

**Spek Teknis
Layanan Transfer Bank dan
Cashout di Loker Pospay dan Agen Posfin**



Revision History

Date	Desc	Editor
18/01/2023	Intial version	Didy Sukarman

I. Overview

Spek teknis untuk layanan transfer bank ini secara umum merujuk kepada spek teknis yang ada di dashboard <https://fintech-sbx.posindonesia.co.id/>. Adapun Credentials yang digunakan juga mengacu kepada spek teknis yang pada dashboard sandbox tersebut.

II. Scope

Berikut beberapa service yang berkaitan dengan Layanan Transfer Bank dan Cashout di Loker Pospay/Agen Posfin :

No.	Service/Type	Jenis Service	Keterangan
1.	inquiryServiceBank	Transfer Bank	Service ini digunakan untuk mengecek service bank mana yang sedang aktif (bca atau instamoney)
2.	inquiryNamaNorekBank	Transfer Bank	Service ini digunakan untuk mengecek nama pemilik rekening akun bank.
3.	cashoutToBankFire	Transfer Bank	Service ini digunakan untuk melakukan transfer bank
4.	reqCashout	Cashout	Service ini digunakan untuk request cashout dan generate KAP dan PIN. Dengan KAP dan PIN ini pengguna Pospay SuperApps dapat melakukan penarikan uang pada semua loket Pospay dan agen-agen Posfin.

III. Services

Secara garis besar parameter yang dikirim untuk semua services diatas sama semua. Namun demikian, untuk beberapa parameter/field perlu disesuaikan sesuai dengan service/type yang diakses.

Berikut penjelasan detail dari masing-masing service tersebut.

3.1 inquiryServiceBank

Pada Service inquiryServiceBank parameter yang perlu disesuaikan adalah parameter/field:

Request:

No.	Parameter/Field	Informasi
1.	account	Berisi nomor akun giro dari nasabah contoh: 0000000018
2.	billNumber	Format: kode_bank; account_no_cgs; nomor_rekening_bank; metode_transfer delimiter: titik koma (;) metode_transsfer : ada 2 jenis yaitu: 01=BI Fast 02=Transfer Oline

		Contoh: 014;0000000018;195173xxx;01
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Response:

No.	Parameter/Field	Informasi
1.	info1	Format: kode_bank kode_switch_bank biaya_transfer Delimiter: pipe () contoh: BCAIBCAI2500

Contoh Message:

Request:	<pre>{ "type": "inquiryServiceBank", "product": "BANK", "billNumber": "002;0103786539;011301017162533;01", "institutionCode": "180320000003", "account": "0103786539", "sign": "0fedbca17de60105fc6f42c8483d70e8", "accountType": "O2O", "trxId": "57339370", "retrieval": "20240118052312" }</pre>
Response:	<pre>{ "type": "inquiryServiceBank", "product": "BANK", "billNumber": "002;0103786539;011301017162533;01", "institutionCode": "180309000002", "account": "0103786539", "sign": "0fedbca17de60105fc6f42c8483d70e8", "accountType": "O2O", "trxId": "57339370", "retrieval": "20240118052312", "resultCode": "000", "resultDesc": "SUKSES", "info1": "BCAIBCAI2500" }</pre>

3.2 inquiryNamaNorekBank

Pada Service inquiryNamaNorekBank parameter yang perlu disesuaikan adalah parameter/field:

Request

No.	Parameter/Field	Informasi
1.	account	Berisi nomor akun giro dari nasabah contoh: 0000000018

2.	billNumber	Format: <i>kode_bank;norek_bank;nama_norek_bank; nomor_rekening_bank;bank_kode_type;bank_swift_code</i> bank_kode_type: BIC (default) Delimiter: titik koma (;) Contoh: 002;458601031794111;;BIC;BRINIDJAXXX
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Response:

No.	Parameter/Field	Informasi
1.	info1	Berisi nama pemilik rekening. contoh: Si Fulan Bin Si Alan

Contoh Message:

Request:	<pre>{ "type": "inquiryNamaNorekBank", "product": "BANK", "billNumber": "002;458601031794111;;BIC;BRINIDJAXXX", "institutionCode": "180309000002", "account": "0101191484", "sign": "480c577d96ebdf5f90986a23f3967f64", "accountType": "O2O", "trxId": "57387651", "retrieval": "20240118053116" }</pre>
Response:	<pre>{ "type": "inquiryNamaNorekBank", "service": "responseInquiryNamaNorekBank", "accountType": "O2O", "account": "0101191484", "institutionCode": "180309000002", "product": "BANK", "billNumber": "002;458601031794535;;BIC;BRINIDJAXXX;BRI;", "resultCode": "000", "resultDesc": "SUKSES", "nominal": "0", "admin": "0", "trxId": "57387651", "retrieval": "20240118053116", "paymentCode": "7ac59f820c343da6332ebaacfb545540", "info1": "Si Fulan Bin Si Alan", "info2": "Si Fulan Bin Si Alan", "info3": "Si Fulan Bin Si Alan", "jmlLembar": "1", "saldo": "", "signature": "", "sign": "" }</pre>

3.3 cashoutToBankFire

Pada Service cashoutToBankFire parameter yang perlu disesuaikan adalah parameter/field berikut:

Request

N o.	Parameter/Field	Informasi
1.	account	Berisi nomor akun giro dari nasabah contoh: 0000000018
2.	billNumber	Format: data_cgs @@ data_pengirim @@ data_penerima Delimiter: @@ Susunan data_cgs, data_pengirim dan data_penerima mengacu ke mapping cashoutToBankFire Contoh: 0000000018;SI FULAN;BLOK KARANGANYAR RT 3 RW 9 DESA KARANGKERTA;0121376059102;TASDIK;110;;50000;2500;170557533725;;BCA;@@TASDIK;;;BLOK KARANGANYAR RT 3 RW 9 DESA KAR;ANGKERTA;INDRAMAYU;ID;;ID;;;;@@TASDIK;;;INDRAMAYU;ID;;ID;;;;BIC;PDJBIDJAXXX;ID;;;0121376059102;@@;;;@@"

Response:

No .	Parameter/Field	Informasi
1.	info1	Format: trx_date timeltrace_audit_number biaya_transfer nominal_transfer account_no_cgs contoh: 20240118181610621 000000333 2500 50000 0000000018

Contoh Message:

Request:	<pre>{ "type": "cashoutToBankFire", "product": "BANK", "billNumber": "0000000018;SI FULAN;BLOK KARANGANYAR RT 3 RW 9 DESA KARANGKERTA;0121376059102;TASDIK;110;;50000;2500;170557533725;;BCA;@@TASDIK;;;BLOK KARANGANYAR RT 3 RW 9 DESA KAR;ANGKERTA;INDRAMAYU;ID;;ID;;;;@@TASDIK;;;INDRAMAYU;ID;;ID;;;;BIC;PDJBIDJAXXX;ID;;;0121376059102;@@;;;@@", "institutionCode": "180309000002", "account": "0134708833", "sign": "bcdbe71de3e1340becbe8810d607226", "accountType": "O2O", "trxId": "57533725", "retrieval": "20240118055536" }</pre>
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Response:	<pre> { "type": "cashoutToBankFire", "service": "responseCashoutToBankFire", "accountType": "O2O", "account": "0134708833", "institutionCode": "180309000002", "product": "BANK", "billNumber": "0000000018;SI FULAN;BLOK KARANGANYAR RT 3 RW 9 DESA KARANGKERTA;0121376059102;TASDIK;110;;50000;2500;17055753372 5;;BCA;@@TASDIK;;BLOK KARANGANYAR RT 3 RW 9 DESA KAR;ANGKERTA;INDRAMAYU;ID;;ID;;;;@ @TASDIK;;;INDRAMAYU;ID;;I D;;;;;BIC;PDJBIDJAXXX;ID;;;0121376059102;@ @;;;@ @", "resultCode": "000", "resultDesc": "success", "nominal": "0", "admin": "0", "trxId": "57533725", "retrieval": "20240118181610621", "paymentCode": "ddfa7539028d6f8c62068ba19362ec40", "info1": "20240118181610621I00000333I2500I50000I0000000018I", "info2": "", "info3": "20240118181610621I00000333I2500I50000I0000000018I", "jmlLembar": "1", "saldo": "", "signature": "", "sign": "" } </pre>
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3.4 reqCashout

Pada Service inquiryNamaNorekBank parameter yang perlu disesuaikan adalah parameter/field:

Request

No.	Parameter/Field	Informasi
1.	account	<p>Berisi nomor akun giro dari nasabah</p> <p>contoh: 0000000018</p>
2.	billNumber	<p>Format: no_account_cgs;nama_account_cgs;nominal;channel;bea_admin</p> <p>Delimiter: titik koma (;)</p> <p>channel: 01 = cashout di loket Pospay 02 = cashout di agen Posfin</p> <p>Contoh: 0100063619;BELA DWI NURRAHMAH;20000;01;0</p>

Response:

No.	Parameter/Field	Informasi
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1.	info1	Format: nomor_kap;nomor_pin;waktu_expired contoh: 109976008880;295422;2024-01-18 21:20:23
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Contoh Message:

Request:	<pre>{ "type": "reqCashout", "product": "CBS", "billNumber": "0100063619;BELA DWI NURRAHMAH;20000;01;0", "institutionCode": "1803200000003", "account": "0100063619", "sign": "b94b1b330c678b2c69004f58dfe6b98d", "accountType": "O2O", "trxId": "72447652", "retrieval": "20231031105435" }</pre>
Response:	<pre>{ "type": "reqCashout", "product": "CBS", "billNumber": "0100063619;BELA DWI NURRAHMAH;20000;01;0", "institutionCode": "1803200000003", "account": "0100063619", "sign": "b94b1b330c678b2c69004f58dfe6b98d", "accountType": "O2O", "trxId": "72447652", "retrieval": "20231031105435", "resultCode": "000", "resultDesc": "Berhasil Generate KAP dan PIN Cashout", "info1": "109976008880;295422;2024-01-18 21:20:23" }</pre>

IV. Mapping Field service cashoutToBankFire

Berikut rincian mapping field dari service **cashoutToBankFire**

Data_Cgs

Field	Data Type	Mandatory	Description
no_account_cgs	String(13)	TRUE	No account cgs
nama_account_cgs	String(150)	TRUE	Nama account cgs
alamat_account_cgs	String(150)	TRUE	Alamat account cgs
norek_bank	String(32)	TRUE	Norek bank
nama_norek_bank	String(150)	TRUE	Nama norek bank
kode_bank	String(3)	TRUE	Kode bank
cabang_bank	String(3)	FALSE	Cabangbank
amount	Number(12)	TRUE	Amount
admin	Number(8)	TRUE	Admin
remark1	String(60)	TRUE	Remark1
remark2	String(60)	FALSE	Remark2
sw_bank_code	String(15)	TRUE	Switch bank code --> BCA, INSTA

Data Pengirim

Field	DataType	Mandatory	Description
FirstName	String(35)	TRUE	Sender's first name
LastName	String(35)	FALSE	Sender's last name
DateOfBirth	String(8)	FALSE	Sender's date of birth. Format : ddmmyyyy
Address1	String(35)	TRUE	Sender's first address
Address2	String(35)	FALSE	Sender's second address
City	String(18)	TRUE	Sender's city
StateID	String(2)	TRUE	State ID
PostalCode	String(10)	TRUE	Sender's postal code
CountryID	String(2)	TRUE	Sender's country initial code. Example: Indonesia = ID
Mobile	String(20)	FALSE	Sender's mobile phone number
IdentificationType	String(2)	FALSE	Sender's identity type (PP = Passport, ID = identity, DR = Dr. License)
IdentificationNumber	String(24)	FALSE	Sender's identity number
AccountNumber	String(34)	FALSE	Sender's account number

Data Penerima

Field	DataType	Mandatory	Description
Name	String(35)	TRUE	Beneficiary's name
DateOfBirth	String(8)	FALSE	Beneficiary's date of birth. Format : ddmmyyyy
Address1	String(35)	FALSE	Beneficiary's first address
Address2	String(35)	FALSE	Beneficiary's second address
City	String(35)	FALSE	Beneficiary's city
StateID	String(2)	FALSE	Beneficiary's state ID
PostalCode	String(10)	FALSE	Beneficiary's postal code
CountryID	String(2)	TRUE	Beneficiary's country initial code. Example : Indonesia = ID
Mobile	String(20)	FALSE	Beneficiary's mobile phone number
IdentificationType	String(2)	FALSE	Beneficiary's identity type. (PP = Passport, ID = identity, DR = Dr. License)
IdentificationNumber	String(24)	FALSE	Beneficiary's identity number
NationalityID	String(2)	FALSE	Country initial code of beneficiary's nationality. Example = Indonesia = ID
Occupation	String(30)	FALSE	Beneficiary occupation
BankCodeType	String(3)	TRUE	Beneficiary's SWIFT code type from PY04 table. (BIC, NID, CHP(CHIPS), ABA, NAM(NAME))
BankCodeValue	String(23)	TRUE	Value of SWIFT Code
BankCountryID	String(2)	TRUE	Beneficiary bank's country code
BankAddress	String(35)	FALSE	Beneficiary bank's address
BankCity	String(35)	FALSE	Beneficiary bank's city
AccountNumber	String(34)	TRUE	Beneficiary bank's account number