Melayani Negeri, Kebanggaan Bangsa

BNI P2P LENDING SERVICE

API FOR PEER-TO-PEER LENDING SERVICE, VERSION 1.5

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Change Log

Release	Date	Summary	Updated by
1.0	January 3rd, 2019	Initial document	BNI Team
1.1	February 7th, 2019	• Add mandatory information • Update API Response Code • Add troubleshooting section	Ryan Hidayat
1.2	March 6th, 2019	• Add response code 3656 • Add fields: mobilePhone, branchOpening, idNumber and customerName in Register Investor Response • Update max char branchId/branchOpening: string(4)	Ryan Hidayat
1.3	May 10th, 2019	Update code snippet example for generate JWT digital signature	Ryan Hidayat
1.4	July 11th, 2019	Update Error Code 009 Validasi Branch ID	Mohamad Aditya Rachman
1.5	September 02th, 2019	Update amount transferred Clearing	Asrul Rauf
1.5	November 21th, 2019	Add Contoh Surat Kuasa	Mohamad Aditya Rachman

Notices

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Overview

This document describes API Services definition for BNI API Management Solution: RDL P2P Lending services.

Workflow API Solution

Register A Lender

P2P lending could use the Register Investor Services to create an bank account. If the Investor or Lender already have an account in BNI, the Register Investor Services will provide the existing CIF number.

Create Lender Account

P2P lending could use the Register Investor's Account Services to create a RDL account. In this services, it needs **cifNumber** field which is provided once the P2P Lending system hits **Register Investor** Service.

P2P Lending Transaction

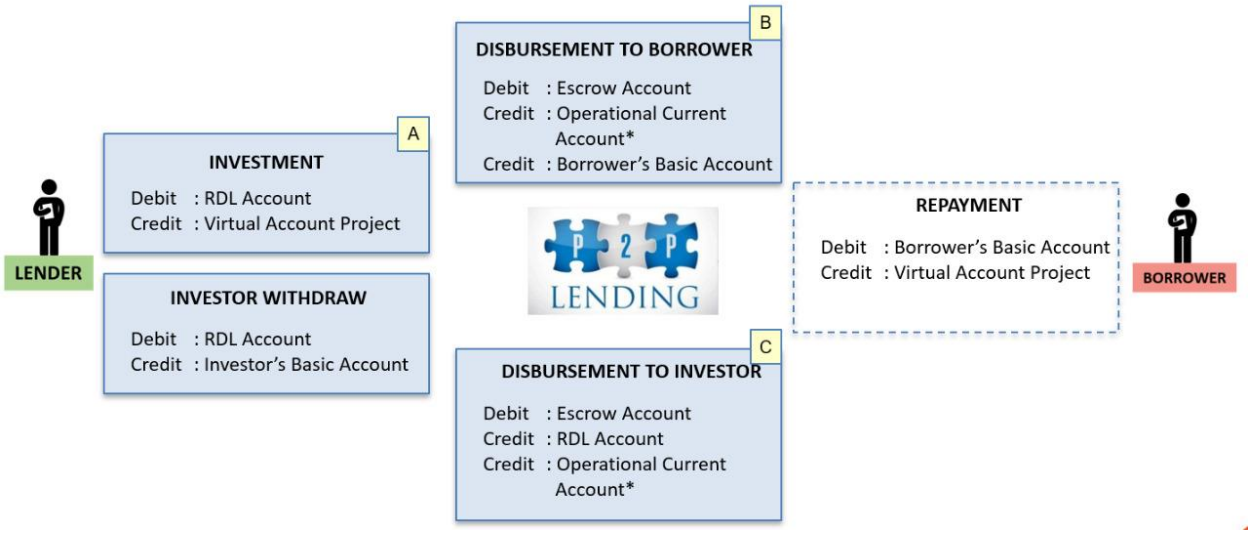
Before managing the transaction, P2P lending has to provide types of account which are:

1. Lender's account or RDL
2. Investment or escrow account
3. Virtual Account (provided in another document)
4. Investor's or Borrower's Basic Account
5. Operational Account

Basically, BNI provided several Payment services to run the transaction flow, which are:

1. Payment using transfer for BNI to BNI account
2. Payment using Clearing for BNI to another bank's account (amount transferred max <= IDR 1 billion and D+1)
3. Payment using RTGS for BNI to another bank's account (amount transferred > IDR 1 billion and D+1)
4. Payment using Interbank BNI to another bank's account (amount transferred < IDR 25 milion and real time)

Here is the basic transaction flow for P2P Lending



NOTE:

- It is just a basic transaction. P2P Lending partners are able to provide another business flow as long as it complies with OJK's regulation.
- For point A, B, and C, please ensure that P2P has set the loan identity value in remark fields. Therefore, the loan identity will be shown in the account statement.

Operation Definition

This section explains about API services provided by BNI. Each client will be shared the following properties to authorize API integration.

API Properties	Description
Username	Client username
Password	Client secret
API Key	Key to call specified operations
API Secret Key	Secret key for generating Digital Signature

Get API Token

This operation should be called to get API token to be passed to request the other service.

GET TOKEN SERVICE	
HTTP Method	POST
URL Path	https://[host]:[port]/api/oauth/token
HTTP Headers	Header Name: Authorization — Value: Basic {base64(username:password)} Header Name: Content-Type — Value: application/x-www-form-urlencoded
HTTP Body	grant_type=client_credentials
Sample HTTP Raw Request	POST /api/oauth/token HTTP/1.1 Host: [host]:[port] Accept-Encoding: gzip,deflate Content-Type: application/x-www-form-urlencoded Authorization: Basic ZWUyZDU0MDYtYmMyZC00YjMyLWExZDYtOWZmMDY4MTQ3ZjdhOjljOGM1ZWY3LTgwZTYtNGVhNS04YTczLTBmOTdkYTZmN2NkNg== grant_type=client_credentials

Sample HTTP Raw Response	HTTP/1.1 200 OK
	Date: Fri, 02 Nov 2018 03:46:54 GMT
	Server: Connection: close
	X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
	Accept: */*
	Host: [host]:[port]
	Strict-Transport-Security: max-age=31536000; includeSubDomains
	Cache-Control: no-store
	Content-Type: application/json
	Pragma: no-cache
	
	{
	"access_token":
	"V0nmtLdEfvkc2QmKfu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa",
	"token_type": "Bearer",
	"expires_in": 3600,
	"scope": "resource.WRITE resource.READ"
	}

	IMPORTANT NOTE **"access_token" should be kept as a key for calling another service. This token will be valid up to 60 minutes, and can be reused repeatedly.** **"username" and "password" will be provided separately from this document.**

Register Investor

This operation should be called to create and/or register a new investor. A new customer's identification file (cifNumber) will be created in BNI.

REGISTER INVESTOR				
HTTP Method	POST			
URL Path	https://[host]:[port]/p2pl/register/investor?access_token=[access_token]			
HTTP Headers	Header Name	Value		
	Content-Type	application/json		
	X-API-Key	[api_key]		
HTTP Query String	Query String Name	Value		
	access_token	[access_token]		
HTTP Body	JSON Object			
	Field	Data Type (length)	Description	Mandatory
	signature	string	See Digital Signature	Yes
	companyId	string (40)		Yes
	parentCompanyId	string (40)		No
	requestUuid	string (16)	See UUID	Yes
	title	string (2)	See Title Code	Yes
	firstName	string (40)		No
	middleName	string (40)		No
	lastName	string (30)		Yes
	optNPWP	string (1)	"1" or "0" (Default "1")	Yes
	NPWPNum	string (16)		Yes
	nationality	string (2)	e.g.: "ID"	Yes
	domicileCountry	string (2)	e.g.: "ID"	Yes
	religion	string (1)	See Religion Code	Yes
	birthPlace	string (30)		Yes
	birthDate	string (8)	See Birth Date Format	Yes
	gender	string (1)	"M" or "F"	Yes
	isMarried	string (1)	See Marital Status	Yes
	motherMaidenName	string (40)		Yes
	jobCode	string (2)	See Job Code	Yes
	education	string (2)	See Education Level	Yes
	idNumber	string (24)	Identity Number (KTP only)	Yes

	idIssuingCity	string (30)		Yes
	idExpiryDate	string (8)	ddMMyyyy	Yes
	addressStreet	string (40)		Yes
	addressRtRwPerum	string (40)		Yes
	addressKel	string (40)		Yes
	addressKec	string (40)		Yes
	zipCode	string (8)		Yes
	homePhone1	string (4)	Area code, e.g. 021	No
	homePhone2	string (8)	Number after area code	No
	officePhone1	string (4)	Area code, e.g. 021	No
	officePhone2	string (8)	Number after area code	No
	mobilePhone1	string (4)	Operator code, e.g. 0812	Yes
	mobilePhone2	string (8)	Number after operator code	Yes
	faxNum1	string (4)	Area code, e.g. 021	No
	faxNum2	string (8)	Number after area code	No
	branchOpening	string (4)	See Branch Code	Yes
	monthlyIncome	string (15)	See Monthly Income	Yes
	email	string (50)		Yes

Sample HTTP Raw Request

```
POST /p2pl/register/investor?access_token=V0nmtLdEfvkc2Qm
Kfu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept: */*
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJjb21wYW55SWQiOiJTQU5EQk9YIiwicGFyZW50Q2
9tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiMjlGQ0I3MkU3MUQzNEM0OCIsInRpdGxlIj
oiMDEiLCJmaXJzdE5hbWUiOiJKdWFuIiwibWlkZGxlTmFtZSI6IiIsImxhc3ROYW1lIjoiRGFuaWVsIi
wib3B0TlBXUCI6IjAiLCJOUFdQTnVtIjoiIiwibmF0aW9uYWxpdHkiOiJJRCIsImRvbWljaWxlQ291b
nRyeSI6IklEIiwicmVsaWdpb24iOiIyIiwiYmlydGhQbGFjZSI6IlNlbWFyYW5nIiwiYmlydGhEYXRlIjo
iMjYxMTE5ODAiLCJnZW5kZXIiOiJNIiwiaXNNYXJyaWVkIjoiTCIsIm1vdGhlck1haWRlbk5hbWUiO
iJEaW5hIE1hcnlhdGkiLCJqb2JDb2RlIjoiMDEiLCJlZHVjYXRpb24iOiIwNyIsImlkTnVtYmVyIjoiMz
MxMjM0NzY2ODg3ODc4NTE4IiwiaWRJc3N1aW5nQ2l0eSI6Ikpha2FydGEgQmFyYXQiLCJpZEV
4cGlyeURhdGUiOiIyNjEwMjA5OSIsImFkZHJlc3NTdHJlZXQiOiJKYWxhbiBNYXdhciBNZWxhdGkiL
CJhZGRyZXNzUnRSd1BlcnVtIjoiMDAzMDA5U2VudG9zYSIsImFkZHJlc3NLZWwiOiJDZW5na2Fy
ZW5nIEJhcmF0IiwiYWRkcmVzc0tlYyI6IkNlbmdrYXJlbmcvSmFrYXJ0YSBCYXJhdCIsInppcENvZG
UiOiIxMTczMCIsImhvbWVQaG9uZTEiOiIwMjEiLCJob21lUGhvbmUyIjoiNzQ1NDU0NTQ1Iiwib2
ZmaWNlUGhvbmUxIjoiIiwib2ZmaWNlUGhvbmUyIjoiIiwibW9iaWxlUGhvbmUxIjoiMDgxMiIsI
m1vYmlsZVBob25lMiI6IjMyMzIzMiIsImZheE51bTEiOiIiLCJmYXhOdW0yIjoiIiwiZW1haWwiOiJq
dWFuLmRhbmllbEBnbWFpbC5jb20iLCJtb250aGx5SW5jb21lIjoiODAwMDAwMCIsImJyYW5jaE
9wZW5pbmciOiIyNTkifQ.0oBVOw5G1X5IuQDQsuKZD6i8lkWK68k2-3TwVXjdVMo",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
```

```
                "requestUuid": "29FCB72E71D34C48"
            },
            "title": "01",
            "firstName": "Juan",
            "middleName": "",
            "lastName": "Daniel",
            "optNPWP": "1",
            "NPWPNum": "999999999999999",
            "nationality": "ID",
            "domicileCountry": "ID",
            "religion": "2",
            "birthPlace": "Semarang",
            "birthDate": "26111980",
            "gender": "M",
            "isMarried": "L",
            "motherMaidenName": "Dina Maryati",
            "jobCode": "01",
            "education": "07",
            "idNumber": "331234766887878518",
            "idIssuingCity": "Jakarta Barat",
            "idExpiryDate": "26102099",
            "addressStreet": "Jalan Mawar Melati",
            "addressRtRwPerum": "003009Sentosa",
            "addressKel": "Cengkareng Barat",
            "addressKec": "Cengkareng/Jakarta Barat",
            "zipCode": "11730",
            "homePhone1": "021",
            "homePhone2": "745454545",
            "officePhone1": "",
            "officePhone2": "",
            "mobilePhone1": "0812",
            "mobilePhone2": "323232",
            "faxNum1": "",
            "faxNum2": "",
            "email": "juan.daniel@gmail.com",
            "monthlyIncome": "8000000",
            "branchOpening": "0259"
        }
}
```


Sample HTTP Raw Response

```
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache
```

```
{
        "response": {
                "responseCode": "0001",
                "responseMessage": "Request has been processed successfully",
                "responseTimestamp": "2018-12-06 23:11:44.226",
                "responseUuid": "29FCB72E71D34C48",
                "journalNum": "000000",
                "cifNumber": "9100749959",
                "mobilePhone": "0812323232",
                "branchOpening": "0259",
                "idNumber": "331234766887878518",
                "customerName": "JUAN DANIEL"
        }
}
```


IMPORTANT NOTE

"access_token" should be retrieved by calling Get API Token service.

"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.

"cifNumber" should be kept as a key of an investor/lender. It will be used to create RDL account.

Please fill in empty string ("") for not mandatory field if the value is not available.

Register Investor's Account

This operation should be called to create and/or register a new investor's account. A new account number (accountNumber) will be created in BNI, this account will be reffered as RDL (Rekening Dana Lender).

REGISTER INVESTOR ACCOUNT				
HTTP Method	POST			
URL Path	https://[host]:[port]/p2pl/register/investor/account?access_token=[access_token]			
HTTP Headers	Header Name	Value		
	Content-Type	application/json		
	X-API-Key	[api_key]		
HTTP Query String	Query String Name	Value		
	access_token	[access_token]		
HTTP Body	JSON Object			
	Field	Data Type (length)	Description	Mandatory
	signature	string	See Digital Signature	Yes
	companyId	string (40)		Yes
	parentCompanyId	string (40)		No

	requestUuid	string (36)	See UUID	Yes
	cifNumber	string (17)		Yes
	accountType	string (4)	See Account type	Yes
	currency	string (4)	"IDR" or "USD"	Yes
	openAccountReason	string (4)	See reason	Yes
	sourceOfFund	string (4)	See source of fund	Yes
	branchId	string (4)	See Branch Code	Yes

Sample HTTP Raw Request

```
POST /p2pl/register/investor/account?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiQTJFNjk3M
zgxOEYzNEJCOCJ9LCJjaWZOdW1iZXIiOiI5MTAwNzQ5OTU5IiwiYWNjb3VudFR5cGUiOiJSREwiL
CJjdXJyZW5jeSI6IkIEUiIsIm9wZW5BY2NvdW50UmVhc29uIjoiMiIsInNvdXJjZU9mRnVuZCI6IjEiL
CJicmFuY2hJZCI6IjI1OSJ9fQ.QMAKqd4P3Ew4MSCB8dwE3IIPMoet4M-32R6FmcyoYLs",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "A2E6973818F34BB8"
                },
                "cifNumber": "9100749959",
                "accountType": "RDL",
                "currency": "IDR",
                "openAccountReason": "2",
                "sourceOfFund": "1",
                "branchId": "0259"
        }
}
```

Sample HTTP Raw Response

```
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache

{
        "response": {
                "responseCode": "0001",
```

<table>
<tr><td></td><td>
<pre>
"responseMessage": "Request has been processed successfully",
"responseTimestamp": "2018-12-07 18:52:39.212",
"responseUuid": "A2E6973818F34BB8",
"journalNum": "230223",
"accountNumber": "114476287"
}
}
</pre>
IMPORTANT NOTE
“access_token” should be retrieved by calling Get API Token service.

“X-API-Key”, “companyId” and “parentCompanyId” will be provided separately from this document.

Please fill in empty string (“”) for not mandatory field if the value is not available.
</td></tr>
<tr><td></td><td></td></tr>
</table>

Inquiry Account Info

This operation is used to get basic information about P2P company or investor’s account numbers. Account numbers don’t need to be registered in BNI API, because this operation will not return balance info.

<table>
<tr><th colspan="2">INQUIRY ACCOUNT INFO</th></tr>
<tr><td>HTTP Method</td><td>POST</td></tr>
<tr><td>URL Path</td><td>https://[host]:[port]/p2pl/inquiry/account/info?access_token=[access_token]</td></tr>
<tr><td>HTTP Headers</td><td>
<table>
<tr><th>Header Name</th><th>Value</th></tr>
<tr><td>Content-Type</td><td>application/json</td></tr>
<tr><td>X-API-Key</td><td>[api_key]</td></tr>
</table>
</td></tr>
<tr><td>HTTP Query String</td><td>
<table>
<tr><th>Query String Name</th><th>Value</th></tr>
<tr><td>access_token</td><td>[access_token]</td></tr>
</table>
</td></tr>
<tr><td>HTTP Body</td><td>JSON Object
<table>
<tr><th>Field</th><th>Data Type (length)</th><th>Description</th><th>Mandatory</th></tr>
<tr><td>signature</td><td>string</td><td>See Digital Signature</td><td>Yes</td></tr>
<tr><td>companyId</td><td>string (40)</td><td></td><td>Yes</td></tr>
<tr><td>parentCompanyId</td><td>string (40)</td><td></td><td>No</td></tr>
<tr><td>requestUuid</td><td>string (16)</td><td>See UUID</td><td>Yes</td></tr>
<tr><td>accountNumber</td><td>string (17)</td><td></td><td>Yes</td></tr>
</table>
</td></tr>
<tr><td>Sample HTTP Raw Request</td><td>
<pre>
POST /p2pl/inquiry/account/info?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
"request": {
</pre>
</td></tr>
</table>

<table>
<tr><td></td><td>
<pre>
"header": {
"signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiJHsjUHJva
mVjdCN1dWlkfSJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyJ9fQ.eAdP0GEoPxLjJ3S3_B
xlUyBrIPMKZjyJZJvbekV30jY",
"companyId": "SANDBOX",
"parentCompanyId": "STI_CHS",
"requestUuid": "E26DB4C8F6484E72"
},
"accountNumber": "0115476117"
}
}
</pre>
</td></tr>
<tr><td>Sample HTTP Raw Response</td><td>
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache

<pre>
{
"response": {
"responseCode": "0001",
"responseMessage": "Request has been processed successfully",
"responseTimestamp": "2018-12-07 19:44:18.145",
"responseUuid": "E26DB4C8F6484E72",
"accountNumber": "0115476117",
"accountType": "DEP",
"customerName": "Bpk ROBERT NARO ROBERT NARO",
"currency": "IDR",
"accountStatus": "BUKA"
}
}
</pre>
IMPORTANT NOTE
“access_token” should be retrieved by calling Get API Token service.

“X-API-Key”, “companyId” and “parentCompanyId” will be provided separately from this document.

Please fill in empty string (“”) for not mandatory field if the value is not available.
</td></tr>
<tr><td></td><td></td></tr>
</table>

Inquiry Account Balance

This operation is used to get balance information from the P2P company or investor's account numbers. Account numbers need to be registered in BNI API.

<table>
<tr><th colspan="2">INQUIRY ACCOUNT BALANCE</th></tr>
<tr><td>HTTP Method</td><td>POST</td></tr>
<tr><td>URL Path</td><td>https://[host]:[port]/p2pl/inquiry/account/balance?access_token=[access_token]</td></tr>
<tr><td>HTTP Headers</td><td>
<table>
<tr><th>Header Name</th><th>Value</th></tr>
<tr><td>Content-Type</td><td>application/json</td></tr>
<tr><td>X-API-Key</td><td>[api_key]</td></tr>
</table>
</td></tr>
<tr><td>HTTP Query String</td><td>
<table>
<tr><th>Query String Name</th><th>Value</th></tr>
<tr><td>access_token</td><td>[access_token]</td></tr>
</table>
</td></tr>
<tr><td>HTTP Body</td><td>JSON Object
<table>
<tr><th>Field</th><th>Data Type (length)</th><th>Description</th><th>Mandatory</th></tr>
<tr><td>signature</td><td>string</td><td>See Digital Signature</td><td>Yes</td></tr>
<tr><td>companyId</td><td>string (40)</td><td></td><td>Yes</td></tr>
<tr><td>parentCompanyId</td><td>string (40)</td><td></td><td>No</td></tr>
<tr><td>requestUuid</td><td>string (16)</td><td>See UUID</td><td>Yes</td></tr>
<tr><td>accountNumber</td><td>string (17)</td><td></td><td>Yes</td></tr>
</table>
</td></tr>
<tr><td>Sample HTTP Raw Request</td><td>POST /p2pl/inquiry/account/balance?access_token=V0nmtLdEfvkc2QmKfu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
"request": {
"header": {
"signature": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQiOiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiJHsjUHJvamVjdCN1dWlkfSJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyJ9fQ.eAdP0GEoPxLjJ3S3_BxlUyBrIPMKZjyJZJvbekV30jY",
"companyId": "SANDBOX",
"parentCompanyId": "STI_CHS",
"requestUuid": "E26DB4C8F6484E72"
},
"accountNumber": "0115476117"
}
}</td></tr>
<tr><td>Sample HTTP Raw Response</td><td>HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains</td></tr>
</table>

Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache


```
{
        "response": {
                "responseCode": "0001",
                "responseMessage": "Request has been processed successfully",
                "responseTimestamp": "2018-12-07 19:51:37.448",
                "responseUuid": "DD454674BF074D9E",
                "accountNumber": "0115476117",
                "customerName": "Bpk ROBERT NARO ROBERT NARO",
                "currency": "IDR",
                "accountBalance": "20478259594945"
        }
}
```


IMPORTANT NOTE

"access_token" should be retrieved by calling Get API Token service.

"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.

Please fill in empty string ("") for not mandatory field if the value is not available.

Inquiry Account History

This operation is used to get history for last 100 transactions from the P2P company account numbers in current date (D-0). Account numbers need to be registered in BNI API.

INQUIRY ACCOUNT HISTORY	
HTTP Method	POST
URL Path	https://[host]:[port]/p2pl/inquiry/account/history?access_token=[access_token]
HTTP Headers	Header Name: Value Content-Type: application/json X-API-Key: [api_key]
HTTP Query String	Query String Name: Value access_token: [access_token]
HTTP Body	JSON Object

Field	Data Type (length)	Description	Mandatory
signature	string	See Digital Signature	Yes
companyId	string (40)		Yes
parentCompanyId	string (40)		No
requestUuid	string (16)	See UUID	Yes
accountNumber	string (17)		Yes

Sample HTTP Raw Request	POST /p2pl/inquiry/account/history?access_token=V0nmtLdEfvkc2QmK

	fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
	Host: [host]:[port]
	Accept-Encoding: gzip,deflate
	Content-Type: application/json
	x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792
	
	{
	"request": {
	"header": {
	"signature": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQiOiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiJHsjUHJvamVjdCN1dWlkfSJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyJ9fQ.eAdP0GEoPxLjJ3S3_BxlUyBrIPMKZjyJZJvbekV30jY",
	"companyId": "SANDBOX",
	"parentCompanyId": "STI_CHS",
	"requestUuid": "413DDF336A174F81"
	},
	"accountNumber": "0115476117"
	}
	}

Sample HTTP Raw Response	HTTP/1.1 200 OK
	Date: Fri, 02 Nov 2018 03:46:54 GMT
	Server: Connection: close
	X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
	Accept: */*
	Host: [host]:[port]
	Strict-Transport-Security: max-age=31536000; includeSubDomains
	Cache-Control: no-store
	Content-Type: application/json
	Pragma: no-cache
	
	{
	"response": {
	"responseCode": "0001",
	"responseMessage": "Request has been processed successfully",
	"responseTimestamp": "2018-12-07 20:16:57.096",
	"responseUuid": "413DDF336A174F81",
	"accountNumber": "0115476117",
	"accountName": "Bpk ROBERT NARO ROBERT NARO",
	"productName": "GIRO TDK HIT BBB PERUSAHAAN",
	"address1": "JALAN NARO TERKINI",
	"address2": "PERUM NARO TERKINI",
	"address4": "Abiansemal",
	"address3": "DESA NARO TERKINI",
	"postCode": "80352",
	"currency": "IDR",
	"fromDate": "2010-05-31",
	"toDate": "2010-05-31",

```
"beginingBalance": "20577099077934.00",
"debitsTotal": "2026000.00",
"creditsTotal": "162909195.00",
"endingBalance": "20577259961029.00",
"totalRecords": "000101",
"longHistoricals": [{
        "sequenceNum": "000001",
        "date": "2010-05-31",
        "description": "TRANSFER DARI",
        "narative": "merchantName",
        "branchNum": "986",
        "tracer": "955139",
        "txcode": "00",
        "debit_credit": "K",
        "amount": "1000.002",
        "balance": "0577259961029.00",
        "tofrAccount": "00000000115476151",
        "transactionTime": "18:57:31",
        "narative36": "Bpk ROBERT NARO ROBERT NARO",
        "narative02": "",
        "narative03": "",
        "narative38": "",
        "narative39": "",
    }, {
        "sequenceNum": "000002",
        "date": "2010-05-31",
        "description": "TRANSFER DARI",
        "narative": "merchantName",
        "branchNum": "986",
        "tracer": "952038",
        "txcode": "00",
        "debit_credit": "K",
        "amount": "1000.002",
        "balance": "0577259960029.00",
        "tofrAccount": "00000000115476151",
        "transactionTime": "18:50:19",
        "narative36": "Bpk ROBERT NARO ROBERT NARO",
        "narative02": "",
        "narative03": "",
        "narative38": "",
        "narative39": "",
    }, {
        "sequenceNum": "000003",
        "date": "2010-05-31",
        "description": "TRANSFER DARI",
        "narative": "#20181207184209585023
20181207184209585023",
        "branchNum": "986",
        "tracer": "952937",
        "txcode": "00",
```

```
            "debit_credit": "K",
            "amount": "689500.002",
            "balance": "0577259959029.00",
            "tofrAccount": "00000000115476151",
            "transactionTime": "18:42:09",
            "narative36": "Bpk ROBERT NARO ROBERT NARO",
            "narative02": "",
            "narative03": "",
            "narative38": "",
            "narative39": "",
        }, {
            "sequenceNum": "000004",
            "date": "2010-05-31",
            "description": "TRANSFER DARI",
            "narative": "merchantName",
            "branchNum": "986",
            "tracer": "951236",
            "txcode": "00",
            "debit_credit": "K",
            "amount": "1000.002",
            "balance": "0577259269529.00",
            "tofrAccount": "00000000115476151",
            "transactionTime": "18:35:12",
            "narative36": "Bpk ROBERT NARO ROBERT NARO",
            "narative02": "",
            "narative03": "",
            "narative38": "",
            "narative39": "",
        }, {
            "sequenceNum": "000005",
            "date": "2010-05-31",
            "description": "TRANSFER DARI",
            "narative": "",
            "branchNum": "986",
            "tracer": "952735",
            "txcode": "00",
            "debit_credit": "K",
            "amount": "1000000.002",
            "balance": "0577259268529.00",
            "tofrAccount": "00000000115476151",
            "transactionTime": "18:20:26",
            "narative36": "Bpk ROBERT NARO ROBERT NARO",
            "narative02": "",
            "narative03": "",
            "narative38": "",
            "narative39": "",
        }, {
            "sequenceNum": "000006",
            "date": "2010-05-31",
            "description": "TRANSFER DARI",
```

"narative": "",
"branchNum": "986",
"tracer": "954834",
"txcode": "00",
"debit_credit": "K",
"amount": "1000000.002",
"balance": "0577258268529.00",
"tofrAccount": "00000000115476151",
"transactionTime": "17:24:08",
"narative36": "Bpk ROBERT NARO ROBERT NARO",
"narative02": "",
"narative03": "",
"narative38": "",
"narative39": "",
}, {
"sequenceNum": "000007",
"date": "2010-05-31",
"description": "TRANSFER DARI",
"narative": "#20181207165527435158
TRI 20181207165527435158",
"branchNum": "986",
"tracer": "952833",
"txcode": "00",
"debit_credit": "K",
"amount": "10000.002",
"balance": "0577257268529.00",
"tofrAccount": "00000000115476151",
"transactionTime": "16:55:28",
"narative36": "Bpk ROBERT NARO ROBERT NARO",
"narative02": "",
"narative03": "",
"narative38": "",
"narative39": "",
}, {
"sequenceNum": "000008",
"date": "2010-05-31",
"description": "TRANSFER DARI",
"narative": "#20181207165409281
TRI 20181207165409281",
"branchNum": "986",
"tracer": "955032",
"txcode": "00",
"debit_credit": "K",
"amount": "10000.002",
"balance": "0577257258529.00",
"tofrAccount": "00000000115476151",
"transactionTime": "16:54:10",
"narative36": "Bpk ROBERT NARO ROBERT NARO",
"narative02": "",
"narative03": "",

```
                "narative38": "",
                "narative39": ""
            }, {
                "sequenceNum": "000009",
                "date": "2010-05-31",
                "description": "TRANSFER DARI",
                "narative": "merchantName",
                "branchNum": "986",
                "tracer": "958231",
                "txcode": "00",
                "debit_credit": "K",
                "amount": "1000.002",
                "balance": "0577257248529.00",
                "tofrAccount": "00000000115476151",
                "transactionTime": "16:36:22",
                "narative36": "Bpk ROBERT NARO ROBERT NARO",
                "narative02": "",
                "narative03": "",
                "narative38": "",
                "narative39": "",
            }, {
                "sequenceNum": "000010",
                "date": "2010-05-31",
                "description": "TRANSFER DARI",
                "narative": "",
                "branchNum": "986",
                "tracer": "954630",
                "txcode": "00",
                "debit_credit": "K",
                "amount": "1000000.002",
                "balance": "0577257247529.00",
                "tofrAccount": "00000000115476151",
                "transactionTime": "16:09:06",
                "narative36": "Bpk ROBERT NARO ROBERT NARO",
                "narative02": "",
                "narative03": "",
                "narative38": "",
                "narative39": "",
            }
        ]
    }
}
```


IMPORTANT NOTE

"access_token" should be retrieved by calling Get API Token service.

"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.

Please fill in empty string ("") for not mandatory field if the value is not available.

Payment Using Transfer

This operation is used to payment or transfer from P2P company or investor's account numbers to another BNI account numbers. Account numbers need to be registered in BNI API.

PAYMENT USING TRANSFER	
HTTP Method	POST
URL Path	https://[host]:[port]/p2pl/payment/transfer?access_token=[access_token]
HTTP Headers	Header Name: Value Content-Type: application/json X-API-Key: [api_key]
HTTP Query String	Query String Name: Value access_token: [access_token]
HTTP Body	JSON Object Field / Data Type (length) / Description / Mandatory signature / string / See Digital Signature / Yes companyId / string (40) / / Yes parentCompanyId / string (40) / / No requestUuid / string (16) / See UUID / Yes accountNumber / string (17) / / Yes beneficiaryAccountNumber / string (17) / / Yes currency / string (3) / e.g., "IDR" / Yes amount / numeric (12) / / Yes remark / string (50) / Recommended for the reconciliation purpose / No

Sample HTTP Raw Request	POST /p2pl/payment/transfer?access_token=V0nmtLdEfvkc2QmK
	fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
	Host: [host]:[port]
	Accept-Encoding: gzip,deflate
	Content-Type: application/json
	x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792
	
	{
	"request": {
	"header": {
	"signature":
	"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQiOiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiRThDNkUwMDI3RjZFNDI5RiJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyIsImJlbmVmaWNpYXJ5QWNjb3VudE51bWJlciI6IjAxMTU0NzExMTkiLCJjdXJyZW5jeSI6IklEUiIsImFtb3VudCI6IjExNTAwIiwicmVtYXJrIjoiVGVzdCBQMlBMIn19.l3NMnd4eyDX9tSn8TY34Zh3TvVmFT8XOFUAlRXlgK94",
	"companyId": "SANDBOX",
	"parentCompanyId": "STI_CHS",
	"requestUuid": "E8C6E0027F6E429F"
	},

	"accountNumber": "0115476117", "beneficiaryAccountNumber": "0115471119", "currency": "IDR", "amount": "11500", "remark": "Test P2PL" } }

Sample HTTP Raw Response	HTTP/1.1 200 OK
	Date: Fri, 02 Nov 2018 03:46:54 GMT
	Server: Connection: close
	X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
	Accept: */*
	Host: [host]:[port]
	Strict-Transport-Security: max-age=31536000; includeSubDomains
	Cache-Control: no-store
	Content-Type: application/json
	Pragma: no-cache
	
	{
	"response": {
	"responseCode": "0001",
	"responseMessage": "Request has been processed successfully",
	"responseTimestamp": "2018-12-10 12:36:47.881",
	"responseUuid": "E8C6E0027F6E429F",
	"journalNum": "940301",
	"accountNumber": "0115476117",
	"beneficiaryAccountNumber": "0115471119",
	"amount": "11500"
	}
	}
	
	IMPORTANT NOTE
	"access_token" should be retrieved by calling Get API Token service.
	
	"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.
	
	Please fill in empty string ("") for not mandatory field if the value is not available.

Inquiry Payment Status

This operation is used to get payment status from each payment operation/transaction.

REGISTER ACCOUNT INFO	
HTTP Method	POST
URL Path	https://[host]:[port]/p2pl/inquiry/payment/status?access_token=[access_token]

HTTP Headers

Header Name	Value
Content-Type	application/json
X-API-Key	[api_key]

HTTP Query String

Query String Name	Value
access_token	[access_token]

HTTP Body

JSON Object

Field	Data Type (length)	Description	Mandatory
signature	string	See Digital Signature	Yes
companyId	string (40)		Yes
parentCompanyId	string (40)		No
requestUuid	string (16)	See UUID	Yes
requestedUuid	string (16)	UUID that has been processed before	Yes

Sample HTTP Raw Request

```
POST /p2pl/inquiry/payment/status?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiMTA2MzIz
QUVCNjNENEZGMCJ9LCJyZXF1ZXN0ZWRVdWlkIjoiRThDNkUwMDI3RjZFNDI5RiJ9fQ.T4Ayb2a
do4x1nZ6QvV5TRylyV1nUphHmJ8KGnj_T1cw",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "106323AEB63D4FF0"
                },
                "requestedUuid": "E8C6E0027F6E429F"
        }
}
```

Sample HTTP Raw Response

```
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache

{
        "response": {
```

```
                    "responseCode": "0001",
                    "responseMessage": "Request has been processed successfully",
                    "responseTimestamp": "2018-12-10 12:50:09.112",
                    "responseUuid": "106323AEB63D4FF0",
                    "requestedUuid": "E8C6E0027F6E429F",
                    "transactionStatus": "PAID",
                    "transactionDateTime": "2018-12-10 12:36:47.883",
                    "transactionType": "paymentUsingTransfer",
                    "journalNum": "940301",
                    "accountNumber": "0115476117",
                    "beneficiaryAccountNumber": "0115471119",
                    "currency": "IDR"
            }
}
```


IMPORTANT NOTE

"access_token" should be retrieved by calling Get API Token service.

"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.

Please fill in empty string ("") for not mandatory field if the value is not available.

Payment Using Clearing

This operation is used to payment or transfer from P2P company or investor's account numbers to another account numbers (BNI or other banks) by using clearing transaction (SKN-BI). Credit transfers are allowed to be processed in clearing only in amounts less or equal than to IDR 1 billion. Account numbers need to be registered in BNI API. Enhancement on P2PL / RDL to accommodate the clearing transaction cut off time at 15.00 WIB

PAYMENT USING CLEARING				
HTTP Method	POST			
URL Path	https://[host]:[port]/p2pl/payment/clearing?access_token=[access_token]			
HTTP Headers	Header Name	Value		
	Content-Type	application/json		
	X-API-Key	[api_key]		
HTTP Query String	Query String Name	Value		
	access_token	[access_token]		
HTTP Body	JSON Object			
	Field	Data Type (length)	Description	Mandatory
	signature	String	See Digital Signature	Yes
	companyId	string (40)		Yes
	parentCompanyId	string (40)		No
	requestUuid	string (16)	See UUID	Yes
	accountNumber	string (17)		Yes

	beneficiaryAccountNumber	string (17)		Yes
	beneficiaryAddress1	string (50)		Yes
	beneficiaryAddress2	string (50)		No
	beneficiaryBankCode	String (50)	See Bank Code	Yes
	beneficiaryName	String (50)		Yes
	currency	string (3)	e.g., "IDR"	Yes
	amount	numeric (12)		Yes
	remark	string (50)	Recommended for the reconciliation purpose	No
	chargingType	string (3)	See Charging Type	Yes

Sample HTTP Raw Request

```
POST /p2pl/payment/clearing?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiRjk4MEQ3
OUNCMEVCNDFENyJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyIsImJlbmVmaWNpYXJ5
QWNjb3VudE51bWJlciI6IjMzMzMzMzMzMzMzMiLCJiZW5lZmljaWFyeUFkZHJlc3MxIjoiSmFrYXJ0
YSIsImJlbmVmaWNpYXJ5QWRkcmVzczIiOiIiLCJiZW5lZmljaWFyeUJhbmtDb2RlIjoiMTQwMzk3I
iwiYmVuZWZpY2lhcnlOYW1lIjoiUGFuamkgU2FtdWRyYSIsImN1cnJlbmN5IjoiSURSIiwiYW1vd
W50IjoiMTUwMDAiLCJyZW1hcmsiOiJUZXN0IGtsaXJpbmciLCJjaGFyZ2luZ1R5cGUiOiJPVVIifX0.
0VeFDqBzKO_iZlzd3mqd2VcDmP83myzMPcFIb7Pyc4M",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "F980D79CB0EB41D7"
                },
                "accountNumber": "0115476117",
                "beneficiaryAccountNumber": "3333333333",
                "beneficiaryAddress1": "Jakarta",
                "beneficiaryAddress2": "",
                "beneficiaryBankCode": "140397",
                "beneficiaryName": "Panji Samudra",
                "currency": "IDR",
                "amount": "15000",
                "remark": "Test kliring",
                "chargingType": "OUR"
        }
}
```

Sample HTTP Raw Response

```
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
```

Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache


```
{
        "response": {
                "responseCode": "0001",
                "responseMessage": "Request has been processed successfully",
                "responseTimestamp": "2018-12-11 15:34:48.692",
                "responseUuid": "F980D79CB0EB41D7",
                "journalNum": "231281",
                "accountNumber": "0115476117",
                "beneficiaryAccountNumber": "3333333333",
                "beneficiaryBankCode": "140397",
                "amount": "15000",
                "remittanceNumber": "9860000001098802"
        }
}
```


IMPORTANT NOTE

"access_token" should be retrieved by calling Get API Token service.

"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.

Please fill in empty string ("") for not mandatory field if the value is not available.

Payment Using RTGS

This operation is used to payment or transfer from the P2P company or investor's account numbers to another account numbers (BNI or other banks) by using RTGS transaction (BI-RTGS System). Credit transfers are allowed to be processed in RTGS only in amounts more than IDR 100 miilion. Account numbers need to be registered in BNI API.

PAYMENT USING RTGS	
HTTP Method	POST
URL Path	https://[host]:[port]/p2pl/payment/rtgs?access_token=[access_token]
HTTP Headers	Header Name: Value Content-Type: application/json X-API-Key: [api_key]
HTTP Query String	Query String Name: Value access_token: [access_token]

HTTP Body

JSON Object

Field	Data Type (length)	Description	Mandatory
signature	string	See Digital Signature	Yes
companyId	string (40)		Yes
parentCompanyId	string (40)		No
requestUuid	string (16)	See UUID	Yes
accountNumber	string (17)		Yes
beneficiaryAccountNumber	string (17)		Yes
beneficiaryAddress1	string (50)		Yes
beneficiaryAddress2	string (50)		No
beneficiaryBankCode	String (50)	See Bank Code	Yes
beneficiaryName	String (50)		Yes
currency	string (3)	e.g., "IDR"	Yes
amount	numeric (12)		Yes
remark	string (50)	Recommended for the reconciliation purpose	No
chargingType	string (3)	See Charging Type	Yes

Sample HTTP Raw Request

```
POST /p2pl/payment/rtgs?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiODcxQkZE
NjMxQkJCNDc5OCJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyIsImJlbmVmaWNpYXJ5Q
WNjb3VudE51bWJlciI6IjMzMzMzMzMzMzMzMiLCJiZW5lZmljaWFyeUFkZHJlc3MxIjoiSmFrYXJ0Y
SIsImJlbmVmaWNpYXJ5QWRkcmVzczIiOiIiLCJiZW5lZmljaWFyeUJhbmtDb2RlIjoiQ0VOQUlESk
EiLCJiZW5lZmljaWFyeU5hbWUiOiJQYW5qaSBTYW11ZHJhIiwiY3VycmVuY3kiOiJJRFIiLCJhbW9
1bnQiOiIxNTAwMDAwMDAiLCJyZW1hcmsiOiJUZXN0IHJ0ZzMiLCJjaGFyZ2luZ1R5cGUiOiJPVVIi
fX0.A7vRiq_4Ksb0jnc-g66rfjQUWvc8PsNlnFXvV5YzjaU",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "871BFD631BBB4798"
                },
                "accountNumber": "0115476117",
                "beneficiaryAccountNumber": "3333333333",
                "beneficiaryAddress1": "Jakarta",
                "beneficiaryAddress2": "",
                "beneficiaryBankCode": "CENAIDJA",
                "beneficiaryName": "Panji Samudra",
                "currency": "IDR",
                "amount": "150000000",
                "remark": "Test rtgs",
```

	"chargingType": "OUR" } }

Sample HTTP Raw Response	HTTP/1.1 200 OK
	Date: Fri, 02 Nov 2018 03:46:54 GMT
	Server: Connection: close
	X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
	Accept: */*
	Host: [host]:[port]
	Strict-Transport-Security: max-age=31536000; includeSubDomains
	Cache-Control: no-store
	Content-Type: application/json
	Pragma: no-cache
	
	{
	"response": {
	"responseCode": "0001",
	"responseMessage": "Request has been processed successfully",
	"responseTimestamp": "2018-12-11 17:09:33.555",
	"responseUuid": "871BFD631BBB4798",
	"journalNum": "231360",
	"accountNumber": "0115476117",
	"beneficiaryAccountNumber": "3333333333",
	"beneficiaryBankCode": "CENAIDJA",
	"amount": "150000000",
	"remittanceNumber": "R77760677952BE56"
	}
	}
	
	IMPORTANT NOTE
	"access_token" should be retrieved by calling Get API Token service.
	
	"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.
	
	Please fill in empty string ("") for not mandatory field if the value is not available.

Inquiry Interbank Account

This operation is used to get basic information about beneficiary (other bank) account numbers before hit "Payment Using Interbank" operation. Account numbers need to be registered in BNI API.

INQUIRY INTERBANK ACCOUNT	
HTTP Method	POST
URL Path	https://[host]:[port]/p2pl/inquiry/interbank/account?access_token=[access_token]
HTTP Headers	Header Name Value

	Content-Type: application/json X-API-Key: [api_key]
HTTP Query String	Query String Name: Value access_token: [access_token]
HTTP Body	JSON Object

Field	Data Type (length)	Description	Mandatory
signature	string	See Digital Signature	Yes
companyId	string (40)		Yes
parentCompanyId	string (40)		No
requestUuid	string (16)	See UUID	Yes
accountNumber	string (17)		Yes
beneficiaryBankCode	String (10)	See Bank Code	Yes
beneficiaryAccountNumber	string (17)		Yes

Sample HTTP Raw Request

```
POST /p2pl/inquiry/interbank/account?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiQzIwMjk0N
kQ5OTg0NEU1OSJ9LCJiZW5lZmljaWFyeUJhbmtDb2RlIjoiMDE0IiwiYmVuZWZpY2lhcnlBY2Nvd
W50TnVtYmVyIjoiMzMzMzMzMzMzMzMyIsImFjY291bnROdW1iZXIiOiIwMTE1NDc2MTE3In19.J
3ZRWuxO6dcN3ln64cXcT5tNvsi2g6RjPea5HjeEpiI",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "C202946D99844E59"
                },
                "accountNumber": "0115476117",
                "beneficiaryBankCode": "014",
                "beneficiaryAccountNumber": "3333333333"
        }
}
```

Sample HTTP Raw Response

```
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache
```

<table>
<tr><td></td><td>
<pre>
{
    "response": {
        "responseCode": "0001",
        "responseMessage": "Request has been processed successfully",
        "responseTimestamp": "2018-12-10 18:07:07.788",
        "responseUuid": "C202946D99844E59",
        "retrievalReffNum": "100000000097",
        "beneficiaryAccountNumber": "3333333333",
        "beneficiaryAccountName": "Bpk KEN AROK",
        "beneficiaryBankName": "BCA"
    }
}
</pre>
IMPORTANT NOTE
“access_token” should be retrieved by calling Get API Token service.

“X-API-Key”, “companyId” and “parentCompanyId” will be provided separately from this document.

Please fill in empty string (“”) for not mandatory field if the value is not available.
</td></tr>
<tr><td></td><td></td></tr>
</table>

Payment Using Interbank

This operation is used to payment or transfer from the P2P company or investor’s account numbers to beneficiary (other bank) account numbers by using online transaction. The maximum daily transaction limit is IDR 25 million per account. Account numbers need to be registered in BNI API.

PAYMENT USING INTERBANK ONLINE				
HTTP Method	POST			
URL Path	https://[host]:[port]/p2pl/payment/interbank?access_token=[access_token]			
HTTP Headers	Header Name	Value		
	Content-Type	application/json		
	X-API-Key	[api_key]		
HTTP Query String	Query String Name	Value		
	access_token	[access_token]		
HTTP Body	JSON Object			
	Field	Data Type (length)	Description	Mandatory
	signature	string	See Digital Signature	Yes
	companyId	string (40)		Yes
	parentCompanyId	string (40)		No
	requestUuid	string (16)	See UUID	Yes
	accountNumber	string (17)		Yes
	beneficiaryAccountNumber	string (17)		Yes
	beneficiaryAccountName	String (50)	Get from Inquiry	Yes

			Interbank Account	
	beneficiaryBankCode	String (10)	See Bank Code	Yes
	beneficiaryBankName	String (50)	Get from Inquiry Interbank Account	Yes
	amount	numeric (12)		Yes

Sample HTTP Raw Request

```
POST /p2pl/payment/interbank?access_token=V0nmtLdEfvkc2QmK
fu5ycsfIttl84ge8P0G3yAV2HDv9VGFG8s2URa HTTP/1.1
Host: [host]:[port]
Accept-Encoding: gzip,deflate
Content-Type: application/json
x-api-key: 7e6e5c9d-ed58-4a98-be46-434c5a8f2792

{
        "request": {
                "header": {
                        "signature":
"eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQi
OiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiNTJEM0Uy
NkFBMThENEZDQSJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyIsImJlbmVmaWNpYXJ5
QWNjb3VudE51bWJlciI6IjMzMzMzMzMzMzMzMiLCJiZW5lZmljaWFyeUFjY291bnROYW1lIjoiS0V
OIEFST0siLCJiZW5lZmljaWFyeUJhbmtDb2RlIjoiMDE0IiwiYmVuZWZpY2lhcnlCYW5rTmFtZSI6Ik
JBTksgQkNBIiwiYW1vdW50IjoiMTUwMDAifX0._XWPP1v_VTIPXSvvLgP1b1wGxn0Qw05PXMZ
JRwYcTwE",
                                "companyId": "SANDBOX",
                                "parentCompanyId": "STI_CHS",
                                "requestUuid": "52D3E26AA18D4FCA"
                        },
                        "accountNumber": "0115476117",
                        "beneficiaryAccountNumber": "3333333333",
                        "beneficiaryAccountName": "KEN AROK",
                        "beneficiaryBankCode": "014",
                        "beneficiaryBankName": "BANK BCA",
                        "amount": "15000"
                }
}
```

Sample HTTP Raw Response

```
HTTP/1.1 200 OK
Date: Fri, 02 Nov 2018 03:46:54 GMT
Server: Connection: close
X-CorrelationID: Id-aec8db5bab0aa3aabc7c2671 0
Accept: */*
Host: [host]:[port]
Strict-Transport-Security: max-age=31536000; includeSubDomains
Cache-Control: no-store
Content-Type: application/json
Pragma: no-cache

{
        "response": {
                "responseCode": "0001",
```

```
                    "responseMessage": "Request has been processed successfully",
                    "responseTimestamp": "2018-12-11 16:48:37.513",
                    "responseUuid": "52D3E26AA18D4FCA",
                    "retrievalReffNum": "100000000102",
                    "accountNumber": "0115476117",
                    "accountName": "BNI API SERVICES",
                    "beneficiaryAccountNumber": "3333333333",
                    "beneficiaryAccountName": "KEN AROK",
                    "beneficiaryBankName": "BANK BCA",
                    "amount": "15000"
            }
}
```


IMPORTANT NOTE

Always hit "Inquiry Interbank Account" first before hit this service.

"access_token" should be retrieved by calling Get API Token service.

"X-API-Key", "companyId" and "parentCompanyId" will be provided separately from this document.

Please fill in empty string ("") for not mandatory field if the value is not available.

Appendices

API Response Code

CODE	DESCRIPTION
0000	Unknown output (General error)
0001	Request has been processed successfully
0002	Request has been rejected by Icons
0007	Request can not be authenticated
0008	Invalid UUID format
0009	Invalid branchId
0011	Previous identical request has been processed successfully
0110	Account is closed
0112	REKENING SEDANG BERTRANSAKSI. COBA LAGI!
0113	Account is blocked
0116	SALDO TIDAK SESUAI
0155	CUSM DBER
0168	TRANSAKSI PELUNASAN TELAH DILAKUKAN
0169	Account number is not found
0188	RECORD IS NOT FOUND
0208	NOMOR REKENING INVALID
0324	NOMINAL TAGIHAN TIDAK SESUAI
0545	APPLICATION NOT ACTIVE
1534	null = APPLICATION NOT ACTIVE
1804	INISIAL PEMBUKUAN DILUAR SALDO PEMBUKAAN
2035	DILARANG
3656	Requested ID number already has a CIF number
7161	APPLICATION BUSY. PLS TRY LATER
9102	NO CONNECTION TO DATABASE
9201	LATE RESPONSE FROM BACK-END
9202	INVALID REQUEST/RESPONSE MESSAGE
9301	NO CONNECTION TO BACK-END
9403	TRANSACTION AMOUNT ABOVE ALLOWED LIMIT
9409	ACCOUNT IS NOT REGISTERED
9411	RECORD IS PAID
9412	COMPANY ID IS NOT REGISTERED
9427	INVALID CURRENCY
9428	INVALID AMOUNT FOR RTGS/CLEARING

Troubleshooting

CODE	ACTION
0112	Hit Inquiry Payment Status first before retry the transaction
3656	You can still use existing CIF Number to Register Investor's Account
7161	Hit Inquiry Payment Status first before retry the transaction

9102	Hit Inquiry Payment Status first before retry the transaction
9201	Hit Inquiry Payment Status first before retry the transaction
9202	Hit Inquiry Payment Status first before retry the transaction
9301	Hit Inquiry Payment Status first before retry the transaction

UUID (Universal Unique Identifier)

```
Value for requestUuid = java.util.UUID.randomUUID().toString().replaceAll("-",
"").substring(0, 16).toUpperCase();
```

List of Customer's Title

CUSTOMER TITLE CODE	CODE DESCRIPTION
01	Bpk
02	Ibu
03	Sdr
04	Sdri
99	Blank

List of Religion Code

RELIGION CODE	CODE DESCRIPTION
1	Islam
2	Kristen
3	Katolik
4	Budha
5	Hindu
6	Kong Hu Chu
7	Other religion

birthDate Format

- Minimum Age : 17 years old (Have a National Identity)
- Dev Date (SIT) : 2010-05-31
- TQC Date (UAT) : 2015-10-31

Dev Date – **birthDate** = Minimum Age

List of Marital Status

MARITAL STATUS CODE	CODE DESCRIPTION
L	Lajang (Single)
M	Menikah (Married)
D	Duda (Widower)
J	Janda (Widow)

List of Job Code

JOB CODE	CODE DESCRIPTION
01	Pegawai Negeri
02	Pegawai Swasta
03	Pegawai BUMN/BUMD
04	TNI/POLRI
05	Pengusaha
06	Pedagang
07	Petani/Nelayan
08	Pelajar/Mahasiswa
09	Ibu Rumah Tangga
10	Tidak Bekerja
11	Karyawan/Karyawati
12	Wiraswasta
13	Pejabat Negara
14	Akuntan
15	Pengacara/Notaris
16	Profesi
17	Pensiunan
18	Dosen/Guru Swasta
19	Dosen/Guru Negeri
20	Dokter
21	Pegawai BNI
22	Unit Afiliasi BNI
99	Lain-lain

List of Education Level Code

EDUCATION CODE	CODE DESCRIPTION
01	SD
02	SMP
03	SMA / Sederajat
04	Akademi/Diploma
05	S1
06	S2
07	S3

List of BNI Branch Code

BRANCH CODE	BRANCH NAME
0001	JAKARTA KOTA
0002	BANDUNG
0003	JAMBI

0004	YOGYAKARTA
0005	BANDA ACEH
0006	MEDAN
0007	MAKASSAR
0008	PEKANBARU
0009	PADANG
0010	PALEMBANG
0011	SURAKARTA
0012	SIBOLGA
0013	SEMARANG
0014	SURABAYA
0015	BANJARMASIN
0017	KRAMAT
0018	MANADO
0019	CIREBON
0020	TANJUNG PINANG
0021	MAGELANG
0022	MELAWAI RAYA
0023	PONTIANAK
0024	TANJUNG PRIOK
0025	BANDAR LAMPUNG
0026	TASIKMALAYA
0027	RENGAT
0028	PURWOKERTO
0030	JEMBER
0031	JL.JEND.SUDIRMAN BANDUNG
0032	GUNUNG SITOLI
0034	DENPASAR
0035	SAMPIT
0037	JATINEGARA
0038	MATARAM
0039	GORONTALO
0040	MEULABOH
0041	AMBON
0042	TANJUNG PERAK
0043	KUDUS
0044	CILACAP
0045	TEMBILAHAN
0046	SERANG
0048	KUALA TUNGKAL
0049	BALIKPAPAN
0050	LHOKSEUMAWE

0051	TANJUNG BALAI KARIMUN
0053	KAWASAN INDUSTRI MEDAN
0055	BUKITTINGGI
0056	URIP SUMOHARJO
0057	PEKALONGAN
0059	DUMAI
0060	DUKUH BAWAH
0061	BOGOR
0062	SINGARAJA
0063	SENAYAN
0064	TANJUNG BALAI ASAHAN
0065	PEMANGKAT
0066	SUMBAWA BESAR
0067	SELAT PANJANG
0068	PARIGI
0069	MAJALAYA
0070	HARMONI
0071	KEDUNGDORO SURABAYA
0072	WONOSOBO
0073	KEBUMEN
0074	SUKABUMI
0076	PASAR MAYESTIK
0077	JEMBATAN MERAH
0078	JL.A.YANI PADANG
0080	KENDARI
0081	TANGERANG
0082	SITUBONDO
0083	SUMENEP
0084	PURBALINGGA
0085	BANJAR
0087	JL.A.YANI BANDUNG
0088	PADANGSIDEMPUAN
0089	GAMBIR
0090	LANGSA
0091	BANYUWANGI
0093	PEMATANG SIANTAR
0094	MENTENG
0095	KARAWANG
0096	TEMANGGUNG
0097	TERNATE
0098	PAMEKASAN
0100	PARE-PARE

0101	SENGKANG
0102	GARUT
0103	CIANJUR
0105	BIREUN
0106	KOTAMOBAGU
0107	JL.IMAM BONJOL PADANG
0108	KETAPANG
0109	PROBOLINGGO
0110	JEMBATAN AMPERA PALEMBANG
0111	MUSI PALEMBANG
0113	KEDIRI
0114	JL.SUTOMO MEDAN
0116	KOTABUMI
0117	BOJONEGORO
0118	INDRAMAYU
0119	MADIUN
0120	TEBET
0121	MALANG
0123	JOMBANG
0124	MOJOKERTO
0125	CILEGON
0126	RANGKASBITUNG
0128	KOTABARU PULAU LAUT
0130	PECENONGAN
0131	KUNINGAN
0133	LUWUK
0135	PANGKAL PINANG
0136	CIAMIS
0137	SALATIGA
0138	PURWOREJO
0139	BITUNG
0140	PAYAKUMBUH
0142	TANJUNG KARANG
0145	PATI
0146	JEPARA
0147	PASAR PUSAT PEKANBARU
0148	SIGLI
0151	SINGKAWANG
0155	BANJARBARU
0156	BALIGE
0158	PANJANG
0166	KUALA KAPUAS

0168	BAU-BAU
0169	TEGAL
0172	ROA MALAKA
0178	SUNGAI PENUH
0179	PURWAKARTA
0180	SUMEDANG
0181	BEKASI
0182	SUBANG
0183	BLITAR
0184	SAMARINDA
0185	TEBING TINGGI DELI
0188	TAHUNA
0190	BIMA
0191	WONOGIRI
0193	KABANJAHE
0197	TOLI-TOLI
0200	PANGKALANBUN
0203	PALOPO
0204	LUBUK LINGGAU
0205	PANGERAN ANTASARI BJMS
0207	KLATEN
0209	CIKAMPEK
0216	PASURUAN
0217	POLEWALI
0220	KANAKA MANADO
0221	NUNUKAN
0222	PALU
0223	BENGKULU
0224	GRESIK
0225	TARAKAN
0227	SLAMET RIYADI SOLO
0228	UGM YOGYA
0229	KUPANG
0230	SIDOARJO
0231	PANDANSARI BALIKPAPAN
0232	BOOMBARU PALEMBANG
0233	M.H. THAMRIN
0234	TANJUNG REDEB
0235	BONDOWOSO
0236	ITB BANDUNG
0237	DAAN MOGOT
0240	KUALA TANJUNG

0242	TULUNGAGUNG
0243	RAWAMANGUN
0244	KARANGAYU
0245	BATAM
0248	MATTOANGIN
0251	FATMAWATI
0252	CEPU
0253	UNIBRAW MALANG
0254	UPI BANDUNG
0255	GRAHA PANGERAN SURABAYA
0257	BARABAI
0258	UNAIR SURABAYA
0259	JAKARTA PUSAT
0261	UNDIP SEMARANG
0264	LEGIAN
0265	USU MEDAN
0268	JAYAPURA
0269	JL.PERINTIS KEMERDEKAAN
0270	UNPAD BANDUNG
0271	CIMAHI
0272	PONDOK INDAH MALL
0273	UI DEPOK
0274	SEBELAS MARET SURAKARTA
0276	TUBAN
0278	PALANGKARAYA
0279	SORONG
0280	BANGKO
0282	RANTAU PRAPAT
0284	ENDE
0285	MARGONDA DEPOK
0288	PONOROGO
0289	METRO
0290	MAUMERE
0292	LUMAJANG
0293	KAYU AGUNG
0294	PRABUMULIH
0295	BATURAJA
0296	POSINDO
0297	BONTANG
0298	MANOKWARI
0299	BIAK
0300	MERAUKE

0301	BULUKUMBA
0302	RENON
0303	MUARA BUNGO
0304	SOLOK
0306	MUARA TEWEH
0307	MAMUJU
0308	SINTANG
0309	KELAPA GADING
0310	BUMI SERPONG DAMAI
0311	JABABEKA
0601	W01 MEDAN
0602	W02 PADANG
0603	W03 PALEMBANG
0604	W04 BANDUNG
0605	W05 SEMARANG
0606	W06 SURABAYA
0607	W07 MAKASSAR
0608	W08 DENPASAR
0609	W09 BANJARMASIN
0610	W10 JAKARTA
0611	W11 MANADO
0612	W12 JAKARTA KOTA

List of Monthly Income Code

MONTHLY INCOME CODE	CODE DESCRIPTION
2000000	Monthly income less than IDR 3 million
4000000	Monthly income between IDR 3 up to 5 million
8000000	Monthly income between IDR 5 up to 10 million
15000000	Monthly income between IDR 10 up to 20 million
44000000	Monthly income between IDR 20 up to 50 million
88000000	Monthly income between IDR 50 up to 100 million
325000000	Monthly income between IDR 100 up to 500 million
725000000	Monthly income more than IDR 500 million

List Account Type

ACCOUNT TYPE	ACCOUNT TYPE DESCRIPTION
RDL	Lender Funding Account

List Reason

REASON CODE	DESCRIPTION
2	Opening account is for investment

6	Opening account is for saving
7	Opening account is for transactional

List Source of Fund

SOURCE OF FUND CODE	DESCRIPTION
1	Salary
2	Business outcome
3	Investment outcome
4	Grants/Hibah

List of Charging Type

SOURCE OF FUND CODE	DESCRIPTION
OUR	Fee will be paid by sender (default)
BEN	Fee will be paid by beneficary
SHA	Fee divided (50:50)

List of Bank Codes

BANK NAME	INTERBANK CODE	CLEARING CODE	RTGS CODE
PT.BANK RAKYAT INDONESIA (Persero) Tbk.	002	20307	BRINIDJA
PT.BANK RAKYAT INDONESIA (PERSERO) SYARIAH	002	29939	DJARIDJ1
PT.BANK EKSPOR INDONESIA (Persero)	003	30012	LPEIIDJ1
PT BANK NEGARA INDONESIA 1946 (Persero) Tbk	009	90010	BNINIDJA
PT BANK NEGARA INDONESIA 1946 (Persero) Tbk SYARIA	009	99930	SYNIIDJ1
PT BANK DANAMON INDONESIA INDONESIA Tbk	011	110042	BDINIDJA
PT BANK DANAMON INDONESIA INDONESIA Tbk SYARIAH	011	119920	SYBDIDJ1
PT. BANK PERMATA Tbk.	013	130475	BBBAIDJA
PT. BANK PERMATA Tbk. SYARIAH	013	139926	SYBBIDJ1
PT. BANK CENTRAL ASIA Tbk.	014	140397	CENAIDJA
PT. BANK INTERNTIONAL INDONESIA Tbk.	016	160131	IBBKIDJA
PT. BANK INTERNTIONAL INDONESIA Tbk. SYARIAH	016	169925	SYBKIDJ1
PT. BANK PAN INDONESIA Tbk.	019	190017	PINBIDJA
PT. BANK NIAGA Tbk.	022	220026	BNIAIDJA
PT. BANK NIAGA Tbk. SYARIAH	022	229920	SYNAIDJ1
PT. BANK UOB BUANA, TBK	023	230016	BBIJIDJA
PT. LIPPO BANK	026	220026	BNIAIDJA
PT. BANK NILAI INTI SARI PENJIMPAN Tbk.	028	280024	NISPIDJA
CITIBANK NA	031	310305	CITIIDJX
JPMORGAN CHASE BANK, NA	032	320308	CHASIDJX
BANK OF AMERICA , NA	033	330301	BOFAID2X
BANK WINDU KENTJANA INT	036	360300	MCORIDJA

PT. BANK ARTHA GRAHA INTERNASIONAL, TBK	037	370028	ARTGIDJA
THE BANGKOK BANK PCL	040	400309	BKKBIDJA
THE HONGKONG AND SHANGHAI BC	041	410302	HSBCIDJA
HONGKONG SYARIAH	041	419921	SYHSIDJ1
THE BANK OF TOKYO MITSUBISHI UFJ LTD.	042	420305	BOTKIDJX
PT. BANK SUMITOMO MITSUI INDONESIA	045	450304	SUNIIDJA
PT. BANK DBS INDONESIA	046	460307	DBSBIDJA
PT. BANK RESONA PERDANIA	047	470300	BPIAIDJA
PT. BANK MIZUHO INDONESIA	048	480303	MHCCIDJA
STANDARD CHARTERED BANK	050	500306	SCBLIDJX
ABN AMRO BANK NV.	052	520302	ABNAIDJA
PT. BANK CAPITAL INDONESIA	054	540308	CRLYIDJA
PT. BANK BNP PARIBAS INDONESIA	057	570307	BNPAIDJA
PT. BANK UOB INDONESIA	058	580300	UOBBIDJA
PT. BANK KEB INDONESIA	059	590303	KOEXIDJA
PT. BANK RABOBANK INTERNATIONAL INDONESIA	060	600303	RABOIDJA
PT. ANZ PANIN BANK	061	610306	ANZBIDJX
DEUTSCHE BANK AG	067	670304	DEUTIDJA
PT. BANK WOORI INDONESIA	068	680307	HVBKIDJA
BANK OF CHINA LIMITED	069	690300	BKCHIDJA
PT. BANK BUMI ARTA	076	760010	BBAIIDJA
PT. BANK EKONOMI RAHARJA	087	870010	EKONIDJA
PT. BANK ANTAR DAERAH	088	880055	ANTDIDJD
PT. BANK CENTURY Tbk.	095	950011	CICTIDJA
PT. BANK MAYAPADA	097	970017	MAYAIDJA
PT. BANK PEMBANGUNAN DAERAH JAWA BARAT	110	1100019	PDJBIDJA
PT. BANK PEMBANGUNAN DAERAH DKI JAKARTA	111	1110012	BDKIIDJ1
PT. BANK PEMBANGUNAN DAERAH DKI JAKARTA SYARIAH	111	1119916	SYDKIDJ1
PT. BANK PEMBANGUNAN DAERAH DIY	112	1120015	PDYKIDJ1
PT. BANK PEMBANGUNAN DAERAH DIY SYARIAH	112	1129922	SYYKIDJ1
PT. BANK PEMBANGUNAN DAERAH JAWA TENGAH	113	1130021	PDJGIDJ1
PT. BANK PEMBANGUNAN JAWA TIMUR	114	1140011	PDJTIDJ1
PT.BANK PEMBANGUNAN DAERAH JAMBI	115	1150014	PDJMIDJ1
PT. BANK PEMBANGUNAN DAERAH ISTIMEWA ACEH	116	1160017	PDACIDJ1
PT. BPD ISTIMEWA ACEH SYARIAH	116	1169924	SYACIDJ1
PT. BANK PEMBANGUNAN DAERAH SUMUT	117	1170010	PDSUIDJ1
PT. BANK PEMBANGUNAN DAERAH SUMATERA BARAT	118	1180013	PDSBIDJ1
PT.BANK PEMBANGUNAN DAERAH RIAU	119	1190016	PDRIIDJA
PT. BANK PEMBANGUNAN DAERAH SUMATERA SELATAN	120	1200016	BSSPIDSP
PT.BANK PEMBANGUNAN DAERAH LAMPUNG	121	1210051	PDLPIDJ1
PT BANK PEMBANGUNAN DAERAH KALIMANTAN SELATAN	122	1220012	PDKSIDJ1

PT BANK PEMBANGUNAN DAERAH KALIMANTAN SELATAN SYARIAH	122	1229929	SYKSIDJ1
PT.BANK PEMBANGUNAN DAERAH KALIMANTAN BARAT	123	1230015	PDKBIDJ1
PT.BANK PEMBANGUNAN DAERAH KALIMANTAN TIMUR	124	1240018	PDKTIDJ1
PT.BANK PEMBANGUNAN DAERAH KALTIM SYARIAH	124	1249925	SYKTIDJ1
PT. BANK PEMBANGUNAN DAERAH KALTENG	125	1250011	PDKGIDJ1
PT.BANK PEMBANGUNAN DAERAH SULAWESI SELATAN	126	1260027	PDWSIDJ1
PT. BANK PEMBANGUNAN SULAWESI UTARA	127	1270017	PDWUIDJ1
PT. BANK PEMBANGUNAN DAERAH NTB	128	1280010	PDNBIDJ1
PT. BANK PEMBANGUNAN DAERAH BALI	129	1290013	ABALIDBS
BANK PEMBANGUNAN DAERAH NUSA TENGGARA TIMUR	130	1300013	PDNTIDJ1
PT.BANK PEMBANGUNAN DAERAH MALUKU	131	1310016	PDMLIDJ1
PT.BANK PEMBANGUNAN DAERAH PAPUA	132	1320019	PDIJIDJ1
PT. BPD BENGKULU	133	1330012	PDBKIDJ1
PT.BANK PEMBANGUNAN DAERAH SULAWESI TENGAH	134	1340015	PDWGIDJ1
PT.BANK PEMBANGUNAN DAERAH SULAWESI TENGGARA	135	1350018	PDWRIDJ1
PT. BANK NUSANTARA PARAHYANGAN	145	1450015	NUPAIDJ6
PT. BANK SWADESI Tbk.	146	1460047	SWBAIDJ1
PT. BANK MUAMALAT INDONESIA	147	1470011	MUABIDJA
PT. BANK MESTIKA DHARMA	151	1510010	MEDHIDS1
PT. BANK METRO EKSPRESS	152	1520013	MEEKIDJ1
PT. BANK SINARMAS	153	1530016	SBJKIDJA
PT. BANK MASPION INDONESIA	157	1570018	MASDIDJ1
PT. BANK GANESHA	161	1610017	GNESIDJA
PT. BANK WINDU KENTJANA	162	0360300	MCORIDJA
PT. BANK HALIM INDONESIA	164	1640032	ICBKIDJA
PT. QNB INDONESIA	167	1670015	AWANIDJA
PT. BANK TABUNGAN NEGARA (Persero)	200	2000024	BTANIDJA
PT. BANK TABUNGAN NEGARA (Persero) SYARIAH	200	2009928	SYBTIDJ1
PT. BANK HS 1906	212	2120027	BSDRIDJA
PT. BANK TABUNGAN PENSIUNAN NASIONAL	213	2130101	TAPEIDJ1
PT. BANK SWAGUNA	405	4050043	SWAGIDJ1
PT. BANK MEGA Tbk.	426	4260121	MEGAIDJA
PT. BANK UMUM KOPERASI INDONESIA (BUKOPIN)	441	4410010	BBUKIDJA
PT. BANK SYARIAH MANDIRI	451	4510017	SYMDIDJ1
PT. BANK BISNIS INTERNATIONAL	459	4590011	BUSTIDJ1
PT. BANK SRI PARTHA	466	4660019	RIPAIDJ1
PT. BANK BINTANG MANUNGGAL	484	4840017	HNBNIDJA
PT. BANK MNC INTERNATIONAL Tbk.	485	4850010	BUMIIDJA
PT. BANK YUDHA BHAKTI	490	4900012	YUDBIDJ1
PT. BANK MITRANIAGA	491	4910015	MGABIDJ1
PT. AGRONIAGA BANK	494	4940014	AGTBIDJA

PT. BANK INDOMONEX	498	4980016	IDMOIDJ1
PT. BANK ROYAL INDONESIA	501	5010011	ROYBIDJ1
PT. BANK ALFINDO	503	5030017	LFIBIDJ1
PT. BANK SYARIAH MEGA INDONESIA	506	5060016	BUTGIDJ1
PT. BANK INA PERDANA	513	5130014	INPBIDJ1
PT.PRIMA MASTER BANK	520	5200025	PMASIDJ1
PT. BANK PERSYARIKATAN INDONESIA	521	5210031	SDOBIDJ1
SAHABAT SAMPOERNA BANK	523	5230011	BDIPIDJ1
PT. BANK AKITA	525	5250046	AKTBIDJ1
PT. BANK LIMAN INTERNATIONAL	526	5260010	LMANIDJ1
PT.ANGLOMAS INTERNATIONAL BANK	531	5310012	LOMAIDJ1
PT. BANK KESEJAHTERAAN EKONOMI	535	5350014	KSEBIDJ1
PT.BANK BCA SYARIAH	536	5360017	UIBAIDJ1
PT. BANK ARTOS INDONESIA	542	5420025	ATOSIDJ1
PT. BANK PURBA DANARTA	547	5470017	PUBAIDJ1
PT. BANK MULTIARTA SENTOSA	548	5480010	MASBIDJ1
PT. BANK MAYORA INDONESIA	553	5530012	YORAIDJ1
PT. BANK INDEX SELINDO	555	5550018	IXSLIDJ1
PT. BANK EKSEKUTIF INTERNASIONAL	558	5580017	EKSTIDJ1
PT. CENTRATAMA NASIONAL BANK	559	5590036	CNBAIDJ1
PT. BANK FAMA INTERNATIONAL	562	5620029	FAMAIDJ1
PT. BANK SINAR HARAPAN BALI	564	5640012	SIHBIDJ1
PT. BANK VICTORIA INTERNATIONAL	566	5660018	VICTIDJ1
PT. BANK HARDA INTERNASIONAL	567	5670011	HRDAIDJ1
AGRIS BANK	945	9450305	FINBIDJA
PT. BANK MAYBANK INDOCORP	947	9470301	MBBEIDJA
PT. BANK OCBC INDONESIA	948	9480304	OCBCIDJA
PT. BANK CHINATRUST INDONESIA	949	9490307	CTCBIDJA
PT. BANK COMMONWEALTH	950	9500307	BICNIDJA
PT. BANK ARTHA GRAHA	037	0370028	ARTGIDJA
PT. BANK MANDIRI (PERSERO)	008	0080017	BMRIIDJA
PT. BANK JASA JAKARTA	472	4720014	JSABIDJ1
PT. BANK JASA ARTA	422	4220051	SYBRIDJ1
PT. BANK HARFA	517	5170016	ARFAIDJ1
BANK PANIN SYARIAH	517	5170016	ARFAIDJ1

Forbidden Characters

SYMBOL	DESCRIPTION
!	exclamation point
"	double quotes
#	number sign

$	dollar sign
%	percent sign
&	ampersand
'	single quote
*	asterisk
+	plus sign
,	comma
-	minus sign - hyphen
.	period
/	slash
:	colon
;	semicolon
<	less than sign
=	equal sign
>	greater than sign
?	question mark
[	opening bracket
\	backslash
]	closing bracket
^	caret - circumflex
{	opening brace
|	vertical bar
}	closing brace
~	equivalency sign - tilde

JWT Digital Signature

JWT (JSON Web Tokens) consist of three parts separated by dots(.), which are header, payload, signature.
To create a JWT Digital Signature, perform the following steps:

a. Construct a JWT header in the following format:

```
{
        "alg": "HS256",
        "typ": "JWT"
}
```

b. Base64url encode the JWT header, which results in the following:
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9

c. Create a JWT Payload in the following format (JSON):
Example for Service: Inquiry Account Info

```
{
        "request": {
                "header": {
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "E26DB4C8F6484E72"
                },
                "accountNumber": "0115476117"
```

```
        }
}
```

Note : JWT Payload depends with the REST Body Payload

d. Base64url encode the JWT payload, which results in the following:

eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQiOiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiQTJFNjk3MzgxOEYzNEJCOCJ9LCJjaWZOdW1iZXIiOiI5MTAwNzQ5OTU5IiwiYWNjb3VudFR5cGUiOiJSREwiLCJjdXJyZW5jeSI6IkIEUiIsIm9wZW5BY2NvdW50UmVhc29uIjoiMiIsInNvdXJjZU9mRnVuZCI6IjEiLCJicmFuY2hJZCI6IjI1OSJ9fQ

e. Encoded header, the encoded payload, a secret, and sign that with HMAC SHA256 algorithm, for example:
HMACSHA256(base64urlEncode(header)+”.”+base64urlEncode(payload), API Secret Key)
Putting All together base64url string separated by dots, which results in the following

eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQiOiJTQU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiQTJFNjk3MzgxOEYzNEJCOCJ9LCJjaWZOdW1iZXIiOiI5MTAwNzQ5OTU5IiwiYWNjb3VudFR5cGUiOiJSREwiLCJjdXJyZW5jeSI6IkIEUiIsIm9wZW5BY2NvdW50UmVhc29uIjoiMiIsInNvdXJjZU9mRnVuZCI6IjEiLCJicmFuY2hJZCI6IjI1OSJ9fQ.eAdP0GEoPxLjJ3S3_BxlUyBrIPMKZjyJZJvbekV30jY

f. Add JWT signature to field {header.signature} in request message:

```
{
        "request": {
                "header": {
                        "signature":
        "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJyZXF1ZXN0Ijp7ImhlYWRlciI6eyJjb21wYW55SWQiOiJT
        QU5EQk9YIiwicGFyZW50Q29tcGFueUlkIjoiU1RJX0NIUyIsInJlcXVlc3RVdWlkIjoiJHsjUHJvamVjdCN1dW
        lkfSJ9LCJhY2NvdW50TnVtYmVyIjoiMDExNTQ3NjExNyJ9fQ.eAdP0GEoPxLjJ3S3_BxlUyBrIPMKZjyJZJvbe
        kV30jY",
                        "companyId": "SANDBOX",
                        "parentCompanyId": "STI_CHS",
                        "requestUuid": "E26DB4C8F6484E72"
                },
                "accountNumber": "0115476117"
        }
}
```

Code snippet example:

PHP Programming

```
// Initialize key
$apiSecretKey = 'aff9359f-3b0a-4dd4-9867-5aa73a821a21';  //please adjusted

// Create token header as a JSON string
$array_header = array (
                'alg' => 'HS256',
                'typ' => 'JWT',
                );
$header = JSON_encode($array_header);

// Create token payload as a JSON string
$array_payload = array (
          'request' =>
          array (
                'header' =>
                array (
                  'companyId' => 'SANDBOX',
                  'parentCompanyId' => 'STI_CHS',
                  'requestUuid' => '067CE8FE29714FA9',
                ),
```

```
                'accountNumber' => '0114487154',
            ),
        );
$payload = JSON_encode($array_payload, JSON_UNESCAPED_SLASHES);

// Encode Header to Base64Url String
$base64UrlHeader = str_replace(['+', '/', '='], ['-', '_', ''], base64_encode($header));

// Encode Payload to Base64Url String
$base64UrlPayload = str_replace(['+', '/', '='], ['-', '_', ''], base64_encode($payload));

// Create Signature Hash
$signature = hash_hmac('sha256', $base64UrlHeader . "." . $base64UrlPayload, $apiSecretKey,
true);

// Encode Signature to Base64Url String
$base64UrlSignature = str_replace(['+', '/', '='], ['-', '_', ''], base64_encode($signature));

// Create JWT
$jwt = $base64UrlHeader . "." . $base64UrlPayload . "." . $base64UrlSignature;

echo $jwt;
```

Contoh Surat Kuasa

BNI	PEMBUKAAN REKENING DANA LENDER (PERORANGAN) *OPENING OF LENDER FUND ACCOUNT (PERSONAL)*	<LOGO P2P LENDING>

FIELD MANDATORY MENGACU DOKUMEN TEKNIS

PERNYATAAN DAN KUASA / *POWER OF ATTORNEY AND DECLARATION*

Dengan ditandatanganinya Formulir Pembukaan Rekening Dana Lender ini, maka Pemohon menyatakan dan memberi kuasa sebagai berikut:

1. Pemohon dengan ini menyatakan bahwa :
   a. Seluruh data dan informasi yang dicantumkan dalam Formulir Pembukaan Rekening Dana Lender adalah benar, lengkap, dan sah, dan Bank melalui <Nama P2P Lending> diberi hak untuk memeriksa dan melakukan verifikasi atas kebenaran, kelengkapan, dan keabsahan dari setiap data dan informasi dalam Formulir Pembukaan Rekening Dana Lender ini.
   b. Pemohon telah diberikan informasi yang cukup dan memadai perihal karakteristik produk Rekening Dana Lender yang akan dimanfaatkan oleh Pemohon, dan Pemohon mengerti serta memahami segala konsekuensi pemanfaatan produk Rekening Dana Lender, termasuk manfaat, risiko, dan biaya-biaya (bila ada) yang melekat pada produk Rekening Dana Lender.
   c. Pemohon telah menerima, membaca, mengerti dan menyetujui Pembukaan Rekening Dana Lender dan dengan ini Pemohon menyatakan tunduk dan terikat dengan Ketentuan Umum dan Persyaratan Pembukaan Rekening, serta ketentuan lain terkait produk/fasilitas Rekening Dana Lender yang berlaku di Bank.

2. Pemohon dengan ini memberi kuasa kepada pihak-pihak di bawah ini untuk melakukan tindakan-tindakan sebagai berikut :
   a. Memberikan kuasa kepada Bank untuk melakukan pemblokiran dan atau penutupan rekening, apabila menurut pertimbangan Bank:
      1) Pemohon tidak mematuhi ketentuan Prinsip Mengenal Nasabah (*Knowing Your Customer*);
      2) Data yang Pemohon berikan kepada Bank tidak benar atau diragukan kebenarannya;
      3) Pemohon menyalahgunakan rekening.
   b. Memberikan kuasa kepada Bank untuk memenuhi permintaan dari <Nama P2P Lending> untuk melakukan tindakan-tindakan sebagai berikut :
      1) Melakukan pembukaan Rekening Dana Lender sebagai rekening penampungan dana Pemohon dalam rangka pinjam meminjam berbasis digital pada <Nama P2P Lending> melalui sarana perbankan yang disediakan Bank.
      2) Memperoleh informasi tentang saldo dan mutasi rekening yang terdapat pada Rekening Dana Lender sehubungan dengan kegiatan transaksi Pemohon pada <Nama P2P Lending> melalui sarana perbankan yang disediakan Bank.
      3) Melakukan segala tindakan-tindakan berkenaan dengan pengoperasian Rekening Dana Lender, termasuk memberikan instruksi pemindahbukuan atau pendebitan

By signing this Lender Fund Account Opening Form, then the applicant states and authorizes the following:

1. *The applicant hereby declares that:*
   a. *All data and information set forth in the Lender Fund Account Opening Form is true, complete, and valid, and the Bank by <Name of P2P Lending> was granted the right to inspect and verify the correctness, completeness, and validity of any data and information in this Lender Fund Account Opening Form.*
   b. *Applicant has been provided sufficient and adequate information concerning product characteristics of the Lender Fund Account that will be utilized by the Applicant, and the applicant understands the consequences of Lender Fund Account product utilization, including benefits, risks, and costs (if any) attached to the Lender Fund Account product.*
   c. *Applicant has received, read, understood and agreed to the Lender Fund Account Opening, therefore the Applicant states to subject to and bound to the General Terms and Conditions in this Account Opening, and other provisions related to Lender Fund Account products / facilities applicable within the Bank and all forms of amendment which will be notified by means determined by Bank.*

2. *Applicant hereby authorizes the parties below to perform the following actions:*
   a. *Authorize the Bank to suspend and or closing accounts, if in the opinion of the Bank:*
      1) *The applicant does not comply with the Know Your Customer provision;*
      2) *The data given to the Bank by the applicant is incorrect or doubtful;*
      3) *The applicant misuses the account.*
   b. *Authorize the Bank to fulfill request from <Name of P2P Lending> to perform following actions:*
      1) *Opening Lender Fund Account as an account for holding the Applicant's funds in a digital-based lending framework on <Name P2P Lending> through banking facilities provided by the Bank.*
      2) *Obtain information about account balances and transfer contained in the Lender Fund Account in connection with the Applicant's settlement activity in <Name of P2P Lending> through banking facilities provided by the Bank.*
      3) *Perform all actions with respect to the operation of the Lender Fund Account, including sending debit or transfer instruction of the entire fund or a specific funds contained in the Lender Fund Account, for the purpose of payment settlement in order to settle the Applicant's transaction.*

seluruh dana atau sejumlah dana tertentu yang terdapat dalam Rekening Dana Lender, untuk penyelesaian pembayaran dalam rangka penyelesaian transaksi Pemohon. c. Memberikan kuasa kepada Bank untuk melakukan penutupan rekening apabila Rekening Dana Lender berdasarkan data yang ada pada <Nama P2P Lending> bahwa Pemohon/Nasabah tidak melakukan transaksi lagi pada <Nama P2P Lending>.	*c. Authorize the Bank to close the account if the Lender Fund Account based on existing data in <Name of P2P Lending> that the Applicant / Customer does not conduct transactions any more in <Name of P2P Lending>.*
3. Pemberian akses dan informasi mengenai saldo dan mutasi rekening yang terdapat pada Rekening Dana Lender sebagaimana dimaksud angka 2 huruf b dan c di atas bukanlah merupakan pelanggaran atas ketentuan Rahasia Bank sebagaimana diatur dalam Undang-Undang Nomor 7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 tahun 1998, berikut segenap peraturan pelaksanaannya dan perubahan-perubahannya.	*3. Providing access and information regarding account balances and transfer found in the Lender Fund Account referred to item 2 letter b and c above, is not a violation to the Bank Secrecy Provisions as stipulated by Act No. 7 Tahun 1992 regarding Banking, which was amended by Act No. 10 of 1998, following all implementing regulations.*
4. Pemohon menjamin serta membebaskan Bank dari segala kewajiban, tuntutan, gugatan dan klaim apapun serta dari pihak manapun, termasuk Pemohon sendiri, serta dari segala kerugian dan resiko yang mungkin timbul di kemudian hari sehubungan dengan pelaksanaan tindakan-tindakan sebagaimana dimaksud dalam pernyataan dan kuasa Pemohon ini.	*4. Applicant guarantees as well as relieves the Bank from any liability, claims, lawsuits and claims of any kind and from any party, including the Applicant him/herself, and from all losses and risks that may arise later in connection with the implementation of measures referred to this Applicant's statement and authorization.*
5. Pernyataan dan Kuasa ini tidak dapat ditarik atau dicabut kembali, dan oleh karenanya tidak akan berakhir karena sebab apapun termasuk sebab-sebab sebagaimana dimaksud Pasal 1813, 1814 dan 1816 Kitab Undang-Undang Hukum Perdata.	*5. This Power of Attorney and Declaration is irrevocable and therefore cannot be ended due to any cause including the cause referred in Articles 1813, 1814 and 1816 of Civil Law.*
6. Pernyataan dan Kuasa ini berlaku sejak tanggal diterimanya oleh Bank dan akan berakhir sejak Bank menerima pencabutan Pernyataan dan Kuasa oleh Pemohon melalui <Nama P2P Lending> dengan ketentuan bahwa surat pencabutan Pernyataan dan Kuasa tersebut diterima oleh Bank selambat-lambatnya 7 (tujuh) hari kerja sebelum pencabutan tersebut berlaku efektif dengan ketentuan pencabutan Pernyataan dan Kuasa hanya berlaku apabila seluruh kewajiban Pemohon kepada Bank telah terselesaikan.	*6. This Power of Attorney and Declaration will be applied when Bank receives this Power of Attorney and Declaration and shall be terminated when BNI receives the notification of termination of Power of Attorney and Declaration from Applicant through the <P2P Lending Name> which is the termination of the Power of Attorney and Declaration shall be accepted by the Bank no later than 7 (seven) working days before the effective date of the termination and shall be in effect if all the obligations of the Applicant to the Bank have been settled.*