

API DOCUMENTATION

1. Register Phone Number & OTP

Component	Description
Method	POST
URL	/api/v1/onboarding/register-phone
Header	X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Mengirimkan kode OTP

Payload Request

```
{
  "phone_number": "081234567890",
}
```

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Kode OTP telah dikirim.",
  "data": {
    "otp_log_id": "wsfgfswb2f4...",
    "channel": "WHATSAPP",
    "expired_at": "2026-02-15T20:00:00Z",
  }
}
```

Response (Error - 400 Bad Request)

```
{
  "status": "error",
  "error_code": "VALIDATION_ERROR",
  "message": "Data yang Anda masukkan tidak valid.",
  "details": [
    {
      "field": "phone_number",
      "value": "08123",
      "message": "Format nomor telepon tidak valid."
    }
  ]
}
```

2. OTP Verification for Onboarding

Component	Description
Method	POST
URL	/api/v1/onboarding/verify-otp
Header	X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Memvalidasi kode OTP dan mendaftarkan nomor di tabel users (status: PENDING)

Payload Request

```
{
  "phone_number": "081234567890",
  "otp_code": "123"
}
```

Response (Success - 201 Created)

```
{
  "status": "success",
  "message": "Verifikasi Berhasil.",
  "data": {
    "access_token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9...",
    "token_type": "Bearer",
    "expired_at": "2026-02-15T22:35:00Z",
    "expires_in": 3600,
  }
}
```

Response (Error - 400 Bad Request)

```
{
  "status": "error",
  "error_code": "INVALID_OTP_CODE",
  "message": "Kode OTP yang Anda masukkan salah.",
}
```

3. Register KYC

Component	Description
Method	POST
URL	/api/v1/onboarding/kyc-upload
Header	Authorization: Bearer eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9... X-Device-ID: 8d39-b231...
Format	multipart/form-data
Fungsi	Menerima dan memproses dokumen identitas digital pengguna

Payload Request (Multipart/Form-Data)

```
{
  "ktp_image": (File Binary),
  "selfie_image": (File Binary),
  "document_type": "KTP"
}
```

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Verifikasi dokumen berhasil.",
  "data": {
    "kyc_reference_id": "Ref-KYC-001",
    "face_match_score": 92.5,
    "kyc_status": "SYSTEM_VERIFIED",
    "ocr_preview": {
      "nik": "1234567891235619",
      "full_name": "John Doe",
      "birth_place": "JAKARTA",
      "birth_date": "1990-04-28",
      "gender": "LAKI-LAKI",
      "address": "Jl. SAMPLE",
      "rt_rw": "001/002",
      "village": "SAMPLE",
      "district": "SAMPLE",
      "city": "JAKARTA",
      "province": "DKI JAKARTA",
      "marital_status": "BELUM KAWIN"
    }
  }
}
```

Response (Error - 422 Unprocessable Entity)

```
{
  "status": "error",
  "error_code": "LOW_FACE_MATCH_SCORE",
  "message": "Verifikasi wajah gagal.",
  "data": {
    "face_match_score": 62.4,
    "required_score": 80.0,
    "kyc_status": "REJECTED_RETRY",
    "suggestion": "Pastikan wajah Anda terlihat dengan jelas."
  }
}
```

4. Register Personal Information

Component	Description
Method	POST
URL	/api/v1/onboarding/personal-info
Header	Authorization: Bearer eyJhbGciOiJIUzI1NiIsIXVCJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Melengkapi data yang tidak ada di KTP dan mengoreksi hasil OCR

Payload Request

```
{
  "nik": "1234567891235619",
  "full_name": "John Doe",
  "birth_place": "JAKARTA",
  "birth_date": "1990-04-28",
  "ktp_address": "Jl. SAMPLE 001/002, SAMPLE, SAMPLE, JAKARTA,
    DKI JAKARTA",
  "marital_status": "BELUM KAWIN",
  "email": "john.doe@sample.com",
  "home_ownership_id": "casdf12v...",
  "education_id": "wdfvcds24sd...",
  "birth_mother_name": "sarah..",
  "domicile_city": "Jakarta",
  "domicile_address": "Jl. Sample, Jakarta, DKI Jakarta",
  "occupation_id": "wfgber8efg9...",
  "bank_id": "sdcvgrewerc4is9...",
  "bank_account_number": "89123572321233",
  "bank_account_name": "John Doe",
  "security_pin": "123456",
  "emergency_contacts": [
    {
      "contact_name": "sarah...",
      "phone_number": "08893",
      "relationship_id": "asdvwywer8k9..."
    },
    {
      "contact_name": "budi...",
      "phone_number": "08120",
      "relationship_id": "cserd8sdf9..."
    }
  ]
}
```

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Dokumen berhasil disimpan dan akun telah diaktifkan."
}
```

```

    "data": {
      "user_id": "mfwer8wdg0...",
      "account_activation": {
        "is_active": true,
        "status": "ACTIVE",
        "activated_at": "2026-02-15T22:00:00Z"
      }
    }
  }
}

```

Response (Error - 400 Bad Request)

```

{
  "status": "error",
  "error_code": "VALIDATION_ERROR",
  "message": "Data yang Anda masukkan tidak valid.",
  "details": [
    {
      "field": "nik",
      "value": "12345678",
      "message": "NIK harus terdiri dari 16 digit angka."
    },
    {
      "field": "birth_date",
      "value": "12/01/1990",
      "message": "Format tanggal lahir tidak valid."
    }
  ]
}

```

5. Get Challenge ID

Component	Description
Method	GET
URL	/api/v1/biometric/challenge
Header	X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menghasilkan string acak sementara untuk ditandatangani oleh perangkat

Response (Success - 200 OK)

```

{
  "status": "success",
  "message": "Challenge ID berhasil dibuat.",
  "data": {
    "challenge_id": "ch_9123453...",
    "expires_at": "2026-02-15T23:20:00Z",
    "expires_in": 300,
  }
}

```

}

6. Register Biometric

Component	Description
Method	POST
URL	/api/v1/biometric/register
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Mendaftarkan Public Key perangkat ke server

Payload Request

```
{
  "challenge_id": "ch_9123453...",
  "public_key": "base64_encoded_public_key...",
  "biometric_type": "FACE_ID"
}
```

Response (Success - 201 Created)

```
{
  "status": "success",
  "message": "Biometrik berhasil didaftarkan."
}
```

Response (Error - 410 Gone)

```
{
  "status": "error",
  "error_code": "CHALLENGE_EXPIRED",
  "message": "Sesi pendaftaran biometrik telah berakhir. Silahkan ulangi proses."
}
```

7. Send OTP Login

Component	Description
Method	POST
URL	/api/v1/auth/login/send-otp
Header	X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Meminta kode verifikasi saat user ingin masuk ke akun

Payload Request

```
{
  "phone_number": "081234567890"
}
```

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Kode OTP telah dikirim.",
  "data": {
    "otp_log_id": "wfbwdfs8s0...",
    "channel": "WHATSAPP",
    "expired_at": "2026-02-15T22:35:00Z",
  }
}
```

Response (Error - 404 Not Found)

```
{
  "status": "error",
  "error_code": "PHONE_NUMBER_NOT_FOUND",
  "message": "Pengguna tidak ditemukan.",
  "details": [
    {
      "field": "phone_number",
      "value": "08123552341234",
      "message": "Nomor telepon belum terdaftar."
    }
  ]
}
```

8. Verify OTP Login

Component	Description
Method	POST
URL	/api/v1/auth/login/send-otp
Header	X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Memvalidasi kode OTP

Payload Request

```
{
  "phone_number": "081234567890",
  "otp_code": "123"
}
```

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Verifikasi Berhasil.",
  "data": {
    "access_token": "eyJGSDciOiJIUzI1Msw5cCI6IkpJ9...",
    "token_type": "Bearer",
    "expired_at": "2026-02-15T23:00:00Z",
  }
}
```

```

        "expires_in": 3600,
    }
}

```

Response (Error - 400 Bad Request)

```

{
    "status": "error",
    "error_code": "INVALID_OTP_CODE",
    "message": "Kode OTP yang Anda masukkan salah.",
}

```

9. Verify Security PIN

Component	Description
Method	POST
URL	/api/v1/auth/login/verify-pin
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Memvalidasi PIN dan mengaktifkan sesi user

Payload Request

```

{
    "pin": "123456"
}

```

Response (Success - 200 OK)

```

{
    "status": "success",
    "message": "Login berhasil.",
    "data": {
        "token_type": "Bearer",
        "access_token": "eyJGSDciOiJIUzI1MswdsXnR5cCI6IkpXVCJ9...",
        "refresh_token": "ref_dfGwUms...",
        "expired_at": "2026-02-15T23:00:00Z",
        "expires_in": 3600,
        "user": {
            "name": "John"
        }
    }
}

```

Response (Error - 401 Unauthorized)

```

{
    "status": "error",
    "error_code": "INVALID_PIN",
    "message": "PIN yang anda masukkan salah. Silahkan coba lagi.",
    "data": {

```



```

        "remaining_attempts": 2,
        "is_locked": false,
    }
}

```

10. Login with Biometric

Component	Description
Method	POST
URL	/api/v1/auth/login/biometric
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Masuk menggunakan tanda tangan digital dari perangkat yang sudah terdaftar

Payload Request

```

{
  "challenge_id": "ch_992188abc...",
  "signature": "base64_encoded_signature...",
}

```

Response (Success - 200 OK)

```

{
  "status": "success",
  "message": "Login berhasil.",
  "data": {
    "token_type": "Bearer",
    "access_token": "eyJGSDciOiJIUzI1MswdsXnR5cCI6IkpXVCJ9...",
    "refresh_token": "ref_dfGwUms...",
    "expired_at": "2026-02-15T23:00:00Z",
    "expires_in": 3600,
    "user": {
      "name": "John"
    }
  }
}

```

Response (Error - 401 Unauthorized)

```

{
  "status": "error",
  "error_code": "BIOMETRIC_VERIFICATION_FAILED",
  "message": "Verifikasi biometrik gagal. Silahkan coba lagi atau masuk menggunakan PIN.",
  "data": {
    "remaining_attempts": 2,
    "is_locked": false,
  }
}

```

```
}
```

11. Delete Biometric

Component	Description
Method	DELETE
URL	/api/v1/biometric/{biometric_id}
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menghapus akses biometrik

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Akses biometrik telah dihapus.",
}
```

12. Apply Initial Loan Limit

Component	Description
Method	POST
URL	/api/v1/loan/apply-limit
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Memulai Loan Limit Engine untuk menentukan limit awal pengguna.

Payload Request

```
{
  "submission_type": "INITIAL_CREDIT_LIMIT"
}
```

Response (Success - 201 Created)

```
{
  "status": "success",
  "message": "Pengajuan limit kredit Anda sedang diproses."
}
```

Response (Error - 409 Conflict)

```
{
  "status": "error",
  "error_code": "DUPLICATE_SUBMISSION",
  "message": "Mohon tunggu, saat ini pengajuan limit Anda masih dalam proses"
}
```

```

    },
    "peninjauan."
  }
}

```

13. Show Loan Limit

Component	Description
Method	GET
URL	/api/v1/loan/limit
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Mengecek apakah limit sudah disetujui atau menampilkan sisa limit yang ada.

Response (Success - 200 OK)

```

{
  "status": "success",
  "message": "Data limit kredit berhasil diambil.",
  "data": {
    "total_limit": 10000000,
    "available_limit": 10000000,
    "currency": "IDR",
    "status": "APPROVED",
    "is_active": true,
  }
}

```

Response (Error - 404 Not Found)

```

{
  "status": "error",
  "error_code": "LIMIT_NOT_FOUND",
  "message": "Anda belum memiliki limit kredit. Silahkan lakukan pengajuan awal.",
}

```

14. List Tenor

Component	Description
Method	GET
URL	/api/v1/loan/tenors
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menampilkan pilihan jangka waktu cicilan yang tersedia

	untuk produk pinjaman Anda.
--	-----------------------------

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Data tenor berhasil diambil.",
  "data": {
    "tenor_list": [
      { "id": 1, "month": 3, "label": "3 bulan", "interest_rate": 2.5 },
      { "id": 2, "month": 6, "label": "6 bulan", "interest_rate": 2.2 },
      { "id": 3, "month": 12, "label": "12 bulan", "interest_rate": 2 }
    ]
  }
}
```

15. Display All Outstanding Bills

Component	Description
Method	GET
URL	/api/v1/loan/bills/outstanding
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menampilkan semua tagihan aktif yang harus dibayar oleh pengguna.

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Data tagihan aktif berhasil diambil.",
  "data": {
    "total_outstanding": 9970000,
    "bills": [
      {
        "bill_id": "ucserJsWa89...",
        "amount": 2750000,
        "pinalty_amount": 0,
        "total_amount": 2750000,
        "installment_no": 1,
        "status": "UNPAID"
      }
    ]
  }
}
```

16. Submit Loan Application

Component	Description
Method	POST
URL	/api/v1/loan/submissions
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Mengajukan pinjaman baru berdasarkan limit yang tersedia.

Payload Request

```
{
  "product_id": "91bdeb4d...",
  "requested_amount": 8000000,
  "tenor_months_id": 2,
  "promo_id": 3,
  "security_pin": "123456"
}
```

Response (Success - 201 Created)

```
{
  "status": "success",
  "message": "Pengajuan pinjaman berhasil dikirim dan sedang dalam peninjauan.",
  "data": {
    "application_no": "APP-LN-2026...",
    "loan_title": "Pinjaman Biaya Pendidikan",
    "product_id": "91bdeb4d...",
    "requested_amount": 8000000,
    "tenor_months_id": 2,
    "applied_interest_rate": 2.5,
    "is_promo_applied": true,
    "promo": {
      "promo_id": 3,
      "promo_code": "PROMO-MERDEKA-2026",
      "promo_discount_amount": 100000,
    },
    "service_fee_amount": 150000,
    "total_repayment_amount": 9970000,
    "status": "UNDER_REVIEW",
    "applied_at": "2026-02-16"
  }
}
```

Response (Error - 422 Unprocessable Entity)

```
{
  "status": "error",
  "error_code": "INSUFFICIENT_LIMIT",
  "message": "Jumlah pinjaman melebihi sisa limit kredit Anda.",
}
```

```
}
```

17. List Payment Methods

Component	Description
Method	GET
URL	/api/v1/payments/methods
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menampilkan opsi pembayaran yang tersedia.

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Metode pembayaran berhasil diambil.",
  "data": {
    "payment_methods": [
      {
        "code": "MANDIRI_VA",
        "name": "Mandiri Virtual Account",
        "category": "VIRTUAL_ACCOUNT",
        "fee": 2500
      },
      {
        "code": "QRIS",
        "name": "QRIS",
        "category": "QR_CODE",
        "fee": 0
      }
    ]
  }
}
```

18. Generate Payment (VA/QRIS)

Component	Description
Method	POST
URL	/api/v1/payments/generate
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Membuat nomor VA atau gambar QRIS

Payload Request

```
{
```

```

    "payment_channel_id": 1,
    "amount": 2750000,
    "loan_repayment_schedules" [
      {
        "schedule_id": "9bs38dsf...",
        "total_installment_paid": 2750000,
        "penalty_paid": 0,
        "amount_paid": 2750000,
      }
    ]
  }
}

```

Response (Success - 201 Created)

```

{
  "status": "success",
  "message": "Instruksi pembayaran berhasil dibuat.",
  "data": {
    "payment_id": "9bsdfg82...",
    "payment_method": "MANDIRI_VA",
    "payment_code": "123456789012345",
    "qr_url": null,
    "paid_amount": 2750000,
    "expiry_time": "2026-02-17T00:40:00Z"
  }
}

```

Response (Error - 422 Unprocessable Entity)

```

{
  "status": "error",
  "error_code": "PAYMENT_METHOD_UNAVAILABLE",
  "message": "Metode pembayara ini tidak tersedia.",
}

```

19. Payment Notify Webhok

Component	Description
Method	POST
URL	/api/v1/webhooks/payments
Security	Menggunakan Signature Header(HMAC)
Format	application/json
Fungsi	Dipanggil oleh Payment Gateway secara otomatis ketika pembayaran terdeteksi

Payload Request

```

{
  "reference_no": "INV8234...",
  "status": "PAID",

```

```

    "paid_amount": 2750000,
    "payment_time": "2026-02-16T10:00:00Z"
  }

```

Response (Success - 200 OK)

```

{
  "status": "success",
  "message": "Webhook received and processed."
}

```

20. Get Personal Information

Component	Description
Method	GET
URL	/api/v1/payments/methods
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menampilkan opsi pembayaran yang tersedia.

Response (Success - 200 OK)

```

{
  "status": "success",
  "message": "Metode pembayaran berhasil diambil.",
  "data": {
    "nik": "1234567891235619",
    "full_name": "John Doe",
    "birth_place": "JAKARTA",
    "birth_date": "1990-04-28",
    "ktp_address": "Jl. SAMPLE 001/002, SAMPLE, SAMPLE, JAKARTA, DKI JAKARTA",
    "marital_status": "BELUM KAWIN",
    "email": "john.doe@sample.com",
    "home_ownership_id": "casdf12v...",
    "education_id": "wdfvcds24sd...",
    "birth_mother_name": "sarah..",
    "domicile_city": "Jakarta",
    "domicile_address": "Jl. Sample, Jakarta, DKI Jakarta",
    "occupation_id": "wfgber8efg9...",
    "bank_id": "sdcvgrewerc4is9...",
    "bank_account_number": "89123572321233",
    "bank_account_name": "John Doe"
  }
}

```


21. Revoke Refresh Token

Component	Description
Method	POST
URL	/api/v1/auth/revoke
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Untuk memutuskan akses dari perangkat user

Payload Request

```
{
  "refresh_token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9...",
  "reason": "USER_LOGOUT"
}
```

Response (Success - 200 OK)

```
{
  "status": "success",
  "message": "Refresh token berhasil dicabut."
}
```

22. Refresh Access Token

Component	Description
Method	POST
URL	/api/v1/auth/refresh
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Untuk memutuskan akses dari perangkat user

Payload Request

```
{
  "refresh_token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9..."
}
```

Response (Success - 201 Created)

```
{
  "status": "success",
  "message": "Akses token berhasil diperbarui.",
  "data": {
    "token_type": "Bearer",
    "access_token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9...",
    "expired_at": "2026-02-15T23:00:00Z",
    "expires_in": 3600,
  }
}
```

```
}
```

Response (Success - 401 Unauthorized)

```
{  
  "status": "error",  
  "error_code": "INVALID_REFRESH_TOKEN",  
  "message": "Sesi anda telah berakhir. Silahkan login kembali."  
}
```