



# Technical Documentation Corporate Banking API

Version 2.3

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### Document Version

Date	Doc Version	Description	PIC
22 June 2016	0.7	-	GID
21 July 2016	0.8	Add New Service Account Name Validation	GID
12 August 2016	0.8.1	Add field start_date and end_date to Account Statement Service	GID
15 August 2016	0.8.2	Add Service Online Transfer Status Inquiry	BIL
06 Sept 2016	0.8.3	Update Account Name Validation endpoint	GID
26 Sept 2016	0.8.4	Update Output Service Online Transfer Status Inquiry Add more Error Message	GID
07 April 2017	0.8.5	Update URL endpoint	ABE
20 April 2017	1.0.0	Major changes, moves section <b>Authorization, Headers, Signature</b> to separate document “ <b>BCA API - OAuth &amp; Signature – v0.1.0</b> ”. Need to be shared as pairs.	ABE
01 August 2017	1.0.1	Update endpoint to /v3. Update port for production to 443. Update response for Account Statement. Normalize space on trailer value.	ABE
28 September 2017	1.0.2	Update port for UAT and Production to 443 Add new Error Message	BIL
04 April 2018	2.0	Add new service “Online Transfer Domestic” and remove service “Online Transfer Status Inquiry” Add new Error Message	BIL
15 Mei 2018	2.0.1	Update description in “Online Transfer Domestic” service	KAR
16 Mei 2018	2.0.2	Delete “Get Status of Online Transfer ” service	KAR
10 July 2018	2.0.3	Update request example in “Online Transfer Domestic” service	KAR
6 September 2018	2.0.4	Update versioning Update “Online Transfer Domestic” into “Domestic	JSL

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Date	Doc Version	Description	PIC
		Fund Transfer” Update CredentialID Description	
<b>13 December 2018</b>	2.0.5	Add notes in list of error codes	KAR
<b>03 January 2020</b>	2.0.8	Delete error message “ESB-99-089/Transaksi berhasil sebagian/Transaction success partially”	JSL
<b>27 January 2020</b>	2.0.9	Delete error message “ESB-82-018/Rekening Dormant/Account Dormant”	JSL
<b>04 March 2020</b>	2.1	Update port for service : - Balance Information - Account Statement - Online Transfer	BIL
<b>11 March 2020</b>	2.2	Take out service account name validation	VER
<b>13 March 2020</b>	2.3	Take Out Domestic Fund Transfer Service	KED

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## Introduction

Overview of BCA Corporate Banking API:

Method	Endpoint	Usage
POST	/api/oauth/token	Get access token
GET	/banking/v3/corporates/{CorporateID}/accounts/{AccountNumber1},AccountNumber2}, ..., {AccountNumber20}==	Get balance inquiry of maximum 20 account
GET	/banking/v3/corporates/{CorporateID}/accounts/{AccountNumber}/statements	Get account statements of an account
POST	/banking/corporates/transfers	Fund Transfer to another BCA account

URL that you can access:

URL	Usage
https://devapi.klikbca.com:9443	BCA API UAT environment For services : - Balance Information - Account Statement - Online Transfer
https://devapi.klikbca.com:443	BCA API UAT environment. For other services.
https://api.klikbca.com	BCA API production environment. With default port of HTTPS (443)

## Core Resources

### Balance Information

Get your KlikBCA Bisnis account balance information with maximum of 20 accounts in a request.

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Your Request must contain following information:

### Request URI

Field	Data Type	Mandatory	Description
CorporateID	String(10)	Y	Your KlikBCA Bisnis CorporateID
AccountNumber	String (10)	Y	Account Number

Result of the request will contains following information:

### Response

Field	Data Type	Description
AccountDetailDataSuccess		
AccountNumber	String (10)	Account Number
Currency	String (3)	Currency of the account (IDR, USD, etc)
Balance	String (16)	Balance of the account
AvailableBalance	String (16)	Available balance to be used. Format: Number, 13.2
FloatAmount	String (16)	Amount of deposit that is not effective yet (due to holiday, etc). Format: Number, 13.2
HoldAmount	String (16)	Hold amount that cannot be used. Format: Number, 13.2
Plafon	String (16)	Credit limit of the account. Format: Number, 13.2
AccountDetailDataFailed		
English	String (100)	error message in English
Indonesian	String (100)	error message in Bahasa Indonesia
AccountNumber	String (10)	Account Number

### Request

```
GET https://api.klikbca.com/banking/v3/corporates/BCAAPI2016/accounts/0201245680,0063001004,1111111111==
```

### Response

```
{
  "AccountDetailDataSuccess": [
    {
      "AccountNumber": "0201245680",
      "Currency": "IDR",
      "Balance": "118849999.53",
      "AvailableBalance": "118849999.53",
      "FloatAmount": "0.00",
      "HoldAmount": "0.00",
      "Plafon": "0.00"
    },
    {
      "AccountNumber": "0063001004",
      "Currency": "IDR",
      "Balance": "69942987.27",
      "AvailableBalance": "69942987.27",
      "FloatAmount": "0.00",
      "HoldAmount": "0.00",
      "Plafon": "0.00"
    }
  ],
  "AccountDetailDataFailed": [
    {
      "English": "Invalid AccountNumber",
      "Indonesian": "AccountNumber Tidak Valid",
      "AccountNumber": "1111111111"
    }
  ]
}
```

## Account Statement

Get your KlikBCA bisnis account statement until 31 days behind.

Your Request must contain following information:

### Request URI & Query Parameters

Field	Data Type	Mandatory	Description
CorporateID	String(10)	Y	Your KlikBCA Bisnis CorporateID
AccountNumber	String (10)	Y	Account Number
StartDate	String (10)	Y	Start Date of the account statement that you wants to get. Format: yyyy-MM-dd
EndDate	String (10)	Y	End Date of the account statement that you wants to get. Format: yyyy-MM-dd

Result of the request will contains following information:

### Response

Field	Data Type	Description
StartDate	String (10)	Start date of the Account Statement. Format: yyyy-MM-dd
EndDate	String (10)	End date of the Account Statement. Format: yyyy-MM-dd. If the End date of the request is not a working day, then it will be changed into the next working day.
Currency	String (3)	Currency of the account (IDR, USD, etc)
StartBalance	String (16)	Balance of the account at the start date. Format: Number, 13.2
Data		
TransactionDate	String (5)	Date of transaction:



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Field	Data Type	Description
		("dd/MM"): the date of transaction done "PEND": Pending transaction
BranchCode	String (4)	Branch code of the transaction
TransactionType	String (1)	Type of transaction: "D": Debit "C": Kredit (Credit)
TransactionAmount	String (16)	Amount of transaction. Format: Number, 13.2
TransactionName	String (32)	Name of transaction
Trailer	String (128)	The description of transaction

### Request

```
GET
https://api.klikbca.com/banking/v3/corporates/BCAAPI2016/accounts/0201245680/statements?StartDate=2016-01-29&EndDate=2016-01-30
```

### Response

```
{
  "StartDate" : "2016-01-29",
  "EndDate" : "2016-02-01",
  "Currency" : "IDR",
  "StartBalance" : "1000000.00",
  "Data": [
    {
      "TransactionDate" : "29/01",
      "BranchCode" : "0000",
      "TransactionType" : "D",
      "TransactionAmount" : "9000000.00",
      "TransactionName" : "TRSF E-BANKING DB",
```

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```
"Trailer" : "3001/ACDFT/WS95051 9000000.00TEST REK KORAN DARI GIRO KE TAPRES  
4SAMPLE CUST"  
  
},  
{  
  "TransactionDate" : "01/02",  
  "BranchCode" : "0000",  
  "TransactionType" : "D",  
  "TransactionAmount" : "10000.00",  
  "TransactionName" : "BA JASA E-BANKING",  
  "Trailer": "3001/TRCHG/WS95051BIAYA TRANSFER SME"  
}  
]  
}
```

### Online Transfer

You can send fund transfer instructions to BCA using this service. The source of fund transfer must be from your corporate's own deposit account. The recipient may be any deposit account within BCA.

Your Request must contain following information:

#### Payload

Field	Data Type	Mandatory	Description
CorporateID	String(10)	Y	Your KlikBCA Bisnis CorporateID
SourceAccountNumber	String (10)	Y	Source of Fund Account Number
TransactionID	String(8)	Y	Transaction ID unique per day (using UTC+07 Time Zone). Format: Number Must be 8 in length.
TransactionDate	String (10)	Y	Transaction date. Format: yyyy-MM-dd
ReferenceID	String (30)	Y	Sender's transaction reference ID

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Field	Data Type	Mandatory	Description
CurrencyCode	String (3)	Y	Currency Code (For now support only IDR)
Amount	String (16)	Y	Transfer Amount. Format: Number, 13.2
BeneficiaryAccountNumber	String (10)	Y	BCA account number to be credited (destination)
Remark1	String (18)	N	Transfer remark for receiver
Remark2	String (18)	N	Transfer remark for receiver

Result of the request will contains following information:

#### Response

Field	Data Type	Description
TransactionID	String (8)	Transaction ID unique per day. (using UTC+07 Time Zone) Format: Number.
TransactionDate	String (10)	Transaction date. Format: yyyy-MM-dd.
ReferenceID	String (30)	Sender's transaction reference ID
Status	String (20)	Transfer Status: "Success"

#### Request

```
POST https://api.klikbca.com/banking/corporates/transfers
```

```
{
  "CorporateID" : "BCAAPI2016",
  "SourceAccountNumber" : "0201245680",
  "TransactionID" : "00000001",
  "TransactionDate" : "2016-01-30",
  "ReferenceID" : "12345/P0/2016",
```

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```
"CurrencyCode" : "IDR",  
"Amount" : "100000.00",  
"BeneficiaryAccountNumber" : "0201245681",  
"Remark1" : "Transfer Test",  
"Remark2" : "Online Transfer"  
}
```

### Response

```
{  
  "TransactionID" : "00000001",  
  "TransactionDate" : "2016-01-30",  
  "ReferenceID" : "12345/PO/2016",  
  "Status" : "Success"  
}
```

## Errors

BCA API Uses following error schema:

```
{
  "ErrorCode" : "Error Code",
  "ErrorMessage" : {
    "Indonesian" : "Pesan error",
    "English" : "Error message"
  }
}
```

Here is the list of error codes that can be returned.

HTTP Code	Error Code	Error Message (Indonesian)	Error Message (English)
404	ESB-07-271	Tidak ada transaksi	No transaction
400	ESB-07-279	Tanggal awal lebih kecil dari tanggal buka rekening	Start date less than account open date
400	ESB-14-001	HMAC tidak cocok	HMAC mismatch
400	ESB-14-002	Permintaan tidak valid	Invalid request
400	ESB-14-003	Timestamp tidak valid	Invalid timestamp
400	ESB-14-004	parameter input tidak valid	Invalid input parameter
500	ESB-14-005*	Sistem sedang dalam maintenance	System under maintenance
504	ESB-14-006*	Timeout, silakan periksa mutasi rekening	Timeout, please check your account statement
504	ESB-14-007*	Timeout	Timeout
401	ESB-14-008	client_id/client_secret/grant_type tidak valid	Invalid client_id/client_secret/grant_type
401	ESB-14-009	Tidak berhak	Unauthorized
429	ESB-14-010	Jumlah permintaan melebihi limit	Limit request exceeded

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<b>HTTP Code</b>	<b>Error Code</b>	<b>Error Message (Indonesian)</b>	<b>Error Message (English)</b>
<b>404</b>	ESB-14-011	Service tidak ada	Service doesn't exist
<b>401</b>	ESB-14-012	Tidak berhak mengakses service ini	Not allowed to access this service
<b>401</b>	ESB-14-014	ChannelID/CredentialID tidak valid	Invalid ChannelID/CredentialID
<b>400</b>	ESB-14-015	Content Type tidak valid	Invalid Content Type
<b>400</b>	ESB-14-016	Format JSON tidak valid	Invalid JSON format
<b>403</b>	ESB-14-019	Koneksi tidak diperbolehkan	Connection not allowed
<b>400</b>	ESB-14-020	Request tidak valid	Invalid Request
<b>400</b>	ESB-14-021	API Key Tidak Valid	API Key Invalid
<b>400</b>	ESB-14-022	API Key/API Secret tidak cocok	API Key/API Secret mismatch
<b>400</b>	ESB-82-001	Field [FieldName] harus diisi	Missing mandatory field [FieldName]
<b>400</b>	ESB-82-002	Corporate Id tidak valid	Invalid CorporateID
<b>400</b>	ESB-82-003	TransactionID tidak unik	TransactionID not unique
<b>400</b>	ESB-82-004	TransactionDate tidak valid	Invalid TransactionDate
<b>403</b>	ESB-82-006	Nominal transaksi melebihi batas maksimum	Max amount transaction is exceeded
<b>400</b>	ESB-82-008	Rekening perusahaan tidak valid	Company account invalid
<b>400</b>	ESB-82-009	CurrencyCode tidak valid	Invalid CurrencyCode
<b>400</b>	ESB-82-010	Format TransactionID tidak valid	Invalid TransactionID format
<b>400</b>	ESB-82-011	Amount tidak valid	Invalid Amount
<b>400</b>	ESB-82-012	Panjang karakter data input tidak valid	Invalid input length
<b>400</b>	ESB-82-013	Tipe data input tidak valid	Invalid data type
<b>400</b>	ESB-82-014	AccountNumber tidak valid	Invalid AccountNumber
<b>403</b>	ESB-82-015	Min Max Amount Exceeded	Min Max Amount Exceeded

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<b>HTTP Code</b>	<b>Error Code</b>	<b>Error Message (Indonesian)</b>	<b>Error Message (English)</b>
<b>402</b>	ESB-82-019	Saldo tidak cukup	Insufficient fund
<b>400</b>	ESB-82-020	Tipe rekening tidak valid	Invalid account type
<b>403</b>	ESB-82-021	Rekening tidak dapat melakukan transaksi	Account cannot do transaction
<b>404</b>	ESB-82-022	Rekening tutup	Account closed
<b>500</b>	ESB-82-023	Transaksi gagal	Transaction failed
<b>504</b>	ESB-82-024*	Timeout, silakan periksa mutasi rekening	Timeout, please check your account statement
<b>500</b>	ESB-82-025*	Sedang diproses, silakan periksa mutasi rekening	In progress, please check your account statement
<b>400</b>	ESB-99-009	Field [FieldName] harus diisi	Missing mandatory field [FieldName]
<b>403</b>	ESB-99-075	KeyID tidak ditemukan	KeyID is not found
<b>400</b>	ESB-99-112	Input string JSON tidak valid	Invalid JSON string input
<b>400</b>	ESB-99-113	Transaksi ditolak	Transaction rejected
<b>400</b>	ESB-99-128	Panjang field [FieldName] melebihi ketentuan	Field [FieldName] exceed limit
<b>400</b>	ESB-99-128	Total input [FieldName] melebihi ketentuan	Total [FieldName] input exceed limit
<b>400</b>	ESB-99-156	ChannelType tidak valid	ChannelType is not valid
<b>400</b>	ESB-99-156	AccountNumber Tidak Valid	Invalid AccountNumber
<b>400</b>	ESB-99-157	Transaksi ditolak	Transaction rejected
<b>400</b>	ESB-99-158	Tanggal berakhir lebih besar dari tanggal hari ini	End date more than today
<b>400</b>	ESB-99-158	Tanggal mulai lebih besar dari tanggal hari ini	Start date more than today

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<b>HTTP Code</b>	<b>Error Code</b>	<b>Error Message (Indonesian)</b>	<b>Error Message (English)</b>
<b>400</b>	ESB-99-158	Maksimal mutasi rekening yang dipilih 31 hari yang lalu	Maximal account statement 31 days ago
<b>400</b>	ESB-99-158	Tanggal mulai lebih besar dari tanggal berakhir	Start date more than end date
<b>404</b>	ESB-99-127	Transaksi tidak ditemukan	Transaction not found
<b>400</b>	ESB-99-197	Nama atau nomor rekening tidak sesuai	Account name/number does not match
<b>400</b>	ESB-99-284	[FieldName] tidak valid	Invalid [FieldName]
<b>500</b>	ESB-99-999*	Sistem sedang tidak tersedia	System unavaliable

\*) To Be Concerned:

If you get one of these responses, please check whether your transfer is successfull or failed before retrying to avoid financial losses.