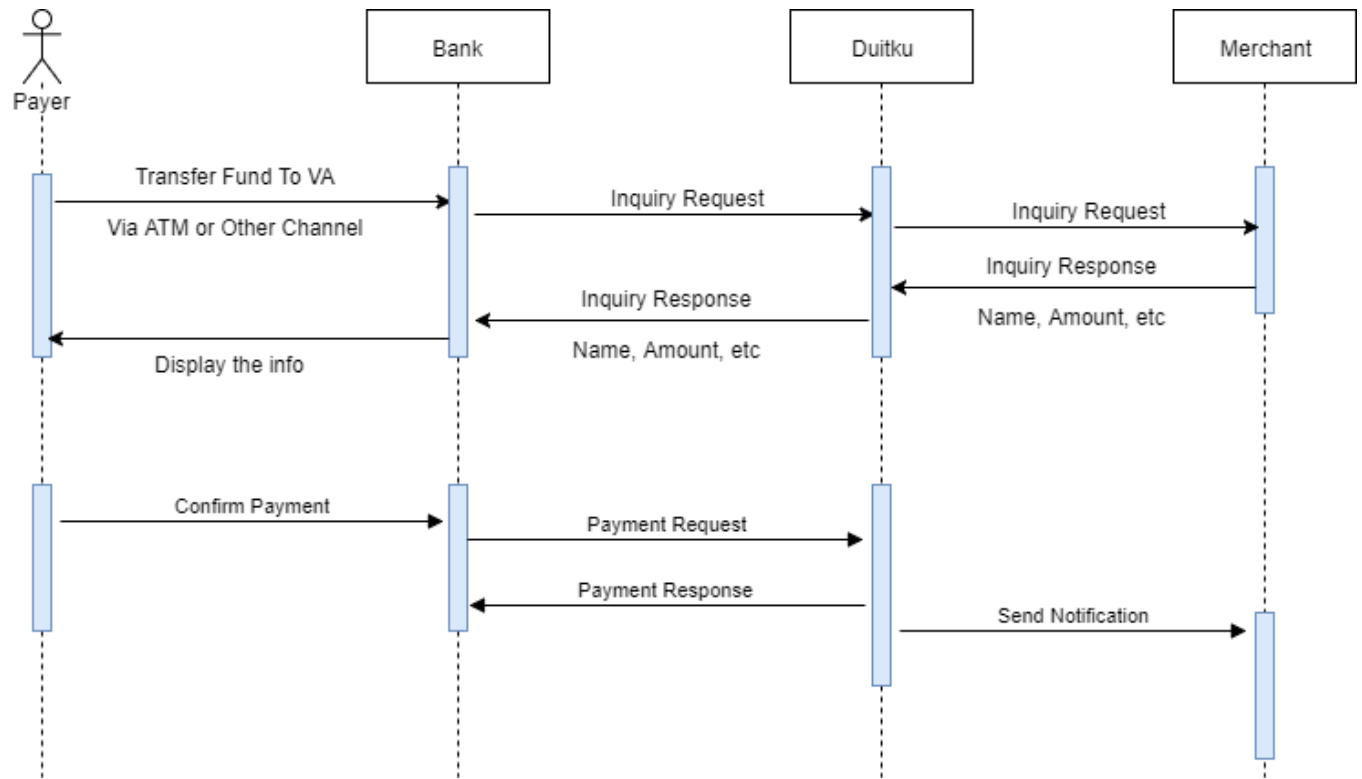# DUITKU DOCUMENTATION FOR VIRTUAL ACCOUNT

Transaction Flow

Fix Virtual Account is a virtual account number that is being handled by the merchant(you).

As you can see on the transaction flow above, you will need to handle inquiry requests and notifications. Inquiry request purpose to get the data of virtual account that has been registered in your system. Show on their bank payment so that they can confirm the payment is owned by the right person. When the payment is confirmed you'll need to handle a callback to receive and process payment status in your system.

The difference with the regular virtual account is that you can maintain your virtual account number for your customer as you need. You may control to let your customer payment status on your system. You can set the status of the virtual account is being paid, expired, successful or not found.

Inquiry Request

Description: Process to get customer bill information. Duitku system will send request like on below to your page.
Method: HTTP POST
Type: x-www-form-urlencoded
Request:

Parameter	Description	Example
action	Action.	inquiry
merchantCode	Merchant Code from Duitku.	DXXXX
bin	BIN number from bank.	1199
vaNo	VA Number.	1199XXXXXXX
session	Session for signature.	A GUID (globally unique identifier)
signature	Signature.	MD5(merchantCode + action + vaNo + session + merchantKey)

Inquiry Response

Description: Process to send customer bill information. Your system need to give response to Duitku request.
Response:
Type: application/json

Parameter	Type	Description	Example
vaNo	string (20)	VA Number.	78287XXXXXX
name	string (20)	Customer Name. (It'll show on their bank page)	ABCDE
amount	int	If open payment set to 0, and if closed payment set amount here.	10000
merchantOrderId	string	Order ID from Merchant, must be unique.	ABCDEF1234
statusCode	string	Status code.	00
statusMessage	string	Status message.	SUCCESS

Status Code

Status code that being handle by Duitku to know your virtual account status.

Status Code	Description
00	Success.
01	Not Found.
02	Already Paid.
03	Expired.
99	Other Error.

Notification/Callback

Return values are returned as HTTP POST, Merchant will need to provide a call-back page to catch the result.

Method: POST

Type: x-www-form-urlencoded

Parameter	Description	Example
merchantCode	Merchant Code from Duitku.	D0010
amount	Payment amount.	150000
merchantOrderId	Order ID from Merchant.	abcde12345
productDetail	Product detail.	Payment for Example Store
additionalParam	Optional.	
paymentCode	Payment method.	BT
signature	Signature.	MD5(merchantCode + amount + merchantOrderId + merchantKey)
resultCode	Payment status.	00 – Success
merchantUserId	User ID from Merchant site.	
reference	Reference from Duitku.	

Note:

Please response with "SUCCESS" if transaction is success.

Payment Method

This API is valid for these types of payment method

Payment Method	Description
BC	BCA Virtual Account
M2	Mandiri Virtual Account
BT	Permata Bank Virtual Account
B1	CIMB Niaga Virtual Account
VA	Maybank Virtual Account
AG	Bank Artha Graha
BR	BRI Virtual Account