



FinPay Code Integration Guide

V.1.12

7/21/2016

PT. Finnet Indonesia

Operation & Performance Solution Division

Change History

Versi	Date	Description	By
1.1	June 30 th , 2011	<ul style="list-style-type: none"> Improvement on merchant signature Change timeout setting from seconds to minutes 	ASP
1.2	August 12 th , 2011	<ul style="list-style-type: none"> Add point reconcile and settlement 	ASP
1.3	January 11 th , 2012	<ul style="list-style-type: none"> Add detail expired code & check payment code status 	Evalina Lia Y
1.4	February 14 th , 2013	<ul style="list-style-type: none"> Add detail cancel payment code Revise diagram 	Hajar Ismail
1.5	July 12 th , 2015	<ul style="list-style-type: none"> Remove function reversal Add response cancel payment code 	Hajar Ismail
1.6	Oct 23 th , 2015	<ul style="list-style-type: none"> Add change transaction features Change check payment code status response Add payment code request in sync 	Hajar Ismail
1.7	Jan 7 th , 2016	<ul style="list-style-type: none"> Add virtual account transaction features Change document tittle 	Hajar Ismail
1.8	Jan 22 th , 2016	<ul style="list-style-type: none"> Add new prefix code 002111xxxxxx 	Hajar Ismail
1.9	Feb 19 th , 2016	<ul style="list-style-type: none"> Add new sof permatanet 	Hajar Ismail
1.10	Apr 1 th 2016	<ul style="list-style-type: none"> Add URL description 	Nabila Zora
1.11	Apr 21 th 2016	<ul style="list-style-type: none"> Add new sof TCash 	Nabila Zora
1.12	Jul 21 th 2016	<ul style="list-style-type: none"> Add Result Code Description Add Payment Guideline 002111xxxxxx 	Nabila Zora



1. Introduction

FinPay Code (Finnet Payment Gateway Code) is a gateway to support eCommerce transaction with payment method option using Telkom's bill payment menu and Transfer Menu that available in all Bank channel delivery, POS, and another collecting agents.

2. Purposed

Purposed of this document is to explain the simple API requirement for merchant who will connect their eCommerce website to FinPay Code (Finnet Payment Gateway Code).

3. Notification

When merchant send request transaction to FinPay. Merchant will get the response in synchronous process or asynchronous.

FinPay will send back the transaction status based on merchant URL which is merchant send when request transaction.

4. Merchant URL

Merchant URL used for get response of transaction status from FinPay.

5. Gateway URL

Gateway URL used for request initiation to FinPay engine. Request method to Gateway URL is using HTTP POST method.

Gateway URL for Production

Gateway URL for Production Payment Code 195 async

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/response-insert-ex.php> → **sync**

Gateway URL for Production Request va Permata

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/va-request.php> → **sync**



Gateway URL for Production Request va Permata Net

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/va-pnet.php> → **sync**

Gateway URL for Production Request Payment Code 02111

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/va-request-02111.php> → **sync**

Gateway URL for Production Check Status Payment Code

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/check-status-ex.php> → **sync**

Gateway URL for Production Cancel Transaction if Transaction is Canceled

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/cancel-transaction-ex.php> → **sync**

Gateway URL for Production to Change Amount from Same Payment Code

<https://billhosting.finnet-indonesia.com/prepaidsystem/195/change-transaction.php> → **sync**

Gateway URL for Production Request TCash

<https://hsact.finnet-indonesia.com/prod/tcash.php> → **async**

Gateway URL for Development**Gateway URL for Development Payment Code 195 async**

<https://sandbox.finpay.co.id/servicescode/response-insert-ex.php> → **sync**

Gateway URL for Development Request va Permata

<https://sandbox.finpay.co.id/servicescode/va-request.php> → **sync**

Gateway URL for Development Request va Permata Net

<https://sandbox.finpay.co.id/servicescode/va-pnet.php> → **sync**

Gateway URL for Development Request Payment Code 02111

<https://sandbox.finpay.co.id/servicescode/va-request-02111.php> → **sync**

Gateway URL for Development Check Status Payment Code

<https://sandbox.finpay.co.id/servicescode/check-status-ex.php> → **sync**

Gateway URL for Development Cancel Transaction if Transaction is Canceled

<https://sandbox.finpay.co.id/servicescode/cancel-transaction-ex.php> → **sync**

Gateway URL for Development to Change Amount from Same Payment Code

<https://sandbox.finpay.co.id/servicescode/change-transaction.php> → **sync**

Gateway URL for Development Request TCash

<https://hsact.finnet-indonesia.com/dev/tcash.php> → **async**



6. Merchant Signature

Every parameter sent and received must include with merchant signature to increase data security.

Merchant signature's mechanism:

1. Hashing use SHA 256 algorithm
2. All parameter's value sent to Finnet must be joined and separated by '%' (percent).
3. Convert the result to uppercase string.
4. Add merchant password at the end of joined string at point 2.
5. Hash the result of joined string at point 3 and convert it to uppercase string.

Example :

1. Parameter sent :

- merchant_id : 0843
- invoice : 2319AB9323
- amount : 10000
- add_info1 : IRA
- add_info2 :
- add_info3 : Info3
- add_info4 : Info4
- add_info5 : Info5
- timeout : 30
- return_url : http://www.merchant.com/get_response.php

2. Join the string : 0843%2319AB9323%10000%IRA%Info3%Info4%

Info5%30%http://www.merchant.com/get_response.php

3. Uppercase the string : 0843%2319AB9323%10000%IRA%INFO3%INFO4%

INFO5%30%HTTP://WWW.MERCHANT.COM/GET_RESPONSE.PHP

4. Add password (without uppercase), for example the password is "kata-Andi" :

0843%2319AB9323%10000%IRA%INFO3%INFO4%

INFO5%30%HTTP://WWW.MERCHANT.COM/GET_RESPONSE.PHP%kata-Andi

5. Hashing 256, so the final result is :

FE053B4EC17E09A78C4CF6BBBC9CDDE1D0880C0E2ACF88326335B271B3C71E04

Note :

If the parameter's value is null, it's unnecessary to put into hashing part.



7. Parameters

7.1. Merchant Request : merchant's initiation to get Finnet's payment code

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	merchant_id	an : varchar(12)	merchant id given by PT.Finnet
3	invoice	an : varchar(25)	Transaction's unique code generated by merchant
4	amount	Double	Transaction amount that has to be paid by customer
5	add_info1	varchar(30)	Optional, all information regarding transaction (e.g. customer name, merchant name) so that the information can be displayed on payment receipt. <i>Note: add_info1 must be fill with customer name for VA and 02111 transaction</i>
6	add_info2	varchar(30)	
7	add_info3	varchar(30)	
8	add_info4	varchar(30)	
9	add_info5	varchar(30)	
10	timeout	Numeric	In minutes, fill this parameter with expiry time you want
11	return_url	varchar(250)	merchants' URL to get responses contains payment result and expiry status from Finnet
12	success_page	varchar(250)	Only for permatanet and not being part of signature component Merchant's page success url
13	failed_page	varchar(250)	Only for permatanet and not being part of signature component Merchant's page failed url

7.2. Response – payment code : response contains payment code to merchant's return url

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature



2	trax_type	varchar(20)	Always fill with "195Code" or "vaCode" or "02111Code"
3	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
4	invoice	an : varchar(25)	Transaction's unique code generated by merchant
5	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .

7.3. Response – expired code notification : notification sent to merchant's return url when the payment code is expired

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	trax_type	varchar(20)	Always fill with "Payment"
3	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
4	invoice	an : varchar(25)	Transaction's unique code generated by merchant
5	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Tranfser for trax_type vaCode .
6	result_code	varchar(5)	Always fill with 05 : payment code expired
7	result_desc	varchar(125)	Description for result code



7.4. Response – payment notification : notification sent to merchant's return url when the payment code is already paid by customer

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	trax_type	varchar(20)	Always fill with "Payment"
3	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
4	invoice	an : varchar(25)	Transaction's unique code generated by merchant
5	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .
6	result_code	varchar(5)	00 : transaction success, else transaction failed
7	result_desc	varchar(125)	Description for result code
8	log_no	varchar(20)	Reference Number to trace transactions
9	payment_source	varchar(20)	Bank code which the payment is done

7.5. Merchant Request – check payment code status : merchants' initiation to get the payment code's information and status, whether it's expired or has been paid.

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
3	payment_code	varchar(20)	Optional (if invoice exist) : Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .
4	invoice	an : varchar(25)	Optional (if payment code exist) :



			Transaction's unique code generated by merchant
5	return_url	varchar(250)	Optional (for sync): merchants' URL to get responses contains payment result and expiry status from Finnet

7.6. Response -check payment code status : notification response for check payment code that sent to merchant's return URL

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	trax_type	varchar(20)	Always fill with "CheckStatus"
3	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
4	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Tranfser for trax_type vaCode .
5	result_code	varchar(5)	00 : transaction success, else transaction failed
6	result_desc	varchar(125)	Description for result code
7	log_no	varchar(20)	Reference Number to trace transactions
8	payment_source	varchar(20)	Bank code which the payment is done

7.7. Merchant Request – cancel payment code : merchants' initiation to cancel the payment code's that already generate.

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
3	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu



			on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .
4	return_url	varchar(250)	merchants' URL to get responses contains payment result and expiry status from Finnet

7.8. Response – cancel payment code: notification response for cancel payment code that sent to merchant's return URL

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	trax_type	varchar(20)	Always fill with "Cancel"
3	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
5	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .
6	result_code	varchar(5)	00 : cancel transaction success, else transaction failed
7	result_desc	varchar(125)	Description for result code

7.9. Merchant Request – change transaction: merchants' initiation to change payment amount that already processed.

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
3	invoice	an : varchar(25)	Transaction's unique code generated by merchant
4	amount	Double	Transaction amount that has to be paid by customer
5	payment_code	varchar(20)	Code that generated by Finnet that can



be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .

7.10. Response – change transaction: notification response for change payment amount that sent to merchant's return URL

No	Parameter	Data type	Description
1	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
2	invoice	an : varchar(25)	Transaction's unique code generated by merchant
3	amount	Double	Transaction amount that has to be paid by customer
4	payment_code	varchar(20)	Code that generated by Finnet that can be paid on Telkom's bill payment menu on (ATM, sms banking or Internet banking) or Bank Transfer for trax_type vaCode .
6	result_code	varchar(5)	00 : change transaction success, else transaction failed
7	result_desc	varchar(125)	Description for result code

7.11. Request TCash

No	Parameter	Data type	Description
1	mer_signature	varchar(64)	See Merchant Signature Only parameter 2-5 that join
2	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
3	invoice	an : varchar(25)	Transaction's unique code generated by merchant
4	amount	Double	Transaction amount that has to be paid by customer



5	return_url	varchar(250)	Merchants' URL to get responses contains payment result and expiry status from Finnet
6	pname	array	Product Name
7	price	array	Product Price
8	qty	array	Product Quantity

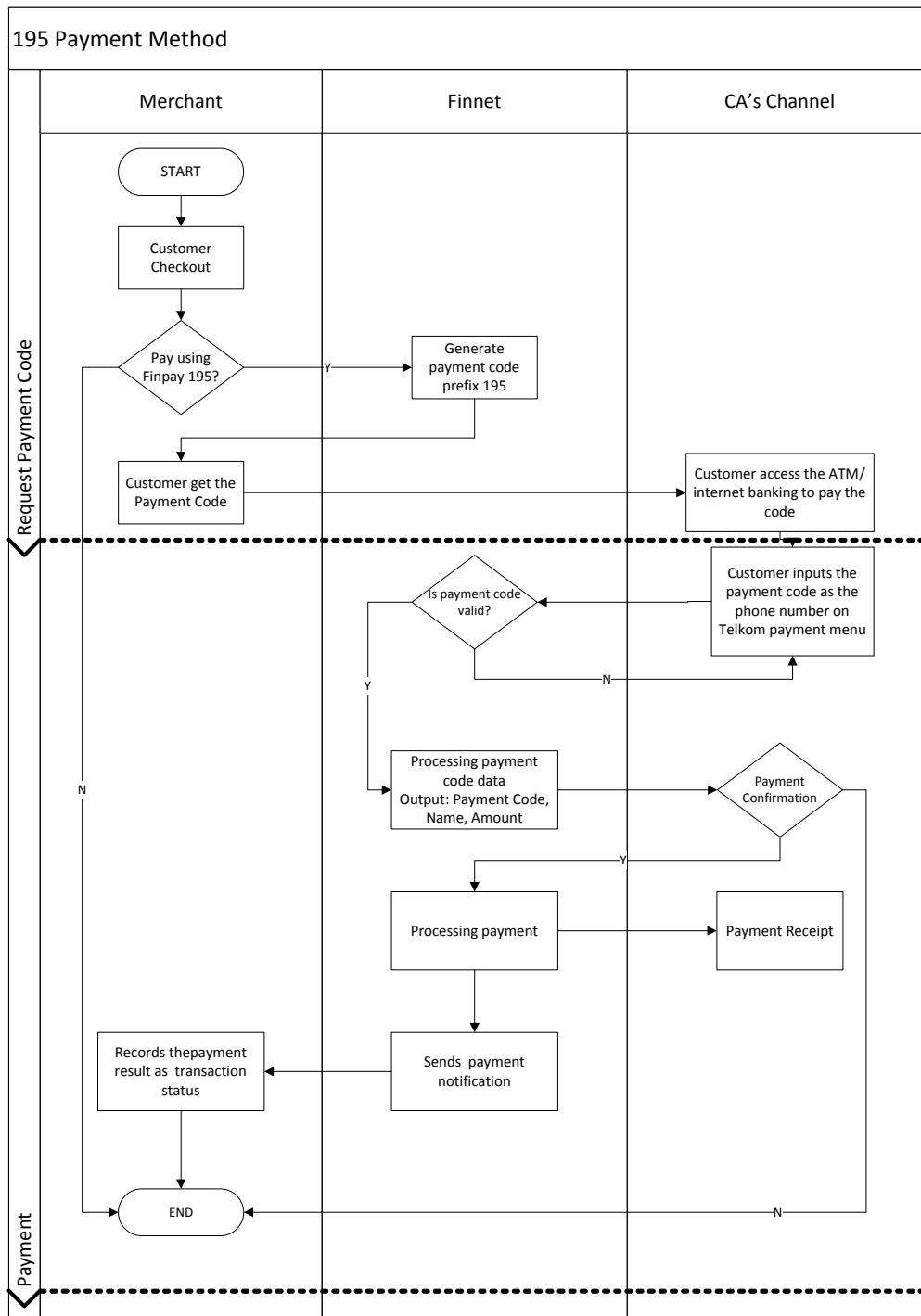
7.12. Response TCash

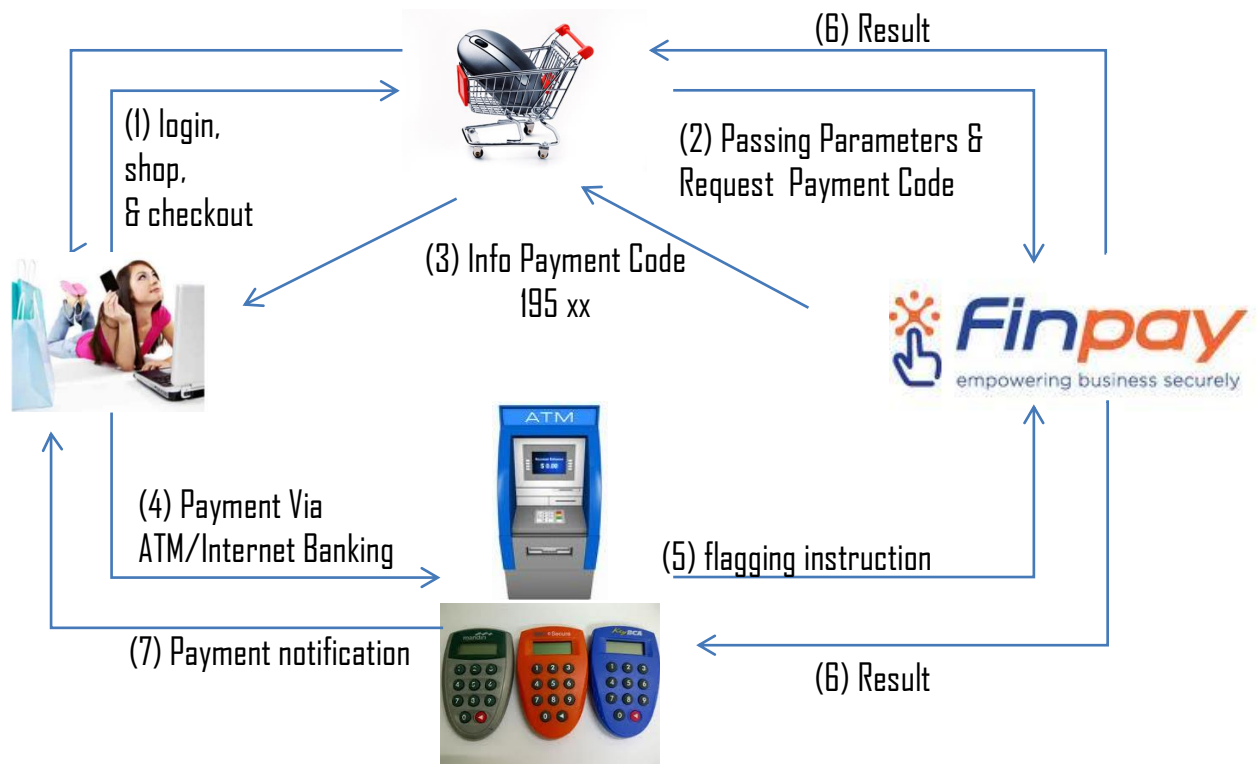
No	Parameter	Data type	Description
1	mer_signature	varchar(64)	Please see merchant signature
2	merchant_id	an : varchar(12)	Merchant id given by PT.Finnet
3	invoice	an : varchar(25)	Transaction's unique code generated by merchant
4	result_code	varchar(5)	Always fill with 00
5	result_desc	varchar(125)	Always fill with success
6	ref_no	varchar(125)	Reference Number from TCash

8. Result Code (RC)

No	Result Code	Result Description
1	00	Success Payment
2	01	Invalid Signature
3	04	Unpaid
4	05	Expired
5	99	Merchant not found or Source Data Incomplete

1. Transaction Flow





2. Bank List Channel

NO	KODE BANK	NAMA BANK	CHANNEL DELIVERY						
			Teller	ATM	POS / EDC	Internet	Phone Banking	Mobile Banking	SMS Banking
1	002	BRI	v	v	v	v			
2	008	MANDIRI		v		v		v	
3	009	BNI		v					
4	011	Danamon		v		v			
5	013	Permata		v	v	v		v	
6	014	BCA		v		v	v	v	
7	016	BII		v		v		v	
8	022	CIMB Niaga		v		v		v	
9	023	Buana		v					
10	028	NISP		v		v		v	
11	087	Ekonomi		v					
12	097	Bank Mayapada		v					
13	111	BPD DKI		v					
14	112	BPD DIY		v					
15	114	BPD JATIM		v					
16	117	BPD SUMUT		v					
17	118	Nagari		v					
18	120	BPD SUMSEL		v					
19	127	BPD SULUT		v					
20	130	Bank NTT		v					
21	147	Muamalat		v				v	
22	200	BTN		v					
23	426	MEGA		v		v			
24	441	BUKOPIN		v					
25	451	Bank Syariah Mandiri		v		v		v	
26	506	Bank Mega Syariah		v					
27	700	POS	v						
28	558	Bank Pundi		v					
29	037	Artha Graha		v					
30	422	BRI Syariah		v					v
31	110	Bank Jabar		v					
32	019	Bank Panin		v					
33	041	HSBC		v					
34	042	BOT		v					
35	061	ANZ		v					
36	089	RaboBank		v					
37	128	BPD NTB		v					
38	129	BPD BALI		v					
39	132	BPD PAPUA		v					

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40	145	BNP		v					
41	151	Mestika		v					
42	157	Maspion		v					
43	161	Ganesha		v					
44	212	BHS		v					
45	485	Bumiputera		v					
46	494	Agro		v					
47	513	Bank INA		v					
48	564	Bank Sinar Harapan		v					
49	770001	BPRKS			v	v			
50	770900	Delima						v	
51	770901	SMG / Arindo	v						
52	770924	FinChannel	v						
53	770927	MobileCash						v	

3. Payment Guideline 0195

1. ATM BRI

- Pilih Menu TRANSAKSI LAIN
- Pilih Jenis Transaksi PEMBAYARAN
- Pilih Transaksi Pembayaran TELKOM/FLEXI/SPEEDY
- Masukkan 13 digit Payment Code yang didapatkan dari website merchant
- Pilih YA untuk melanjutkan pembayaran

2. ATM BCA

- Pilih Menu TRANSAKSI LAINNYA
- Pilih Transaksi PEMBAYARAN
- Pilih Jenis Pembayaran TELEPON/HANDPHONE
- Pilih Operator Telepon TELKOM
- Masukkan 12 digit Payment Code yang didapatkan dari website merchant (195xxx “tanpa 0 di depan”)
- Pilih YA untuk melanjutkan pembayaran



3. ATM Danamon

- a. Pilih Jenis Transaksi PEMBAYARAN
- b. Pilih Jenis Pembayaran TELEPON
- c. Masukkan 4 digit awal Payment Code yang didapat dari website merchant (0195)
- d. Masukkan 9 digit terakhir Payment Code yang didapat dari website merchant
- e. Pilih Sumber Dana TABUNGAN
- f. Pilih YA untuk melanjutkan pembayaran

4. ATM BNI

- a. Pilih Menu MENU LAIN
- b. Pilih Transaksi PEMBAYARAN
- c. Pilih Jenis Pembayaran TELEPON/HP
- d. Pilih Jenis Pembayaran Telepon TELKOM
- e. Pilih Jenis Pembayaran Telkom TELEPON/FLEXI/SPEEDY
- f. Masukkan 13 digit Payment Code yang didapat dari website merchant
- g. Pilih YA untuk melanjutkan pembayaran

5. ATM BRI

- a. Pilih Menu PEMBAYARAN/PEMBELIAN
- b. Pilih Jenis Pembayaran LAYANAN UMUM
- c. Pilih Jenis Pembayaran TELKOM/SPEEDY/FLEXI CLASSY/YES TV
- d. Masukkan 13 digit Payment Code yang didapat dari website merchant
- e. Pilih Jenis Rekening TABUNGAN
- f. Pilih YA untuk melanjutkan pembayaran

6. ATM OCBC NISP

- a. Pilih MENU LAINNYA
- b. Pilih Transaksi PEMBAYARAN
- c. Pilih Jenis Pembayaran TELEPON/TELKOM
- d. Pilih Jenis Pembayaran TELP/FLEXI/SPEEDY
- e. Masukkan 13 digit Payment Code yang didapat dari website merchant
- f. Pilih YA untuk melanjutkan pembayaran



7. Internet Banking Mandiri

- a. Login ke internet banking Mandiri
- b. Pilih menu pembayaran
- c. Pilih jenis pembayaran Telkom
- d. Pilih provider Telkom
- e. Masukkan 4 digit awal yang didapat dari website merchant pada kode area (0195)
- f. Masukkan 9 digit kode terakhir yang didapat dari website merchant
- g. Klik Lanjutkan
- h. Masukkan challenge code ke token
- i. Masukkan kode token internet banking Mandiri
- j. Klik Submit

8. KlikBCA

- a. Login keKlikBCA
- b. Pilih menu pembayaran
- c. Pilih jenis pembayaran Telepon
- d. Pilih operator Telkom
- e. Masukkan 12 digit payment code yang didapat dari website merchant (195xxx “tanpa 0 di depan”)
- f. Klik Lanjutkan
- g. Masukkan challenge code ke token
- h. Masukkan kode response yang muncul padakey BCA

9. iBanking BNI

- a. Login ke IB BNI
- b. Pilih menu Pembayaran
- c. Pilih pembayaran Telepon/Seluler
- d. Pilih provider Telkom
- e. Masukkan 4 digit awal kode payment (0195) di kolom pertama, dan 9 digit terakhir di kolom selanjutnya pada field no telepon
- f. Masukkan kode yang muncul ke token
- g. Masukkan nomor response yang dihasilkan oleh BNI e-secure
- h. Masukkan kembali kode yang muncul ke token
- i. Masukkan kembali nomor response yang dihasilkan oleh BNI e-secure



4. Payment Guideline 021

1. Payment Method Finpay in Alfamart

- a. Customer go to Alfamart
- b. Customer must inform to cashier for payment "Pembayaran Jasa Telkom / Telepon"
- c. Customer give "payment code" "021-xxxxxxx" (12 digit) to cashier
- d. The receipt have printed and transaction success

2. Payment Method Finpay in Indomaret

Step 1 :

- a. Customer go to Indomaret
- b. Customer must inform to cashier for payment "Pembayaran Jasa Telkom - Finpay"
- c. Customer give "payment code" "021-xxxxxxx" (12 digit) to cashier
- d. The receipt have printed and transaction success

Step 2 :

- a. Customer go to Indomaret and use POS (Point of Sale) in Indomaret
- b. At POS choose "payment point"
- c. Choose "e-commerce (belanja online)"
- d. Choose "finpay" logo at POS
- e. Input Payment Code "021-xxxxxxx" (12 digit) at POS
- f. Input Phone number's Customer
- g. Click "NEXT" and "OK"
- h. Give receipt to cashier for payment process

3. Payment Method in Pegadaian

- a. Customer go to Pegadaian
- b. Customer must inform to cashier for payment "Pembayaran Telkom" "Pembayaran Jasa Tagihan Telepon Tetap"



- c. Customer give "payment code" "021-xxxxxxx" (12 digit) to cashier
- d. If use code area. Input "021" and input 9 digit in next field
- e. The receipt have printed and transaction success

4. Payment Method in Pos Office

- a. Customer go to Post Office
- b. Customer must inform to cashier for payment "Pembayaran Telkom / Jasa Telkom"
- c. Customer give "payment code" "021-xxxxxxx" (12 digit) to cashier
- d. If use code area. Input "021" and input 9 digit in next field
- e. The receipt have printed and transaction success

Payment Method in ATM

1. MANDIRI ATM

- a. Choose Menu "payment / buy"
- b. Choose Menu Telephone / HP
- c. Choose CDMA / Telkom
- d. Choose Telkom / Speedy Vision
- e. Input 12 Digit "02111xxxxxx" payment code
- f. Choose Yes for the next payment

2. BRI ATM

- a. Choose Menu "Other Transaction".
- b. Choose Transaction Type "Payment"
- c. Choose Payment Transaction "TELKOM/FLEXI/SPEEDY".
- d. Input "021-11xxxxxx" (12 digit) payment code
- e. Choose Yes for the next payment

3. BCA ATM

- a. Choose Menu "Other Transaction.
- b. Choose Transaction "Payment"
- c. Choose Transaction Type TELEPON/HANDPHONE.
- d. Choose Operator TELKOM.
- e. Input "021-11xxxxxx" (12 digit) payment code
- f. Choose Yes for the next payment



4. DANAMON ATM

- a. Choose Transaction Type "Payment".
- b. Choose Transaction Type TELEPHONE.
- c. Input 3 digit payment code and add "0" (0021).
- d. Input 9 digit "11xxxxxx" in next field
- e. Choose Source of Funds from saving
- f. Choose Yes for the next payment

5. BNI ATM

- a. Choose Menu "Other Menu".
- b. Choose Transaction PAYMENT.
- c. Choose Transaction Type TELEPHONE/HP.
- d. Choose Transaction Type TELKOM.
- e. Choose Transaction Type Telkom TELEPON/FLEXI/SPEEDY.
- f. Input 13 digit payment code and add "0" "002111xxxxxxx" .
- g. Choose Source of Funds from saving
- h. Choose Yes for the next payment

6. BRI ATM

- a. Choose Menu "Payment / purchase".
- b. Choose Transaction Type "Public Service".
- c. Choose Transaction Type TELKOM/SPEEDY/FLEXI CLASSY/YES TV.
- d. Input "021-11xxxxxx" (12 digit) payment code
- e. Choose Source of Funds from saving
- f. Choose Yes for the next payment

7. ATM OCBC NISP

- a. Choose OTHER MENU.
- b. Choose Transaction PAYMENT.
- c. Choose Transaction Type TELEPHONE/TELKOM.
- d. Choose Transaction Type TELP/FLEXI/SPEEDY.
- e. Input "021-11xxxxxx" (12 digit) payment code
- f. Choose Yes for the next payment



Payment Method with Internet Banking, Mobile Banking (for payment code 02111)

1. INTERNET BANKING MANDIRI

- a. Login in nternet banking Mandiri :
https://ib.bankmandiri.co.id/retail/Login.do?action=form&lang=in_ID
- b. Choose menu PAYMENT.
- c. Choose menu TELEPHONE.
- d. Choose TELKOM.
- e. Input 3 digit payment code and add "0" (0021)
- f. Input 9 digit "11xxxxxx" in field telephone number.
- g. Click next
- h. Input token code internet banking Mandiri.
- i. Click Sent

2. KLIK BCA

- a. Login in KlikBCA : <http://www.klikbca.com/>
- b. Choose menu PAYMENT.
- c. Choose menu TELEPHONE.
- d. Choose operator Telkom.
- e. Input "021-11xxxxxx" (12 digit) payment code.
- f. Click Next.
- g. Input response code.
- h. Click Submit

3. DANAMON MOBILE

- a. Login in Danamon Mobile.
- b. Choose menu PAYMENT.
- c. Choose Transaction Type Telco.
- d. Click Next
- e. Choose biller Telkom.
- f. Input 3 digit payment code and add "0" (0021).
- g. Input 9 digit "11xxxxxx" in next field
- h. Click Payment.
- i. Input mPin for Confirmation.
- j. Click OK.



4. INTERNET BANKING BTN

- a. Login in internet banking BTN :
<https://internetbanking.btn.co.id/retail/login/loginRequest>
- b. Choose menu Billpayment
- c. Choose type menu Billpayment.
- d. Choose Source Account's Customer.
- e. Choose New Entry
- f. At Menu Institution Category choose Telecommunication
- g. At Menu Institution choose Telkom / Finpay
- h. At Payee Name type Account's Customer Internet Banking BTN
- i. Input 3 digit payment code and add "0" (0021)
- j. Input 9 digit "11xxxxxx" in field telephone number.
- k. Click Confirm

5. MOBILE BANKING MANDIRI

- a. Login in Mobile Banking Mandiri.
- b. Choose menu Payment.
- c. Choose telephone and cdma.
- d. Choose Telkom.
- e. "If use code area. Input "021" and input 9 digit in next field
- f. Click Payment.
- g. Input mPin for confirmation.
- h. Click OK.



5. Reconcile and Settlement

A. Reconcile

The reconcile system refers to Billhosting Web Monitoring, below are the rules :

1. Reconcile referred data is the reconcile result between Finnet and banks in Finnet System.
2. Reconcile referred data is being accessed by merchants to adjust it with merchants internal system.
3. Finnet doesn't need merchants' data to do reconcile.
4. Merchants can check reconcile results on FinPay Website : <https://billhosting.finnet-indonesia.com/billhost2/195/login.php>

B. Settlement

Settlement will be made based on agreement Finnet – Merchant.

NO	Provisioning Activity	Timeplan	Day 'Weekdays and Office Hours'																				PIC
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
1	Deliver WO, Merchant Code Dev & Integration Guide	D																					Finnet
2	Merchant review and implementation	D2 s/d D10																					Finnet - Merchant
3	SIT dan UAT Dev																						
4	QA Checklist	D11																					Finnet
5	Fixing	D12 s/d D13																					Merchant
6	Deploy Merchant Code Prod	D14 /sd D15																					Finnet - Merchant
7	SIT & UAT Prod																						
8	QA Checklist	D16																					Finnet
9	Fixing	D17 s/d D18																					Merchant
10	Live / Signed Official Report	D19																					Finnet - Merchant
11	FAM, Recon & Settlement	D20																					Finnet

Note:

If there is a discrepancy schedule, the schedule will be postponed for 5 working days and during that time merchant code will be disable

For Credit Card Payment Method step in point 6 will be executed if merchant id has been issued by acquirer

