

antpay16 Merchant API Documentation

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1.0 Authorization Token

1.1 Using Bearer Token for Authorization

To access the API, merchants must provide a **Bearer Token** in the request headers. The token ensures secure access and must be included in every request.

You can get the **Bearer Token** from **Appendix 3.2**.

1.2 Adding the Bearer Token

- Header Key: `Authorization`
- Header Value: `<your token here>`

1.3 Example Request

Below is an example of how to include the Bearer token in an API request:

cURL Example:

```
curl -X GET "https://api.example.com/resource" \  
  -H "Authorization: Bearer YOUR_ACCESS_TOKEN" \  
  -H "Content-Type: application/json"
```

JavaScript Fetch Example:

```
fetch('https://api.example.com/resource', {  
  method: 'GET',  
  headers: {  
    'Authorization': 'Bearer YOUR_ACCESS_TOKEN',  
    'Content-Type': 'application/json'  
  }  
})  
.then(response => response.json())  
.then(data => console.log(data));
```

Ensure that the token is valid before making API requests. Unauthorized requests will receive a `401 Unauthorized response`.

2.0 APIs

2.1 Deposit APIs

2.1.1 Initialize Deposit (QRIS)

The Initiate Deposit API allows merchants to top up to the merchant balance using QRIS. This endpoint requires authentication via a Bearer Token and requires transaction details such as the amount and bank account information.

Request

URL	https://aa-api.antpay16.com/api/merchant/deposit/qris
Method	POST
Content Type	application/json

Request Body:

Parameter	Type	Required	Description	Example Value
amount	Number	Y	Withdraw Amount	10
merchant_order_number	String	Y	Merchant Order Reference No.	12345
sender_name	String	Y	Sender name for name verification	John Doe
sender_number	String	Y	Sender Number	123456789
sender_bank	String	Y	Sender Bank Code (Refer bank list for bank codes)	PERMATA
success_callback_url	String	N	Redirect URL for Success transaction	https://www.example.com/success
fail_callback_url	String	N	Redirect URL for Failed transaction	https://www.example.com/fail
signature	String	Y	Data Integrity Signature Refer to Appendix 3.1 for Signature generation.	39510fab93b5d9bc 66342268686e105 3

Request Body Example:

```
{
  "amount": 10,
  "merchant_order_number": "12345",
  "sender_name": "John Doe",
  "sender_number": "123456789",
  "sender_bank": "PERMATA",
  "success_callback_url": "https://www.example.com/success",
  "fail_callback_url": "https://www.example.com/fail",
  "signature": "39510fab93b5d9bc66342268686e1053"
}
```

Response

HTTP Status Code	201
Content Type	application/json

Response Body:

Parameter	Type	Description	Example Value
success	Boolean	API Result	true
message	String	API Message	Bank deposit record created successfully
data	Object	API Response Data	
data.deposit	Object	Deposit Record Data	
data.deposit.deposit_id	Number	Deposit ID	65
data.deposit.amount	String	Deposit Amount	9.99
data.deposit.actual_amount	String	Amount - Fee top up to balance	9
data.deposit.request_amount	String	Original Amount	10
data.deposit.adjusted_amount	String	Adjusted amount from original amount (Deduction)	0.01
data.deposit.status	String	Deposit Status	Pending
data.deposit.merchant_order_no	String	Merchant Order Reference No.	12345

data.deposit.created_at	String	Deposit Creation Datetime	2025-03-03T22:04:00.000Z
data.qr_code	Object	API Response QR	
data.qr_code.base64Image	String	QRIS QR	<base64 image string>
data.qr_code.value	String	QRIS QR Value	<string>
data.qr_code.payment_url	String	Payment URL	

Response Body Example:

```
{
  "success": true,
  "message": "Bank deposit record created successfully",
  "data": {
    "deposit": {
      "deposit_id": 60,
      "amount": "9.99",
      "actual_amount": "9.00",
      "adjusted_amount": "0.01",
      "request_amount": "10.00",
      "status": "Pending",
      "merchant_order_no": "Order1",
      "created_at": "2025-04-18T20:41:37.000Z"
    },
    "qr_code": {
      "base64Image": "<base64image string>",
      "value": "<string>",
      "payment_url": "<string>"
    }
  }
}
```

2.1.2 Get Deposit Details

The Get Deposit Details API allows merchants to check the deposit details that are initialized. Using merchant order number or id. This endpoint requires authentication via a Bearer Token.

Request

URL	https://aa-api.antpay16.com/api/merchant/bank-deposit/:id
Method	GET
Content Type	application/json

Response

HTTP Status Code	200
Content Type	application/json

Response Body:

Parameter	Type	Description	Example Value
success	Boolean	API Result	true
data	Object	API Response Data	
data.id	Number	Deposit ID	65
data.amount	String	Deposit Amount	10
data.actual_amount	String	Amount + Fee top up to balance	10
data.status	String	Deposit Status	Pending
data.deposit_type	String	Deposit Payment Method	Qris
data.merchant_order_no	String	Merchant Order Reference No.	12345
data.fail_reason	String	Fail Reason	
data.remarks	String	Remarks	
data.created_at	String	Deposit Creation Datetime	2025-03-03T22:04:00.000Z
data.completed_at	String	Deposit Completion Datetime (only show after Completed/Failed)	2025-03-03T22:04:00.000Z

Response Body Example:

```
{
  "success": true,
  "data": {
    "id": 39,
    "amount": 1,
    "actual_amount": 1,
    "status": "Pending",
    "deposit_type": "Bank Slip",
    "merchant_order_no": "Order1",
    "fail_reason": "Deposit expired after 15 minutes",
    "remarks": null,
    "created_at": "2025-04-18T19:00:33.000Z",
    "completed_at": "2025-04-18T19:16:00.000Z"
  }
}
```


2.2 Withdrawal APIs

2.2.1 Initialize Withdrawal

The Initiate Withdrawal API allows merchants to withdraw funds to a specified bank account. This endpoint requires authentication via a Bearer Token and requires transaction details such as the amount and bank account information.

Request

URL	https://aa-api.antpay16.com/api/merchant/withdrawal
Method	POST
Content Type	application/json

Request Body:

Parameter	Type	Required	Description	Example Value
amount	Number	Y	Withdraw Amount	10
recipient_bank_code	String	Y	Recipient Bank Code	PERMATA
recipient_account_number	String	Y	Recipient Account Number	321123122
recipient_account_name_en	String	Y	Recipient Account Name (EN)	Example Bank
merchant_order_number	String	Y	Merchant Order Reference No.	12345
success_callback_url	String	N	Redirect URL for Success transaction	https://www.example.com/success
fail_callback_url	String	N	Redirect URL for Failed transaction	https://www.example.com/fail
signature	String	Y	Data Integrity Signature Refer to Appendix 3.1 for Signature generation.	39510fab93b5d9bc66342268686e1053

Request Body Example:

```
{
  "amount": 10,
  "recipient_bank_code": "PERMATA",
  "recipient_account_number": "321123122",
  "recipient_account_name_en": "Example Bank",
  "merchant_order_number": "12345",
  "success_callback_url": "https://www.example.com/success",
  "fail_callback_url": "https://www.example.com/fail",
  "signature": "39510fab93b5d9bc66342268686e1053"
}
```

Response

HTTP Status Code	201
Content Type	application/json

Response Body:

Parameter	Type	Description	Example Value
success	Boolean	API Result	true
message	String	API Message	Bank withdrawal record created successfully
data	Object	API Response Data	
data.newBalance	Number	Merchant Latest Balance	1000.00
data.withdrawal	Object	Withdrawal Record Data	
data.withdrawal.id	Number	Withdrawal ID	65
data.withdrawal.service_bank_code	String	Sender Bank Code	PERMATA
data.withdrawal.amount	String	Withdrawal Amount	10
data.withdrawal.actual_amount	String	Amount + Fee charged on balance	10
data.withdrawal.account_name_en	String	Recipient Account Name (EN)	Example Bank
data.withdrawal.account_number	String	Recipient Account Number	321123122

data.withdrawal.bank_name	String	Recipient Bank Name	Permata Bank
data.withdrawal.status	String	Withdrawal Status	Pending
data.withdrawal.merchant_order_no	String	Merchant Order Reference No.	12345
data.withdrawal.signature	String	Data Integrity Signature	39510fab93b5d9bc66342268686e1053
data.withdrawal.success_callback	String	Callback URL for Success transaction	https://www.example.com/success
data.withdrawal.fail_callback	String	Callback URL for Failed transaction	https://www.example.com/fail
data.withdrawal.created_at	String	Withdrawal Creation Datetime	2025-03-03T22:04:00.000Z

Response Body Example:

```
{
  "success": true,
  "message": "Bank withdrawal record created successfully",
  "data": {
    "withdrawal": {
      "id": 65,
      "service_bank_code": "PERMATA",
      "amount": "10.00",
      "actual_amount": "10.00",
      "account_name_en": "Example Bank",
      "account_number": "321123122",
      "bank_name": "Permata Bank",
      "status": "Pending",
      "merchant_order_no": "12345",
      "signature": "39510fab93b5d9bc66342268686e1053",
      "success_callback": "https://www.example.com/success",
      "fail_callback": "https://www.example.com/fail",
      "created_at": "2025-03-03T22:04:00.000Z"
    },
    "newBalance": 1000.00
  }
}
```

2.2.2 Get Withdrawal Details

The Get Withdrawal Details API allows merchants to check the withdrawal details that are initialized. This endpoint requires authentication via a Bearer Token.

Request

URL	https://aa-api.antpay16.com/api/merchant/bank-withdrawal/:id
Method	GET
Content Type	application/json

Response

HTTP Status Code	200
Content Type	application/json

Response Body:

Parameter	Type	Description	Example Value
success	Boolean	API Result	true
data	Object	API Response Data	
data.withdrawal	Object	Withdrawal Record Data	
data.withdrawal.id	Number	Withdrawal ID	65
data.withdrawal.service_bank_code	String	Sender Bank Code	PERMATA
data.withdrawal.amount	String	Withdrawal Amount	10
data.withdrawal.actual_amount	String	Amount + Fee charged on balance	10
data.withdrawal.account_name_en	String	Recipient Account Name (EN)	Example Bank
data.withdrawal.account_number	String	Recipient Account Number	321123122
data.withdrawal.bank_name	String	Recipient Bank Name	Permata Bank
data.withdrawal.status	String	Withdrawal Status	Pending
data.withdrawal.merchant_order_no	String	Merchant Order Reference No.	12345

data.withdrawal.signature	String	Data Integrity Signature	39510fab93b5d9bc66342268686e1053
data.withdrawal.success_callback	String	Callback URL for Success transaction	https://www.example.com/success
data.withdrawal.fail_callback	String	Callback URL for Failed transaction	https://www.example.com/fail
data.withdrawal.created_at	String	Withdrawal Creation Datetime	2025-03-03T22:04:00.000Z
data.withdrawal.completed_at	String	Withdrawal Completion Datetime (only show after Completed/Failed)	2025-03-03T22:04:00.000Z

Response Body Example:

```
{
  "success": true,
  "data": {
    "withdrawal": {
      "id": 65,
      "service_bank_code": "PERMATA",
      "amount": "10.00",
      "actual_amount": "10.00",
      "account_name_en": "Example Bank",
      "account_number": "321123122",
      "bank_name": "Permata Bank",
      "status": "Pending",
      "merchant_order_no": "12345",
      "signature": "39510fab93b5d9bc66342268686e1053",
      "success_callback": "https://www.example.com/success",
      "fail_callback": "https://www.example.com/fail",
      "created_at": "2025-03-03T22:04:00.000Z"
    }
  }
}
```

2.3 Others APIs

2.3.1 Fetch Balance

The Fetch Balance API allows merchants to retrieve their current balance. This endpoint requires authentication via a Bearer Token.

Request

URL	https://aa-api.antpay16.com/api/merchant/balance
Method	GET
Content Type	application/json

Response

HTTP Status Code	200
Content Type	application/json

Response Body:

Parameter	Type	Description	Example Value
success	Boolean	API Result	true
message	String	API Message	Merchant balance fetched successfully
data	Object	API Response Data	
data.balance	String	Merchant Balance	1000

Response Body Example:

```
{
  "success": true,
  "message": "Merchant balance fetched successfully",
  "data": {
    "balance": "1000.00"
  }
}
```

2.3.2 Fetch Bank List

The Fetch Bank List API provides a list of available banks that can be used for financial transactions (**Recipient**). This endpoint requires authentication via a Bearer Token.

Request

URL	https://aa-api.antpay16.com/api/merchant/banks
Method	GET
Content Type	application/json

Response

HTTP Status Code	200
Content Type	application/json

Response Body:

Parameter	Type	Description	Example Value
success	Boolean	API Result	true
data	Array	API Response Data	
data[0].id	String	Bank ID	1
data[0].bank_code	String	Bank Code	LIVINM
data[0].bank_name	String	Bank Full Name	Livin Merchant
data[0].is_active	Number	Bank Status	1 or 0

Response Body Example:

```
{
  "success": true,
  "data": [
    {
      "id": 1,
      "bank_code": "LIVINM",
      "bank_name": "Livin Merchant",
      "is_active": 1
    },
    {...}
  ]
}
```

3.0 Appendix

3.1 Signature

3.1.1 Withdrawal Request

To generate the signature in the API request, follow these steps:

- You need to concatenate the values of several fields into a single string, using an exact order. This string will be used to generate the signature.
- The fields you need to include are: (If empty, put empty string. E.g. "")
 - amount
 - recipient_bank_code
 - recipient_account_number
 - recipient_account_name_en
 - merchant_order_number
 - success_callback_url (this can be an empty string if not provided)
 - fail_callback_url (this can also be an empty string if not provided)

The concatenated string should look like this (based on the provided example):

```
amount=10&recipient_bank_code=PERMATA&recipient_account_number=321123
122&recipient_account_name_en=Example
Bank&merchant_order_number=12345&success_callback_url=https://www.exa
mple.com/success&fail_callback_url=https://www.example.com/fail
```

Javascript Example:

```
const crypto = require('crypto');

const concatenatedString =
`amount=${amount}&recipient_bank_code=${recipient_bank_code}&recipient_account_number=
${recipient_account_number}&recipient_account_name_en=${recipient_account_name_en}&mer
chant_order_number=${merchant_order_number}&success_callback_url=${success_callback_ur
l || ''}&fail_callback_url=${fail_callback_url || ''}`;

const generatedSign =
crypto.createHash('md5').update(concatenatedString).digest('hex');

console.log("Generated signature:", generatedSign);
```

3.1.2 Deposit Request

To generate the signature in the API request, follow these steps:

- You need to concatenate the values of several fields into a single string, using an exact order. This string will be used to generate the signature.
- The fields you need to include are: (If empty, put empty string. E.g. "")
 - amount
 - merchant_order_number
 - sender_number
 - sender_name (this can be an empty string if not provided)
 - sender_bank (this can be an empty string if not provided)
 - success_callback_url (this can be an empty string if not provided)
 - fail_callback_url (this can also be an empty string if not provided)

The concatenated string should look like this (based on the provided example):

```
amount=10&merchant_order_number=12345&sender_number=321123122&sender_name=Example
Bank&sender_bank=PERMATA&success_callback_url=https://www.example.com
/success&fail_callback_url=https://www.example.com/fail
```

Javascript Example:

```
const crypto = require('crypto');

const concatenatedString =
`amount=${amount}&merchant_order_number=${merchant_order_number}&sender_number=${sender_number || ''}&sender_name=${sender_name || ''}&sender_bank=${sender_bank || ''}&success_callback_url=${success_callback_url || ''}&fail_callback_url=${fail_callback_url || ''}`;

const generatedSign =
crypto.createHash('md5').update(concatenatedString).digest('hex');

console.log("Generated signature:", generatedSign);
```

3.1.3 Withdrawal Callback

To verify the signature in the callback response, follow these steps:

- You need to concatenate the values of several fields into a single string, using an exact order. This string will be used to generate the signature for verification.

- The fields you need to include are: (If empty, put empty string. E.g. "")
 - merchant_order_no
 - status
 - amount
 - actual_amount
 - account_name
 - account_number
 - fail_reason
 - service_account

The concatenated string should look like this (based on the provided example):

```
merchant_order_no={order_no}&status={status}&amount={amount}&actual_a  
mount={actual_amount}&account_name={account_name}&account_number={acc  
ount_number}&fail_reason={fail_reason}&service_account={service_accou  
nt}
```

3.1.4 Deposit Callback

To verify the signature in the callback response, follow these steps:

- You need to concatenate the values of several fields into a single string, using an exact order. This string will be used to generate the signature for verification.
- The fields you need to include are: (If empty, put empty string. E.g. "")
 - merchant_order_no
 - status
 - amount
 - actual_amount
 - fail_reason
 - bank_code
 - sender_number
 - sender_name
 - service_account

The concatenated string should look like this (based on the provided example):

```
merchant_order_no={order_no}&status={status}&amount={amount}&actual_a  
mount={actual_amount}&fail_reason={reason}&bank_code={bank}&sender_nu  
mber={number}&sender_name={name}&service_account={account}
```

3.2 Callback Parameters

Withdrawal

Parameter	Type	Description	Example Value
amount	String	Amount	10
actual_amount	String	Amount + Fee charged on balance	10
account_name	String	Account Name	
bank_code	String	Recipient Bank	PERMATA
merchant_order_no	String	Merchant Order Reference No.	12345
signature	String	Data Integrity Signature	39510fab93b5d9bc66342268686e1053
status	String	Status	Completed / Failed
fail_reason	String	Fail Reason	
service_account	String	Service Account used for withdrawal	

Deposit

Parameter	Type	Description	Example Value
amount	String	Amount	10
actual_amount	String	Amount - Fee charged on balance	10
merchant_order_no	String	Merchant Order Reference No.	12345
status	String	Status	Completed / Failed
fail_reason	String	Fail Reason	
service_account	String	Service Account used for deposit	
bank_code	String	Sender Bank	PERMATA
sender_number	String	Sender Number	
sender_name	String	Sender Name	
completed_at	String	Transaction completed time	2025-12-05T19:03:51.000Z
signature	String	Data Integrity Signature	39510fab93b5d9bc66342268686e1053

3.3 API Credentials

Name	Value
API Token (Bearer)	<Token given by admin>