BSI Pembayaran Institusi BPI - MAJA

API Documentation

Version: **2.0**

1. Overview

This specification describes the API specifications and Transaction Flow that will be used by Merchants to register invoice and payment method to be used.

2. Requirement

You must have username, password, client id and client secret to authenticate with our resource server. The resource server is uses standard OpenID authentication (Resource owner password grant).

3. Transaction Flow
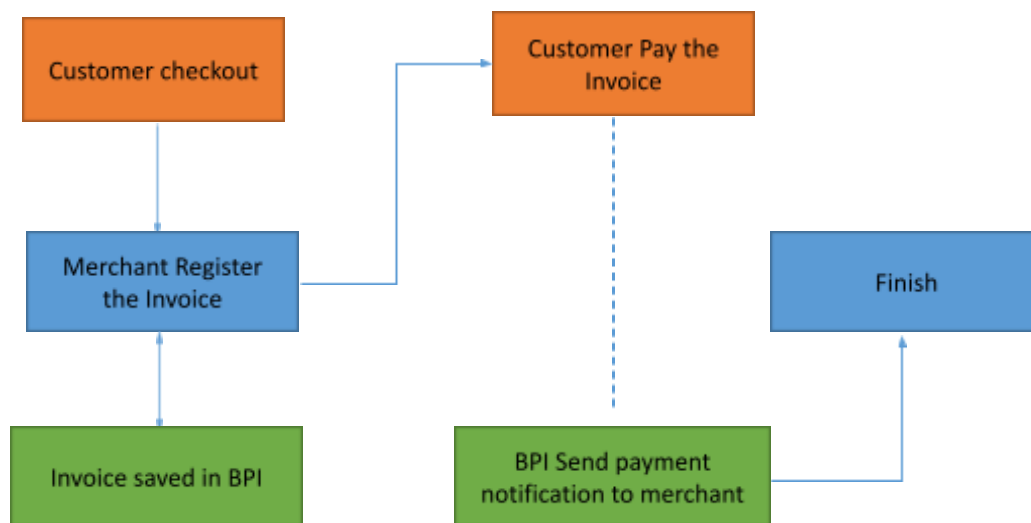
* To make sure you get correct payment notification, please do a payment inquiry after receiving the notification.

4.   Authentication

Authentication type: OpenID
Grant type: password (Resource Owner Password Grant)

a) Get Access Token

You can get an access token by authentication to our Authorization Service. For example:

```
curl -d "grant_type=password" \
  -d "client_id=<YOUR CLIENT ID>" \
  -d "client_secret=<YOUR CLIENT SECRET>" \
  -d "username=<YOUR USERNAME> " \
  -d "password=<YOUR PASSWORD>" \
  https://authorization.url
```

b) List authorization.url

Dev : https://account.makaramas.com/auth/realms/bpi-dev/protocol/openid-connect/token
Prod : https://account.makaramas.com/auth/realms/bpi/protocol/openid-connect/token

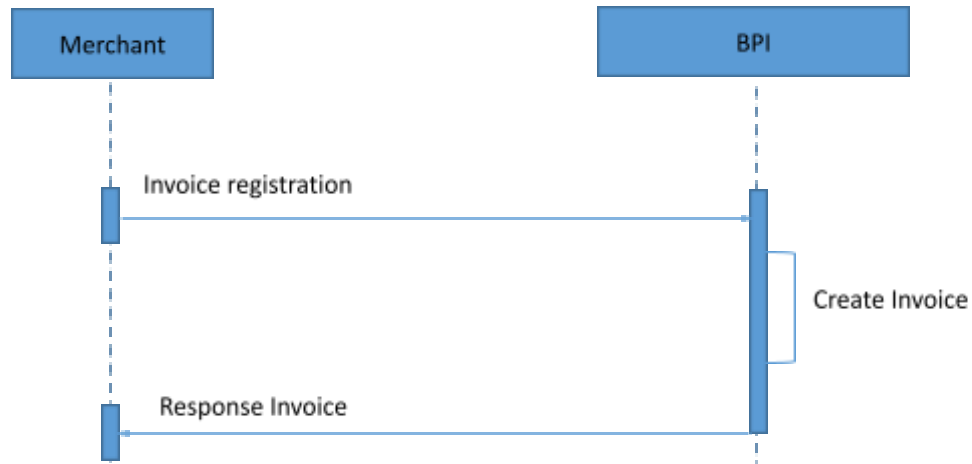**c) Add Authorization Header**

Please add Authorization header with the following format:
Bearer <ACCESS TOKEN>

Contact us for client credentials information.

5. Invoice Registration

a) Flow

b) End Point

Primary
HTTP Method: **POST**
URL: https://billing-bpi-dev.maja.id/api/v2/register

Alternative
HTTP Method: **POST**
URL: https://billing-bpi-dev.maja.id/api/v2/invoice

c) Post Data (JSON)

Field	Type	Required?	Description
name	String	Yes	Customer name
email	String	Yes	Customer email
phone	String	No	Customer phone
address	String	No	Customer Address
openPayment	Boolean	No	Openpayment status
va	String	Yes	Unique Virtual Account (5-12 Free Digit)
sequenceNumber	Int	No	Sequence number (lowest number has highest priority)
attribute1	String	No	Custom Attribute
attribute2	String	No	Custom Attribute
attribute3	String	No	Custom Attribute
attribute4	String	No	Custom Attribute
attribute5	String	No	Custom Attribute
amount	Double	Yes	Invoice amount
activeDate	String	No	Active Date (YYYY-MM-DD)
inactiveDate	String	No	Inactive Date (YYYY-MM-DD)
date	String	Yes	Invoice Date
items	Array	Yes	Items (see **invoice items**)

attributes	Array	Yes	Additional attributes (see **Invoice Attributes**) *You can fill with empty array*

Invoice Items

Field	Type	Required?	Description
description	String	Yes	Description
qty	Integer	Yes	Quantity
unitPrice	Double	Yes	Unit price
amount	Double	Yes	Total amount

Invoice Attributes

Field	Type	Required?	Description
name	String	Yes	Attribute name
value	String	Yes	Attribute value

d) Example request

```
{
 "date": "2021-02-28",
 "amount": 100000,
 "name": "Alfiyah",
 "email": "alfiya@sebuahdomain.com",
 "va": "88081234567",
 "openPayment": false,
 "attribute1": "Fasilkom",
 "attribute2": "Manajemen Sistem Informasi",
 "items": [
        {
             "description": "Registration",
             "unitPrice": 100000,
             "qty": 1,
             "amount": 100000
        }
 ],
 "attributes": []
}
```

e) Example response

```json
{
 "timestamp": "2021-02-28T04:45:19.104+00:00",
  "code": "00",
  "message": "Sukses",
  "success": true,
  "data": {
          "id": 18825,
          "date": "2021-02-28T00:00:00.000+00:00",
          "number": 2501,
          "activeDate": null,
          "inactiveDate": null,
          "currency": "IDR",
          "amount": 100000.0,
          "paid": false,
          "paidDate": null,
          "revision": 3,
          "sequenceNumber": 1,
          "openPayment": false,
          "createdBy": null,
          "createdDate": "2021-02-28T14:45:19.416+00:00",
          "partialyPaid": false,
          "lastPaymentDate": "2021-02-28T15:16:23.975+00:00",
          "totalPayment": 0.0,
          "remainingAmount": 100000.0,
          "va": "88081234567",
          "name": "Alfiyah",
          "email": "alfiyah@sebuahdomain.com",
          "phone": "081222888215",
          "address": null,
          "attributes": [],
          "items": [
              {
                  "id": 18826,
                  "description": "Registration",
                  "unitPrice": 100000.0,
                  "qty": 1,
                  "amount": 100000.0,
                  "paid": false,
                  "createdAt": "2021-02-28T14:45:19.435+00:00",
                  "updatedAt": "2021-02-28T14:45:19.435+00:00"
              }
          ],
          "attribute1": "Fasilkom",
          "attribute2": "Manajemen Sistem Informasi",
          "attribute3": "",
          "attribute4": "",
          "attribute5": "",
          "tax": 0.0,
          "taxDescription": null,
          "transactionId": null,
          "payMethod": null,
              "bankVa": null,
      }

}
```

6.   Updating the Invoice

a) End Point

Primary
HTTP Method: **POST**
URL: https://billing-bpi-dev.maja.id/api/v2/update/**{invoice_number}**

Alternative
HTTP Method: **PUT**
URL: https://billing-bpi-dev.maja.id/api/v2/invoice

invoice number are unique number generated by registering invoice.
Update process uses the same specifications as the register process.

b) Post Data (JSON)

Field	Type	Required?	Description
name	String	Yes	Customer name
email	String	No	Customer email
phone	String	No	Customer phone
address	String	No	Customer Address
openPayment	Boolean	No	Openpayment status
va	String	Yes	Unique Virtual Account
sequenceNumber	Int	No	Sequence number (lowest number has highest priority)
attribute1	String	No	Custom Attribute
attribute2	String	No	Custom Attribute
attribute3	String	No	Custom Attribute
attribute4	String	No	Custom Attribute
attribute5	String	No	Custom Attribute
amount	Double	Yes	Invoice amount
activeDate	String	No	Active Date (YYYY-MM-DD)
inactiveDate	String	No	Inactive Date (YYYY-MM-DD)
date	String	Yes	Invoice Date
items	Array	Yes	Items (see **invoice items**)
attributes	Array	Yes	Additional attributes **(see Invoice Attributes)** *You can fill with empty array*
number	Long	Yes	Required if using alternative version

Invoice Items

Field	Type	Required?	Description
description	String	Yes	Description
qty	Integer	Yes	Quantity
unitPrice	Double	Yes	Unit price
amount	Double	Yes	Total amount

Invoice Attributes

Field	Type	Required?	Description
name	String	Yes	Attribute name
value	String	Yes	Attribute value

c) Example request

```
{
 "date": "2021-02-28",
 "amount": 200000,
 "name": "Alfiyah",
 "va": "88081234567",
 "openPayment": true,
 "attribute1": "Fasilkom",
 "attribute2": "Manajemen Sistem Informasi",
 "items": [
        {
                "description": "Registration",
                "unitPrice": 100000,
                "qty": 2,
                "amount": 200000
        }
 ],
 "attributes": []
}
```

7. Payment Notification

a) Transaction Flow
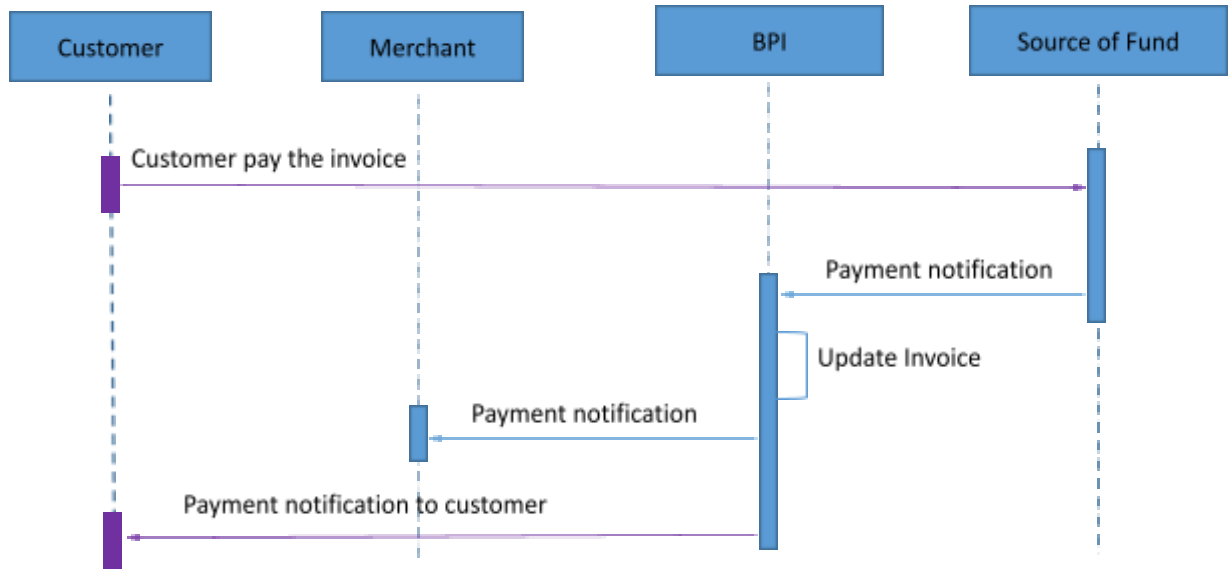
After the customer pays for the virtual account through the bank channel (ATM, I-BANK, SMS, etc.) the core banking will send a notification to the BPI, If the payment status is successful, the system will update the invoice, then send a payment notification to the merchant.

b) Default BPI Payments Notification Request (to merchant)

Field	Type	Description
code	String	Response Code
message	String	Response Message
type	String	Transaction type ("payment")
id	Long	Invoice ID
number	Long	Invoice Number
amount	Double	Payment Amount
remainingAmount	Double	Remaining Amount
virtualAccount	String	Virtual account number (deprecated)
date	String	Transaction Date
bankCode	String	Bank Code
bankName	String	Bank Name
ref	String	Reference Code
channel	String	Payment Channel
name	String	Customer Name
phone	String	Customer Phone
email	String	Customer Email
address	String	Customer Address

va	String	Virtual account number

c) Example Notification

```
{
  "address": null,
  "amount": 100000,
  "bankCode": "BSM",
  "bankName": "Bank Syariah
Indonesia",
  "channel": "SMS",
  "code": "00",
  "date": "2022-05-11 12:23:09",
  "email": "ageng.dwi@corp.bm.co.id",
  "id": "492073505362282004",
  "invoiceAmount": 100000,
  "message": "Payment Sukses",
  "name": "DEPOSIT - ORDERKUOTA",
  "number": "492073505362282005",
  "phone": null,
  "ref": "432782051105225500045l",
  "remainingAmount": 0,
  "totalPaidAmount": 100000,
  "type": "payment",
  "va": "8010008593630",
  "virtualAccount": "8010008593630",
  "fee": 0
}
```

8. Inquiry

You may run inquiry process to make sure you are getting the correct payment notifications.

a) Endpoint

HTTP Method: POST
URL: https://billing-bpi-dev.maja.id/api/v2/inquiry

b) Post Body

Field	Type	Required ?	Description
va	Long	Yes	Virtual Account Number
invoiceNumber	String	Yes	Invoice Number
amount	Double	No	Amount

c) Example Request

```
{
 va: "80801234567",
 invoiceNumber: 8087,
 amount: 100000,
}
```

d) Example Response

```
{
 code: "00",
 message: "Inquiry Berhasil",
 data: {
       date: "2020-11-21",
       amount: 100000,
       name: "Alfiyah",
       email: "alfiyah@sebuahdomain.com",
       va: "88081234567",
       attribute1: "Fasilkom",
       attribute2: "Manajemen Sistem Informasi",
       items: [
             {
                   "description": "Registration",
                   "unitPrice": 100000,
                   "qty": 1,
                   "amount": 100000
             }
       ],
       paid: true,
       remainingAmount: 0
 }
}
```

9. Cancel the Invoice

a) Endpoint

HTTP Method: POST
URL: https://billing-bpi-dev.maja.id/api/v2/cancel

b) Post Data

Field	Type	Required?	Description
va	String	Yes	Virtual Account Number
invoiceNumber	Long	Yes	Invoice Number
amount	Double	No	Amount

c) Example Request

```
{
 va: "80801234567",
 invoiceNumber: 8087,
 amount: 100000,
}
```

d) Example Response

```
{
 code: "00",
 message: "Tagihan dibatalkan"
}
```