LinkAja Payment Gateway

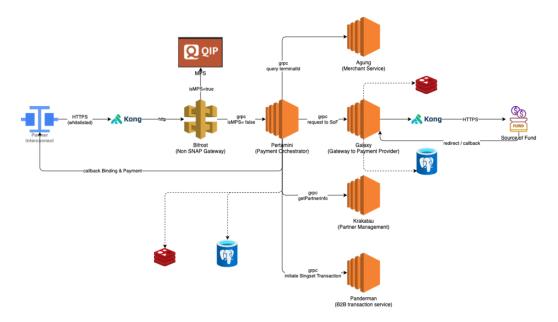
Overview

LinkAja Payment Gateway is one of LinkAja's open API businesses, where LinkAja acts as a gateway and orchestrator for digital payments between partners and the source of funds

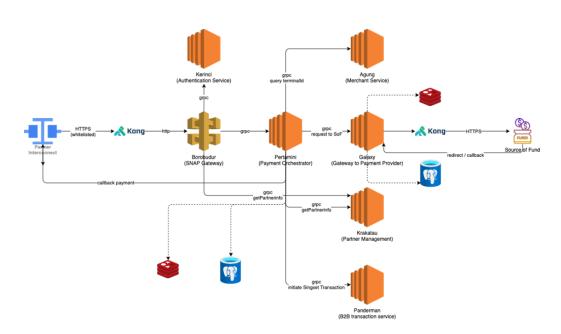
Architectures

Below are the General Architectures for PG Non SNAP & PG SNAP

NON SNAP



SNAP



SoF that has been integrated with LinkAja

- gopay LIVE
- OVO LIVE
- shopeepay DEPLOYED TO PRODUCTION
- dana DEPLOYED TO PRODUCTION
- astrapay LIVE
- MTI
 - credit card LIVE
 - debit card
 - mandiri LIVE
 - bri LIVE
 - bni LIVE
- bca oneklik LIVE
- Finnet
 - o dynamic Virtual Account DEPLOYED TO PRODUCTION
 - E-money non tokenized (OVO, Shopeepay, Dana) DEVELOPMENT

General Knowledge

- Reference Flow for LinkAja PG Non SNAP Sof GoPay : [IMM 385] Analysis Spec GoPay SN AP for LinkAja PA SoF
- The differences between Non SNAP & SNAP flow is on Partner Gateway
 - Non SNAP using Bifrost as gateway service
 - SNAP using Borobudur as gateway service
 - splitting traffic untuk api account binding, unbinding, inquiry balance, account inquiry,
 b2b2c by scope: PAYMENT_GATEWAY
- There is a flagging sof in the Bifrost service config to determine whether transaction traffic flows to LinkAja or MPS. This config has not been implemented in the SNAP version.
 - If isMPS = true, the traffic flows to MPS.
 - If isMPS = false, the traffic flows to LinkAja.
- There is whitelisted schema on Bifrost service to support token migration
 - if the msisdn or PG token listed on bifrost config even if the flag isMPS=true, the transaction event will be flows to LinkAja

- config: https://gitlab.linkaja.com/be/bifrost/-/blob/master/resources/config.json.example?
 ref_type=heads#L67
- domain prod pg non snap : https://sinergi.linkaja.com
- domain prod pg snap : https://energy.linkaja.com
- IPs that can be whitelisted by the partner in production
 - 。 108.136.251.221
 - 。108.137.118.138
 - 。108.136.159.13
- There is no IP whitelist in LinkAja for callback notifications from SoF
- Architecture file : MLA PG Architecture.drawio