

Bank Indonesia SNAP API Integration Playbook

Standardized Open Banking Payment Rails, HMAC SHA-256 Auth, & Idempotency Rules

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1. Bank Indonesia SNAP API Standard Overview

- Standardized open banking API specs mandated by Bank Indonesia for Payment Service Providers (PJP).
- Covers Asymmetric Signature Header generation using RSA-SHA256 and Symmetric Body HMAC-SHA256.
- Strict HTTP header conventions: X-TIMESTAMP, X-SIGNATURE, X-PARTNER-ID, and X-EXTERNAL-ID.

2. Idempotency & Transaction Safety Rules

- Mandatory 24-hour idempotency key matching across Virtual Account creation and QRIS dynamic payload generation.
- Automatic fallback handling for network timeouts (HTTP 504) via status inquiry endpoints prior to balance reversal.
- Asynchronous webhook notification retry protocol with exponential backoff (1m, 5m, 15m, 1h).

3. Merchant Onboarding & KYC API Specification

- Automated NPWP, KTP, and NIB identity verification pipeline for enterprise merchants.
- Merchant Category Code (MCC) taxonomy mapping for Bank Indonesia tier-based fee compliance.