

# 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": "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 eyJhbGciOiJIUzI1NiIsInR5cCI6IkpzZXQ... X-Device-ID: 8d39-b231...
Format	application/json
Fungsi	Melengkapi data yang tidak ada di KTP dan mengoreksi

### 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 eyJGSDciOiJIUzI1Msw5cCI6IkpJ9...
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 mengkatifkan 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."
}
```

```
}
```

## 23. Show Notifications

Component	Description
Method	GET
URL	/api/v1/notifications?page=&limit=
Header	Authorization: Bearer eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... 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 pinjaman 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 eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... 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 eyJGSDciOiJIUzI1Msw5cCI6IkpJ9... 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",  
        "loan_status": "Dibayar",  
        "loan_date": "2026-02-16T08:05:00Z"  
      }  
    ]  
  }  
}
```

```

        "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"  
  }  
}
```