0.intlFeeInd | string 10 | true | Installment Fee Indicator |  | | payload.data.0.origCurrAmt | string 20 | true | Original Current Amount |  | | payload.data.0.orgNbr | string 10 | true | Org Number |  | | payload.data.0.currName | string 10 | true | Current Name |  | | payload.data.0.refBatch | string 10 | true | Refference Batch |  | | payload.data.0.seqNbr | string 10 | true | Sequence Number |  | | payload.data.0.interchgRefNbr | string 30 | true | Interchange Refference Number |  | | payload.data.0.dccFlag | string 10 | true | Dcc Flag |  | | payload.data.0.xborderFee | string 10 | true | Xborder Fee |  | | payload.data.0.refNumber | string 20 | true | Refference Number |  | | payload.data.0.merchCat | string 10 | true | Merchant Category |  | | payload.data.0.markupAmt | string 10 | true | Mark Up Amount |  | | payload.data.0.tranAmt | string 10 | true | Transaction Amount |  | | payload.data.0.tranDate | string 10 | true | Transaction Date |  | | payload.data.0.currConv | string 10 | true | Currency Conv |  | | payload.data.0.tranCode | string 10 | true | Transaction Code |  | | payload.data.0.origCurrCode | string 10 | true | Original Currency Code |  | | payload.data.0.postingAcctNbr | string 20 | true | Posting Account Number |  | | payload.data.0.cardNumber | string 20 | true | Credit Card Number |  | | payload.message | string 30 | true | Response Message |  | | payload.responseCode | string 10 | true | Response Code Cardlink |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "bankCardToken": "4da5ef5836944250b5dffd096479042bbd5c99775f6845e3a0bd462c5794575a",  "additionalInfo": {  "channel": "MAP",  "statementDate":"",  "authCode": "",  "dob": "",  "expiryDate": "",  "otpSender": "",  "pin": "",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": [  {  "merchState": "ID",  "origCurrDec": "00",  "reimbAtt": " ",  "refDte": "135",  "ccaAmt": "000000000",  "description": "Payment 5220861745170 JAKARTA ID",  "statementDate": "00000000",  "posMode": " ",  "postingDate": "2017-05-15",  "refSeq": "128",  "type": "070",  "sourceCode": "0001",  "intlFeeInd": " ",  "origCurrAmt": "000000000.00",  "orgNbr": "100",  "currName": " ",  "refBatch": "01000",  "seqNbr": "00000",  "interchgRefNbr": "05426407135000750000010",  "dccFlag": " ",  "xborderFee": "000000000",  "refNumber": "13501000128",  "merchCat": "04511",  "markupAmt": "000000000",  "tranAmt": "000843924",  "tranDate": "2017-05-15",  "currConv": "0",  "tranCode": "40",  "origCurrCode": "000",  "postingAcctNbr": "5100550000243495",  "cardNumber": "5100550000243495"  }  ],  "message": "Inquiry Unbilled Sukses",  "responseCode": "00"  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "data": [],  "message": "Inquiry Unbilled Gagal"  }  "responseCode": "9008",  "responseMessage": "Failed" } |

* 1. Billing List Statement Card Bind

Description: API Card billing list statement

|  |  |
| --- | --- |
| Service Function: Billing List Statement Caed Bind | |
| Endpoint Sandbox | http://127.0.0.1:3333api//credit-card/v1.0/billing-list-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | | bankCardToken | string 70 | true | Access token customer | |  | | additionalInfo.channel | string 10 | true | channel | |  | | additionalInfo.statementDate | string 0 | false | Date in billing statement (YYYY-MM-DD) | |  | | additionalInfo.authCode | string 0 | false | An authorization code which the caller can used to obtain an access token. | |  | | additionalInfo.dob | string 0 | false | Customer’s  date of birth  (YYYYMMD  D). | |  | | additionalInfo.expiryDate | string 0 | false | Expiry date card (YYMM) | |  | | additionalInfo.otpSender | string 0 | false | Type otp sender | |  | | additionalInfo.pin | string 0 | false | Pin of credit card (pinblok) | |  | | additionalInfo.otpCode | string 0 | false | Otp code | |  | |  |  |  |  |  | | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | Bollean true or false |  | | payload.data.listBilling.0.statementDate | string 10 | true | Option statementDate |  | | payload.data.listBilling.1.statementDate | string 10 | true | Option statementDate |  | | payload.data.listBilling.2.statementDate | string 10 | true | Option statementDate |  | | payload.data.firstDigits | string 10 | true | Number on first |  | | payload.data.lastDigits | string 10 | true | Number on last |  | | payload.data.cardNumberPosting | string 50 | true | Credit card number (encrypted) |  | | payload.message | string 30 | true | Message respon |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "bankCardToken": "4da5ef5836944250b5dffd096479042bbd5c99775f6845e3a0bd462c5794575a",  "additionalInfo": {  "channel": "MAP",  "statementDate": "",  "authCode": "",  "dob": "",  "expiryDate": "",  "otpSender": "",  "pin": "",  "otpCode": ""  } } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "data": {  "listBilling": [  {  "statementDate": "2013-12-16"  },  {  "statementDate": "2014-01-16"  },  {  "statementDate": "2014-02-16"  }  ],  "firstDigits": "548988",  "lastDigits": "5980",  "cardNumberPosting": "e7Uf1K+2v5D7vGDyf+WsS5iXZBh0B9M6RC290cXgE8o="  },  "message": "List Tagihan ditemukan"  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "data": null,  "message": "List Tagihan tidak ditemukan"  },  "responseCode": "9008",  "responseMessage": "Failed" } |

* 1. Billing Statement Card Bind

Description: API Card Billing Statement

|  |  |
| --- | --- |
| Service Function: Billing Statement Card Bind | |
| Endpoint Sandbox | http://127.0.0.1:3333api//credit-card/v1.0/billing-statement-card-bind |
| Proxy |  |
| Method | POST |
| Format | JSON |
| Authentication | None |
| Request Header | |  |  | | --- | --- | | Key | Value | | Content-Type | Application/json | |
| Request Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Mandatory | Description | Example | | bankCardToken | string 50 | true | Access token customer |  | | additionalInfo.channel | string 10 | true | channel |  | | additionalInfo.statementDate | string 20 | true | Date in billing statement (YYYY-MM-DD) |  | | additionalInfo.authCode | string 20 | false | An authorization code which the caller can used to obtain an access token. |  | | additionalInfo.dob | string 10 | false | Customer’s  date of birth  (YYYYMMD  D). |  | | additionalInfo.expiryDate | string 10 | false | Expiry date card (YYMM) |  | | additionalInfo.otp\_sender | string 10 | false | Type otp sender |  | | additionalInfo.pin | string 20 | false | Pin of credit card (pinblok) |  | | additionalInfo.otp\_code | string 10 | false | Otp code |  | |  |  |  |  |  | |
| Response Body | |  |  |  |  |  | | --- | --- | --- | --- | --- | | Field | Data Type | Nullable | Description | Example | | isSuccess | boolean | true | True or false |  | | payload.data.summary.zipCode | string 10 | true | Zip Code |  | | payload.data.summary.paymentCredits | string 20 | true | Credits Payment Credits |  | | payload.data.summary.city | string 10 | true | City |  | | payload.data.summary.address2 | string 20 | true | Address 2 |  | | payload.data.summary.customerOrg | string 10 | true | Customer ORG |  | | payload.data.summary.address1 | string 20 | true | Address 1 |  | | payload.data.summary.newBalance | string 20 | true | New Balance |  | | payload.data.summary.totalAmountDue | string 20 | true | Total Amount Due |  | | payload.data.summary.statementDate | string 10 | true | Statement Date (yyyy-MM-dd) |  | | payload.data.summary.customerNumber | string 20 | true | Customer Number |  | | payload.data.summary.cashAdvance | string 20 | true | Cash Advance |  | | payload.data.summary.previousBalance | string 20 | true | Previous Balance |  | | payload.data.summary.paymentDueDate | string 10 | true | Payment Due Date (yyyy-MM-dd) |  | | payload.data.summary.purchaseDebits | string 20 | true | Purchase Debits |  | | payload.data.summary.name | string 20 | true | Name CardHolder |  | | payload.data.summary.financeCharge | string 20 | true | Finance Charge |  | | payload.data.details.0.no | number | true | Number Of List a Billing |  | | payload.data.details.0.firstDigits | string 10 | true | First Digits Credit Card Number Plain |  | | payload.data.details.0.lastDigits | string 10 | true | Last Digits Credit Card Number Plain |  | | payload.data.details.0.type | string 10 | true | Type Credit Card |  | | payload.data.details.0.cardNumber | string 50 | true | Credit Card Number (Encrypt) |  | | payload.data.details.0.transaction.0.tran\_code | string 10 | true | Tran Code |  | | payload.data.details.0.transaction.0.amount | string 10 | true | Amount Transaction |  | | payload.data.details.0.transaction.0.refNumber | string 20 | true | RefNumber Transaction |  | | payload.data.details.0.transaction.0.transDate | string 10 | true | Trans Date (yyyy-MM-dd) |  | | payload.data.details.0.transaction.0.description | string 20 | true | Description Transaction |  | | payload.data.details.0.transaction.0.postingDate | string 10 | true | Posting Date (yyyy-MM-dd) |  | | payload.data.details.0.transaction.0.originalCurrency | string 0 | false | Currency Original Currency |  | | payload.message | string 30 | true | Message respon |  | | responseCode | string 10 | true | Response code |  | | responseMessage | string 10 | true | Response description |  | |
| Sample Request  (Success) | {  "bankCardToken": "4da5ef5836944250b5dffd096479042bbd5c99775f6845e3a0bd462c5794575a",  "additionalInfo": {  "channel": "MAP",  "statementDate":"2017-09-10",  "authCode": "",  "dob": "",  "expiryDate": "",  "otpSender": "",  "pin": "",  "otpCode": ""  }  } |
| Sample Response  (Success) | {  "isSuccess": true,  "payload": {  "data": {  "summary": {  "zipCode": "11110",  "paymentCredits": "00000000000",  "city": "JAKARTA",  "address2": "RT 001 RW 002",  "customerOrg": "100",  "address1": "JL LADA NO 3",  "newBalance": "00000015524",  "totalAmountDue": "00000000000",  "statementDate": "2017-03-13",  "customerNumber": "0000000006769211",  "cashAdvance": "00000000000",  "previousBalance": "00000015448",  "paymentDueDate": "2017-03-14",  "purchaseDebits": "00000000076",  "name": "TEST MASTERCARD WORL",  "financeCharge": "00000000000"  },  "details": [  {  "no": 1,  "firstDigits": "510055",  "lastDigits": "3495",  "type": "basic",  "cardNumber": "k35wW1qyPOOztcSn6pzNB+R4qaANOV0mZ930s5CHCrM=",  "transaction": [  {  "tran\_code": "65",  "amount": "76",  "refNumber": "07200000009",  "transDate": "2017-03-13",  "description": "PERISAI PLUS",  "postingDate": "2017-03-13",  "originalCurrency": ""  }  ]  }  ]  },  "message": "Data Tagihan ditemukan"  },  "responseCode": "9000",  "responseMessage": "Success" } |
| Sample Response (Failed) | {  "isSuccess": false,  "payload": {  "data": {  "details": [  {  "no": 1,  "firstDigits": "356393",  "lastDigits": "2243",  "type": "basic",  "cardNumber": "o/BPTcaXN+cmV12AYm26Tw19m+WUu8x3WDWJAIdKyaY=",  "transaction": []  }  ]  },  "message": "Data Tagihan ditemukan"  },  "responseCode": "9008",  "responseMessage": "Failed" } |

# **Response Code**

* 1. Error Level: MICROSERVICE

|  |  |  |
| --- | --- | --- |
| Response Code | Description | Response Message |
| 9105 | Gagal Debet | DI BAWAH LEVEL MIN |
| 9117 | Gagal Debet | SALDO NEGATIF |
| 9398 | Gagal Debet | DANA TIDAK CUKUP |
| 9399 | Gagal Debet | REKENING BLOKIR |
| 9003 | Gagal Di Proses Pihak Ketiga | undefined |
| 9004 | Gagal Koneksi Microservice | GAGAL KONEKSI DB TEMPORARY |
| 9005 | Gagal Koneksi Microservice | GAGAL SIMPAN DATABASE |
| 9006 | Gagal Koneksi Pihak Ketiga | GAGAL KONEKSI PIHAK KETIGA / TIMEOUT |
| 9007 | Tidak Ditemukan Data Inquiry | TRANSAKSI TIDAK DITEMUKAN |
| 9000 | Sukses | SUKSES |
| 7000 | Unauthorized | Unauthorized |

Sample Response:

Sample Response:

# **Avoid Characters**

|  |  |
| --- | --- |
| SYMBOL | DESCRIPTION |
| ! | **exclamation point** |
| " | **double quotes** |
| # | **number sign** |
| $ | **dollar sign** |
| % | **percent sign** |
| & | **ampersand** |
| ' | **single quote** |
| \* | **asterisk** |
| + | **plus sign** |
| , | **comma** |
| - | **minus sign - hyphen** |
| . | **period** |
| / | **slash** |
| : | **colon** |
| ; | **semicolon** |
| < | **less than sign** |
| = | **equal sign** |
| > | **greater than sign** |
| ? | **question mark** |
| [ | **opening bracket** |
| \ | **backslash** |
| ] | **closing bracket** |
| ^ | **caret - circumflex** |
| | | **vertical bar** |
| ~ | **equivalency sign - tilde** |