



SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY) Application Programming Interfaces – API

QUICK DATA	
Product Name	API Central
Type of Service	<i>Payment Services and information.</i>
Service Description	<i>Application Programming Interface (API) Central is a Bank Danamon service to provide convenience in carrying out various financial and non-financial activities directly between applications from Third Parties and Bank Danamon banking services.</i>
Service Term	Service users must have a Danamon Bank account, be registered as an API service user, have permission from the regulator for fintech / similar service users, and not terminate API services.
Service Providers	PT Bank Danamon Indonesia Tbk ("Bank Danamon")

SERVICE BENEFITS

- Process automation
With API services, application development becomes more efficient, which facilitates integration between various applications and services due to process automation.
- Improve user experience
API services create a better and consistent user experience across platforms and devices.
- Expanding business reach
By utilizing the functionality provided on API services, it can expand the reach of the business.
- Data protection
API services are created in accordance with the National Open API Payment Standards in accordance with the technical and security standards set by regulations.

KEY FEATURES

- The API Central specification has followed regulatory provisions including the National Open Application Programming Interface (API SNAP) Standard.
- Secret access identities include API key, API secret, Client ID, Client Secret for API service access valid during testing and production.

API PRODUCTS

1. API Transaction Inquiry
It is an API service that provides information related to account balances.
2. API Bank Statement
It is an API service that provides account mutation information.
3. API Internal Account Inquiry
It is an API service that provides User account information at Danamon banks.
4. Intrabank Transfer API
is an API service that provides transfer services to fellow Danamon bank accounts.
5. External API Account Inquiry
It is an API service that provides the User's account information at other banks.
6. API Interbank Transfer
It is an API service for online transfers to other banks.
7. API RTGS Transfer
It is an API service that provides RTGS transfer services to other banks.
8. API SKNBI Transfer
It is an API service that provides SKN transfer services to other banks.
9. Account Inquiry
It is an API service that provides User account information at other banks for BI Fast.
10. Inquiry Status BI Fast
It is an API service that provides information on the status of BI Fast transactions.
11. API Virtual Account - Inquiry
It is an API service that provides virtual account name and billing information.
12. API Virtual Account - Payment
It is an API service for Danamon VA payments/topups.
13. API Transaction Status Inquiry
It is an API service that provides transfer transaction status
14. API Virtual Account – Create VA
It is an API service to create a VA number at Danamon Bank.
15. API Virtual Account – Delete VA
It is an API service to delete VA numbers at Danamon banks.

16. API BI Fast - Credit Transfer

It is an API service that provides a feature to make transfer transactions to the recipient's account/proxy through BI Fast.

17. Proxy Alias Resolution

It is an API service that provides a feature to query proxy / alias recipient users through BI Fast.

18. FSC Direct

FSC Direct is a service where Danamon's system is directly connected to the Principal's system in terms of the Supply Chain Financing Program (Distributor or Supplier), so that business transactions between the Principal and para-Distributors/Suppliers can be carried out between Danamon accounts.

19. API Inquiry Mutation – VA Debit

It is an API service that provides certain VA Debit Number mutations.

20. API Inquiry Data – VA Debit

It is an API service that provides certain VA Debit Number registration data

21. API Balance Inquiry – VA Debit

It is an API service that provides information on certain VA debit balances.

22. API Inquiry BIN Balance – VA Debit

It is an API service that provides information on the balance of all VA debits on the registered BIN

23. VA debit update

is an API service that provides updating data on certain VA debit numbers that have been registered

24. Create VA Debit

It is an API service to register a VA debit number along with its data data.

25. Delete VA Debit

to delete a specific debit VA No that has been registered

SERVICE RISK

- Operational risks in the form of transaction failures or other non-transactional activities.
- The risk of termination of cooperation if the relevant party is considered not to have an operational permit from the regulator.

TERMS OF SERVICE

- Service users fill out and sign and complete API Central registration documents.

- The user of the service is registered as Financial Technology in the Regulator.
- Service users get permission from the Regulator for users of P2P Lending type services.
- The service user receives permission from the Regulator for the service user of the Payment System Service Provider.

SERVICE FEE

The following are the service fees per transaction charged to service users:

SKN Transaction Fee	IDR 2,900,-
RTGS Transaction Fees	IDR 25,000,-.
Online Transaction Fees	IDR 7,500,-.
BI Fast Transaction Fees	IDR 2,500
Bill Payment Transaction Fee	IDR 2,500
Virtual Account Transaction Fee	IDR 2,000,-.

SKN Transfer API and RTGS Transfer Service Time

SKN & RTGS transaction service times follow the relevant regulatory provisions and other API service times are 24/7s.

INFORMATION/COMPLAINT SERVICE

For information/complaint services on transactions/services of Application Programming Interfaces - API Bank Danamon, service users can contact 1-500-090 or Email: hellodanamon@danamon.co.id. Complete information can be seen on the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-PENGGUNA-SERVICES>

Additional Information

- The Bank reserves the right to change the benefits, fees, risks, as well as the terms and conditions of this product and/or service that will be notified by Bank Danamon in any form and/or through any means in accordance with the applicable regulations.
- The Bank is obliged to inform any changes to the benefits, costs, risks, terms and conditions of this Product and Service by letter or through other means in accordance with the applicable terms and conditions. The notice will be notified 30 days before the effective date of the change.
- Other information about Bank Danamon's API can be accessed through the official website [of https://www.danamon.co.id/id/Bisnis/CashManagement/Payment-Service/API](https://www.danamon.co.id/id/Bisnis/CashManagement/Payment-Service/API)
- To close the API Facility of Bank Danamon, the service user can submit a closure request through the Business Unit PIC and fill out the API Service Closure Form .

SIMULATION

PT. ABC is an API service user who uses BI Fast and RTGS API services for the smooth running of its business. The simulation of transactions carried out by PT ABC is as follows:

Number of Transactions	API Services	Fees/ Transactions	Total Cost	COT
100	BI Fast	IDR 2,900	IDR 290,000	-
5	RTGS	IDR 25,000	IDR 125,000	14:30

Disclaimer (important to read)

- The Bank may reject the application if the prospective Service User does not meet the applicable requirements and regulations.
- Service users have read and understood Bank Danamon 's API products according to the Summary of Product and Service Information.
- This summary is only a means of product and service information for Prospective Users of services and is not intended as an official offer for a product and/or service.
- Users of the service are required to read, understand, and agree to the Cooperation Form and API Facility Terms carefully.
- The information covered in this Product and Service Information Summary is valid from the date of printing the document until the latest changes to the Product and Service Information Summary.
- Service users must carefully read this Summary of Product and Service Information before applying for the API Facility and have the right to ask questions to bank employees or call Hello Danamon at 1-500-090 or email hellodanamon@danamon.co.id for all matters or complaints related to the Summary of Product and Service Information.

This Summary of Product and Service Information has been adjusted to the provisions of laws and regulations, including the provisions of the Financial Services Authority regulations.

COMPLIANCE CHECKLIST PREPARATION

GENERAL PRODUCT AND SERVICE INFORMATION SUMMARY (GENERAL REPLAY)

Product/Service Name*) API CENTRAL
Divisions/Proposing Units & PICs TRANSACTION BANKING
Submission Date 17 December 2024

General Product and Service Information Summary (RIPLAY General)				
It	Conditions	Yes	Not	Mapping on Document/Description **)
1	Name and Type of Product/Service*)	v		Product Name Section
2	Publisher Name	v		Service Provider Section
3	Product Key Features	v		MAIN FEATURES Section
4	Benefit	v		SERVICE BENEFITS section
5	Risk	v		SERVICE RISK Section
6	Requirements and Procedures	v		TERMS OF SERVICE Section
7	Cost	v		SERVICE FEE Section
8	Simulation	v		SIMULATION Section
9	Logo Bank	v		HEADER Section
10	Additional Information	v		ADDITIONAL INFORMATION Section
11	Disclaimer: 1. The Bank may reject products and services if they do not meet the applicable requirements and regulations. 2. You must carefully read this Summary of Product and Service	v		DISCLAIMER Section

	Information and have the right to ask the Bank's employees about all matters related to this Summary of Product and Service Information.			
12	Statement "licensed and supervised by the Financial Services Authority and Bank Indonesia"	v		FOOTER Section
13	Product/Service Specific Terms	v		MAIN FEATURES Section

*) Unnecessary crossouts

**) Note: The Division/Proposing Unit fills in with a description of points and a page showing fulfillment according to the Provisions.