User Stories

### **Merchant Management**

#### Validate Bank Account from CBS

**User Story:**

**As a User**,

**I want to** validate merchant bank account no from CBS before submitting merchant onboard request

**so that** the AccountNumber is validated and associated correctly to the merchant..

**Acceptance Criteria:**

1. **Validate Bank Account Format**
   * **Given** the user enters a bank account number in the input field,
   * **When** the format does not match the CBS-required pattern (e.g., ^02000\d{8}$),
   * **Then** the "Verify" button should remain disabled or show an inline error message.
2. **Trigger CBS Validation**
   * **Given** the user has entered a valid 13-digit CBS-format account number,
   * **When** the user clicks the "Verify" button,
   * **Then** the system should send a real-time validation request to CBS.
3. **Successful Validation Response**
   * **Given** the CBS returns that the account exists and is active,
   * **When** the response is received,
   * **Then** a popup titled “Account Information” should be displayed showing the account details.
   * **And** the popup should contain an “Okay” button.
4. **Unsuccessful Validation Response**
   * **Given** the CBS returns that the account does not exist or is inactive,
   * **When** the response is received,
   * **Then** an error message should be displayed indicating the account is invalid or inactive.
5. **Persist Verified Info**
   * **Given** the account has been successfully verified,
   * **When** the popup is displayed,
   * **Then** the verified account details should remain visible until the user manually closes it.

#### Merchant Registration (Maker)

### **User Story:**

As a **User**,

**I want to** create a new merchant record

**so that** it can be reviewed and approved by the approver.

**Acceptance Criteria:**

1. **Field Input Validation**
   * **Given** the user is on the merchant registration form
   * **When** they enter values in the following fields:
     1. Merchant Name (required)
     2. Merchant ID (required, must be unique)
     3. Mobile Number (required)
     4. Email (required)
     5. Bank Account Number (required, must follow CBS format)
     6. Callback URL and Host URL (required)
     7. Charge Model (required)
     8. Status (required)
   * **THEN** the system marks required fields with asterisks and validates input on typing or submission.
2. **Unique Merchant ID**
   * **Given** the user enters a Merchant ID
   * **When** the system detects that the Merchant ID already exists
   * **Then** the system displays the message: "Merchant ID already exists."

1. **Mobile Number Format Validation**
   * **Given** the user inputs a mobile number
   * **When** the number doesn't match the pattern **^01[3-9]\d{8}$**
   * **Then** the system shows an error indicating the mobile number format is invalid

1. **Email Format Validation**
   * **Given** the user inputs an email address
   * **When** the email does not match a valid email format
   * **Then** the system shows the message: "Invalid email format."

1. **Status Dropdown**
   * **Given** the user tries to submit the form without selecting a status,
   * **When** the Status dropdown is left empty,
   * **Then** the system should prevent submission and show an error message .

* **And Given** the user clicks on the Status dropdown,
* **When** the dropdown options are displayed,
* **Then** it should show predefined values (e.g., "Active", "Inactive"

1. **Charge Model Dropdown**
   * **Given** the user fills out the registration form,
   * **When** the Charge Model dropdown is left unselected,
   * **Then** the system should prevent submission and show an inline message "Charge Model is required."
2. **Domain Field**
   * **Given** the user inputs a domain value,
   * **When** the domain is entered in an invalid format
   * **Then** the system should display an inline message like "Invalid domain format."
   * **And Given** the user tries to submit the form without filling the domain field,
   * **When** submission is attempted,
   * **Then** the system should prevent submission and highlight the domain field as required.
3. **Callback URL Field**
   * Given the user submits the form,
   * When the Callback URL field is empty,
   * Then the system should prevent submission and display "Callback URL is required."

#### Edit Merchant Record (Maker)

**User Story:**

**As a** User,

**I want to** edit a new or existing merchant record

**so that** the data remains up to date before submission for approval.

**Acceptance Criteria:**

1. **Editable fields**

* **Given** the user is viewing an existing merchant record in draft or rejected state
* **When** the user clicks to edit the record
* **Then** the user should be able to edit the following fields:  
  1. Merchant Name
  2. Contact Information (Mobile Number and Email)
  3. Status
  4. Bank Account Number
  5. Callback URL and Host URL
  6. Email
  7. Domain field

1. **Read-only Merchant ID**
   * **Given** the user is editing a merchant record
   * **When** the user attempts to edit the Merchant ID
   * **Then** the Merchant ID should be read-only and cannot be changed

1. **Status change**
   * **Given** the user is editing a merchant record
   * **When** the user selects to mark the record as "Active" or "Inactive"
   * **Then** the status change should be immediately reflected and logged in the system

1. **Saving changes**
   * **Given** the user has made changes to the merchant record
   * **When** the user clicks the "Save" button
   * **Then** the system should save the changes immediately

1. **Duplicate bank account**
   * **Given** the user has entered a bank account number
   * **When** the system detects that the bank account number already exists
   * **Then** the system should prevent saving and display an error message

1. **Bank account number format validation**
   * **Given** the user enters a bank account number
   * **When** the number does not match the required CBS pattern
   * **Then** the system should show a validation error indicating the format is invalid

1. **Mobile number format validation**
   * **Given** the user enters a mobile number
   * **When** the number does not match the required regex pattern for a valid mobile number
   * **Then** the system should show an error indicating the mobile number format is invalid

1. **Email format validation**
   * **Given** the user enters an email address
   * **When** the email does not match the standard email format
   * **Then** the system should show the message: "Invalid email format."
2. **Callback URL**
   * **Given** the user is editing a merchant record,
   * **When** the user modifies the Callback URL field,
   * **Then** the system should allow editing and validate the input for proper URL format.
   * **And** invalid formats should trigger an inline error message like: "Invalid URL format."
3. **Status Dropdown**
   * **Given** the user is editing a merchant record,
   * **When** the user changes the status using the dropdown (e.g., Active/Inactive),
   * **Then** the status change should be reflected immediately on the record and logged in the system.
4. **Domain Field**
   * **Given** the user is editing a merchant record,
   * **When** the user updates the Domain field,
   * **Then** the input should accept alphanumeric and dot-separated values,
   * **And** any invalid domain format should show an error like: "Invalid domain format."
5. **Created By / Created On**
   * **Given** the user is viewing a merchant record,
   * **Then** the fields **Created By** and **Created On** should be **read-only** and display the original creation user and timestamp.
6. **Edited By / Edited On**
   * **Given** the user saves any changes to a merchant record,
   * **Then** the system should auto-update “**Edited By**” with the current user ID and “**Edited On**” with the current timestamp,
   * **And** both should remain **read-only**
7. **Locked By / Locked On**
   * **Given** a record is locked
   * **Then** **Locked By** and **Locked On** field should show who locked it and when,
   * **And** should be **read-only**.
8. **Approver's Remarks / Remarks By / Remarks On**
   * **Given** an approver provides remarks during review or rejection,
   * **Then** Approver’s Remarks should show the comments,
   * **And** **Remarks By** and **Remarks On** should be automatically filled and **read-only.**

#### View List of Newly/Editable/Rejected Merchant Records

**User Story:**

**As a user**,

**I want to** view list of newly/editable/rejected merchant records

**so that** I can take further action

**Acceptance Criteria:**

1. **Display Merchant Record Columns**
   * **Given** I am on the merchant records list page
   * **When** the list is displayed
   * **Then** each record shows: Merchant Name, Merchant ID, Mobile Number, Email, Status , Created by, Created on, and Actions.

1. **Paginate the List**
   * **Given** there are more records than the default page size
   * **When** I view the list
   * **Then** the list is paginated with page numbers and next/prev controls

1. **Enable Sorting**
   * **Given** I am on the merchant records list
   * **When** I click on the Created Date column
   * **Then** the records are sorted accordingly

1. **Enable Filtering**
   * **Given** I want to narrow down the list of records
   * **When** I apply filters by status
   * **Then** the list updates to show only the matching records

1. **Allow Record Access if Unlocked**
   * **Given** a record is not locked by another user
   * **When** I click the **View/Edit** button
   * **Then** I can choose to either view or edit it

1. **Restrict Access if Locked**
   * **Given** a record is locked by another user
   * **When** I click on **View** button
   * **Then** only the merchant information details are shown
   * And the record can not be edited
2. **View Button Behavior**
   * **Given** I click the View button on a record
   * **When** the record opens
   * **Then** it is displayed in **read-only** mode
3. **Edit Button Behavior**
   * **Given** a record is not locked by another user
   * **When** I click the Edit button
   * **Then** the record opens in editable mode

#### Lock/Unlock Merchant Record (Maker)

**User Stories:**

1. **As a** **user**, **I want to** lock previously created merchant record for editing **so that** no other maker can make changes while I work on it
2. **As a user I want to** unlock a previously locked merchant record **so that** it becomes editable again by others

**Acceptance Criteria:**

1. **Lock a Merchant Record**

* **Given** a newly created or existing merchant record is not locked by any user,
* **When** the Maker clicks the “lock” icon
* **Then** the record should be locked exclusively for the current Maker,
* **And** the lock icon should change to a locked state
* **And** the record becomes uneditable for all other users except the locker.

1. **Unlock a Merchant Record**

* **Given** a merchant record is locked by the current logged-in Maker,
* **When** the Maker clicks the “unlock” icon,
* **Then** the record should be unlocked and the lock status cleared,
* **And** the icon should revert to the unlock state,
* **And** other Makers should now see the “Edit” button and be able to modify the record.

1. **View Locked Record by Another Maker**

* **Given** a merchant record is locked by **Maker A**,
* **When** **Maker B** accesses the record from the list or attempts to open it,
* **Then** the **“Edit” button should be disabled or hidden**,
* **And** only the **“View” button** should be visible,
* **And** the lock tooltip should clearly indicate “Locked by Maker A”.

1. **Prevent Unlock by Other Users**

* **Given** a record is locked by Maker A,
* **When** Maker B attempts to click the lock/unlock icon,
* **Then** the button should be disabled, and no unlocking action should be possible,

1. **Lock Icon Toggle Behavior**

* **Given** a record is currently in an unlocked state,
* **When** the Maker clicks the icon,
* **Then** it should toggle to lock, and when clicked again by the same user, it should toggle back to unlock,

1. **Lock Consistency Across Sessions**

* **Given** a record is locked,
* **When** the user refreshes the page or revisits the list,
* **Then** the lock state should persist, showing the correct lock icon and lock owner.

1. **View Mode Not Affected by Lock**

* **Given** any record (locked or unlocked),
* **When** any user clicks the “View” button,
* **Then** the record should open in read-only mode, regardless of lock status.

1. **Real-Time Lock Conflict Prevention**

* **Given** two Makers are accessing the same record simultaneously,
* **Whe**n Maker A locks the record first,
* **Then** Maker B should immediately see it as locked and should not be able to edit.

#### View Editable/Rejection Queue (Maker)

**User Story:** **As a user,** I want to view a list of newly added, editable, and rejected merchant records so that I can take further actions accordingly.

**Acceptance Criteria:**

1. **Record Information Displayed**
   * **Given** I am a user with access to the merchant records queue,
   * **When** I open the list of merchant records,
   * **Then** I should see records with basic information, including the Merchant Name, Merchant ID, Status, Last Modified Date, and Locked By (if locked).
2. **Rejection Cause Displayed**
   * **Given** the record is rejected,
   * **When** I view the rejected record,
   * **Then** the Rejection Cause should be displayed in the remarks icon and it must be mandatory for visibility.
3. **Filtering by Status or branch**
   * **Given** the records in the list,
   * **When** I filter by status or branch
   * **Then** I should only see records matching the criteria I selected.
4. **Pagination Support**
   * **Given** the list is paginated,
   * **When** I navigate through the pages,
   * **Then** the system should display the corresponding records on each page.

1. **Locked Record View**
   * **Given** a record is locked by another user,
   * **When** I click on view button,
   * **Then** I should only be able to view the record, all the fields should be uneditable and the lock status should be displayed along with the user who locked it
2. **Unlocked Record View**
   * **Given** a record is unlocked,
   * **When** I click on view button,
   * **Then** I should only be able to view the record fields and there should be lock button, lock and edit button.

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#### View Locked Merchant Records (Maker)

**User Story:**

**As a user**, I want to list all merchants that I have locked so that I can quickly browse through merchants that i need to edit

**Acceptance Criteria:**

1. **Filter by Current User Lock**

* **Given** the user has locked one or more merchant records
* **When** the user opens the "My Locked" list view
* **Then** only the records locked by the current user are shown

1. **Display Record Metadata**

* **Given** the locked merchant records list is displayed,
* **When** the user views the records,
* **Then** each record should show the following columns:  
  + Merchant Name
  + Merchant ID
  + Status (e.g., Draft, Rejected, Active)
  + Last Updated Date
  + Lock Icon / Lock Status
  + Action Buttons (View, Edit, Unlock)

3. **Lock Icon Visibility**

* **Given** the user is on the "My Locked" list,
* **When** the records are displayed,
* **Then** a **lock icon** should appear on each row to indicate the lock status of the record.

#### 4. Unlock from List View

* **Given** the user has locked a record and is viewing the list,
* **When** the user clicks the unlock icon or "Unlock" action button,
* **Then** the record should be unlocked, removed from the list, and become available for other users.

#### 5. View & Edit Functionality

* **Given** the user clicks “View” or “Edit” on a locked record,
* **When** the record opens,
* **Then**:  
  + “View” should show the record in **read-only** mode.
  + “Edit” should open the record in **editable mode** since it’s locked by the same user.

#### 6. Record Visibility Post Lock

* **Given** a user locks a record through any method (list, edit, or lock icon),
* **When** the user navigates to "My Locked",
* **Then** that record should immediately appear in the list without requiring a page reload.

#### 7. Sorting & Pagination Support

* **Given** there are more locked records than fit in a single page,
* **When** the user navigates between pages or clicks a column header (e.g., Last Updated),
* **Then** the system should support pagination and sorting properly.

#### 8. Empty State Handling

* **Given** the user has not locked any records,
* **When** the user opens "My Locked" list,
* **Then** an empty state message like “No locked records” should be displayed.

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#### View Approval Queue (Approver)

**User Story:** **As a user,** I want to view a list of merchant records that are waiting for approval so that I can identify records pending my action.

**Acceptance Criteria:**

1. **Show Only Pending Approval Records**
   * **Given** there are merchant records in various statuses
   * **When** the approver opens the approval queue
   * **Then** only records with the status "Pending Approval" are displayed
2. **Display Key Record Information**
   * **Given** the approval queue is displayed
   * **When** the approver views the list
   * **Then** each record shows the merchant name, created date, and Maker
3. **Sort by Created Date**
   * **Given** the approval queue contains multiple records
   * **When** the approver chooses to sort by created date
   * **Then** the list is reordered accordingly based on the selected sort direction
4. **Filter by Maker or Created Date Range**
   * **Given** the approval queue contains multiple records
   * **When** the approver applies a filter by Maker or selects a created date range
   * **Then** only the records matching the filter criteria are shown

#### View Locked Records (Approver)

**User Story:** **As a user,** I want to view a list of all merchant records that I have locked so that I can quickly browse through merchants that need my approval.

**Acceptance Criteria:**

1. **Show Only Records Locked by Current Approver**

* **Given** the approver is logged in and merchant records have varying lock statuses,
* **When** the approver opens the "My Locked" records view,
* **Then** only the records locked by the currently logged-in approver should be displayed, excluding records locked by others.

1. **Display Key Record Information**

* **Given** the list of locked merchant records is shown,
* **When** the approver views the list,
* **Then** each row should display the following columns: Merchant Name, Merchant ID, Lock Time, Locked By, Created On, and Status.

1. **Indicate Lock Ownership Clearly**

* **Given** a record is locked by the current approver,
* **When** the approver views the “Locked By” column
* **Then** the ownership should be clearly indicated as belonging to the current user

1. **Unlock Functionality**

* **Given** a record is locked by the current approver,
* **When** the approver selects the record and clicks the "Unlock" button,
* **Then** the record should be unlocked successfully, removed from the "My Locked" list, and made available to other users for action

1. **View Access to Locked Records**

* **Given** the locked records are listed,
* **When** the approver clicks the “View” button for a record,
* **Then** the record should open in read-only mode with all fields visible but non-editable.

1. **Search and Filter Capabilities**

* Given the approver is on the "My Locked" view,
* When the user searches by Merchant Name or ID or applies column filters,
* Then the list should be updated to show only matching records.

1. **Column Customization**

* ***Given*** the locked list view is open,
* **When** the approver clicks the “Column” button,
* **Then** they should be able to toggle the visibility of individual columns such as Status, Lock Time, Merchant ID, etc.

1. **Sorting Functionality**

* **Given** the approver has multiple locked records,
* **When** they click on sortable column headers (e.g., Lock Time, Created On),
* **Then** the list should reorder accordingly in ascending or descending order.

1. **Pagination and List Refresh**

* **Given** the approver has locked more records than can fit in one page,
* **When** they navigate between pages or click “Refresh”,
* **Then** pagination should function correctly, and the list should show the most updated lock status of all records.

1. **No Data Fallback**

* **Given** the approver has no locked records or uses filters that yield no results,
* **When** the list is rendered,
* **Then** a message such as “No Records Found” should be displayed instead of an empty table.

#### Approve/Reject Merchant (Approver)

**User Stories:**

* **As a user**, **I want to** approve a merchant record **so that** valid entries are accepted and processed.
* **As a user, I want** to reject a merchant record **so that** non-compliant or invalid entries are not processed.

**Acceptance Criteria:**

1. **Approve Merchant Successfully**

* **Given** the merchant record is in "Pending Approval" status and is unlocked
* **When** the approver clicks on "Approve" (either directly from the queue or after reviewing merchant details)
* **Then** the record should be marked as approved
* **And** it should be removed from the Approval Queue
* **And** the approved record should now appear in the All List
* **And** the system should send a confirmation SMS and email to the merchant containing login credentials

1. **Reject Merchant with Remarks**

**Given** the merchant record is in "Pending Approval" status and is unlocked

**When** the approver selects **"Further Action",** provides valid remarks, and clicks **OK**

**Then** the record should be rejected, and its status should update accordingly

**And** the merchant record should be returned to the maker

**And** the rejection reason should be visible to the maker

**And** the maker should be able to edit the rejected record.

1. **Input Validation on Rejection**

* **Given** the remarks modal is opened via "Further Action"
* **When** the user tries to submit without entering any text
* **Then** the system should prevent submission and show a validation error
* **When** the user enters text up to the maximum character limit and clicks OK
* **Then** the system should accept the rejection

1. **Access and Lock Controls**
   * **Given** a record is locked by another approver
   * **When** a different approver tries to open, approve, or reject
   * **Then** the Approve and Further Action buttons should be disabled or hidden
   * **And** if record is unlocked by the approver
   * **Then** the record should be editable and actionable by another approver.

1. **UI Navigation Flow**

* **Given** the approver is on the Approval Queue
* **When** they click "View",
* **Then** they should see the "Go to Approve" button
* **When** they click "Go to Approve",
* **Then** they should see three buttons: "Back", "Approve", and "Further Action"
* **When** "Further Action" is clicked,
* **Then** the remarks modal should appear
* **When** clicking "Cancel" on the modal
* **Then** it should close with no changes

#### Lock/Unlock for Approval (Approver)

**User Stories:**

* **As a user**, I want to lock a merchant record for approval so that no one else can approve it while I review it.
* **As a user**, I want to unlock a previously locked merchant record so that others can review and approve it.

**Acceptance Criteria:**

1. **Lock Record for Approval**
   * **Given** the user is an Approver and the merchant record appears in the **Approval Queue**,
   * **When** the Approver clicks the **Lock icon** next to a record,
   * **Then** the system should lock the record immediately for the current Approver
   * **And** display the **locked icon** next to the record
   * **And** update the **Locked By** and **Locked On** fields with the current Approver's name and timestamp
   * **And** move the record into the Approver’s **"My Locked"** view
   * **And** disable the Lock button to prevent redundant actions.
2. **Unlock by Same Approver Only**
   * **Given** a record is locked by the current Approver,
   * **When** the Approver clicks the **Unlock icon**,
   * **Then** the system should unlock the record
   * **And** update the Lock icon to the unlocked state
   * **And** clear the **Locked By** and **Locked On** fields
   * **And** remove the record from the **"My Locked"** view
   * **And** make the record available for other Approvers to lock and approve.
3. **Prevent Actions by Other Approvers When Locked**
   * **Given** a record is locked by Approver A,
   * **When** Approver B tries to unlock or approve the record,
   * **Then** the lock/unlock icon and Approve buttons should be disabled
   * And only the View button should be available
   * And the UI should clearly indicate that the record is locked by another user (e.g., "Locked by: Approver A")
4. **Only Records in "Approval queue" Are Lockable**

* **Given** a record is visible in the All List or any non-approval context,
* **When** the Approver views those records,
* **Then** the Lock/Unlock icons should not be shown
* **And** the row should appear as read-only, with only the View button available
* **And** the record cannot be locked or unlocked from this view.

1. **Lock/Unlock Does Not Affect Read-Only Viewing**

* **Given** any record (locked or unlocked),
* **When** an Approver clicks the View button,
* **Then** the record should open in read-only mode
* **And** view access should remain available regardless of lock status.

#### View Merchant Details (Maker/Approver)

**User Stories:**

* **As a user**, I want to view details of approved merchant records so that I can view details of records in progress.
* **As a user**, I want to view details of previously created or live merchant records and see their details so that I can manage and track all merchant activities.

**Acceptance Criteria:**

**Merchant Information Page Details**

* **Given** the user (Maker or Approver) accesses the Merchant Information Details page,
* **When** the page is displayed,
* **Then** the following fields should be visible and presented in read-only (non-editable) format:
  + Merchant Name
  + Merchant ID
  + Mobile Number
  + Email
  + Domain
  + Callback URL
  + Status
  + Bank Account Number
  + Created By
  + Created On
  + Locked By
  + Locked On
  + Edited By
  + Edited On
  + Approved By
  + Approved On
  + Remarks
  + Remarked By
  + Remarked On
* **And** no input field should be editable in this view for either Maker or Approver.

**View Merchant Record (Maker - Any State)**

* + **Given** the user is a Maker and is viewing records from the "All List" or "New List",
  + **When** the Maker clicks the View button on any merchant record (regardless of lock state),
  + **Then** the system should navigate to the Merchant Information Details page,
  + **And** all information fields should be read-only and non-editable.

**View Locked Record (Maker - Locked by Others)**

* + **Given** the user is a Maker and the selected record is locked by another Maker,
  + **When** the Maker views the merchant information page,
  + **Then** only the Back button should be visible,
  + **And** clicking Back should return the user to the Merchant Record List.

**View Unlocked or Self-Locked Record (Maker)**

* **Given** the user is a Maker and the selected record is unlocked or locked by the same Maker,
* **When** the Maker views the merchant information page,
* **Then** both Back and Go to Edit buttons should be visible,
* **And** clicking Go to Edit should take the user to the editable Merchant Information form,
* **And** clicking Back should return the user to the Merchant Record List.

**View Merchant Record (Approver - Any State)**

* **Given** the user is an Approver and is accessing the Approval Queue,
* **When** the Approver clicks the View button on any merchant record (regardless of lock state),
* **Then** the system should navigate to the Merchant Information Details page,
* **And** all fields should be read-only and non-editable.

**View Locked Record (Approver - Locked by Others)**

* **Given** the selected record is locked by another Approver,
* **When** the logged-in Approver views the record,
* **Then** only the Back button should be visible,
* **And** clicking Back should return the user to the Approval Queue.

**View Unlocked or Self-Locked Record (Approver)**

* **Given** the selected record is unlocked or locked by the current Approver,
* **When** the Approver views the merchant information page,
* **Then** both Back and Go to Approve buttons should be visible,
* **And** clicking Go to Approve should take the user to the approval action page,
* **And** clicking Back should return the user to the Approval Queue.

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#### View Merchant Records Pending Approval(Maker/Approver)

**User Story:**

**As a** Maker or Approver,

**I want to** view details of previously created or live merchant records and see their details,

**so that** I can manage and track all merchant activities.

**Acceptance Criteria:  
  
  
 Merchant Information Page Details- Maker/Approver**

* **Given** the user (Maker or Approver) accesses the Merchant Information Details page,
* **When** the page is displayed,
* **Then** the following fields should be visible and presented in read-only (non-editable) format:
  + Merchant Name
  + Merchant ID
  + Mobile Number
  + Email
  + Domain
  + Callback URL
  + Status
  + Bank Account Number
  + Created By
  + Created On
  + Locked By
  + Locked On
  + Edited By
  + Edited On
  + Approved By
  + Approved On
  + Remarks
  + Remarked By
  + Remarked On
* **And** no input field should be editable in this view for either Maker or Approver.

### **View Pending Approval Record – Maker Side**

1. **View Pending Approval Record (Maker – Any Lock State)**

* **Given** the user is a Maker and the record is in the "New List",
* **When** the Maker clicks on the "View" button,
* **Then** the system should display the Merchant Information page with all fields in read-only mode,
* **And** a Back button should always be visible.

1. **View Pending Approval Record (Maker – Unlocked or Self-Locked)**

* **Given** the user is a Maker and the selected record is either unlocked or locked by the same Maker,
* **When** the Maker views the record,
* **Then** the system should display both the Back and Go to Edit buttons,
* **And** the Go to Edit button should navigate the user to the editable merchant form.

1. **View Pending Approval Record (Maker – Locked by Approver)**

* **Given** the user is a Maker and the selected record is locked by an Approver,
* **When** the Maker views the record,
* **Then** only the Back button should be shown,
* **And** all fields should be in read-only mode,
* **And** the Go to Edit button should be hidden or disabled.

### 

**View Pending Approval Record – Approver Side**

1. **Record Visibility (Approver – Only Unlocked Records)**

* **Given** the record is locked by a Maker,
* **When** the Approver accesses the Approval Queue,
* **Then** the record should not appear in the Approver’s Approval List until it is unlocked by the Maker.

1. **View Pending Approval Record (Approver – Any Lock State)**

* **Given** the user is an Approver and the record is visible in the Approval Queue,
* **When** the Approver clicks on the "View" button,
* **Then** the system should display the Merchant Information page with all fields in read-only mode,
* **And** a Back button should always be visible.

1. **View Pending Approval Record (Approver – Unlocked or Self-Locked)**

* **Given** the user is an Approver and the record is either unlocked or locked by the same Approver,
* **When** the Approver views the record,
* **Then** both the Back and Go to Approve buttons should be displayed,
* **And** the Go to Approve button should navigate to the approval screen.

1. **View Pending Approval Record (Approver – Locked by Another Approver)**

* **Given** the user is an Approver and the record is locked by another Approver,
* **When** the Approver views the record,
* **Then** only the Back button should be visible,
* **And** the Go to Approve button should be hidden or disabled.

**Cross-Role Lock Behavior**

1. **Approver Lock Effect on Maker Access**

* **Given** the record is locked by an Approver,
* **When** the Maker attempts to view the record from the New List,
* **Then** the system should show the Merchant Information page in read-only mode with only the Back button visible,
* **And** the Go to Edit button should not be available.

1. **Maker Lock Effect on Approver Visibility**

* **Given** a Maker has locked a record after editing,
* **When** any Approver accesses the Approval Queue,
* **Then** the locked record should not appear in the queue,
* **And** should only appear once the Maker unlocks it.

1. **Multiple Approver Lock Handling**

* **Given** a record is locked by an Approver,
* **When** another Approver accesses the Approval Queue,
* **Then** they should only see the View button,
* **And** upon viewing, only the Back button should be visible with all fields read-only.

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#### List All Merchants (Maker/Approver)

**User Story:**

**As a user,** I want to list all merchants with their basic information so that I can quickly browse through merchants.

**Acceptance Criteria:  
  
List all merchant for maker:**

**Record Information Displayed**

* + **Given** I am a user with access to the merchantall list,,
  + **When** I open the list of merchant records,
  + **Then** I should see records with basic information, including the Merchant Name, Merchant ID, Status, Last edited by, Last Modified Date, and Locked By (if locked) etc

**Rejection Cause Displayed**

* + **Given** the record is rejected,
  + **When** I view the rejected record,
  + **Then** the Rejection Cause should be displayed in the remarks icon and it must be mandatory for visibility.

**Filtering by Status or branch**

* + **Given** the records in the list,
  + **When** I filter by status or branch
  + **Then** I should only see records matching the criteria I selected.

**Pagination Support**

* + **Given** the list is paginated,
  + **When** I navigate through the pages,
  + **Then** the system should display the corresponding records on each page.

**Locked Record View**

* + **Given** a record is locked by another user,
  + **When** I click on view button,
  + **Then** I should only be able to view the record, all the fields should be uneditable and the lock status should be displayed along with the user who locked it

**Unlocked Record View**

* + **Given** a record is unlocked,
  + **When** I click on view button,
  + **Then** I should only be able to view the record fields and there should be lock button, lock and edit button.

**List all merchant for Approver:**

**Record Information Displayed**

* + **Given** I am a approver with access to the merchant all list, ,
  + **When** I open the list of merchant records,
  + **Then** I should see records with basic information, including the Merchant Name, Merchant ID, Status, Last Modified Date, and Locked By (if locked).

**Filtering by Status or branch**

* + **Given** the records in the list,
  + **When** I filter by status or branch
  + **Then** I should only see records matching the criteria I selected.

**Pagination Support**

* + **Given** the list is paginated,
  + **When** I navigate through the pages,
  + **Then** the system should display the corresponding records on each page.

API Design Draft

# **1. Create Merchant**

**Purpose:** Create new merchant as Unauthorized Records.

**Endpoint:** /merchants/drafts  
**Method:** POST

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | Must be provided by client. The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| X-User-ID [backend handled] | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Client-ID  [backend handled] | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### 

#### Request Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| merchant\_name | String | Yes | "Du" | The name of the merchant or organization. |
| merchant\_id | String | Yes | "Eiin123456" | The actual legal ID or registration number associated with the merchant. |
| email | String | Yes | "du434@edu" | The email address of the merchant or organization. |
| mobile\_no | String | Yes | "01725665243" | The primary mobile number for the merchant or organization. |
| domain | String | Yes | "du.com" | The domain name (website) associated with the merchant or organization. |
| call\_back\_url | String | Yes | "<https://du.com/api/callback>" | The callback URL that the merchant provides for the system to notify them of events or results. |
| bank\_account\_no | String | Yes | "020001000030" | The bank account number for the merchant. |
| status | String | Yes | Active |  |
| charge\_model\_id | String | Yes | "CM-001" | A unique identifier for the charge model that defines how the merchant will be charged (e.g., CM-001 for a standard charge model). |
| logo | String | Yes | 79837498374983274983724983279843274983274 | Base64 logo. |
| contact\_info | Object | No | {  "name": "nasima",  "designation": "Officer",  "mobile": "01988290479",  "email": "nasima@gmail.com"  } | An object containing the details of the contact person associated with the merchant. |

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | 2134 | Oid for newly created record |
| message | String | Yes | successfully saved | tresponse message |

# 2. **Get New List**

**Purpose**: Get newly created merchant list

**Endpoint**: /merchants/drafts?status=Active&page=0&page\_size=20&is\_new\_record=yes

**Method**: GET

**Headers**:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Request Query Parameters:**

| Parameter Name | Type | Mandatory | Value | Description |
| --- | --- | --- | --- | --- |
| status | String | Yes | Active | Filter to get merchants with NEW status |
| page | String | Yes | 0 | Number of records to skip before returning data. |
| page\_size | String | Yes | 10 | Maximum number of records to return. |
| is\_new\_record | String | Yes | Yes/No |  |
| search\_text | String | No | “01643444433” | A text query used to filter results based on a keyword or phrase. |

Request Example (cURL):

**curl -X GET** "https://api.example.com/merchants/drafts?status=Active&search\_text=01643444433&page=0&page\_size=20" \

-H "Authorization: Bearer <token>" \

-H "Content-Type: application/json" \

-H "X-User-ID: 123456" \

-H "Request-ID: req-7890" \

-H "Request-Time: 2025-04-29T12:34:56Z" \

-H "Request-TimeOut-In-Sec: 10" \

-H "Client-ID: web-frontend"

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| merchant\_name | String | Yes |  | Merchant’s registered name. |
| merchant\_Id | String | Yes |  | Unique ID number of the merchant. |
| bank\_account\_no | String | Yes |  | Bank account number of the merchant. |
| email | String | No |  | Merchant’s official email address. |
| mobile\_no | String | No |  | Merchant’s official contact number. |
| status | String | Yes |  | Status of the merchant |
| locked\_by | String | No | System | Who locked a merchant to update data |
| locked\_on | String | No | 2025-04-24 10:19:58 | When locked a merchant to update data |
| is\_approver\_remarks | String | No | Yes | Have any remarks |
| approver\_remarks | String | No | Test Remarks | Remarks from approver |

**Response Body Example:**

{

“message”:”List data found”,

"data\_list": [

{

"merchant\_name": "Mr. Abidur Rahman",

"merchant\_Id": "12345",

"bank\_account\_no": "123456789012",

"email": "merchant1@example.com",

"mobile\_no": "9876543210",

“locked\_by”:”System”,

“locked\_on”:”2025-04-24 10:19:58”,

“is\_approver\_remarks”:”Yes”,

“approver\_remarks”:”Remarks”,

"status": "Active"

},

{

"merchant\_name": "Ms. Sadiqur Rhman",

"merchant\_Id": "67890",

"bank\_account\_no": "987654321098",

"email": "merchant2@example.com",

"mobile\_no": "8765432109",

“locked\_by”:”System”,

“locked\_on”:”2025-04-24 10:19:58”,

“is\_approver\_remarks”:”Yes”,

“approver\_remarks”:”Remarks”,

"status": "Active"

}

]}

# 

# 

# 

# 

# 3. **Lock New Merchant (Maker)**

**Purpose**: Lock newly/previously created merchant

**Endpoint**: /merchants/drafts/lock  
**Method**: POST

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### Request Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id\_list | List of String | Yes | [DU00001,KU0001] | List of merchant Id |

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| message | String | Yes | true/false | Operation Success/Failed |

# 4. **Unlock New Merchant (Maker)**

**Purpose**: Unlock newly/previously merchant

**Endpoint**: /merchants/drafts/unlock  
**Method**: POST

**Headers**:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Request Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id\_list | List of String | Yes | [DU00001,KU0001] | List of merchant Id |

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| message | string | Yes |  | Operation Success/Failed |

# 5. **Get My Editable List**

**Purpose**: Get My Editable list

**Endpoint**: merchants/drafts?locked\_by\_current\_user=true&status=Active&page=0&page\_size=20&is\_locked=yes

**Method**: GET

**Headers**:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Request Query Parameters:**

| Parameter Name | Type | Mandatory | Value | Description |
| --- | --- | --- | --- | --- |
| locked\_by\_current\_user | Boolean | Yes | true |  |
| status | String | Yes | LOCKED | Filter to get merchants with NEW status |
| is\_locked | String | Yes | Yes/No |  |
| search\_text | String | No | “01643444433” | A text query used to filter results based on a keyword or phrase. |
| page | String | Yes | 0 | Number of records to skip before returning data. |
| page\_size | String | Yes | 10 | Maximum number of records to return. |

Request Example (cURL):

**curl -X GET** "https://api.example.com/merchants/drafts?status=Active&locked\_by\_current\_user=true&search\_text=01643444433&is\_locked=Yes&page=0&page\_size=20" \

-H "Authorization: Bearer <token>" \

-H "Content-Type: application/json" \

-H "X-User-ID: 123456" \

-H "Request-ID: req-7890" \

-H "Request-Time: 2025-04-29T12:34:56Z" \

-H "Request-TimeOut-In-Sec: 10" \

-H "Client-ID: web-frontend"

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| merchant\_name | String | Yes |  | Merchant’s registered name. |
| **merchant\_Id** | String | Yes |  | Unique ID number of the merchant. |
| bank\_account\_no | String | Yes |  | Bank account number of the merchant. |
| email | String | No |  | Merchant’s official email address. |
| mobile\_no | String | No |  | Merchant’s official contact number. |
| status | String | Yes |  | Status of the merchant |
| locked\_by | String | No | System | Who locked a merchant to update data |
| locked\_on | String | No | 2025-04-24 10:19:58 | When locked a merchant to update data |
| is\_approver\_remarks | String | No | Yes | Have any remarks |
| approver\_remarks | String | No | Test Remarks | Remarks from approver |

**Response Body Example:**

{

“message”:”List data found”,

"data\_list": [

{

"merchant\_name": "Mr. Abidur Rahman",

"merchant\_Id": "12345",

"bank\_account\_no": "123456789012",

"email": "merchant1@example.com",

"mobile\_no": "9876543210",

“locked\_by”:”System”,

“locked\_on”:”2025-04-24 10:19:58”,

“is\_approver\_remarks”:”Yes”,

“approver\_remarks”:”Remarks”,

"status": "Active"

},

{

"merchant\_name": "Ms. Sadiqur Rhman",

"merchant\_Id": "67890",

"bank\_account\_no": "987654321098",

"email": "merchant2@example.com",

"mobile\_no": "8765432109",

“locked\_by”:”System”,

“locked\_on”:”2025-04-24 10:19:58”,

“is\_approver\_remarks”:”Yes”,

“approver\_remarks”:”Remarks”,

"status": "Active"

}

]

}

# 6. **Get a Draft Merchant’s Details**

**Purpose:** Retrieve details of a specific merchant draft

**Endpoint:** /api/v1/merchants/drafts/{id}   
**Method:** GET

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| Request-Id | 92abd315-7564-42c7-b98f-ccbfce6b93de | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-Timeout-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| X-User-ID [backend handled] | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Client-ID  [backend handled] | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### Request Parameter:

| **Parameter** | **Type** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| id | String | Yes | BPG-generated draft merchant ID/ merchants unique ID |

### 

#### 

#### Response Example:

{

"message": "Success",

"id": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"merchant\_id": "string",

"merchant\_name": "Dhaka University",

"bank\_account\_no": "0023128373678463",

"email": "merchant@du.ac.bd",

"mobile\_no": "01700000000",

"domain": "<https://www.du.ac.bd/>",

“call\_back\_url”: “https://du.edu.bd/api/callback”,

"logo": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"charge\_model\_id": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"contact\_info": {

"name": "string",

"designation": "string",

"mobile\_no": "string",

"email": "string"

},

"status": "Active",

"is\_locked": true,

"locked\_on": "2025-04-29 09:02:18",

"locked\_by": "System Maker",

"approved\_on": "2025-04-29 09:02:18",

"approved\_by": "System Approver",

"created\_on": "2025-04-29 09:02:18",

"created\_by": "System Maker",

"edited\_on": "2025-04-29 09:02:18",

"edited\_by": "System Maker"

}}

### 

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | 92abd315-7564-42c7-b98f-ccbfce6b93de | BPG-generated unique draft merchant ID |
| merchant\_id | String | Yes |  | Merchants unique id |
| merchant\_name | String | Yes | Dhaka University | Name of the merchant or organization |
| bank\_account\_no | String | Yes | 0023128373678463 | Merchant's bank account number. |
| email | String | Yes | merchant@du.ac.bd | Merchant email address |
| mobile\_no | String | Yes | 01700000000 | Merchant mobile number |
| domain | String | Yes | https://www.du.ac.bd/ | Merchants web application URL |
| call\_back\_url | String | Yes | <https://du.com/api/callback> | The callback URL that the merchant provides for the system to notify them of events or results |
| logo | String |  | 92abd315-7564-42c7-b98f-ccbfce6b93de | Reference of uploaded logo |
| charge\_model\_id | String | No | 92abd315-7564-42c7-b98f-ccbfce6b93de | Merchant bank account’s charge model id |
| contact\_info | Contact Information | Yes | Contact Information | Designated persons information for contact |
| status | String | Yes | Active/Inactive | Current status of the merchant draft |
| is\_locked | Boolean | Yes | true/false | Whether the merchant is currently locked by or not |
| locked\_on | String | Yes | 2025-04-29 09:02:18 | Timestamp when the merchant was locked |
| locked\_by | String | Yes | System Maker | User ID of the user who locked the merchant |
| approved\_on | String | No | 2025-04-29 09:02:18 | "The date and time when the merchant was approved by the approver |
| approved\_by | String | No | System Approver | User ID of the user who initially created the merchant |
| created\_on | String | No | 2025-04-29 09:02:18 | The date and time when the merchant was created |
| created\_by | String | No | System Maker | User ID of the user who created the merchant |
| edited\_on | String | No | 2025-04-29 09:02:18 | The date and time when the merchant was last updated |
| edited\_by | String | No | System Maker | User ID of the last user who modified the merchant details |

##### **Contact Information:**

| **Parameter** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| name | String | No | John Dow | Full name of the primary contact person for the merchant |
| designation | String | No | Consultant | Job title or role of the contact person within the organization |
| mobile\_no | String | No | 01700000000 | Contact phone number of the designated person |
| email | String | No | johndoe@gmail.com | Primary email contact for the designated person |

# **7. Merchant Edit**

**Purpose:** To save updated merchant data

**Endpoint:** /api/v1/merchants/drafts/{id}  
**Method:** PUT

#### 

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Token for Authorization |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID is created and managed by the backend to identify which user is making the request. |
| Request-ID | bpg-78uuy88-9807 | Yes | A unique ID is created for each request to help track and log it separately. |
| Request-Time | 2025-04-29 16:00:10 | Yes | Request initiated time |
| Request-TimeOut-In-Sec | 60 | Yes | This is the number of seconds the server will wait for a request to finish before stopping it. |
| Client-ID | D0:53:49:5A:15:15 | Yes | This is an ID that shows which client is making the request. It can help track the client or limit how many requests they make. |

#### Request Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| merchant\_name | String | Yes | "Dhaka University" | The name of the merchant or organization. |
| email | String | Yes | "dhkuniversity@edu" | The email address of the merchant or organization. |
| mobile\_no | String | Yes | "01988290479" | The primary mobile number for the merchant or organization. |
| domain | String | Yes | "du.com" | The domain name (website) associated with the merchant or organization. |
| call\_back\_url | String | Yes | "<https://du.com/api/callback>" | The callback URL that the merchant provides for the system to notify them of events or results. |
| bank\_account\_no | String | Yes | "9876543210123456" | The bank account number for the merchant. |
| status | String | Yes | Inactive |  |
| charge\_model\_id | String | Yes | "CM-001" | A unique identifier for the charge model that defines how the merchant will be charged (e.g., CM-001 for a standard charge model). |
| contact\_info | Object | No | {  "name": "nasima",  "designation": "Officer",  "mobile": "01988290479",  "email": "nasima@gmail.com"  } | An object containing the details of the contact person associated with the merchant. |
| logo | String | Yes |  |  |

### **Response Fields:**

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | “658ytyu766575yt” | System return updated records id as a response |
| message | String | Yes | “Updated Successfully” | Response message about the result of the request |

# 

# 8. **Lock** data **for Editing**

**Purpose**: Lock merchant data before editing

**Endpoint**: /merchants/lock  
**Method**: POST

**Headers**:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Request Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id\_list | List of String | Yes | [DU00001,KU0001] | List of merchant Id |

**Request Body Example:**

{

"id\_list": ["12345", "67890"]

}

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| message | String | Yes | Successfully Locked /Failed to lock | Operation Success/Failed |

**Response Body Example:**

**{ "message": “**Successfully Locked**”}**

# 

# 

# 

# 9. **Merchant Get Lis**t

**Purpose:** To get Merchant lists

**Endpoint:** /api/v1/merchants  
**Method:** GET

Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Query Param**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| page | String | Yes | 0 | Number of records to skip before returning data. |
| page\_size | String | Yes | 10 | Maximum number of records to return. |
| status | String | No |  | Represents an entity's current state |
| search\_text | String | No |  | search\_text field used for filtering or querying operations. |

{

"message": "Success",

"data\_list": {

"id": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"merchant\_id": "string",

"merchant\_name": "Dhaka University",

"bank\_account\_no": "0023128373678463",

"email": "merchant@du.ac.bd",

"mobile\_no": "01700000000",

"domain": "<https://www.du.ac.bd/>",

“call\_back\_url”: “https://du.edu.bd/api/callback”,

"logo": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"charge\_model\_id": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"status": "Active",

"is\_locked": true,

"locked\_on": "2025-04-29 09:02:18",

"locked\_by": "System Maker",

"approved\_on": "2025-04-29 09:02:18",

"approved\_by": "System Approver"

}

}

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | “92abd315-7564-42c7-b98f-ccbfce6b93de” | BPG-generated unique draft merchant ID |
| merchant\_id | String | Yes |  | Merchants unique id |
| merchant\_name | String | Yes | “Dhaka University” | Name of the merchant or organization |
| bank\_account\_no | String | Yes | “0023128373678463” | Merchant's bank account number. |
| email | String | Yes | “merchant@du.ac.bd” | Merchant email address |
| mobile\_no | String | Yes | “01700000000” | Merchant mobile number |
| domain | String | Yes | “https://www.du.ac.bd/” | Merchants web application URL |
| logo | String |  | “92abd315-7564-42c7-b98f-ccbfce6b93de” | Reference of uploaded logo |
| charge\_model\_id | String | No | “92abd315-7564-42c7-b98f-ccbfce6b93de” | Merchant bank account’s charge model id |
| status | String | Yes | “Active”/”Inactive” | Current status of the merchant draft |
| is\_locked | Boolean | Yes | true/false | Whether the merchant is currently locked by or not |
| locked\_on | String | Yes | 2025-04-29 09:02:18 | Timestamp when the merchant was locked |
| locked\_by | String | Yes | “System Maker” | User ID of the user who locked the merchant |
| approved\_on | String | No | 2025-04-29 09:02:18 | "The date and time when the merchant was approved by the approver |
| approved\_by | String | No | “System Approver” | User ID of the user who initially created the merchant |
| created\_on | String | No | 2025-04-29 09:02:18 | The date and time when the merchant was created |
| created\_by | String | No | “System Maker” | User ID of the user who created the merchant |
| message | String | Yes | Successfully get merchant list | success/failed response message |

### 

# 10. Get a Merchant’s Details

**Purpose:** Retrieve details of a specific merchant

**Endpoint:** /api/v1/merchants/{id}   
**Method:** GET

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| Request-Id | 92abd315-7564-42c7-b98f-ccbfce6b93de | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-Timeout-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| X-User-ID [backend handled] | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Client-ID  [backend handled] | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### Request Parameter:

| **Parameter** | **Type** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| id | String | Yes | BPG-generated draft merchant ID/ merchants unique ID |

### 

#### 

#### 

#### Response Example:

{

"message": "Success",

"id": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"merchant\_id": "string",

"merchant\_name": "Dhaka University",

"bank\_account\_no": "0023128373678463",

"email": "merchant@du.ac.bd",

"mobile\_no": "01700000000",

"domain": "<https://www.du.ac.bd/>",

“call\_back\_url”: “https://du.edu.bd/api/callback”,

"logo": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"charge\_model\_id": "92abd315-7564-42c7-b98f-ccbfce6b93de",

"contact\_info": {

"name": "string",

"designation": "string",

"mobile\_no": "string",

"email": "string"

},

"status": "Active",

"is\_locked": true,

"locked\_on": "2025-04-29 09:02:18",

"locked\_by": "System Maker",

"approved\_on": "2025-04-29 09:02:18",

"approved\_by": "System Approver",

"created\_on": "2025-04-29 09:02:18",

"created\_by": "System Maker",

"edited\_on": "2025-04-29 09:02:18",

"edited\_by": "System Maker"

}

### 

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | 92abd315-7564-42c7-b98f-ccbfce6b93de | BPG-generated unique draft merchant ID |
| merchant\_id | String | Yes |  | Merchants unique id |
| merchant\_name | String | Yes | Dhaka University | Name of the merchant or organization |
| bank\_account\_no | String | Yes | 0023128373678463 | Merchant's bank account number. |
| email | String | Yes | merchant@du.ac.bd | Merchant email address |
| mobile\_no | String | Yes | 01700000000 | Merchant mobile number |
| domain | String | Yes | https://www.du.ac.bd/ | Merchants web application URL |
| call\_back\_url | String | Yes | <https://du.com/api/callback> | The callback URL that the merchant provides for the system to notify them of events or results |
| logo | String |  | 92abd315-7564-42c7-b98f-ccbfce6b93de | Reference of uploaded logo |
| charge\_model\_id | String | No | 92abd315-7564-42c7-b98f-ccbfce6b93de | Merchant bank account’s charge model id |
| contact\_info | Contact Information | Yes | Contact Information | Designated persons information for contact |
| status | String | Yes | Active/Inactive | Current status of the merchant draft |
| is\_locked | Boolean | Yes | true/false | Whether the merchant is currently locked by or not |
| locked\_on | String | Yes | 2025-04-29 09:02:18 | Timestamp when the merchant was locked |
| locked\_by | String | Yes | System Maker | User ID of the user who locked the merchant |
| approved\_on | String | No | 2025-04-29 09:02:18 | "The date and time when the merchant was approved by the approver |
| approved\_by | String | No | System Approver | User ID of the user who initially created the merchant |
| created\_on | String | No | 2025-04-29 09:02:18 | The date and time when the merchant was created |
| created\_by | String | No | System Maker | User ID of the user who created the merchant |
| edited\_on | String | No | 2025-04-29 09:02:18 | The date and time when the merchant was last updated |
| edited\_by | String | No | System Maker | User ID of the last user who modified the merchant details |

##### **Contact Information:**

| **Parameter** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| name | String | No | John Dow | Full name of the primary contact person for the merchant |
| designation | String | No | Consultant | Job title or role of the contact person within the organization |
| mobile\_no | String | No | 01700000000 | Contact phone number of the designated person |
| email | String | No | johndoe@gmail.com | Primary email contact for the designated person |

# 11. Get Merchant Approval List/Get My Approval List

**Purpose:** To get unauthorized merchants as lists which are waiting for approval and also get their (Users) own locked items or requests that are waiting for their approval.

**Endpoint:** /api/v1/merchants/approvals?

**Method:** GET

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Token for Authorization |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID is created and managed by the backend to identify which user is making the request. |
| Request-ID | bpg-78uuy88-9807 | Yes | A unique ID is created for each request to help track and log it separately. |
| Request-Time | 2025-04-29 16:00:10 | Yes | Request initiated time |
| Request-TimeOut-In-Sec | 60 | Yes | This is the number of seconds the server will wait for a request to finish before stopping it. |
| Client-ID | D0:53:49:5A:15:15 | Yes | This is an ID that shows which client is making the request. It can help track the client or limit how many requests they make. |

#### 

#### 

#### 

#### 

#### Query Params:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| page | int | Yes | 0 | Specifies the starting point for retrieving records, used for pagination. It tells the system where to begin fetching data. |
| page\_size | int | Yes | 10 | Defines the maximum number of records to return in the response, used for limiting the result set in pagination. |
| search\_text | String | No | “01643444433” | A text query used to filter results based on a keyword or phrase. |
| status | String | No | “Active” | Filter by status on all data |
| locked\_by\_\_current\_user | String | Yes | true | A boolean property that indicates whether the current user is assigned to this task. |
|  |  |  |  |  |

**Response Example:**

{

"message": "Data successfully retrieved!",

"total\_elements": 30,

"data\_list": [

{

"id": "8yoiuy686966uiutrtr",

"merchant\_name": "Dhaka University",

"merchant\_id": "DU\_09876576",

"bank\_account\_no": "0200000000017",

"createdBy": "System",

"createdOn": "2025-02-14T18:58:40",

"editedBy": "System",

"editedOn": "2025-02-14T18:58:40",

"isNewRecord": "No"

}

]

}

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| merchant\_name | String | Yes | University of Dhaka | Merchant’s registered name. |
| id | String | Yes | 456ytry5657yytry5 | Unique identifier |
| merchant\_id | String | Yes | DU-0987665 | Merchant unique Id |
| bank\_account\_no | String | Yes | 020002345678 | Operational Bank account number of the a merchant. |
| email | String | Yes | accounts@du.ac.bd | Merchant’s official email address. |
| mobile\_no | String | Yes | 01711112233 | Merchant’s contact number. |
| domain | String | Yes | education | Business domain or industry. |
| call\_back\_url | String | Yes | <https://du.com/api/callback> | Business domain or industry. |
| logo | String | No | logos/du\_logo.png | Reference ID or path for merchant logo. |
| charge\_model\_id | String | Yes | edu-standard | Associated charge model ID. |
| contact\_info | Object | No | {  "name": "nasima",  "Designation": "Officer",  "mobile": "01988290479",  "email": "nasima@gmail.com"  } | Merchant personal Contact Information |
| created\_by | String | Yes | System | Who request to create a merchant |
| created\_on | String | Yes | 2025-04-24 10:19:58 | When requested to create a merchant |
| edited\_by | String | Yes | System | Who request to edit a merchant |
| edited\_on | String | Yes | 2025-04-24 10:19:58 | When requested to edit a merchant |
| locked\_by | String | No | System | Who locked a merchant to update data |
| locked\_on | String | No | 2025-04-24 10:19:58 | When locked a merchant to update data |
| is\_approver\_remarks | String | No | Yes | Have any remarks |
| approver\_remarks | String | No | Test Remarks | Remarks from approver |

### 

### 

# 12. **Lock data for Merchant Approvals**

**Purpose**: Lock merchant data before approval

**Endpoint**: /merchants/approvals/lock  
**Method**: POST

**Headers**:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Request Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id\_list | List of String | Yes | [DU00001,KU0001] | List of merchant Id |

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| message | string | Yes | true/false | Operation Success/Failed |

# 13. **Unlock data for Merchant Approvals**

**Purpose**: Lock merchant data before approval

**Endpoint**: /merchants/approvals/unlock  
**Method**: POST

**Headers**:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

**Request Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id\_list | List of String | Yes | [DU00001,KU0001] | List of merchant Id |

**Response Fields**:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| message | string | Yes | Records Successfully unlocked | Operation Success/Failed |

### 

### 

# 14. Add Approver Remarks

**Purpose:** Adding comments in particular record, if not approved

**Endpoint:** /merchants/approvals/{id}/reject  
**Method:** POST

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### 

#### Request Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| approver\_remarks | String | Yes | "Rejection Cause" | Comments or feedback provided by the approver regarding the approval decision. |

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | “Success” | Comments or feedback provided by the approver regarding the approval decision. |
| message | String | Yes | “Request Processed Successfully” | Response message about the result of the request |

# 15. Approve

**Purpose:** Make unauthorized record authorize

**Endpoint:** /merchants/approvals/{draftId}/approve  
**Method:** POST

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| X-User-ID | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Request-ID | 9acaf-324-4328478 | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-TimeOut-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| Client-ID | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### 

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| id | String | Yes | “Success” | Comments or feedback provided by the approver regarding the approval decision. |
| message | String |  | “Record Successfully Approved” | Response message about the result of the request |

Headers:

### **Headers:** Authorization-Token: uuid [Frontend must send it]

X-User-ID: abc [Back-end handled]

Request-ID: uuid

Request-Time: 2025-04-29 09:02:18

Request-TimeOut-In-Sec: 30

Client-ID: api-gw

////////////////////////////////////

{"message" :"",

"data\_list": [

{

"merchant\_id": "1",

"merchant\_name": "DU"

} ]

}  
  
  
2. Initiate Payment

**Purpose:** To initiate a transaction for a customer to pay via their bank account.

**Endpoint:** /api/v1/payments  
**Method:** POST

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |

#### 

#### Request Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| merchant\_id | String | Yes | dhaka-university | Unique ID assigned to merchant. |
| order\_id | String | Yes |  | Merchant's order reference number. |
| amount | Big Decimal | Yes | 10.00 | Payment amount. |
| currency | String | Yes |  | Currency (e.g., BDT). |
| callback\_url | String | Yes |  | URL for receiving payment status updates. |
| success\_url | String | Yes |  | It is the callback URL of your website where user will redirect after successful payment |
| fail\_url | String | Yes |  | It is the callback URL of your website where user will redirect after any failure occurs during payment |
| cancel\_url | String | Yes |  | It is the callback URL of your website where user will redirect if user canceled the transaction |
| product\_category | String | Yes |  | Mention the product category. It is a open field. Example - clothing,shoes,watches,gift,healthcare, jewellery,top up,toys,baby care,pants,laptop,donation,etc |
| product\_name | String | Yes |  | Mention the product name. i.e: Titas, desco, wasa etc |
| customer\_name | String | Yes |  | Customer's name . |
| customer\_mobile | String | Yes |  | Customer's mobile number . |
| customer\_email | String | Yes |  | Customer's email . |
| transaction\_description | String | No |  | Optional transaction description. |

### **Response Fields:**

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| transaction\_reference | String | Yes |  | Unique transaction reference ID generated by BPG. |
| order\_id | String | Yes |  | Merchant's order reference number. |
| gateway\_url | String | Yes |  | URL to which customer should be redirected to complete payment. |
| status | String | Yes |  | Initial status of transaction (e.g., PENDING). |
| amount | Decimal | Yes |  | Payment amount. |
| fee\_amount | Decimal | Yes |  | Fee amount for gateway. |
| total\_amount | Decimal | Yes |  | Total Payment amount. |

### 

### 

### Authorization-Token: uuid [Frontend must send it]

X-User-ID: abc [Back-end handled]

Request-ID: uuid

Request-Time: 2025-04-29 09:02:18

Request-TimeOut-In-Sec: 30

Client-ID: api-gw

#### Validate Bank Account from CBS

**User Story:** **As a Maker**, I want to validate merchant bank account no via CBS by clicking a "Verify" button, so that I can ensure the account exists, is active, before submitting merchant onboard request so that Account Number is validated and associated correctly to merchant.

**Acceptance Criteria:**

* The system validates the bank account number via CBS before allowing submission.
* The Bank Account Number field must follow a defined CBS format (e.g., regex for 13-digit account starting with 02)
* If the input is invalid, the "Verify" button remains disabled or shows an inline error.
* Validation includes account existence and active status.
* The system displays account information result to the Maker.

Account-Service-Api

# 1. **Get Account Details**

**Purpose:** Retrieve bank account details for a given bankAccountNo from CBS.

**Endpoint:** /accounts/{bankAccountNo}   
**Method:** GET

#### Headers:

| **Header Name** | **Value** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| Authorization | Bearer {access\_token} | Yes | Bearer token obtained from /auth/token. |
| Content-Type | application/json | Yes | JSON format data. |
| Request-Id | 92abd315-7564-42c7-b98f-ccbfce6b93de | Yes | A unique identifier for each request, used to track and log individual requests. |
| Request-Time | 2025-04-29 09:02:18 | Yes | The timestamp when the request was initiated. Used for logging and time tracking. |
| Request-Timeout-In-Sec | 30 | Yes | The time limit in seconds for how long the server should wait before timing out the request. |
| X-User-ID [backend handled] | abc | Yes | User ID, managed by the backend, identifying the user initiating the request. |
| Client-ID  [backend handled] | 78234nhj-74837-4242 | Yes | An identifier for the client making the request. Can be used for client tracking and rate limiting. |

#### Request Parameter:

| **Parameter** | **Type** | **Mandatory** | **Description** |
| --- | --- | --- | --- |
| bank\_account\_no | String | Yes | Bank Account Number |

### 

#### 

#### Response Example:

{

"bank\_account\_no": "0200000000017",

"account\_title": "Dhaka University Merchant Account",

"branch-id": "BD7680023",

"branch\_name": "Dhaka University Branch",

"account\_category": "Merchant",

"posting\_restriction": "No",

"status": "Active"

}

#### 

#### 

#### 

#### 

#### 

#### 

#### Response Fields:

| **Field Name** | **Type** | **Mandatory** | **Value** | **Description** |
| --- | --- | --- | --- | --- |
| bank\_account\_no | String | Yes | 0200000000017 | Bank Account Number |
| account\_title | String | Yes |  | Bank Account Title |
| branch\_id | String | Yes | Dhaka University | Branch ID of this Bank Account No |
| branch\_name | String | Yes | 0023128373678463 | Branch Name of this Bank Account No |
| account\_category | String | Yes | merchant@du.ac.bd | Account category name of this Bank Account No |
| posting\_restriction | String | Yes | 01700000000 | Have any posting restriction for this account |
| status | String | Yes | https://www.du.ac.bd/ | Account current status |

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