

# API DOCUMENTATION

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## 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...",  
    "monthly_income": 10000000,  
    "bank_id": "sdcvgrewerc4is9...",  
    "bank_account_number": "89123572321233",  
    "bank_account_name": "John Doe",  
    "security_pin": "123456",  
    "security_pin_confirmation": "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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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": "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": "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...XVCJ9...",  
        "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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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 eyJGSDciOiJIUzI1Msw5cCI6Ik... 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 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": {
    "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 eyJGSDciOjJIUzI1Msw5cCI6Ik... 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 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": {
        "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 eyJGSDciOiJIUzI1Msw5cCI6Ik... X-Device-ID: 8d39-b231...

	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": "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."
}
```

}

## 23. Show Notifications

Component	Description
Method	GET
URL	/api/v1/notifications?page=&limit=
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6Ik... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menampilkan list notifikasi user

### Response (Success - 200 OK)

```
{  
    "status": "success",  
    "message": "Daftar notifikasi berhasil diambil.",  
    "data": {  
        "meta": {  
            "unread_count": 2,  
            "current_page": 1,  
            "total_pages": 5  
        }  
  
        "notifications": [  
            {  
                "notification_id": "bf7e-4122...",  
                "title": "Pinjaman disetujui",  
                "content": "Pengajuan pinjama Rp8.000.000 Anda...",  
                "is_read": false,  
                "image_url": null,  
                "created_at": "2026-02-16T08:00:00Z",  
            },  
            {  
                "notification_id": "cf1a-9901-1122",  
                "title": "Promo Akhir Bulan",  
                "content": "Dapatkan diskon biaya layanan...",  
                "is_read": true,  
                "image_url": "https://app.com/banners/promo-feb.jpg",  
                "created_at": "2026-02-15T10:00:00Z",  
            },  
        ]  
    }  
}
```

## 24. Mark Notification as Read

Component	Description
Method	PATCH
URL	/api/v1/notifications/read
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6Ik... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Untuk menandakan notifikasi telah dibaca user

### Payload Request

```
{  
    "notification_id": "bf7e-4122-8321..."  
}
```

### Response (Success - 200 OK)

```
{  
    "status": "success",  
    "message": "Notifikasi berhasil ditandai sebagai terbaca.",  
    "data": {  
        "notification_id": "bf7e-4122-8321...",  
        "is_read": true,  
        "updated_at": "2026-02-16T08:05:00Z"  
    }  
}
```

## 25. Show Loan History

Component	Description
Method	GET
URL	/api/v1/loan/history?page=&limit=&status=
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6Ik... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Menampilkan daftar pinjaman yang pernah atau sedang diambil oleh pengguna

### Response (Success - 200 OK)

```
{  
    "status": "success",  
    "message": "Riwayat pinjaman berhasil diambil.",  
    "data": {  
        "loans": [  
            {  
                "application_no": "APP-LN-2026...",  
                "loan_title": "Pinjaman Biaya Pendidikan",  
            }  
        ]  
    }  
}
```

```

        "requested_amount": 8000000,
        "status": "ON_PROGRESS",
        "applied_at": "2026-02-16T10:00:00Z"
    }
],
"meta": {
    "current_page": 1,
    "total_pages": 5
}
}
}

```

#### **Response (Error - 404 Not Found)**

```
{
    "status": "error",
    "error_code": "HISTORY_NOT_FOUND",
    "message": "Anda belum memiliki riwayat pinjaman."
}
```

## **26. Check Payment Status**

Component	Description
Method	GET
URL	/api/v1/payments/check-status/{payment-reference-id}
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Dipanggil ketika user menekan tombol “Cek Status Pembayaran” di aplikasi setelah mereka membayar via VA atau QRIS.

#### **Response (Success - 200 OK)**

```
{
    "status": "success",
    "message": "Pembayaran berhasil diverifikasi.",
    "data": {
        "reference_no": "INV8234...",
        "payment_status": "PAID",
        "paid_amount": 2750000,
        "paid_at": "2026-02-16T10:00:00Z"
    }
}
```

#### **Response (Success - 200 OK)**

```
{
    "status": "success",
    "message": "Pembayaran belum diterima.",
    "data": {
```

```
        "reference_no": "INV8234...",
        "payment_status": "PENDING",
        "expiry_time": "2026-02-17T10:00:00Z"
    }
}
```