

# **DUITKU ACCOUNT LINK DOCUMENTATION V1.1**

## Version and Authorization

Version	Date	Creator	Notes
1.0	22 April 2022	Bambang Maulana	Account Link Payment : <ol style="list-style-type: none"><li>1. User Connects Account Link</li><li>2. User Disconnects Account Link</li><li>3. Get User Info</li><li>4. Get TopUp Instructions</li><li>5. Payment Transaction</li><li>6. Check Transaction</li><li>7. Callback Transaction (Notification)</li><li>8. Additional Guides (guidance)</li></ol>
1.1	07 July 2022	Bambang Maulana	Added Shopee Channel

This API aims to provide a unified Account Link Payment experience across duitku partner's applications and to enable our new partners to integrate with the account link Channel wallet much faster.

- Supported Channel(s) :
  - a. OVO (OL)
  - b. SHOPEE (SL)
  
- Utilizing all the provided APIs, one should be able to:
  - a. User Connects Account Link
  - b. User Disconnects Account Link
  - c. Get User Info
  - d. Get TopUp Instruction
  - e. Payment Transaction
  - f. Check Transaction
  - g. Callback Transaction (Notification)
  - h. Additional Guides (Guidance)

## 1. USER CONNECTS ACCOUNT LINK

Description : Use this API to connect your phone number that has been registered with the account linking channel to the merchant's application.

### REQUEST :

**METHOD :** HTTP POST

**TYPE :** Application/json

**URL :**

**SANDBOX:** <https://api-sandbox.duitku.com/accountlinking/api/accountlinking/v1/connect>

**PRODUCTION:** <https://accountlink-prod.duitku.com/api/accountlinking/v1/connect>

**HEADER :**

Parameter	Mandatory	Information
X-duitku-timestamp	Y	Timestamp (unix). format: alfanumeric.
X-duitku-signature	Y	Formula: SHA256(merchantCode + timestamp + requestBody + merchantKey)
X-duitku-merchant	Y	Merchant code provided by Duitku.

### BODY :

Parameter	Data Type	Length	Mandatory	Information
phoneNumber	string	1-50	Y	Customer or user phone number. Example format : 0812345xxxx .
customerUniqueld	string	1-255	Y	The id that's used as customer's unique id on your apps. Example: ID Customer, Email, Phone etc.
channel	string	1-2	Y	The method channel Example : OL .
returnUrl	string	1-255	Y	The response will be returned after input the PIN Example format: http://{returnUrl}?resultCode =00&phoneNumber=081234 5xxx&state=LINKAGE

**Sample Request:**

```
curl --location --request POST
'https://accountlink-prod.duitku.com/api/accountlinking/v1/connect' \
--header 'X-duitku-timestamp: 1657710956368' \
--header 'X-duitku-signature: 7c33c7db619622c7a3c6ba7db222fad' \
--header 'X-duitku-merchant: D7XX' \
--header 'Content-Type: application/json' \
--data-raw '{
  "phoneNumber": "085718xxxx",
  "returnUrl": "https://duitku.com",
  "customerUniqueId": "123",
  "channel": "SL"
}'
```

**RESPONSE :****BODY :**

Parameter	Data Type	Information
webViewUrl	string	Url for pin verification.
resultCode	string	Status code Example : 00 / 01
resultMessage	string	Status message Example : Success .

**Sample Response :**

```
{
  "webViewUrl":
  "https://mall.uat.shopee.co.id/s?tes=lse&ticket=rKGsWrcXfOVj1LPx4Akoc3KxTdcpk9sv",
  "resultCode": "00",
  "resultMessage": "SUCCESS"
}
```

## 2. USER DISCONNECTS ACCOUNT LINK

Description : Use this API to disconnect your phone number that has been registered with the account link Channel to the Merchant's app.

### REQUEST :

**METHOD :** HTTP POST

**TYPE :** Application/json

**URL :**

**SANDBOX:** <https://api-sandbox.duitku.com/accountlinking/api/accountlinking/v1/disconnect>

**PRODUCTION:** <https://accountlink-prod.duitku.com/api/accountlinking/v1/disconnect>

**HEADER :**

Parameter	Mandatory	Information
X-duitku-timestamp	Y	Timestamp (unix). Format: Alfanumeric.
X-duitku-signature	Y	Formula : Sha256(merchantCode + timestamp + requestBody + merchantKey).
X-duitku-merchant	Y	Merchant code provided by Duitku.

**BODY :**

Parameter	Data Type	Length	Mandatory	Information
credentialCode	string	1-50	Y	Credential code for authentication.
channel	string	1-2	Y	The method channel Example: OL.

### Sample Request :

```
curl --location --request POST
'https://accountlink-prod.duitku.com/api/accountlinking/v1/disconnect' \
--header 'X-duitku-timestamp: 1657710956368' \
--header 'X-duitku-signature: 7c33c7db619622c7a3c6ba7db222fadb' \
--header 'X-duitku-merchant: D7XX' \
--header 'Content-Type: application/json' \
--data-raw '{
  "credentialCode": "8320D4EB-FDF5-EC11-812C-B0DB33DQW936",
  "channel": "OL"
}'
```

**RESPONSE :****BODY :**

Parameter	Data Type	Information
resultCode	string	Status code Example: 00/01.
resultMessage	string	Status message Example: success.

**Sample Response :**

```
{  
  "resultCode": "00",  
  "resultMessage": "SUCCESS"  
}
```

### 3. GET USER INFO

Description : Use this API to get account number status information.

#### REQUEST :

**METHOD :** HTTP POST

**TYPE :** Application/json

**URL :**

**SANDBOX:** <https://api-sandbox.duitku.com/accountlinking/api/accountlinking/v1/user/info>

**PRODUCTION:** <https://accountlink-prod.duitku.com/api/accountlinking/v1/user/info>

**HEADER :**

Parameter	Mandatory	Information
X-duitku-timestamp	Y	Timestamp (unix) . Format: AlfaNumeric .
X-duitku-signature	Y	Formula: SHA256(merchantCode + timestamp + requestBody + merchantKey).
X-duitku-merchant	Y	Merchant code provided by Duitku.

**BODY :**

Parameter	Data Type	Length	Mandatory	Information
credentialCode	string	1-50	Y	Credential code for authentication.
channel	string	1-2	Y	The method channel Example : OL.

#### Sample Request :

```
curl --location --request POST
'https://accountlink-prod.duitku.com/api/accountlinking/v1/user/info' \
--header 'X-duitku-timestamp: 1657710956368' \
--header 'X-duitku-signature: 7c33c7db619622c7a3c6ba7db222fadb' \
--header 'X-duitku-merchant: D7XX' \
--header 'Content-Type: application/json' \
--data-raw '{
  "credentialCode": "8320D4EB-FDF5-EC11-812C-B0DB33DQW936",
  "channel": "OL"
}'
```



**RESPONSE :****BODY :**

Parameter	Data Type	Information
resultCode	string	Status code Example : 00 / 01.
resultMessage	string	Status message Example : success.
accountStatus	string	Status account linking user Example : <b>LINKED / UNLINKED</b> .
channel	string	The method channel Example : OL.
balanceCash	string	balance cash your account on channel apps.
balancePoint	string	balance point your account on channel apps.

**Sample Response :**

```
{  
  "accountStatus": "LINKED",  
  "channel": "OL",  
  "balanceCash": 549159,  
  "balancePoint": 0,  
  "resultCode": "00",  
  "resultMessage": "SUCCESS"  
}
```

## 4. GET TOP UP INTRUCTIONS

Description : Use this API to get information on how to top up your balance.

Support : **OVO**

### REQUEST :

**METHOD** : HTTP POST

**TYPE** : Application/json

**URL** :

**SANDBOX**: <https://api-sandbox.duitku.com/accountlinking/api/accountlinking/v1/topup/intructions>

**PRODUCTION**: <https://accountlink-prod.duitku.com/api/accountlinking/v1/topup/intructions>

**HEADER** :

Parameter	Mandatory	Information
X-duitku-timestamp	Y	Timestamp (unix) Format: AlfaNumeric.
X-duitku-signature	Y	Formula: sha256(merchantCode + timestamp + requestBody + merchantKey).
X-duitku-merchant	Y	Merchant code provided by Duitku.

**BODY** :

Parameter	Data Type	Length	Mandatory	Information
credentialCode	string	1-50	Y	Credential code for authentication.
channel	string	1-2	Y	The method channel Example : OL.

### Sample Request :

```
curl --location --request POST
'https://accountlink-prod.duitku.com/api/accountlinking/v1/topup/intructions' \
--header 'X-duitku-timestamp: 1657710956368' \
--header 'X-duitku-signature: 7c33c7db619622c7a3c6ba7db222fadb' \
--header 'X-duitku-merchant: D7XX' \
--header 'Content-Type: application/json' \
--data-raw '{
  "credentialCode": "8320D4EB-FDF5-EC11-812C-B0DB33DQW936",
  "channel": "OL"
}'
```

**RESPONSE :****BODY :**

Parameter	Data Type	Information
data	array	Display list payment methods.
displayText	string	Payment method title.
icon	string	Payment method icon url.
url	string	Payment method webview page url.
resultCode	string	Status code Example : 00 / 01.
resultMessage	string	Status message Example : Success.

**Sample Response :**

```
{
  "data": [
    {
      "displayText": "ATM",
      "icon": "https://images-stg.id/fintech/topup/icons/ic_bank_topup.png",
      "url": "https://images-stg..id/fintech/topup/topup_atm.html"
    },
    {
      "displayText": "Internet / Mobile Banking",
      "icon":
"https://images-stg.id/fintech/topup/icons/ic_mobile_bank_topup.png",
      "url": "https://images-stg.ovo.id/fintech/topup/topup_mobile.html"
    },
    {
      "displayText": "Grab",
      "icon": "https://images-stg.id/fintech/topup/icons/ic_grab.png",
      "url": "https://images-stg.id/fintech/topup/topup_grab.html"
    },
    {
      "displayText": "Tokopedia",
      "icon": "https://images-stg.id/fintech/topup/icons/ic_tokopedia.png",
      "url": "https://images-stg.id/fintech/topup/topup_tokopedia.html"
    }
  ],
  "resultCode": "00",
  "resultMessage": "SUCCESS"
}
```

## 5. PAYMENT TRANSACTION

Description : Use this API to initiate a direct payment. It is recommended to check the Account Link before do the payment.

Please refer to docs <https://docs.duitku.com/api/id/#http-request>

### REQUEST :

**METHOD** : HTTP POST

**TYPE** : Application/json

**URL** :

**SANDBOX** : <https://sandbox.duitku.com/webapi/api/merchant/v2/inquiry>

**PRODUCTION** : <https://passport.duitku.com/webapi/api/merchant/v2/inquiry>

**BODY** :

Parameter	Data Type	Length	Mandatory	Information
merchantCode	string	1-50	Y	Merchant code from Duitku.
paymentAmount	int		Y	Payment amount.
merchantOrderId	string	1-50	Y	Order id from merchant.
.productDetails	string	1-255	Y	Product details.
email	string	1-50	Y	Your customer email.
additionalParam	string	1-255	N	Additional parameter (optional).
paymentMethod	string	2	Y	Payment method Example: <b>OL</b> For Ovo Account Link.
merchantUserInfo	string	1-255	N	Username or email your customer (optional).
customerVaName	string	1-20	Y	The name that will appear on the bank's payment confirmation page.
phoneNumber	string	1-20	N	Your customer's phone number (optional).
accountLink	object	-	-	Detail param for accountlink payment channel.
itemDetails	object	-	-	-

returnUrl	string	1-255	Y	Url for redirect when transaction is finish.
callbackurl	string	1-255	Y	Url for notification payment (callback).
signature	string	1-255	Y	Formula: MD5(merchantcode + merchantOrderId + paymentAmount + merchantKey).

**ACCOUNT LINK OBJECTS :**

Parameter	Data Type	Length	Mandatory	Information
credentialCode	string	1-20	Y	Credential Code Provide By Duitku Example : B3A72721-7FFB-EC11-812D-B4617B397E08
ovo	object	-	Y	Mandatory for channel OVO.
shopee	object	-	Y	Mandatory for Channel shopee.

**OVO OBJECTS :**

Parameter	Data Type	Length	Mandatory	Information
paymentDetails	array	-	Y	Detail param for request payment OVO.
paymentType	string	1-10	Y	Type of your payment Example : CASH.
amount	int	-	Y	Amount your payment Example : 10000.

**SHOPEE OBJECTS :**

Parameter	Data Type	Length	Mandatory	Information
useCoin	bool	-	Y	For use coin / point for payment Example : true.
promold	string	1-50	Y	Use for shopee promo code.

**Sample Request :**

```
curl --location --request POST
'https://passport.duitku.com/webapi/api/merchant/v2/inquiry' \
--header 'Content-Type: application/json' \
--data-raw '{
"merchantCode" : "D00xx",
"paymentAmount" : "10000",
"merchantOrderId" : "12341234",
"productDetails" : "Tas Trendy",
"email" : "tes@duitku.com",
"additionalParam" : "sample string",
"paymentMethod" : "OL",
"merchantUserInfo" : "sample string",
"customerVaName" : "Your Customer Name",
"phoneNumber" : "0899721xx",
"accountLink": {
  "credentialCode": "A0F22572-4AF1-E111-812C-B01224449936",
  "ovo": {
    "paymentDetails": [
      {
        "paymentType": "CASH",
        "amount": "10000"
      }
    ]
  }
},
"shopee": {
  "useCoin": false,
  "promoId": ""
}
},
"itemDetails" : [{
"price": 10000,
"quantity": 2,
```

```

"name": "Apel"
  }],
"returnUrl" : "https://YourReturnUrl.com/",
"callbackurl" : "https://YourCallbackUrl.com/",
"signature" : "sgwt21286hjjhdakd6218jakajhvdvdsd787111hs"
}

```

**RESPONSE :****BODY :**

Parameter	Data Type	Information
merchantCode	string	Merchant code from duitku
reference	string	Reference from duitku.
paymentUrl	string	URL redirect to for PIN verification.
amount	string	Payment amount.
statusCode	string	Status code Example: 00 / 01.
statusMessage	string	Status message Example: Success.

**Sample Response :**

```

{
  "merchantCode" : "D00xx",
  "reference" : "D00xxCGOB65LY0EN7XVL",
  "paymentUrl" : "https://webview.byte-stack.net/cellblockui/v2/paymentPin",
  "amount" : "10000",
  "statusCode" : "00",
  "statusMessage" : "SUCCESS"
}

```

## 6. CHECK TRANSACTION

Description : Use this API to get payment transaction status.

### REQUEST :

**METHOD :** HTTP POST

**TYPE :** Application/json

**URL :**

**SANDBOX :** <https://sandbox.duitku.com/webapi/api/merchant/transactionStatus>

**PRODUCTION :** <https://passport.duitku.com/webapi/api/merchant/transactionStatus>

**BODY :**

Parameter	Data Type	Length	Mandatory	Information
merchantCode	string	1-20	Y	Merchant code from Duitku.
merchantOrderId	string	1-2	Y	The merchant transaction unique id.
signature	string	1-50	Y	The authentication request Formula: MD5(merchantCode + merchantOrderId + apiKey).

### Sample Request :

```
curl --location --request POST
'https://passport.duitku.com/webapi/api/merchant/transactionStatus' \
--header 'Content-Type: application/json' \
--data-raw '{
  "merchantCode": "D0XXX",
  "merchantOrderId": "1652496148897",
  "signature": "830aa16319173b9f5e9218f2eb6a7a5f"
}
```



**RESPONSE :****BODY :**

Parameter	Data Type	Information
merchantOrderId	string	The merchant transaction unique id.
reference	string	The merchant duitku reference.
amount	string	The payment transaction amount.
fee	string	The payment transaction fee.
statusCode	string	Status code Example : 00 / 01.
statusMessage	string	Status message transaction Example : SUCCESS.

**Sample Response :**

```
{  
  "merchantOrderId": "1652496148897",  
  "reference": "D0XXXFKA8NKZQZNXAXCK",  
  "amount": "10000",  
  "fee": "0.00",  
  "statusCode": "00",  
  "statusMessage": "SUCCESS"  
}
```

## 7. CALLBACK TRANSACTION (NOTIFICATION)

Description : Return values are returned as HTTP POST, Merchant needs to provide a callback page to get the result.

Please refer to docs <https://docs.duitku.com/api/id/#callback>

**METHOD** : HTTP POST

**TYPE** : x-www-form-urlencoded

**BODY** :

Parameter	Data Type	Information
merchantCode	string	Merchant code from Duitku.
amount	int	Payment amount.
merchantOrderId	string	Order Id from merchant.
productDetails	string	Product detail.
additionalParam	string	Additional parameter (optional).
paymentCode	string	Payment method example <b>OL</b> For OVO Account Link.
resultCode	string	Status code example : 00 / 01.
signature	string	Formula: MD5(merchantcode + merchantOrderId + paymentAmount + merchantKey).
reference	string	Reference From Duitku Example: D00xx12HAJKSAUIUW.

## 8. ADDITIONAL GUIDES

### RESPONSE CODE

Response Code	Description
00	Success.
01	Failed.
02	Unexpected Error / other error.
03	Invalid Phone Number.
04	Invalid Channel.
05	Invalid Request.
06	Merchant Not Found.
07	Payment Channel Not Available.
08	Invalid Return Url.
09	Invalid CustomerUniqueld.
10	Invalid Credential Code.
-100	Balance insufficient / other error.

### HTTP RESPONSE CODE

Response Code	Description
200	Success.
401	Unauthorized.
400	Unexpected Error.
405	Method Not Allowed.
500	Internal Server Error.

### SIGNATURE CALCULATION

Merchant Code: D01xx

Request Body: {"phoneNumber":"0812342xxx"}

Merchant Key: 732B39FC6XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Timestamp: 1650606622042

Signature: Formula SHA256(D01xx + 1650606622042 + {"phoneNumber":"0812342xxx"} + 732B39FC6XXXXXXXXXXXXXXXXXXXXXXXXXXXX )

**Signature: 9a6d1209e7db65fd97bac3e6c89fc6a0d3454e52b1ed0a93eab6d5646b198c66**

## OVO ADDITIONAL REQUIREMENT

Below is the unlink wording based on OVO's compliance team, and partner have to show the message while the unlink process

**English Version:**

Unlink OVO? To use your remaining OVO Cash and OVO Points balance, you'll need to reactivate OVO in the [Partner's Name] App or download OVO app for more functionalities such as P2P transfer and withdrawal to bank account. Contact cs@ovo.id for more information.

**[No] [Unlink]**

**Indonesian Version:**

Memutus Tautan (*Unlink*) Akun OVO? Untuk menggunakan saldo OVO Cash dan OVO Points, Anda harus mengaktifkan kembali Akun OVO Anda pada Aplikasi [Nama Partner] atau download Aplikasi OVO untuk menikmati fungsi-fungsi lainnya seperti transfer dan penarikan dana ke rekening bank. Hubungi cs@ovo.id atau 1500696 untuk informasi lebih lanjut.

**[Tidak] [Putuskan Tautan]**

## POSTMAN COLLECTION

Please ask the Duitku Integration team for the specific Collection.