BANK INDONESIA
BANK SENTRAL REPUBLIK INDONESIA

SNAP
terstandar, terintegrasi

Standar Nasional *Open* API Pembayaran (Standar Data dan Spesifikasi Teknis)

Versi 1.0.2
September 2024

PERNYATAAN

Standar Nasional *Open* API Pembayaran (Standar Data dan Spesifikasi Teknis) atau disebut "Standar Nasional *Open* API Pembayaran - Standar Data dan Spesifikasi Teknis" disusun oleh ASPI dengan mempertimbangkan dan memperhatikan masukan dari pelaku industri sistem pembayaran melalui wakilnya yang berpartisipasi dalam *sub-working group* nasional *Open* API Pembayaran yang dibentuk oleh ASPI bersama dengan Bank Indonesia.

Setiap pihak yang akan menggunakan Standar Nasional *Open* API Pembayaran - Standar Data dan Spesifikasi Teknis ini sepenuhnya bertanggung jawab untuk memastikan apakah kegiatannya atau pengembangannya memerlukan persetujuan dari pihak ketiga atau memerlukan konsultasi dengan konsultan yang berkompeten sebelum menerapkan Standar Nasional *Open* API Pembayaran - Standar Data dan Spesifikasi Teknis termasuk namun tidak terbatas pada penggunaan teknologi yang mungkin digunakan secara bersamaan.

Standar Nasional *Open* API Pembayaran - Standar Data dan Spesifikasi Teknis ini dapat diubah dan/atau disesuaikan sewaktu-waktu, bila diperlukan dan setiap perubahannya dituangkan dalam dokumen perubahan Standar Nasional *Open* API Pembayaran - Standar Data dan Spesifikasi Teknis terkini.

LEMBAR VERSI DOKUMEN

Versi	Tanggal	Penyusun	Keterangan
v.0.8.5	13-08-2021	ASPI	Disusun dengan dukungan perwakilan industri sistem pembayaran-Sub *Working Group* Nasional *Open* API Pembayaran, yang terdiri dari: - PT Bank Central Asia Tbk - PT Bank Mandiri Tbk - PT Bank Nationalnobu Tbk - PT Bank Negara Indonesia Tbk - PT Bank Rakyat Indonesi Tbk - PT Bukalapak.com Tbk - PT Dompet Anak Bangsa - PT Espay Debit Indonesia Koe - PT Fintek Karya Nusantara - PT Midtrans - PT Mitra Transaksi Indonesia - PT Multi Adiprakarsa Manunggal - PT Nusa Satu Inti Artha - PT Shopee International Indonesia - PT Tokopedia - PT Visionet Internasional
v.1.0	16-08-2021	ASPI	Berdasarkan dokumen versi 0.8.5 dari ASPI yang telah di-*review* oleh Bank Indonesia.
v.1.0.1	24-11-2021	Bank Indonesia dan ASPI	Penyesuaian dilakukan berdasarkan masukan atas hasil *review* perwakilan industri sistem pembayaran-Sub *Working Group* Nasional *Open* API Pembayaran, yang terdiri dari: - PT Bank Central Asia Tbk - PT Bank Mandiri Tbk - PT Bank Nationalnobu Tbk - PT Bank Negara Indonesia Tbk - PT Bank Rakyat Indonesi Tbk - PT Bukalapak.com Tbk - PT Dompet Anak Bangsa - PT Espay Debit Indonesia Koe - PT Fintek Karya Nusantara - PT Midtrans - PT Mitra Transaksi Indonesia - PT Multi Adiprakarsa Manunggal - PT Nusa Satu Inti Artha - PT Shopee International Indonesia - PT Tokopedia - PT Visionet Internasional
v.1.0.2	September 2024	ASPI	Revisi-1

Ringkasan Perubahan untuk Edisi Ini

No	Revisi-1		Sub-API	Revisi pada
1	Tambah	Tambah informasi pada Description	API Get OAuth URL	Request Body
			API OTP	Request Body
			API Request for Payment	Request Body
			API Virtual Account – Inquiry VA	Response body
			API Transaction Status Inquiry	Request Body & Response body
			API Account Inquiry - Customer Top Up	Request Body
			API Transfer to Bank- Payment Transaction	Response body
			API Transfer to OTC – Create Payment	Response body
			API Transfer to OTC – Transfer Status	Request Body & Response body
			API Transfer to OTC – Cancel Payment	Response body
			API Payment – Host to Host	Response body
			API Cancel Payment	Response body
			API Transaction Status Inquiry	Request Body & Response body
			API Direct Debit Payment Status	Response body
			API Direct Debit Payment Cancel	Response body
			API Direct Debit Payment Refund	Response body
			API Generate QR CPM	Request Body
			API Query Payment	Request Body
			API Cancel Payment	Request Body
			API Refund Payment	Response body
			API Auth Payment	Request Body
		Tambah field parameter a. Tambah parameter originatorInfos. b. Tambah parameter originatorCustomerNo. c. Tambah parameter originatorCustomerName d. Tambah paramter originatorBankCode	API Intrabank Transfer	Request Body & Response body
			API Interbank Transfer	Request Body & Response body
			API Interbank Bulk Transfer	Request Body
			API RTGS Transfer	Request Body
			API SKNBI Transfer	Request Body & Response body
		Tambah parameter baru yaitu parameter "merchantInfos"	API Decode QR MPM	Response body
2	Ubah	Ubah Data Type dari "Datetime" menjadi "String"	API Card Registration	Request body
			API Transaction History List	Request body & Response body
			API Transaction History Detail	Response body
			API Bank Statement	Request body & Response body
			API Request for Payment	Request body
			API Registrasi e-Mandate	Request Body
		Ubah Length dari "Format: ISO 8601" menjadi "25".	API Card Registration	Request body
		Ubah Length dari "17,3" menjadi "17,2"	API Card Registration	Request body
			API Card Registration – Set Limit	Request body
		Ubah parameter sesuai camelcase dari "journeyID" menjadi "journeyId".	API Card Registration Unbinding	Request Body
			API OTP	Request Body
		Ubah Data type dari "Int" menjadi "String".	API Card Registration Unbinding	Request Body
		Ubah Mandatory dari "C O" menjadi "O".	API Account Unbinding	Response body
		Ubah Mandatory dari "O"	API Virtual Account - Inquiry	Request Body

		menjadi ”C”	API Virtual Account - Payment	Request Body
		Ubah Data type dari "S"menjadi "String	API Get OAuth URL	Response body
		Ubah Mandatory dari "M" menjadi "C"	API OTP	Request Body
		Ubah Mandatory dari kosong menjadi "O"	API OTP	Request Body
		Tambah Example "54".	API OTP	Request Body
		Ubah Example dari "1" menjadi "0001	API Balance Inquiry	Response body
		Ubah field "accountInfo" menjadi "accountInfos".	API Balance Inquiry	Contoh Response Body
		Ubah Data Type dari "ISODatetime" menjadi "String".	API Transaction History List	Request Body & Response body
			API Transaction History Detail	Response body
			API Bank Statement	Request Body & Response body
		Ubah Example dari "...-07:00" menjadi "...+07:00"	API Transaction History List	Request Body
			API Transaction History Detail	Response body
			API Bank Statement	Request Body & Response body
			API Interbank Transfer	Request Body
			API RTGS Transfer	Request Body
			API SKNBI Transfer	Request Body & Response body
			API Virtual Account – Create VA	Request Body & Response body
			API Virtual Account – Update VA	Request Body & Response body
			API Virtual Account – Update Status VA	Response body
			API Virtual Account – Inquiry VA	Response body
			API Transaction Status Inquiry	Request Body & Response body
			API Transfer to Bank-Payment Transaction	Response body
			API Transfer to OTC – Create Payment	Response body
			API Transfer to OTC – Transfer Status	Request Body & Response body
			API Transfer to OTC – Cancel Payment	Response body
			API Generate QR MPM	Request Body
			API Payment – Host to Host	Response body
			API Transaction Status Inquiry	Request Body & Response body
			API Transaction Status Inquiry	Response body
		Ubah Data Type dari "Int" menjadi "Integer".	API Transaction History List	Request Body
		Ubah parameter dari "RefundAmount" menjadi "refundAmount"	API Transaction History Detail	Response body
		Ubah sesuai camelcase dari "Amount" menjadi "amount"	API Bank Statement	Response body
		Ubah Data Type dari "Object" menjadi "Array of Object".	API Bank Statement	Response body
		Ubah Object pada gambar Sequence Diagram dari "PIP GPN" menjadi "PIP GPN/BI-FAST"	API Eksternal Account Inquiry	Sectionn 4.2.1.2. Eksternal Account Inquiry
		Ubah Mandatory dari "MO" menjadi "M"	API Interbank Transfer	Request Body
		Ubah data Type dari "Array" menjadi "Array of Object".	API Interbank Bulk Transfer	Request Body
			API Interbank Bulk	Request Body

				Transfer - Notify	
				API Virtual Account - Inquiry	Request Body & Response body
				API Virtual Account - Payment	Request Body
			Ubah deskripsi dari "... left padding "0" ...menjadi... left padding "space"	API Virtual Account – Inquiry Status	Request Body & Response body
				API Virtual Account – Create VA	Request Body
				API Virtual Account – Update VA	Request Body & Response body
				API Virtual Account – Update Status VA	Request Body & Response body
				API RTGS Notification	Request Body
				API SKNBI Transfer	Request Body & Response body
				API Notify SKNBI	Request Body
				API Virtual Account - Inquiry	Request Body & Response body
				API Virtual Account - Payment	Request Body & Response body
				API Virtual Account – Inquiry Status	Response body
				API Virtual Account – Create VA	Request Body & Response body
				API Virtual Account – Update VA	Request Body & Response body
			Ubah length dari "String (ISO4217)" menjadi "String	API Virtual Account – Update Status VA	Response body
				API Virtual Account – Get Report	Response body
				API Customer Top Up	Request Body & Response body
				API Submit Bulk Cash In	Request Body
				API Notify Bulk Cash In	Request Body
				API Transfer to Bank- Payment Transaction	Request body
				API Transfer to OTC – Create Payment	Request body
				API Transfer to Bank- Payment Transaction	Request body
				API Transfer to OTC – Create Payment	Request body
				API Transfer to OTC – Transfer Status	Request Body & Response body
			Ubah nama Parameter sesuai camelcase dari "BillReferenceNo" menjadi "billReferenceNo"	API Virtual Account - Payment	Request body
			Ubah HTTP Method dari "GET" menjadi "POST"	API Virtual Account – Inquiry VA	4.2.2.7 Virtual Account
				API Account Inquiry - Customer Top Up	4.3.1 API Customer Top Up
				API Customer Top Up	4.3.1 API Customer Top Up
			Ubah PJP AIS Lembaga Selain Bank menjadi PJP AIS di Sequence diagram	API Customer Top Up Inquiry Status	4.3.1 API Customer Top Up
				API Submit Bulk Cash In	4.3.2 API Bulk Cash In
				API Transfer to OTC – Transfer Status	4.3.4 API Transfer to OTC
			Ubah parameter sesuai camelcase dari "FeeAmount" menjadi "feeAmount	API Generate QR MPM	Request Body
			Ubah Mandatory dari "C, Mandatory if redirect mode" menjadi "C"	API Decode QR MPM	Response body
			Ubah nama parameter dari "resourceType" menjadi "resourcesType"	API Payment Redirect	Contoh response
			Ubah nama parameter menjadi "externalStroreId"	API Query Payment	Request body

		Ubah nama Sub-API dari "API Payment Notify" menjadi "API Payment Notification"	API Payment Notify	4.3.5 API QR MPM
		Ubah nama Sub-API dari "Direct Debit Payment Notif" menjadi "Direct Debit Payment Notification"	API Direct Debit Payment Notify	5.2.1. API Direct Debit
		Ubah sesuai camelcase dari "externalStoreID" menjadi "externalStoreId"	API Payment Notify	Request body
			API Direct Debit Payment Notify	Request body
			API Direct Debit Payment Refund	Request body
			API Cancel Payment	Request body
			API Payment Query	Request body
			API Refund	Request body
3	Ubah Nama Sub-API	Nama Sub-API diubah dari "Notify RTGS" menjadi "RTGS Notification	API RTGS Notification	4.2.2.5. RTGS Transfer; b. RTGS Notification
		Nama Sub-API diubah dari "Notify SKNBI" menjadi "SKNBI Notification"	API Notify SKNBI	4.2.2.6 SKNBI Transfer
4	Hapus	Hapus Description "Must be filled...".	API Card Registration	Response body
			API Card Registration – Set Limit	Response body
			API Card Registration Unbinding	Response body
			API Account Unbinding	Response body
			API Balance Inquiry	Response body
			API Transaction History List	Response body
			API Internal Account Inquiry	Request Body
			API Eksternal Account Inquiry	Response body
			API Query Payment	Request Body & Response body
			API Refund Payment	API Refund Payment
		Hapus kata "Trigger"	API Intrabank Transfer	Section 4.2.2; 4.2.2.1;
			API Interbank Transfer	4.2.2.2. Interbank Transfer
			API Interbank Bulk Transfer	4.2.2.4. Interbank Transfer - Bulk
			API Interbank Bulk Transfer - Notify	4.2.2.4. Interbank Transfer – Bulk b. Notify
5	Tambah Lampiran	Lampiran penjelasan detil revisi-1		

DAFTAR ISI

1. KATEGORI I: REGISTRASI

API Registration (Registrasi) diperlukan agar Konsumen dapat melakukan pengaitan datanya untuk melakukan layanan transaksi pembayaran atau mengakses data miliknya. Data-data yang dikaitkan ini dapat beragam tergantung kebutuhan, seperti data kartu debit, kartu kredit, atau rekening.

1.1. SKENARIO PENGGUNAAN API REGISTRATION
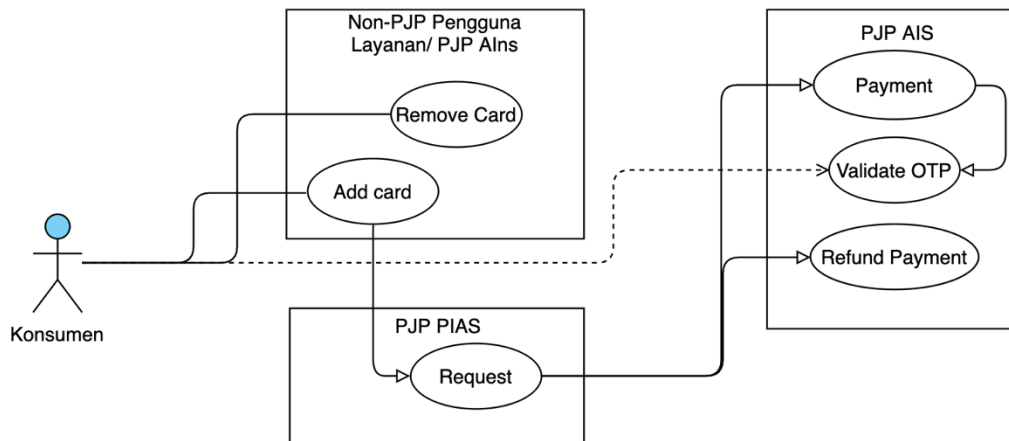
Use Case Diagram API Card Registration (via PJP PIAS)
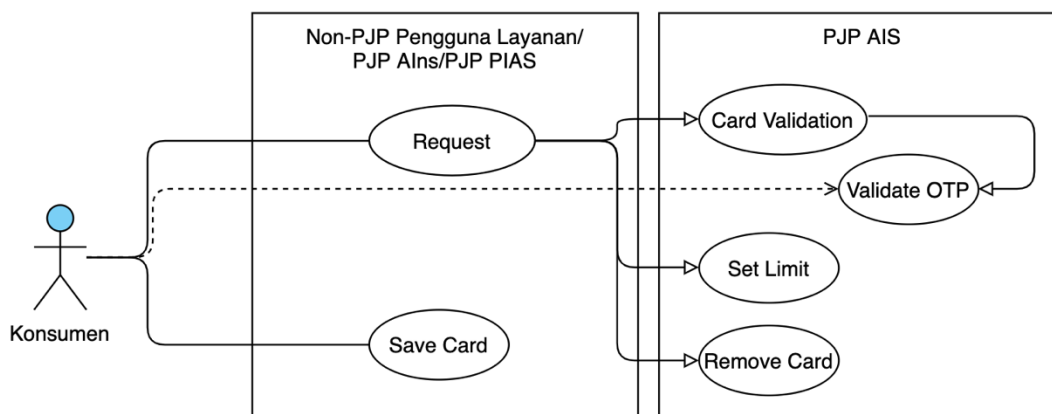
Use Case Diagram API Card Registration (Direct Integration)
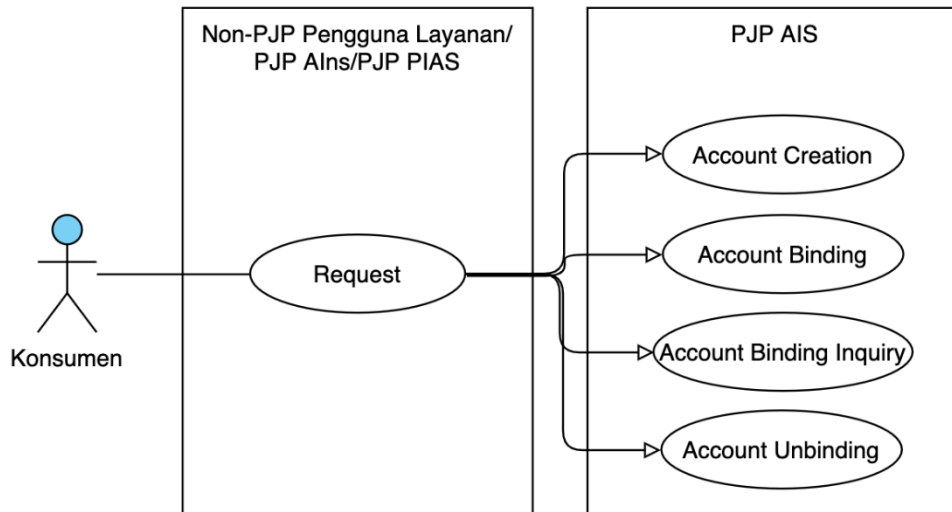
Use Case Diagram API Account Registration

Merujuk pada *use case diagram*, Konsumen sebagai pemilik rekening atau kartu, dapat melakukan penautan rekening atau kartunya pada Non-PJP Pengguna Layanan, PJP AIns, dan/atau PJP PIAS untuk digunakan sebagai sumber dana dalam bertransaksi dan/atau untuk mengakses layanan lainnya seperti pengecekan saldo dan/atau pengecekan histori transaksi.

API Registrasi dapat digunakan dalam sejumlah skema sebagai berikut:

Skema 1: *Indirect Integration* (Konsumen – Non-PJP Pengguna Layanan / PJP AIns / PJP PIAS – PJP AIS)

Pada skema *indirect integration*, proses *card registration* dilakukan dengan cara PJP PIAS menginisiasi pembayaran sejumlah nominal tertentu. Apabila proses otorisasi yang dilakukan PJP AIS kepada Konsumen berhasil maka dapat diyakini kebenaran informasi detail kartu dan pemiliknya, sehingga dapat dilakukan *card registration* pada Non-PJP Pengguna Layanan, PJP AIns, dan/atau PJP PIAS. Selanjutnya, PJP PIAS menginisiasi pengembalian dana atas pembayaran (*refund*).

Skema 2: *Direct Integration* (Konsumen – Non-PJP Pengguna Layanan / PJP AIns / PJP PIAS – PJP AIS)

Pada skema *direct integration*, proses *card registration* dan *account registration* dilakukan dengan cara Non-PJP Pengguna Layanan, PJP AIns, atau PJP PIAS

melakukan inisiasi validasi atas informasi kartu/rekening dan pemiliknya ke PJP AIS selaku penerbit kartu dan/atau rekening. Apabila proses validasi dan otorisasi yang dilakukan PJP AIS pada Konsumen berhasil, maka dapat diyakini kebenaran informasi detail kartu/rekening dan pemiliknya, sehingga dapat dilakukan *card registration* atau *account registration* pada Non-PJP Pengguna Layanan, PJP AIns, atau PJP PIAS.

Sejumlah API yang digunakan dalam skema-skema tersebut antara lain:

- API *Card Registration* adalah layanan yang digunakan untuk mendaftarkan data kartu milik Konsumen pada Non-PJP Pengguna Layanan, PJP AIns, atau PJP PIAS. Kartu milik Konsumen tersebut diterbitkan oleh PJP AIS dan menjadi sumber dana Konsumen dalam bertransaksi dan/atau untuk mengakses layanan lainnya. API ini dapat disediakan oleh PJP yang melakukan registrasi kartu. Dalam hubungan bisnis B2C diperlukan proses verifikasi untuk memastikan kebenaran data konsumen.
  Dalam rangka melakukan validasi, dapat menggunakan mekanisme 3D Secure atau mekanisme validasi lainnya yang ditetapkan oleh penerbit kartu.

- API *Card Registration Inquiry* dapat digunakan untuk menampilkan data kartu yang sudah diregistrasikan pada Non-PJP Pengguna Layanan, PJP AIns, atau PJP PIAS. *Inquiry* dapat dilakukan dengan memberikan informasi pengenal Konsumen.

- API *Verify OTP* merupakan API yang digunakan untuk melakukan verifikasi OTP baik untuk registrasi kartu. Verifikasi OTP ini dilakukan khususnya untuk hubungan yang melibatkan Konsumen untuk memastikan kebenaran data Konsumen yang melakukan registrasi. API ini dapat disediakan oleh PJP AIS yang menerbitkan kartu. API Verify OTP juga bisa digunakan untuk API Pembayaran yang menggunakan *sequence* OTP.

- API *Card Registration Unbinding* digunakan untuk melakukan penghapusan data kartu milik Konsumen yang telah diregistrasikan pada Non-PJP Pengguna Layanan, PJP AIns, atau PJP PIAS. Penghapusan data kartu dilakukan dengan memasukkan data kartu yang akan dihapuskan penautannya.

- API *Account Creation* dapat digunakan oleh Konsumen untuk pembuatan akun pada PJP AIS melalui PJP AIns, PJP PIAS, dan/atau Non-PJP Pengguna Layanan. API ini digunakan dalam hubungan *B2C (Business to Customer).*

- API *Account Binding* adalah layanan yang digunakan untuk mendaftarkan data akun yang diterbitkan oleh PJP AIS yang menjadi sumber dana transaksi atau dalam rangka mengakses layanan lainnya oleh Konsumen pada PJP AIns dan/atau PJP PIAS. API ini digunakan dalam *B2C (Business to Customer).* Dalam hubungan bisnis B2C diperlukan proses verifikasi/otentikasi untuk memastikan kebenaran data Konsumen.

- API *Account Binding Inquiry* dapat digunakan untuk menampilkan data rekening yang sudah diregistrasikan pada Non-PJP Pengguna Layanan, PJP AIns, dan/atau PJP PIAS. *Inquiry* dapat dilakukan dengan memberikan informasi pengenal konsumen.

- API *Account Unbinding* digunakan untuk melakukan penghapusan data rekening milik Konsumen yang telah diregistrasikan pada Non-PJP Pengguna Layanan, PJP AIns, atau PJP PIAS. Penghapusan data rekening dilakukan dengan memasukkan data rekening yang akan dihapuskan penautannya.

Penyelenggaraan layanan pembayaran berbasis kartu termasuk pengelolaan datanya tunduk pada ketentuan yang diberlakukan oleh Penerbit/Prinsipal Kartu (seperti PCIDSS).

1.2. SPESIFIKASI API REGISTRATION

1.2.1. API Card Registration

Sequence Diagram
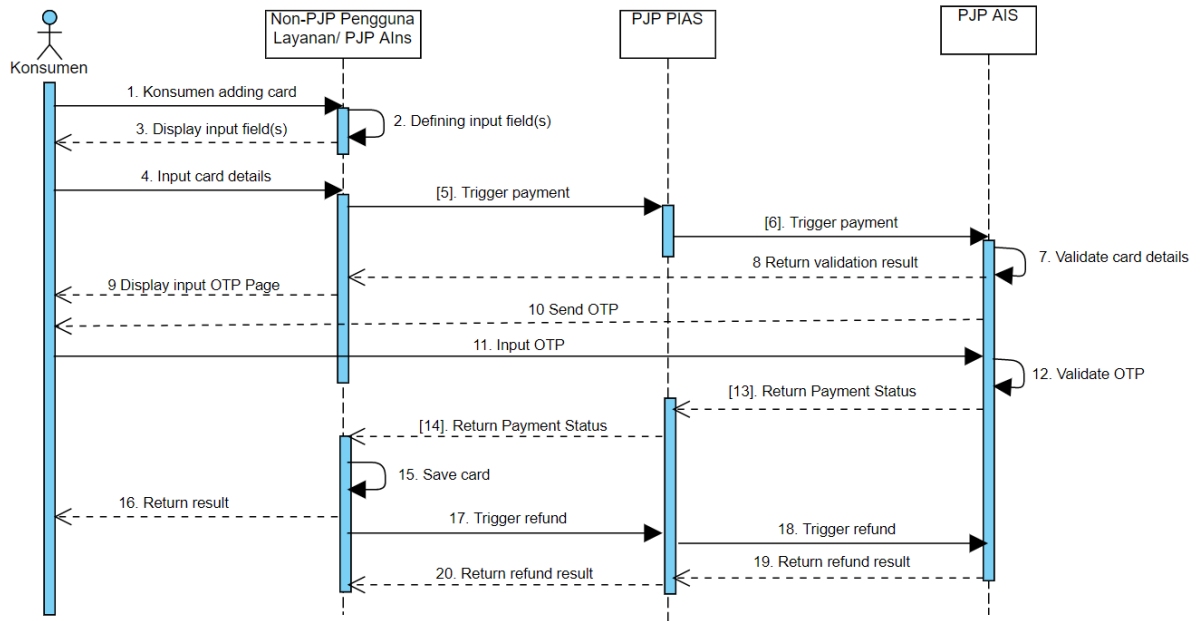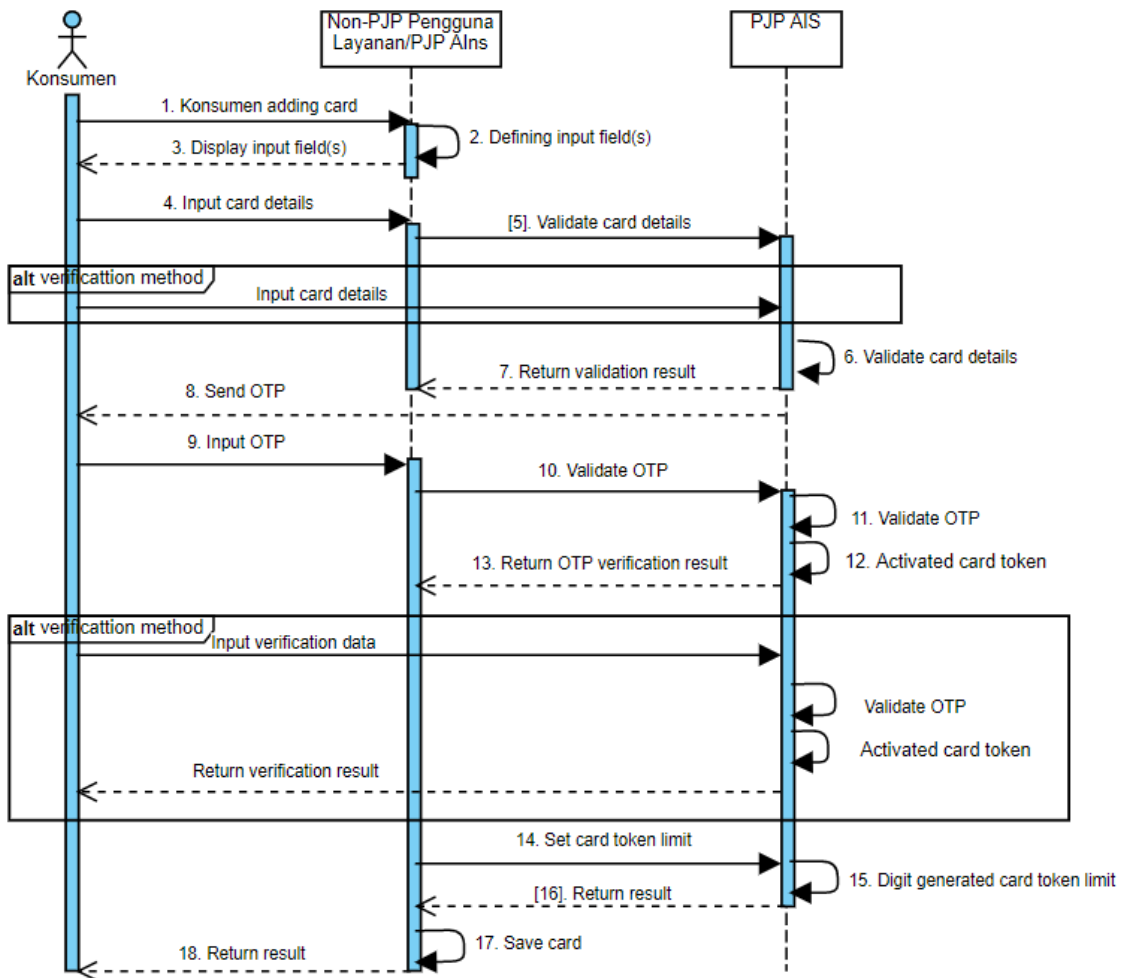
Sequence Diagram API Card Registration (via PJP PIAS)

Sequence Diagram API Card Registration (Direct Integration)

Informasi Umum

Service Code	01
Name	API Card Registration
Version	1.0
HTTP Method	POST
Path	…/{version}/registration-card-bind

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on partner system	2020102900000000000001
accountName	String	O	128	Customer's full name.	John Doe
cardData	Encrypted Object			Refer to Standard Symmetric Encryption on Security Standard Document section 2.1.9	
bankAccountNo	String	O	32	Account number	93802938408123
bankCardNo	String	M	19	Card number	3984029384023984
bankCardType	String	O	2	Type of the card **D** = Debit **C** = Credit, **UE** = Uang Electronik	D
dateOfBirth	String	O	8	Customer's date of birth	19900524

Parameter	Data Type	Mandatory	Length	Description	Example
				(YYYYMMDD)	
email	*String*	O	254	RFC 3696 Length 254 after "<" and ">"	john.doe@email.com
expiredDatetime	*String*	O	25	Expired date time Format Expired date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2021-12-03T12:08:56+07:00
expiryDate	*String*	O	4	Card expiry date. Format: MMYY	1022
identificationNo	*String*	O	64	Customer's ID number	284923840902938402
identificationType	*String*	O	2	Type of ID **01** = Passport **02** = eKTP & KTP **03** = TKTP **04** =SIM (Driver's License) **99** = Others	02
custIdMerchant	*String*	M	18	Merchant's customer ID	0012345679504

Parameter	Data Type	Mandatory	Length	Description	Example
isBindAndPay	*String*	O	1	Landing Page this value is always **'N'**	N
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
terminalId	*String*	O	16	identifier that is unique per each merchant	72001126
journeyId	*String*	O	32	An identifier to uniquly identify a journey. On the first request of the journey, this must be equal to the X-EXTERNAL-ID.	20190329175 623MTISTORE
subMerchantId	*String*	O	32	Sub merchant ID	31092892494 9487
externalStoreId	*String*	O	64	Exkternal Store ID	0001830046 58
limit	*Decimal*	*O*	17,2	Daily transaction limit	1000000
merchantLogo Url	*String*	*O*	300	Merchant's logo URL for webview	https://bilba .test.com/dis t/img/merch ant-logo.png

Parameter	Data Type	Mandatory	Length	Description	Example
phoneNo	String	O	16	Customer's phone number Format: 62xxxxxxxxxxxx	6282387487 28423
sendOtpFlag	String	O	3	"YES" or "NO" to use OTP from PJSP	YES
type	String	O	20	Action type	Subscribe
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2000100
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
bankCardToken	String	M	128	Card token for payment.	6d79636172 64746f6b65 6e
chargeToken	String	O	40	String code for verification OTP	abcd636172 64746f6b65 6e
randomString	String	O	16	Random String to generate validation for webview	g4BoEz43jfj VvAvN
tokenExpiryTime	String	O	25	Time when the token will be expired. Time when the token will be expired. Format: ISO-8601	2020-12-17T11:55:06 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/registration-card-bind HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-17T10:55:00+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
```

```json
{
    "partnerReferenceNo":"2020102900000000000001",
    "accountName":"John Doe",
    "cardData":"UIdFgZi9BhWx9Scbz/YK+JiMsPiKyhAFDaIRQe0wxMZY
    hu1rn73cQfgRGllEJjZlsoevALAzajD6qm2mG47kwsjN9tcArzlVAYS/
    jVflUn+zkiaMKuIxWQYJbB6MpET8Y0PjYB4aEkCvgxjP1wBcQMTVisCt
    5J7NCHetYAY64ucgxhBNCpCC6cG+3nCIuGqriq8/7EwhjpZ11YcDWecJ
    8glecZSv4HfjYZIFVXlwZD9rROd6xPgdKuVYVAAH8Y0pMH/x45Fouvcu
    TuNIYOG26/btaUIRRnpkZsfzB4LPAk6CIQ/xia0rrWBwy479iXcV58q9
    0u1ic1j0tuultFRCPmobf4N6AF5XXoERr3TOb7bJyjwodTpeQy+myzCD
    DidQmkKwNWOliQJdSjI+vHSi37ZfY1jlygnmaD1vQmblIj4= [SA(1]
    ",
    "custIdMerchant":"0012345679504",
    "isBindAndPay":"N",
    "merchantId":"00007100010926 ",
    "terminalId":"72001126",
    "journeyId":"20190329175623MTISTORE",
    "subMerchantId":"310928924949487",
    "externalStoreId":"000183004658",
    "limit":"1000000",
    "merchantLogoUrl":"https://bilba.test.com/dist/img/merch
    ant-logo.png",
    "phoneNo":"08238748728423",
    "sendOtpFlag":"YES",
    "type":"subcribe",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-17T10:55:06+07:00

{
   "responseCode":"2000100",
   "responseMessage":"Successful",
   "referenceNo":"2020102977770000000009",
   "partnerReferenceNo":"2020102900000000000001",
   "bankCardToken":"6d7963617264746f6b656e",
   "chargeToken":"abcd63617264746f6b656e",
   "randomString":"g4BoEz43jfjVvAvN",
   "tokenExpiryTime":"2020-12-17T11:00:00+07:00",
   "transactionId":"20201020202020000011001",
   {
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

1.2.2. API Card Registration – Set Limit

Informasi Umum

Service Code	02
Name	API Card Registration – Set Limit
Version	1.0
HTTP Method	POST
Path	…/{version}/registration/card-bind-limit

Request Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
partnerReferenceNo	*String*	*O*	64	Transaction identifier on partner system	202010290 000000000 0001
bankAccountNo	*String*	O	32	Account number	938029384 08123
bankCardNo	*String*	O	19	Card number	398402938 4023984
limit	*Decimal*	*O*	17,2	Daily transaction limit	1000000
bankCardToken	*String*	M	128	Card token for payment.	6d7963617 264746f6b6 56e
otp	*String*	*O*	8	OTP Code / Passcode	12345678
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	*M*	7	Response code	2000200
responseMessage	String	*M*	150	Response description	Successful
referenceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
additionalInfo	Object	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/registration-card-inquiry HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-17T10:55:00+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
```

```
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
{
    "partnerReferenceNo":"2020102900000000000001",
    "bankAccountNo":"93802938408123",
    "bankCardNo":"3984029384023984",
    "limit":"1000000",
    "bankCardToken":"6d7963617264746f6b656e",
    "otp":"12345678",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-17T10:55:06+07:00

{
    "responseCode":"2000200",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

1.2.3. API Card Registration Inquiry

Sequence Diagram
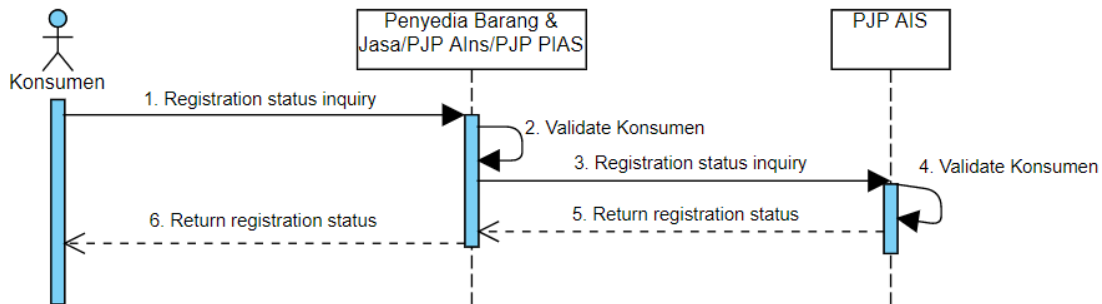
Sequence Diagram API Card Registration Inquiry

Informasi Umum

Service Code	03
Name	API Card Registration Inquiry
Version	1.0
HTTP Method	GET
Path	…/{version}/registration-card-inquiry

Request Parameter

Parameter	*Parameter Type*	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
custIdMerchant	Path param	*String*	*M*	18	Merchant's customer ID	8a95f002 6d2860f3 01

Response Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
responseCode	*String*	*M*	7	Response code	2000300
responseMessage	*String*	*M*	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
accountList	Array of Objects				
accountData	Object				
accountId	String	O	16	Account ID	F8FP2WQW EATXFP8K
createdDate	String	O	26	Creation date	2020-12-17T10:55:06+07:00
credentialNo	String	O	16	Credential number	************0750
credentialType	String	O	2	Credential type	DC
maxLimit	String	O	6	Maximum limit	800000
status	String	O	4	Status	ACT
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
GET …/v1.0/registration-card-
inquiry/custIdMerchant/8a95f0026d2860f301 HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-17T11:43:00+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
```

```
X-EXTERNAL-ID: 418075533589500931841621801797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-17T11:43:03+07:00

{
    "responseCode":"2000300",
    "responseMessage":"Successful",
    "accountList":[
        {
            "accountData":{
                "accountId":"F8FP2WQWEATXFP8K",
                "createdDate":"2018-12-17T11:59:06+07:00",
                "credentialNo":"************0750",
                "credentialType":"DC",
                "maxLimit":"800000",
                "status":"ACT"
            }
        }
    ],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

1.2.4. API Verify OTP (Direct Integration)

Sequence Diagram
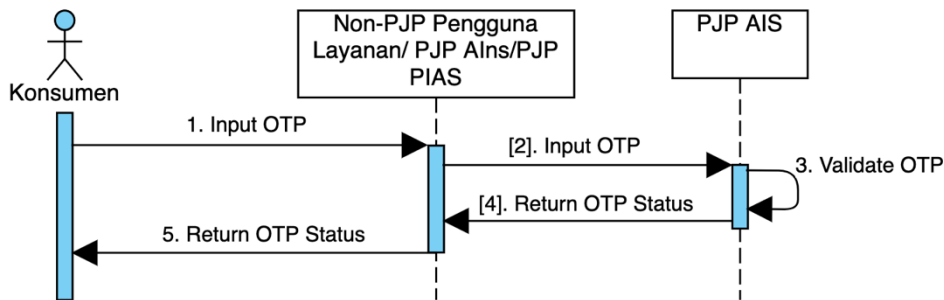
Sequence Diagram API OTP Validation (Direct Integration)

Informasi Umum

Service Code	04
Name	API Verify OTP (Direct Integration)
Version	1.0
HTTP Method	POST
Path	…/{version}/otp-verification

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	*O*	64	Transaction identifier on service provider system	2020102977 7700000000 09
action	*String*	*O*	10	Action	otpLinkage
merchantId	*String*	*O*	64	Merchant ID	00001

Parameter	Data Type	Mandatory	Length	Description	Example
otp	String	O	8	OTP Code / Passcode	12345678
chargeToken	String	O	40	OTP string code that is to be verified with the passcode obtained by the user	TOK_TKNCPP PHUVL3IJVA XZI5GG4WBE C77YZ6::A
type	String	O	20	Action type	Subscribe
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel":"mobile phone", "phoneNo":"0812 75647382"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2000400
responseMessage	String	M	150	Response description	Successful
originalReferenceNo	String	O	64	Transaction identifier on service provider system that echo from request.	202010297 777000000 0009

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	202010290 000000000 0001
accountNo	*String*	O	11	Customer's account number	123456789 10
bankCardToken	*String*	O	128	Card token for payment	6d7963617 264746f6b6 56e
cardPan	*String*	O	16	Card number	212312312 3125356
customerId	*String*	O	45	Customer's identification	afhw6d7963 617264746f 6b656e9636 17264746f6 b656e
email	*String*	O	254	RFC 3696 Length 254 after "<" and ">"	john.doe@e mail.com
expiredDatetime	*String*	O	25	Expired time	2019-02-24T14:12:25. 871+07:00
expiryDate	*String*	O	4	Card expiry date. Format: MMYY	1219

Parameter	Data Type	Mandatory	Length	Description	Example
identificationNo	String	O	64	registered national id number on bank account	2020102020202000011001
linkageToken	String	O	204	Token used for PIN redirection API	xswe56
phoneNo	String	O	16	Customer's phone number. Format: 62xxxxxxxxxxxx	0899345678864332
qParamsURL	String	O	100	Webview URL to set PIN process	https://www.hostname.com/setPin
qParams	Object	O		Params used to set PIN identification	
action	String	O	10	Action type OTP	otpLinkage
sendOtpFlag	String	O	3	Flag of using PJSP's OTP or not. ("YES" or "NO")	YES
subscribeDatetime	String	O	25	Subscription time	2017-02-24T14:12:25.871+07:00
tokenExpiryTime	String	O	25	Time when	

Parameter	Data Type	Mandatory	Length	Description	Example
				the token will be expired.	2017-02-24T14:12:25.871+07:00
transactionTimestamp	*String*	O	25	Random String to generate validation for webview	g4BoEz43jfjVvAvN
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/otp-verification HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-17T13:20:00+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "action":"otpLinkage",
    "merchantId":"00001",
```

```
    "otp":"12345678",
    "chargeToken":"TOK_TKNCPPPHUVL3IJVAXZI5GG4WBEC77YZ6::A",
    "type":"Subscribe",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone",
        "phoneNo":"081275647382"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-17T13:20:04+07:00

{
    "responseCode":"2000400",
    "responseMessage":"Successful",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "accountNo":"12345678910",
    "bankCardToken":"6d7963617264746f6b656e",
    "cardPan":"2123123123125356",
    "customerId":"afhw6d7963617264746f6b656e9636172647 46f6b6
    56e",
    "email":"john.doe@email.com",
    "expiredDatetime":"2019-02-24T14:12:25.871+07:00",
    "expiryDate":"1219",
    "identificationNo":"20201020202020000011001",
    "linkageToken":"xswe56",
    "phoneNo":"0899345678864332",
    "qParamsURL":"https://setPin",
    "qParams":{
        "action":"otpLinkage"
    },
    "sendOtpFlag":"YES",
    "subscribeDatetime":"2017-02-24T14:12:25.871+07:00",
    "tokenExpiryTime":"2017-02-24T14:12:25.871+07:00",
    "transactionTimestamp":"g4BoEz43jfjVvAvN",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

1.2.5. API Card Registration Unbinding

Sequence Diagram
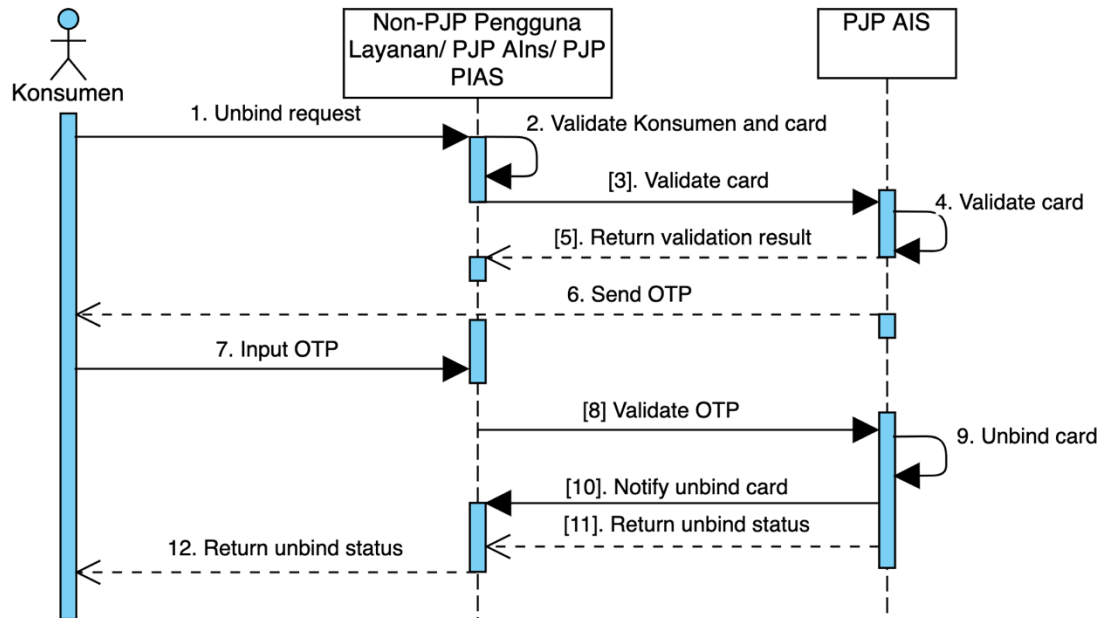
Sequence Diagram API Card Registration Unbinding

Informasi Umum

Service Code	05
Name	API Card Registration Unbinding
Version	1.0
HTTP Method	POST
Path	…/{version}/registration-card-unbind

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
token	*String*	M	128	This is an alphanumeric field which contains the payment token used in a transaction. This field is used during setting token daily limit, purchase, and delete token. This token represent token number of card or token.	g4JeIz43jfjV vAvNxswe56 g4JeIz43jfjV vAvNxswe56 g4JeIz43jfjV vAvNxswe56 g4JeIz43jfjV vAvNxswe56 g4JeIz43jfjV vAvNxswe56 g4Jg4JeIz43j fdsEga
bankCardNo	*String*	O	19	Card number of the cardholder	2123123123 125356
type	*String*	O	20	Request type. Example: subscribe, unsubscribe, check OTP	Unsubscribe
part	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926

Parameter	Data Type	Mandatory	Length	Description	Example
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
terminalId	*String*	O	16	Identifier that is unique per each merchant	72001126
tokenRequestorId	*String*	O	15	An identifier to uniquely identify the token requestor.	712742532777 608732491522 8
journeyId	*String*	O	32	An identifier to uniquly identify a journey. On the first request of the journey, this must be equal to the X-EXTERNAL-ID.	2019032917 5623MTISTO RE
transactionDate	*String*	O	25	Transaction date : (ISO 8601) format YYYY-MM-DDThh:mm:ss	2020-12-17T13:50:00 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	*M*	7	Response code	2000500
responseMessage	String	*M*	150	Response description	Successful
referenceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
message	String	O	255	Response message	Berhasil menonaktifkan biller
customerId	String	O	45	Customer ID	ae75e364134 cdb2c7a4159 106e38ca6b7

Parameter	Data Type	Mandatory	Length	Description	Example
					61983859dbv1
unsubscribeDate	Datetime	O		Unsubscribe date. Format: ISO 8601	2020-12-17T13:50:04+07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/registration-card-unbind HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-17T13:50:00+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "partnerReferenceNo": "2020102900000000000001",
     "token":
     "g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43
     jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNx
     swe56g4Jg4JeIz43jfdsEga",
     "bankCardNo":"2123123123125356",
     "type": "Unsubscribe",
     "part": "00007100010926",
```

```
    "merchantId": "000007100010926",
    "subMerchantId": "23489182303312",
    "terminalId": "310928924949487",
    "tokenRequestorId": "71274253277760873224915228",
    "journeyId": "20190329175623MTISTORE",
    "transactionDate": "2020-12-17T13:50:00+07:00",
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-17T13:50:04+07:00

{
    "responseCode": "2000500",
    "responseMessage": "Successful",
    "referenceNo": "2020102977770000000009",
    "partnerReferenceNo": "2020102900000000000001",
    "customerId":
    "ae75e364134cdb2c7a4159106e38ca6b761983859dbv1",
    "unsubscribeDate": "2020-12-17T13:50:04+07:00"
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

1.2.6. API Account Creation

Sequence Diagram
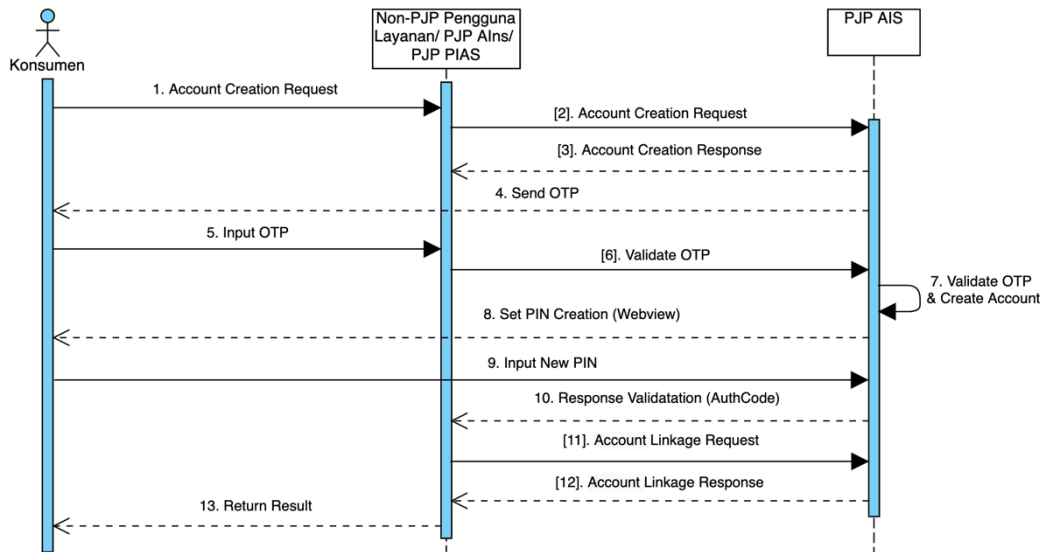
Sequence Diagram API Account Creation

Informasi Umum

Service Code	06
Name	API Account Creation
Version	1.0
HTTP Method	POST
Path	…/{version}/registration-account-creation

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	20201029000 00000000001
countryCode	*String*	O	2	Requestor's country code	ID

Parameter	Data Type	Mandatory	Length	Description	Example
customerId	String	O	45	Account ID of the customer	00-abcdefghijkl mnopqrstuv wxyz012345 6789-11
deviceInfo	Object	O	-		
os	String	O	40	Device's OS	IOS
osVersion	String	O	40	Device's OS version	1
model	String	O	40	Device's model	Iphone
manufacturer	String	O	40	Device's manufacturer	Apple
email	String	O	254	RFC 3696 Length 254 after "<" and ">"	john.doe@em ail.com
lang	String	O	8	Language support parameter	ID
locale	String	O	5	Locale and language that customer selected in app	en_ID
name	String	O	128	User's name	John doe
onboardingPart ner	String	O	8	Onboarding partner of the customer	GOJEKXXX

Parameter	Data Type	Mandatory	Length	Description	Example
phoneNo	*String*	O	16	User's phone number. Format: 62xxxxxxxxxx	62899345678864332
redirectUrl	*String*	O	2048	Merchant call back URL	https://merchant.site.com/apptoken
scopes	*String*	O	256	The scopes of the authorization	QUERY_BALANCE,QUERY_PROFILE
seamlessData	*String*	O	512	The structure for the mobile and verification information, the value should be URLencoded.	{ "mobile": "6288234567", "verifiedTime": "2001-07-04T12:08:56+05:30", "externalUid": "TIXxxxxxUID", "reqTime": "2001-07-04T12:08:56+05:30", "riskData": "{ "fuzzyDeviceId" ="k+OrCqw7QMNxlrT3qU2m0TRYTucd+nrMH2izjtltJgLqNI2XZgEAAA==", "terminalType"="APP", "riskFlag"="00110",

Parameter	Data Type	Mandatory	Length	Description	Example
					"realIp"="123.23.12.111"}
seamlessSign	*String*	O	512	The signature data for the seamleassData, the value should be URLencoded	URLEncode(BASE64(sigin({ "mobile": "6288234567", "verifiedTime": "2001-07-04T12:08:56+05:30", "externalUid": "TIXxxxxxUID", "reqTime": "2001-07-04T12:08:56+05:30", "riskData": "{ "fuzzyDeviceId"="k+OrCqw7QMNxlrT3qU2m0TRYTucd+nrMH2izjtltJgLqNI2XZgEAAA==", "terminalType"="APP", "riskFlag"="00110", "realIp"="123.23.12.111" } " })))
state	*String*	O	32	State	12345556666
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	00007100010926

Parameter	Data Type	Mandatory	Length	Description	Example
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
terminalType	Object	O	32	Indicates the source terminal type and how the redirect will happen	SYSTEM
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2000600
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
authCode	String	O	64	The auth code used to get accessToken and agreementToken	g4JeIz43jfjVv AvNxswe56g 4JeIz43jfjVv AvNxswe56g 4JeIz43jfjVv AvNxswe56g 4JeIz43jfjVv AvNxswe56g 4JeIz43jfjVv AvNxswe56g 4Jg4JeIz43jf dsEga
apiKey	Numeric	O	N/A	Customer ID	AB12-CD34-EFGHIJ5678 90
accountId	String	O	32	User's account id	ABCD1234-EF56-GH78-IJ90-KLMNOP123 456
state	String	O	32	State	12345556666
additionalInfo	Object	O	N/A	Additional information for custom use that are not	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				provided by SNAP	

Contoh Request

```
POST …/v1.0/registration-account-creation HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-17T14:49:00+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "partnerReferenceNo": "2020102900000000000001";
     "countryCode": "ID",
     "customerId": "00-
     abcdefghijklmnopqrstuvwxyz0123456789-11",
     "deviceInfo": {
          "os": "IOS",
          "osVersion": "1",
          "model": "Iphone",
          "manufacture": "Apple"
     },
     "email": "john.doe@email.com",
     "lang": "ID",
     "locale": "en_ID",
     "name": "John doe",
     "onboardingPartner": "GOJEKXXX",
     "phoneNo": "0899345678864332",
     "redirectUrl": "https://merchant.site.com/apptoken",
     "scopes": "QUERY_BALANCE,QUERY_PROFILE",
     "seamlessData": {
          "mobile": "6288234567",
          "verifiedTime": "2001-07-04T12:08:56+05:30",
          "externalUid": "TIXxxxxxUID", "reqTime": "2001-
          07-04T12:08:56+05:30",
```

```
              "riskData": "{
              "fuzzyDeviceId"="k+OrCqw7QMNxlrT3qU2m0TRYTucd+nrM
              H2izjtltJgLqNI2XZgEAAA==", "terminalType"="APP",
              "riskFlag"="00110", "realIp"="123.23.12.111"}
              },
       "seamlessSign":"URLEncode(BASE64(sigin({ ",
              "mobile": "6288234567",
              "verifiedTime": "2001-07-04T12:08:56+05:30",
              "externalUid": "TIXxxxxxUID",
              "reqTime": "2001-07-04T12:08:56+05:30",
              "riskData": "{
              "fuzzyDeviceId"="k+OrCqw7QMNxlrT3qU2m0TRYTucd+nrM
              H2izjtltJgLqNI2XZgEAAA==", "terminalType"="APP",
              "riskFlag"="00110", " realIp"="123.23.12.111"}"",
              })))",
       "state": "12345556666",
       "merchantId": "00007100010926",
       "subMerchantId": "310928924949487",
       "terminalType": "SYSTEM",
       "additionalInfo": {
              "deviceId": "12345679237",
              "channel": "mobilephone"
       }
   }
```

Contoh Response

```
   Content-type: application/json
   X-TIMESTAMP: 2020-12-17T13:50:04+07:00

   {
       "responseCode": "2000600",
       "responseMessage": "Successful",
       "referenceNo": "2020102977770000000009",
       "partnerReferenceNo": "2020102900000000000001",
       "authCode":
       "g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43j
       fjVvAvNxswe56g4JeIz43jfjVvAvNxswe56g4JeIz43jfjVvAvNxsw
       e56g4Jg4JeIz43jfdsEga",
       "apiKey": "AB12-CD34-EFGHIJ567890",
       "accountId": "ABCD1234-EF56-GH78-IJ90-KLMNOP123456",
       "state": "12345556666",
       "additionalInfo": {
              "deviceId": "12345679237",
              "channel": "mobilephone"
       }
   }
```

1.2.7. API Account Binding

Sequence Diagram
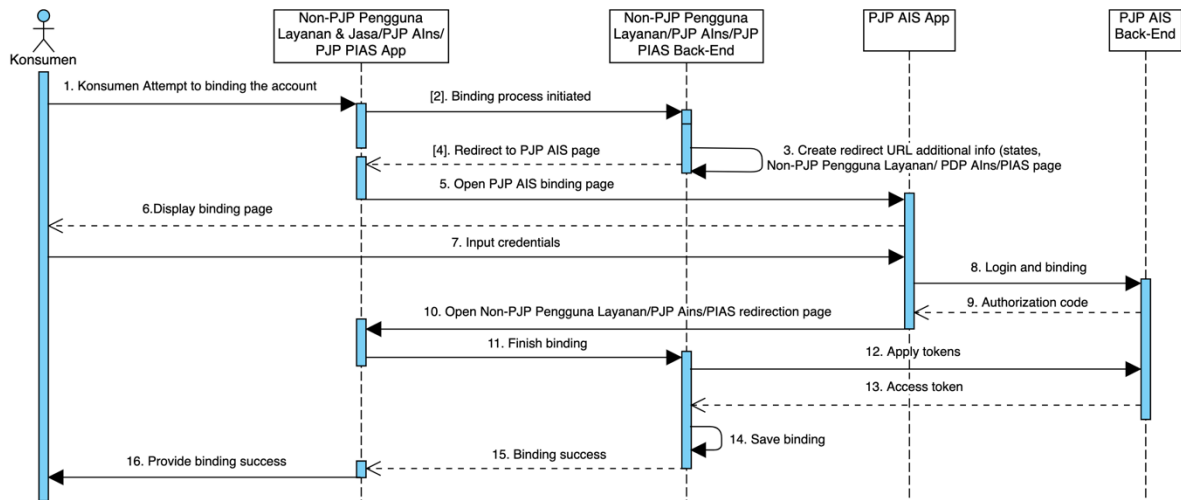
Sequence Diagram API Account Binding

Informasi Umum

Service Code	07
Name	API Account Binding
Version	1.0
HTTP Method	POST
Path	.../{version}/registration-account-binding

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	20201029 0000000000 0001
action	*String*	O	10	Action type for OTP	otpLinkage
additionalData	*Object*	O			

Parameter	Data Type	Mandatory	Length	Description	Example
userId	String	O	20	User ID of the card holder	John Doe
email	String	O	254	RFC 3696 Length 254 after "<" and ">"	john.doe@email.com
postalAddress	String	O	99	Postal address of the user	134346
authCode	String	O	64	An authorization code which the caller can used to obtain an access token.	4b203fe6c11548bcabd8da5bb087a83b
grantType	String	O	64	The accessToken could be granted by authCode or refreshToken.	AUTHORIZATION_CODE
isBindAndPay	String	O	1	Landing Page this value is always 'N'	N
lang	String	O	8	Initiate language	EN
locale	String	O	5	Locale and language that customer	en_ID

Parameter	Data Type	Mandatory	Length	Description	Example
				selected in app	
merchantId	String	M	64	Merchant identifier that is unique per each merchant	000071000 10926
subMerchantId	String	O	32	Sub merchant ID	310928924 949487
msisdn	String	O	15	Phone number to be binded	+62812345 678901
otp	String	O	8	OTP Value	34564367
phoneNo	String	O	16	User's phone number. Format: 62xxxxxxxxxxxx	089934567 8864332
platformType	String	O	4	Merchant platform type (App, PC, or mobile web)	app
redirectUrl	String	O	2048	Redirect URL For Agreement page or PIN page	https://www.merchantapp.com/main_page
referenceId	String	O	36	Reference Id from previous	08400000814-08400000814

Parameter	Data Type	Mandatory	Length	Description	Example
				Generate OTP	
refreshToken	String	O	64	Refresh token, which is used to refresh the access token.	201208134b 203fe6c1154 8bcabd8da5b b087a83b
successParams	Object	O	-		
accountId	string	O	36	Account ID given to the user	ABCD1234-EF56-GH78-IJ90-KLMNOP12 3456
terminalId	String	O	16	Terminal identifier	ID
tokenRequestorId	String	O	15	Token Requestor ID	e-commerce
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2000700
responseMessage	String	M	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
referenceNo	*String*	*C*	64	Transaction identifier on service provider system. Must be filled upon successful transaction	20201029777 70000000009
partnerReferen ceNo	*String*	*O*	64	Transaction identifier on service consumer system	202010290000 0000000001
accountToken	*String*	*O*	128	Account Token for Payment	1Fhas7281ha n862=
accessTokenInfo	*Object*	O	-		
accessToken	*String*	O	32	Access token	ublicpBa869c ad0990e4e17 a57ecf7c5469 a4b2
expiresIn	*String*	O	25	Datetime of token expiration. Format: ISO 8601	2021-07-04T12:08:56+ 05:30
refreshToken	*String*	O	64	Refresh token, which is used	201208134b2 03fe6c11548

Parameter	Data Type	Mandatory	Length	Description	Example
				to refresh the access token.	bcabd8da5bb 087a83b
reExpiresIn	String	O	25	Datetime of refresh token expiration. Format: ISO 8601	2051-07-04T12:08:56+ 05:30
tokenStatus	String	O	25	Status of token	ACTIVE
linkId	String	O	24	Identifier provided at the time of linking	abcd1234efgh 5678ijkl9012
nextAction	String	O	255	Redirect the user to this url forauthenticati on	https://gopa yapi.com/vali date/otp/abc d123456789
linkageToken	String	O	204	Token used for PIN redirection API	xswe56
params	Object	O	-	Params used for set PIN identification	
action	String	O	10	Action type OTP	otpLinkage
pinWebViewUrl	String	O	100	URL for set PIN process	https://www .merchant.co m/setPin
redirectToDeep link	String	O	255	Redirect the user to this deeplink in app for	https://www. merchantapi. com/redirect

Parameter	Data Type	Mandatory	Length	Description	Example
				authentication. This is only valid in case of App Redirection Flow	/abcd123456789
redirectUrl	String	O	2048	Redirect URL For Agreement page or PIN page	https://www.merchantapi.com/redirect/abcd123456789
userInfo	Object	O	-		
publicUserId	String	O	20	User ID	20180626111215830192DANAW3ID965200060630
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/registration-account-binding HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-18T13:43:31+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
```

```
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo": "2020102900000000000001",
    "action": "otpLinkage",
    "additionalData": {
        "userId": "John Doe",
        "email": "john.doe@email.com",
        "postalAddress": "134346"
    },
    "authCode": "4b203fe6c11548bcabd8da5bb087a83b",
    "grantType": "AUTHORIZATION_CODE",
    "isBindAndPay": "N",
    "lang": "EN",
    "locale": "en_ID",
    "merchantId": "00007100010926",
    "subMerchantId": "310928924949487",
    "msisdn": "+62812345678901",
    "otp": "34564367",
    "phoneNo": "0899345678864332",
    "platformType": "app",
    "redirectUrl": "merchantapp://main_page",
    "referenceId": "08400000814-08400000814",
    "refreshToken":
    "201208134b203fe6c11548bcabd8da5bb087a83b ",
    "successParams": {
        "accountId": "ABCD1234-EF56-GH78-IJ90-
        KLMNOP123456"
    },
    "terminalId": "ID",
    "tokenRequestorId": "e-commerce",
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T13:43:37+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561
b19a5

{
    "responseCode":"2000700",
```

```
    "responseMessage":"Successful",
    "referenceNo":"20201029777770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "accountToken":"1Fhas7281han862=",
    "accessTokenInfo":{
        "accessToken":"ublicpBa869cad0990e4e17a57ecf7c5469a4b
        2",
        "expiresIn":"2021-07-04T12:08:56+05:30",
        "refreshToken":"201208134b203fe6c11548bcabd8da5bb087a
        83b",
        "reExpiresIn":"2051-07-04T12:08:56+05:30",
        "tokenStatus":"ACTIVE"
    },
    "linkId":"abcd1234efgh5678ijkl9012",
    "nextAction":"https://gopayapi.com/validate/otp/abcd1234
56789",
    "linkageToken":"xswe56",
    "params":{
        "action":"otpLinkage",
        "pinWebViewUrl":"https://setPin",
        "redirectToDeeplink":"https://gopayapi.com/redirect/g
        opay/abcd123456789"
    },
    "redirectUrl":"
https://www.merchantapi.com/redirect/abcd123456789",
    "userInfo":{

        "publicUserId":"20180626111215830192DANAW3ID965200060
        630"
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

1.2.8. API Account Binding Inquiry

Sequence Diagram
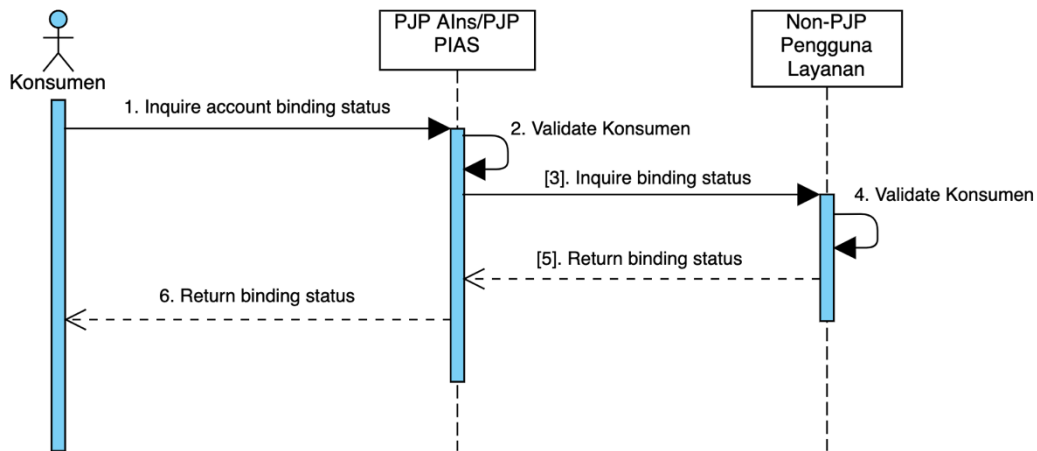
Sequence Diagram API Account binding inquiry

Informasi Umum

Service Code	08
Name	API Account Binding Inquiry
Version	1.0
HTTP Method	POST
Path	.../{version}/registration-account-inquiry

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
additionalInfo	Object	O	N/A	Additional information for custom use that are	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				not provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2000800
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	20201029777 70000000009
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	20201029000 00000000001
accountCurrency	String	O	3	Currency of registered Account	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
accountName	String	O	50	Registered account name	Alen Mjucic
accountNo	String	O	13	Registered account number	11231271284 140
accountTransactionLimit	Numeric	O	19,2	Max debit amount	1000000
endDatePeriod	String	O	10	Binding end period. Format: YYYY-MM-DD	2022-05-21
startDatePeriod	String	O	10	Binding start period. Format: YYYY-MM-DD	2020-05-21
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/registration-account-inquiry HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-18T14:39:21+07:00
```

```
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747373537
X-EXTERNAL-ID: 418075533589500931841621807978337
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946CHANNEL-ID: 95221


{
    "partnerReferenceNo": "2020102900000000000001",
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T14:39:30+07:00


{
    "responseCode": "2000800",
    "responseMessage": "Successful",
    "referenceNo": "20201029777700000000009",
    "partnerReferenceNo": "2020102900000000000001",
    "accountCurrency": "IDR",
    "accountName": "Alen Miucic",
    "accountNo": "11231271284140",
    "accountTransactionLimit": "1000000",
    "endDatePeriod": "2022-05-21",
    "startDatePeriod": "2020-05-21",
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

1.2.9. API Account Unbinding

Sequence Diagram
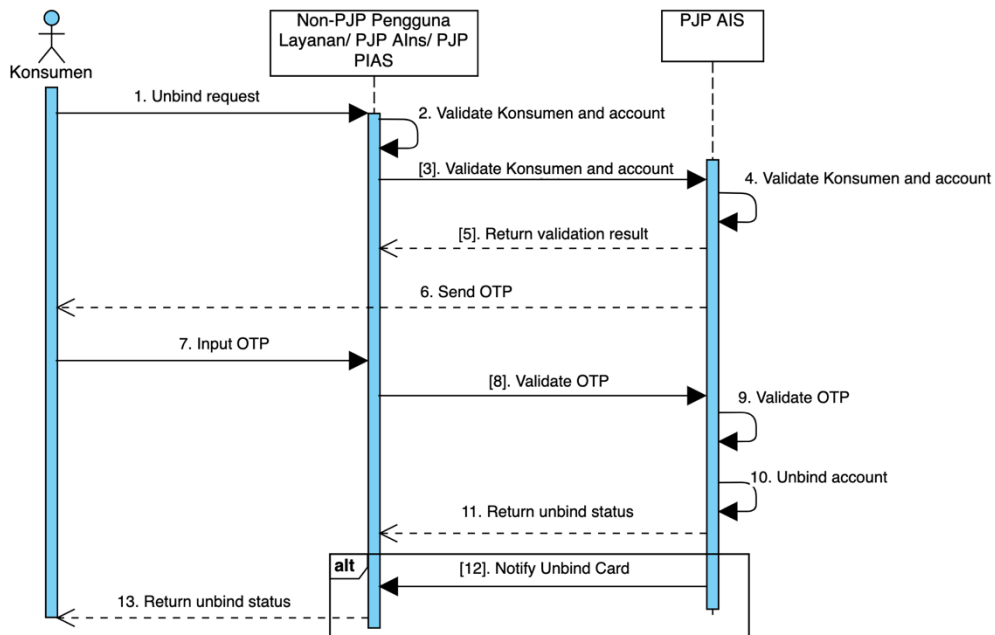
Sequence Diagram API Account Unbinding

Informasi Umum

Service Code	09
Name	API Account Unbinding
Version	1.0
HTTP Method	POST
Path	.../{version}/registration-account-unbinding

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
linkId	*String*	O	24	Identifier provided at the time of linking	abcd1234efgh5678ijkl9012
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	00007100010926
subMerchantId	*String*	O	32	Sub Merchant ID	310928924949487
tokenId	*String*	O	128	Access Token ID	Aeox320xvijwefop10
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2000900
responseMessage	*String*	*M*	150	Response description	Successful
referenceNo	*String*	*O*	64	Transaction identifier on service	20201029777700000000009

Parameter	Data Type	Mandatory	Length	Description	Example
				provider system.	
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	String	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
linkId	String	O	24	Identifier provided at the time of linking	abcd1234efg h5678ijkl901 2
unlinkResult	String	O	64	Result of unlinking process	success
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237 ", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/registration-account-unbinding HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CupvIJbU1Mmu4a11MNDZ7Sg5u9a"
```

```
X-TIMESTAMP: 2020-12-18T14:48:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "linkId":"abcd1234efgh5678ijkl9012",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "tokenId":"Aeox320xvijwefop10",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T14:48:30+07:00

{
    "responseCode":"2000900",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "linkId":"abcd1234efgh5678ijkl9012",
    "unlinkResult":"success",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

1.2.10. API Get Oauth URL

Informasi Umum

Service Code	10
Name	API Get Oauth URL
Version	1.0
HTTP Method	GET
Path	../{version}/get-auth-code

Request Parameter

Parameter	Data Type	Mandatory	Length	Description	Example
redirectUrl	*String*	M	256	URL yang digunakan sebagai callback setelah proses getAuthCode berhasil.	https://domain.com/authSuccess.json
scopes	*List<String>*	M	256	Scope akses dari authorization yang di inginkan.	QUERY_BALANCE,QUERY_PROFILE
state	*String*	M	32	Random string untuk keperluan perlindungan terhadap CSRF	WOdkkwijSDs
merchantId	*String*	O	64	Merchant identifier that is	00007100010926

Parameter	Data Type	Mandatory	Length	Description	Example
				unique per each merchant	
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
lang	*String*	O	2	Kode Bahasa yang layanan. ISO 639-1	id
allowRegistration	*Boolean*	O		If value equals true, provider may enable registration process during binding. Default True.	True
seamlessData	*String*	O	512	Data yang diperuntukan untuk mempercepat proses otentikasi	
mobileNumber	*String*	O	18	Nomor telpon pengguna, apabila field ini terisi maka user wajin login dengan nomor yang	62822999999

Parameter	Data Type	Mandatory	Length	Description	Example
				sudah disertakan	
verifiedTime	*String*	O	25	Value yang menyatakan bahwa nomor ponsel yang sudah disertakan dalam seamless data sudah diverifikasi kepemilikannya dan tidak memerlukan verifikasi OTP oleh pihak penyedia. Validitas dari verifikasi ini hanya 10 menit. Format verified time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2051-07-04T12:08:56+05:30
externalUid	*String*	O	32	ID milik user pada aplikasi partner	31345354453
deviceId	*String*	O	32	Device ID milik User	

Parameter	Data Type	Mandatory	Length	Description	Example
seamlessSign	*String*	C	512	Signature dari seamless data yang disertakan. Harus diisi jika seemles data tersedia.	

Cara menyertakan seamless data:

> seamlessData = URLEncode({"mobileNumber"="62822999999"})

Cara menyertakan seamlessSign:

> seamlessSign = URLEncode(sign(seamlessData))

- Partner menggunakan private key untuk membuat seamless sign, sedangkan pihak penyedia akan menggunakan public key milik partner untuk proses verifikasi.
- Jika proses verifikasi gagal, maka seamless data akan diabaikan.
- Charset dari URL Encode menggunakan UTF-8

Konstruksi URL

```
../{version}/get-auth-code?state=<RANDOM_UNIQUE>&scopes=QUERY_BALANCE,PUBLIC_ID&redirectUrl=<MERCHANT_OAUTH_CALLBACK_URL>&seamlessData=<SEAMLESS_DATA>&seamlessSign=<SIGNATURE>
```

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	*M*	7	Response code	2001000
responseMessage	*String*	*M*	150	Response description	Successful
authCode	*String*	M	256	Authcode yang dapat ditukarkan dengan access token pada API account binding	a4sd5a4fsaf5d5f4df66ad85f4
state	*String*	M	32	Random string untuk keperluan perlindungan terhadap CSRF	WOdkkwijSDs

Contoh Request

```
GET …/v1.0/get-auth-code?state=WodkkwijSDs
&scopes=QUERY_BALANCE,PUBLIC_ID&redirectUrl=https://domain
.com/authSuccess.htm&seamlessData=%7B%22mobileNumber%22%3A
%2262822999999999%22%7D&seamlessSign=gsfIUuC%2Bzs101rRFUhz
z9753s9Dj4wg0EtwLwr8fMhZmCFybaCcwvAXGZ0RDxqzb9fJuFre%2Bmsi
9JcwHICVx%2FB1onruQNldI4Y%2BUZqVQLgUVz1ynAa1qyyaTKliXOfy3t
%2FbOhXd0QfZ3e1zbQT5
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CupvIJbU1Mmu4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CupvIJbU1Mmu4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:10:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
```

```
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:10:18+07:00

{
    "responseCode":"2001000",
    "responseMessage":"Successful",
    "authCode":"a4sd5a4fsaf5d5f4df66ad85f4",
    "state":"WodkkwijSDs"
}
```

1.2.11. OTP

Sequence Diagram
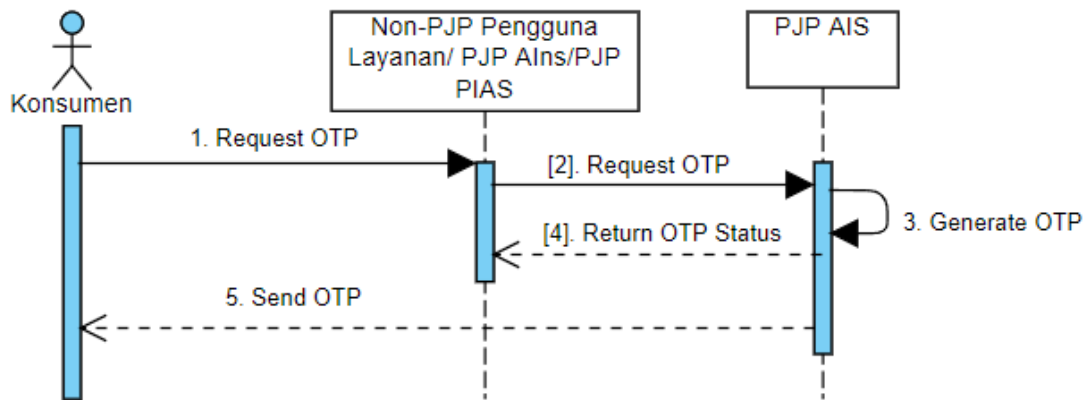
Sequence Diagram API OTP

Informasi Umum

Service Code	81
Name	API OTP
Version	1.0
HTTP Method	POST
Path	…/{version}/otp

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*O*	64	Transaction identifier on partner system	202010290 000000000 0001
journeyId	*String*	M	32	An identifier to uniquly identify a journey. On the first request of the journey, this must be	201903291 75623MTIS TORE

Parameter	Data Type	Mandatory	Length	Description	Example
				equal to the X-EXTERNAL-ID.	
merchantId	String	O	64	Merchant ID	00001
subMerchant	String	O	32	Sub merchant ID	310928924 949487
externalStoreId	String	O	64	External Store ID	124928924 949487
trxDateTime	Date	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	2020-12-21T14:56:11+07:00
bankCardToken	String	C	128	Card token for payment. If binding process is using card, then this field must be filled with the value of bankCardToken or, If binding process is using account, then this field must be filled with the value of accountToken.	6d7963617 264746f6b6 56e
otpTrxCode	String	O	2	Purpose of otp. This will be used to retry	54

Parameter	Data Type	Mandatory	Length	Description	Example
				OTP with service code of the original transaction request.	
otpReasonCode	String	O	2		
otpReasonMessage	String	O	30		
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2008100
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
				consumer system	
chargeToken	String	M	40	string code for verification OTP	abcd63617264746f6b656e
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel":"mobile phone", "phoneNo":"081275647382"}

Contoh Request

```
POST …/v1.0/otp HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T07:53:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "journeyID":"20190329175623MTISTORE",
    "merchantId":"00001",
    "subMerchant":"310928924949487",
    "externalStoreId":"124928924949487",
    "trxDateTime":"2020-12-21T14:56:11+07:00",
```

```
    "bankCardToken":"6d7963617264746f6b656e",
    "otpTrxCode":"54",
    "otpReasonCode":"",
    "otpReasonMessage":"",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T07:53:21+07:00

{
    "responseCode":"2008100",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "chargeToken":"abcd63617264746f6b656e",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

2. KATEGORI II: INFORMASI SALDO

API Balance Inquiry (Informasi Saldo) diperlukan agar Konsumen, Non-PJP Pengguna Layanan, PJP Ains, maupun PJP PIAS dapat mengakses informasi saldo terkini dari rekening yang dimiliki secara *real time*, sesuai dengan layanan yang disediakan oleh PJP AIS.

2.1. SKENARIO PENGGUNAAN API BALANCE INQUIRY
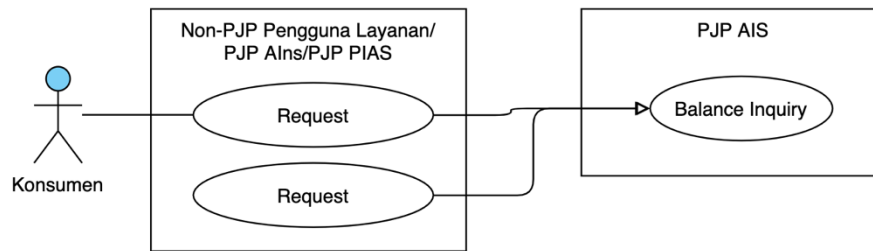
Use Case Diagram API Balance Inquiry

Merujuk pada *use case diagram*, pemilik akun yaitu Konsumen, Non-PJP Pengguna Layanan, PJP Ains, serta PJP PIAS, dapat mengakses informasi saldo atas rekeningnya menggunakan API Balance Inquiry yang disediakan oleh PJP AIS.

API Balance Inquiry dapat digunakan dalam sejumlah skema sebagai berikut:

Skema 1: Konsumen – Non-PJP Pengguna Layanan / PJP Ains / PJP PIAS – PJP AIS

Dalam skema ini, Konsumen mengakses informasi saldo rekeningnya melalui Non-PJP Pengguna Layanan, PJP Ains, atau PJP PIAS yang terhubung ke PJP AIS dimana rekening Konsumen terdaftar. Mekanisme ini dapat dilakukan menggunakan *authorization code* yang didapat dari proses *card registration* atau *account binding* dengan melalui proses otorisasi/otentikasi untuk memastikan kebenaran informasi Konsumen dengan menggunakan mekanisme Oauth 2.0.

Skema 2: Non-PJP Pengguna Layanan / PJP Ains / PJP PIAS – PJP AIS

Dalam skema ini, Non-PJP Pengguna Layanan, PJP Ains, atau PJP PIAS mengakses informasi saldo rekeningnya pada PJP AIS dimana rekening Non-PJP Pengguna Layanan, PJP Ains, atau PJP PIAS terdaftar.

2.2. SPESIFIKASI API BALANCE INQUIRY

2.2.1. API Balance Inquiry

Sequence Diagram
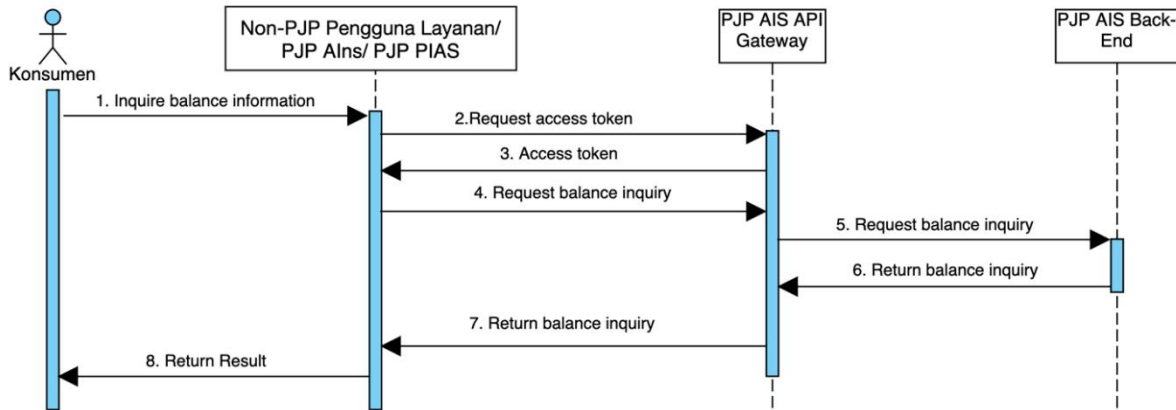
Sequence Diagram API Balance Inquiry

Informasi Umum

Service Code	11
Name	API Balance Inquiry
Version	1.0
HTTP Method	POST
Path	…/{version}/balance-inquiry

Request Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	20201029000 00000000001
bankCardToken	*String*	C	128	Card token for payment. Must be filled if accountNo and customer token	6d796361726 4746f6b656e

69

Parameter	Data Type	Mandatory	Length	Description	Example
				(Token B2B2C) are both Null	
accountNo	*String*	C	16	Bank account number. Must be filled if bankCardToken and customer token (Token B2B2C) are both Null	73823829578 93840
balanceTypes	*Array of Strings*	O		Balance Types of this parameter doesn't exist, its mean to inquiry all Balance Type on the account	["Cash","Coin s"]
additionalInfo	*Object*	O	N/A	Additional information	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	M	7	Response code	2001100
responseMe ssage	*String*	M	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
referenceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerRefer enceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
accountNo	String	O	32	Registered account number	115471119
name	String	O	140	Customer account name	JONOMADE
accountInfos	Array of Objects	O			
balanceType	String	O	70	Account type name	Balance, Ovo Cash, Shopee Coins
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will	200000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
floatAmount	Object	O			
value	String	M	16,2	Amount of deposit that is not effective yet (due to holiday, etc.). If it's IDR then value includes 2 decimal digits. e.g. IDR 50.000,- will be placed with 50000.00	50000.00
currency	String	M	3	Currency (ISO 4217)	IDR
holdAmount	Object	O			
value	String	M	16,2	Hold amount that cannot be used. If it's IDR then value includes 2 decimal digits. e.g. IDR 20.000,- will	20000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				be placed with 20000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
availableBalance	*Object*	O			
value	*String*	M	16,2	Account balance that can be used for financial transaction	130000.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
ledgerBalance	*Object*	O			
value	*String*	M	16,2	Account balance at the beginning of each day	30000.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
currentMultilateralLimit	*Object*	O			
value	*String*	M	16,2	Credit limit of the account / plafon	10000.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
registrationStatusCode	*String*	O	4	Customer registration status	0001

Parameter	Data Type	Mandatory	Length	Description	Example
status	*String*	O	4	Account Status **0001** = Active Account **0002** = Closed Account **0004** = New Account **0006** = Restricted Account **0007** = Frozen Account **0009** = Dormant Account	0001
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/balance-inquiry HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-18T15:06:00+07:00
```

```
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747375 37
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"20201029000000000000001",
    "bankCardToken":"6d7963617264746f6b656e",
    "accountNo":"7382382957893840",
    "balanceType":["Cash","Coins"],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T15:06:07+07:00

{
    "responseCode":"2001100",
    "responseMessage":"Successful",
    "referenceNo":"20201029777700000000009",
    "partnerReferenceNo":"20201029000000000000001",
    "accountNo":"115471119",
    "name":"JONOMADE",
    "accountInfos":[
        {
          "balanceType":"Cash",
          "amount":{
              "value":"200000.00",
              "currency":"IDR"
          },
          "floatAmount":{
              "value":"50000.00",
              "currency":"IDR"
          },
          "holdAmount":{
              "value":"20000.00",
              "currency":"IDR"
          },
          "availableBalance":{
```

```json
            "value":"130000.00",
            "currency":"IDR"
          },
          "ledgerBalance":{
            "value":"30000.00",
            "currency":"IDR"
          },
          "currentMultilateralLimit":{
            "value":"10000.00",
            "currency":"IDR"
          },
          "registrationStatusCode":"0001",
          "status":"0001"
        },
        {
          "balanceType":"Coins",
          "amount":{
            "value":"200000.00",
            "currency":"IDR"
          },
          "floatAmount":{
            "value":"50000.00",
            "currency":"IDR"
          },
          "holdAmount":{
            "value":"20000.00",
            "currency":"IDR"
          },
          "availableBalance":{
            "value":"130000.00",
            "currency":"IDR"
          },
          "ledgerBalance":{
            "value":"30000.00",
            "currency":"IDR"
          },
          "currentMultilateralLimit":{
            "value":"10000.00",
            "currency":"IDR"
          },
          "registrationStatusCode":"0001",
          "status":"0001"
        }
    ],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

3.   KATEGORI III: RIWAYAT TRANSAKSI

API Transaction History (Riwayat Transaksi) diperlukan agar Konsumen, Non-PJP Pengguna Layanan, atau PJP PIAS dapat mengakses informasi riwayat transaksi dari rekening yang dimiliki secara *real time,* sesuai dengan layanan yang disediakan oleh PJP AIS. Informasi riwayat transaksi berisi rincian mengenai transaksi kredit maupun debit, saldo rekening, dan beberapa informasi lainnya.

API Bank Statement merupakan API yang digunakan untuk mengakses riwayat transaksi keuangan secara menyeluruh dari sebuah rekening Bank, baik rekening milik individu pemilik rekening. Konsumen dapat memanfaatkan *platform* dari Non-PJP Pengguna Layanan, atau PJP PIAS yang telah disertifikasi oleh PJP AIS untuk mengakses API ini sehingga dapat dengan mudah melihat rincian keuangannya dalam satu aplikasi.

3.1. SKENARIO PENGGUNAAN API TRANSACTION HISTORY
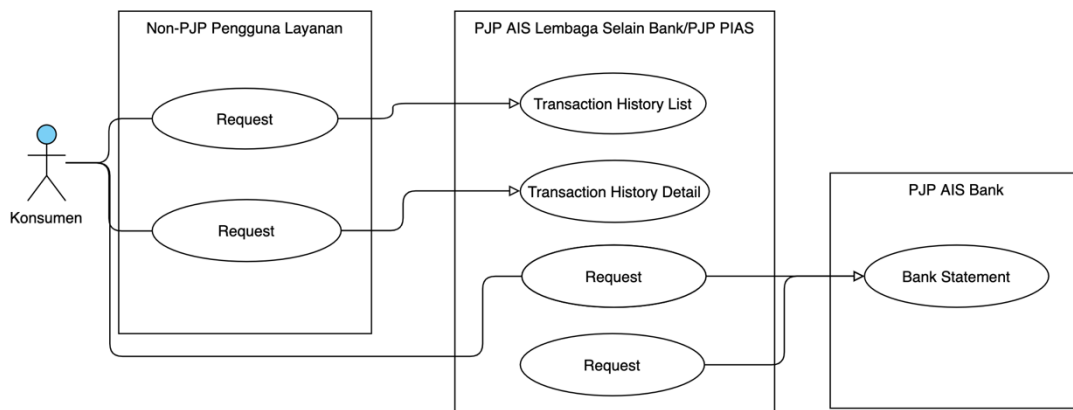
Use Case Diagram API Transaction History

Merujuk pada *use case diagram,* pemilik akun yaitu Konsumen, Non-PJP Pengguna Layanan, PJP PIAS, PJP AIS Lembaga Selain Bank dapat mengakses informasi riwayat transaksi (transaction history list) dan/atau rincian dari riwayat transaksi (transaction history detail) atas rekeningnya menggunakan API Riwayat Transaksi yang disediakan oleh PJP PIAS atau PJP AIS. Konsumen, PJP PIAS, atau PJP AIS Lembaga Selain Bank dapat menggunakan

API Bank Statement yang disediakan oleh PJP AIS melalui pihak yang sudah tersertifikasi untuk mengakses API ini.

API Transaction History dapat digunakan dalam sejumlah skema sebagai berikut:

Skema 1: Konsumen – Non-PJP Pengguna Layanan – PJP AIS Lembaga Selain Bank

Dalam skema ini, Konsumen mengakses riwayat transaksi yang tercatat pada PJP AIS Lembaga Selain Bank yang dilakukan melalui Non-PJP Pengguna Layanan sebagai kanal pembayaran. Mekanisme ini dapat dilakukan setelah dilakukan proses *card registration/account binding*. Pada saat pengaksesan riwayat transaksi, diperlukan permintaan persetujuan Konsumen (otorisasi/otentikasi) secara eksplisit menggunakan mekanisme OAuth 2.0 untuk memastikan kebenaran informasi Konsumen serta agar tidak ada penyalahgunaan data dan hak dari Konsumen. Setelah mendapatkan persetujuan dari Konsumen, Non-PJP Pengguna Layanan akan mendapatkan access token sebagai credential dari PJP AIS Lembaga Selain Bank untuk mengakses data Konsumen tersebut.

Dalam skema ini, Konsumen dapat mengakses riwayat transaksi yang transaksinya dilakukan melalui PJP AIS Lembaga Selain Bank dan Non-PJP Pengguna Layanan tersebut saja. Dalam hal ini, PJP AIS Lembaga Selain Bank tidak menyertakan riwayat transaksi yang dilakukan melalui kanal pembayaran lain.

API yang dapat digunakan dalam skema ini adalah API *Transaction History List* dan *Transaction History Detail*. API *Transaction History List* mengembalikan daftar riwayat transaksi, sedangkan API *Transaction History Detail* mengembalikan informasi lengkap dari 1 riwayat transaksi.

Skema 2: Konsumen – Non-PJP Pengguna Layanan – PJP PIAS

Dalam skema ini, Konsumen mengakses riwayat transaksi yang tercatat pada PJP PIAS yang dilakukan melalui suatu Non-PJP Pengguna Layanan sebagai

kanal pembayaran. PJP PIAS pada umumnya menyediakan beberapa kanal pembayaran seperti kartu kredit/debit, transfer ke *virtual account,* hingga pembayaran *offline* pada tempat tertentu seperti minimarket.

Konsumen tidak memiliki akun khusus pada PJP PIAS dan Konsumen memasukkan beberapa informasi setiap kali melakukan transaksi. Konsumen dapat mengakses riwayat transaksi yang dilakukan pada Non-PJP Pengguna Layanan tersebut dengan menggunakan API *Transaction History List* dan *Transaction History Detail.* Non-PJP Pengguna Layanan cukup menggunakan *credentials* yang telah disediakan oleh PJP PIAS.

Skema 3: Konsumen – PJP PIAS – PJP AIS Bank

Dalam skema ini, Konsumen mengakses riwayat transaksi melalui layanan rekening koran pada PJP AIS Bank yang dilakukan melalui PJP PIAS sebagai kanal pembayaran. Konsumen dapat mengakses riwayat transaksi yang dilakukan dengan menggunakan API Bank Statement.

API ini hanya bisa digunakan oleh pihak yang sudah tersertifikasi dan lolos pemeriksaan oleh PJP AIS Bank sebagai penyedia layanan karena mengandung data pribadi dan rahasia.

Pada saat pengaksesan riwayat transaksi, diperlukan permintaan persetujuan Konsumen (otorisasi/otentikasi) secara eksplisit menggunakan mekanisme OAuth 2.0 untuk memastikan kebenaran informasi pengguna serta agar tidak ada penyalahgunaan data.

Setelah mendapatkan persetujuan dari Konsumen, PJP PIAS akan mendapatkan *access token* sebagai *credential* dari PJP AIS Bank untuk mengakses data.

Skema 4: PJP AIS Lembaga Selain Bank/PJP PIAS – PJP AIS Bank

Dalam skema ini, PJP AIS Lembaga Selain Bank/PJP PIAS dapat mengakses riwayat transaksi rekeningnya melalui layanan rekening koran pada PJP AIS Bank dengan menggunakan API Bank Statement.

3.2. SPESIFIKASI API TRANSACTION HISTORY

3.2.1. API Transaction History List

Ketentuan dan Keterbatasan API

Pengurutan	DESC
pageSize Maksimal	50
Rentang Waktu Maksimal	1 bulan
Riwayat Transaksi Tertua	1 tahun
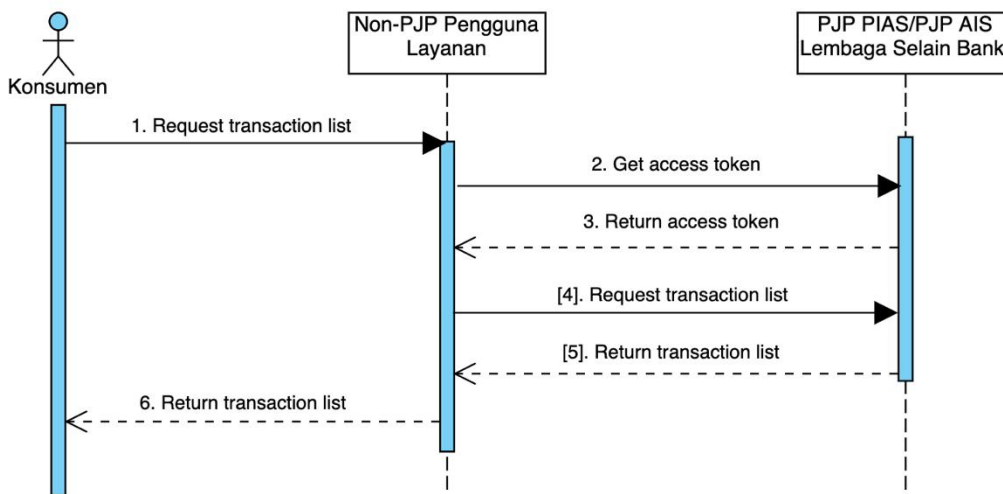
Sequence Diagram

Sequence Diagram untuk API Transaction History List

Informasi Umum

Service Code	12
Name	API Transaction History List
Version	1.0
HTTP Method	POST
Path	…/{version}/transaction-history-list

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	O	64	Transaction identifier on service	2020102900000000000001

Parameter	Data Type	Mandatory	Length	Description	Example
				consumer system	
fromDateTime	*String*	O	25	Starting time range. Default: NOW (DESC) or NOW – 1 months (ASC) Format from date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
toDateTime	*String*	O	25	Ending time range. Default: NOW – 1 months (DESC) or NOW (ASC) Format to date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
pageSize	*Integer*	O	2	Maximum number of transaction returned in one pagination. Default: 10	10

Parameter	Data Type	Mandatory	Length	Description	Example
pageNumber	Integer	O	2	Current page number. Default: 0	2
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001200
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	202010297777 0000000009
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	202010290000 0000000001
detailData	Array				

Parameter	Data Type	Mandatory	Length	Description	Example
dateTime	String	O	25	Format datetime: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
remark	String	O	256	Transaction remark.	Payment to Warung Ikan Bakar
sourceOfFunds	List<Source OfFund>	O	N/A	Source of funds used for this transaction. See object definition.	[{"source": "BALANCE", "amount": {"value": "10000.00","currency": "IDR"} }]

Parameter	Data Type	Mandatory	Length	Description	Example
status	*String*	M	32	Transaction status. INIT, SUCCESS, CLOSED, CANCELLED	SUCCESS
type	*String*	M	32	Transaction type. PAYMENT, REFUND, TOP_UP, SEND_MONEY, RECEIVE_MONEY, etc	PAYMENT
additionalInfo	*Object*	O	N/A	Additional information for custom use from detailData	{"deviceId": "12345679237", "channel": "mobilephone"}
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transaction-history-list HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
```

```
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-18T15:34:40+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747375370
X-EXTERNAL-ID: 418075533589500931841621807978370
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221


{
      "partnerReferenceNo": "2020102900000000000001",
      "fromDateTime": "2019-07-03T12:08:56+07:00",
      "toDateTime": "2019-07-03T12:08:56+07:00",
      "pageSize": "10",
      "pageNumber": "2",
      "additionalInfo": {
            "deviceId": "12345679237",
            "channel": "mobilephone"
      }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T15:34:44+07:00


{
   "responseCode":"2001200",
   "responseMessage":"Successful",
   "referenceNo":"2020102977770000000009",
   "partnerReferenceNo":"2020102900000000000001",
   "detailData":[
      {
         "dateTime":"2019-07-03T12:08:56+07:00",
         "amount":{
            "value":"12345678.00",
            "currency":"IDR"
         },
         "remark":"Payment to Warung Ikan Bakar",
         "sourceOfFunds":[
            {
               "source":"BALANCE",
               "amount":{
                  "value":"10000.00",
                  "currency":"IDR"
```

```json
                }
            }
        ],
        "status":"SUCCESS",
        "type":"PAYMENT",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
],
"additionalInfo":{
    "deviceId":"12345679237",
    "channel":"mobilephone"
}
}
```

3.2.2. API Transaction History Detail

Ketentuan dan Keterbatasan API

Riwayat Transaksi Tertua	1 tahun
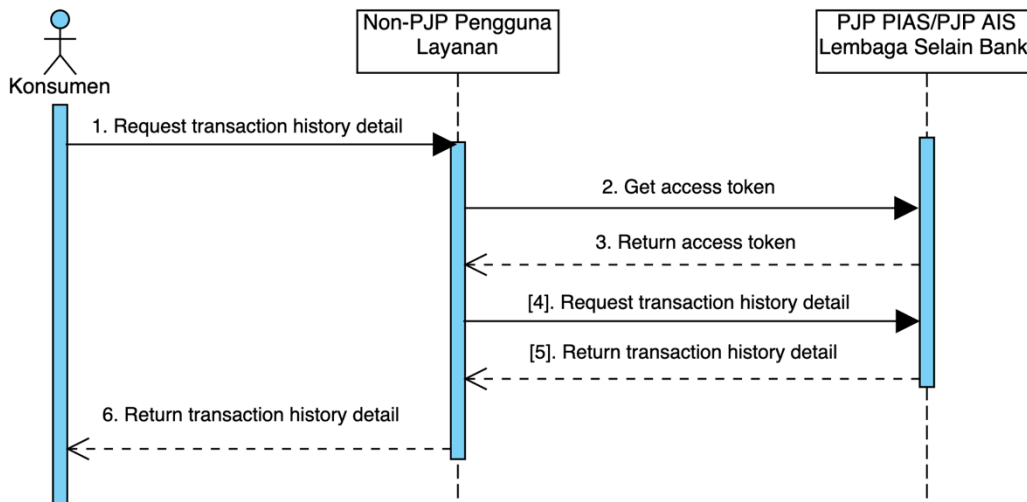
Sequence Diagram

Sequence Diagram untuk API Transaction History Detail

Informasi Umum

Service Code	13
Name	API Transaction History Detail
Version	1.0
HTTP Method	POST
Path	.../{version}/transaction-history-detail

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	String	M	64	Transaction identifier on service consumer system	20201029000 00000000001

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2001300
responseMessage	*String*	*M*	150	Response description	Successful
referenceNo	*String*	*C*	64	Transaction identifier on service provider system.\n\nMust be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	*Object*	*O*			

Parameter	Data Type	Mandatory	Length	Description	Example
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
cancelledTime	String	O	25	Transaction cancelled time. Format cancelled date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56 +07:00
dateTime	String	M	25	Transaction created time. Format date time : (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56 +07:00
refundAmount	Object	O			

Parameter	Data Type	Mandatory	Length	Description	Example
value	*String*	M	16,2	Refund amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
remark	*String*	O	256	Transaction remark.	Payment to Warung Ikan Bakar
sourceOfFunds	*List<SourceOf Fund>*	O	N/A	Source of funds used for this transaction. See object definition.	[{"source": "BALANCE", "amount": {"value": "10000.00","currency": "IDR"}}]
status	*String*	M	32	Transaction status: **INIT**, **SUCCESS**, **CLOSED**, **CANCELLED**	SUCCESS
type	*String*	M	32	Transaction type:	PAYMENT

Parameter	Data Type	Mandatory	Length	Description	Example
				PAYMENT, REFUND, TOP_UP, SEND_MONEY, RECEIVE_MONEY, etc.	
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transaction-history-detail HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-18T15:55:40+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946CHANNEL-ID: 95221

{
     "originalPartnerReferenceNo":"20201029000000000001",
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T15:55:47+07:00

{
    "responseCode":"2001300",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "cancelledTime":"2009-07-03T12:08:56+07:00",
    "dateTime":"2009-07-03T12:08:56+07:00",
    "refundAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "remark":"Payment to Warung Ikan Bakar",
    "sourceOfFunds":[
        {
            "source":"BALANCE",
            "amount":{
                "value":"10000.00",
                "currency":"IDR"
            }
        }
    ],
    "status":"SUCCESS",
    "type":"PAYMENT",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

3.2.3. API Bank Statement

Ketentuan dan Keterbatasan API

Pengurutan	DESC
Rentang Waktu Maksimal	1 bulan
Riwayat Transaksi Tertua	1 tahun
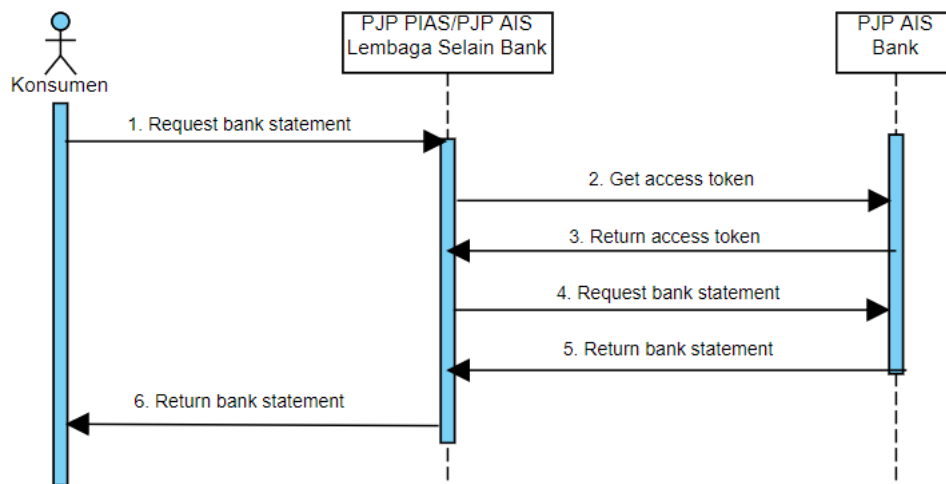
Sequence Diagram

Sequence Diagram untuk API Bank Statement

Informasi Umum

Service Code	14
Name	API Bank Statement
Version	1.0
HTTP Method	POST
Path	.../{version}/bank-statement

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	O	64	Transaction identifier on service	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
				consumer system	
bankCardToken	String	C	128	Card token for payment. Must be filled if accountNo is null	6d7963617264 4746f6b656e
accountNo	String	C	16	Bank account number. Must be filled if bankCardToken is null	7382382957 893840
fromDateTime	String	O	25	Starting time range. Default: NOW (DESC) or NOW – 1 months (ASC) Format from date time : (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
toDateTime	String	O	25	Ending time range. Default:	2019-07-03T12:08:56 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				NOW – 1 months (DESC) or NOW (ASC) Format to date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001400
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
				successful transaction	
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
balance	Array of Objects	O	N/A	Starting and ending balance before the first/last transaction.	[{"amount": { "value": "10000.00"," currency": "IDR"}, "dateTime": "2020-12-18T16:03:45 +07:00"}]
amount	Object	M			
value	String	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
dateTime	String	M	25	Format date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-18T16:03:45 +07:00
startingBalance	Object	M			

Parameter	Data Type	Mandatory	Length	Description	Example
value	String	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal	12345678.00
currency	String	M	3	Currency (ISO4217)	IDR
dateTime	String	M	25	Format date time : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-18T16:03:45 +07:00
endingBalance	Object	M			
value	String	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal	12345678.00
currency	String	M	3	Currency (ISO4217)	IDR
dateTime	String	M	25	Format date time : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-19T16:03:45 +07:00
totalCreditEntries	DebitAndCreditEntries	O	N/A	Total transaction amount with	{"numberOfEntries": "10", "amount": {

Parameter	Data Type	Mandatory	Length	Description	Example
				type = **CREDIT**. See object definition	"value": "10000.00", "currency": "IDR"}}
totalDebitEntries	*DebitAndCreditEntries*	O	N/A	Total transaction amount with type = **DEBIT**. See object definition	{"numberOfEntries": "10", "amount": { "value": "10000.00", "currency": "IDR"}}
hasMore	*String*	O	1	Memberikan informasi apakah masih ada record yang belum ditampilkan dalam rentang fromDateTime toDateTime **Y** = Yes **N** = No.	Y
lastRecordDateTime	*String*	O	25	Format last record date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2021-11-24T11:54:56+07:00
detailData	*Array of Objects*				
detailBalance	*Object*	O	N/A	Starting and ending	

Parameter	Data Type	Mandatory	Length	Description	Example
				balance before and after transaction.	
startAmount	Array of Objects	O			[{"amount": { "value": "10000.00", "currency": "IDR"}}]
endAmount	Array of Objects	O			[{"amount": { "value": "10000.00", "currency": "IDR"}}]
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
originAmount	Object	O			
value	String	M	16,2	Origin net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
transactionDate	String	M	25	Timestamp of the Transaction. Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56 +07:00
remark	String	M	256	Transaction remark.	Payment to Warung Ikan Bakar
transactionId	String	O	35	Internal transaction identifier from	2020080119 8230912830 091123

Parameter	Data Type	Mandatory	Length	Description	Example
				publisher perspective.	
type	String	M	6	Transaction type. **CREDIT** / **DEBIT**	CREDIT
transactionDetail Status	String	O	20	Transaction detail indicator (original transaction or error correction) **SUCCESS** / **ERROR CORECTION**	SUCCESS
detailInfo	Object	O		Additional information of detail transaction	"page":"12"
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/bank-statement HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
```

```
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-18T16:03:40+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 8215082391904062462182317473753
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
{
    "partnerReferenceNo":"2020102900000000000001",
    "bankCardToken":"6d7963617264746f6b656e",
    "accountNo":"7382382957893840",
    "fromDateTime":"2019-07-03T12:08:56+07:00",
    "toDateTime":"2019-07-03T12:08:56+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-18T16:03:45+07:00

{
    "responseCode":"2001400",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "balance":[
        {
            "amount":{
                "value":"10000.00",
                "currency":"IDR",
                "dateTime":"2020-12-18T16:03:45+07:00"
            },
            "startingBalance":{
                "value":"12345678.00",
                "currency":"IDR",
                "dateTime":"2020-12-18T16:03:45+07:00"
            },
            "endingBalance":{
                "value":"12345678.00",
                "currency":"IDR",
                "dateTime":"2020-12-19T16:03:45+07:00"
```

```json
            }
        }
    ],
    "totalCreditEntries":{
        "numberOfEntries":"10",
        "amount":{
            "value":"10000.00",
            "currency":"IDR"
        }
    },
    "totalDebitEntries":{
        "numberOfEntries":"10",
        "amount":{
            "value":"10000.00",
            "currency":"IDR"
        }
    },
    "hasMore":"Y",
    "lastRecordDateTime":"2021-11-24T11:54:56+07:00",
    "detailData":[
        {
            "detailBalance":{
                "startAmount":[
                    {
                        "amount":{
                            "value":"10000.00",
                            "currency":"IDR"
                        }
                    }
                ],
                "endAmount":[
                    {
                        "amount":{
                            "value":"10000.00",
                            "currency":"IDR"
                        }
                    }
                ]
            },
            "amount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "originAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "transactionDate":"2009-07-03T12:08:56+07:00",
            "remark":"Payment to Warung Ikan Bakar",
            "transactionId":"2020080119823091283009112 3",
            "type":"CREDIT",
```

```
            "transactionDetailStatus":"SUCCESS",
            "detailInfo":{
                "page":"12"
            }
        }
    ],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Definisi Tipe

ResultInfo

Parameter	Data Type	Mandatory	Length	Description	Example
resultCodeId	String	M	8	Result code unique identifier.	00000000
resultCode	String	M	64	Result code.	SUCCESS
resultStatus	String	M	1	Result status. S/F/U	S
resultMsg	String	O	256	Result message, can be filled with the reason of error.	Successfully processed.

SourceOfFund

Parameter	Data Type	Mandatory	Length	Description	Example
source	String	M	32	Source of fund. BALANCE/etc.	BALANCE
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				decimal digits. *e.g. IDR 10.000,- will be placed with 10000.00*	
currency	*String*	M	3	Currency (ISO 4217)	IDR

CashBalance

Parameter	Data Type	Mandatory	Length	Description	Example
amount	*Object*	O			
value	*String*	M	16,2	*Amount of balance.* *If it's IDR then value includes 2 decimal digits.* *e.g. IDR 10.000,- will be placed with 10000.00*	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
date	*ISODateTime*	*M*	25	*Timestamp of the balance.* *format date: (ISO 8601) YYYY-MM-DDThh:mm:ss*	*2009-07-03T12:08:56 +07:00*

DetailBalance

Parameter	Data Type	Mandatory	Length	Description	Example
amount	*Object*	O			
value	*String*	M	16,2	*Amount of balance.* *If it's IDR then value includes 2 decimal digits.*	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR

ActiveCurrencyAndAmount

Parameter	Data Type	Mandatory	Length	Description	Example
value	*String*	*M*	*18*	*Value of the amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00*	*10000.00*
currency	*String*	*M*	*3*	*Currency. ISO-4217*	*IDR*

DebitAndCreditEntries

Parameter	Data Type	Mandatory	Length	Description	Example
numberOfEntries	int	O	5	Number of entries	10
amount	Object				
value	String	M	18	Value of the amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency. ISO-4217	IDR

4. KATEGORI IV: TRANSFER KREDIT

API Transfer Kredit digunakan untuk melakukan pemindahbukuan dana dari satu rekening ke rekening lain baik dalam PJP AIS yang sama maupun PJP AIS yang berbeda yang diinisiasi oleh pihak pengirim (pihak terdebit).

4.1. SKENARIO PENGGUNAAN API TRANSFER KREDIT
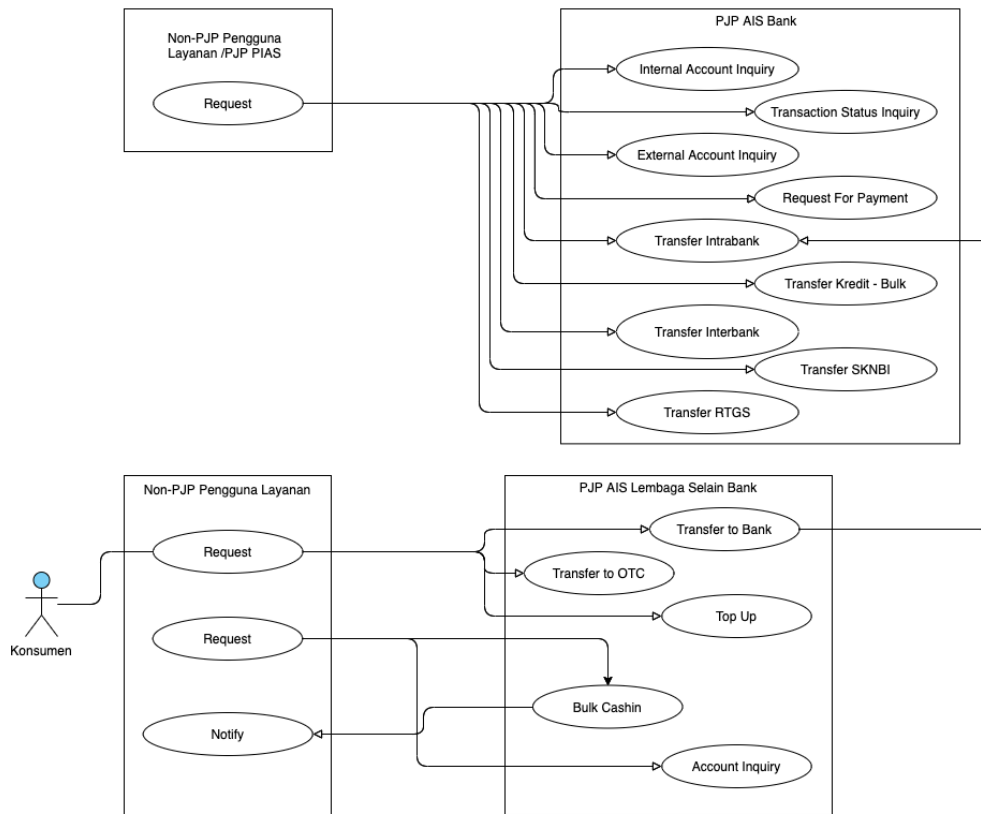
Use Case Diagram API Transfer Credit

Merujuk pada *use case diagram*, pemilik rekening yaitu Non-PJP Pengguna Layanan, atau PJP PIAS dapat melakukan pemindahanbukuan dana atas rekeningnya menggunakan:

- API internal account inquiry, external account inquiry, intrabank transfer, interbank transfer, transfer RTGS, transfer SKNBI, dan transaction status inquiry yang disediakan oleh PJP AIS Bank; dan

- API inquiry transaction, customer top up, bulk cashin, transfer to bank, transfer to OTC, CPM, MPM, transaction status inquiry, auth payment yang disediakan oleh PJP AIS Lembaga Selain Bank.

Pemilik rekening yaitu Konsumen, dapat melakukan pemindahanbukuan dana atas rekeningnya menggunakan:

- API Transfer to Bank, API Transfer to OTC, CPM, dan MPM yang disediakan oleh PJP AIS Lembaga Selain Bank.

API Transfer Kredit dapat digunakan dalam sejumlah skema sebagai berikut:

Skema 1: Non-PJP Pengguna Layanan / PJP PIAS / PJP AIS Lembaga Selain Bank – PJP AIS Bank

Dalam skema ini, Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank dapat melakukan pemindabukuan dana yang bersumber dari rekeningnya (skema B2B) melalui layanan transfer kredit pada PJP AIS Bank menggunakan API intrabank transfer, interbank transfer, request for payment, interbank transfer (bulk), transfer RTGS, dan transfer SKNBI.

Dalam skema ini, Non-PJP Pengguna Layanan dapat terhubung langsung ke PJP AIS maupun melalui PJP PIAS/PJP AIS Lembaga Selain Bank.

- Intrabank transfer:

  API Intrabank Transfer digunakan untuk melakukan pemindahbukuan dana dari rekening Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank ke rekening tujuan pada satu PJP AIS Bank.

- Interbank Transfer:

  API Interbank Transfer digunakan untuk melakukan pemindahbukuan dana dari satu rekening Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank, pada PJP AIS Bank ke rekening tujuan pada PJP AIS Bank lain melalui perantaraan Penyelenggara Infrastruktur Pembayaran (PIP) seperti GPN atau BI-FAST.

- Request for Payment:

  API Request for Payment digunakan untuk melakukan penagihan oleh Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank. Apabila pihak tertagih menyetujui tagihan, proses pembayaran tagihan dilakukan menggunakan API Intrabank atau API Interbank.

- Interbank Transfer - Bulk:

  API Interbank Transfer - Bulk digunakan untuk melakukan pemindahbukuan dana dari 1 (satu) rekening dengan tujuan lebih dari 1 (satu) rekening pada 1 (satu) atau lebih bank. Proses transaksi ini dapat diinisiasi oleh Non-PJP Pengguna Layanan atau PJP PIAS, dalam bentuk instruksi *bulk*. Transaksi kemudian diteruskan oleh PJP AIS Bank pengirim ke BI-FAST untuk dilakukan *de-bulking* dan diteruskan ke PJP AIS Bank penerima dalam bentuk instruksi individual.

- Transfer RTGS:

  API Transfer RTGS digunakan untuk melakukan pemindahbukuan dana dari satu rekening Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank, pada PJP AIS Bank ke rekening tujuan pada PJP AIS Bank lain melalui perantaraan Penyelenggara Infrastruktur Pembayaran (PIP) BI-RTGS.

- Transfer SKNBI:

  API Transfer SKNBI digunakan untuk melakukan pemindahbukuan dana dari satu rekening Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank, pada PJP AIS Bank ke rekening tujuan pada PJP AIS Bank lain melalui perantaraan Penyelenggara Infrastruktur Pembayaran (PIP) SKNBI.

- Transfer *Virtual Account*:

  Pembayaran menggunakan *virtual account* pada dasarnya adalah melakukan transfer ke suatu nomor rekening yang bersifat *virtual* dan ketika dilakukan pemindahbukuan ke dalam nomor rekening tersebut, akan langsung masuk ke nomor rekening asli yang terhubung ke *virtual account* tersebut. Dengan memanfaatkan *virtual account*, Pengguna Layanan dapat mengidentifikasi tujuan pembayaran dari setiap transfer yang diterima. Informasi pembayaran beserta nomor *virtual account* akan tercantum pada mutasi di rekening koran Pengguna Layanan.

Skenario penggunaan *virtual account* terbagi menjadi:

❖ *Create* VA

Pada skenario ini, nomor *virtual account* dikelola oleh Penyedia Layanan. Permintaan pembuatan nomor *virtual account* dilakukan oleh Non-PJP Pengguna Layanan kepada Penyedia Layanan melalui API.

❖ *Inquiry payment*

Pada skenario ini, nomor *virtual account* dikelola oleh Non-PJP Pengguna Layanan. Setiap kali terdapat pembayaran maka Penyedia Layanan akan melakukan inquiry ke Non-PJP Pengguna Layanan untuk mendapatkan detail dari pembayaran/tagihan. Penyedia Layanan memberikan notifikasi secara *realtime* kepada Non-PJP Pengguna Layanan melalui API setiap kali terjadi pembayaran.

❖ *Fund Transfer to* VA

Pada skenario ini, Pengguna Layanan bekerja sama dengan Penyedia Layanan untuk menjadi antarmuka proses pembayaran *virtual account* dari Pengguna Layanan lainnya.

Nomor *virtual account* dapat dihasilkan untuk menerima satu pembayaran maupun digunakan secara berulang. Pembayaran menggunakan *virtual account* dimungkinkan juga untuk dilakukan antar PJP melalui infrastruktur pembayaran (GPN atau BI-FAST).

Sebelum melakukan pemindahbukuan Intrabank, dilakukan validasi nomor dan nama rekening tujuan menggunakan API Internal Account Inquiry.

Sebelum melakukan pemindahbukuan Interbank, RTGS, atau SKNBI, dilakukan validasi nomor dan nama rekening tujuan menggunakan API External Account Inquiry.

Apabila terjadi gangguan pada sistem, time out, atau hal-hal lain yang dapat menyebabkan perbedaan interpretasi atas penyelesaian suatu transaksi, maka pihak yang menginisiasi transaksi (Non-PJP Pengguna Layanan, PJP PIAS, atau PJP AIS Lembaga Selain Bank) dapat mengakses API Transaction Status Inquiry yang disediakan oleh PJP AIS Bank.

Skema 2: Non-PJP Pengguna Layanan – PJP AIS Lembaga Selain Bank

Dalam skema ini, Non-PJP Pengguna Layanan dapat melakukan pemindahbukuan atas dana pada rekeningnya kepada rekening Konsumen melalui layanan transfer kredit pada PJP AIS Lembaga Selain Bank menggunakan API bulk cashin. PJP AIS Lembaga Selain Bank menginformasikan status transaksi bulk cashin ke Non-PJP Pengguna Layanan menggunakan API *notify bulk*.

Skema 3: Konsumen - Non-PJP Pengguna Layanan/PJP PIAS – PJP AIS

Dalam skema ini, konsumen dapat melakukan top up saldo uang elektronik, transfer to OTC, dan transfer to bank, pada PJP AIS melalui Non-PJP Pengguna Layanan menggunakan API Customer Top Up, Transfer to OTC, dan Transfer to Bank.

- Top up saldo uang elektronik

  API customer top up digunakan untuk pemindabukuan dana dari rekening Non-PJP Pengguna Layanan ke rekening konsumen. Sebelum pemindahbukuan, Non-PJP Pengguna Layanan melakukan validasi rekening konsumen menggunakan API Account Inquiry.

- Transfer to OTC

  API Transfer to OTC digunakan untuk pemindabukuan dana dari rekening Konsumen ke rekening Non-PJP Pengguna Layanan. Sebelum pemindahbukuan, Konsumen melakukan inisiasi transaksi OTC untuk mendapatkan token dari PJP AIS pengelola rekeningnya.

- Transfer to bank

  API Transfer to bank digunakan untuk pemindahbukuan dari rekening konsumen pada PJP AIS Lembaga Selain Bank ke rekening konsumen pada PJP AIS Bank, yang diinisiasi oleh konsumen melalui Non-PJP Pengguna Layanan. Sebelum pemindahbukuan, Non-PJP Pengguna Layanan melakukan validasi akun konsumen menggunakan API inquiry transaction.

Apabila terjadi gangguan pada sistem, time out, atau hal-hal lain yang dapat menyebabkan perbedaan interpretasi atas penyelesaian suatu transaksi, maka

pihak yang menginisiasi transaksi (Non-PJP Pengguna Layanan, atau PJP PIAS) dapat mengakses API transaction status inquiry yang disediakan oleh PJP AIS.

Skema 4: QR MPM (Konsumen – Non-PJP Pengguna Layanan – PJP PIAS – PIP (Switching) – PJP AIS)

Skema ini merupakan transaksi sesuai standar MPM. Konsumen dapat melakukan pembayaran kepada Non-PJP Pengguna Layanan menggunakan dana yang berasal dari rekening konsumen pada PJP AIS Bank atau PJP AIS Lembaga Selain Bank, menggunakan API MPM Payment.

Transaksi pembayaran ini dilakukan menggunakan QR yang dihasilkan dari API Generate QR dengan alternatif sebagai berikut:

- Pada mode redirection, konsumen akan diarahkan ke halaman web checkout Non-PJP Pengguna Layanan. PJP PIAS meminta PJP AIS Bank atau PJP AIS Lembaga Selain Bank untuk melakukan decode QR menggunakan API Decode QR. PJP PIAS melakukan request OTT untuk mendapatkan otorisasi menggunakan API Apply OTT, selanjutnya OTT disertakan pada redirect URL.
- Pada mode statis, konsumen diarahkan pada halaman web PJP AIS untuk memasukkan nominal.

Apabila terjadi kesalahan dalam transaksi, konsumen dapat melakukan pembatalan menggunakan API Cancel Payment.

Apabila terjadi gangguan pada sistem, time out, atau hal-hal lain yang dapat menyebabkan perbedaan interpretasi atas penyelesaian suatu transaksi, maka:

- Pihak yang menginisiasi transaksi mengkonfirmasi status transaksi dengan mengakses API Query Payment yang disediakan oleh PJP AIS.
- Pihak yang menyelesaikan transaksi (PJP AIS) menyampaikan status transaksi menggunakan API Payment Notify.

4.2. SPESIFIKASI API TRANSFER KREDIT BANK

4.2.1. API Account Inquiry

4.2.1.1. Internal Account Inquiry
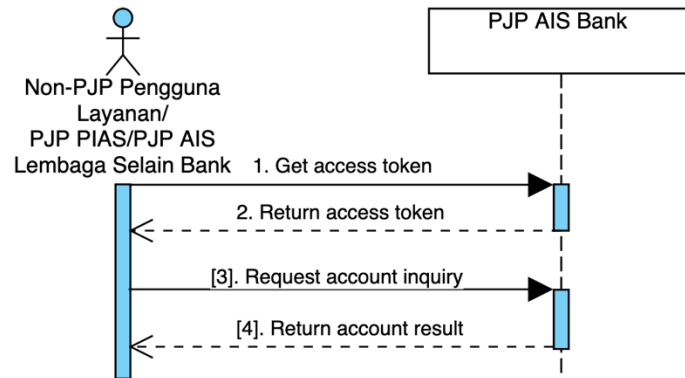
Sequence Diagram

Sequence Diagram API Internal Account Inquiry

Informasi Umum

Service Code	15
Name	API Internal Account Inquiry
Version	1.0
HTTP Method	POST
Path	…/{version}/account-inquiry-internal

Request Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
beneficiaryAccountNo	*String*	*M*	34	Beneficiary Account Number	8888010001 57508
additionalInfo	*Object*	*O*	N/A	Additional information for	{"deviceId": "12345679237",

Parameter	Data Type	Mandatory	Length	Description	Example
				custom use that are not provided by SNAP	"channel": "mobilephone",}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001500
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	String	M	34	Beneficiary Account Number	8888010001 57508
beneficiaryAccountStatus	String	O	16	Beneficiary Account	Rekening aktif

Parameter	Data Type	Mandatory	Length	Description	Example
				Status	
beneficiaryAccountType	*String*	*O*	1	Beneficiary Account Type **D** = Current Account **S** = Saving Account	D
currency	*String*	*O*	3	Currency Type	IDR
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone",}

Contoh Request

```
POST …/v1.0/account-inquiry-internal HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T10:11:40+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
```

```
      "beneficiaryAccountNo":"888801000157508",
      "additionalInfo":{
         "deviceId":"12345679237",
         "channel":"mobilephone"
      }
   }
```

Contoh Response

```
   Content-type: application/json
   X-TIMESTAMP: 2020-12-21T10:11:44+07:00

   {
      "responseCode":"2001500",
      "responseMessage":"Successful",
      "referenceNo":"2020102977770000000009",
      "partnerReferenceNo":"2020102900000000000001",
      "beneficiaryAccountName":"Yories Yolanda",
      "beneficiaryAccountNo":"888801000157508",
      "beneficiaryAccountStatus":"Rekening aktif",
      "beneficiaryAccountType":"D",
      "currency":"IDR",
      "additionalInfo":{
         "deviceId":"12345679237",
         "channel":"mobilephone"
      }
   }
```

4.2.1.2. Eksternal Account Inquiry
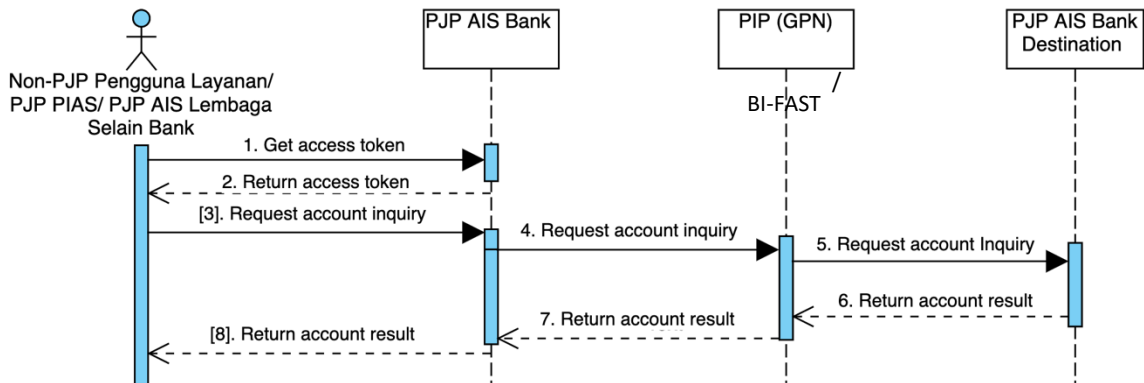
Sequence Diagram

Sequence Diagram API External Account Inquiry

Informasi Umum

Service Code	16
Name	API External Account Inquiry
Version	1.0
HTTP Method	POST
Path	…/{version}/account-inquiry-external

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
beneficiaryBank Code	String	M	8	Beneficiary Bank Code	002
beneficiaryAcc ountNo	String	M	34	Beneficiary Account Number	8888010001 57508
partnerReferen ceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone",}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001600
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	2020102977770000000009
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	20201029000000000001
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	String	M	34	Beneficiary Account Number	888801000157508

Parameter	Data Type	Mandatory	Length	Description	Example
beneficiaryBank Code	*String*	O	8	Beneficiary Bank Code	002
beneficiaryBank Name	*String*	O	50	Beneficiary Bank Name	Bank BRI
currency	*String*	O	3	Currency Type	IDR
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone",}

Contoh Request

```
POST …/v1.0/account-inquiry-external HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T10:21:34+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "beneficiaryBankCode":"002",
    "beneficiaryAccountNo":"888801000157508",
    "partnerReferenceNo":"2020102900000000000001",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
```

```
        }
    }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T10:21:40+07:00

{
    "responseCode":"2001600",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000157508",
    "beneficiaryBankCode":"002",
    "beneficiaryBankName":"Bank BRI",
    "currency":"IDR",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

4.2.2. API Transfer

4.2.2.1. Intrabank Transfer

Sequence Diagram
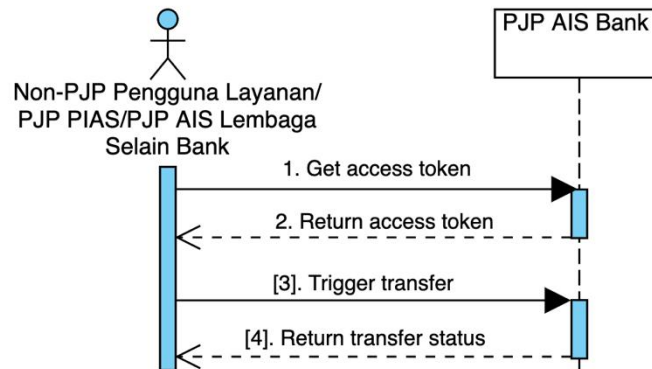
Sequence Diagram API Intrabank Transfer

Informasi Umum

Service Code	17
Name	API Intrabank Transfer
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-intrabank

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	20201029000000000000001
amount	*Object*	M			
value	*String*	M	16,2	Net amount of the transaction.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountNo	String	M	34	Beneficiary Account Number	8888010000 03301
beneficiaryEmail	String	O	50	Beneficiary Email	yories.yolan da@work.bri .co.id
currency	String	O	3	Currency Type	IDR
customerReference	String	O	30	Reference Number / No Referral / Transaction ID	10052019
feeType	String	O	25	To whom the fee will be charged:	BEN

Parameter	Data Type	Mandatory	Length	Description	Example
				OUR = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	
remark	String	O	50	Remark/transaction description	remark test
sourceAccount No	String	M	19	Source Account Number	8888010001 57508
transactionDate	String	M	25	Format transaction date: (ISO 8601) YYYY-	2019-07-03T12:08:56 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				MM-DDThh:mm:ss	
originatorInfos	Array of Objects	C		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCustomerNo	String	M	34	Originator customer account number	99901000000 3301
originatorCustomerName	String	M	100	Originator customer account name	Iin
originatorBankCode	String	M	8	Originator Bank Code	002
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001700
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountNo	*String*	*M*	34	Beneficiary Account	8888010000 03301
currency	*String*	*O*	3	Currency Type	IDR
customerReference	*String*	*O*	30	Reference Number / No Referral	10052019
sourceAccountNo	*String*	*O*	19	Source Account	8888010001 57508
transactionDate	*String*	*M*	25	Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
originatorInfos	*Array of Objects*	*C*		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as	

Parameter	Data Type	Mandatory	Length	Description	Example
				the PPATK regulation.	
originatorCustomerNo	*String*	*M*	34	Originator customer account number	9990100000 3301
originatorCustomerName	*String*	*M*	100	Originator customer account name	Iin
originatorBankCode	*String*	*M*	8	Originator Bank Code	002
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transfer-intrabank HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T10:30:24+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
```

```json
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryEmail":"yories.yolanda@work.bri.co.id ",
    "currency":"IDR",
    "customerReference":"10052019",
    "feeType":"BEN",
    "remark":"remark test",
    "sourceAccountNo":"888801000157508",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "originatorInfos":[{
        "originatorCustomerNo":"99901000003301",
        "originatorCustomerName":"Iin"
        "originatorBankCode":"002"
    },
        {
        "originatorCustomerNo":"99901000003302",
        "originatorCustomerName":"Renaldy"
        "originatorBankCode":"002"
    },
        {
        "originatorCustomerNo":"99901000003303",
        "originatorCustomerName":"Aufar"
        "originatorBankCode":"002"
    }],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T10:30:34+07:00

{
    "responseCode":"2001700",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountNo":"888801000003301",
    "currency":"IDR",
    "customerReference":"10052019",
    "sourceAccount":"888801000157508",
```

```
    "transactionDate":"2019-07-03T12:08:56+07:00",
    ""originatorInfos":[{
        "originatorCustomerNo":"99901000003301",
        "originatorCustomerName":"Iin"
        "originatorBankCode":"002"
    },
      {
        "originatorCustomerNo":"99901000003302",
        "originatorCustomerName":"Renaldy"
        "originatorBankCode":"002"
    },
      {
        "originatorCustomerNo":"99901000003303",
        "originatorCustomerName":"Aufar"
        "originatorBankCode":"002"
    }],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

4.2.2.2. Interbank Transfer

Sequence Diagram
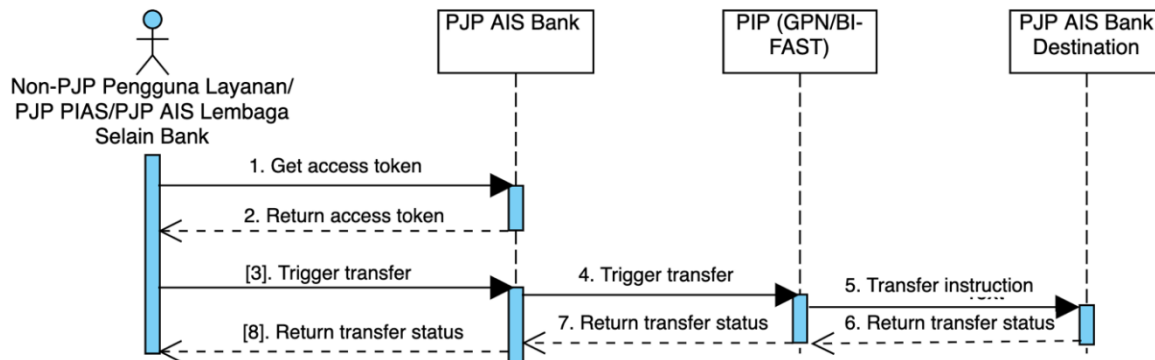
Sequence Diagram API Interbank Transfer

Informasi Umum

Service Code	18
Name	API Interbank Transfer
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-interbank

Request Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	*Object*	M			
value	*String*	M	16,2	Net amount of the transaction.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	String	M	34	Beneficiary Account	8888010000 03301
beneficiaryAddress	String	O	100	Beneficiary Address	Palembang
beneficiaryBankCode	String	M	8	Beneficiary Bank Code	002
beneficiaryBankName	String	O	50	Beneficiary Bank Name	Bank BRI
beneficiaryEmail	String	O	50	Beneficiary Email	yories.yoland a@work.bri.c o.id
currency	String	O	3	Currency Type	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
customerReference	*String*	*O*	30	Reference Number / No Referral / Transaction ID	10052019
sourceAccountNo	*String*	*M*	19	Source Account Number	888801000157508
transactionDate	*String*	*M*	25	Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
feeType	*String*	*O*	25	To whom the fee will be charged: **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000 =** Fee is shared between sender and recipient,	BEN

Parameter	Data Type	Mandatory	Length	Description	Example
				with sender is charged Rp 1.000,00 and the recipient will be charged the rest	
originatorInfos	Array of Objects	C		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCustomerNo	String	M	34	Originator customer account number	5550100000 3301
originatorCustomerName	String	M	100	Originator customer account name	Yoda
originatorBankCode	String	M	8	Originator Bank Code	014

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001800
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system.\n\nMust be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	Object	O			

Parameter	Data Type	Mandatory	Length	Description	Example
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountNo	String	M	19	Beneficiary Account Number	8888010000 03301
beneficiaryBankCode	String	O	8	Beneficiary Bank Code	002
sourceAccountNo	String	O	19	Source Account Number	8888010001 57508
traceNo	String	O	16	Number for tracking to destination bank	10052019
originatorInfos	Array of	C		The Originator Customer Account Details	

Parameter	Data Type	Mandatory	Length	Description	Example
	Objects			To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCustomerNo	String	M	34	Originator customer account number	5550100000 3301
originatorCustomerName	String	M	100	Originator customer account name	Yoda
originatorBankCode	String	M	8	Originator Bank Code	014
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone}

Contoh Request

```
POST …/v1.0/transfer-interbank HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T13:59:21+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
```

```
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"20201029000000000000001",
    "amount":{
       "value":"12345678.00",
       "currency":"IDR"
    },
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryAddress":"Palembang",
    "beneficiaryBankCode":"002",
    "beneficiaryBankName":"Bank BRI",
    "beneficiaryEmail":"yories.yolanda@work.bri.co.id",
    "currency":"IDR",
    "customerReference":"10052019",
    "sourceAccountNo":"888801000157508",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "feeType":"OUR",
    "originatorInfos":[{
       " originatorCustomerNo":"55501000003301",
       " originatorCustomerName":"Yoda"
       " originatorBankCode":"014"
    },
      {
       " originatorCustomerNo":"55501000003302",
       " originatorCustomerName":"Hanung"
       " originatorBankCode":"022"
    },
      {
       " originatorCustomerNo":"55501000003303",
       " originatorCustomerName":"Adhi"
       " originatorBankCode":"009"
    }],
    "additionalInfo":{
       "deviceId":"12345679237",
       "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T13:59:40+07:00
```

```json
{
    "responseCode":"2001800",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryBankCode":"002",
    "sourceAccountNo":"888801000157508",
    "traceNo":"10052019",
    "originatorInfos":[{
        " originatorCustomerNo":"55501000003301",
        " originatorCustomerName":"Yoda"
        " originatorBankCode":"014"
    },
        {
        " originatorCustomerNo":"55501000003302",
        " originatorCustomerName":"Hanung"
        " originatorBankCode":"022"
    },
        {
        " originatorCustomerNo":"55501000003303",
        " originatorCustomerName":"Adhi"
        " originatorBankCode":"009"
    }],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

4.2.2.3. Request for Payment

Sequence Diagram
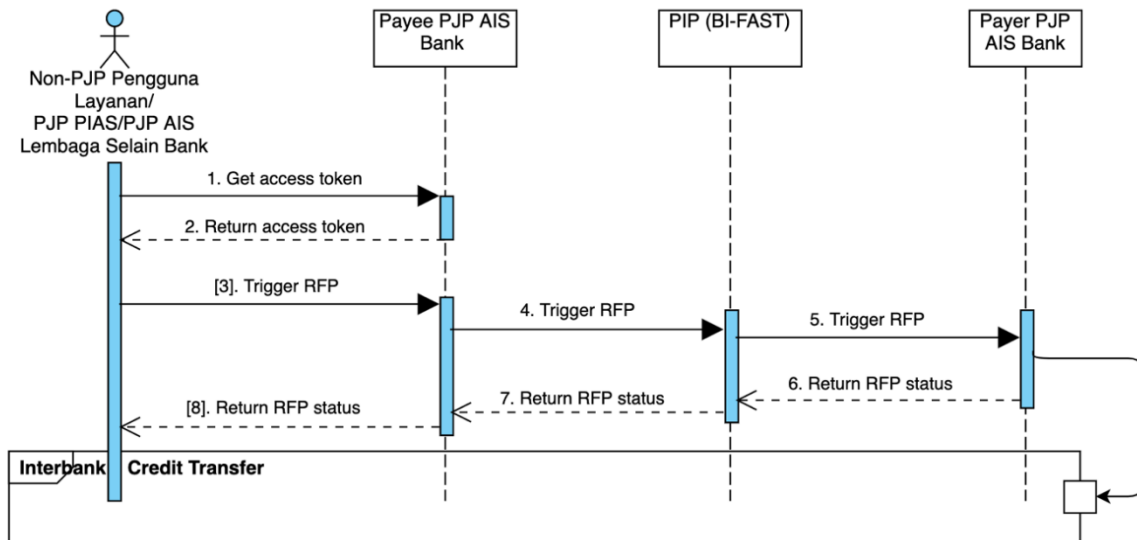
Sequence Diagram API Request for Payment

Informasi Umum

Service Code	19
Name	API Request for Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/transfer-request-for-payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
bankCode	*String*	M	3	Beneficiary bank code	014

Parameter	Data Type	Mandatory	Length	Description	Example
				based on Bank Indonesia Code	
beneficiaryAccountNo	String	M	34	Beneficiary Account Number	8888010000 03301
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
remark	String	O	50	Remark/transaction description	remark test
expiredDatetime	String	M	25	RFP expiration date and time Format Expired Datetme (ISO 8601) YYYY-MM-DDThh:mm:ss	2022-12-22T08:01:16 +07:00
sourceAccountNo	String	M	19	Source Account Number	8888010001 57508
sourceAccountName	String	M	100	Source Account Name	Yories Yolanda
currency	String	O	3	Currency Type	IDR
amount	Object	O			

Parameter	Data Type	Mandatory	Length	Description	Example
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
feeType	*String*	O	25	To whom the fee will be charged: **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000 =** Fee is shared between	BEN

Parameter	Data Type	Mandatory	Length	Description	Example
				sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2001900
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system.	20201029777 70000000009

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled upon successful transaction	
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	20201029000 00000000001
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transfer-request-for-payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T08:01:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"20201029000000000000001",
```

```
    "bankCode":"014",
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryAccountName":"Yories Yolanda",
    "remark":"remark test",
    "expiredDatetime":"2022-12-22T08:01:16+07:00",
    "sourceAccountNo":"888801000157508",
    "sourceAccountName":"Yories Yolanda",
    "currency":"IDR",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "feeType":"BEN",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T07:45:11+07:00

{
    "responseCode":"2001900",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

4.2.2.4. Interbank Transfer - Bulk

a. Interbank Bulk Transfer

Sequence Diagram
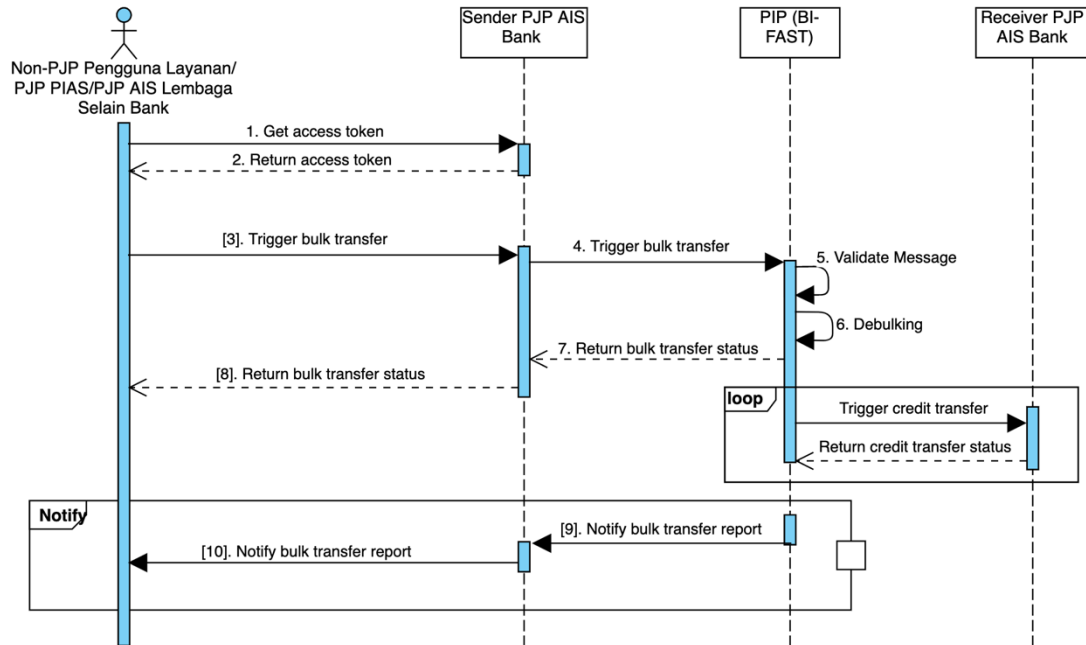
Sequence Diagram API Interbank Bulk Transfer

Informasi Umum

Service Code	20
Name	API Interbank Bulk Transfer
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-interbank-bulk

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerBulkId	*String*	*O*	64	Bulk transaction identifier on service consumer (bulk	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
				transaction sender) system	
currency	String	O	3	Currency Type	IDR
customerReference	String	M	30	Reference Number / No Referral / Transaction ID	10052019
feeType	String	O	25	To whom the fee will be charged: **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000 =** Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be	BEN

Parameter	Data Type	Mandatory	Length	Description	Example
				charged the rest	
remark	String	O	50	Remark/transaction description	Remark test
sourceAccount No	String	M	19	Source Account Number	8888010001 57508
transactionDate	String	M	25	Format Transaction date (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56-07:00
bulkObject	Array of Objects				
partnerReferenceNo	String	M	64	Individual transaction identifier on service consumer (bulk transaction sender) system	2020102900 0000000009 90
bankCode	String	M	3	Bank code based on Bank	014

Parameter	Data Type	Mandatory	Length	Description	Example
				Indonesia Code	
beneficiaryAccountNo	String	M	34	Beneficiary Account Number	8888010000 03301
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
amount	Object	M			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
originatorInfos	Array of Objects	C		The Originator Customer Account Details To be filled if there is a request from the sender or if the	

Parameter	Data Type	Mandatory	Length	Description	Example
				consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCustomerNo	String	M	34	Originator customer account number	5550100000 3301
originatorCustomerName	String	M	100	Originator customer account name	Iin
originatorBankCode	String	M	8	Originator Bank Code	013
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2002000
responseMessage	String	M	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
bulkId	String	C	64	Transaction identifier on service provider (Bulk transaction processing) system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerBulkId	String	O	64	Transaction identifier on service consumer (Bulk transaction sender) system	2020102900 0000000000 01
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transfer-interbank-bulk HTTP/1.2
Content-type: application/json
```

```
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T07:41:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerBulkId":"2020102900000000000001",
    "currency":"IDR",
    "customerReference":"10052019",
    "feeType":"BEN",
    "remark":"remark test",
    "sourceAccountNo":"888801000157508",
    "transactionDate":"2019-07-03T12:08:56-07:00",
    "bulkObject":[
        {
            "partnerReferenceNo":"2020102900000000000990",
            "bankCode":"014",
            "beneficiaryAccountNo":"888801000003301",
            "beneficiaryAccountName":"Yories Yolanda",
            "amount":{
                "value":"12345678.00",
                "currency":"IDR"
        },
        "originatorInfos":[{
            "originatorCustomerNo":"55501000003301",
            "originatorCustomerName":"iin"
            "originatorBankCode":"013"
        },
        {
            "originatorCustomerNo":"55501000003302",
            "originatorCustomerName":"Renaldy"
            "originatorBankCode":"111"
        },
        {
            "originatorCustomerNo":"55501000003303",
            "originatorCustomerName":"Aufar"
            "originatorBankCode":"008"
        }]
    ],
```

```
    "additionalInfo":{
       "deviceId":"12345679237",
       "channel":"mobilephone"
    }
 }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T07:45:11+07:00
X-SIGNATURE:
85be8171923ac135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5

{
    "responseCode":"2002000",
    "responseMessage":"Successful",
    "bulkId":"202010297770000000009",
    "partnerBulkId ":"202010290000000000001",
    "additionalInfo":{
       "deviceId":"12345679237",
       "channel":"mobilephone"
    }
}
```

b. Notify

Sequence Diagram
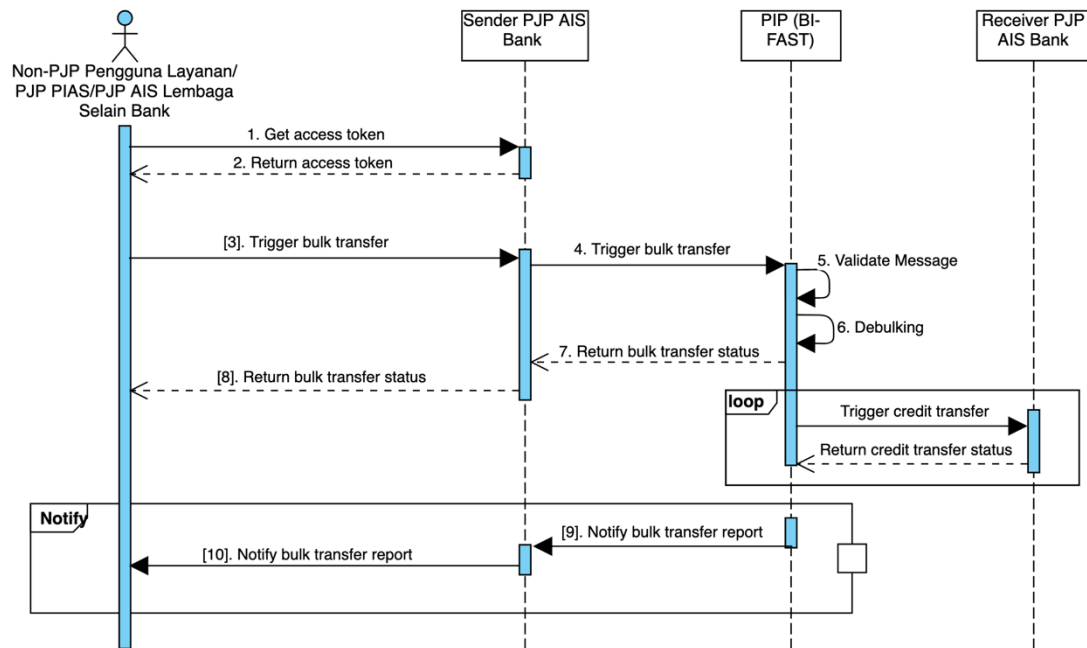
Sequence Diagram API Interbank Bulk Transfer Notification

Informasi Umum

Service Code	21
Name	API Interbank Bulk Transfer Notification
Version	1.0
HTTP Method	POST
Path	.../{version}/transfer-interbank-bulk/notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
bulkId	*String*	*M*	64	Transaction identifier on bulk transaction processing system	20201029777 70000000009

Parameter	Data Type	Mandatory	Length	Description	Example
partnerBulkId	*String*	*M*	64	Transaction identifier on bulk transaction sender system	20201029000 00000000001
bulkObject	*Array of Objects*				
originalReference No	*String*	*C*	64	Individual transaction identifier on bulk transaction processing system. Must be filled upon successful original transaction	20201029777 70000000009
originalPartnerRef erenceNo	*String*	*O*	64	Individual transaction identifier on bulk transaction sender system	20201029000 00000000990

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2002100
responseMessage	String	M	150	Response description	Successful
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountNo	String	M	34	Beneficiary Account	888801000003301
beneficiaryBankCode	String	O	8	Beneficiary Bank Code	002
sourceAccountNo	String	M	19	Source Account Number	8888010001577508
traceNo	String	O	16	Number for tracking to	10052019

Parameter	Data Type	Mandatory	Length	Description	Example
				destination bank	
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2002100
responseMessage	String	M	150	Response description	Successful
bulkId	String	M	64	Transaction identifier on bulk transaction processing system	2020102977 7700000000 09
partnerBulkId	String	M	64	Transaction identifier on bulk transaction sender system	2020102900 0000000000 01
additionalInfo	Object	O	N/A	Additional information	{"deviceId": "12345679237",

Parameter	Data Type	Mandatory	Length	Description	Example
				for custom use that are not provided by SNAP	"channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transfer-interbank-bulk/notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T07:53:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "bulkId":"2020102977770000000009",
    "partnerBulkId":"20201029000000000000001",
    "bulkObject":[
        {
            "originalReferenceNo":"2020102977770000000009",
            "originalPartnerReferenceNo":"20201029000000000009
            90",
            "responseCode":"2000000",
            "responseMessage":"Successful",
            "amount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "beneficiaryAccountNo":"888801000003301",
            "beneficiaryBankCode":"002",
            "sourceAccountNo":"888801000157508",
            "traceNo":"10052019"
        }
    ],
```

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```
      "additionalInfo":{
         "deviceId":"12345679237",
         "channel":"mobilephone"
      }
   }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T07:53:21+07:00

{
   "responseCode":"2002100",
   "responseMessage":"Successful",
   "bulkId":"20201029777770000000009",
   "partnerBulkId":"20201029000000000000001",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

4.2.2.5. RTGS Transfer

Sequence Diagram
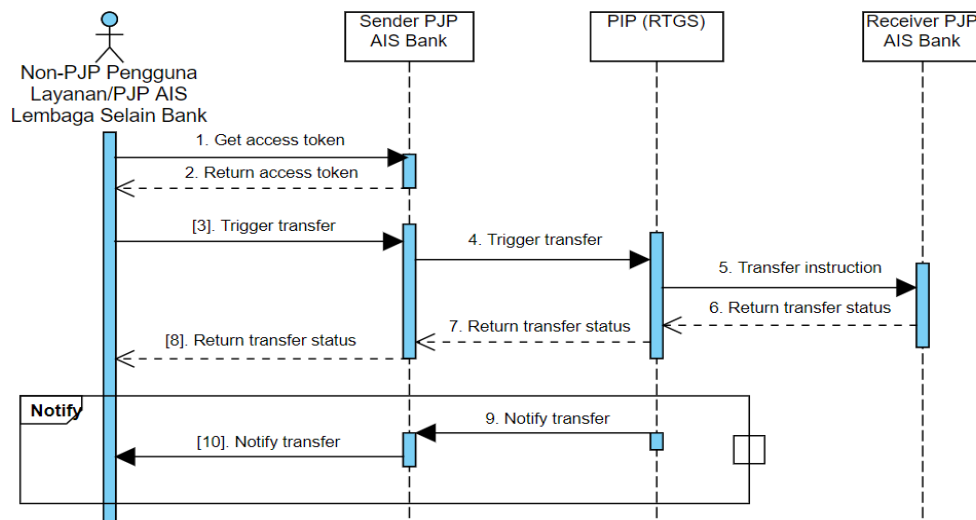
Sequence Diagram API Transfer RTGS

a. Transfer RTGS

Informasi Umum

Service Code	22
Name	API Transfer RTGS
Version	1.0
HTTP Method	POST
Path	.../{version}/transfer-rtgs

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	202010290 000000000 0001
amount	*Object*	M			

Parameter	Data Type	Mandatory	Length	Description	Example
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	*String*	*M*	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	*String*	*M*	34	Beneficiary Account	888801000003301
beneficiaryAddress	*String*	*O*	100	Beneficiary Address	Palembang
beneficiaryBankCode	*String*	*M*	8	Beneficiary Bank Code	002
beneficiaryBankName	*String*	*O*	50	Beneficiary Bank Name	Bank BRI

Parameter	Data Type	Mandatory	Length	Description	Example
beneficiaryCustomerResidence	*String*	*M*	1	Beneficiary Customer Residence **1** = Indonesia **2** = Non Indonesia	1
beneficiaryCustomerType	*String*	*M*	1	Beneficiary Customer Type **1 =** Individual **2 =** Corporation **3 =** Government	1
beneficiaryEmail	*String*	*O*	50	Beneficiary Email	yories.yolanda@work.bri.co.id
currency	*String*	*O*	3	Currency Type	IDR
customerReference	*String*	*O*	30	Reference Number / No Referral / Transaction ID	10052019
feeType	*String*	*O*	25	To whom the fee will be charged **OUR** = Fee is charged to the sender (default)	BEN

Parameter	Data Type	Mandatory	Length	Description	Example
				BEN = Fee is charged to the recipient **SHA|1000 =** Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	
kodepos	*String*	*O*	10	Sender City (kodepos)	12550
receiverPhone	*String*	*O*	20	Beneficiary Customer Phone	080901020 304
remark	*String*	*O*	50	Remark/tran saction description	remark test
senderCustomer Residence	*String*	*O*	1	Beneficiary Customer Residence **1** = Indonesia **2** = Non Indonesia	1

Parameter	Data Type	Mandatory	Length	Description	Example
senderCustomer Type	String	O	1	Beneficiary Customer Type **1 =** Individual **2 =** Corporation **3 =** Government	1
senderPhone	String	O	20	Source Customer Phone	080901020 304
sourceAccount No	String	M	19	Source Account Number	888801000 157508
originatorInfos	Array of Objects	C		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCusto merNo	String	M	34	Originator customer account number	777010000 03301
originatorCusto merName	String	M	100	Originator customer account name	Yoda

Parameter	Data Type	Mandatory	Length	Description	Example
originatorBank Code	String	M	8	Originator Bank Code	014
transactionDate	String	M	25	Format date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2002200
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977770000000009

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	20201029000000000001
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	String	M	34	Beneficiary Account	888801000003301
beneficiaryAccountType	String	O	1	Beneficiary Account Type	D

Parameter	Data Type	Mandatory	Length	Description	Example
				D = Current Account **S** = Saving Account	
beneficiaryBankCode	String	O	8	Beneficiary Bank Code	002
currency	String	O	3	Currency Type	IDR
customerReference	String	O	30	Reference Number / No Referral / Transaction ID	10052019
sourceAccountNo	String	M	19	Source Account Number	888801000157508
originatorInfos	Array of Objects	C		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such	

Parameter	Data Type	Mandatory	Length	Description	Example
				as the PPATK regulation.	
originatorCustomerNo	String	M	34	Originator customer account number	77701000003301
originatorCustomerName	String	M	100	Originator customer account name	Yoda
originatorBankCode	String	M	8	Originator Bank Code	014
traceNo	String	O	16	Number for tracking to destination bank	10052019
transactionDate	String	M	25	Transaction date : ISO 8601	2019-07-03T12:08:56-07:00
transactionStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	String	O	50	Description status transaction	Success
additionalInfo	Object	O	N/A	Additional information for custom use that are not	{"deviceId": "1234567923 7", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				provided by SNAP	

Contoh Request

```
POST …/v1.0/transfer-rtgs HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:06:21+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823177375374X- EXTERNAL-
ID: 418075533589500931841621807978377X- IP-ADDRESS:
172.24.281.247X- DEVICE-ID: 09864ADCASA7X- LATITUDE: -
6.16171697X- LONGITUDE: 106.66439467CHANNEL-ID:
95221766439467CHANNEL-ID: 952217{
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryAddress":"Palembang",
    "beneficiaryBankCode":"002",
    "beneficiaryBankName":"Bank BRI",
    "beneficiaryCustomerResidence":"1",
    "beneficiaryCustomerType":"1",
    "beneficiaryEmail":"yories.yolanda@work.bri.co.id",
    "currency":"IDR",
    "customerReference":"10052019",
    "feeType":"BEN",
    "kodepos":"12250",
    "receiverPhone":"080901020304",
    "remark":"remark test",
    "senderCustomerResidence":"1",
    "senderCustomerType":"1",
    "senderPhone":"080901020304",
    "sourceAccountNo":"888801000157508",
    "originatorInfos":[{
        " originatorCustomerNo":"55501000003301",
```

```
        " originatorCustomerName":"Yoda"
        " originatorBankCode":"014"
    },
      {
        " originatorCustomerNo":"55501000003302",
        " originatorCustomerName":"Hanung"
        " originatorBankCode":"022"
    },
      {
        " originatorCustomerNo":"55501000003303",
        " originatorCustomerName":"Adhi"
        " originatorBankCode":"009"
    }],
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:06:31+07:00
X-SIGNATURE:
85be8171923ac135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5

{
    "responseCode":"2002200",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryAccountType":"D",
    "beneficiaryBankCode":"002",
    "currency":"IDR",
    "customerReference":"10052019",
    "sourceAccountNo":"888801000157508",
    "originatorInfos":[{
        " originatorCustomerNo":"55501000003301",
        " originatorCustomerName":"Yoda"
        " originatorBankCode":"014"
    },
      {
        " originatorCustomerNo":"55501000003302",
```

```
        " originatorCustomerName":"Hanung"
        " originatorBankCode":"022"
    },
      {
        " originatorCustomerNo":"55501000003303",
        " originatorCustomerName":"Adhi"
        " originatorBankCode":"009"
    }],
    "traceNo":"10052019",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "transactionStatus":"00",
    "transactionStatusDesc":"success",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

b. Notify RTGS

Informasi Umum

Service Code	76
Name	API RTGS Notification
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-rtgs/notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	String	O	64	Original transaction identifier on service consumer system	202010290 000000000 0001
originalReference No	String	O	64	Original transaction identifier on service provider system	202010297 777000000 0009
originalExternal Id	String	O	19	Original Customer Reference Number	10052019
latestTransaction Status	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled	00

Parameter	Data Type	Mandatory	Length	Description	Example
				06 = Failed **07** = Not found	
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	*String*	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	*String*	M	34	Beneficiary Account	888801000 003301
beneficiaryBankCode	*String*	M	8	Beneficiary Bank Code	002
sourceAccountNo	*String*	M	19	Beneficiary Bank Code	888801000 157508
transactionDate	*String*	M	25	Format transaction	2020-12-21T14:06:2

Parameter	Data Type	Mandatory	Length	Description	Example
				date: (ISO 8601) YYYY-MM-DDThh:mm:ss	1+07:00
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2007600
responseMessage	*String*	*M*	150	Response description	Successful

Contoh Request

```
POST …/v1.0/transfer-rtgs/notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T07:53:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
```

```
CHANNEL-ID: 95221
{
    "originalPartnerReferenceNo":"20201029000000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"10052019",
    "latestTransactionStatus":"00",
    "amount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryBankCode":"002",
    "sourceAccountNo":"888801000157508",

    "transactionDate":"2020-12-21T14:06:21+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T07:53:21+07:00

{
    "responseCode":"2007600",
    "responseMessage":"Successful"
}
```

4.2.2.6. SKNBI Transfer

a. Transfer SKNBI

Sequence Diagram
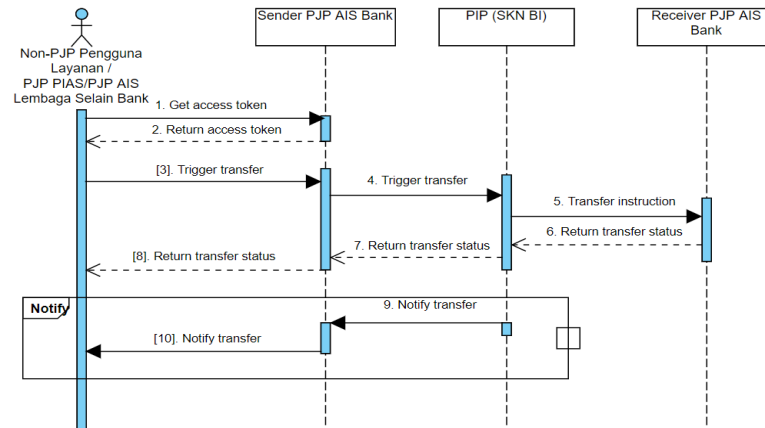
Sequence Diagram API Transfer SKNBI

Informasi Umum

Service Code	23
Name	API Transfer SKNBI
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-skn

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	String	M	34	Beneficiary Account	8888010001 57508
beneficiaryAddress	String	O	100	Beneficiary Address	Palembang
beneficiaryBankCode	String	M	8	Beneficiary Bank Code	002
beneficiaryBankName	String	O	50	Beneficiary Bank Name	Bank BRI
beneficiaryCustomerResidence	String	M	1	Beneficiary Customer Residence **1** = Indonesia **2** = Non Indonesia	1

Parameter	Data Type	Mandatory	Length	Description	Example
beneficiaryCustomerType	String	M	1	Beneficiary Customer Type **1 =** Individual **2 =** Corporation **3 =** Government	1
beneficiaryEmail	String	O	50	Beneficiary Email	yories.yolanda@work.bri.co.id
currency	String	O	3	Currency Type	IDR
customerReference	String	O	30	Reference Number / No Referral / Transaction ID	10052019
feeType	String	O	25	To whom the fee will be charged: **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000 =** Fee is shared between sender and recipient, with sender is	BEN

Parameter	Data Type	Mandatory	Length	Description	Example
				charged Rp 1.000,00 and the recipient will be charged the rest	
kodepos	String	O	10	Sender City (kodepos)	12250
receiverPhone	String	O	20	Beneficiary Customer Phone	0809010203 04
remark	String	O	50	Remark/tran saction description	Remark test
senderCustom erResidence	String	O	1	Beneficiary Customer Residence **1** = Indonesia **2** = Non Indonesia	1
senderCustom erType	String	O	1	Beneficiary Customer Type **1 =** Individual **2 =** Corporation **3 =** Government	1
senderPhone	String	O	20	Source Customer Phone	0809010203 04

Parameter	Data Type	Mandatory	Length	Description	Example
sourceAccount No	*String*	*M*	19	Source Account Number	8888010001 57508
originatorInfos	*Array of Objects*	*C*		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCusto merNo	*String*	*M*	34	Originator customer account number	3330100000 3301
originatorCusto merName	*String*	*M*	100	Originator customer account name	Iin
originatorBank Code	*String*	*M*	8	Originator Bank Code	013
transactionDate	*String*	*M*	25	Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2002300
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	Object	O			

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Parameter	Data Type	Mandatory	Length	Description	Example
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	String	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	String	M	34	Beneficiary Account	8888010000 03301
beneficiaryAccountType	String	O	1	Beneficiary Account Type **D** = Current Account **S** = Saving Account	D
beneficiaryBankCode	String	O	8	Beneficiary Bank Code	002
currency	String	O	3	Currency Type	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
customerReference	String	O	30	Reference Number / No Referral / Transaction ID	10052019
sourceAccountNo	String	M	19	Source Account Number	888801000157508
originatorInfos	Array of Objects	C		The Originator Customer Account Details To be filled if there is a request from the sender or if the consent from sender has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
originatorCustomerNo	String	M	34	Originator customer account number	33301000003301
originatorCustomerName	String	M	100	Originator customer account name	Iin
originatorBankCode	String	M	8	Originator Bank Code	013
traceNo	String	O	16	Number for tracking to	10052019

Parameter	Data Type	Mandatory	Length	Description	Example
				destination bank	
transactionDate	*String*	*M*	25	Format date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
transactionStatus	*String*	*M*	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	*String*	*O*	50	Description status transaction	Success
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transfer-skn HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:36:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
```

```
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747373537
X-EXTERNAL-ID: 418075533589500931841621801797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000157508",
    "beneficiaryAddress":"Palembang",
    "beneficiaryBankCode":"002",
    "beneficiaryBankName":"Bank BRI",
    "beneficiaryCustomerResidence":"1",
    "beneficiaryCustomerType":"1",
    "beneficiaryEmail":"yories.yolanda@work.bri.co.id",
    "currency":"IDR",
    "customerReference":"10052019",
    "feeType":"BEN",
    "kodepos":"12250",
    "receiverPhone":"080901020304",
    "remark":"remark test",
    "senderCustomerResidence":"1",
    "senderCustomerType":"1",
    "senderPhone":"080901020304",
    "sourceAccountNo":"888801000157508",
    "originatorInfos":[{
        "originatorCustomerNo":"33301000003301",
        "originatorCustomerName":"Iin"
        "originatorBankCode":"013"
    },
      {
        "originatorCustomerNo":"33301000003302",
        "originatorCustomerName":"Renaldy"
        "originatorBankCode":"022"
    },
      {
        "originatorCustomerNo":"33301000003303",
        "originatorCustomerName":"Aufar"
        "originatorBankCode":"008"
    }],
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
```

```
            "channel":"mobilephone"
        }
    }
```

Contoh Response

```
    Content-type: application/json
    X-TIMESTAMP: 2020-12-21T14:36:19+07:00

    {
        "responseCode":"2002300",
        "responseMessage":"Successful",
        "referenceNo":"2020102977770000000009",
        "partnerReferenceNo":"2020102900000000000001",
        "amount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "beneficiaryAccountName":"Yories Yolanda",
        "beneficiaryAccountNo":"888801000003301",
        "beneficiaryAccountType":"D",
        "beneficiaryBankCode":"002",
        "currency":"IDR",
        "customerReference":"10052019",
        "sourceAccountNo":"888801000157508",
        "originatorInfos":[{
            "originatorCustomerNo":"33301000003301",
            "originatorCustomerName":"Iin"
            "originatorBankCode":"013"
        },
          {
            "originatorCustomerNo":"33301000003302",
            "originatorCustomerName":"Renaldy"
            "originatorBankCode":"022"
        },
          {
            "originatorCustomerNo":"33301000003303",
            "originatorCustomerName":"Aufar"
            "originatorBankCode":"008"
        }],
        "traceNo":"10052019",
        "transactionDate":"2019-07-03T12:08:56+07:00",
        "transactionStatus":"00",
        "transactionStatusDesc":"success",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
```

b. Notify SKNBI

Informasi Umum

Service Code	75
Name	API SKNBI Notification
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-skn/notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReference No	String	O	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExternal Id	String	O	19	Original Customer Reference Number	10052019
latestTransaction Status	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled	00

Parameter	Data Type	Mandatory	Length	Description	Example
				06 = Failed **07** = Not found	
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountName	*String*	M	100	Beneficiary Account Name	Yories Yolanda
beneficiaryAccountNo	*String*	M	34	Beneficiary Account	8888010000 03301
beneficiaryBankCode	*String*	M	8	Beneficiary Bank Code	002
sourceAccountNo	*String*	M	19	Beneficiary Bank Code	8888010001 57508
transactionDate	*String*	M	25	Format transaction	2020-12-21T14:06:21

Parameter	Data Type	Mandatory	Length	Description	Example
				date: (ISO 8601) YYYY-MM-DDThh:mm:ss	+07:00
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

ParamSeter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2007500
responseMessage	*String*	*M*	150	Response description	Successful

Contoh Request

```
POST …/v1.0/transfer-skn/notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T07:53:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
```

```
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"10052019",
    "latestTransactionStatus":"00",
    "amount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "beneficiaryAccountName":"Yories Yolanda",
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryBankCode":"002",
    "sourceAccountNo":"888801000157508",
    "transactionDate":"2020-12-21T14:06:21+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T07:53:21+07:00

{
    "responseCode":"2007500",
    "responseMessage":"Successful"
}
```

4.2.2.7. Virtual Account

Sequence Diagram
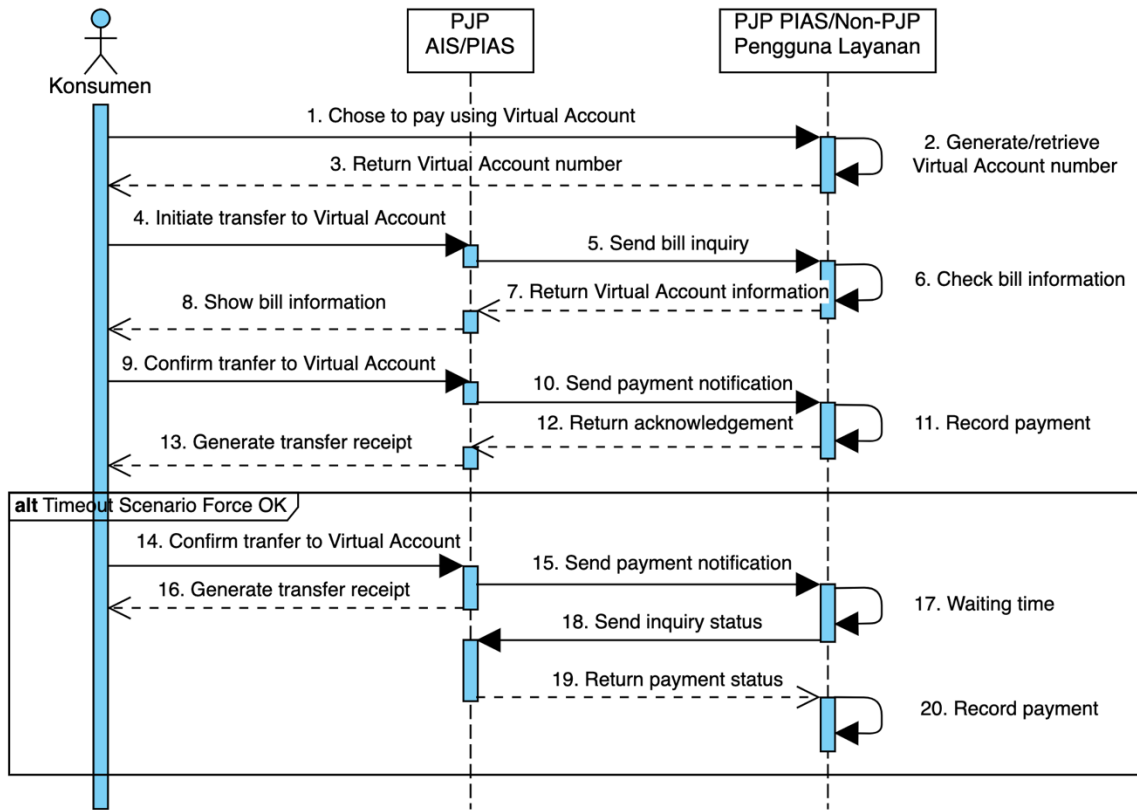
Sequence Diagram Inquiry Payment – Virtual Account
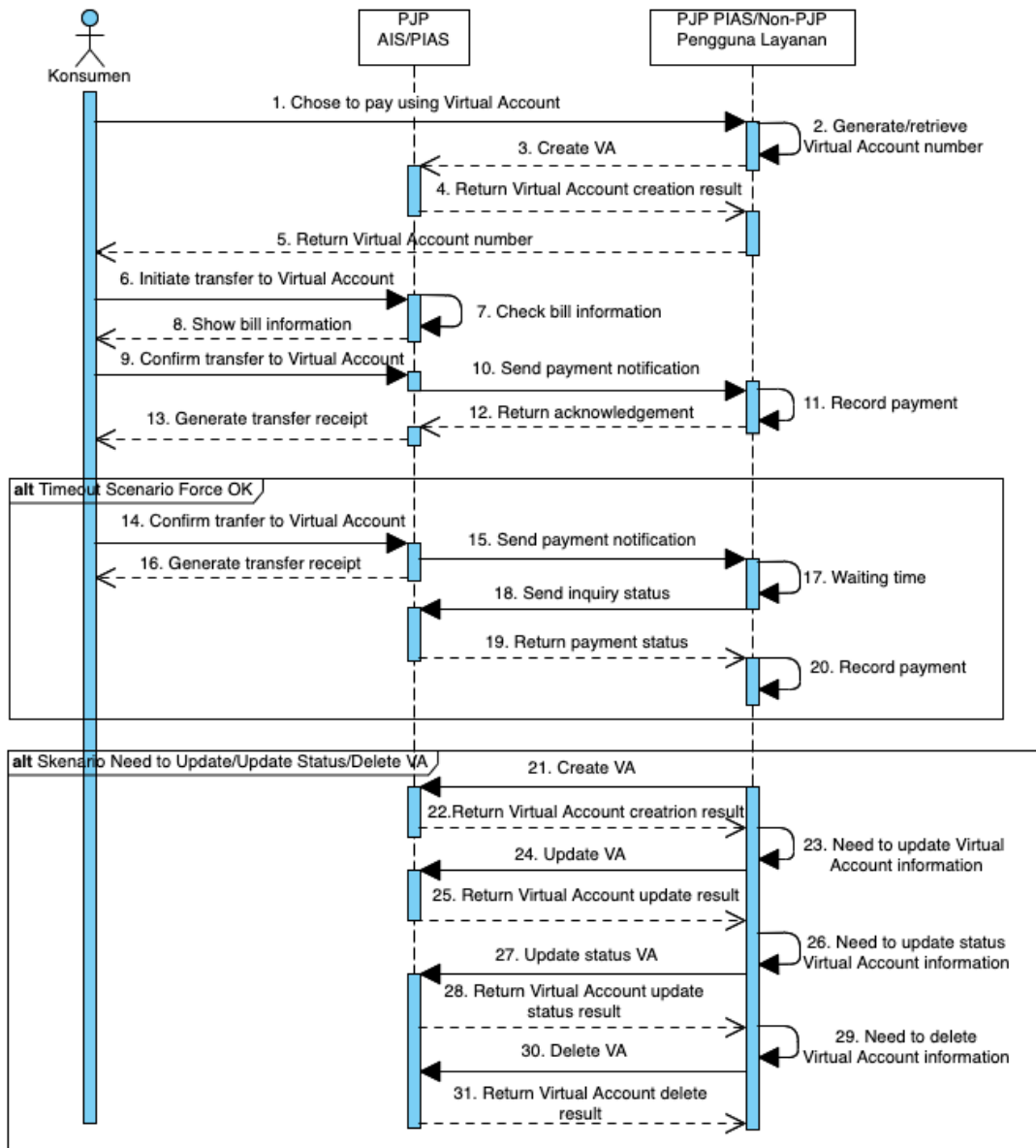
Sequence Diagram Create Virtual Account
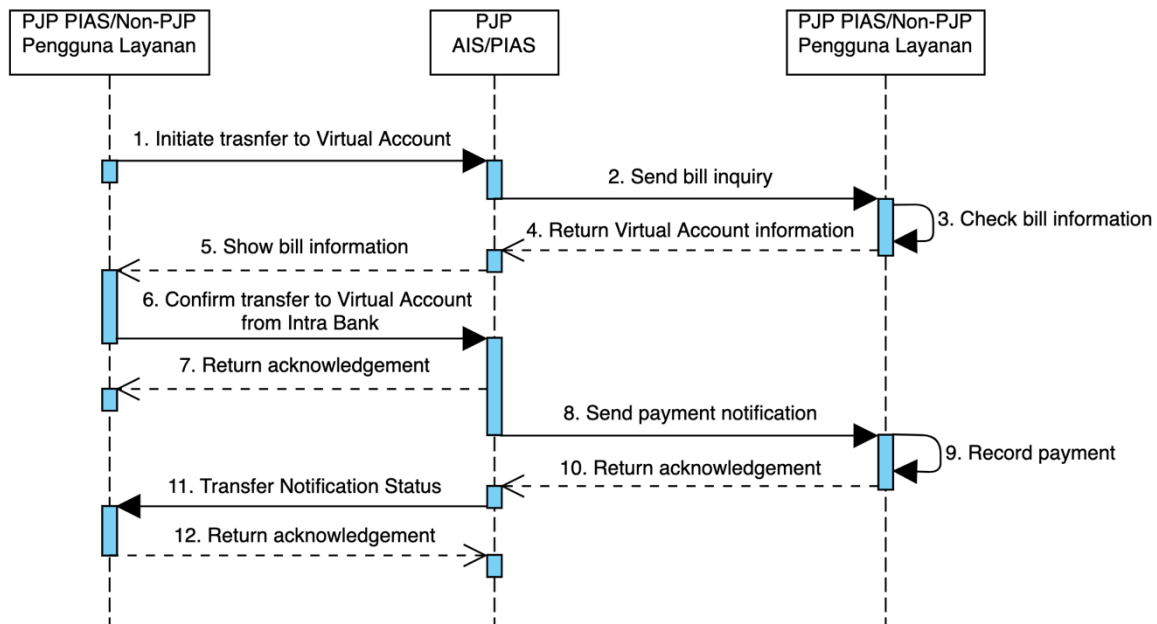
Fund Transfer to Virtual Account

a. Inquiry

Informasi Umum

Service Code	24
Name	API Virtual Account - Inquiry
Version	1.0
HTTP Method	POST
Path	.../{version}/transfer-va/inquiry

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	*String*	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"

Parameter	Data Type	Mandatory	Length	Description	Example
customerNo	*String*	M	20	Unique number (up to 20 digits).	"1234567890 1234567890"
virtualAccount No	*String*	M	28	partnerServic eId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccou ntNo	" 08889912345 67890123456 7890"
trxDateInit	*Date*	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	20201231T23 5959Z
channelCode	*Number*	O	4	Channel code based on ISO 18245	6011
language	*String*	O	2	Language code based on ISO 639-1	ID
amount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Nominal inputted by Customer	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				with 2 decimal	
currency	*String*	M	3	Currency (ISO 4217)	IDR
hashedSourceAccountNo	*String*	C	32	Source account number in hash To be filled without hash if there is a request from the sender/payer or if the consent from sender/payer has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	abcdefghijklmnopqrstuvwxyz123456
sourceBankCode	*String*	C	3	Source account bank code To be filled if there is a request from the sender/payer or if the consent from	008

Parameter	Data Type	Mandatory	Length	Description	Example
				sender/payer has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
passApp	*String*	*O*	64	Key for 3rd party to access API like client secret	abcdefghijklmn opqrstuvwxyz
inquiryRequestId	*String*	*M*	128	Unique identifier for this Inquiry. Generated by PJP.	abcdef-123456-abcdef
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response Code	2002400

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Parameter	Data Type	Mandatory	Length	Description	Example
responseMessage	String	M	150	Response Description	Success
virtualAccount Data	Object	M			
inquiryStatus	String	O	2	Status of inquiry	00
inquiryReason	Object	O		Reason for Inquiry in multiple language	
english	String	O	64	Reason for Inquiry in English	Success
indonesia	String	O	64	Reason for Inquiry in Bahasa	Sukses
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"12345678901234567890"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20	" 088899123456789012345 67890"

Parameter	Data Type	Mandatory	Length	Description	Example
				digits) or virtualAccountNo	
virtualAccountName	String	M	255	Customer name	Jokul Doe
virtualAccountEmail	String	O	255	Customer email	john@email.com
virtualAccountPhone	String	O	30	Customer's phone number Format: 62xxxxxxxxxxxx	6281828384858
inquiryRequestId	String	M	128	From Inquiry Request	abcdef-123456-abcdef
totalAmount	Object	O			
value	String	M	16,2	Transaction Amount. Total Amount with 2 decimal	12345678.00
currency	String	M	3	Currency (ISO4217)	IDR
subCompany	String	O	5	Sub Company code generated by Partner	12345

Parameter	Data Type	Mandatory	Length	Description	Example
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	Bill code for Customer choose	01
billNo	String	O	18	Bill number from Partner	12345678901 2345678
billName	String	O	20	Bill Name	Bill A for Jan
billShortName	String	O	10	Bill Name to shown to	Bill A
billDescription	Object	O		Bill Description	
english	String	O	18	Bill Description in English	Maintenance
indonesia	String	O	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	String	C	5	Partner's product code. Mandatory if subCompany sent	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
billAmountLabel	String	O	25	Label for billAmount	Total Tagihan
billAmountValue	String	O	25	Value that will be shown for billAmount	Rp. 50.000,-
additionalInfo	Object	O	N/A	Additional Information for custom use for each bill	
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
virtualAccount TrxType	String	O	1	Type of Virtual Account **C** = Closed Payment **O** = Open Payment **I** = Partial **M** = Minimum - only can be paid once with	C

Parameter	Data Type	Mandatory	Length	Description	Example
				minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	
feeAmount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/inquiry HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  88899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  08889912345678901234567890",
    "txnDateInit":"20201231T235959Z",
    "channelCode":6011,
    "language":"ID",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "hashedSourceAccountNo":"abcdefghijklmnopqrstuvwxyz1234
56",
    "sourceBankCode":"008",
    "passApp":"abcdefghijklmnopqrstuvwxyz",
    "inquiryRequestId":"abcdef-123456-abcdef",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":"2002400",
```

```
"responseMessage":"Success",
"virtualAccountData":{
    "inquiryStatus":"00",
    "inquiryReason":{
        "english":"Success",
        "indonesia":"Sukses"
    },
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  08889912345678901234567890",
    "virtualAccountName":"Jokul Doe",
    "virtualAccountEmail":"john@email.com",
    "virtualAccountPhone":"6281828384858",
    "inquiryRequestId":"abcdef-123456-abcdef",
    "totalAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "subCompany":"12345",
    "billDetails":[
        {
            "billCode":"01",
            "billNo":"123456789012345678",
            "billName":"Bill A for Jan",
            "billShortName":"Bill A",
            "billDescription":{
                "english":"Maintenance",
                "indonesia":"Pemeliharaan"
            },
            "billSubCompany":"00001",
            "billAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "billAmountLabel":"Total Tagihan",
            "billAmountValue":"Rp. 50.000,-",
            "additionalInfo":{

            }
        }
    ],
    "freeTexts":[
        {
            "english":"Free text",
            "indonesia":"Tulisan bebas"
        }
    ],
    "virtualAccountTrxType":"C",
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
```

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```
            }
        },
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
```

b. Payment

Informasi Umum

Service Code	25
Name	API Virtual Account - Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/transfer-va/payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"12345678900123456789 0"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 08889912345678901234 567890"
virtualAccount Name	String	O	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email. com

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxxxxxx	6281828384 858
trxId	String	C	64	Unique identifier generated by Partner. Must be filled if Payment comes from the Create VA Request	abcdefgh1234
paymentRequestId	String	M	128	Unique identifier generated by PJP. If Payment comes from the Inquiry process, this value must be the same with inquiryReque stId.	abcdef-123456-abcdef

Parameter	Data Type	Mandatory	Length	Description	Example
channelCode	*Number*	*O*	4	Channel code based on ISO 18245	6011
hashedSourceAccountNo	*String*	*C*	32	Source account number in hash To be filled without hash if there is a request from the sender/payer or if the consent from sender/payer has been granted. This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	abcdefghijkl mnopqrstuv wxyz123456
sourceBankCode	*String*	*C*	3	Source account bank code To be filled if there is a request from the sender/payer or if the consent from sender/payer has been granted.	008

Parameter	Data Type	Mandatory	Length	Description	Example
				This is subject to Article 8 paragraph 5 of Law No. 3 of 2011 concerning Fund Transfers. Also check for other provisions, such as the PPATK regulation.	
paidAmount	Object	M			
value	String	M	16,2	Paid Amount with 2 decimal	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
cumulativePaymentAmount	Object	O			
value	String	M	16,2	Transaction Amount	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
paidBills	String	O	6	Hexadecimal format of binary of flag of paid bills. If there are 24 bills, and paid bills number 1, 4, 6, and 8, will be written in	95000

Parameter	Data Type	Mandatory	Length	Description	Example
				binary 1001010100 0000000000 0000 and converted to Hexa.	
totalAmount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Total amount from Inquiry with 2 decimal	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
trxDateTime	*Date*	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	20201231T235959Z
referenceNo	*String*	O	64	Payment auth code generated by PJP	1234567890 12345
journalNum	*String*	O	6	Sequence journal number in	123456

Parameter	Data Type	Mandatory	Length	Description	Example
				PJP Core System	
paymentType	String	O	1	Type of payment **1** = Cash **2** = Transfer	1
flagAdvise	String	O	1	Flag to indicate is this a retry notification **Y** = Retry notification **N** = New notification	Y
subCompany	String	O	5	Sub Company code generated by Partner	12345
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	From Inquiry Response	01
billNo	String	O	18	From Inquiry Response	123456789012345678
billName	String	O	20	From Inquiry Response	Bill A for Jan

Parameter	Data Type	Mandatory	Length	Description	Example
billShortName	String	O	10	From Inquiry Response	Bill A
billDescription	Object	O		From Inquiry Response	
english	String	O	18	From Inquiry Response	Maintenance
indonesia	String	O	18	From Inquiry Response	Pemeliharaan
billSubCompany	String	O	5	From Inquiry Response	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits

From Inquiry Response | 12345678.00 |
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	From Inquiry Response	
billReferenceNo	Number	O	15	Bill auth code generated by PJP	1234567890 12345
freeTexts	Array of Objects	O		Array with maximum 25 Objects	

Parameter	Data Type	Mandatory	Length	Description	Example
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2002500
responseMessage	String	M	150	Response Description	Success
virtualAccountData	Object	M			
paymentFlagReason	Object	O		Reason for Payment Status multi language	
indonesia	String	O	200	Reason for Payment Status in English	Success

Parameter	Data Type	Mandatory	Length	Description	Example
english	String	O	200	Reason for Payment in Bahasa	Sukses
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"1234567890123456789 0"
virtualAccount No	String	M	28	partnerService Id (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccoun tNo	" 08889912345678901234 567890"
virtualAccount Name	String	M	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email. com
virtualAccount Phone	String	O	30	Customer's phone number Format:	6281828384 858

Parameter	Data Type	Mandatory	Length	Description	Example
				62xxxxxxxxxxxxx	
trxId	String	O	32	From Payment Request	abcdefgh1234
paymentRequestId	String	M	128	From Payment Request	abcdef-123456-abcdef
paidAmount	Object	O			
value	String	M	16,2	Transaction Amount. From Payment Request	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
paidBills	String	O	6	From Payment Request	95000
totalAmount	Object	O			
value	String	M	16,2	Transaction Amount. From Payment Request	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
trxDateTime	Date	O	25	From Payment Request	20201231T235959Z
referenceNo	String	O	15	From Payment Request	123456789012345

Parameter	Data Type	Mandatory	Length	Description	Example
journalNum	*String*	O	6	From Payment Request	123456
paymentType	*String*	O	1	From Payment Request **1** = Cash **2** = Transfer	1
flagAdvise	*String*	O	1	From Payment Request **Y** = Retry notification **N** = New notification	Y
paymentFlagStatus	*String*	O	2	Status for Payment Flag from Partner **00** = Success **01** = Reject **02** = Timeout	00
billDetails	*Array of Objects*	O		Array with maximum 24 Objects	
billerReferenceId	*String*	O	64	From Inquiry Response	1234567890 12345678
billCode	*String*	O	2	From Inquiry Response	01
billNo	*String*	O	18	From Inquiry Response	1234567890 12345678

Parameter	Data Type	Mandatory	Length	Description	Example
billName	String	O	20	From Inquiry Response	Bill A for Jan
billShortName	String	O	10	From Inquiry Response	Bill A
billDescription	Object	O		From Inquiry Response	
english	String	O	18	From Inquiry Response	Maintenance
indonesia	String	O	18	From Inquiry Response	Pemeliharaan
billSubCompany	String	O	5	From Inquiry Response	00001
billAmount	Object	O			
value	String	M	16,2	From Inquiry Response	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	From Inquiry Response	
status	String	O	2	Payment status for specific Bill	00
reason	Object	O		Reason for Payment Status for specific Bill multiple language	
english	String	O	64	Reason for Payment	Success

Parameter	Data Type	Mandatory	Length	Description	Example
				Status for specific Bill in English	
indonesia	String	O	64	Reason for Payment Status for specific Bill in Bahasa	Sukses
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
```

```
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"   08889912345678901234567890",
    "virtualAccountName":"Jokul Doe",
    "virtualAccountEmail":"jokul@email.com",
    "virtualAccountPhone":"6281828384858",
    "trxId":"abcdefgh1234",
    "paymentRequestId":"abcdef-123456-abcdef",
    "channelCode":"6011",

    "hashedSourceAccountNo":"abcdefghijklmnopqrstuvwxyz12345
6",
    "sourceBankCode":"008",
    "paidAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "cumulativePaymentAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "paidBills":"95000",
    "totalAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "trxDateTime":"20201231T235959Z",
    "referenceNo":"123456789012345",
    "journalNum":"123456",
    "paymentType":1,
    "flagAdvise":"Y",
    "subCompany":"12345",
    "billDetails":[
        {
            "billCode":"01",
            "billNo":"123456789012345678",
            "billName":"Bill A for Jan",
            "billShortName":"Bill A",
            "billDescription":{
                "english":"Maintenance",
                "indonesia":"Pemeliharaan"
            },
            "billSubCompany":"00001",
```

```
            "billAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "additionalInfo":{

            },
            "billReferenceNo":"123456789012345"
        }
    ],
    "freeTexts":[
        {
            "english":"Free text",
            "indonesia":"Tulisan bebas"
        }
    ],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":"2002500",
    "responseMessage":"Success",
    "virtualAccountData":{
        "paymentFlagReason":{
            "english":"Success",
            "indonesia":"Sukses"
        },
        "partnerServiceId":" 088899",
        "customerNo":"12345678901234567890",
        "virtualAccountNo":"   08889912345678901234567890",
        "virtualAccountName":"Jokul Doe",
        "virtualAccountEmail":"jokul@email.com",
        "virtualAccountPhone":"6281828384858",
        "trxId":"abcdefgh1234",
        "paymentRequestId":"abcdef-123456-abcdef",
        "paidAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "paidBills":"95000",
        "totalAmount":{
            "value":"12345678.00",
            "currency":"IDR"
```

```
        },
        "trxDateTime":"20201231T235959Z",
        "referenceNo":"123456789012345",
        "journalNum":"123456",
        "paymentType":1,
        "flagAdvise":"Y",
        "paymentFlagStatus":"00",
        "billDetails":[
            {
                "billerReferenceId":"123456789012345678",
                "billCode":"01",
                "billNo":"123456789012345678",
                "billName":"Bill A for Jan",
                "billShortName":"Bill A",
                "billDescription":{
                    "english":"Maintenance",
                    "indonesia":"Pemeliharaan"
                },
                "billSubCompany":"00001",
                "billAmount":{
                    "value":"12345678.00",
                    "currency":"IDR"
                },
                "additionalInfo":{

                },
                "status":"00",
                "reason":{
                    "english":"Success",
                    "indonesia":"Sukses"
                }
            }
        ],
        "freeTexts":[
            {
                "english":"Free text",
                "indonesia":"Tulisan bebas"
            }
        ]
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

c. Inquiry Status

Informasi Umum

Service Code	26
Name	API Virtual Account – Inquiry Status
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-va/status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	*String*	*M*	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	M	20	Unique number (up to 20 digits).	"123456789 0123456789 0"
virtualAccount No	*String*	*M*	28	partnerServic eId (8 digit left padding space) + customerNo (up to 20 digits).	" 0888991234 5678901234 567890"
inquiryRequestId	*String*	C	128	Unique identifier from Inquiry. For use case Bill stored in	abcdef-123456-abcdef

Parameter	Data Type	Mandatory	Length	Description	Example
				Partner. If not send, will return array of transaction based on virtualAccountNo	
paymentRequestId	*String*	O	128	Unique identifier from Payment was generated by PJP.	abcdef-123456-abcdef
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response Code	2002600
responseMessage	*String*	*M*	*150*	Response Description	Success
virtualAccount Data	*Object*	*M*			

Parameter	Data Type	Mandatory	Length	Description	Example
paymentFlagReason	Object	O		Reason for Payment Status multi language	
english	String	O	200	Reason for Payment in English	Success
indonesia	String	O	200	Reason for Payment in Bahasa	Sukses
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"12345678901234567890"
virtualAccountNo	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 08889912345678901234567890"
inquiryRequestId	String	M	128	Unique identifier from Inquiry	abcdef-123456-abcdef

Parameter	Data Type	Mandatory	Length	Description	Example
paymentRequestId	*String*	C	128	Unique identifier for this Payment from PJP. Mandatory if Payment happened.	abcdef-123456-abcdef
paidAmount	*Object*	O			
value	*String*	M	16,2	Paid Amount with 2 decimal	12345678.00
currency	*String*	M	3	Currency of amount based on ISO 4217	IDR
paidBills	*String*	O	6	Hexadecimal format of binary of flag of paid bills. If there are 24 bills, and paid bills number 1, 4, 6, and 8, will be written in binary 100101010000000000000000 and converted to Hexa.	95000

Parameter	Data Type	Mandatory	Length	Description	Example
totalAmount	Object	O			
value	String	M	16,2	Transaction Amount. Total amount from Inquiry with 2 decimal	12345678.00
currency	String	M	3	Currency (ISO4217)	IDR
trxDateTime	Date	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	20201231T235959Z
transactionDate	Date	O	25	Payment datetime when the payment happened	20201230T235959Z
referenceNo	String	O	15	Payment auth code generated by PJP	123456789012345
paymentType	String	O	1	Type of payment **1** = Cash	1

Parameter	Data Type	Mandatory	Length	Description	Example
				2 = Transfer	
flagAdvise	*String*	*O*	1	Flag to indicate is this a retry notification **Y** = Retry notification **N** = New notification	Y
paymentFlagStatus	*String*	*O*	2	Status for Payment Flag	00
billDetails	*Array of Objects*	*O*		Array with maximum 24 Objects	
billCode	*String*	*O*	2	Bill code for Customer choose	01
billNo	*String*	*O*	18	Bill number from Partner	1234567890 12345678
billName	*String*	*O*	20	Bill Name	Bill A for Jan
billShortName	*String*	*O*	10	Bill Name to shown to	Bill A
billDescription	*Object*	*O*		Bill Description	
english	*String*	*O*	18	Bill Description in English	Maintenance

Parameter	Data Type	Mandatory	Length	Description	Example
indonesia	*String*	*O*	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	*String*	*O*	5	Partner's product code	00001
billAmount	*Object*	O			
value	*String*	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
additionalInfo	*Object*	*O*	N/A	Additional Information for custom use for each bill	
billReferenceNo	*Number*	*O*	15	Bill auth code generated by PJP	1234567890 12345
status	*String*	*O*	2	Payment status for specific Bill	00
reason	*Object*	*O*	2	Reason for Payment Status for specific Bill multi language	

Parameter	Data Type	Mandatory	Length	Description	Example
english	String	O	64	Reason for Payment Status for specific Bill in English	Success
indonesia	String	O	64	Reason for Payment Status for specific Bill in Bahasa	Sukses
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/status HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
```

```
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 8215082391904062462182317473537
X-EXTERNAL-ID: 4180755335895009318416218079837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "customerNo":12345678901234567890,
    "virtualAccountNo":"  08889912345678901234567890",
    "inquiryRequestId":"abcdef-123456-abcdef",
    "paymentRequestId":"abcdef-123456-abcdef",
    "additionalInfo":{
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":"2002600",
    "responseMessage":"Success",
    "virtualAccountData":{
        "paymentFlagReason":{
            "english":"Success",
            "indonesia":"Sukses"
        },
        "partnerServiceId":"  088899",
        "customerNo":"12345678901234567890",
        "virtualAccountNo":"  08889912345678901234567890",
        "inquiryRequestId":"abcdef-123456-abcdef",
        "paymentRequestId":"abcdef-123456-abcdef",
        "paidAmount": {
            "value":"12345678.00",
            "currency":"IDR"
        },
        "paidBills":"95000",
        "totalAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "trxDateTime":"20201231T235959Z",
        "transactionDate":"20201230T235959Z",
```

```
"referenceNo":"123456789012345",
"paymentType":1,
"flagAdvise":"Y",
"paymentFlagStatus":"00",
"billDetails":[
    {
        "billCode":"01",
        "billNo":"123456789012345678",
        "billName":"Bill A for Jan",
        "billShortName":"Bill A",
        "billDescription":{
            "english":"Maintenance",
            "indonesia":"Pemeliharaan"
        },
        "billSubCompany":"00001",
        "billAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "additionalInfo":{
        },
        "billReferenceNo":"123456789012345",
        "status":"00",
        "reason":{
            "english":"Success",
            "indonesia":"Sukses"
        }
    }
],
"freeTexts":[
    {
        "english":"Free text",
        "indonesia":"Tulisan bebas"
    }
]
},
"additionalInfo":{

}
}
```

d. Create VA

Informasi Umum

Service Code	27
Name	API Virtual Account – Create VA
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-va/create-va

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	*String*	*O*	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	*O*	20	Unique number (up to 20 digits).	"123456789 0123456789 0"
virtualAccount No	*String*	*O*	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 567890"
virtualAccount Name	*String*	*M*	255	Customer name	Jokul Doe

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Email	String	O	255	Customer email	jokul@email. com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxx xxxx	6281828384 858
trxId	String	M	64	Transaction ID in Partner system	abcdefgh1234
totalAmount	Object	O			
value	String	M	16,2	Transaction Amount. Total Amount with 2 decimal	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	Bill code for Customer choose	01
billNo	String	O	18	Bill number from Partner	1234567890 12345678
billName	String	O	20	Bill Name	Bill A for Jan

Parameter	Data Type	Mandatory	Length	Description	Example
billShortName	String	O	10	Bill Name to shown to	Bill A
billDescription	Object	O		Bill Description	
english	String	O	18	Bill Description in English	Maintenance
indonesia	String	O	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	String	O	5	Partner's product code	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional Information for custom use for each bill	
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text

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Parameter	Data Type	Mandatory	Length	Description	Example
indonesia	*String*	*O*	32	Will be shown in Channel	Tulisan bebas
virtualAccountTrxType	*String*	*O*	1	Type of Virtual Account **C** = Closed Payment **O** = Open Payment **I** = Partial **M** = Minimum - only can be paid once with minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	C
feeAmount	*Object*	*O*			
value	*String*	M	16,2	Transaction Amount	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				Nominal inputted by Customer with 2 decimal	
currency	String	M	3	Currency (ISO 4217)	IDR
expiredDate	String	O	25	Expiration date for Virtual Account. Format expired date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59+07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2002700
responseMessage	String	M	150	Response Description	Success

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Data	Object	M			
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"1234567890 1234567890"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 567890"
virtualAccount Name	String	M	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email.com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxx xxxx	6281828384 858

Parameter	Data Type	Mandatory	Length	Description	Example
trxId	String	M	32	from Create VA Request	abcdefgh1234
totalAmount	Array of Objects	O			
value	String	M	16,2	Transaction Amount. Total Amount with 2 decimal.	12345678.00
currency	String	M	3	Currency. (ISO 4217)	IDR
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	Bill code for Customer choose	01
billNo	String	O	18	Bill number from Partner	1234567890 12345678
billName	String	O	20	Bill Name	Bill A for Jan
billShortName	String	O	10	Bill Name to shown to	Bill A
billDescription	Object	O		Bill Description	
english	String	O	18	Bill Description in English	Maintenance

Parameter	Data Type	Mandatory	Length	Description	Example
indonesia	String	O	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	String	O	5	Partner's product code	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional Information for custom use for each bill	
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
virtualAccount TrxType	String	O	1	Type of Virtual Account **C** = Closed Payment	C

Parameter	Data Type	Mandatory	Length	Description	Example
				O = Open Payment **I** = Partial **M** = Minimum - only can be paid once with minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	
feeAmount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal.	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
expiredDate	String	O	25	Expiration date for Virtual Account. Format date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/create-va HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  08889912345678901234567890",
    "virtualAccountName":"Jokul Doe",
    "virtualAccountEmail":"jokul@email.com",
```

```
    "virtualAccountPhone":"6281828384858",
    "trxId":"abcdefgh1234",
    "totalAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "billDetails":[
        {
            "billCode":"01",
            "billNo":"123456789012345678",
            "billName":"Bill A for Jan",
            "billShortName":"Bill A",
            "billDescription":{
                "english":"Maintenance",
                "indonesia":"Pemeliharaan"
            },
            "billSubCompany":"00001",
            "billAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "additionalInfo":{

            }
        }
    ],
    "freeTexts":[
        {
            "english":"Free text",
            "indonesia":"Tulisan bebas"
        }
    ],
    "virtualAccountTrxType":"C",
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "expiredDate":"2020-12-31T23:59:59+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00


{
    "responseCode":"2002700",
```

```json
    "responseMessage":"Success",
    "virtualAccountData":{
        "partnerServiceId":"  088899",
        "customerNo":"12345678901234567890",
        "virtualAccountNo":"  088899123456789012345 67890",
        "virtualAccountName":"Jokul Doe",
        "virtualAccountEmail":"jokul@email.com",
        "virtualAccountPhone":"6281828384858",
        "trxId":"abcdefgh1234",
        "totalAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "billDetails":[
            {
                "billCode":"01",
                "billNo":"123456789012345678",
                "billName":"Bill A for Jan",
                "billShortName":"Bill A",
                "billDescription":{
                    "english":"Maintenance",
                    "indonesia":"Pemeliharaan"
                },
                "billSubCompany":"00001",
                "billAmount":{
                    "value":"12345678.00",
                    "currency":"IDR"
                },
                "additionalInfo":{

                }
            }
        ],
        "freeTexts":[
            {
                "english":"Free text",
                "indonesia":"Tulisan bebas"
            }
        ],
        "virtualAccountTrxType":"C",
        "feeAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "expiredDate":"2020-12-31T23:59:59+07:00",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
}
```

e. Update VA

Informasi Umum

Service Code	28
Name	API Virtual Account – Update VA
Version	1.0
HTTP Method	PUT
Path	…/{version}/transfer-va/update-va

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"12345678901234567890"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 08889912345678901234567890"
virtualAccount Name	String	M	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email.com

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxx xxxx	6281828384 858
trxId	String	M	64	Transaction ID in Partner system	abcdefgh1234
totalAmount	Object	O			
value	String	M	16,2	Transaction Amount. Total Amount with 2 decimal.	12345678.00
currency	String	M	3	Currency. (ISO 4217)	IDR
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	Bill code for Customer choose	01
billNo	String	O	18	Bill number from Partner	1234567890 12345678
billName	String	O	20	Bill Name	Bill A for Jan
billShortName	String	O	10	Bill Name to shown to	Bill A

Parameter	Data Type	Mandatory	Length	Description	Example
billDescription	Object	O		Bill Description	
english	String	O	18	Bill Description in English	Maintenance
indonesia	String	O	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	String	O	5	Partner's product code	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional Information for custom use for each bill	
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text

Parameter	Data Type	Mandatory	Length	Description	Example
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
virtualAccount TrxType	String	O	1	Type of Virtual Account **C** = Closed Payment **O** = Open Payment **I** = Partial **M** = Minimum - only can be paid once with minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	C
feeAmount	Object	O			
value	String	M	16,2	Transaction Amount.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				Nominal inputted by Customer with 2 decimal.	
currency	String	M	3	Currency (ISO 4217)	IDR
expiredDate	String	O	25	Expiration date for Virtual Account. Format expired date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2002800
responseMessage	String	M	150	Response Description	Success

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Data	Object	M			
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"1234567890 1234567890"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 567890"
virtualAccount Name	String	M	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email.com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxx xxxx	6281828384 858

Parameter	Data Type	Mandatory	Length	Description	Example
trxId	*String*	M	32	Transaction ID in Partner system	abcdefgh1234
totalAmount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Bill Amount with 2 decimal.	12345678.00
currency	*String*	M	3	Currency. (ISO 4217)	IDR
billDetails	*Array of Objects*	O		Array with maximum 24 Objects	
billCode	*String*	O	2	Bill code for Customer choose	01
billNo	*String*	O	18	Bill number from Partner	1234567890 12345678
billName	*String*	O	20	Bill Name	Bill A for Jan
billShortName	*String*	O	10	Bill Name to shown to	Bill A
billDescription	*Object*	O		Bill Description	
english	*String*	O	18	Bill Description in English	Maintenance

Parameter	Data Type	Mandatory	Length	Description	Example
indonesia	*String*	*O*	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	*String*	*O*	5	Partner's product code	00001
billAmount	*Object*	O			
value	*String*	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	*String*	M	3	Currency (ISO4217)	IDR
additionalInfo	*Object*	*O*	N/A	Additional Information for custom use for each bill	
virtualAccount TrxType	*String*	*O*	1	Type of Virtual Account **C** = Closed Payment **O** = Open Payment **I** = Partial **M** = Minimum - only can be paid once with minimum amount **L** = Maximum **N** = Open Minimum - can	C

Parameter	Data Type	Mandatory	Length	Description	Example
				be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	
feeAmount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal.	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
expiredDate	*String*	O	25	Expiration date for Virtual Account. Format expired date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
lastUpdateDate	String	O	25	Last update date for Virtual Account. Format last update date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
paymentDate	String	O	25	Payment date for Virtual Account. Format payment date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
PUT .../v1.0/transfer-va/update-va HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
```

```
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
{
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  08889912345678901234567890",
    "virtualAccountName":"Jokul Doe",
    "virtualAccountEmail":"jokul@email.com",
    "virtualAccountPhone":"6281828384858",
    "trxId":"abcdefgh1234",
    "totalAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "billDetails":[
        {
            "billCode":"01",
            "billNo":"123456789012345678",
            "billName":"Bill A for Jan",
            "billShortName":"Bill A",
            "billDescription":{
                "english":"Maintenance",
                "indonesia":"Pemeliharaan"
            },
            "billSubCompany":"00001",
            "billAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "additionalInfo":{

            }
        }
    ],
    "freeTexts":[
        {
            "english":"Free text",
            "indonesia":"Tulisan bebas"
        }
    ],
    "virtualAccountTrxType":"C",
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
```

```
      "expiredDate":"2020-12-31T23:59:59+07:00",
      "additionalInfo":{
         "deviceId":"12345679237",
         "channel":"mobilephone"
      }
   }
```

Contoh Response

```
   Content-type: application/json
   X-TIMESTAMP: 2020-12-21T14:36:19+07:00


   {
      "responseCode":"2002800",
      "responseMessage":"Success",
      "virtualAccountData":{
         "partnerServiceId":"  088899",
         "customerNo":"12345678901234567890",
         "virtualAccountNo":"  088899123456789012345678 90",
         "virtualAccountName":"Jokul Doe",
         "virtualAccountEmail":"jokul@email.com",
         "virtualAccountPhone":"6281828384858",
         "trxId":"abcdefgh1234",
         "totalAmount":{
            "value":"12345678.00",
            "currency":"IDR"
         },
         "billDetails":[
            {
               "billCode":"01",
               "billNo":"123456789012345678",
               "billName":"Bill A for Jan",
               "billShortName":"Bill A",
               "billDescription":{
                  "english":"Maintenance",
                  "indonesia":"Pemeliharaan"
               },
               "billSubCompany":"00001",
               "billAmount":{
                  "value":"12345678.00",
                  "currency":"IDR"
               },
               "additionalInfo":{

               }
            }
         ],
         "virtualAccountTrxType":"C",
         "feeAmount":{
            "value":"12345678.00",
            "currency":"IDR"
```

```
        },
        "expiredDate":"2020-12-31T23:59:59+07:00",
        "lastUpdateDate":"2020-12-31T23:59:59+07:00",
        "paymentDate":"2020-12-31T23:59:59+07:00",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
}
```

f. Update Status VA

Informasi Umum

Service Code	29
Name	API Virtual Account – Update Status VA
Version	1.0
HTTP Method	PUT
Path	…/{version}/transfer-va/update-status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	*String*	*M*	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	*M*	20	Unique number (up to 20 digits).	"12345678900123456789 0"
virtualAccount No	*String*	*M*	28	partnerService Id (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccount No	" 0888991234 5678901234 567890"
trxId	*String*	M	64	Transaction ID in Partner system	abcdefgh1234
paidStatus	*String*	*M*	1	**Y** = Paid **N** = Not Paid	Y

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2002900
responseMessage	String	M	150	Response Description	Success
virtualAccount Data	Object	M			
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"123456789 0123456789 0"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 567890"
virtualAccount Name	String	M	255	Customer name	Jokul Doe

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Email	String	O	255	Customer email	jokul@email. com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxxx xxxx	6281828384 858
trxId	String	M	64	Transaction ID in Partner system	abcdefgh1234
totalAmount	Object	O			
value	String	M	16,2	Transaction Amount. Bill Amount with 2 decimal.	12345678.00
currency	String	M	3	Currency. (ISO 4217)	IDR
virtualAccount TrxType	String	O	1	Type of Virtual Account C = Closed Payment O = Open Payment I = Partial M = Minimum - only can be paid once with	C

Parameter	Data Type	Mandatory	Length	Description	Example
				minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	
feeAmount	*Object*	O			
value	*String*	M	16,2	Transaction Amount. Nominal inputted by Customer with 2 decimal.	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
expiredDate	*String*	O	25	Expiration date for Virtual Account.	2020-12-31T23:59:59+07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				Format expired date: (ISO-8601) YYYY-MM-DDThh:mm:ss	
lastUpdateDate	String	O	25	Last update date for Virtual Account. Format last update date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
paymentDate	String	O	25	Payment date for Virtual Account. Format payment date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
PUT .../v1.0/transfer-va/update-status HTTP/1.2
Content-type: application/json
```

260

```
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221


{
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  08889912345678901234567890",
    "trxId":"abcdefgh1234",
    "paidStatus":"Y"
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":"2002900",
    "responseMessage":"Success",
    "virtualAccountData":{
        "partnerServiceId":"  088899",
        "customerNo":"12345678901234567890",
        "virtualAccountNo":"  08889912345678901234567890",
        "virtualAccountName":"Jokul Doe",
        "virtualAccountEmail":"jokul@email.com",
        "virtualAccountPhone":"6281828384858",
        "trxId":"abcdefgh1234",
        "totalAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "virtualAccountTrxType":"C",
        "feeAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "expiredDate":"2020-12-31T23:59:59+07:00",
```

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```
        "lastUpdateDate":"2020-12-31T23:59:59+07:00",
        "paymentDate":"2020-12-31T23:59:59+07:00",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
}
```

g. Inquiry VA

Informasi Umum

Service Code	30
Name	API Virtual Account – Inquiry VA
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-va/inquiry-va

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"123456789 0123456789 0"
virtualAccount No	String	M	28	partnerServic eId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccou ntNo	" 0888991234 5678901234 567890"
trxId	String	M	64	Transaction ID in Partner system	abcdefgh123 4

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	*7*	Response Code	2003000
responseMessage	*String*	*M*	*150*	Response Description	Success
virtualAccount Data	*Object*	*M*			
partnerServiceId	*String*	*M*	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	*M*	20	Unique number (up to 20 digits).	"123456789 0123456789 0"
virtualAccount No	*String*	*M*	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 567890"
virtualAccount Name	*String*	*M*	255	Customer name	Jokul Doe
virtualAccount Email	*String*	*O*	255	Customer email	jokul@email. com

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Phone	String	O	30	Customer's phone number Format:62xx xxxxxxxxxx	6281828384 858
trxId	String	M	32	Transaction ID in Partner system	abcdefgh1234
totalAmount	Object	O			
value	String	M	16,2	Bill Amount with 2 decimal.	12345678.00
currency	String	M	3	Currency. (ISO 4217)	IDR
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	Bill code for Customer choose	01
billNo	String	O	18	Bill number from Partner	1234567890 12345678
billName	String	O	20	Bill Name	Bill A for Jan
billShortName	String	O	10	Bill Name to shown to	Bill A
billDescription	Object	O		Bill Description	

Parameter	Data Type	Mandatory	Length	Description	Example
english	String	O	18	Bill Description in English	Maintenance
indonesia	String	O	18	Bill Description in Bahasa	Pemeliharaan
billSubCompany	String	O	5	Partner's product code	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional Information for custom use for each bill	
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount TrxType	String	O	1	Type of Virtual Account **C** = Closed Payment **O** = Open Payment **I** = Partial **M** = Minimum - only can be paid once with minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	C
feeAmount	Object	O			
value	String	M	16,2	Transaction Amount.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				Nominal inputted byCustomer with 2 decimal.	
currency	String	M	3	Currency (ISO 4217)	IDR
expiredDate	String	O	25	Expiration date for Virtual Account. Format expired date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
lastUpdateDate	String	O	25	Last update date for Virtual Account. Format last update date: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-31T23:59:59 +07:00
paymentDate	String	O	25	Payment date for Virtual Account.	2020-12-31T23:59:59 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				Format payment date: (ISO-8601) YYYY-MM-DDThh:mm:ss	
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/inquiry-va HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  088899123456789012345678 90",
    "trxId":"abcdefgh1234"
}
```

Contoh Response

```
Content-type: application/json
```

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```
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":2003000,
    "responseMessage":"Success",
    "virtualAccountData":{
        "partnerServiceId":"  088899",
        "customerNo":"12345678901234567890",
        "virtualAccountNo":"  088899123456789012345678 90",
        "virtualAccountName":"Jokul Doe",
        "virtualAccountEmail":"jokul@email.com",
        "virtualAccountPhone":"6281828384858",
        "trxId":"abcdefgh1234",
        "totalAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "billDetails":[
            {
                "billCode":"01",
                "billNo":"123456789012345678",
                "billName":"Bill A for Jan",
                "billShortName":"Bill A",
                "billDescription":{
                    "english":"Maintenance",
                    "indonesia":"Pemeliharaan"
                },
                "billSubCompany":"00001",
                "billAmount":{
                    "value":"12345678.00",
                    "currency":"IDR"
                },
                "additionalInfo":{

                }
            }
        ],
        "freeTexts":[
            {
                "english":"Free text",
                "indonesia":"Tulisan bebas"
            }
        ],
        "virtualAccountTrxType":"C",
        "feeAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "expiredDate":"2020-12-31T23:59:59+07:00",
        "lastUpdateDate":"2020-12-31T23:59:59+07:00",
        "paymentDate":"2020-12-31T23:59:59+07:00",
```

```
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
}
```

h. Delete VA

Informasi Umum

Service Code	31
Name	API Virtual Account – Delete VA
Version	1.0
HTTP Method	DELETE
Path	…/{version}/transfer-va/delete-va

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"1234567890 1234567890"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 567890"
trxId	String	O	64	Transaction ID in Partner system	abcdefgh1234

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response Code	2003100
responseMessage	*String*	*M*	*150*	Response Description	Success
virtualAccount Data	*Object*	*M*			
partnerServiceId	*String*	*M*	8	Derivative of X-PARTNER-ID, similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	*M*	20	Unique number (up to 20 digits).	"1234567890 1234567890"
virtualAccountNo	*String*	*M*	28	partnerServiceId (8 digit left padding space) + customerNo	" 0888991234 5678901234 567890"

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Parameter	Data Type	Mandatory	Length	Description	Example
				(up to 20 digits) or virtualAccountNo	
trxId	*String*	*O*	12	Transaction ID in Partner system	abcdefgh1234
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/delete-va HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"  08889912345678901234567890",
    "trxId":"abcdefgh1234",
    "additionalInfo":{
```

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```
                        "deviceId": "12345679237",
                        "channel": "mobilephone"
            }
      }
```

Contoh Response

```
      Content-type: application/json
      X-TIMESTAMP: 2020-12-21T14:36:19+07:00

      {
         "responseCode":"2003100",
         "responseMessage":"Success",
         "virtualAccountData":{
            "partnerServiceId":"  088899",
            "customerNo":"12345678901234567890",
            "virtualAccountNo":"  088899123456789012345678 90",
            "trxId":"abcdefgh1234",
            "additionalInfo":{
                  "deviceId": "12345679237",
                  "channel": "mobilephone"
            }
         }
      }
```

i. Inquiry Payment to VA from Intra Bank

Informasi Umum

Service Code	32
Name	API Virtual Account – Inquiry Payment to VA from Intra Bank
Version	1.0
HTTP Method	GET
Path	…/{version}/transfer-va/inquiry-intrabank

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
partnerReference No	String	O	128	Unique identifier for this Payment. Generated by Partner.	abcdef-123456-abcdef
customerNo	String	M	20	Unique number (up to 20 digits).	1234567890 1234567890
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo	" 0888991234 5678901234 567890"

Parameter	Data Type	Mandatory	Length	Description	Example
				(up to 20 digits)	
trxDateTime	*Date*	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	2020-10-20T17:56:57
channelCode	*Number*	O	4	Channel code based on ISO 18245	6011
language	*String*	O	2	Language code based on ISO 639-1	ID
amount	*Object*	O			
value	*String*	M	16,2	Nominal inputted by Customer with 2 decimal.	12345678.00
currency	*String*	M	3	Currency of amount based on ISO 4217.	IDR
sourceAccount No	*String*	O	32	Source account number	1234567890
sourceAccount Type	*String*	O	1	**D** = Current Account	S

Parameter	Data Type	Mandatory	Length	Description	Example
				S = Saving Account	
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	*7*	Response Code	2003200
responseMessage	*String*	*M*	*150*	Response Description	Success
virtualAccount Data	*Object*	*M*			
inquiryStatus	*String*	*O*	2	Status of inquiry	00
inquiryReason	*Object*	*O*		Reason for Inquiry Status multi language	
english	*String*	*O*	64	Reason for Inquiry Status in English	Success
indonesia	*String*	*O*	64	Reason for Inquiry Status in Bahasa	Sukses
partnerServiceId	*String*	*M*	8	Derivative of X-PARTNER-ID ,	" 088899"

Parameter	Data Type	Mandatory	Length	Description	Example
				similar to company code, 8 digit left padding space.	
partnerReference No	String	O	128	Unique identifier for this Payment. Generated by Partner.	abcdef-123456-abcdef
customerNo	String	M	20	Unique number (up to 20 digits).	1234567890 1234567890
virtualAccount No	String	M	28	partnerServiceI d (8 digit left padding space) + customerNo (up to 20 digits)	" 0888991234 5678901234 567890"
virtualAccount Name	String	O	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	john@email. com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxxxx xx	6281828384 858
sourceAccount No	String	O	32	Source account number	1234567890
sourceAccount Type	String	O	1	**D** = Current Account	S

Parameter	Data Type	Mandatory	Length	Description	Example
				S = Saving Account	
inquiryRequestId	String	O	128	Inquiry identifier for Inquiry. Generated by PJP.	abcdef-123456-abcdef
totalAmount	Object	O			
value	String	M	16,2	Total Amount with 2 decimal.	12345678.00
currency	String	M	3	Currency of amount based on ISO 4217.	IDR
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	Bill code for Customer choose	01
billNo	String	O	18	Bill number from Partner	1234567890 12345678
billName	String	O	20	Bill Name	Bill A for Jan
billShortName	String	O	10	Bill Name to shown to	Bill A
billDescription	Object	O		Bill Description	
english	String	O	18	Bill Description in English	Maintenance
indonesia	String	O	18	Bill Description in Bahasa	Pemeliharaan

Parameter	Data Type	Mandatory	Length	Description	Example
billSubCompany	String	O	5	Partner's product code	00001
billAmount	Object	O			
value	String	M	16,2	Billing Amount with 2 decimal digits	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
billAmountLabel	String	O	25	Label for billAmount	Total Tagihan
billAmountValue	Object	O	25	Value that will be shown for billAmount	Rp. 50.000,-
additionalInfo	Object	O	N/A	Additional Information for custom use for each bill	
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
virtualAccount TrxType	String	O	1	Type of Virtual Account **C** = Closed Payment **O** = Open Payment **I** = Partial	C

Parameter	Data Type	Mandatory	Length	Description	Example
				M = Minimum - only can be paid once with minimum amount **L** = Maximum **N** = Open Minimum - can be paid multiple with minimum amount **X** = Open Maximum - can be paid multiple with cumulative maximum amount) **V** = Bill Variable **W** = Multi Bill Variable	
feeAmount	*Object*	O			
value	*String*	M	16,2	Nominal inputted by Customer with 2 decimal.	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
productName	*String*	O	30	Product Category	Pendidikan
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST .../v1.0/transfer-va/inquiry-intrabank HTTP/1.2
```

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```
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "partnerReferenceNo":"abcdef-123456-abcdef",
    "customerNo":12345678901234567890,
    "virtualAccountNo":"  088899123456789012345678890",
    "trxDateTime":"2020-10-20T17:56:57",
    "channelCode":6011,
    "language":"ID",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "sourceAccountNo":"1234567890",
    "sourceAccountType":"S",
    "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"

    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":2003200,
    "responseMessage":"Success",
    "virtualAccountData":{
        "inquiryStatus":"00",
        "inquiryReason":{
            "english":"Success",
```

```json
        "indonesia":"Sukses"
    },
    "partnerServiceId":"   088899",
    "partnerReferenceNo":"abcdef-123456-abcdef",
    "customerNo":"12345678901234567890",
    "virtualAccountNo":"   0888991234567890123 4567890",
    "virtualAccountName":"Jokul Doe",
    "virtualAccountEmail":"john@email.com",
    "virtualAccountPhone":"6281828384858",
    "sourceAccountNo":"1234567890",
    "sourceAccountType":"S",
    "inquiryRequestId":"abcdef-123456-abcdef",
    "totalAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "billDetails":[
        {
            "billCode":"01",
            "billNo":"123456789012345678",
            "billName":"Bill A for Jan",
            "billShortName":"Bill A",
            "billDescription":{
                "english":"Maintenance",
                "indonesia":"Pemeliharaan"
            },
            "billSubCompany":"00001",
            "billAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "billAmountLabel":"Total Tagihan",
            "billAmountValue":"Rp. 50.000,-",
            "additionalInfo":{

            }
        }
    ],
    "freeTexts":[
        {
            "english":"Free text",
            "indonesia":"Tulisan bebas"
        }
    ],
    "virtualAccountTrxType":"C",
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "productName":"Pendidikan",
    "additionalInfo":{
```

```
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
}
```

j. Payment to VA from Intra Bank

Informasi Umum

Service Code	33
Name	API Virtual Account – Payment to VA from Intra Bank
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-va/payment-intrabank

Request Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
partnerServiceId	*String*	*M*	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	*M*	20	Unique number (up to 20 digits).	"1234567890 1234567890"
referenceNo	*String*	*O*	15	Trancation Identifier on Service Provider System	1234567890 12345
virtualAccount No	*String*	*M*	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits). partnerServiceId + customerNo or	" 0888991234 5678901234 567890"

Parameter	Data Type	Mandatory	Length	Description	Example
				virtualAccount No	
virtualAccount Name	*String*	*O*	255	Customer name	Jokul Doe
virtualAccount Email	*String*	*O*	255	Customer email	jokul@email.com
virtualAccount Phone	*String*	*O*	30	Customer's phone number Format: 62xxxxxxxxxxxx	6281828384858
sourceAccount No	*String*	*O*	32	Source account number	1234567890
sourceAccount Type	*String*	*O*	1	**D** = Current Account **S** = Saving Account	S
inquiryRequestId	*String*	O	128	From Inquiry Request	abcdef-123456-abcdef
partnerReference No	*String*	M	128	From Payment Request.	abcdef-123456-abcdef
paidAmount	*Object*	M			
value	*String*	M	16,2	Paid Amount with 2 decimal.	12345678.00
currency	*String*	M	3	Currency. (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
cumulativePaymentAmount	Object	O			
value	String	M	16,2	Cumulative Amount from virtualAccount No paid multiple times.	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
paidBills	String	O	6	Hexadecimal format of binary of flag of paid bills. If there are 24 bills, and paid bills number 1, 4, 6, and 8, will be written in binary 100101010000000000000000 and converted to Hexa.	95000
totalAmount	Object	O			
value	String	M	16,2	Total amount from Inquiry	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				with 2 decimal.	
currency	String	M	3	Currency (ISO 4217)	IDR
trxDateTime	Date	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	2020-10-20T17:56:57
journalNum	String	O	6	Sequence journal number in PJP Core System	123456
paymentType	String	O	1	Type of payment **1** = Cash **2** = Transfer	1
flagAdvise	String	O	1	Flag to indicate is this a retry notification **Y** = Retry notification **N** = New notification	Y

Parameter	Data Type	Mandatory	Length	Description	Example
paymentStatus	String	O	20	Status of payment request	In Progress
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	From Inquiry Response	01
billNo	String	O	18	From Inquiry Response	1234567890 12345678
billName	String	O	20	From Inquiry Response	Bill A for Jan
billShortName	String	O	10	From Inquiry Response	Bill A
billDescription	Object	O		From Inquiry Response	
english	String	O	18	From Inquiry Response	Maintenance
indonesia	String	O	18	From Inquiry Response	Pemeliharaan
billSubCompany	String	O	5	From Inquiry Response	00001
billAmount	Object	O			
value	String	M	16,2	From Inquiry Response.	12345678.00
currency	String	M	3	From Inquiry Response.	IDR
additionalInfo	Object	O	N/A	From Inquiry Response	

Parameter	Data Type	Mandatory	Length	Description	Example
billReferenceNo	*Number*	O	15	Bill auth code generated by PJP	1234567890 12345
freeTexts	*Array of Objects*	O		Array with maximum 25 Objects	
english	*String*	O	32	Will be shown in Channel	Free text
indonesia	*String*	O	32	Will be shown in Channel	Tulisan bebas
feeAmount	*Object*	O			
value	*String*	M	16,2	Nominal inputted by Customer with 2 decimal	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response Code	2003300
responseMessage	*String*	*M*	*150*	Response Description	Success

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Data	Object	M			
paymentFlagReason	Object	O		Reason for Payment Status multi language	
english	String	O	200	Reason for Payment in English	Success
indonesia	String	O	200	Reason for Payment in Bahasa	Sukses
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	1234567890 1234567890
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits)	" 0888991234 5678901234 567890"

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount Name	String	M	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email.com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxxxxxx	6281828384858
sourceAccount No	String	O	32	Source account number	1234567890
sourceAccount Type	String	O	1	**D** = Current Account **S** = Saving Account	S
inquiryRequestId	String	O	128	From Payment Request	abcdef-123456-abcdef
paymentRequestId	String	O	128	Unique Identifier for Payment. Generated by PJP and has the value with generated paymentReq	abcdef-123456-abcdef

Parameter	Data Type	Mandatory	Length	Description	Example
				uestId to Partner Bill.	
partnerReference No	String	M	128	From Payment Request.	abcdef-123456-abcdef
referenceNo	String	O	128	Generated by PJP.	abcdef-123456-abcdef
paidAmount	Object	O			
value	String	M	16,2	From Payment Request.	12345678.00
currency	String	M	3	From Payment Request.	IDR
paidBills	String	O	6	From Payment Request	95000
totalAmount	Object	O			
value	String	M	16,2	From Payment Request.	12345678.00
currency	String	M	3	From Payment Request.	IDR
trxDateTime	Date	O	25	From Payment Request	2020-10-20T17:56:57

Parameter	Data Type	Mandatory	Length	Description	Example
referenceNo	String	O	15	From Payment Request	1234567890 12345
journalNum	String	O	6	Sequence journal number in PJP Core System	123456
paymentType	String	O	1	From Payment Request **1** = Cash **2** = Transfer	1
flagAdvise	String	O	1	From Payment Request **Y** = Retry notification **N** = New notification	Y
billDetails	Array of Objects	O		Array with maximum 24 Objects	
billCode	String	O	2	From Inquiry Response	01
billNo	String	O	18	From Inquiry Response	1234567890 12345678

Parameter	Data Type	Mandatory	Length	Description	Example
billName	String	O	20	From Inquiry Response	Bill A for Jan
billShortName	String	O	10	From Inquiry Response	Bill A
billDescription	Object	O		From Inquiry Response	
english	String	O	18	From Inquiry Response	Maintenance
indonesia	String	O	18	From Inquiry Response	Pemeliharaan
billSubCompany	String	O	5	From Inquiry Response	00001
billAmount	Object	O			
value	String	M	16,2	From Inquiry Response.	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O		From Inquiry Response	
status	String	O	2	Payment status for specific Bill	00
reason	String	O	2	Reason for Payment Status for specific Bill multi language	
indonesia	String	O	64	Reason for Payment	Success

Parameter	Data Type	Mandatory	Length	Description	Example
				Status for specific Bill in English	
english	String	O	64	Reason for Payment Status for specific Bill in Bahasa	Sukses
freeTexts	Array of Objects	O		Array with maximum 25 Objects	
english	String	O	32	Will be shown in Channel	Free text
indonesia	String	O	32	Will be shown in Channel	Tulisan bebas
feeAmount	Object	O			
value	String	M	16,2	Nominal inputted by Customer with 2 decimal.	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
productName	String	O	30	Product Category	Pendidikan
additionalInfo	Object	O	N/A	Additional information for custom use that are	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				not provided by SNAP	

Contoh Request

```
POST .../v1.0/transfer-va/payment-intrabank HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "customerNo":12345678901234567890,
    "referenceNo":123456789012345,
    "virtualAccountNo":"  088899123456789012345 67890",
    "virtualAccountName":"Jokul Doe",
    "virtualAccountEmail":"jokul@email.com",
    "virtualAccountPhone":"6281828384858",
    "sourceAccountNo":"1234567890",
    "sourceAccountType":"S",
    "inquiryRequestId":"abcdef-123456-abcdef",
    "partnerReferenceNo":"abcdef-123456-abcdef",
    "paidAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "cumulativePaymentAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "paidBills":"950000",
    "totalAmount":{
        "value":"12345678.00",
```

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```json
        "currency":"IDR"
    },
    "trxDateTime":"2020-10-20T17:56:57",
    "journalNum":"123456",
    "paymentType":1,
    "flagAdvise":"Y",
    "paymentStatus":"In Progress",
    "billDetails":[
        {
            "billCode":"01",
            "billNo":"123456789012345678",
            "billName":"Bill A for Jan",
            "billShortName":"Bill A",
            "billDescription":{
                "english":"Maintenance",
                "indonesia":"Pemeliharaan"
            },
            "billSubCompany":"00001",
            "billAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "additionalInfo":{

            },
            "billReferenceNo":"123456789012345"
        }
    ],
    "freeTexts":[
        {
            "english":"Free text",
            "indonesia":"Tulisan bebas"
        }
    ],
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "additionalInfo":{

    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode":"2003300",
    "responseMessage":"Success",
```

```json
"virtualAccountData":{
   "paymentFlagReason":{
      "english":"Success",
      "indonesia":"Sukses"
   },
   "partnerServiceId":"  088899",
   "customerNo":"12345678901234567890",
   "virtualAccountNo":"  088899123456789012345667890",
   "virtualAccountName":"Jokul Doe",
   "virtualAccountEmail":"jokul@email.com",
   "virtualAccountPhone":"6281828384858",
   "sourceAccountNo":"1234567890",
   "sourceAccountType":"S",
   "inquiryRequestId":"abcdef-123456-abcdef",
   "paymentRequestId":"abcdef-123456-abcdef",
   "partnerReferenceNo":"abcdef-123456-abcdef",
   "referenceNo":"abcdef-123456-abcdef",
   "paidAmount":{
      "value":"12345678.00",
      "currency":"IDR"
   },
   "paidBills":"95000",
   "totalAmount":{
      "value":"12345678.00",
      "currency":"IDR"
   },
   "trxDateTime":"2020-10-20T17:56:57",
   "referenceNo":"123456789012345",
   "journalNum":"123456",
   "paymentType":1,
   "flagAdvise":"Y",
   "billDetails":[
      {
         "billCode":"01",
         "billNo":"123456789012345678",
         "billName":"Bill A for Jan",
         "billShortName":"Bill A",
         "billDescription":{
            "english":"Maintenance",
            "indonesia":"Pemeliharaan"
         },
         "billSubCompany":"00001",
         "billAmount":{
            "value":"12345678.00",
            "currency":"IDR"
         },
         "additionalInfo":{

         },
         "status":"00",
         "reason":{
```

```
                    "english":"Success",
                    "indonesia":"Sukses"
                }
            }
        ],
        "freeTexts":[
            {
                "english":"Free text",
                "indonesia":"Tulisan bebas"
            }
        ],
        "feeAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "productName":"Pendidikan"
    },
    "additionalInfo":{

    }
}
```

k. Notification for Payment to VA from Intra Bank

Informasi Umum

Service Code	34
Name	API Virtual Account – Notification for Payment to VA from Intra Bank
Version	1.0
HTTP Method	POST
Path	…/{version}/transfer-va/notify-payment-intrabank

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	*String*	M	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
customerNo	*String*	M	20	Unique number (up to 20 digits).	"12345678901234567890"
virtualAccountNo	*String*	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 088899123456789012345678900"
inquiryRequestId	*String*	O	128	From Inquiry Request	abcdef-123456-abcdef

Parameter	Data Type	Mandatory	Length	Description	Example
paymentRequestId	*String*	O	128	Unique identifier generated by PJP. If Payment comes from the Inquiry process, this value must be the same with inquiryRequestId.	abcdef-123456-abcdef
partnerReferenceNo	*String*	*O*	128	Unique identifier for this Payment. Generated by Partner.	abcdef-123456-abcdef
trxDateTime	*Date*	O	25	PJP internal system datetime with timezone, which follows the ISO-8601 standard	2020-12-21T14:56:11+07:00
paymentStatus	*String*	O	20	Status of payment request	Success
paymentFlagReason	*Object*	O		Reason for Payment	

Parameter	Data Type	Mandatory	Length	Description	Example
				Status multi language	
english	String	O	200	Reason for Payment Status in English	Success
indonesia	String	O	200	Reason for inquiryStatus in Bahasa	Sukses
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2003400
responseMessage	String	M	150	Response Description	Success
virtualAccount Data	Object	O			
paymentFlagReason	Object	O		Reason for Payment Status multi language	

Parameter	Data Type	Mandatory	Length	Description	Example
english	String	O	200	Reason for Payment Status in English	Success
indonesia	String	O	200	Reason for inquiryStatus in Bahasa	Sukses
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits).	"123456789 0123456789 0"
virtualAccount No	String	M	28	partnerServiceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccountNo	" 0888991234 5678901234 5678900"

Parameter	Data Type	Mandatory	Length	Description	Example
inquiryRequestId	*String*	*O*	128	From Inquiry Request	abcdef-123456-abcdef
paymentRequestId	*String*	O	128	Unique identifier generated by PJP. If Payment comes from the Inquiry process, this value must be the same with inquiryRequestId.	abcdef-123456-abcdef
partnerReference No	*String*	*O*	128	Unique identifier for this Payment. Generated by Partner.	abcdef-123456-abcdef
trxDateTime	*Date*	*O*	25	PJP internal system datetime with timezone, which follows the	2020-12-21T14:56:11+07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				ISO-8601 standard	
paymentStatus	*String*	*O*	20	Status of payment request	In Progress
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	

Contoh Request

```
POST .../v1.0/transfer-va/notify-payment-intrabank HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221
{
    "partnerServiceId":"  088899",
    "customerNo":12345678901234567890,
    "virtualAccountNo":"  08889912345678901234567890",
    "inquiryRequestId":"abcdef-123456-abcdef",
    "paymentRequestId":"abcdef-123456-abcdef",
    "partnerReferenceNo":"abcdef-123456-abcdef",
    "trxDateTime":"2020-12-21T14:56:11+07:00",
```

```
      "paymentStatus":"Success",
      "paymentFlagReason":{
         "english":"Success",
         "indonesia":"Sukses"
      },
      "additionalInfo":{

      }
   }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00
X-SIGNATURE:
85be8171923ac135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5

{
   "responseCode":2003400,
   "responseMessage":"Success",
   "virtualAccountData":{
      "paymentFlagReason":{
         "english":"Success",
         "indonesia":"Sukses"
      },
      "partnerServiceId":"  088899",
      "customerNo":12345678901234567890,
      "virtualAccountNo":"  08889912345678901234567890",
      "inquiryRequestId":"abcdef-123456-abcdef",
      "paymentRequestId":"abcdef-123456-abcdef",
      "partnerReferenceNo":"abcdef-123456-abcdef",
      "trxDateTime":"2020-12-21T14:56:11+07:00",
      "paymentStatus":"In Progress",
      "additionalInfo":{

      }
   }
}
```

1. Get Report

Informasi Umum

Service Code	35
Name	API Virtual Account – Get Report
Version	1.0
HTTP Method	GET
Path	…/{version}/transfer-va/report

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerServiceId	String	M	8	From Payment Request. Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space.	" 088899"
startDate	String	O	10	Start Date for Report yyyy-MM-dd ISO-8601	2020-12-31
startTime	String	O	14	Start Time for Report. HH:mm If used, must send startDate If startDate exists without startTime, default	14:56:11+07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				startTime = 00:00 ISO-8601	
endDate	String	O	10	End Date for Report yyyy-MM-dd If used, must send startDate ISO-8601	2021-12-31
endTime	String	O	14	End Time for Report. HH:mm If used, must send endDate. If endDate exists without endTime, default endTime = 23:59 ISO-8601	14:56:11+07:00
additionalInfo	Object	O	N/A	From Inquiry Response	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response Code	2003500
responseMessage	String	M	150	Response Description	Success
virtualAccount Data	Array of Objects	M			
paymentFlagReason	Object	O		Reason for Payment Status multi language	
english	String	O	200	Reason for Payment Status in English	Success
indonesia	String	O	200	Reason for inquiryStatus in Bahasa	Sukses
partnerServiceId	String	M	8	Derivative of X-PARTNER-ID , similar to company code, 8 digit left padding space	" 088899"
customerNo	String	M	20	Unique number (up to 20 digits)	"123456789 0123456789 0"

Parameter	Data Type	Mandatory	Length	Description	Example
virtualAccount No	String	M	28	partnerServi ceId (8 digit left padding space) + customerNo (up to 20 digits) or virtualAccou ntNo	" 0888991234 5678901234 567890"
virtualAccount Name	String	M	255	Customer name	Jokul Doe
virtualAccount Email	String	O	255	Customer email	jokul@email. com
virtualAccount Phone	String	O	30	Customer's phone number Format: 62xxxxxxxxx xxxx	6281828384 858
sourceAccount No	String	O	32	Source account number	1234567890
sourceAccount Type	String	O	1	**D** = Current Account **S** = Saving Account	S
trxId	String	O	64	From Payment Request	abcdefgh1234

Parameter	Data Type	Mandatory	Length	Description	Example
inquiryRequestId	String	O	128	From Payment Request	abcdef-123456-abcdef
paymentRequestId	String	O	128	From Payment Request	abcdef-123456-abcdef
paidAmount	Object	O			
value	String	M	16,2	From Payment Request.	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
paidBills	String	O	6	Hexadecimal format of binary of flag of paid bills. If there are 24 bills, and paid bills number 1, 4, 6, and 8, will be written in binary 1001010100 0000000000 0000 and	95000

Parameter	Data Type	Mandatory	Length	Description	Example
				converted to Hexa.	
totalAmount	Object	O			
value	String	M	16,2	From Payment Request.	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
trxDateTime	String	O	25	From Payment Request	20201231T235959Z
referenceNo	String	O	15	From Payment Request	123456789012345
journalNum	String	O	6	Sequence journal number in PJP Core System	123456
paymentType	String	O	1	From Payment Request **1** = Cash **2** = Transfer	1
flagAdvise	String	O	1	From Payment Request	Y

Parameter	Data Type	Mandatory	Length	Description	Example
				Y = Retry notification **N** = New notification	
billDetails	*Array of Objects*	*O*		Array with maximum 24 Objects	
billCode	*String*	*O*	2	From Inquiry Response	01
billNo	*String*	*O*	18	From Inquiry Response	1234567890 12345678
billName	*String*	*O*	20	From Inquiry Response	Bill A for Jan
billShortName	*String*	*O*	10	From Inquiry Response	Bill A
billDescription	*Object*	*O*		From Inquiry Response	
english	*String*	*O*	18	From Inquiry Response	Maintenance
indonesia	*String*	*O*	18	From Inquiry Response	Pemeliharaan

Parameter	Data Type	Mandatory	Length	Description	Example
billSubCompany	String	O	5	From Inquiry Response	00001
billAmount	Object	O			
value	String	M	16,2	From Inquiry Response.	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O		From Inquiry Response	
status	String	O	2	Payment status for specific Bill	00
reason	String	O	2	Reason for Payment Status for specific Bill multi language	
english	String	O	64	Reason for Payment Status for specific Bill in English	Success
indonesia	String	O	64	Reason for Payment Status for	Sukses

Parameter	Data Type	Mandatory	Length	Description	Example
				specific Bill in Bahasa	
freeTexts	*Array of Objects*	*O*		From Inquiry Response. Array with maximum 25 Objects	
english	*String*	O	32	From Inquiry Response	Free text
indonesia	*String*	O	32	From Inquiry Response	Tulisan bebas
additionalInfo	*Object*	*O*	N/A	From Inquiry Response	

Contoh Request

```
POST .../v1.0/transfer-va/report HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
```

```
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerServiceId":"  088899",
    "startDate":"2020-12-31",
    "startTime":"14:56:11+07:00",
    "endDate":"2021-12-31",
    "endTime":"14:56:11+07:00",
    "additionalInfo":{
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00
X-SIGNATURE:
85be8171923ac135157c7e89f52499bf0c25ad6eeebe04a986e8c86256
1b19a5

{
    "responseCode":2003500,
    "responseMessage":"Success",
    "virtualAccountData":[
        {
            "paymentFlagReason":{
                "english":"Success",
                "indonesia":"Sukses"
            },
            "partnerServiceId":"  088899",
            "customerNo":"12345678901234567890",
            "virtualAccountNo":"  088899123456788901234567890",
            "virtualAccountName":"Jokul Doe",
            "virtualAccountEmail":"jokul@email.com",
            "virtualAccountPhone":"6281828384858",
            "sourceAccountNo":"1234567890",
            "sourceAccountType":"S",
            "trxId":"abcdefgh1234",
            "inquiryRequestId":"abcdef-123456-abcdef",
            "paymentRequestId":"abcdef-123456-abcdef",
            "paidAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "paidBills":"95000",
            "totalAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "trxDateTime":"20201231T235959Z",
```

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```json
        "referenceNo":"123456789012345",
        "journalNum":"123456",
        "paymentType":1,
        "flagAdvise":"Y",
        "billDetails":[
            {
                "billCode":"01",
                "billNo":"123456789012345678",
                "billName":"Bill A for Jan",
                "billShortName":"Bill A",
                "billDescription":{
                    "english":"Maintenance",
                    "indonesia":"Pemeliharaan"
                },
                "billSubCompany":"00001",
                "billAmount":{
                    "value":"12345678.00",
                    "currency":"IDR"
                },
                "additionalInfo":{

                },
                "status":"00",
                "reason":{
                    "english":"Success",
                    "indonesia":"Sukses"
                }
            }
        ],
        "freeTexts":[
            {
                "english":"Free text",
                "indonesia":"Tulisan bebas"
            }
        ],
        "additionalInfo":{

        }
    }
  ]
}
```

4.2.3. API Transaction Status Inquiry
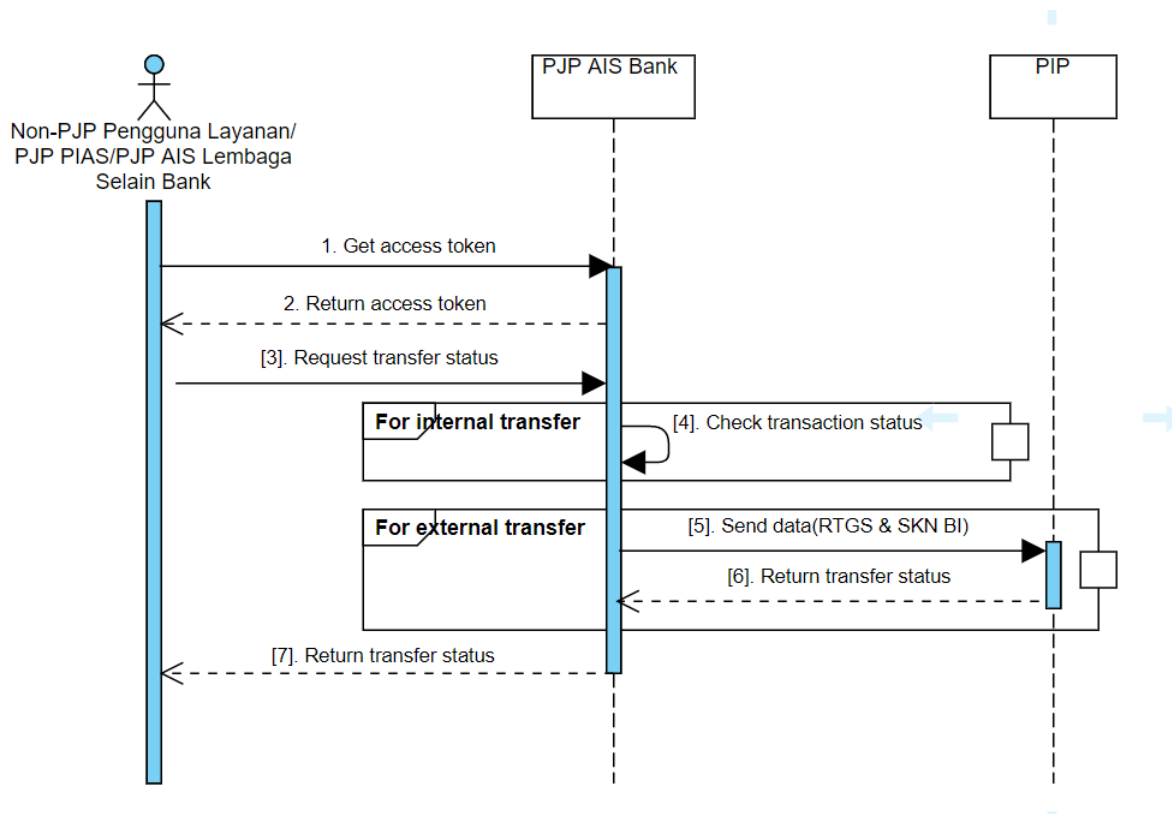
Sequence Diagram

Sequence Diagram API Transaction Status Inquiry

Informasi Umum

Service Code	36
Name	API Transaction Status Inquiry
Version	1.0
HTTP Method	POST
Path	.../{version}/transfer/status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	O	64	Original transaction identifier on	202010290000 0000000001

Parameter	Data Type	Mandatory	Length	Description	Example
				service consumer system	
originalReferenceNo	String	O	64	Original transaction identifier on service provider system	20201029777 70000000009
originalExternalId	String	O	32	Original External-ID on header message	30443786930 72272646328 0097920912
serviceCode	String	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	17
transactionDate	String	O	25	Transaction date : ISO 8601 YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
amount	Object	O			
value	String	M	16,2	Transaction Amount. Nominal inputted by	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				Customer with 2 decimal	
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2003600
responseMessage	String	M	150	Response description	Successful
originalReferenceNo	String	C	64	Original transaction identifier on service provider system. Must be filled upon successful original transaction	20201029777 70000000009

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	20201029000 00000000001
originalExternalId	*String*	*O*	32	Original External-ID on header message	30443786930 72272646328 0097920912
serviceCode	*String*	*M*	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	17
transactionDate	*String*	*O*	25	Transaction date : ISO 8601 YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56+07:00
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountNo	*String*	*M*	34	Beneficiary Account	88880100000 3301
beneficiaryBankCode	*String*	*O*	8	Beneficiary Bank Code	002
currency	*String*	*O*	3	Currency Type	IDR
previousResponseCode	*String*	*O*	7	Previous Response Code Transaction Status	2001700
referenceNumber	*String*	*M*	30	Reference Number dari Sistem	10052019
sourceAccountNo	*String*	*M*	19	Source Account	88880100015 7508
transactionId	*String*	*O*	8	Transaction ID unique per 90 days (using UTC+07	10052019

Parameter	Data Type	Mandatory	Length	Description	Example
				Time Zone). Format: Must be 8 in length.	
latestTransaction Status	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionSta tusDesc	String	O	50	Description status transaction	Success
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/transfer/status HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T14:56:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
X-ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
```

```
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"30443786930722726463097920912",
    "serviceCode":"17",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00
X-SIGNATURE:
85be8171923ac135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5

{
    "responseCode":"2003600",
    "responseMessage":"Successful",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalExternalId":"30443786930722726463097920912",
    "serviceCode":"17",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "beneficiaryAccountNo":"888801000003301",
    "beneficiaryBankCode":"002",
    "currency":"IDR",
    "previousResponseCode":"2001700",
    "referenceNumber":"10052019",
    "sourceAccountNo":"888801000157508",
    "transactionId":"10052019",
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
```

```
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

4.3. SPESIFIKASI API TRANSFER KREDIT

4.3.1. API Customer Top Up

a. Account Inquiry
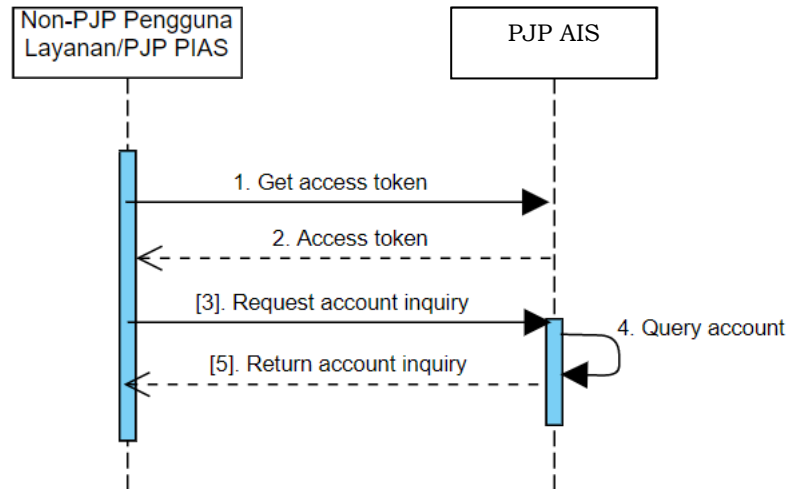
Sequence Diagram

Sequence Diagram API Account Inquiry - Customer Top Up

Informasi Umum

Service Code	37
Name	API Account Inquiry - Customer Top Up
Version	1.0
HTTP Method	POST
Path	.../{version}/emoney/account-inquiry

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01

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Parameter	Data Type	Mandatory	Length	Description	Example
customerNumber	String	C	32	Customer Account Number. Must be filled if customer's token (Token B2B2C) is null	6281388370 001
amount	Object	M			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
transactionDate	String	O	25	Format Transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T14:56:11 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that	{"deviceId": "12345679237",

Parameter	Data Type	Mandatory	Length	Description	Example
				are not provided by SNAP	"channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2003700
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	20201029777 70000000009
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	20201029000 00000000001
sessionId	String	O	25	Session ID transaction	883737GHY8 839
customerNumber	String	C	64	Customer Account Number Rule of mask for UI XXXXXXXX18 57	62873773882 72

330

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled if user's access token (Token B2B2C) is null	
customerName	String	M	255	Unmasked customer account name	John Doe
customerMonthlyInLimit	Number	O	17	Customer monthly cashin limit	10000000
minAmount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
maxAmount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits.	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
feeAmount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
currency	*String*	M	3	Currency (ISO 4217)	IDR
feeType	*String*	O	25	Fee type	Admin fee
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/account-inquiry HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:02:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "partnerReferenceNo": "2020102900000000000001",
     "customerNumber": "6287377388272",
     "amount": {
          "value": "12345678.00",
          "currency": "IDR"
     },
     "transactionDate": "2020-12-21T14:56:11+07:00",
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
```

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```
        }

```

Contoh Response

```
    Content-type: application/json
    X-TIMESTAMP: 2020-12-21T17:02:18+07:00

    {
        "responseCode": "2003700",
        "responseMessage": "Successful",
        "referenceNo": "2020102977770000000009",
        "partnerReferenceNo": "2020102900000000000001",
        "sessionId": "883737GHY8839",
        "customerNumber": "6281388370001",
        "customerName": "John Doe",
        "customerMonthlyInLimit": "10000000",
        "minAmount": {
            "value": "10000.00",
            "currency": "IDR"
        },
        "maxAmount": {
            "value": "10000.00",
            "currency": "IDR"
        },
        "amount": {
            "value": "10000.00",
            "currency": "IDR"
        },
        "feeAmount": {
            "value": "10000.00",
            "currency": "IDR"
        },
        "feeType": "Admin fee",
        "additionalInfo": {
            "deviceId": "12345679237",
            "channel": "mobilephone"
        }
    }
```

b. Customer Top Up

Sequence Diagram
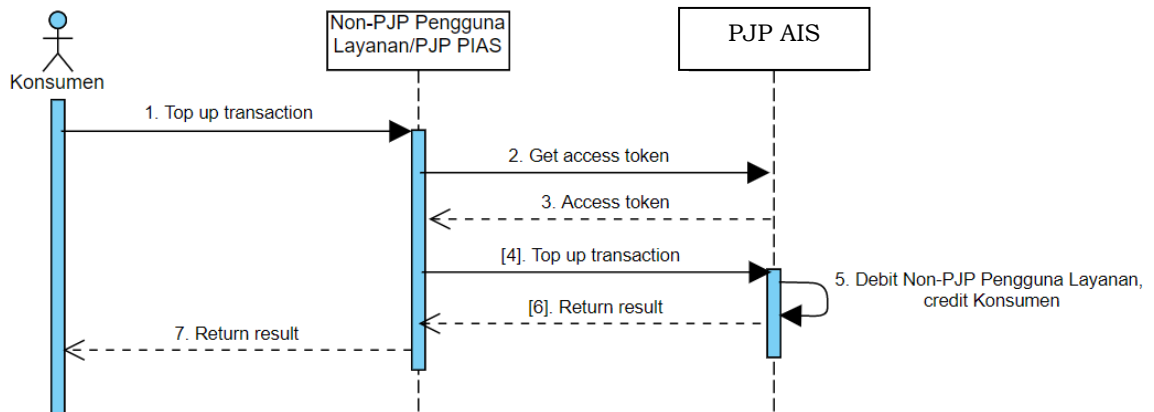
Sequence Diagram API Customer Top Up

Informasi Umum

Service Code	38
Name	API Customer Top Up
Version	1.0
HTTP Method	POST
Path	…/{version}/emoney/topup

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
customerNumber	*String*	*O*	32	Customer Account number	6281773628 883

Parameter	Data Type	Mandatory	Length	Description	Example
customerName	*String*	O	255	Customer Account name	John Doe
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
feeAmount	*Object*	O			
value	*String*	M	16,2	Transaction fee	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
transactionDate	*String*	O	25	Format Transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:01:11 +07:00
sessionId	*String*	O	25	Invoice transaction ID	883737GHY 8839
categoryId	*Number*	O	10	Category ID	6
notes	*string*	O	255	Transaction noted	Notes test
additionalInfo	*Object*	O	N/A	Additional information for	{"deviceId": "12345679237"

Parameter	Data Type	Mandatory	Length	Description	Example
				custom use that are not provided by SNAP	, "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2003800
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
sessionId	String	O	25	Transaction invoice ID	883737GHY8 839
customerNumber	String	O	64	Customer account number	6281873663 63
amount	Object	O			

Parameter	Data Type	Mandatory	Length	Description	Example
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/topup HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:07:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
```

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```json
    "partnerReferenceNo": "2020102900000000000001",
    "customerNumber": "6281773628883",
    "customerName": "John Doe",
    "amount": {
        "value": "12345678.00",
        "currency": "IDR"
    },
    "feeAmount": {
        "value": "12345678.00",
        "currency": "IDR"
    },
    "transactionDate": "2020-12-21T17:01:11+07:00",
    "sessionId": "883737GHY8839",
    "categoryId": "6",
    "notes": "notes test",
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
    "responseCode": "2003800",
    "responseMessage": "Successful",
    "referenceNo": "2020102977770000000009",
    "partnerReferenceNo": "2020102900000000000001",
    "sessionId": "883737GHY8839",
    "customerNumber": "628187366363",
    "amount": {
        "value": "12345678.00",
        "currency": "IDR"
    },
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

c. Customer Top Up Inquiry Status
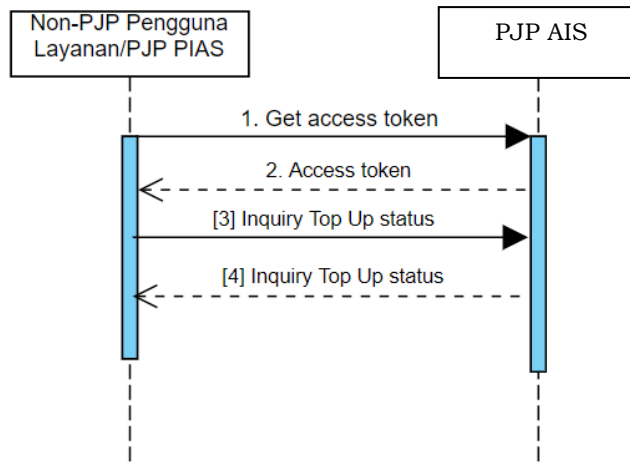
Sequence Diagram

Sequence Diagram API Customer Top Up Inquiry Status

Informasi Umum

Service Code	39
Name	API Customer Top Up Inquiry Status
Version	1.0
HTTP Method	POST
Path	…/{version}/emoney/topup-status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	O	64	Transaction identifier/refere nce generated by partner.	2021072342 3580894758 92734
originalReference No	*String*	O	64	Transaction identifier/refere nce generated	2021072342 3580894758 92091

Parameter	Data Type	Mandatory	Length	Description	Example
				by PJP AIS Selain Bank.	
originalExternal Id	*String*	O	64	Original X-EXTERNAL-ID from top up request.	2ads-2da-d23dasd-21dadjoiq-23ij4oinfoen
serviceCode	*String*	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	38
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	M	7	Response code	2003900
responseMessage	*String*	M	150	Response description	Successful
originalPartner ReferenceNo	*String*	O	64	Transaction identifier/refere	20210723423 58089475892 734

Parameter	Data Type	Mandatory	Length	Description	Example
				nce generated by partner.	
originalReferenceNo	String	O	64	Transaction identifier/reference generated by PJP AIS Selain Bank.	20210723423 58089475892 091
originalExternalId	String	O	64	Original X-EXTERNAL-ID from top up request.	2ads-2da-d23dasd-21dadjoiq-23ij4oinfoen
serviceCode	String	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	38
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
				(ISO 4217)	
latestTransaction Status	*String*	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStat usDesc	*String*	O	50	Description status transaction	Success
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/topup-status HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:07:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
```

```
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "originalPartnerReferenceNo": "2021072342358089475892734",
     "originalReferenceNo": "2021072342358089475892091",
     "originalExternalId": "2ads-2da-d23dasd-21dadjoiq-
     23ij4oinfoen",
     "serviceCode": "38",
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T14:36:19+07:00

{
     "responseCode": "2003900",
     "responseMessage": "Successful",
     "originalPartnerReferenceNo": "2021072342358089475892734",
     "originalReferenceNo": "2021072342358089475892091",
     "originalExternalId": "2ads-2da-d23dasd-21dadjoiq-
     23ij4oinfoen",
     "serviceCode": "38",
     "amount": {
          "value": 12345678.00",
          "currency": "IDR"
     },
     "latestTransactionStatus": "00"
     "transactionStatusDesc": "success",
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

4.3.2. API Bulk Cash In

a. Submit Bulk
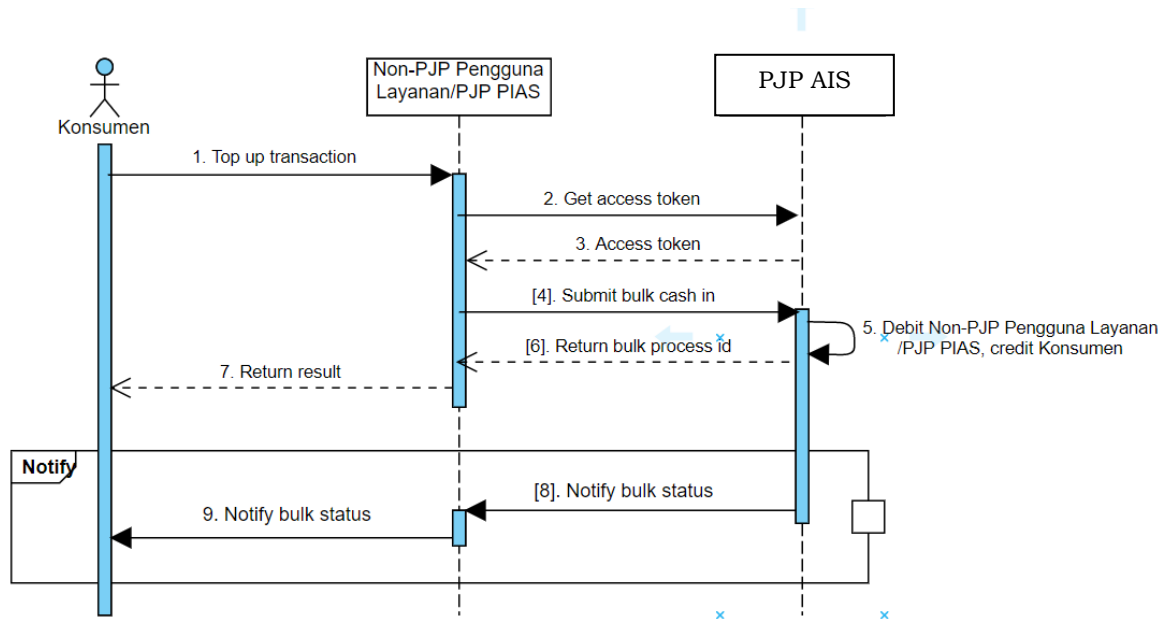
Sequence Diagram

Sequence Diagram API Submit Bulk Cash In

Informasi Umum

Service Code	40
Name	API Submit Bulk Cash In
Version	1.0
HTTP Method	POST
Path	.../{version}/emoney/bulk-cashin-payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerBulkId	*String*	*O*	64	Bulk transaction identifier on service consumer (bulk transaction sender) system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
transactionDate	String	M	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
currency	String	O	3	Currency	IDR
bulkObject	Array of Object				
accountNumber	String	M	64	Customer Account Number	6281388370 001
accountName	String	O	30	Customer Name	Kades
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	M	64	Individual transaction identifier on service consumer (bulk transaction sender) system	2020102900 0000000009 90
additionalInfo	Object	O	N/A	Additional information	{"deviceId": "12345679237", "channel": "mobilephone"}
feeType	String	O	25	To whom the fee will be charged **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient	OUR

Parameter	Data Type	Mandatory	Length	Description	Example
				will be charged the rest	
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004000
responseMessage	*String*	*M*	150	Response description	Successful
bulkId	*String*	*M*	64	Transaction identifier on service provider (Bulk transaction processing) system	2020102977 7700000000 09
partnerBulkId	*String*	*O*	64	Transaction identifier on service consumer (Bulk transaction sender) system	2020102900 0000000000 01
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/bulk-cashin-payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:01:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
      "partnerBulkId": "2020102900000000000001",
      "transactionDate": "2019-07-03T12:08:56-07:00",
      "currency": "IDR",
      "bulkObject" : {
          "accountNumber": "6281388370001",
          "accountName": "Kades",
          "amount": {
                "value": "12345678.00",
                "currency": "IDR"
          },
          "partnerReferenceNo": "2020102900000000000990",
          "additionalInfo": {
                "deviceId": "12345679237",
                "channel": "mobilephone"
          }
      },
      "feeType": "OUR",
      "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
      }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:01:17+07:00
```

```
{
    "responseCode": "2004000",
    "responseMessage": "Successful",
    "bulkId": "2020102977770000000009",
    "partnerBulkId ": "2020102900000000000001",
    "additionalInfo": {
        "deviceId": "12345679237",
        "channel": "mobilephone"
    }
}
```

b. Notify Bulk

Informasi Umum

Service Code	41
Name	API Bulk Cash In Notification
Version	1.0
HTTP Method	POST
Path	.../{version}/emoney/bulk-cashin-notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
bulkId	String	M	64	Transaction identifier on bulk transaction processing system	2020102977 7700000000 09
partnerBulkId	String	M	64	Transaction identifier on bulk transaction sender system	2020102900 0000000000 01
bulkObject	Array of Objects				
customerNumber	String	M	64	Customer Account Number	6281388370 001
customerName	String	O	30	Customer Name	Kades
amount	Object	O			

Parameter	Data Type	Mandatory	Length	Description	Example
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
referenceNo	*String*	*M*	64	Individual transaction identifier on bulk transaction processing system	2020102977 7700000000 09
partnerReferenceNo	*String*	*M*	64	Individual transaction identifier on bulk transaction sender system	2020102900 0000000009 90
responseCode	*String*	M	7	Response Code	2004000
responseMessage	*String*	M	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	*Object*	*O*	N/A	Additional information for custom use on each bulk object	{"deviceId": "12345679237", "channel": "mobilephone"}
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004100
responseMessage	*String*	*M*	150	Response description	Successful
bulkId	*String*	*M*	64	Transaction identifier on bulk transaction processing system	2020102977 7700000000 09
partnerBulkId	*String*	*M*	64	Transaction identifier on bulk transaction sender system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/bulk-cashin-notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:07:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747375 37
X-EXTERNAL-ID: 418075533589500931841621807978 37
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "bulkId": "2020102977770000000009",
     "partnerBulkId ": "2020102900000000000001",
     "bulkObject":{
          "customerNumber": "6281388370001",
          "customerName": "Kades",
          "amount": {
               "value": "12345678.00",
               "currency": "IDR"
          },
          "additionalInfo": {
               "deviceId": "12345679237",
               "channel": "mobilephone"
          }
          "referenceNo": "2020102977770000000009",
```

```
            "partnerReferenceNo": "2020102900000000000990",
            "responseCode": "2004100",
            "responseMessage": "Successful"
        },
        "additionalInfo": {
            "deviceId": "12345679237",
            "channel": "mobilephone"
        }
    }
```

Contoh Response

```
    Content-type: application/json
    X-TIMESTAMP: 2020-12-21T17:07:18+07:00


    {
        "responseCode": "2004100",
        "responseMessage": "Successful",
        "bulkId": "2020102977770000000009",
        "partnerBulkId": "2020102900000000000001",
        "additionalInfo": {
            "deviceId": "12345679237",
            "channel": "mobilephone"
        }
    }
```
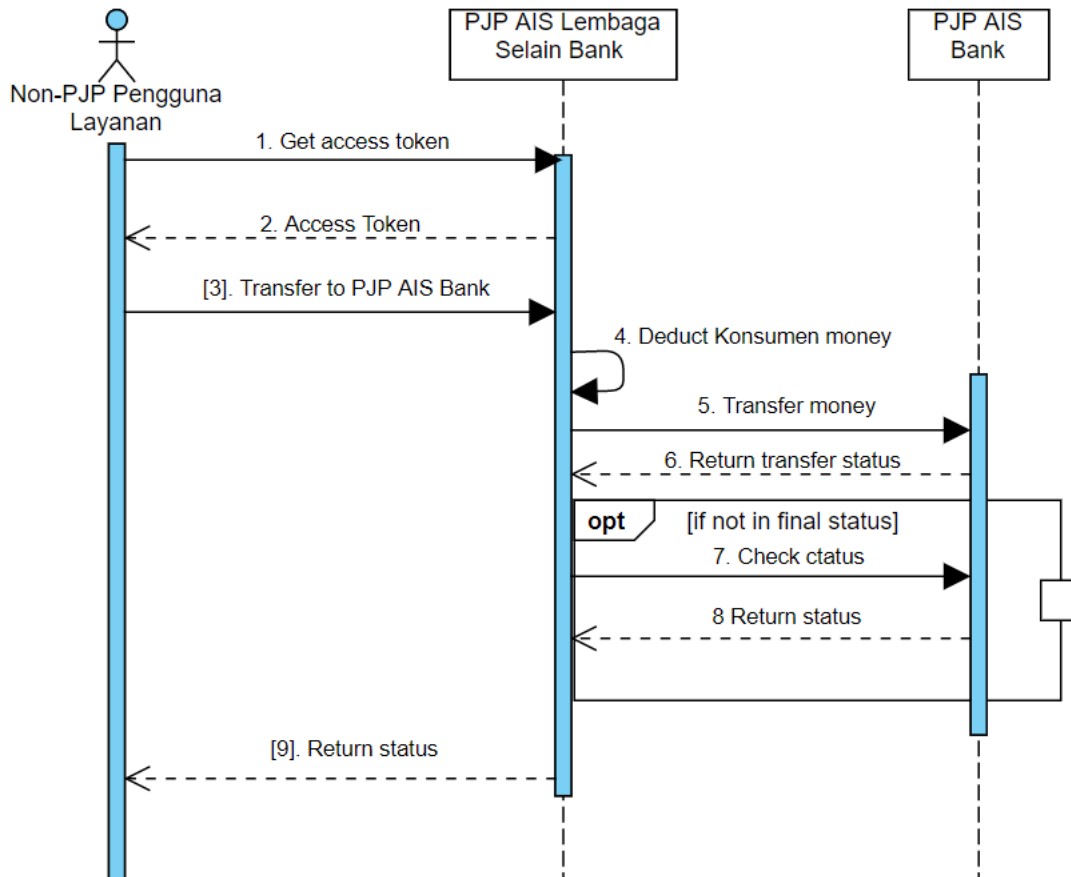
4.3.3. API Transfer to Bank

a. Account Inquiry
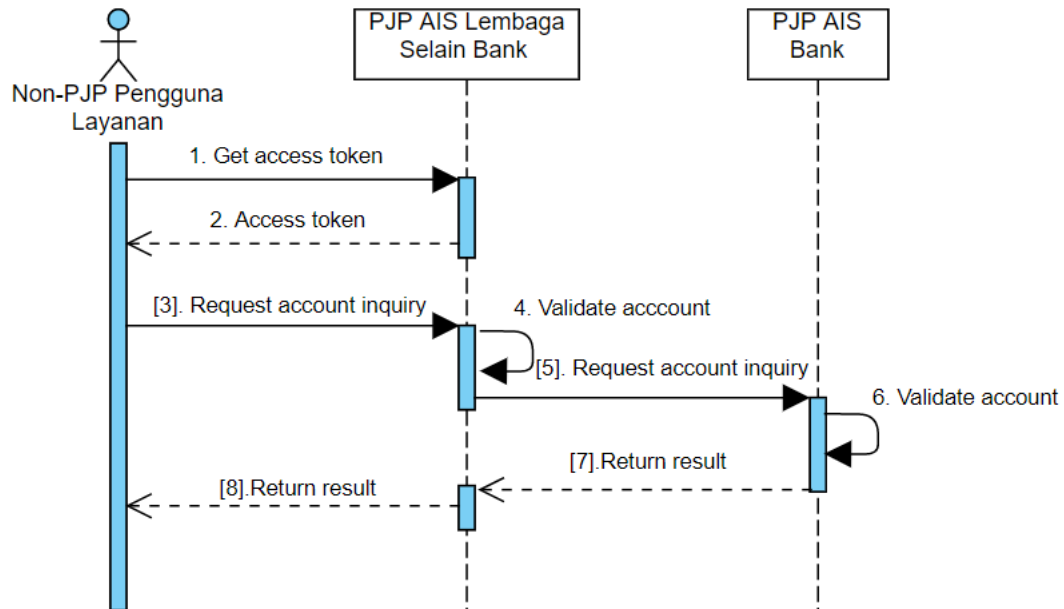
Sequence Diagram

Sequence Diagram API Transfer to Bank-Account Inquiry

Informasi Umum

Service Code	42
Name	API Transfer to Bank-Account Inquiry
Version	1.0
HTTP Method	POST
Path	.../{version}/emoney/bank-account-inquiry

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
customerNumber	String	M	32	Customer Account Number	6281388370 001
amount	Object	M			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
beneficiaryAccountNumber	string	O	32	Destination account number	8377388292
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004200
responseMessage	*String*	*M*	150	Response description	Successful
referenceNo	*String*	*C*	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
accountType	*String*	*O*	25	Account type	tabungan
beneficiaryAccountNumber	*String*	*M*	32	Beneficiary account number	2452451341
beneficiaryAccountName	*String*	*M*	64	Beneficiary account name	John Doe
beneficiaryBankCode	*String*	*O*	8	Bank code	003
beneficiaryBankShortName	*String*	*O*	25	Bank short	BMRI

Parameter	Data Type	Mandatory	Length	Description	Example
				name	
beneficiaryBank Name	*String*	*O*	25	Bank name	Mandiri
amount	*Object*	M			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
sessionId	*String*	*O*	25	Session ID	0UYEB77329 002HY
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/bank-account-inquiry HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:21:41+07:00
```

```
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 8215082391904062462182317473753?
X-EXTERNAL-ID: 418075533589500931841621807978?37
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
      "partnerReferenceNo": "2020102900000000000001",
      "customerNumber": "6281388370001",
      "amount": {
           "value": "10000.00",
           "currency": "IDR"
      },
      "beneficiaryAccountNumber": "8377388292",
      "additionalInfo": {
           "deviceId": "12345679237",
           "channel": "mobilephone"
      }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:07:18+07:00

{
      "responseCode": "2004200",
      "responseMessage": "Successful",
      "referenceNo": "20201029777700000000009",
      "partnerReferenceNo": "2020102900000000000001",
      "accountType": "tabungan",
      "beneficiaryAccountNumber": "2452451341",
      "beneficiaryAccountName": "John Doe",
      "beneficiaryBankCode": "003",
      "beneficiaryBankShortName": "BMRI",
      "beneficiaryBankName": "Mandiri",
      "amount": {
           "value": "10000.00",
           "currency": "IDR"
      },
      "sessionId": "0UYEB77329002HY",
      "additionalInfo": {
           "deviceId": "12345679237",
```

```
            "channel": "mobilephone"
        }
    }
```

```
    }
}
```

b. Payment Transaction

Sequence Diagram

Sequence Diagram API Transfer to Bank-Payment Transaction

Informasi Umum

Service Code	43
Name	API Transfer to Bank-Payment Transaction
Version	1.0
HTTP Method	POST
Path	.../{version}/emoney/transfer-bank

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	M	64	Transaction identifier on service consumer system	2020102900 0000000000 01
customerNumber	String	M	32	Customer Account Number	6281388370 001
accountType	String	O	25	Account type	tabungan
beneficiaryAccountNumber	String	M	32	Destination account number	8377388292
beneficiaryBankCode	String	O	8	Bank code	002
amount	Object	M			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
sessionId	*String*	O	25	Session ID	0UYEB77329 002HY
feeType	*String*	O	25	To whom the fee will be charged **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	OUR
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004300
responseMessage	*String*	*M*	150	Response description	Successful
referenceNo	*String*	*C*	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
transactionDate	*String*	*O*	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:48:41 +07:00
referenceNumber	*String*	*M*	64	Reference number	REF993883
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/transfer-bank HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:48:41+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "partnerReferenceNo": "2020102900000000000001",
     "customerNumber": "6281388370001",
     "accountType": "tabungan",
     "beneficiaryAccountNumber": "8377388292",
     "beneficiaryBankCode": "002",
     "amount": {
          "value": "10000.00",
          "currency": "IDR"
     },
     "sessionId": "0UYEB77329002HY",
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:48:45+07:00

{
     "responseCode": "2004300",
     "responseMessage": "Successful",
     "referenceNo": "2020102977770000000009",
     "partnerReferenceNo": "2020102900000000000001",
     "transactionDate": "2020-12-21T17:48:41+07:00",
```

```json
        "referenceNumber": "REF993883",
        "additionalInfo": {
            "deviceId": "12345679237",
            "channel": "mobilephone"
        }
}
```

4.3.4. API Transfer to OTC

Sequence Diagram
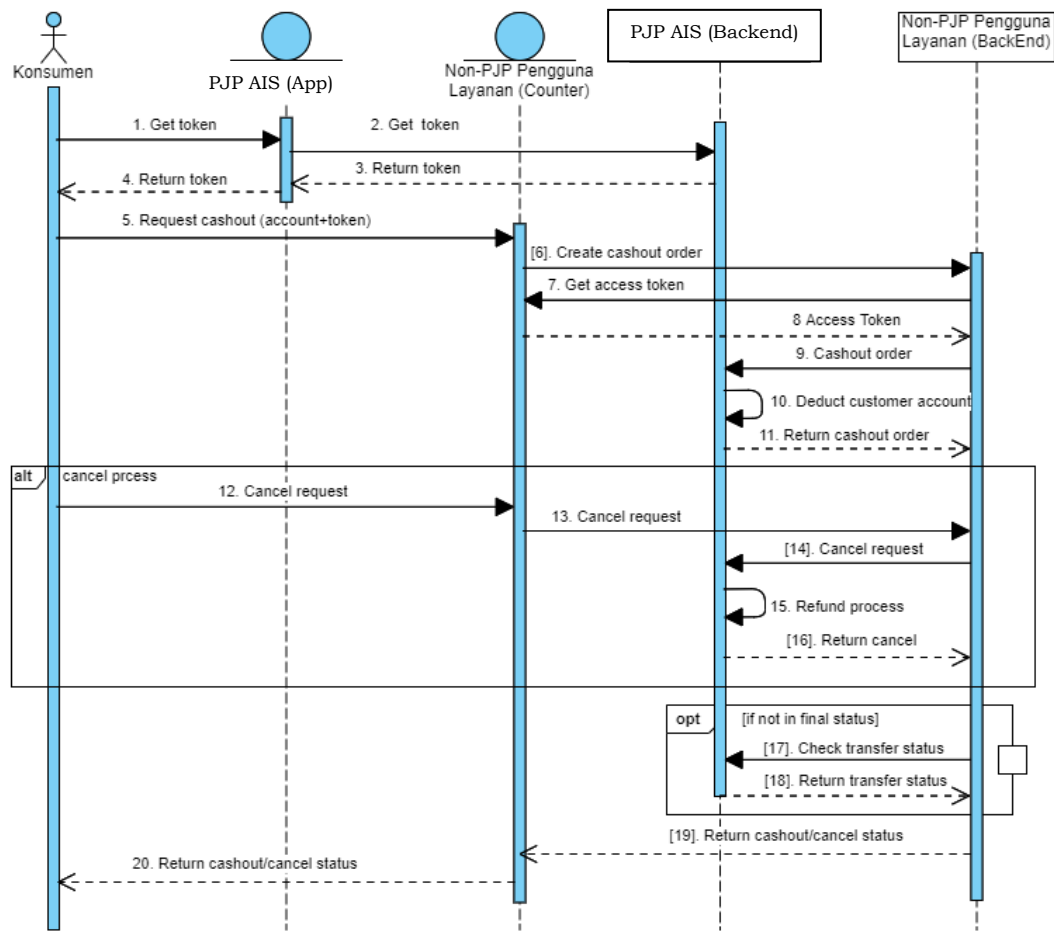
Sequence Diagram API Transfer to OTC

a. Create Payment

Informasi Umum

Service Code	44
Name	API Transfer to OTC – Create Payment
Version	1.0
HTTP Method	POST
Path	…/{version}/emoney/otc-cashout

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	M	64	Transaction identifier on service consumer system	20201029000000000000001
customerNumber	String	M	32	Customer Account Number	6281388370001
otp	String	M	8	otp	12345678
amount	Object	M			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
feeType	String	O	25	To whom the fee will be charged	OUR

Parameter	Data Type	Mandatory	Length	Description	Example
				OUR = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004400
responseMessage	*String*	*M*	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
referenceNo	*String*	*C*	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferen ceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
transactionDate	*String*	*O*	25	transaction date : ISO 8601 YYYY-MM-DDThh:mm:ss	2020-12-21T17:55:11 +07:00
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/otc-cashout HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
```

```
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:55:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
     "partnerReferenceNo": "2020102900000000000001",
     "customerNumber": "6281388370001",
     "otp": "12345678",
     "amount": {
          "value": "10000.00",
          "currency": "IDR"
     },
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:55:21+07:00

{
     "responseCode": "2004400",
     "responseMessage": "Successful",
     "referenceNo": "2020102977770000000009",
     "partnerReferenceNo": "2020102900000000000001",
     "transactionDate": "2020-12-21T17:55:11+07:00",
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

b. Transfer Status

Informasi Umum

Service Code	45
Name	API Transfer to OTC – Transfer Status
Version	1.0
HTTP Method	POST
Path	…/{version}/emoney/otc-status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartnerReferenceNo	*String*	*M*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExternalId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	*String*	*M*	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	44

Parameter	Data Type	Mandatory	Length	Description	Example
customerNumber	String	M	32	Customer Account Number	6281388370 001
transactionDate	String	O	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T14:56:11 +07:00
amount	Object	M			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004500
responseMessage	*String*	*M*	150	Response description	Successful
originalReferenceNo	*String*	*C*	64	Original transaction identifier on service provider system. Must be filled upon successful original transaction	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalExternalId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	*String*	*M*	2	Transaction type indicator. Service code of the transaction that needs to be	44

Parameter	Data Type	Mandatory	Length	Description	Example
				checked (original transaction).	
latestTransactionStatus	*String*	*M*	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	*String*	*O*	50	Description of latest transaction status	Success
transactionDate	*String*	*O*	25	Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:55:11+07:00
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
currency	*String*	M	3	Currency (ISO 4217)	IDR
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/emoney/otc-status HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:55:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo": "2020102900000000000001",
    "originalReferenceNo": "2020102977770000000009",
    "originalExternalId": "3044378693072272646328009792912",
    "serviceCode": "44",
    "customerNumber": "6281388370001",
    "transactionDate": "2020-12-21T14:56:11+07:00",
    "amount": {
        "value": "10000.00",
        "currency": "IDR"
    },
    "additionalInfo": {
        "deviceId": "12345679237",
```

```
                "channel": "mobilephone"
        }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:55:21+07:00

{
     "responseCode": "2004500",
     "responseMessage": "Successful",
     "originalReferenceNo": "2020102977770000000009",
     "originalPartnerReferenceNo": "2020102900000000000001",
     "originalExternalId": "3044378693072272646328009792 0912",
     "serviceCode": "44",
     "latestTransactionStatus": "00",
     "transactionStatusDesc": "Success",
     "transactionDate": "2020-12-21T17:55:11+07:00",
     "amount": {
          "value": "10000.00",
          "currency": "IDR"
     },
     "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
     }
}
```

c. Cancel Payment

Informasi Umum

Service Code	46
Name	API Transfer to OTC – Cancel Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/emoney/otc-cancel

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	*String*	C	64	Original transaction identifier on service provider system to be cancelled. Must be filled upon successful original transaction	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	M	64	Original transaction identifier on service consumer system to be cancelled	2020102900 0000000000 01
originalExternalId	*String*	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12

Parameter	Data Type	Mandatory	Length	Description	Example
customerNumber	*String*	*M*	32	Customer Account Number	6281388370 001
reason	*String*	*M*	512	Cancellation reason	Cancel reason
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2004600
responseMessage	*String*	*M*	150	Response description	Successful
originalReferenceNo	*String*	*M*	64	Original transaction identifier on service provider system to be cancelled	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
				system to be cancelled	
originalExternalId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
cancelTime	*String*	C	25	Cancel time Format cancel time: (ISO 8601) YYYY-MM-DDThh:mm:ss Must be filled upon successful cancel transaction	2020-12-21T17:07:25 +07:00
transactionDate	*String*	*O*	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:07:25 +07:00
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/otc/emoney/otc-cancel HTTP/1.2
Content-type: application/json
```

```
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T17:55:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 8215082391904062462182317473753
X-EXTERNAL-ID: 4180755335895009318416218079783
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
      "originalReferenceNo": "2020102977770000000009",
      "originalPartnerReferenceNo": "2020102900000000000001",
      "originalExternalId": "3044378693072272646328009792091",
      "customerNumber": "6281388370001",
      "reason": "timeout",
      "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
      }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:55:21+07:00

{
      "responseCode": "2004600",
      "responseMessage": "Successful",
      "originalReferenceNo": "2020102977770000000009",
      "originalPartnerReferenceNo": "2020102900000000000001",
      "originalExternalId": "3044378693072272646328009792091",
      "cancelTime": "2020-12-21T17:07:25+07:00",
      "transactionDate": "2020-12-21T17:55:11+07:00",
      "additionalInfo": {
          "deviceId": "12345679237",
          "channel": "mobilephone"
      }
}
```

4.3.5. API QR MPM

Sequence Diagram
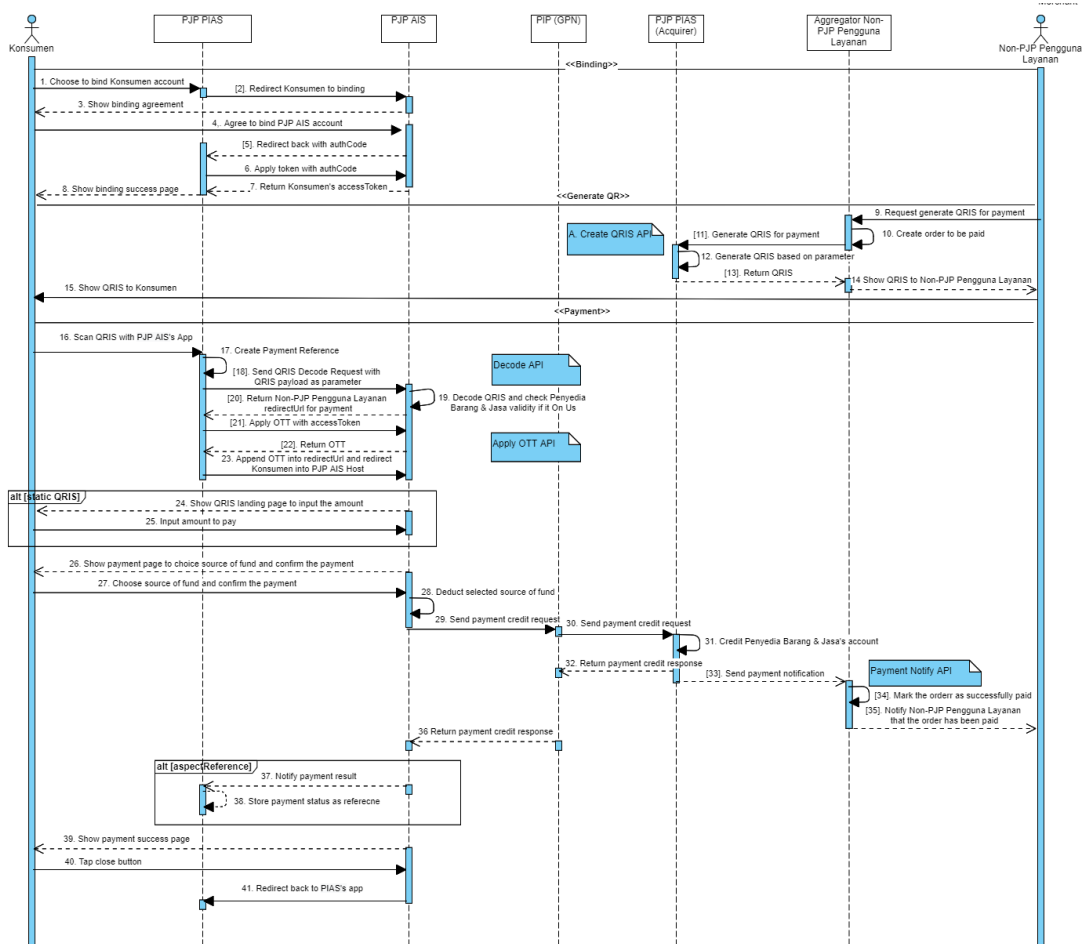
Sequence Diagram API QR MPM - Payment Redirect
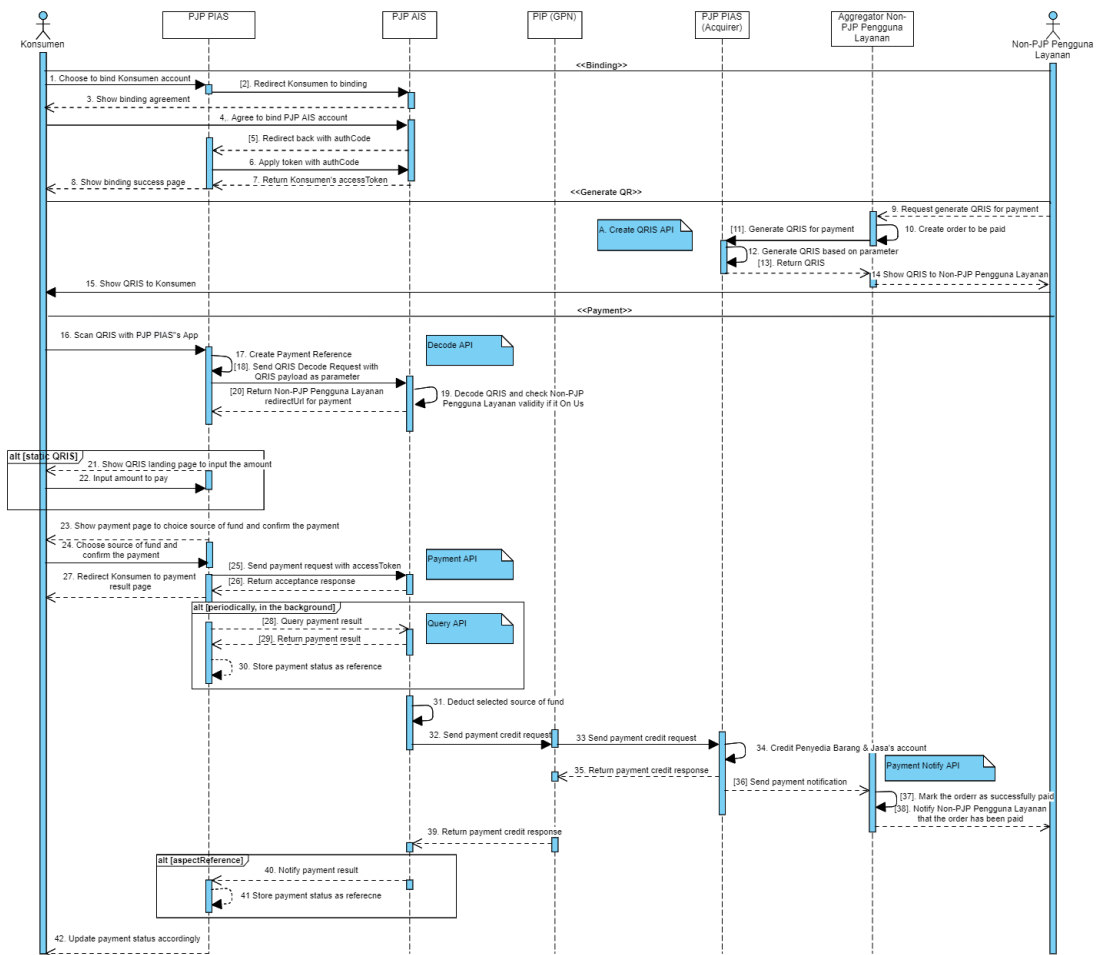
Sequence Diagram API QR MPM – Host to Host

a. Generate QR

Informasi Umum

Service Code	47
Name	API Generate QR MPM
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-mpm-generate

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00 with 2 decimal	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
feeAmount	*Object*	O			
value	*String*	M	16,2	Transaction fee	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
storeId	*String*	O	64	Unique shop id in merchant side.	abcd

Parameter	Data Type	Mandatory	Length	Description	Example
terminalId	String	O	16	Terminal Identification	213141251124
validityPeriod	String	O	25	The time when the QRIS valid Format validity period: (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56+07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2004700
responseMessage	String	M	150	Response description	Successful
referenceNo	String	O	64	Transaction identifier on service provider system.	2020102977770000000009
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900000000000001

Parameter	Data Type	Mandatory	Length	Description	Example
qrContent	String	C	512	QR String MPM. Must be filled if both qrUrl and qrImage are null	xxxxxxxxxxxxx
qrUrl	String	O	256	QR URL for download QR Image	https://qrurl?img=12345
qrImage	String	O	N/A	base64 from image QRIS. Max length is unlimited.	TWFuIGlzIGRpc3Rpbmd1aXNoZWQsIG5vdCBvbmx5IGJ5IGhpcyByZWFzb24sIGJ1dCAuLi4=
redirectUrl	String	O	512	Redirect URL to go to PJSP page to process the payment.	https://test.psjp.id/redirect/qris?x=238490324092
merchantName	String	O	25	Reference number	Baso Malang
storeId	String	O	64	Unique shop id in merchant side.	abcd
terminalId	String	O	16	Terminal Identification	213141251124
additionalInfo	Object	O	N/A	Additional information for custom use that	{"deviceId": "12345679237",

Parameter	Data Type	Mandatory	Length	Description	Example
				are not provided by SNAP	"channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-generate HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-01-15T17:01:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "storeId":"abcd",
    "terminalId":"213141251124",
    "validityPeriod":"2009-07-03T12:08:56+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-01-15T17:01:18+07:00

{
   "responseCode":"2004700",
   "responseMessage":"Successful",
   "referenceNo":"2020102977770000000009",
   "partnerReferenceNo":"2020102900000000000001",
   "qrContent":"xxxxxxxxxxxxxxxx",
   "qrUrl":https://qrurl?img=12345,
   "qrImage":"TWFuIGlzIGRpc3Rpbmd1aXNoZWQsIG5vdCBvbmx5IGJ5IGhpcy
   ByZWFzb24sIGJldCAuLi4=",
   "redirectUrl":"https://test.psjp.id/redirect/qris?
   x=238490324092",
   "merchantName":"Baso Malang",
   "storeId":"abcd",
   "terminalId":"213141251124",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

b. Decode QR

Informasi Umum

Service Code	48
Name	API Decode QR MPM
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-mpm-decode

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
qrContent	String	M	512	QR String MPM	00020101....
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
merchantId	String	O	64	Merchant identifier that is	2348918230 3312

Parameter	Data Type	Mandatory	Length	Description	Example
				unique per each merchant	
subMerchantId	String	O	32	Sub merchant ID	2348918230 3312
scanTime	String	M	25	The time when the QRIS scanned by the User Format scan time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-23T08:27:11 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2004800
responseMess age	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system.	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled upon successful transaction	
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
redirectUrl	String	C	512	Redirect URL to go to PJSP page to process the payment. Mandatory if using redirect mode for transaction	https://test. psjp.id/redire ct/qris? x=238490324 092
merchantName	String	C	25	Merchant Name. Mandatory if using Host to Host mode for transaction	Baso Malang
merchantCategory	String	C	32	Merchant category. Mandatory if using Host to Host mode for transaction	Food & Beverage
merchantLocation	String	C	25	Merchant location. Mandatory if using Host to Host mode for transaction	Jakarta
merchantInfos	Array	M		Merchant account	

Parameter	Data Type	Mandatory	Length	Description	Example
	of Objects			information	
merchantPAN	Numeric	M	19	Merchant PAN Mandatory if using Host to Host mode for transaction	9360001410 000000009
acquirerName	String	M	50	Acquirer Name Mandatory if using Host to Host mode for transaction	BCA
transactionAmount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
feeAmount	Object	O			
value	String	M	16,2	Net amount of the transaction.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-decode HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:27:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
     "partnerReferenceNo": "2020102900000000000001",
     "qrContent": "00020101....",
     "amount": {
```

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```
            "value": "10000.00",
            "currency": "IDR"
        },
        "merchantId": "234891823303312",
        "subMerchantId": "234891823303312",
        "scanTime": "2020-12-23T08:27:11+07:00",
        "additionalInfo": {
            "deviceId": "12345679237",
            "channel": "mobilephone"
        }
    }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:27:18+07:00

{
    "responseCode":"2004800",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "redirectUrl":"https://test.psjp.id/redirect/qris?
    x=238490324092",
    "merchantName":"Baso Malang",
    "merchantCategory":"Food & Beverage",
    "merchantLocation":"Jakarta",
    "merchantInfos":[
      {
       "merchantPAN":"9360001410000000009",
       "acquirerName":"BCA"
      },
      {
       "merchantPAN":"9360001310000000001",
       "acquirerName":"PERMATA"
      }
    ],
    "transactionAmount":{
       "value":"12345678.00",
       "currency":"IDR"
    },
    "feeAmount":{
       "value":"12345678.00",
       "currency":"IDR"
    },

    "additionalInfo":{
       "deviceId":"12345679237",
```

```
        "channel":"mobilephone"
    }
}
```

c. Payment Redirect – Apply OTT

Informasi Umum

Service Code	49
Name	API Payment Redirect
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/apply-ott

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
userResources	Array of Strings	M	64	One time token	["OTT"]
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2004900
responseMessage	String	M	150	Response description	Successful
userResources	Array of Objects	M			
resourceType	String	M	32	Resource retrieved.	OTT
value	String	M	64	Value of	jadoijasod98

Parameter	Data Type	Mandatory	Length	Description	Example
				resource from resourceType parameter	7984712094 7201ifh0afhq 08hd1038
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/apply-ott HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:31:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "userResources":["OTT"],
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:31:18+07:00
```

```
{
    "responseCode":"2004900",
    "responseMessage":"Successful",
    "userResources":[{
        "resourceType": "OTT",
        "value":"jadoijasod9879847120947201ifh0afhq08hd1038"
    }]
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

d. Payment – Host to Host

Informasi Umum

Service Code	50
Name	API Payment – Host to Host
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-mpm-payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	M	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	String	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
feeAmount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
otp	String	O	8	One-time password	12345678
verificationId	String	O	32	To accomodate verification OTP transaction	3109289249 49487
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2005000
responseMessage	*String*	*M*	150	Response description	Successful
referenceNo	*String*	*C*	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
transactionDate	*String*	*O*	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-23T08:37:11 +07:00
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
feeAmount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
verificationId	*String*	O	64	Verification identifier, if verification is required	8921840jfas0 dfjasd09dj11 29jd0921d
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:37:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "otp":"12345678",
    "verificationId":"310928924949487",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:37:21+07:00

{
    "responseCode":"2005000",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
```

```json
        "transactionDate":"2020-12-23T08:37:11+07:00",
        "amount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "feeAmount":{
            "value":"12345678.00",
            "currency":"IDR"
        },
        "verificationId":"8921840jfas0dfjasd09dj1129jd0921d",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
```

e. Query Payment

Informasi Umum

Service Code	51
Name	API Query Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-mpm-query

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalExternalId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	*String*	*M*	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	47/49/50

Parameter	Data Type	Mandatory	Length	Description	Example
merchantId	String	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant Id	3109289249 49487
externalStoreId	String	O	64	External Store Id	1249289249 49487
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2005100
responseMessage	String	M	150	Response description	Successful
originalReferenceNo	String	C	64	Original transaction identifier on service provider system. Must be filled upon successful original transaction	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalExternal Id	String	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	String	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	47/49/50
latestTransacti onStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStat usDesc	String	O	50	Description status transaction	Success
paidTime	String	C	25	Transaction date : ISO 8601	2020-10-20T17:56:57

Parameter	Data Type	Mandatory	Length	Description	Example
				YYYY-MM-DDThh:mm:ss Must be filled upon successful original transaction.	+07:00
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
feeAmount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed	
currency	String	M	3	Currency (ISO 4217)	IDR
terminalId	String	O	16	Terminal Identification	2131412511 24
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-query HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:43:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221
{
    "original]ReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"20201029000000000000001",
    "originalExternalId":"30443786930722726463097920912",
    "serviceCode":"47",
    "merchantId":"000007100010926",
    "subMerchantId":"310928924949487",
```

```
    "externalStoreId":"124928924949487",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:43:16+07:00

{
    "responseCode":"2005100",
    "responseMessage":"Successful",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalExternalId":"30443786930722726463097920912",
    "serviceCode":"47",
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
    "paidTime":"2020-10-20T17:56:57+07:00",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "terminalId":"213141251124",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

f. Payment Notify

Informasi Umum

Service Code	52
Name	API Payment Notification
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-mpm-notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	String	M	64	Transaction identifier on service provider system	2020102977 7700000000 09
originalPartnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
latestTransactionStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	String	O	50	Description status transaction	Success

Parameter	Data Type	Mandatory	Length	Description	Example
customerNumber	*String*	O	64	Customer Account Number	6281388370 001
accountType	*String*	O	25	Account type	tabungan
destinationNumber	*String*	O	25	Destination account number	8377388292
destinationAccountName	*String*	O	25	Destination account name	John doe
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
sessionId	*String*	O	25	Session id	0UYEB77329 002HY
bankCode	*String*	O	8	Bank code	002
externalStoreId	*String*	O	64	External Store Id	1249289249 49487
additionalInfo	*Object*	O	N/A	Additional information for custom use that	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				are not provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2005200
responseMessage	*String*	*M*	150	Response description	Successful
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:46:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalReferenceNo":"2020102977770000000009",
```

```
"originalPartnerReferenceNo":"2020102900000000000001",
"latestTransactionStatus":"00",
"transactionStatusDesc":"Success",
"customerNumber":"6281388370001",
"accountType":"tabungan",
"destinationNumber":"8377388292",
"destinationAccountName":"John Doe",
"amount":{
   "value":"12345678.00",
   "currency":"IDR"
},
"sessionId":"0UYEB77329002HY",
"bankCode":"002",
"externalStoreId":"124928924949487",
"additionalInfo":{
   "deviceId":"12345679237",
   "channel":"mobilephone"
}
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:46:16+07:00

{
   "responseCode":"2005200",
   "responseMessage":"Successful",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

g. Cancel Payment

Informasi Umum

Service Code	77
Name	API Cancel Payment
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-mpm-cancel

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExternalId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
externalStoreId	*String*	O	64	External Store ID	1249289249 49487

Parameter	Data Type	Mandatory	Length	Description	Example
reason	String	M	256	Cancellation reason	Cancel reason
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2007700
responseMessage	String	M	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalRefere nceNo	*String*	*C*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExterna lId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
cancelTime	*String*	C	25	Cancel time Format cancel time: (ISO 8601) YYYY-MM-DDThh:mm:ss Must be filled upon successful cancel transaction	2020-10-20T17:56:57 +07:00
transactionDate	*String*	*O*	25	Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-10-20 17:56:57+07: 00
additionalInfo	*Object*	*O*	N/A	Additional	{"deviceId": "12345679237",

Parameter	Data Type	Mandatory	Length	Description	Example
				information for custom use that are not provided by SNAP	"channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-cancel HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:10:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221
{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"3044378693072272646328009792 0912",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "externalStoreId":"124928924949487",
    "reason":"cancel reason",
    "amount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json

X-TIMESTAMP: 2020-12-23T08:10:18+07:00


{
   "responseCode":"2007700",
   "responseMessage":"Successful",
   "originalPartnerReferenceNo":"2020102900000000000001",
   "originalReferenceNo":"2020102977770000000009",
   "originalExternalId":"30443786930722726463280097920912",
   "cancelTime":"2020-10-20T17:56:57+07:00",
   "transactionDate":"2020-12-23T08:37:11+07:00",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

h. Refund Payment

Informasi Umum

Service Code	78
Name	API Refund Payment
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-mpm-refund

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
externalStoreId	*String*	O	64	External Store ID	1249289249 49487
originalPartner ReferenceNo	*String*	M	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalRefere nceNo	*String*	O	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExtern alId	*String*	O	32	Original Customer	10052019

Parameter	Data Type	Mandatory	Length	Description	Example
				Reference Number	
partnerRefund No	String	M	64	ReferenceNumber from PJP AIS for the refund.	23985091820 4981205970
refundAmount	Object	O			
value	String	M	16,2	Refund amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
reason	String	O	256	Refund reason.	Customer complain.
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2007800
responseMessage	*String*	*M*	150	Response description	Successful
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExternalId	*String*	*O*	32	Original Customer Reference Number	10052019
refundNo	*String*	*M*	64	Refund Number	REF993883
partnerRefundNo	*String*	*O*	64	ReferenceNumber from PJP AIS for the refund.	2398509182 0498120597 0
refundAmount	*Object*	O			
value	*String*	M	16,2	Refund amount of the transaction. If it's IDR then value includes 2 decimal digits.	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency	IDR
refundTime	String	M	25	Refund time. Refund time format: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:21:41 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	

Contoh Request

```
POST …/v1.0/qr/qr-mpm-refund HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:10:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
```

```
      "merchantId":"00007100010926",
      "subMerchantId":"310928924949487",
      "externalStoreId":"124928924949487",
      "originalPartnerReferenceNo":"2020102900000000000001",
      "originalReferenceNo":"20201029777770000000009",
      "originalExternalId":"10052019",
      "partnerRefundNo":"2398509182049081205970",
      "refundAmount":{
         "value":"10000.00",
         "currency":"IDR"
      },
      "reason":"Customer complain",
      "additionalInfo":null
   }
```

Contoh Response

```
      Content-type: application/json
      X-TIMESTAMP: 2020-12-23T08:10:18+07:00

      {
         "responseCode":"2007800",
         "responseMessage":"Successful",
         "originalPartnerReferenceNo":"2020102900000000000001",
         "originalReferenceNo":"20201029777770000000009",
         "originalExternalId":"10052019",
         "refundNo":"REF993883",
         "partnerRefundNo":"2398509182049081205970",
         "refundAmount":{
            "value":"10000.00",
            "currency":"IDR"
         },
         "refundTime":"2020-12-21T17:21:41+07:00",
         "additionalInfo":null
      }
```

4.3.6. API Transaction Status Inquiry
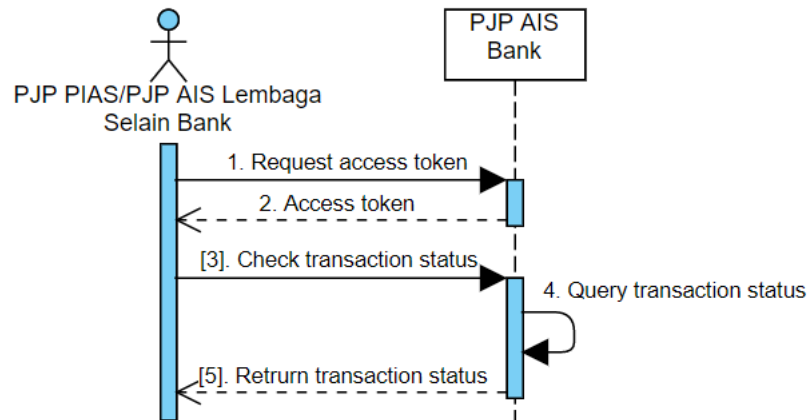
Sequence Diagram

Sequence Diagram API Transaction Status Inquiry

Informasi Umum

Service Code	53
Name	API Transaction Status Inquiry
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-mpm-status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	*O*	64	Original transaction identifier on	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
				service provider system	
originalExternalId	String	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	String	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	49/50
transactionDate	String	O	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2005300
responseMessage	*String*	*M*	150	Response description	Successful
originalReferenceNo	*String*	*C*	64	Original transaction identifier on service provider system. Must be filled upon successful original transaction	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartnerReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalExternalId	String	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	String	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	49/50
latestTransactionStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	String	O	50	Description status transaction	success

Parameter	Data Type	Mandatory	Length	Description	Example
originalResponseCode	String	O	7	Original Response code	2004900 / 2005000
originalResponseMessage	String	O	150	Original Response description	Successful
sessionId	String	O	25	Transaction invoice ID	883737GHY8839
requestId	String	O	25	Transaction request ID	3763773
transactionDate	String	O	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional information for	{"deviceId": "12345679237",

Parameter	Data Type	Mandatory	Length	Description	Example
				custom use that are not provided by SNAP	"channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-mpm-status HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-21T18:02:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"30443786930722726463097920912",
    "serviceCode":"49",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "amount":{
        "value":"10000.00",
        "currency":""IDR""
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-21T17:55:21+07:00
```

431

```json
{
    "responseCode":"2005300",
    "responseMessage":"Successful",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalExternalId":"30443786930722726463097920912",
    "serviceCode":"49",
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
    "originalResponseCode":"2004900",
    "originalResponseMessage":"Successful",
    "sessionId":"883737GHY8839",
    "requestId":"3763773",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

5.   KATEGORI V: API TRANSFER DEBIT

API Transfer Debit digunakan untuk melakukan pemindahanbukuan dana dari satu rekening ke rekening lain baik dalam PJP AIS yang sama maupun PJP AIS yang berbeda yang diinisiasi oleh pihak penerima (pihak terkredit).

5.1.   SKENARIO PENGGUNAAN API TRANSFER DEBIT
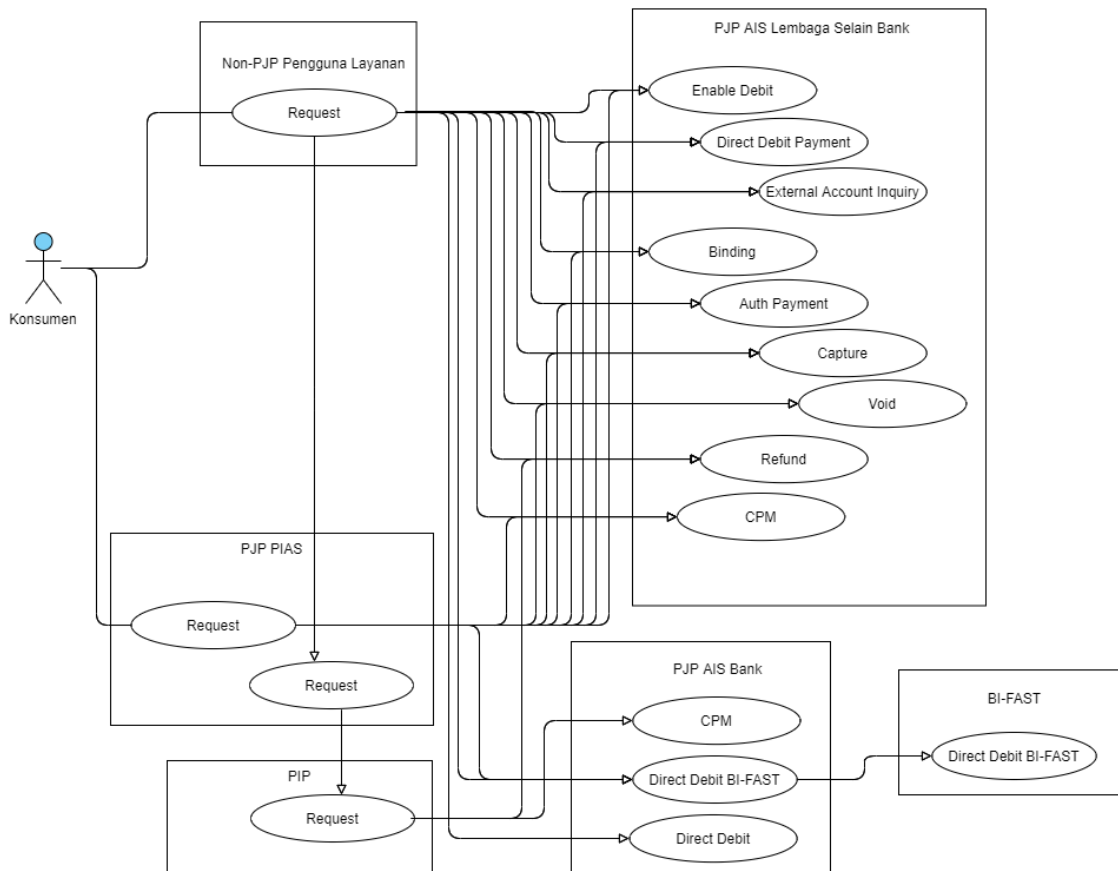
Use Case Diagram API Transfer Debit

Merujuk pada *use case diagram,* pemilik rekening yaitu Konsumen, Non-PJP Pengguna Layanan, serta PJP PIAS, dapat melakukan pemindahan dana atas rekeningnya pada PJP AIS Bank menggunakan API Direct Debit dan API CPM. Sedangkan pemindahbukuan dana pada rekening PJP AIS Lembaga Selain Bank menggunakan API Direct Debit, API CPM, dan API Auth Payment.

API Transfer Debit dapat digunakan dalam sejumlah skema sebagai berikut:

Skema 1: Konsumen – Non-PJP Pengguna Layanan / PJP PIAS – PJP AIS Lembaga Selain Bank

Dalam skema ini, konsumen dapat melakukan pembayaran kepada Non-PJP Pengguna Layanan menggunakan dana yang berasal dari rekening Konsumen pada PJP AIS Lembaga Selain Bank, menggunakan API Direct Debit Payment atau API Auth Payment. Sebelum pendebitan dapat dilakukan, Konsumen melakukan account binding antara rekeningnya pada PJP AIS Lembaga Selain Bank dengan akun pada Non-PJP Pengguna Layanan (merujuk pada Bagian I untuk account binding).

- Untuk transaksi direct debit, Non-PJP Pengguna Layanan atau PJP PIAS mendapatkan persetujuan dari Konsumen untuk dilakukan pendebitan (proses binding) atas kartu/rekeningnya menggunakan API enable direct debit. Non-PJP Pengguna Layanan dapat menggunakan API disable direct debit apabila konsumen mencabut persetujuan pendebitan kartu/rekeningnya (proses unbinding).
- Untuk transaksi auth payment, Non-PJP Pengguna Layanan maupun PJP PIAS dapat meminta PJP AIS untuk menahan sejumlah nominal tertentu untuk keperluan pembelian barang dan/atau jasa yang nilainya belum ditentukan menggunakan API Auth Payment sesuai dengan otorisasi yang diberikan Konsumen. Pada penyelesaian transaksi, pendebitan dilakukan sejumlah nilai transaksi menggunakan API Auth Capture, sedangkan kelebihan nominal yang ditahan dikembalikan menggunakan API Auth Void. Apabila terdapat kendala pada transaksi tersebut, dana yang ditahan dapat dikembalikan menggunakan API Auth Refund.

Skema 2: Konsumen – Non-PJP Pengguna Layanan / PJP PIAS – PJP AIS Bank

Dalam skema ini, konsumen dapat melakukan pembayaran kepada Non-PJP Pengguna Layanan menggunakan dana yang berasal dari rekening Konsumen pada PJP AIS Bank, menggunakan API Direct Debit Payment. Sebelum pendebitan dapat dilakukan, Konsumen melakukan card registration atau account binding antara kartu

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atau rekeningnya pada PJP AIS Bank dengan akun pada Non-PJP Pengguna Layanan (merujuk pada Bagian I untuk card registration atau account binding).

- Untuk transaksi direct debit, Non-PJP Pengguna Layanan, atau PJP PIAS mendapatkan persetujuan dari Konsumen untuk dilakukan pendebitan (proses binding) atas kartu/rekeningnya menggunakan API enable direct debit. Non-PJP Pengguna Layanan dapat menggunakan API disable direct debit apabila konsumen mencabut persetujuan pendebitan kartu/rekeningnya (proses unbinding).

Skema 3: Konsumen – Non-PJP Pengguna Layanan – PJP AIns/PJP PIAS – PIP (Switching) – PJP AIS Bank/PJP AIS Lembaga Selain Bank

- Skema ini merupakan transaksi menggunakan QR CPM. Konsumen dapat melakukan pembayaran kepada Non-PJP Pengguna Layanan menggunakan dana yang berasal dari rekening konsumen pada PJP AIS Bank atau PJP AIS Lembaga Selain Bank, menggunakan API CPM Payment.
- Sebelum pendebitan dapat dilakukan, konsumen memberikan otorisasi kepada PJP AIS Bank atau PJP AIS Lembaga Selain Bank sebagai penatausaha rekening menggunakan API Binding.
- Transaksi pembayaran ini dilakukan menggunakan QR yang dihasilkan dari API Generate QR.
- Apabila terjadi gangguan atau kesalahan dalam bertransaksi, Non-PJP Pengguna Layanan dapat melakukan pengecekan status transaksi mengggunakan API Query Payment.
- Non-PJP Pengguna Layanan dapat membatalkan transaksi menggunakan API Cancel Payment atas permintaan Konsumen.

Skema 4: Non-PJP Pengguna Layanan / PJP PIAS / PJP AIS Lembaga Selain Bank – PJP AIS Bank – PIP (BI-FAST)

- Skema ini digunakan pada layanan Direct Debit BI-FAST yaitu pendebitan secara berkala rekening nasabah tertagih oleh *biller,* umumnya dalam rangka pembayaran atas penggunaan layanan (listrik, telepon, dll). Nasabah memberikan *consent* pendebitan rekeningnya dalam bentuk *e-mandate.*

- Registrasi e-Mandate dilakukan nasabah tertagih, dengan memberikan informasi tagihan yang akan dibayar secara berkala. Informasi ini diteruskan ke bank penagih untuk dilakukan validasi terkait informasi *biller*.
- Direct Debit Transfer diinisiasi oleh biller dengan mengirimkan daftar billing kepada bank. Selanjutnya bank menginisiasi debit transfer ke bank nasabah melalui BI-Fast.
- Notify Direct Debit Transfer digunakan untuk menginformasikan status seluruh transfer individual yang terdapat dalam direct debit message.

5.2. SPESIFIKASI API TRANSFER DEBIT

5.2.1. API Direct Debit

Sequence Diagram

Redirect (web check out with otp)
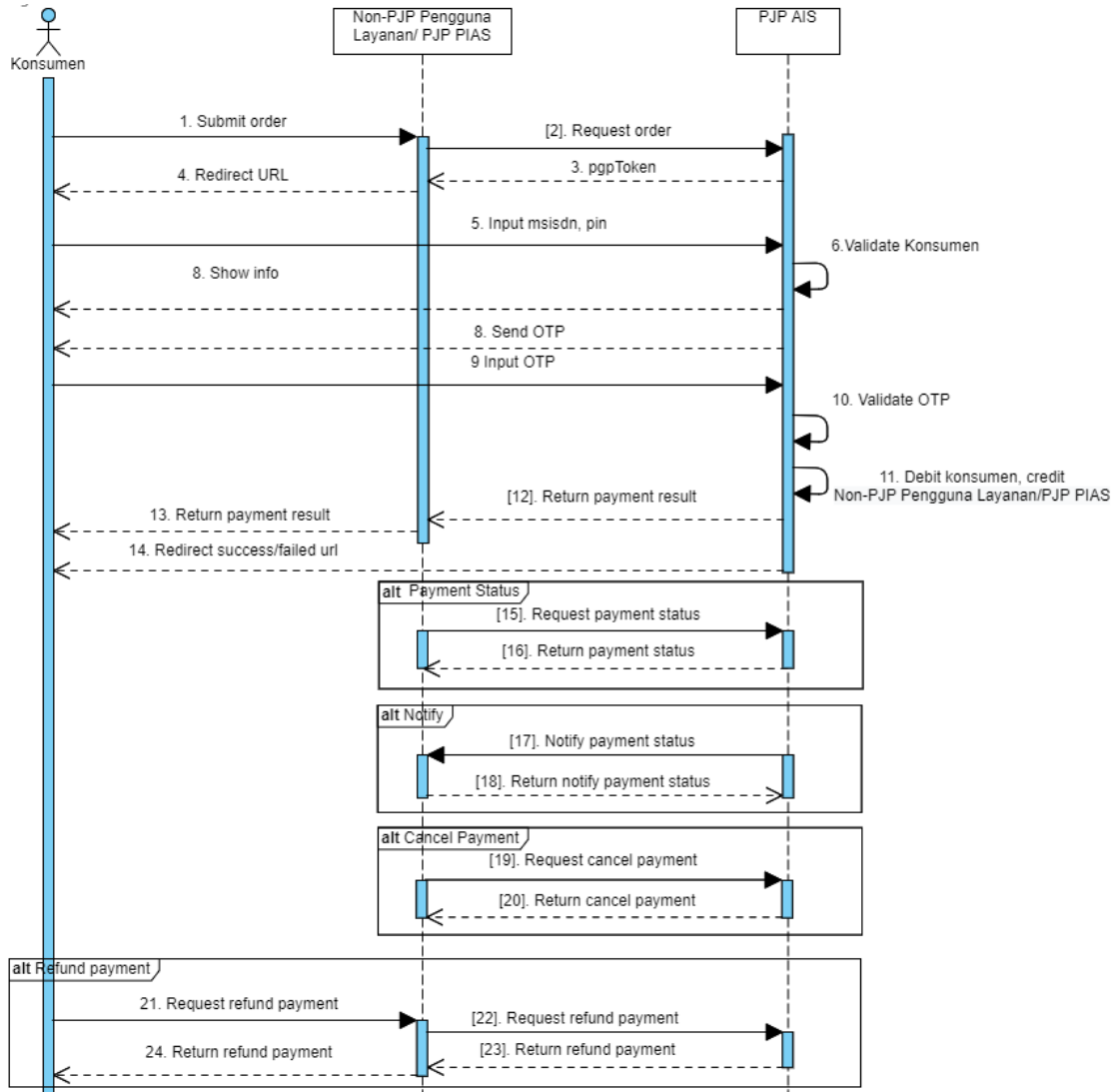
Sequence Diagram Redirect (web check out with otp)

Redirect (web check out without otp)
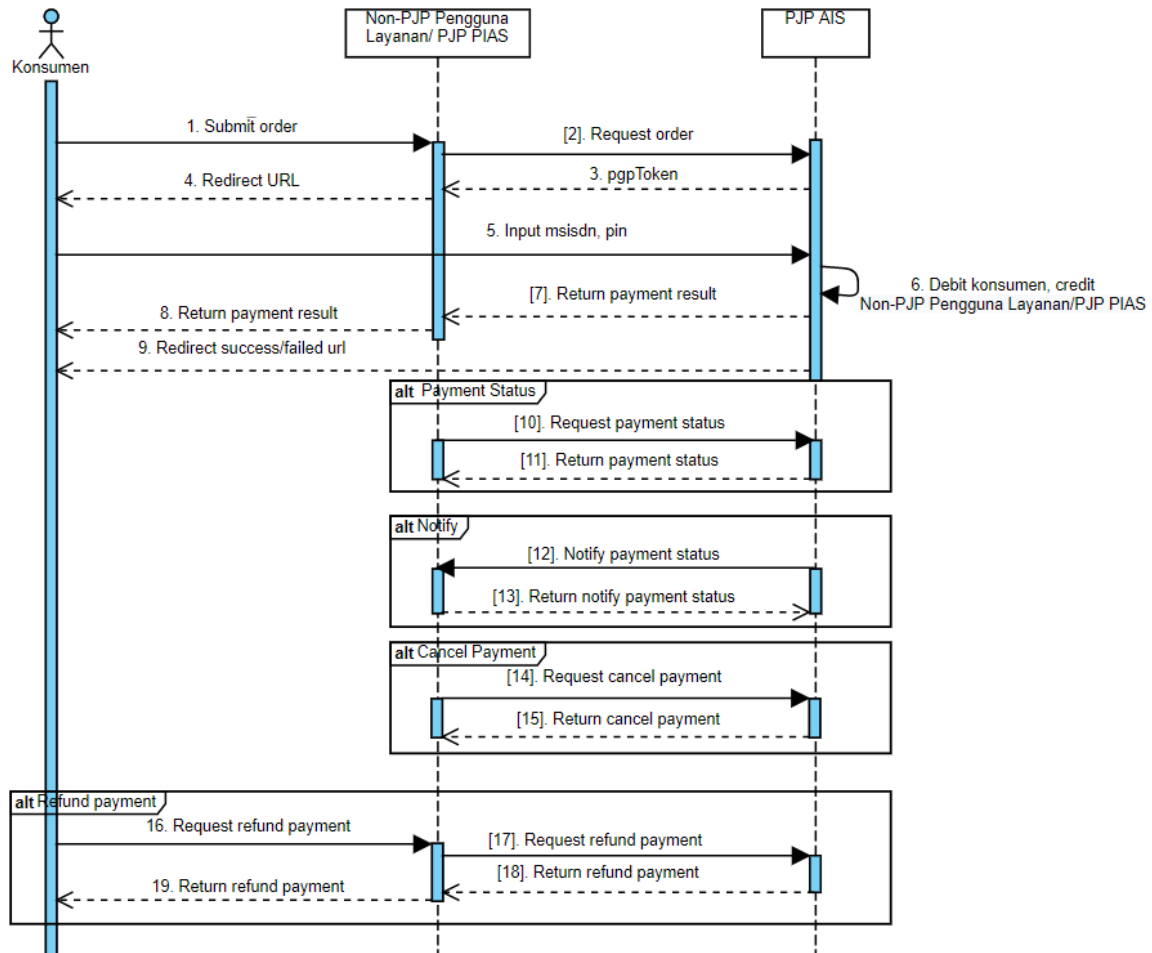
Sequence Diagram Redirect (web check out without otp)

Host to Host
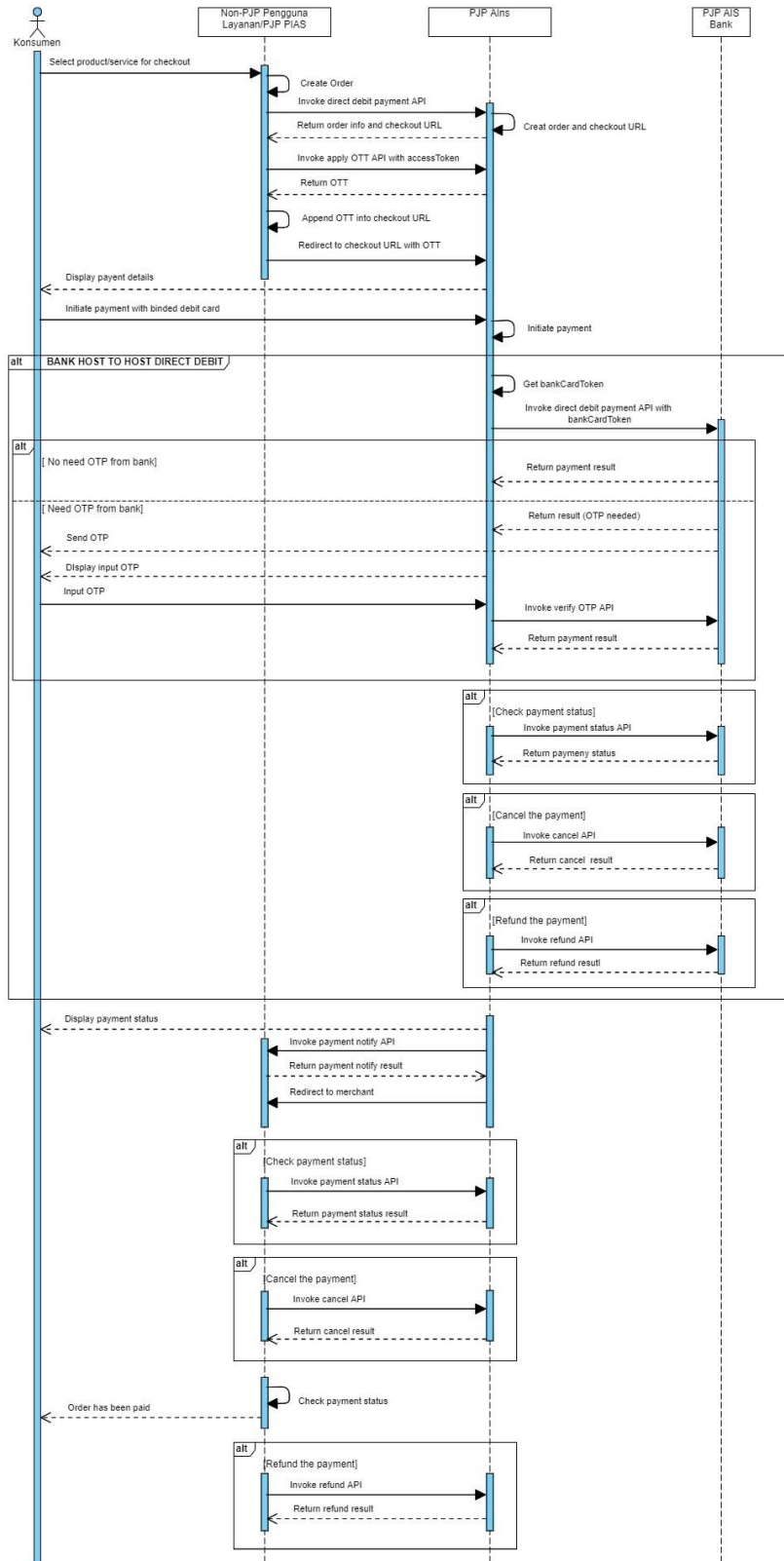
Sequence Diagram API Direct Debit-Payment Host to Host

App Link
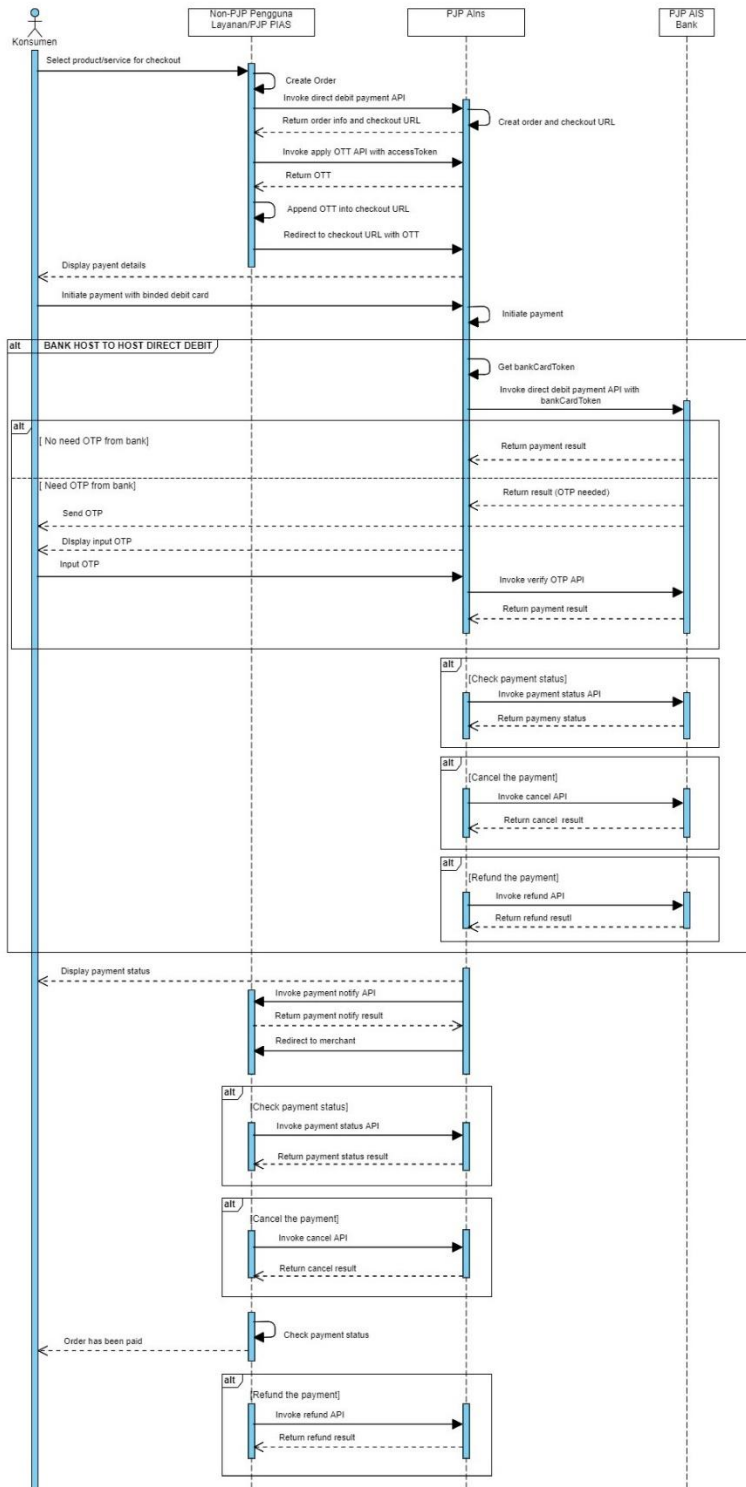
Sequence Diagram API Direct Debit-App Link

a. Direct Debit Payment

Informasi Umum

Service Code	54
Name	API Direct Debit Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/debit/payment-host-to-host

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	M	64	Transaction identifier on service consumer system	20201029000000000000001
bankCardToken	String	O	128	Card token for payment	00007100010926
chargeToken	String	O	40	string code for verification OTP	abcd63617264746f6b656e
otp	String	O	8	OTP Code / Passcode	12345678
otpTrxCode	String	O	2	Purpose of otp	12345678
merchantId	String	O	64	Merchant identifier that is unique per each merchant	23489182303312
terminalId	String	O	64	Terminal ID	489182303312
journeyId	String	O	64	Merchant ID	861023713017210

Parameter	Data Type	Mandatory	Length	Description	Example
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
urlParams	Array of Objects	O			
url	String	M	512	The URL	https://test. bi.go.id/v1/t est
type	String	M	32	URL Type **PAY_RETURN** / **PAY_NOTIFY**	PAY_RETURN
isDeeplink	String	M	1	Whther the URL is a deeplink URL or not **Y** = Yes **N** = No	Y

Parameter	Data Type	Mandatory	Length	Description	Example
externalStoreId	*String*	O	64	Store ID to indicate to which store this payment belongs to.	2398401982 40795109
validUpTo	*String*	O	25	The time when the payment will be automatically expired. ISO 8601	2020-12-23T07:44:11 +07:00
pointOfInitiation	*String*	O	20	used for getting more info regarding source of request of the user	Mobile app
feeType	*String*	*O*	25	To whom the fee will be charged **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is	SHA|1000

Parameter	Data Type	Mandatory	Length	Description	Example
				charged Rp 1.000,00 and the recipient will be charged the rest	
disabledPayMethods	String	O	64	Payment method(s) that cannot be used for this payment	CREDIT_CARD
payOptionDetails	Array of Objects	O		Payment option that will be used for this payment	
payMethod	String	M	64	Payment Method. e.g. CREDIT_CARD	CREDIT_CARD
payOption	String	M	64	Payment option which shows the provider of this payment e.g. CREDIT_CARD_VISA	CREDIT_CARD _VISA
transAmount	Object	O			
value	String	M	16,2	Transaction amount that will be paid using this payment method If it's IDR then value includes 2 decimal digits.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
feeAmount	Object	O			
value	String	M	16,2	Fee amount that will be paid using this payment method If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
cardToken	String	O	64	Card token used for this payment.	d89ca90ua90 sd80as9809
merchantToken	String	O	64	Merchant token used for this payment.	a90ua90sd80 d89cas9809
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP for	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				payOptionDetails	
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2005400
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
approvalCode	String	O	20		2010390002 00
appRedirectUrl	String	O	2048	Returns an URL scheme to PJP AIS payment	https://pjsp. com/app?biz

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Parameter	Data Type	Mandatory	Length	Description	Example
				page in native app.	No=REF9938 83&...
webRedirect Url	*String*	O	2048	Returns a universal link to PJP AIS payment page. This link is recommended when the Client is unable to implement a check for whether PJP AIS app is installed on the user's device before redirect.	https://pjsp. com/univers al?bizNo=RE F993883&...
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/debit/payment-host-to-host HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:44:11+07:00
```

X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "bankCardToken":"00007100010926",
    "otp":"12345678",
    "merchantId":"23489182303312",
    "terminalId":"489182303312",
    "journeyId":"861023713017210",
    "subMerchantId":"310928924949487",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "urlParams":
    [
        {
            "url":"https://test1.bi.go.id/v1/test",
            "type":"PAY_RETURN",
            "isDeeplink":"Y"
        },
        {
            "url":"https://test2.bi.go.id/v1/test",
            "type":"PAY_RETURN",
            "isDeeplink":"Y"
        },
    ]
    "externalStoreId":"239840198240795109",
    "validUpTo":"2020-12-23T07:44:11+07:00",
    "pointOfInitiation":"Mobile App",
    "feeType":"SHA|1000",
    "disabledPayMethods":"CREDIT_CARD",
    "payOptionDetails":
    [
        {
            "payMethod":"CREDIT_CARD",
            "payOption":"CREDIT_CARD_VISA",
            "transAmount":{
                "value":"12345678.00",
                "currency":"IDR"

```
            },
            "feeAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "cardToken":"d89ca90ua90sd80as9809",
            "merchantToken":"a90ua90sd80d89cas9809",
            "additionalInfo":{
                "deviceId":"12345679237",
                "channel":"mobilephone"
            }
          },
           {
            "payMethod":"CREDIT_CARD",
            "payOption":"CREDIT_CARD_MASTER",
            "transAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "feeAmount":{
                "value":"12345678.00",
                "currency":"IDR"
            },
            "cardToken":"d89ca90ua90sd80as9809",
            "merchantToken":"a90ua90sd80d89cas9809",
            "additionalInfo":{
                "deviceId":"12345679237",
                "channel":"mobilephone"
            }
          }
        ]
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:44:16+07:00

{
    "responseCode":"20054000",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "approvalCode":"201039000200",
    "appRedirectUrl":"https://pjsp.com/app?bizNo=REF993883&...",
```

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```
        "webRedirectUrl":"https://pjsp.com/universal?bizNo=REF993883&
        ...",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
}
```

b. Payment Status

Informasi Umum

Service Code	55
Name	API Direct Debit Payment Status
Version	1.0
HTTP Method	POST
Path	…/{version}/debit/status

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExtern alId	*String*	*O*	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
serviceCode	*String*	*M*	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	54

Parameter	Data Type	Mandatory	Length	Description	Example
transactionDate	*String*	O	25	Format transaction date : (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T14:56:11 +07:00
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	2348918230 3312
subMerchantId	*String*	O	32	Sub merchant ID	2348918230 3312
externalStoreId	*String*	O	64	External Store ID for merchant	1839089249 12387
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2005500
responseMessage	String	M	150	Response description	Successful
originalReferenceNo	String	C	64	Original transaction identifier on service provider system. Must be filled upon successful original transaction	20201029777700000000009
originalPartnerReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900000000000001
approvalCode	String	O	20	Approval Code	201039000200
originalExternalId	String	O	32	Original External-ID on header message	30443786930722726463280097920912

Parameter	Data Type	Mandatory	Length	Description	Example
serviceCode	String	M	2	Transaction type indicator. Service code of the transaction that needs to be checked (original transaction).	54
latestTransactionStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	String	O	50	Description status transaction	Success
originalResponseCode	String	O	7	Response code	2005400
originalResponseMessage	String	O	150	Response description	Successful
sessionId	String	O	25	Transaction invoice ID	883737GHY8839
requestId	String	O	25	Transaction request ID	3763773
refundHistory	Array of Objects	O			

Parameter	Data Type	Mandatory	Length	Description	Example
refundNo	String	C	64	Transaction Identifier on Service Provider System	9619481694 1239812
partnerRefund No	String	M	64	ReferenceNo from PJP AIS for the refund.	23985091820 4981205970
refundAmount	Object	O			
value	String	M	16,2	Refund amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency	IDR
refundStatus	String	M	2	**00** = Success **03** = Pending **06** = Failed	00
refundDate	String	C	25	Format refund date : (ISO 8601) dd-MM-yyyy (Mandatory) HH:mm:ss Must be filled upon successful	2020-12-23T07:44:16 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
				refund transaction.	
reason	*String*	O	256	Refund reason.	Customer complain
transAmount	*Object*	O			
value	*String*	M	16,2	Transaction amount that will be paid using this payment method If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	*String*	M	3	Currency (ISO 4217)	IDR
feeAmount	*Object*	O			
value	*String*	M	16,2	Fee amount that will be paid using this payment method If it's IDR then value includes 2 decimal digits.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
paidTime	*String*	C	25	Transaction date : ISO 8601 YYYY-MM-DDThh:mm:ss. Must be filled upon successful original transaction	2020-12-21T14:56:11 +07:00
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/debit/status HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:44:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
```

```
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "original]ReferenceNo":"2020102977770000000009",
    "originalExternalId":"3044378693072272646309792091",
    "serviceCode":"54",
    "transactionDate":"2020-12-21T14:56:11+07:00",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "merchantId":"23489182303312",
    "subMerchantId":"23489182303312",
    "externalStoreId":"183908924912387",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:44:16+07:00

{
    "responseCode":"2005500",
    "responseMessage":"Successful",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "approvalCode": "201039000200",
    "originalExternalId":"3044378693072272646309792091",
    "serviceCode":"54",
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"Success",
    "originalResponseCode":"2005400",
    "originalResponseMessage":"Successful",
    "sessionId":"883737GHY8839",
    "requestId":"3763773",
    "refundHistory":[
        {
            "refundNo":"96194816941239812",
            "partnerReferenceNo":"239850918204981205970",
            "refundAmount":{
                "value":"12345678.00",
```

```
            "currency":"IDR"
        },
        "refundStatus":"00",
        "refundDate":"2020-12-23T07:44:16+07:00",
        "reason":"Customer Complain"
    },
    {
        "refundNo":"96194123981251341",
        "partnerReferenceNo":"2398509123131981205970",
        "refundAmount":{
            "value":"112345678.00",
            "currency":"IDR"
        },
        "refundStatus":"00",
        "refundDate":"2020-12-23T07:54:16+07:00",
        "reason":"Customer Complain"
    }
],
"transAmount":{
    "value":"112345678.00",
    "currency":"IDR"
},
"feeAmount":{
    "value":"112345678.00",
    "currency":"IDR"
},
"paidTime":"2020-12-21T14:56:11+07:00",
"additionalInfo":{
    "deviceId":"12345679237",
    "channel":"mobilephone"
    }
}
```

c. Payment Notify

Informasi Umum

Service Code	56
Name	API Direct Debit Payment Notification
Version	1.0
HTTP Method	POST
Path	…/{version}/debit/notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	*M*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExtern alId	*String*	*O*	32	Original Customer Reference Number	3044378693 0722726463 2800979209 12
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	2348918230 3312
subMerchantId	*String*	O	32	Sub merchant ID	2348918230 3312
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction.	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
latestTransactionStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	String	O	50	Description status transaction	success
createdTime	String	O	25	Transaction created time.	2020-12-21T17:07:18 +07:00
finishedTime	String	O	25	Transaction finished time.	2020-12-21T17:07:20 +07:00
externalStoreId	String	O	64	External Store ID	9186321391 3112
additionalInfo	Object	O	N/A	Additional information for custom use that	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
				are not provided by SNAP	

Response Body

Parameter	*Data Type*	*Mandatory*	*Length*	*Description*	*Example*
responseCode	*String*	*M*	7	Response code	2005600
approvalCode	*String*	O	20	Approval Code	201039000200
responseMessage	*String*	*M*	150	Response description	Successful

Contoh Request

```
POST …/v1.0/debit/notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:44:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"30443786930722726463097920912",
    "merchantId":"23489182303312",
    "subMerchantId":"23489182303312",
```

```json
    "amount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
    "createdTime":"2020-12-21T17:07:18+07:00",
    "finishedTime":"2020-12-21T17:07:20+07:00",
    "externalStoreId":"91863213913112",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:44:16+07:00

{
    "responseCode": "2005600",
    "approvalCode": "201039000200",
    "responseMessage": "Successful"
}
```

d. Cancel Payment

Informasi Umum

Service Code	57
Name	API Direct Debit Payment Cancel
Version	1.0
HTTP Method	POST
Path	…/{version}/debit/cancel

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	*String*	O	64	Original transaction identifier on service provider system	2020102977 7700000000 09
approvalCode	*String*	O	20	Approval Code	2010390002 00
originalExternalId	*String*	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	2348918230 3312
subMerchantId	*String*	O	32	Sub merchant ID	2348918230 3312

Parameter	Data Type	Mandatory	Length	Description	Example
reason	String	O	256	Cancellation reason.	Network timeout
externalStoreId	String	O	64	External Store ID	1249289249 49487
amount	Object	O			
value	String	M	16,2	Transaction Amount	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2005700
responseMessage	String	M	150	Response description	Successful
originalPartnerReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	String	C	64	Original transaction identifier on	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
				service provider system	
originalExternalId	String	O	32	Original External-ID on header message	30443786930722726463280097920912
cancelTime	String	C	25	Cancel transaction time. Format cancel time: (ISO 8601) YYYY-MM-DDThh:mm:ss Must be filled upon successful cancel transaction	2020-12-21T17:07:25+07:00
transactionDate	String	O	25	Transaction date Format transaction date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:55:11+07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/debit/cancel HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:44:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "approvalCode": "201039000200",
    "originalExternalId":"3044378693072272646309792 0912",
    "merchantId":"23489182303312",
    "subMerchantId":"23489182303312",
    "reason":"Network timeout",
    "externalStoreId":"124928924949487",
    "amount":{
       "value":"10000.00",
       "currency":"IDR"
    },
    "additionalInfo":{
       "deviceId":"12345679237",
       "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:44:16+07:00

{
    "responseCode":"2005700",
    "responseMessage":"Successful",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "original]ReferenceNo":"2020102977770000000009",
    "originalExternalId":"3044378693072272646309792 0912",
```

```
    "cancelTime":"2020-12-21T17:07:25+07:00",
    "transactionDate":"2020-12-21T17:55:11+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

e. Refund Payment

Informasi Umum

Service Code	58
Name	API Direct Debit Payment Refund
Version	1.0
HTTP Method	POST
Path	.../{version}/debit/refund

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
originalPartner ReferenceNo	*String*	*M*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExtern alId	*String*	*O*	32	Original Customer Reference Number	10052019

Parameter	Data Type	Mandatory	Length	Description	Example
partnerRefundNo	String	M	64	ReferenceNumber from PJP AIS for the refund.	23985091820 4981205970
refundAmount	Object	O			
value	String	M	16,2	Refund amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
externalStoreId	String	O	64	External Store IDE	1249289249 49487
reason	String	O	256	Refund reason.	Customer complain
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2005800

Parameter	Data Type	Mandatory	Length	Description	Example
responseMessage	*String*	*M*	150	Response description	Successful
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	*String*	*C*	64	Original transaction identifier on service provider system.\n\nMust be filled upon successful refund transaction	2020102977 7700000000 09
originalExternalId	*String*	*O*	32	Original Customer Reference Number	10052019
partnerTrxId	*String*	*O*	32	Partner Transaction ID	LA001
refundNo	*String*	*M*	64	Refund Number	REF993883
partnerRefundNo	*String*	*M*	64	ReferenceNumber from PJP AIS for the refund.	23985091820 4981205970
refundAmount	*Object*	*O*			
value	*String*	M	16,2	Refund amount of the transaction.	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
refundTime	*String*	M	25	Refund time. Format redund time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:21:41 +07:00
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	

Contoh Request

```
POST …/v1.0/debit/refund HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:44:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
```

```
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747375370
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "original]ReferenceNo":"2020102977770000000009",
    "originalExternalId":"10052019",
    "partnerRefundNo":"239850918204981205970",
    "refundAmount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "externalStoreId":"124928924949487",
    "reason":"Customer complain",
    "additionalInfo":null
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:44:16+07:00

{
    "responseCode":"2005800",
    "responseMessage":"Successful",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"10052019",
    "partnerTrxId":"LA001",
    "refundNo":"REF993883",
    "partnerRefundNo":"239850918204981205970",
    "refundAmount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "refundTime":"2020-12-21T17:21:41+07:00",
    "additionalInfo":null
}
```

5.2.2. API QR CPM

Sequence Diagram
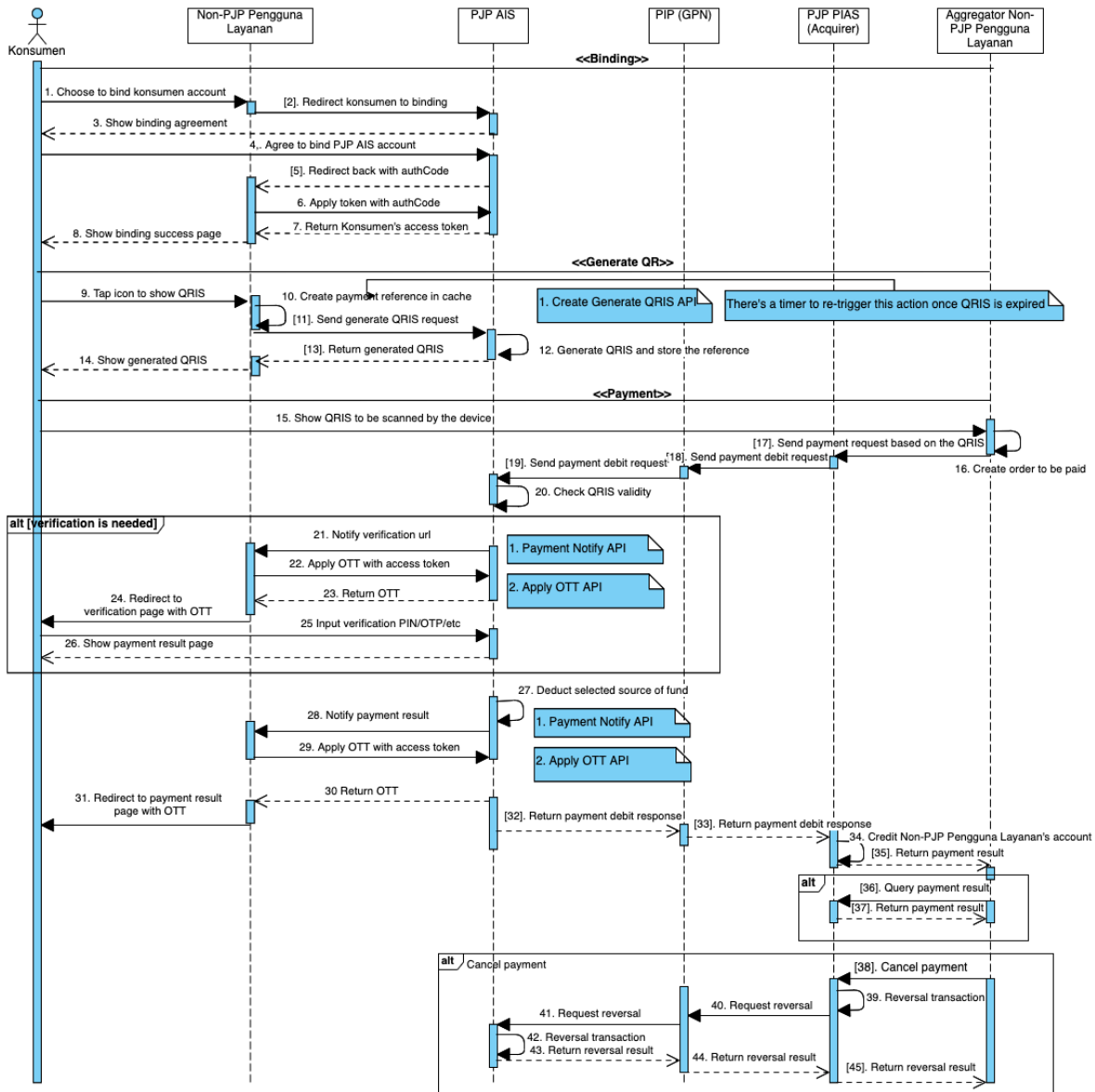
Sequence Diagram API QR CPM

a. Generate QR

Informasi Umum

Service Code	59
Name	API Generate QR CPM
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-cpm-generate

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
userAccessToken	String	O	64	User Access Token	xxxxxxxx
merchantId	String	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
partnerTrxDate	String	M	64	Partner transaction Date Format partnet trx date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-23T07:50:11 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2005900
responseMessage	*String*	*M*	150	Response description	Successful
referenceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
qrContent	*String*	*O*	512	QR String CPM	hduvY…
qrUrl	*String*	*O*	255	URL to show QR in web	PL0001
expiryTime	*String*	*O*	25	Expiry Time Format expiry time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:21:41 +07:00
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-cpm-generate HTTP/1.2
```

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```
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:50:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"20201029000000000000001",
    "userAccessToken":"xxxxxx",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "partnerTrxDate":"2020-12-23T07:50:11+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:50:19+07:00

{
    "responseCode":"2005900",
    "responseMessage":"Successful",
    "referenceNo":"20201029777770000000009",
    "partnerReferenceNo":"20201029000000000000001",
    "qrContent":"hduvY...",
    "qrUrl":"PL0001",
    "expiryTime":"2020-12-21T17:21:41+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

b. CPM Payment

Informasi Umum

Service Code	60
Name	API CPM Payment
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-cpm-payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	String	M	64	Transaction identifier on service consumer system	20201029000000000000001
qrContent	String	M	512	QR String CPM	hduvY...
amount	Object	O			
value	String	M	16,2	Transaction Amount	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
feeAmount	Object	O			
value	String	M	16,2	Transaction fee. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
currency	String	M	3	Currency (ISO 4217)	IDR
merchantId	String	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
title	String	O	256	Brief description	example
expiryTime	String	O	25	Expiry time. Format expiry time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:21:41 +07:00
items	Object	O		For items	
externalStoreId	String	O	64	Unique shop id in merchant side.	abcd
merchantName	String	O	64	Merchant name	Merchant01
merchantLocation	String	O	64	Merchant location	Jakarta Indonesia
acquirerName	String	O	64	Acquire Name	LinkAja
terminalId	String	O	32	Terminal Id	6476378
scannerInfo	Object	O			
deviceId	String	O	64	The unique device id.	46252

Parameter	Data Type	Mandatory	Length	Description	Example
deviceVersion	String	O	128	The device firmware version, updatable	v.1.0
deviceModel	String	O	128	The device model, not updateable.	Scanner
deviceIp	String	O	64	The Public IP address when device sends out the request.	172.24.281.24
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006000
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system.	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled upon successful transaction	
partnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
transactionDate	*String*	*O*	25	Transaction date Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-23T07:54:11 +07:00
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-cpm-payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T07:54:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
```

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```
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "qrContent":"hduvY...",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "feeAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "title":"example",
    "expiryTime":"2020-12-21T17:21:41+07:00",
    "items":{
        "productId":"12345",
        "productName":"goods A",
        "qty":"6",
        "desc":"barang"
    },
    "externalStoreId":"abcd",
    "merchantName":"Merchant01",
    "merchantLocation":"Jakarta Indonesia",
    "acquirerName":"LinkAja",
    "terminalId":"6476378",
    "scannerInfo":{
        "deviceId":"46252",
        "deviceVersion":"v.1.0",
        "deviceModel":"Scanner",
        "deviceIp":"172.24.281.24"
    },
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T07:54:19+07:00
```

```json
{
    "responseCode":"2006000",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "transactionDate":"2020-12-23T07:54:11+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

c. Query Payment

Informasi Umum

Service Code	61
Name	API Query Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-cpm-query

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system.	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalExternalId	*String*	*O*	32	Original Customer Reference Number	10052019
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
externalStoreId	*String*	O	64	External Store ID	1249289249 49487

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006100
responseMessage	String	M	150	Response description	Successful
originalReferenceNo	String	C	64	Original transaction identifier on service provider system	20201029777700000000 09
originalPartnerReferenceNo	String	O	64	Original transaction identifier on service consumer system.

Must be filled upon successful original transaction | 20201029000000000000 01 |
| originalExternalId | String | O | 32 | Original Customer | 10052019 |

Parameter	Data Type	Mandatory	Length	Description	Example
				Reference Number	
title	*string*	O	256	Title query	example
latestTransactionStatus	*String*	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not Found	00
transactionStatusDesc	*String*	O	50	Description status transaction	success
paidTime	*String*	M	25	Paid Time Format paid time: (ISO-8601) YYYY-MM-DDThh:mm:ss	2020-12-23T08:04:11 +07:00
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-cpm-query HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
```

```
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:04:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalReferenceNo":"20201029777770000000009",
    "originalPartnerReferenceNo":"20201029000000000000001",
    "originalExternalId":"10052019",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "externalStoreId":"124928924949487",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:04:18+07:00

{
    "responseCode":"2006100",
    "responseMessage":"Successful",
    "originalReferenceNo":"20201029777770000000009",
    "originalPartnerReferenceNo":"20201029000000000000001",
    "originalExternalId":"10052019",
    "title":"example",
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
    "paidTime":"2020-12-23T08:04:11+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

d. Cancel Payment

Informasi Umum

Service Code	62
Name	API Cancel Payment
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-cpm-cancel

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*M*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	O	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExtern alId	*String*	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
externalStoreId	*String*	O	64	External Store ID	1249289249 49487

Parameter	Data Type	Mandatory	Length	Description	Example
amount	Object	O			
value	String	M	16,2	Transaction Amount	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
reason	String	O	256	Cancellation reason	Cancel reason
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006200
responseMessage	String	M	150	Response description	Successful
originalPartnerReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	String	C	64	Original transaction identifier on service provider system.	2020102977 7700000000 09

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled upon successful cancel transaction	
originalExternalId	String	O	32	Original External-ID on header message	3044378693 0722726463 2800979209 12
cancelTime	String	C	25	Cancel time Format cancel time: (ISO 8601) YYYY-MM-DDThh:mm:ss Must be filled upon successful cancel transaction	2020-12-21T17:07:25 +07:00
transactionDate	String	O	25	Transaction date Format transaction date: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:55:11 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				by SNAP	

Contoh Request

```
POST …/v1.0/qr/qr-cpm-cancel HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:10:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 8215082391904062462182317473753 7
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "original]ReferenceNo":"20201029777700000000009",
       "originalExternalId":"30443786930722726463097920912",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "externalStoreId":"124928924949487",
    "amount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "reason":"cancel reason",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:10:18+07:00
```

```
{
    "responseCode":"2006200",
    "responseMessage":"Successful",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "original]ReferenceNo":"2020102977770000000009",
    "originalExternalId":"30443786930722726463097920912",
    "cancelTime":"2020-12-21T17:07:25+07:00",
    "transactionDate":"2020-12-21T17:55:11+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

e. Payment Notify

Informasi Umum

Service Code	79
Name	API Payment Notification
Version	1.0
HTTP Method	POST
Path	…/{version}/qr/qr-cpm-notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartnerReferenceNo	*String*	*O*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
externalStoreId	*String*	O	64	External Store ID	1249289249 49487
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction.	50000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
latestTransactionStatus	*String*	*M*	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	*String*	O	50	Description status transaction	Success
customerNumber	*String*	O	64	Customer Account Number	6281388370001
accountType	*String*	O	25	Account type	tabungan
destinationNumber	*String*	O	25	Destination account number	8377388292
destinationAccountName	*String*	O	25	Destination account name	John doe

Parameter	Data Type	Mandatory	Length	Description	Example
sessionId	*String*	*O*	25	Session id	0UYEB77329 002HY
bankCode	*String*	*O*	8	Bank code	002
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2007900
responseMessage	*String*	*M*	150	Response description	Successful
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/qr/qr-cpm-notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:46:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
```

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```
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747375 37
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "externalStoreId":"124928924949487",
    "amount":{
        "value":"50000.00",
        "currency":"IDR"
    },
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
    "customerNumber":"6281388370001",
    "accountType":"tabungan",
    "destinationNumber":"8377388292",
    "destinationAccountName":"John Doe",
    "sessionId":"0UYEB77329002HY",
    "bankCode":"002",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:46:16+07:00

{
    "responseCode":"2007900",
    "responseMessage":"Successful",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

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f. Refund Payment

Informasi Umum

Service Code	80
Name	API Refund Payment
Version	1.0
HTTP Method	POST
Path	.../{version}/qr/qr-cpm-refund

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
externalStoreId	*String*	O	64	External Store ID	1249289249 49487
originalPartner ReferenceNo	*String*	*M*	64	Original transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExtern alId	*String*	*O*	32	Original Customer Reference Number	10052019

Parameter	Data Type	Mandatory	Length	Description	Example
partnerRefund No	String	M	64	ReferenceNumber from PJP AIS for the refund.	23985091820 4981205970
refundAmount	Object	O			
value	String	M	16,2	Refund amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
reason	String	O	256	Refund reason.	Customer complain
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2008000
responseMessage	*String*	*M*	150	Response description	Successful
originalPartnerReferenceNo	*String*	*M*	64	Original transaction identifier on service consumer system.	2020102900 0000000000 01
originalReferenceNo	*String*	*O*	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalExternalId	*String*	*O*	32	Original Customer Reference Number	10052019
refundNo	*String*	*M*	64	Reference Refund Number	REF993883
partnerRefundNo	*String*	*O*	64	ReferenceNumber from PJP AIS for the refund.	2398509182 0498120597 0
refundAmount	*Object*	O			
value	*String*	M	16,2	Refund amount of the transaction.	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
refundTime	String	M	25	Refund time. Format refund time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-21T17:21:41 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	

Contoh Request

```
POST …/v1.0/qr/qr-cpm-refund HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:10:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
```

```
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "externalStoreId":"124928924949487",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"10052019",
    "partnerRefundNo":"239850918204981205970",
    "refundAmount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "reason":"Customer complain",
    "additionalInfo":null
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:10:18+07:00

{
    "responseCode":"2008000",
    "responseMessage":"Successful",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "originalExternalId":"10052019",
    "refundNo":"REF993883",
    "partnerRefundNo":"239850918204981205970",
    "refundAmount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "refundTime":"2020-12-21T17:21:41+07:00",
    "additionalInfo":null
}
```

5.2.3. API Auth Payment

Sequence Diagram
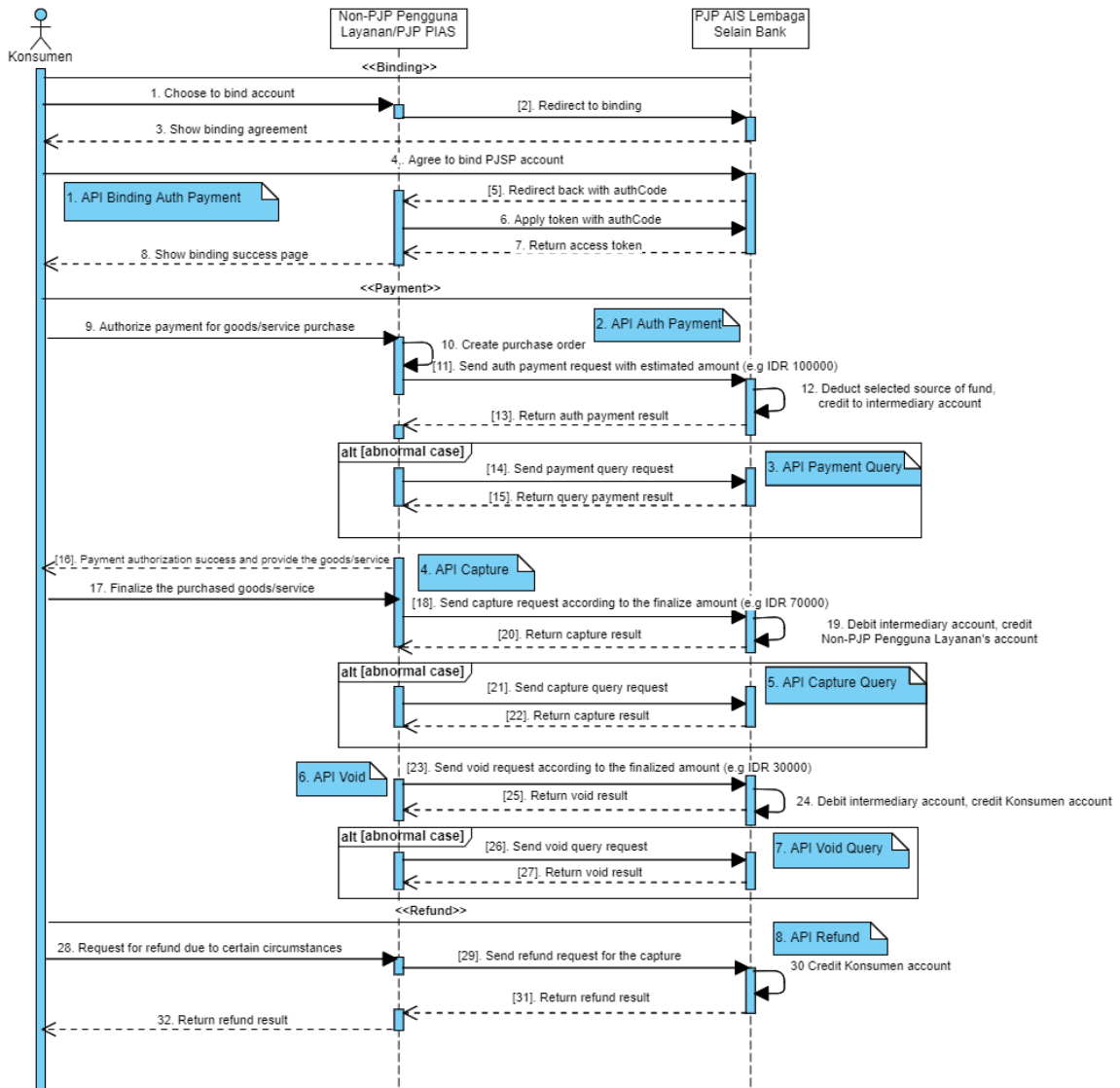
Sequence Diagram API Auth Payment

a. API Auth Payment

Informasi Umum

Service Code	63
Name	API Auth Payment
Version	1.0
HTTP Method	POST
Path	…/{version}/auth/payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
feeType	String	O	25	To whom the fee will be charged **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	BEN
mcc	String	O	32	Merchant's category.	5743
productCode	String	O	64	Product code to identify which product used for this	2938409182 03

Parameter	Data Type	Mandatory	Length	Description	Example
				particular payment.	
title	String	M	256	Order title.	Ikan bakar bumbu kuning
items	List<Goods>	O	N/A	Purchased goods/service information.	{ "goodsId":"908132", "price":{"currency":"360", "value":"10000"}, "category":"food", "unit":"ekor", "quantity":"2" }
additionalInfo	Object	O		Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006300
responseMessage	String	M	150	Response description	Successful

Parameter	Data Type	Mandatory	Length	Description	Example
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferen ceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
paidTime	String	M	25	Transaction paid time. ISO 8601 YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56 +07:00

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T08:58:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "merchantId":"000007100010926",
    "subMerchantId":"310928924949487",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "feeType":"BEN",
    "mcc":"5743",
    "productCode":"293840918203",
    "title":"Ikan bakar bumbu kuning",
    "items":{
        "goodsId":"908132",
        "price":{
            "value":"10000.00",
```

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```
      "currency":"IDR"
   },
   "category":"food",
   "unit":"ekor",
   "quantity":"2"
   },
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T08:58:19+07:00

{
   "responseCode":"2006300",
   "responseMessage":"Successful",
   "referenceNo":"2020102977770000000009",
   "partnerReferenceNo":"2020102900000000000001",
   "amount":{
      "value":"10000.00",
      "currency":"IDR"
   },
   "paidTime":"2009-07-03T12:08:56+07:00",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

b. API Payment Query

Informasi Umum

Service Code	64
Name	API Payment Query
Version	1.0
HTTP Method	POST
Path	…/{version}/auth/query

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
originalReferen ceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09
merchantId	String	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
externalStoreId	String	O	64	External Store ID	1249289249 49487
additionalInfo	Object	O	N/A	Additional information for custom use that are not	{"deviceId": "12345679237", "channel": "mobilephone"}

Parameter	Data Type	Mandatory	Length	Description	Example
				provided by SNAP	

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006400
responseMessage	String	M	150	Response description	Successful
originalPartnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
originalReferenceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09
amount	Object	O			
value	String	M	16,2	Net amount of the transaction. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
				(ISO4 217)	
paidTime	String	M	25	Transaction paid time. Format paid time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56 +07:00
latestTransactionStatus	String	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	String	O	50	Description status transaction	Success
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/query HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
```

```
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:10:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747737537
X-EXTERNAL-ID: 418075533589500931841621807977837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221
{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "externalStoreId":"124928924949487",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:10:18+07:00

{
    "responseCode":"2006400",
    "responseMessage":"Successful",
    "originalpartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "amount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "paidTime":"2009-07-03T12:08:56+07:00",
    "latestTransactionStatus":"00",
    "transactionStatusDesc":"success",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

c. API Capture

Informasi Umum

API Capture bisa dijalankan terlebih dahulu lalu sebelum API Void

Service Code	65
Name	API Capture
Version	1.0
HTTP Method	POST
Path	.../{version}/auth/capture

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	*String*	*M*	64	Transaction identifier on service provider system	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
partnerCaptureNo	*String*	M	64	Capture identifier generated by the partner	0000710001 012344

Parameter	Data Type	Mandatory	Length	Description	Example
captureAmount	Object	O			
value	String	M	16,2	Capture amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
title	String	M	256	Capture title.	Confirmed
lastCapture	String	O	8	Flag to determine whether this is the last capture and void the rest of the money if there's any money left.	TRUE
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2006500
responseMessage	*String*	*M*	150	Response description	Successful
originalReferenceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
partnerCaptureNo	*String*	O	64	Capture identifier generated by the partner	0000710001 012344
captureNo	*String*	C	64	PJSP's capture identifier. Used to trace the capture when there's any issue occurred.

Must be filled upon successful transaction. | 2020101738 2190489801 2234423 |
| captureAmount | *Object* | O | | | |
| value | *String* | M | 16,2 | Capture amount . If it's IDR then value includes | 10000.00 |

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Parameter	Data Type	Mandatory	Length	Description	Example
				2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
captureTime	String	C	25	Capture time. Format capture time: (ISO 8601) YYYY-MM-DDThh:mm:ss Must be filled upon successful transaction	2009-07-03T12:08:56+07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/capture HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:12:11+07:00
```

```
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 821508239190406246218231747 37537
X-EXTERNAL-ID: 418075533589500931841621807 97837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "partnerCaptureNo":"0000710001012344",
    "captureAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "title":"Confirmed",
    "lastCapture":"TRUE",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:12:18+07:00

{
    "responseCode":"2006500",
    "responseMessage":"Successful",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "partnerCaptureNo":"0000710001012344",
    "captureNo":"20201017382190489801223 4423",
    "captureAmount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "captureTime":"2009-07-03T12:08:56+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
```

```
        "channel":"mobilephone"
    }
}
```

d. API Capture Query

Informasi Umum

Service Code	66
Name	API Capture Query
Version	1.0
HTTP Method	POST
Path	…/{version}/auth/capture-query

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	String	M	64	Transaction identifier on service provider system	2020102977 7700000000 09
originalPartnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	String	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	String	O	32	Sub merchant ID	3109289249 49487
captureNo	String	O	64	PJSP's capture identifier. Used to trace the payment when there's any issue occurred.	2020101738 2190489801 2234423

Parameter	Data Type	Mandatory	Length	Description	Example
partnerCapture No	*String*	M	64	Capture identifier generated by the partner	0000710001 012344
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2006600
responseMess age	*String*	*M*	150	Response description	Successful
originalRefere nceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
originalPartner ReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
captureNo	*String*	O	64	PJSP's capture identifier. Used to trace the capture when	2020101738 2190489801 2234423

Parameter	Data Type	Mandatory	Length	Description	Example
				there's any issue occurred.	
captureAmount	Object	O			
value	String	M	16,2	Capture amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
captureTime	String	C	25	Capture time. Must be filled upon successful transaction. Format capture time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56+07:00
latestCapture Status	String	C	32	Capture status. Must be filled upon successful transaction	SUCCESS

Parameter	Data Type	Mandatory	Length	Description	Example
				INIT, **SUCCESS**, **FAILED**.	
partnerCapture No	*String*	M	64	Capture identifier generated by the partner	0000710001 012344
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/capture-query HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:15:11+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "captureNo":"202010173821904898012234423",
```

```
      "partnerCaptureNo":"0000710001012344",
      "additionalInfo":{
         "deviceId":"12345679237",
         "channel":"mobilephone"
      }
   }
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:15:17+07:00

{
   "responseCode":"2006600",
   "responseMessage":"Successful",
   "originalReferenceNo":"2020102977770000000009",
   "originalPartnerReferenceNo":"2020102900000000000001",
   "captureNo":"20201017382190489801 2234423",
   "captureAmount":{
      "value":"10000.00",
      "currency":"IDR"
   },
   "captureTime":"2009-07-03T12:08:56+07:00",
   "latestCaptureStatus":"SUCCESS",
   "partnerCaptureNo":"0000710001012344",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

e. API Void

Informasi Umum

API Void bisa dijalankan terlebih dahulu lalu sebelum API Capture

Service Code	67
Name	API Void
Version	1.0
HTTP Method	POST
Path	…/{version}/auth/void

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	*String*	*M*	64	Transaction identifier on service provider system	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
voidAmount	*Object*	O			
value	*String*	M	16,2	Void amount. If it's IDR then value includes 2 decimal digits.	10000.00

Parameter	Data Type	Mandatory	Length	Description	Example
				e.g. IDR 10.000,- will be placed with 10000.00	
currency	String	M	3	Currency (ISO 4217)	IDR
partnerVoidNo	String	M	64	Void identifier generated by the partner	3109289249 45645
voidRemaining Amount	String	O	8	Flag to determine whether this is the last void and void the rest of the money.	TRUE
reason	String	O	256	Void reason.	Shorter period/distance
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006700

Parameter	Data Type	Mandatory	Length	Description	Example
responseMessage	String	M	150	Response description	Successful
originalReferenceNo	String	O	64	Transaction identifier on service provider system.	2020102977 7700000000 09
originalPartnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
voidNo	String	C	64	PJSP's void identifier. Used to trace the capture when there's any issue occurred. Must be filled upon successful transaction	2020101738 2190489801 2234423
partnerVoidNo	String	M	64	Void identifier generated by the partner	3109289249 45645
voidAmount	Object	O			
value	String	M	16,2	Void amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
voidTime	*String*	C	25	Void time. Must be filled upon successful transaction Format void time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56+07:00
additionalInfo	*Object*	*O*	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/void HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:19:47+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"202010290000000000001",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
```

```
"voidAmount":{
    "value":"10000.00",
    "currency":"IDR"
},
"partnerVoidNo":"310928924945645",
"voidRemainingAmount":"TRUE",
"reason":"Shorter period/distance.",
"additionalInfo":{
    "deviceId":"12345679237",
    "channel":"mobilephone"
}
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:19:56+07:00

{
    "responseCode":"2006700",
    "responseMessage":"Successful",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"20201029000000000000001",
    "voidNo":"2020101738219048980122344223",
    "partnerVoidNo":"310928924945645",
    "voidAmount":{
        "value":"10000.00",
        "currency":"IDR"
    },
    "voidTime":"2009-07-03T12:08:56+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

f. API Void Query

Informasi Umum

Service Code	68
Name	API Void Query
Version	1.0
HTTP Method	POST
Path	.../{version}/auth/void-query

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReferenceNo	*String*	*M*	64	Transaction identifier on service provider system	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
merchantId	*String*	M	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
voidNo	*String*	O	64	PJSP's void identifier. Used to trace the payment when there's any issue occurred.	2020101738 2190489801 2234423

Parameter	Data Type	Mandatory	Length	Description	Example
partnerVoidNo	*String*	M	64	Void identifier generated by the partner	2020101738 445452
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	*M*	7	Response code	2006800
responseMessage	*String*	*M*	150	Response description	Successful
originalReferenceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
originalPartnerReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
voidNo	*String*	O	64	PJSP's void identifier. Used to trace the capture when there's any issue occurred.	2020101738 2190489801 2234423

Parameter	Data Type	Mandatory	Length	Description	Example
voidAmount	Object	O			
value	String	M	16,2	Void amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	10000.00
currency	String	M	3	Currency (ISO 4217)	IDR
voidTime	String	C	25	Void time. Must be filled upon successful transaction Format void time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2009-07-03T12:08:56+07:00
latestVoidStatus	String	C	32	Void status. Must be filled upon successful transaction **INIT**, **SUCCESS**, **FAILED**	SUCCESS
partnerVoidNo	String	O	64	Void identifier generated by the partner	2020101738445452

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/void-query HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:22:47+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "merchantId":"00007100010926",
    "subMerchantId":"310928924949487",
    "voidNo":"202010173821904898012234423",
    "partnerVoidNo":"202010173844545452",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:22:56+07:00

{
   "responseCode":"2006800",
   "responseMessage":"Successful",
   "originalReferenceNo":"2020102977770000000009",
   "originalPartnerReferenceNo":"2020102900000000000001",
   "voidNo":"202010173821904898012234423",
   "voidAmount":{
      "value":"10000.00",
      "currency":"IDR"
   },
   "voidTime":"2009-07-03T12:08:56+07:00",
   "latestVoidStatus":"SUCCESS",
   "partnerVoidNo":"2020101738445452",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```
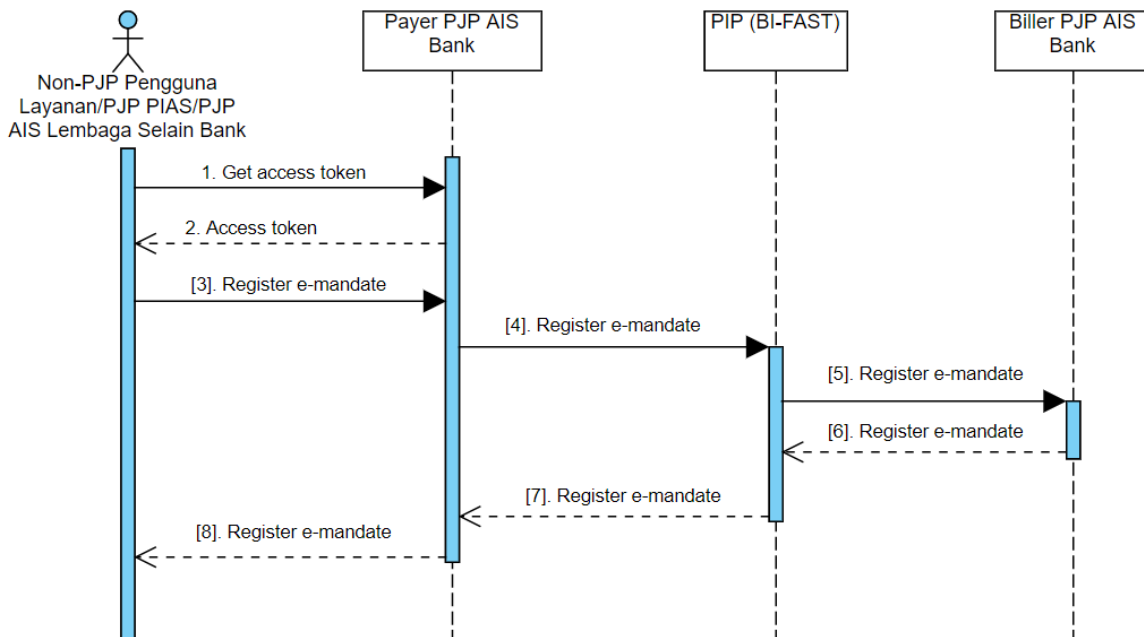
g. API Refund

Informasi Umum

Service Code	69
Name	API Refund
Version	1.0
HTTP Method	POST
Path	.../{version}/auth/refund

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalPartner ReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
originalRefere nceNo	*String*	*O*	64	Transaction identifier on service provider system.	2020102977 7700000000 09
partnerRefund No	*String*	M	64	ReferenceNumb er from PJP AIS for the refund.	23985091820 4981205970
merchantId	*String*	O	64	Merchant identifier that is unique per each merchant	0000710001 0926
subMerchantId	*String*	O	32	Sub merchant ID	3109289249 49487
originalCapture No	*String*	C	64	PJSP's capture identifier. Used to trace the payment when there's any issue occurred.	2020101738 2190489801 2234423

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled upon unsuccessful transaction.	
refundAmount	Object	O			
value	String	M	16,2	Refund amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
externalStoreId	String	O	64	External Store ID	1249289249 49487
reason	String	O	256	Refund reason	Customer complain
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2006900
responseMessage	String	M	150	Response description	Successful

535

Parameter	Data Type	Mandatory	Length	Description	Example
originalCapture No	*String*	C	64	PJSP's capture identifier. Used to trace the payment when there's any issue occurred. Must be filled upon unsuccessful transaction	2020101738 2190489801 2234423
originalRefere nceNo	*String*	*C*	64	Transaction identifier on service provider system. Must be filled upon successful refund transaction	2020102977 7700000000 09
originalPartner ReferenceNo	*String*	*O*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
partnerRefund No	*String*	O	64	PJSP's refund identifier. Used to trace the capture when there's any issue occurred.	2020101738 2190489801 2234423

Parameter	Data Type	Mandatory	Length	Description	Example
refundNo	String	M	64	Refund Number	REF993883
refundAmount	Object	O			
value	String	M	16,2	Refund amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
refundTime	String	M	25	Refund time. Format refund time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2020-12-23T09:19:47 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/auth/refund HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
```

```
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-23T09:22:47+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.108841
X-LONGITUDE: 106.7782137
CHANNEL-ID: 95221

{
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalReferenceNo":"2020102977770000000009",
    "partnerRefundNo":"2398509182049812055970",
    "merchantId":"000007100010926",
    "subMerchantId":"310928924949487",
    "originalCaptureNo":"202010173821904898012234423",
    "refundAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "externalStoreId":"124928924949487",
    "reason":"Customer complain",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-23T09:22:56+07:00

{
    "responseCode":"2006900",
    "responseMessage":"Successful",
    "originalCaptureNo":"202010173821904898012234423",
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "partnerRefundNo":"202010173821904898012234423",
    "refundNo":"REF993883",
    "refundAmount":{
        "value":"12345678.00",
```

```
            "currency":"IDR"
        },
        "refundTime":"2020-12-23T09:19:47+07:00",
        "additionalInfo":{
            "deviceId":"12345679237",
            "channel":"mobilephone"
        }
    }
```

5.2.4.   API Direct Debit BI-FAST

a. Registrasi E-Mandate

Sequence Diagram

Sequence Diagram API Registrasi e-Mandate

Informasi Umum

Service Code	70
Name	API Registrasi e-Mandate
Version	1.0
HTTP Method	POST
Path	.../{version}/debit/fast-emandate

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	O	64	Transaction identifier on service	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
				consumer system	
bankCode	String	M	3	Biller bank code based on Bank Indonesia Code	014
sourceAccount No	String	M	19	Account number to be billed	8888010001 57508
sourceAccount Name	String	M	100	Source Account Name	Saving
maxAmount	Object	O			
value	String	M	16,2	Maximum amount to be paid. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
billerId	String	M	30	Unique ID to identify biller	315134
billerName	String	M	50	Biller name	biller X

Parameter	Data Type	Mandatory	Length	Description	Example
customerId	String	M	45	Customer ID registered on biller	96891414
expiredDatetime	String	M	25	e-Mandate expiration date and time Format expired date time: (ISO 8601) YYYY-MM-DDThh:mm:ss	2022-12-22T08:01:16 +07:00
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2007000
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system.	2020102977 7700000000 09

542

Parameter	Data Type	Mandatory	Length	Description	Example
				Must be filled upon successful transaction	
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
eMandateReffId	String	M	30	Unique key to identify an e-Mandate registration	9a8fau6d81ha d833bas7184
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/debit/fast-emandate HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T08:12:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
```

```
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"20201029000000000000001",
    "bankCode":"014",
    "sourceAccountNo":"888801000157508",
    "sourceAccountName":"Saving",
    "maxAmount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "billerId":"315134",
    "billerName":"biller X",
    "customerId":"96891414",
    "expiredDatetime":"2022-12-22T08:01:16+07:00",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T08:12:22+07:00

{
    "responseCode":"2007000",
    "responseMessage":"Successful",
    "referenceNo":"20201029777700000000009",
    "partnerReferenceNo":"20201029000000000000001",
    "eMandateReffId":"9a8fau6d81had833bas7184",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

b. Trigger Direct Debit Transfer

Sequence Diagram
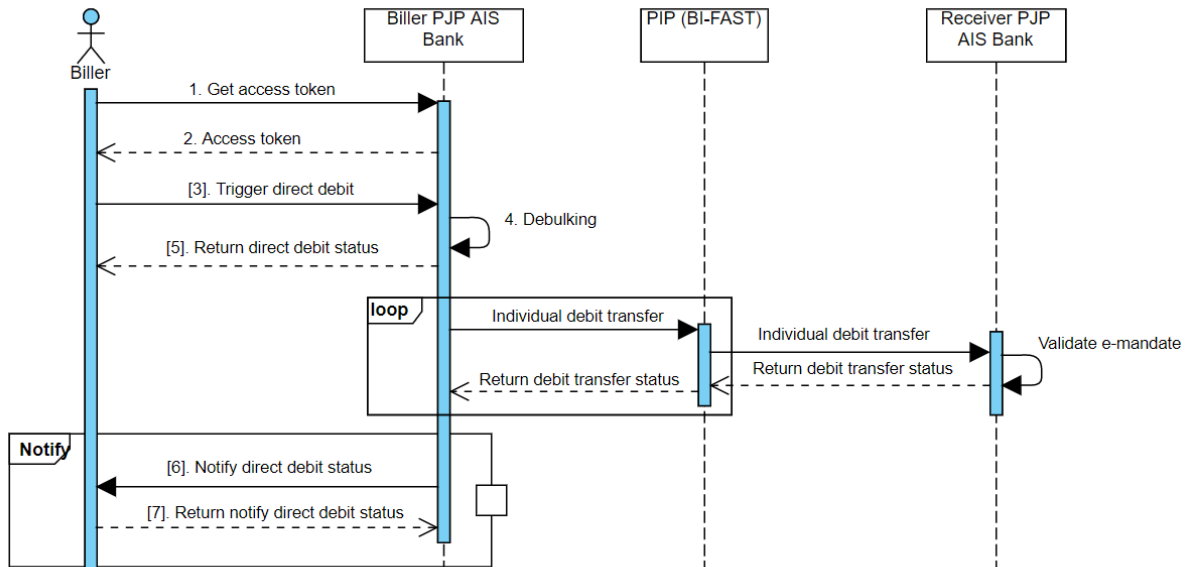
Sequence Diagram API Trigger Direct Debit Transfer

Informasi Umum

Service Code	71
Name	API Registrasi e-Mandate
Version	1.0
HTTP Method	POST
Path	.../{version}/debit/fast-payment

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
partnerReferenceNo	*String*	*M*	64	Transaction identifier on service consumer system	2020102900 0000000000 01
currency	*String*	*O*	3	Currency Type	IDR

Parameter	Data Type	Mandatory	Length	Description	Example
customerReference	*String*	M	30	Reference Number / No Referral / Transaction ID	10052019
feeType	*String*	O	25	To whom the fee will be charged **OUR** = Fee is charged to the sender (default) **BEN** = Fee is charged to the recipient **SHA|1000** = Fee is shared between sender and recipient, with sender is charged Rp 1.000,00 and the recipient will be charged the rest	BEN
remark	*String*	O	50	Remark/transaction description	remark test
beneficiaryAccountNo	*String*	M	19	Biller account	8888010001 57508
beneficiaryAccountName	*String*	M	100	Biller account Account Name	Yories Yolanda

Parameter	Data Type	Mandatory	Length	Description	Example
transactionDate	String	M	25	Transaction date : ISO 8601 YYYY-MM-DDThh:mm:ss	2019-07-03T12:08:56 +07:00
bankCode	String	M	3	Bank code based on Bank Indonesia Code	014
sourceAccount No	String	M	34	Debited customer account number	8888010000 03301
sourceAccount Name	String	M	100	Debited customer account Name	Saving
amount	Object	O			
value	String	M	16,2	Debit amount. If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	12345678.00
currency	String	M	3	Currency (ISO 4217)	IDR
eMandateReffId	String	M	30	Unique key to identify an e-Mandate registration	9a8fau6d81ha d833bas7184

Parameter	Data Type	Mandatory	Length	Description	Example
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	String	M	7	Response code	2007100
responseMessage	String	M	150	Response description	Successful
referenceNo	String	C	64	Transaction identifier on service provider system. Must be filled upon successful transaction	2020102977 7700000000 09
partnerReferenceNo	String	O	64	Transaction identifier on service consumer system	2020102900 0000000000 01
additionalInfo	Object	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Contoh Request

```
POST …/v1.0/debit/fast-payment HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T08:26:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "partnerReferenceNo":"2020102900000000000001",
    "currency":"IDR",
    "customerReference":"10052019",
    "feeType":"BEN",
    "remark":"remark test",
    "beneficiaryAccountNo":"888801000157508",
    "beneficiaryAccountName":"Yories Yolanda",
    "transactionDate":"2019-07-03T12:08:56+07:00",
    "bankCode":"014",
    "sourceAccountNo":"888801000003301",
    "sourceAccountName":"Saving",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "eMandateReffId":"9a8fau6d81had833bas7184",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T08:26:30+07:00

{
```

```
    "responseCode":"2007100",
    "responseMessage":"Successful",
    "referenceNo":"2020102977770000000009",
    "partnerReferenceNo":"2020102900000000000001",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

c. Notify

Sequence Diagram
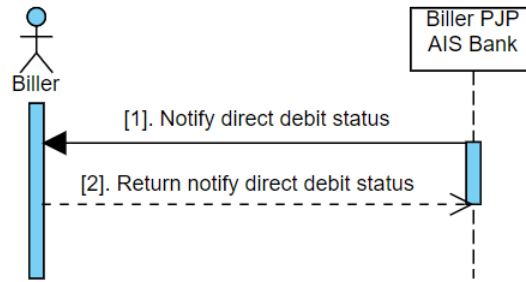
Sequence Diagram API Notify - Direct Debit

Informasi Umum

Service Code	72
Name	API Notify
Version	1.0
HTTP Method	POST
Path	…/{version}/debit/fast-notify

Request Body

Parameter	Data Type	Mandatory	Length	Description	Example
originalReference No	String	M	64	Original transaction identifier on service provider system	2020102977 7700000000 09
originalPartner ReferenceNo	String	O	64	Original transaction identifier on service consumer system	2020102900 0000000000 01

Parameter	Data Type	Mandatory	Length	Description	Example
originalExternalId	*String*	*O*	19	Original Customer Reference Number	10052019
transactionStatus	*String*	M	2	**00** = Success **01** = Initiated **02** = Paying **03** = Pending **04** = Refunded **05** = Canceled **06** = Failed **07** = Not found	00
transactionStatusDesc	*String*	*O*	50	Description status transaction	Success
eMandateReffId	*String*	M	30	Unique key to identify an e-Mandate registration	9a8fau6d81had833bas7184
sourceAccountNo	*String*	*M*	34	Debited customer account number	888801000003301
sourceAccountName	*String*	*M*	100	Debited customer account Name	Saving
amount	*Object*	O			
value	*String*	M	16,2	Net amount of the transaction.	12345678.00

Parameter	Data Type	Mandatory	Length	Description	Example
				If it's IDR then value includes 2 decimal digits. e.g. IDR 10.000,- will be placed with 10000.00	
currency	*String*	M	3	Currency (ISO 4217)	IDR
traceNo	*String*	O	16	Number for tracking to destination bank	13415141
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not provided by SNAP	{"deviceId": "12345679237", "channel": "mobilephone"}

Response Body

Parameter	Data Type	Mandatory	Length	Description	Example
responseCode	*String*	M	7	Response code	2007200
responseMessage	*String*	M	150	Response description	Successful
additionalInfo	*Object*	O	N/A	Additional information for custom use that are not	{"deviceId": "12345679237", "channel": "mobilephone"}

				provided by SNAP	

Contoh Request

```
POST …/v1.0/debit/fast-notify HTTP/1.2
Content-type: application/json
Authorization: Bearer
gp9HjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
Authorization-Customer: Bearer
fa8sjjEj813Y9JGoqwOeOPWbnt4CUpvIJbU1mMU4a11MNDZ7Sg5u9a"
X-TIMESTAMP: 2020-12-22T08:26:16+07:00
X-SIGNATURE:
85be817c55b2c135157c7e89f52499bf0c25ad6eeebe04a986e8c862561b19a5
ORIGIN: www.hostname.com
X-PARTNER-ID: 82150823919040624621823174737537
X-EXTERNAL-ID: 41807553358950093184162180797837
X-IP-ADDRESS: 172.24.281.24
X-DEVICE-ID: 09864ADCASA
X-LATITUDE: -6.1617169
X-LONGITUDE: 106.6643946
CHANNEL-ID: 95221

{
    "originalReferenceNo":"2020102977770000000009",
    "originalPartnerReferenceNo":"2020102900000000000001",
    "originalExternalId":"10052019",
    "transactionStatus":"00",
    "transactionStatusDesc":"success",
    "eMandateReffId":"9a8fau6d81had833bas7184",
    "sourceAccountNo":"888801000003301",
    "sourceAccountName":"Saving",
    "amount":{
        "value":"12345678.00",
        "currency":"IDR"
    },
    "traceNo":"13415141",
    "additionalInfo":{
        "deviceId":"12345679237",
        "channel":"mobilephone"
    }
}
```

Contoh Response

```
Content-type: application/json
X-TIMESTAMP: 2020-12-22T08:26:30+07:00

{
   "responseCode":"2007200",
   "responseMessage":"Successful",
   "additionalInfo":{
      "deviceId":"12345679237",
      "channel":"mobilephone"
   }
}
```

6.   Informasi Lainnya

6.1. Response Code

Response status merupakan informasi yang diberikan oleh service provider kepada service consumer pada response body, sebagai indikasi hasil dari pemrosesan request yang diterima.

Response status terdiri dari 2 komponen, yaitu kode (response code) dan deskripsinya (response message).

Komponen	Tipe Data	Length	Keterangan
responseCode	String	7	**response code = HTTP status code + service code + case code**
responseMessage	String	150	

Daftar *Response Code*

Category	HTTP Status Code	Service Code	Case Code	Response Message	Description
Success	200	any	00	Successful	Successful
Success	202	any	00	Request In Progress	Transaction still on process
System	400	any	00	Bad Request	General request failed error, including message parsing failed.
Message	400	any	01	Invalid Field Format {field name}	Invalid format
Message	400	any	02	Invalid Mandatory Field {field name}	Missing or invalid format on mandatory field
System	401	any	00	Unauthorized . [reason]	General unauthorized error (No Interface Def, API is Invalid, Oauth Failed, Verify Client Secret Fail, Client Forbidden Access API, Unknown Client, Key not Found)
System	401	any	01	Invalid Token (B2B)	Token found in request is invalid (Access Token Not

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Category	HTTP Status Code	Service Code	Case Code	Response Message	Description
					Exist, Access Token Expiry)
System	401	any	02	Invalid Customer Token	Token found in request is invalid (Access Token Not Exist, Access Token Expiry)
System	401	any	03	Token Not Found (B2B)	Token not found in the system. This occurs on any API that requires token as input parameter
System	401	any	04	Customer Token Not Found	Token not found in the system. This occurs on any API that requires token as input parameter
Business	403	any	00	Transaction Expired	Transaction expired
System	403	any	01	Feature Not Allowed [Reason]	This merchant is not allowed to call Direct Debit APIs
Business	403	any	02	Exceeds Transaction Amount Limit	Exceeds Transaction Amount Limit
Business	403	any	03	Suspected Fraud	Suspected Fraud
Business	403	any	04	Activity Count Limit Exceeded	Too many request, Exceeds Transaction Frequency Limit
Business	403	any	05	Do Not Honor	Account or User status is abnormal
System	403	any	06	Feature Not Allowed At This Time. [reason]	Cut off In Progress
Business	403	any	07	Card Blocked	The payment card is blocked
Business	403	any	08	Card Expired	The payment card is expired
Business	403	any	09	Dormant Account	The account is dormant
Business	403	any	10	Need To Set Token Limit	Need to set token limit
System	403	any	11	OTP Blocked	OTP has been blocked
System	403	any	12	OTP Lifetime Expired	OTP has been expired

Category	HTTP Status Code	Service Code	Case Code	Response Message	Description
System	403	any	13	OTP Sent To Cardholer	initiates request OTP to the issuer
Business	403	any	14	Insufficient Funds	Insufficient Funds
Business	403	any	15	Transaction Not Permitted.[reason]	Transaction Not Permitted
Business	403	any	16	Suspend Transaction	Suspend Transaction
Business	403	any	17	Token Limit Exceeded	Purchase amount exceeds the token limit set prior
Business	403	any	18	Inactive Card/Account/Customer	Indicates inactive account
Business	403	any	19	Merchant Blacklisted	Merchant is suspended from calling any APIs
Business	403	any	20	Merchant Limit Exceed	Merchant aggregated purchase amount on that day exceeds the agreed limit
Business	403	any	21	Set Limit Not Allowed	Set limit not allowed on particular token
Business	403	any	22	Token Limit Invalid	The token limit desired by the merchant is not within the agreed range between the merchant and the Issuer
Business	403	any	23	Account Limit Exceed	Account aggregated purchase amount on that day exceeds the agreed limit
Business	404	any	00	Invalid Transaction Status	Invalid transaction status
Business	404	any	01	Transaction Not Found	Transaction not found
System	404	any	02	Invalid Routing	Invalid Routing
System	404	any	03	Bank Not Supported By Switch	Bank not supported by switch

Category	HTTP Status Code	Service Code	Case Code	Response Message	Description
Business	404	any	04	Transaction Cancelled	Transaction is cancelled by customer
Business	404	any	05	Merchant Is Not Registered For Card Registration Services	Merchant is not registered for Card Registration services
System	404	any	06	Need To Request OTP	Need to request OTP
System	404	any	07	Journey Not Found	The journeyID cannot be found in the system
Business	404	any	08	Invalid Merchant	Merchant does not exist or status abnormal
Business	404	any	09	No Issuer	No issuer
System	404	any	10	Invalid API Transition	Invalid API transition within a journey
Business	404	any	11	Invalid Card/Account/Customer [info]/Virtual Account	Card information may be invalid, or the card account may be blacklisted, or Virtual Account number maybe invalid.
Business	404	any	12	Invalid Bill/Virtual Account [Reason]	The bill is blocked/ suspended/not found. Virtual account is suspend/not found.
Business	404	any	13	Invalid Amount	The amount doesn't match with what supposed to
Business	404	any	14	Paid Bill	The bill has been paid
System	404	any	15	Invalid OTP	OTP is incorrect
Business	404	any	16	Partner Not Found	Partner number can't be found
Business	404	any	17	Invalid Terminal	Terminal does not exist in the system
Business	404	any	18	Inconsistent Request	Inconsistent request parameter found for the same partner reference number/transaction id It can be considered as failed in transfer debit,

Category	HTTP Status Code	Service Code	Case Code	Response Message	Description
					but it should be considered as success in transfer credit. Considered as success: - Transfer credit = (i) Intrabank transfer; (ii) Interbank transfer; (iii) RTGS transfer; (iv) SKNBI transfer; - Virtual account = (i) Payment VA; (ii) Payment to VA; - Transfer debit = (i) Refund payment; (ii) Void; Considered as failed: - Transfer credit = (i) Transfer to OTC; - Transfer debit = (i) Direct debit payment; (ii) QR CPM payment; (iii) Auth payment; (iv) Capture;
Business	404	any	19	Invalid Bill/Virtual Account	The bill is expired. Virtual account is expired.
System	405	any	00	Requested Function Is Not Supported	Requested function is not supported
Business	405	any	01	Requested Opearation Is Not Allowed	Requested operation to cancel/refund transaction Is not allowed at this time.
System	409	any	00	Conflict	Cannot use same X-EXTERNAL-ID in same day
System	409	any	01	Duplicate partnerReferenceNo	Transaction has previously been processed indicates the

Category	HTTP Status Code	Service Code	Case Code	Response Message	Description
					same partnerReferenceNo already success
System	429	any	00	Too Many Requests	Maximum transaction limit exceeded
System	500	any	00	General Error	General Error
System	500	Any	01	Internal Server Error	Unknown Internal Server Failure, Please retry the process again
System	500	Any	02	External Server Error	Backend system failure, etc
System	504	any	00	Timeout	timeout from the issuer

LAMPIRAN

Lampiran penjelasan detil revisi-1

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi
1	Registration	1	API Card Registration	1	API Card Registration	1.2.1. API Card RegistrationRequest Body 1. Parameter expiredDatetime: 　a. Ubah Data Type dari "Datetime" menjadi "String". 　b. Ubah Length dari "Format: ISO 8601" menjadi "25". 　c. Tambah informasi di bagian Description. 2. Parameter limit : Ubah Length dari "17,3" menjadi "17,2. Response Body 1. Parameter referenceNo: Hapus Description "Must be filled...".
				2	API Card Registration – Set Limit	1.2.2. API Card Registration – Set Limit Request Body 1. Parameter limit: Ubah Length dari "17,3" menjadi "17,2". Response Body 1. Parameter referenceNo: Hapus Description "Must be filled...".
				3	API Card Registration Inquiry	
				4	API Verify OTP (Direct Integration)	
				5	API Card Registration Unbinding	1.2.5. API Card Registration Unbinding Request Body 1. Parameter journeyId: Ubah parameter sesuai camelcase dari "journeyID" menjadi "journeyId". 2. Parameter transactionDate: 　a. Ubah Data type dari "Int" menjadi "String". 　b. Ubah Description Response Body 1. Ubah parameter sesuai camelcase dari "journeyID" menjadi "journeyId". Contoh Response 1. Hapus tutup kurung kurawal "}" sebelum field additionalInfo. Contoh Response 1. Hapus tutup kurung kurawal "}" sebelum field additionalInfo.
		2	API Account Registration	6	API Account Creation	
				7	API Account Binding	
				8	API Account Binding Inquiry	
				9	API Account Unbinding	1.2.9. API Account UnbindingResponse Body 1. Parameter referenceNo: 　a. Ubah Mandatory dari "C O" menjadi "O". 　b. Hapus Description "Must be filled...".
				10	API Get OAuth URL	1.2.10. API Get Oauth URLRequest parameter 1. Parameter verifiedTime: 　a. Ubah Length dari "ISO 8601" jadi "25". 　b. Tambah informasi pada Description. 2. Parameter seamlessSign: Tambah informasi pada Description. Response Body 1. Parameter authCode: Ubah Data type dari "S"menjadi "String".
				81	API OTP	1.2.11 OTP Request Body 1. Parameter journeyId: Ubah parameter sesuai camelcase dari "journeyID" menjadi "journeyId". 2. Parameter bankCardToken: 　a. Ubah Mandatory dari "M" menjadi "C". 　b. Tambah informasi pada Description. 3. Parameter otpTrxCode: 　a. Ubah Mandatory dari kosong menjadi "O". 　b. Tambah informasi pada Description. 　c. Tambah Example "54".
2	Balance Inquiry	3	API Balance Inquiry	11	API Balance Inquiry	2.2.1. API Balance InquiryResponse Body 1. Parameter referenceNo: Hapus Description "Must be filled...". 2. Parameter registrationStatusCode: Ubah Example dari "1" menjadi "0001". 3. Parameter status: Ubah Description. Contoh Response 1. Ubah field "accountInfo" menjadi "accountInfos".

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No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

3	Transaction History	4	**API Transaction History List**	12	API Transaction History List	3.2.1. API Transaction History ListRequest Body
						1. Parameter fromDateTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Ubah Description
						  c. Ubah Example dari "-07:00" menjadi " +07:00".
						2. Parameter toDateTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Ubah Description
						  c. Ubah Example dari "...-07:00" menjadi "...+07:00".
						3. Parameter pageSize: Ubah Data Type dari "Int" menjadi "Integer".
						4. Parameter PageNumber: Ubah Data Type dari "Int" menjadi "Integer".
						
						Response Body
						1. Parameter referenceNo: Hapus Description "Must be filled...".
						2. Parameter dateTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Ubah Description.
						
						Contoh Request
						1. Field fromDateTime dan toDateTime: ubah dari "...-07:00" menjadi "...+07:00".
						
						Contoh Response
						1. Field dateTime: ubah dari "...-07:00" menjadi "...+07:00".

		5	**API Transaction HistoryDetail**	13	API Transaction History Detail	3.2.2. API Transaction History Detail
						Response Body
						1. Parameter cancelledTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Tambah Description.
						  c. Ubah Example dari "...-07:00" menjadi "...+07:00".
						2. Parameter dateTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Tambah Description.
						  c. Ubah Example dari "...-07:00" menjadi "...+07:00".
						3. Parameter refundAmount: Ubah parameter dari "RefundAmount" menjadi "refundAmount".
						4. Parameter Type: Tambah Description.

		6	**API Bank Statement**	14	API Bank Statement	3.2.3. API Bank Statement
						Request Body
						1. Parameter accountNo: Ubah Description.
						2. Parameter fromDateTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Tambah informasi di Description
						  c. Ubah Example dari "...-07:00" menjadi "...+07:00".
						3. Parameter toDateTime:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Tambah informasi di Description
						  c. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Response Body
						1. Parameter amount: Ubah sesuai camelcase dari "Amount" menjadi "amount".
						2. Parameter dateTime: Tambah informasi di Description.
						3. Parameter lastRecordDateTime:
						  a. Tambah informasi di Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						4. Parameter detailData: Ubah Data Type dari "Object" menjadi "Array of Object".
						5. Parameter startAmount: Ubah Data Type dari "Object" menjadi "Array of Object".
						6. Parameter endAmount: Ubah Data Type dari "Object" menjadi "Array of Object".
						7. Parameter transactionDate:
						  a. Ubah Data Type dari "ISODatetime" menjadi "String".
						  b. Tambah informasi di Description
						  c. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Contoh Request
						1. Field fromDateTime dan toDateTime: ubah dari "...-07:00" menjadi "...+07:00".
						
						Contoh Response
						1. Field transactionDate: ubah dari "...-07:00" menjadi "...+07:00".

				15	API Internal Account Inquiry	4.2.1.1. Internal Account Inquiry Request Body 1. Parameter referenceNo: Hapus Description "Must be filled...".

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

		7	**Intrabank Transfer**	17	API Intrabank Transfer	4.2.2. API Trigger Transfer: Hapus kata "Trigger"menjadi "API Transfer"
						
						4.2.2.1. Intrabank Transfer
						1. Hapus kata "Trigger" pada keterangan Sequence diagram dan Informasi umum bagian Name menjadi "Api Intrabank Transfer".
						
						Request Body
						1. Parameter feeType:
						  a. Tambah informasi di Description
						  b. Ubah Example
						2. Parameter transactionDate: Ubah Description
						3. Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						
						Response Body
						1. Parameter transactionDate: Ubah Description.
						2. Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						  d. Tambah parameter OriginatorBankCode
						
						Contoh request dan Response: Tambah contoh originatorInfos.

				16	API Eksternal Account Inquiry	4.2.1.2. Eksternal Account Inquiry 1. Ubah Object pada gambar Sequence Diagram dari "PIP GPN" menjadi "PIP GPN/BI-FAST". Response Body 1. Parameter referenceNo: Hapus Description "Must be filled...".

		8	**Interbank Transfer**	18	API Interbank Transfer	4.2.2.2. Interbank Transfer
						1. Hapus kata "Trigger" pada nama sSub-API, keterangan Sequence diagram dan Informasi umum bagian Name menjadi "Api Interbank Transfer".
						
						Request Body
						1. Parameter customerReference: Ubah Mandatory dari "MO" menjadi "M".
						2. Parameter transactionDate:
						  a. Ubah Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						3. Parameter feeType:
						  a. Tambah informasi di Description
						  b. Ubah example.
						4. Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						  d. Tambah parameter OriginatorBankCode
						
						Response Body
						1. Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						
						Contoh request dan Response: Tambah contoh originatorInfos.

		9	**Request for Payment**	19	API Request for Payment	4.2.2.3. Request for Payment
						Request Body
						1. Parameter expiredDatetime:
						  a. Ubah datatype dari "Datetime" menjadi "String".
						  b. Ubah length dari "Follow ISO 8601" menjadi "25".
						  c. Tambah informasi pada Description.
						  d. Ubah Example.
						2. Parameter feeType:
						  a. Tambah informasi di Description
						  b. Ubah example.

		10	**Interbank Transfer - Bulk**	20	API Trigger Interbank Bulk Transfer	4.2.2.4. Interbank Transfer - Bulk
						a. Interbank Bulk Transfer
						1. Hapus kata "Trigger" pada nama Sub-API, keterangan Sequence diagram dan Informasi umum bagian Name menjadi "Api Interbank Bulk Transfer".
						
						Request Body
						1. Parameter feeType:
						  a. Tambah informasi di Description
						  b. Ubah example.
						2. Parameter transactionDate: Tambah informasi di Description.
						3. Parameter bulkObject: Ubah data Type dari "Array" menjadi "Array of Object".
						4. Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						  d. Tambah parameter OriginatorBankCode

				21	API Trigger Interbank Bulk Transfer - Notify	4.2.2.4. Interbank Transfer - Bulk b. Notify 1. Ubah nama keterangan Sequence diagram dan Informasi umum bagian Name menjadi "API Interbank Bulk Transfer - Notification". Request Body 1. Parameter bulkObject: Ubah data Type dari "Array" menjadi "Array of Object".

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

		11	RTGS Transfer	22	API RTGS Transfer	4.2.2.5. RTGS Transfer
						a. Transfer RTGS
						
						Request Body
						1. Parameter beneficiaryCustomerResidence: Tambah informasi di Description.
						2. Parameter beneficiaryCustomerType: Tambah informasi di Description.
						3. Parameter feeType:
						  a. Ubah Description
						  b. Ubah Example.
						4. Parameter senderCustomerResidence: Tambah informasi di Description.
						5. Parameter senderCustomerType: Tambah informasi di Description.
						6. Parameter transactionDate:
						  a. Ubah informasi di Description.
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						7. Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						  d. Tambah parameter OriginatorBankCode
						
						Response Body
						8. Parameter beneficiaryAccountType: Tambah informasi di Description.
						9. Parameter transactionStatus: Tambah informasi di Description.

				76	API Notify RTGS	4.2.2.5. RTGS Transfer b. Notify RTGS Nama Sub-API 1. Nama Sub-API diubah dari "Notify RTGS" menjadi "RTGS Notification" Request Body 1. Sub-Parameter currency dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String" 2. Parameter transactionDate: Ubah informasi pada Description

		12	SKNBI Transfer	23	API SKNBI Transfer	4.2.2.6 SKNBI Transfer
						a. Transfer SKNBI
						
						Request Body
						Sub-Parameter amount dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String"
						Parameter feeType: Pemindahan value yang boleh diisi dari kolom Example ke kolom Description
						Parameter transactionDate:
						  a. Ubah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						Tambah field parameter sehubungan dengan permintaan laporan PPATK mengenai Data Pengirim (Sender) atas transaksi transfer dana:
						  a. Tambah parameter originatorInfos.
						  b. Tambah parameter originatorCustomerNo.
						  c. Tambah parameter originatorCustomerName.
						  d. Tambah parameter OriginatorBankCode
						
						Response Body:
						Sub-Parameter currency dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String"
						Parameter transactionDate:
						  a. Ubah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".

				75	API Notify SKNBI	4.2.2.6 SKNBI Transfer a. Notify SKNBI Nama Sub-API 1. Nama Sub-API diubah dari "Notify SKNBI" menjadi "SKNBI Notification" Request Body 1. Sub-Parameter currency dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String" 2. Parameter transactionDate: Ubah informasi pada Description

				24	API Virtual Account - Inquiry	4.2.2.7 Virtual Account
						a. Inquiry
						
						Request Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Sub-Parameter value dari Parameter totalAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter totalAmount:
						  a. Ubah nama Sub-Parameter dari "Currency" menjadi "currency"
						
						Response Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Sub-Parameter value dari Parameter totalAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter sesuai camelcase dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter totalAmount:
						  a. Ubah nama Sub-Parameter sesuai camelcase dari "Currency" menjadi "currency"
						
						Contoh Response
						1. Parameter virtualAccountTrxType: Ubah dari "1" menjadi "C"

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

				25	API Virtual Account - Payment	4.2.2.7 Virtual Account
						b. Payment
						
						Request Body
						1. Parameter billReferenceNo: Ubah nama Parameter sesuai camelcase dari "BillReferenceNo" menjadi "billReferenceNo"
						
						Request dan Response Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Sub-Parameter value dari Parameter paidAmount, cumulativePaymentAmount, totalAmount, dan billAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter paidAmount, cumulativePaymentAmount, totalAmount, dan billAmount:
						  a. Ubah nama Sub-Parameter dari "Currency" menjadi "currency"
						4. Parameter paymentType dan flagAdvice: Pemindahan value yang boleh diisi dari kolom Example ke kolom Description
						
						Response Body
						1. Parameter paymentFlagStatus: Pemindahan value yang boleh diisi dari kolom Example ke kolom Description
						2. Parameter totalAmount dan paidAmount: Perubahan tipe data dari Array of Object menjadi Object

				26	API Virtual Account – Inquiry Status	4.2.2.7 Virtual Account
						c. Inquiry Status
						
						Request Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Parameter inquiryRequestId: Ubah dari M (mandatory) menjadi C (conditional)
						
						Response Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Parameter paidAmount dan totalAmount: Ubah tipe data dari "Array of Object" menjadi "Object"
						3. Sub-Parameter value dari Parameter paidAmount, totalAmount, dan billAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter dari "Value" menjadi "value"
						4. Sub-Parameter currency dari Parameter paidAmount, totalAmount, dan billAmount:
						  a. Ubah nama Sub-Parameter dari "Currency" menjadi "currency"

				27	API Virtual Account – Create VA	4.2.2.7 Virtual Account
						d. Create VA
						
						Request Body
						1. Parameter partnerServiceId, customerNo, dan virtualAccountNo: Ubah dari M (mandatory) menjadi O (opsional)
						
						Request dan Response Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Sub-Parameter value dari Parameter totalAmount, billAmount, dan feeAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter sesuai camelcase dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter totalAmount, billAmount, dan feeAmount:
						  a. Ubah nama Sub-Parameter sesuai camelcase dari "Currency" menjadi "currency"
						4. Parameter virtualAccountTrxType: Pemindahan value yang boleh diisi dari kolom Example ke kolom Description
						5. Parameter expiredDate:
						  a. Ubah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Contoh Request
						1. URL Endpoint: Ubah dari ".../inquiry" menjadi ".../create-va"
						
						Contoh Request dan Response
						1. Parameter virtualAccountTrxType: Ubah dari "1" menjadi "C"
						2. Parameter expiredDate: Ubah dari "...-07:00" menjadi "...+07:00".

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

		13	**Virtual Account**	28	API Virtual Account – Update VA	4.2.2.7 Virtual Account
						e. Update VA
						
						Request dan Response Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						2. Sub-Parameter value dari Parameter totalAmount, billAmount, dan feeAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter totalAmount, billAmount, dan feeAmount:
						  a. Ubah nama Sub-Parameter dari "Currency" menjadi "currency"
						4. Parameter virtualAccountTrxType: Pemindahan value yang boleh diisi dari kolom Example ke kolom Description
						5. Parameter expiredDate, lastUpdateDate, dan paymentDate:
						  a. Ubah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Contoh Request
						1. Parameter virtualAccountTrxType: Ubah dari "1" menjadi "C"
						2. Parameter expiredDate: Ubah dari "...-07:00" menjadi "...+07:00".
						
						Contoh Response
						1. Parameter virtualAccountTrxType: Ubah dari "1" menjadi "C"
						2. Parameter expiredDate, lastUpdateDate, dan paymentDate: Ubah dari "...-07:00" menjadi "...+07:00".

				29	API Virtual Account – Update Status VA	4.2.2.7 Virtual Account
						f. Update Status VA
						
						Request dan Response Body
						1. Parameter virtualAccountNo: Ubah deskripsi dari "… left padding 0)…" menjadi "… left padding space)…"
						
						Response Body:
						2. Sub-Parameter value dari Parameter totalAmount dan feeAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter totalAmount dan feeAmount:
						  a. Ubah nama Sub-Parameter dari "Currency" menjadi "currency"
						4. Parameter virtualAccountTrxType: Pemindahan value yang boleh diisi dari kolom Example ke kolom Description
						5. Parameter expiredDate, lastUpdateDate, dan paymentDate:
						  a. Ubah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Contoh Response
						1. Parameter virtualAccountTrxType: Ubah dari "1" menjadi "C"
						2. Parameter expiredDate, lastUpdateDate, dan paymentDate: Ubah dari "...-07:00" menjadi "...+07:00".

				30	API Virtual Account – Inquiry VA	4.2.2.7 Virtual Account
						g. Inquiry VA
						1. Informasi umum: Ubah HTTP Method dari "GET" menjadi "POST"
						
						Request Body
						1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".
						
						Response Body
						1. Parameter virtualAccountData: Ubah Data Type dari "Objecs" menjadi "Object".
						2. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".
						3. Ubah Parameter value dari "Value" menjadi "value".
						4. Ubah Parameter currency dari "Currency" menjadi "currency".
						5. Parameter virtualAccountTrxType:
						  a. Ubah Informasi pada Description
						  b. Ubah Example
						6. Parameter exiredDate: Tambah informasi pada Description.
						7. Parameter lastUpdateDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						8. Parameter paymentDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Contoh Response
						1. Parameter virtualAccountTrxType: Ubah dari "1" menjadi "C"
						2. Parameter expiredDate, lastUpdateDate, dan paymentDate: Ubah dari "...-07:00" menjadi "...+07:00".

				31	API Virtual Account – Delete VA	4.2.2.7 Virtual Account h. Delete VA Request Body & Response Body 1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

4	Transfer Credit			32	API Virtual Account – Inquiry Payment to VA from Intra Bank	4.2.2.7 Virtual Account
						i. Inquiry Payment to VA from Intra Bank
						
						Request Body
						1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".
						2. Ubah Parameter value dari "Value" menjadi "value".
						3. Ubah Parameter currency dari "Currency" menjadi "currency".
						
						Response Body
						1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".
						2. Ubah Parameter value dari "Value" menjadi "value".
						3. Ubah Parameter currency dari "Currency" menjadi "currency".
						4. Parameter billAmountLabel: Ubah lenght dari "25?" menjadi "25".
						5. Parameter billAmountValue: Ubah lenght dari "25?" menjadi "25".
						6. Parameter virtualAccountTrxType:
						  a. Ubah Informasi pada Description
						  b. Ubah Example
						7. Ubah Parameter value dari "Value" menjadi "value".
						8. Ubah Parameter currency dari "Currency" menjadi "currency".

				33	API Virtual Account – Payment to VA from Intra Bank	4.2.2.7 Virtual Account
						j. Payment to VA from Intra Bank
						
						Request Body dan Response Body
						1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".
						2. Ubah Parameter value dari "Value" menjadi "value".
						3. Ubah Parameter currency dari "Currency" menjadi "currency".
						4. Parameter paymentType dan flagAdvise:
						  a. Ubah Informasi pada Description
						  b. Ubah Example

				34	API Virtual Account – Notification for Payment to VA from Intra Bank	4.2.2.7 Virtual Account k. Notification for Payment to VA from Intra Bank Request Body dan Response Body 1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".

				35	API Virtual Account – Get Report	4.2.2.7 Virtual Account
						l. Notification for Payment to VA from Intra Bank
						
						Response Body
						1. Parameter virtualAccountNo: Ubah Description dari "…left pading 0" menjadi "…left pading space".
						2. Sub-Parameter value dari Parameter totalAmount, feeAmount, dan billAmount:
						  a. Ubah length dari "String (ISO4217)" menjadi "String
						  b. Ubah nama Sub-Parameter dari "Value" menjadi "value"
						3. Sub-Parameter currency dari Parameter totalAmount, feeAmount, billAmount:
						  a. Ubah nama Sub-Parameter dari "Currency" menjadi "currency"

				36	API Transaction Status Inquiry	4.2.3 Transaction Status Inquiry
						
						Request dan Response Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						
						Response Body dan Contoh Response
						1. Parameter previousResponseCode: Ubah contoh pada kolom Example

		14	API Customer Top Up	37	API Account Inquiry - CustomerTop Up	4.3.1 API Customer Top Up
						a. Account Inquiry
						
						Sequence Diagram
						1. Ubah PJP AIS Lembaga Selain Bank menjadi PJP AIS
						
						Request Body
						1. Parameter customerNumber: Tambah informasi pada description
						2. Parameter transactionDate:
						  a. Ubah data type menjadi String
						  b. Menambahkan keterangan pada kolom Descriprion
						
						Response body
						1. Parameter refermceNo: Hapus informasi pada description "Must be filled upon..."

				38	API Customer Top Up	4.3.1 API Customer Top Up
						b. Customer Top Up
						
						Sequence Diagram
						1. Ubah PJP AIS Lembaga Selain Bank menjadi PJP AIS
						
						Request Body
						1. Sub-Parameter value dari Parameter amount dan feeAmount: Ubah length dari "String (ISO4217)" menjadi "String
						2. Parameter transactionDate:
						  a. Ubah data type menjadi String
						  b. Menambahkan keterangan pada kolom Descriprion
						
						Response Body
						1. Sub-Parameter value dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi
				39	API Customer Top Up Inquiry Status	4.3.1 API Customer Top Up b. Customer Top Up Inquiry Status Sequence Diagram 1. Ubah PJP AIS Lembaga Selain Bank menjadi PJP AIS Request Body, Response Body, Contoh Request, Contoh Response 1. Parameter serviceCode: Ubah contoh pada kolom Example dari "40" menjadi "38"
		15	**API Bulk Cashin**	40	API Submit Bulk Cash In	4.3.2 API Bulk Cash In a. Submit Bulk Sequence Diagram 1. Ubah PJP AIS Lembaga Selain Bank menjadi PJP AIS Request Body 1. Parameter bulkObject: Ubah tipe data dari Object menjadi Array of Object 2. Sub-Parameter value dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String" Response Body Parameter bulkID: Ubah nama parameter dari bulkID menjadi bulkId
				41	API Notify Bulk Cash In	4.3.2 API Bulk Cash In b. Notify Bulk Request Body 1. Parameter bulkObject: Ubah tipe data dari Object menjadi Array of Object 2. Sub-Parameter value dari Parameter amount: Ubah length dari "String (ISO4217)" menjadi "String"
		16	**API Tranfer to Bank**	42	API Transfer to Bank- Account Inquiry	4.3.3 API Transfer to Bank a. Account Inquiry Request Body 1. Parameter PartnerReferenceNo: Ubah nama dari "PartnerReferenceNo" menjadi "partnerReferenceNo" 2. Parameter CustomerNumber: Ubah nama dari "CustomerNumber" menjadi "customerNumber" Response Body 1. Sub-Parameter value dari parameter amount: Ubah nama dari "Value" menjadi "value"

				43	API Transfer to Bank- Payment Transaction	4.3.3 API Transfer to Bank
						b. Payment Transaction
						
						Request Body
						1. Sub-Parameter value dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						
						Response Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".

		17	**API Transfer to OTC**	44	API Transfer to OTC – Create Payment	4.3.4 API Transfer to OTC
						a. Create Payment
						
						Sequence Diagram
						1. Actor PJP AIS Lembaga Selain Bank (App): Ubah nama Actor dari "PJP AIS Lembaga Selain Bank (App)" menjadi "PJP AIS (App)"
						2. Actor PJP AIS Lembaga Selain Bank (Backend): Ubah nama Actor dari "PJP AIS Lembaga Selain Bank (Backend)" menjadi "PJP AIS (Backend)"
						
						Request Body
						1. Sub-Parameter value dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						
						Response Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".

				45	API Transfer to OTC – Transfer Status	4.3.4 API Transfer to OTC
						b. Transfer Status
						
						Request dan Response Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						2. Parameter serviceCode: Ubah contoh pada kolom Example dari "17" menjadi "44"
						3. Sub-Parameter value dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						
						Contoh Request dan Response
						1. Parameter serviceCode: Ubah value dari "17" menjadi "44"

				46	API Transfer to OTC – Cancel Payment	4.3.4 API Transfer to OTC
						c. Cancel Payment
						
						Response Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						  c. Ubah length dari 255 menjadi 25

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

				47	API Generate QR MPM	4.3.5 API QR MPM
						a. Generate QR
						
						Request Body
						1. Sub-Parameter value dari parameter amount dan feeAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						2. Parameter FeeAmount: Ubah nama dari "FeeAmount" menjadi "feeAmount"
						3. Parameter validityPeriod:
						  a. Penambahan deskripsi
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".

				48	API Decode QR MPM	4.3.5 API QR MPM
						b. Decode QR
						
						Request Body
						1. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						2. Parameter scanTime: Penambahan deskripsi
						
						Response Body
						1. Parameter referenceNo: Ubah Mandatory dari "C, Mandatory if redirect" menjadi "C"
						2. Parameter redirectUrl:
						  a. Ubah Mandatory dari "C, Mandatory if redirect mode" menjadi "C"
						  b. Tambah di kolom Description "Mandatory if H2H mode
						3. Parameter merchantName:
						  a. Ubah Mandatory dari "C, Mandatory if host mode" menjadi "C"
						  b. Tambah di kolom Description "Mandatory if H2H mode
						4. Parameter merchantCategory:
						  a. Ubah Mandatory dari "C, Mandatory if host mode" menjadi "C"
						  b. Tambah di kolom Description "Mandatory if H2H mode
						5. Parameter merchantLocation:
						  a. Ubah Mandatory dari "C, Mandatory if host mode" menjadi "C"
						  b. Tambah di kolom Description "Mandatory if H2H mode
						6. Penambahan parameter baru yaitu parameter "merchantInfos"
						7. Sub-Parameter currency dari parameter transactionAmount dan feeAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"

				49	API Payment Redirect	4.3.5 API QR MPM c. Payment Redirect - Apply OTT Request Body 1. Parameter userResources: Ubah tipe data dari "String Array" menjadi "Array of String" Response Body 1. Parameter resourcesType: Ubah tipe data dari "String Array" menjadi "Array of String" Contoh Response 1. Parameter resourceType: Ubah nama parameter dari "resourceType" menjadi "resourcesType"

				50	API Payment – Host to Host	4.3.5 API QR MPM
						d. Payment - Host to Host
						
						Request Body
						1. Sub-Parameter currency dari parameter amount dan feeAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						2. Parameter otp: Ubah data type dari "C" menjadi "O"
						
						Response Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada Description
						  b. Ubah Example dari "...-07:00" menjadi "...+07:00".
						  c. Ubah length dari 255 menjadi 25
						2. Sub-Parameter currency dari parameter amount dan feeAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"

		18	API QR MPM	51	API Query Payment	4.3.5 API QR MPM
						e. Query Payment
						
						Request Body
						1. Parameter externalStoreID: Ubah nama parameter menjadi "externalStroreId"
						
						Request and Response Body
						1. Parameter serviceCode: Ubah contoh pada kolom Example dari "17" menjadi "47/49/50"
						
						Response Body
						1. Parameter paidTime:
						  a. Ubah tipe data menjadi "String"
						  b. Ubah length dari 255 menjadi 25
						  c. Penambahan kondisi pada kolom Description
						  d. Tambah "...+07:00" pada kolom Example
						2. Sub-Parameter currency dari parameter amount dan feeAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						
						Contoh Request
						1. Parameter serviceCode: Ubah contoh pada kolom Example dari "17" menjadi "47"
						2. Parameter externalStoreID: Ubah nama parameter menjadi "externalStroreId"
						
						Contoh Response
						1. Parameter serviceCode: Ubah contoh pada kolom Example dari "17" menjadi "47"
						2. Parameter paidTime: Tambah "...+07:00"

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi
				52	API Payment Notify	4.3.5 API QR MPM f. Payment Notify Ubah nama Sub-API dari "API Payment Notify" menjadi "API Payment Notification" Request Body 1. Parameter sessionID: Ubah nama parameter menjadi "sessionId" 2. Parameter externalStoreID: Ubah nama parameter menjadi "externalStoreId" 3. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String" Contoh Request 1. Parameter sessionID: Ubah nama parameter menjadi "sessionId" 2. Parameter externalStoreID: Ubah nama parameter menjadi "externalStroreId"
				77	API Cancel Payment	4.3.5 API QR MPM g. Cancel Payment Request Body 1. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String" Response Body 1. Parameter cancelTime: a. Penambahan kondisi pada kolom Description b. Penambahan "...+07:00" pada kolom Example 2. Parameter transactionDate: a. Tambah informasi pada Description b. Penambahan "...+07:00" pada kolom Example c. Ubah length dari 255 menjadi 25 Contoh Response 1. Parameter cancelTime: Penambahan "...+07:00" 2. Parameter transactionDate: Ubah value menjadi "2020-12-23T08:37:11+07:00"
				78	API Refund Payment	4.3.5 API QR MPM h. Refund Payment Request dan Response Body 1. Sub-Parameter currency dari parameter refundAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String" Response Body 1. Parameter originalReferenceNo: Ubah Mandatory dari "C" menjadi "O" 2. Parameter referenceNo: Ubah nama parameter dari "referenceNo" menjadi "refundNo" 3. Parameter refundTime: Penambahan deskripsi pada kolom Description Contoh Response 1. Parameter referenceNo: Ubah nama parameter dari "referenceNo" menjadi "refundNo"
				53	API Transaction Status Inquiry	4.3.6. API Transaction Status InquiryRequest Body 1. Parameter serviceCode: Ubah contoh pada kolom Example dari "17" menjadi "49/50" 2. Parameter transactionDate: a. Tambah informasi pada Description b. Ubah Example dari "...-07:00" menjadi "...+07:00". 3. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String" Response Body 1. Parameter serviceCode: Ubah contoh pada kolom Example dari "17" menjadi "49/50" 2. Parrameter originalResponseCode: Ubah contoh pada kolom Example dari "2005300" menjadi "2004900/2005000" 3. Parameter requestID: Ubah nama parameter dari "requestID" menjadi "requestId" 4. Parameter transactionDate: a. Tambah informasi pada Description b. Ubah Example dari "...-07:00" menjadi "...+07:00". 5. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String" Contoh Request 1. Parameter serviceCode: Ubah value dari "17" menjadi "49" Contoh Response 1. Parameter serviceCode: Ubah value dari "17" menjadi "49" 2. Parameter requestID: Ubah nama parameter dari "requestID" menjadi "requestId"

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

		19	API Direct Debit	54	API Direct Debit Payment	5.2.1. API Direct Debit
						a. Direct Debit Payment
						
						Response Body
						1. Parameter bankCardToken:
						  a. Tambah length menjadi "128"
						  b. Tambah Description
						2. Parameter chargeToken: Ubah Mandatory dari "M" menjadi "O".
						3. SubParameter url: Tambah example.
						4. Parameter feeType:
						  a. Ubah description
						  b. Ubah example
						
						Response Body
						1. Parameter webRedirectUrl:
						  a. Tambah Data Type "String"
						  b. Tambah Mandatory "O"
						  c. Tambah Lenght "2048"

				55	API Direct Debit Payment Status	5.2.1. API Direct Debit b. Payment Status Request body 1. Parameter serviceCode: Ubah example dari "17" menjadi "54" 2. Parameter transactionDate: Tambah description Response body 1. Paramter approvalCode: Tambah description 2. Parameter serviceCode: Ubah example dari "17" menjadi "54" 3. Parameter originalResponseCode: Ubah example dari "2005500" menjadi "2005400" 4. Parameter requestID: Ubah camelcase dari "requestID" menjadi "requestId" 5. Parameter refundDate: Tambah informasi pada Description 6. Parameterr paidTime: Tambah informasi pada Description 7. Parameter partnerRefundNo: Ubah description dari "ReferenceNumber" menjadi "ReferenceNo"
				56	API Direct Debit Payment Notify	5.2.1. API Direct Debit c. Payment Notify Informasi umum: Ubah nama Sub-API dari " Direct Debit Payment Notif" menjadi "Direct Debit Payment Notification" Request body 1. Parameter externalStoreID: Ubah sesuai camelcase dari "externalStoreID" menjadi "externalStoreId" Response body 1. Parameter approvalCode: Tambah description

				57	API Direct Debit Payment Cancel	5.2.1. API Direct Debit
						d. Payment Cancel
						
						Request body
						1. Parameter originalpartnerReferenceNo: Ubah sesuai camelcase dari "originalpartnerReferenceNo" menjadi "originalPartnerReferenceNo"
						2. Parameter externalStoreID: Ubah sesuai camelcase dari "externalStoreID" menjadi "externalStoreId"
						3. Parameter Value: Ubah sesuai camelcase dari "Value" menjadi "value"
						4. Parameter Currency: Ubah sesuai camelcase dari "Currency" menjadi "currency"
						
						Response body
						1. Parameter cancelTime: Tambah informasi pada Description
						2. Parameter transactionDate:
						  a. Ubah data type dari "yyyyMMddHHmmss" menjadi "string"
						  b. Tambah informasi pada Description

				58	API Direct Debit Payment Refund	5.2.1. API Direct Debit e. Refund Payment Request body 1. Parameter externalStoreID: Ubah sesuai camelcase dari "externalStoreID" menjadi "externalStoreId" Response body 1. Parameter originalReferenceNo: Tambah informasi pada Description 2. Parameter refundNo: Ubah Description dari "Reference Number" menjadi "Refund Number" 3. Parameter refundTime: Tambah informasi pada Description

				59	API Generate QR CPM	5.2.2. API QR CPM
						a. Generate QR
						
						Request body
						1. Parameter partnerTrxDate: Tambah informasi pada Description
						
						Response body
						1. Parameter referenceNo: Ubah Description.
						2. Parameter expiryTime:
						  a. Ubah Mandatory dari "M" menjadi "O"
						  b. Tambah Description
						  c. Tambah Example

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

				60	API CPM Payment	5.2.2. API QR CPM
						b. CPM Payment
						
						Request body
						1. Parameter Value: Ubah sesuai camelcase dari "Value" menjadi "value"
						2. Parameter Currency: Ubah sesuai camelcase dari "Currency" menjadi "currency"
						3. Parameter expiryTime:
						  a. Ubah data type dari "Number" menjadi "String"
						  b. Ubah mandatory dari "M" menjadi "O"
						  c. Tambah Description dan Example
						
						Response body
						1. Parameter transactionDate:
						  a. Ubah data type dari "yyyyMMddHHmmss" menjadi "String"
						  b. Ubah lenght dari "255" menjadi "25"
						  c. Tambah description

		20	API QR CPM	61	API Query Payment	5.2.2. API QR CPM c. Query Payment Request body 1. Parameter originalReferenceNo: Hapus Description "Must be filled...". Response body 1. Parameter originalReferenceNo: Hapus Description "Must be filled...". 2. Parameter latesTransactionStatus: Ubah data type dari "C" menjadi "M" 3. Parameter paidTime: Tambah informasi pada Description

				62	API Cancel Payment	5.2.2. API QR CPM
						d. Cancel Payment
						
						Request body
						1. Parameter externalStoreID: Ubah sesuai camelcase dari "externalStoreID" menjadi "externalStoreId"
						2. Parameter Value: Ubah sesuai camelcase dari "Value" menjadi "value"
						3. Parameter Currency: Ubah sesuai camelcase dari "Currency" menjadi "currency"
						
						Response body
						1. Parameter originalReferenceNo: Tambah informasi pada Description
						2. Parameter cancelTime: Tambah informasi pada Description
						3. Parameter transactionDate:
						  a. Ubah data type dari "yyyyMMddHHmmss" menjadi "String"
						  b. Ubah lenght dari "255" menjadi "25"
						  c. Tambah description

				79	API Payment Notify	5.2.2. API QR CPM e. Payment Notify 1. Ubah Informasi umum bagian Name dari "API Payment Notify" menjadi "API Payment Notification". Request body dan Contoh Request 1. Parameter sessionID: Ubah sesuai camelcase dari "sessionID" menjadi "sessionId"

5	Transfer Debit			80	API Refund Payment	5.2.2. API QR CPM
						f. Refund Payment
						
						Response body
						1. Parameter originalPartnerReferenceNo:
						  a. Ubah mandatory dari "O" menjadi "M"
						  b. Hapus Description "Must be filled...".
						2. Parameter originalReferenceNo: Ubah mandatory dari "C" menjadi "O"
						3. Parameter refundTime: Tambah informasi pada Description

				63	API Auth Payment	5.2.3. API Auth Payment
						a. API Auth Payment
						
						Request body
						1. Paramter feeType:
						  a. Tambah informasi pada Description
						  b. Ubah example
						
						Response body
						1. Parameter paidTime:
						  a. Tambah informasi pada kolom Description
						  b. Ubah example dari "..-07:00" menjadi "...+07:00"

				64	API Payment Query	5.2.3. API Auth Payment
						b. API Payment Query
						
						Request Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Parameter externalStoreID: Ubah nama dari externalStoreID menjadi "externalStoreId"
						
						Response Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						3. Parameter paidTime:
						  a. Tambah informasi pada kolom Description
						  b. Ubah example dari "..-07:00" menjadi "...+07:00"
						4. Parameter latestTransactionStatus: Ubah kondisinya dari C (conditional) menjadi M (mandatory)

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

				65	API Capture	5.2.3 Auth Payment
						c. API Capture
						
						Request Body
						1. Sub-Parameter currency dari parameter captureAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						
						Response Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Parameter OriginalPartnerReferenceNo: Ubah nama dari OriginalPartnerReferenceNo menjadi originalPartnerReferenceNo
						3. Parameter captureNo: Tambah kondisi pada kolom Description
						4. Sub-Parameter currency dari parameter captureAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						5. Parameter captureTime:
						   a. Tambah informasi pada kolom Description
						   b. Ubah example dari "..-07:00" menjadi "...+07:00"

		21	API Auth Payment	66	API Capture Query	5.2.3 Auth Payment
						d. API Capture Query
						
						Response Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Sub-Parameter currency dari parameter captureAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						3. Parameter captureTime:
						   a. Tambah informasi pada kolom Description
						   b. Ubah example dari "..-07:00" menjadi "...+07:00"
						4. Parameter latestCaptureStatus: Tambah kondisi pada kolom Description

				67	API Void	5.2.3 Auth Payment
						e. API Void
						
						Request Body
						1. Sub-Parameter currency dari parameter voidAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						
						Response Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Parameter voidNo: Hapus kondisi pada kolom Description
						3. Sub-Parameter currency dari parameter voidAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						4. Parameter voidTime:
						   a. Tambah informasi pada kolom Description
						   b. Ubah example dari "..-07:00" menjadi "...+07:00"

				68	API Void Query	5.2.3 Auth Payment
						f. API Void Query
						
						Response Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Sub-Parameter currency dari parameter voidAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						3. Parameter voidTime:
						   a. Tambah informasi pada kolom Description
						   b. Ubah example dari "..-07:00" menjadi "...+07:00"
						4. Parameter latestVoidStatus: Tambah kondisi pada kolom Description

				69	API Refund	5.2.3 Auth Payment
						g. API Refund
						
						Request Body
						1. Parameter originalReferenceNo: Hapus kondisi pada kolom Description
						2. Parameter originalCaptureNo: Tambah kondisi pada kolom Description
						3. Sub-Parameter currency dari parameter refundAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						4. Parameter externalStoreID: Ubah nama parameter dari externalStoreID menjadi externalStoreId
						
						Response Body
						1. Parameter originalCaptureNo: Tambah kondisi pada kolom Description
						2. Sub-Parameter currency dari parameter refundAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						3. Parameter refundTime:
						   a. Tambah informasi pada kolom Description
						   b. Ubah example dari "..-07:00" menjadi "...+07:00"
						
						Contoh Response
						1. Parameter partnerReferenceNo: Ubah nama parameter dari partnerReferenceNo menjadi originalPartnerReferenceNo

				70	API Registrasi e-Mandate	5.2.5 API Direct Debit BI-FAST
						a. Registrasi E-Mandate
						
						Request Body
						1. Sub-Parameter currency dari parameter maxAmount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"
						2. Parameter billerID: Ubah nama parameter dari billerID menjadi billerId
						3. Parameter expiredDatetime:
						   a. Ubah tipe data dari "Datetime" menjadi "String"
						   b. Ubah length dari "Follow ISO-8601" menjadi "25"
						   c. Tambah informasi pada kolom Description

No. API	API	No. Sub-API	Sub-API	Service Code	Sub-service	Keterangan Revisi

		22	**API Direct Debit BI-FAST**	71	API Trigger Direct Debit Transfer	5.2.5 API Direct Debit BI-FAST
						b. Trigger Direct Debit Transfer
						
						Request Body
						1. Parameter transactionDate:
						  a. Tambah informasi pada kolom Description
						  b. Ubah example dari "..-07:00" menjadi "...+07:00"
						2. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"

				72	API Notify	5.2.5 API Direct Debit BI-FAST c. Notify Request Body 1. Sub-Parameter currency dari parameter amount: Ubah tipe data dari "String (ISO 4217)" menjadi "String"

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