Technical Specification
Trust Bank Checkout

E-Commerce Payment Gateway
API Documentation

Version: 2.3.1

Contents

1. Overview

Trust Bank Checkout is a web based API which is simply designed to accept, process and manage the payments through tap and Q-Cash Cards. Trust Bank Checkout receives the electronic payment collection order from its registered merchant web applications with payment parameters (OrderID, Amount, etc.). Then process and manage the order through various payment methods. At present Trust Bank Checkout is supporting tap and Q-Cash Cards Payment Gateway (QCPG). After completing the payment Trust Bank Checkout redirects to the merchant confirmation Url with the payment parameters along with RefID, Amount, OrderID, Status.

2. Calling Checkout Payment

First Call **NewOrder** function from this **{BASE_URL}/Services/Payment_Int.asmx** SOAP service from your server end. Then SOAP method result will provide **RefID**, **KeyCode**, **PaymentUrl**, etc. Then preserve/tag the provided RefID and KeyCode in your database with your order id for future use and redirect to the provided **PaymentUrl**.

Trust Bank Checkout Payment URL need to be called from the registered site (Merchant URL) using POST method which is-

For Testing:
Post: {BASE_URL}/Services/Payment_Int.asmx
Method: NewOrder

Input Parameters:

Parameter	Mandatory	Data Type	Length	Description
MerchantID	Yes	String	20	Merchant ID (provided by Trust Bank)
Type	No	String	10	Payment Type blank (By default All) MB = Mobile Banking ITCL = TBL Debit Card VM = Visa Master Card
KeyCode	Yes	String	100	KeyCode (provided by Trust Bank)
OrderID	Yes	String	50	Unique OrderID provided by Merchant
TrnDate	Yes	Date		Transaction Date (dd-MMM-yyyy)
Fees	Yes	Decimal	18,2	Amount in BDT
MobileNo	No	Number	13	Mobile No (8801xxxxxxxxx) must include 880
FullName	No	String	255	Customer Name

Email	No	String	255	Email address to reach the payment voucher automatically
PaymentSuccessUrl	No	String	255	Redirect to Merchant site after the payment. Example: http://www.example.com/payment.php

Expected Status Code

- Created
- BadRequest
- InternalServerError

Response Parameters:

Field Name	Data Type	Description
RefID	String	RefID (provided by Trust Bank)
KeyCode	String	KeyCode (provided by Trust Bank)
PaymentUrl	String	Redirect to Merchant site after the payment. Example: **{BASE_URL}/Payment.aspx?keycode=[KeyCode]&refid=[RefID]**
StatusCode	String	StatusCode (provided by Trust Bank)
Status	Status	Status (provided by Trust Bank)

Sample PHP Code to Call NewOrder Web Service Method:

```php
<?php
    // Assigning Parameters

    $MerchantID = "MerchantID";
    $KeyCode = "Key Code";
    $OrderID = "Order No";
    $TrnDate = " Transaction Date";
    $Fees = "Fees";
    $MobileNo = 'Mobile No';
    $FullName = "Full Name";
    $Email = 'xyz@Email.com';
    $PaymentSuccessUrl = 'Payment Success URL';
    $XmlMsg = '';

    //Using SOAP CAll
    try{
        $TBLC_XmlMsgClient = new
```

```php
SoapClient('{BASE_URL}/Services/Payment_Int.asmx?WSDL');


        $Order = array(
            'MerchantID'  => $MerchantID,
            'KeyCode' => $KeyCode,
            'OrderID' => $OrderID,
            'TrnDate' => $TrnDate,
            'Fees' => $Fees,
            'MobileNo' => $MobileNo,
            'FullName' => $FullName,
            'Email' => $Email,
            'PaymentSuccessUrl' => $PaymentSuccessUrl

        );


        $TBLC_XmlMsgParams = array(
            'Order'  => $Order
        );


        $TBLC_XmlMsgResult = $TBLC_XmlMsgClient->NewOrder($TBLC_XmlMsgParams)->NewOrderResult;

        //$XmlMsg = base64_decode($TBLC_XmlMsgResult);
        print_r($TBLC_XmlMsgResult);

        print_r($Order);
    }
    catch(Exception $e)
    {
        echo 'Connection Error';
    }

?>
```

Trust Bank
A Bank for Financial Inclusion

Trust Bank Checkout (Test Payment)

Welcome to Trust Bank Checkout. To pay please click on your desired payment method.

Select Payment Method

Dhaka Residential
Model College

Trust Bank Card	
Fees:	30.00 Tk
Charge + Vat:	10.00 Tk
Total Cost:	40.00 Tk

Click to Pay

tap	
Fees:	30.00 Tk
Charge + Vat:	8.00 Tk
Total Cost:	38.00 Tk

Click to Pay

For testing and development purpose please select Q-Cash and enter the following parameters:

PAN (Card Number)	7123 00000 1 0000 1277
CVV2/CVC2/4DBC	258
Cardholder	Trust Bank
Expiration Date	10/22
PIN	4321

After the payment confirmation Trust Bank Checkout will return you to the **Merchant Success URL**. This Url can be customized by merchant for every payment by using **PaymentSuccessUrl** parameter.

Example: http://www.example.com/tbl_payment_success.php

The Url Parameters Definition:

Parameter	Description
orderid	Merchant Order ID
amount	Amount in BDT
refid	Unique Transaction Ref ID
status	1 = Success 0 = Failed
bank	TrustBank

In this **Merchant Success URL** Trust Bank Checkout will POST the details of the payment in XML format through **CheckoutXmlMsg** Form Variable. CheckoutXmlMsg text will be encoded in Base64 format. After decoding the xml response will be like-

```
<Response date="2016-06-20 10:14:53.213">
        <RefID>133783A000129D</RefID>
        <OrderID> Test12345</OrderID>
        <Name> Customer1</Name>
        <Email> mr.customer@gmail.com </Email>
        <Amount>1.00</Amount>
        <ServiceCharge>0.00</ServiceCharge>
        <Status>1</Status>
        <StatusText>PAID</StatusText>
        <Used>0</Used>
        <Verified>0</Verified>
        <PaymentType>ITCL</PaymentType>
        <PAN>712300XXXX1277</PAN>
        <TBMM_Account></TBMM_Account>
        <MarchentID>TEST</MarchentID>
        <OrderDateTime>2016-06-20 10:14:24.700</OrderDateTime>
        <PaymentDateTime>2016-06-20 10:21:34.303</PaymentDateTime>
        <EMI_No>0</EMI_No>
        <InterestAmount>0.00</InterestAmount>
        <PayWithCharge>1</PayWithCharge>
        <CardResponseCode>00</CardResponseCode>
        <CardResponseDescription>APPROVED</CardResponseDescription>
        <CardOrderStatus>APPROVED</CardOrderStatus>
</Response>
```

After redirecting to this **Merchant Success URL**, merchant must have to verify the transaction through **Payment Verify** web service and decide whether to provide the service or not depending on the verification response.

NOTE: DO NOT ACCEPT THE PAYMENT AS A VALID TRANSACTION WITHOUT HOOKING THE TRUST BANK CHECKOUT PAYMENT VERIFICATION WEB SERVICE.

3. <u>Payment Verification</u>

Method Name: **Transaction_Verify_Details**

To get the detail information of any payment, this web service can be hooked.

Parameter Definitions:

Parameter	Mandatory	Data Type	Length	Description
OrderID	Yes	String	50	Unique Order ID generated by Merchant
RefID	Yes	String	14	Unique Transaction Ref ID
MerchantID	Yes	String	50	Merchant ID

Sample SOAP Output:

```xml
<?xml version="1.0" encoding="utf-8"?>
<string xmlns="https://ibanking.tblbd.com/CheckOut">********************</string>
```

The upper return string is a Base64 encoded text. After decoding, the XmlMsg will be like-

```xml
<Response date="2016-06-20 10:14:53.213">
        <RefID>133783A000129D</RefID>
        <OrderID>Test12345</OrderID>
        <Name> Customer1</Name>
        <Email>mr.customer@gmail.com</Email>
        <Amount>1.00</Amount>
        <ServiceCharge>0.00</ServiceCharge>
        <Status>1</Status>
        <StatusText>PAID</StatusText>
        <Used>0</Used>
        <Verified>0</Verified>
        <PaymentType>ITCL</PaymentType>
        <PAN>712300XXXX1277</PAN>
        <TBMM_Account></TBMM_Account>
        <MarchentID>TEST</MarchentID>
        <OrderDateTime>2016-06-20 10:14:24.700</OrderDateTime>
        <PaymentDateTime>2016-06-20 10:21:34.303</PaymentDateTime>
        <EMI_No>0</EMI_No>
        <InterestAmount>0.00</InterestAmount>
        <PayWithCharge>1</PayWithCharge>
        <CardResponseCode>00</CardResponseCode>
        <CardResponseDescription>APPROVED</CardResponseDescription>
        <CardOrderStatus>APPROVED</CardOrderStatus>
</Response>
```

Mark the payment as SUCCESSFUL, after considering following tag/parameters value.

Parameter	Value	Description	
Status	1	0 REQ 1 PAID 8 REJECTED 9 CANCELED	Only accept the transaction when the STATUS value is 1
Verified	1	0 Not Verified 1 Verified	
Amount	Match	Check the paid amount	
ServiceCharge	Match	Check the Service Charge amount	

Sample PHP Code to Call Transaction_Verify_Details Web Service Method:

```php
<?php
```

```php
// Assigning Parameters
$OrderID  = 'Test12345';
$RefID = '133783A000129D';
$MerchantID = 'Test';
$XmlMsg = '';

//Using SOAP CAll
try{
        $TBLC_XmlMsgClient = new
SoapClient("{BASE_URL}/Checkout_Payment_Verify.asmx?WSDL");

        $TBLC_XmlMsgParams = array(
                'OrderID'  => $OrderID,
                'RefID' => $RefID,
                'MerchantID' => $MerchantID
        );

        TBLC_XmlMsgResult = $TBLC_XmlMsgClient
                ->Transaction_Verify_Details($TBLC_XmlMsgParams)
                ->Transaction_Verify_DetailsResult;

        $XmlMsg = base64_decode($TBLC_XmlMsgResult);
}
catch(Exception $e)
{
        echo 'Connection Error';
}
?>
```

4. How to get Merchant ID for Trust Bank Checkout

After completing integration and testing, you need to arrange at least four separate demo transactions to get UAT. Card Payment Gateway Provider (ITCL) and tap will test your system through the demo transaction nos. If everything is ok, your mentioned merchant id will be configured to go live. After getting live merchant id from Trust Bank, you have to configure your test URL with live URL.

RESTRICTION: THIS DATA WILL NOT BE DISCLOSED AND SHALL NOT BE DUPLICATED, USED OR DISCLOSED IN WHOLE OR IN PART FOR ANY PURPOSE.