

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": "eyJhbGciOiJIUzI1NiIsIXVCJ9...",  
        "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 eyJhbGciOiJIUzI1NiIsIXVCJ9... 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": "asdvywer8k9...",  
        },  
        {  
            "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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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": "eyJGSDciOiJIUzI1MswdsXnR5cCI6Ik...",
        "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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Memicu 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 pembayaran ini tidak tersedia."
}

```

19. Payment Notify Webhook

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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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": "eyJhbGciOiJIUzI1...",  
        "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.”

}