# **Documentation On Online Payment Gateway**

## **Online Payment Gateway (PG):**

An online payment gateway (PG) is a tunnel that connects my bank account to the platform where I need to transfer my money. A PG is a software that authorizes me to conduct an online transaction through different payment modes like net banking, credit card, debit card, UPI or the many online wallets that are available these days.

In other words,

A payment gateway bridges the gap between the customer's card and my business bank account, and plays an essential role in accepting credit or debit card payments online. Payment gateways protect card details by encrypting sensitive payment information, such as the main card number.

### List of Top payment gateway are in Bangladesh.

- 1. SSL COMMERZ.
- 2. Easy Pay Way.
- 3. Port Wallet.
- 4. Amar Pay.
- 5. Shurjo Pay.
- 6. Payza Bangladesh.
- 7. Wallet Mix.
- 8. Foster Payments

#### **Application Programming Interface (API):**

API is a backend program that provides data. In easy word, API provides data directly without using HTML,CSS,Javascript design view. It's great opportunity to send same data in different device like android, ios, browser. Any device can get data by request to backend API. Suppose I have to use map in my own service. But It is not possible for me to make this. Because, it is very costly and hardly. I know Google Map is the best way and they have google map API. So I can take the access by valid request and use their API of Map. So, no need to create a map again. Similarly for bkash payment we have to send request to bkash Payment gateway API. So we can see that API is a existing Program that give us the same access in different device and services.

### **Information About \*SSL COMMERZ\* Payment Gateway:**

SSLCOMMERZ is the first and popular payment gateway in Bangladesh opening doors for merchants to receive payments on the internet via their online stores. Their customers will be able to buy products online using their credit cards as well as bank accounts. SSLCOMMERZ helps to online store and facilitating online payment in Bangladeshi Taka. Customers will be able to pay for products using local credit/debit cards like VISA, MasterCard, DBBL Nexus Card and Brac Bank credit card or bank accounts right from their online store.

SSLCOMMERZ.com.bd can develop an online store for users with dynamic features and secure payment options with this payment gateway.

SSLCOMMERZ uses industry standard Secure Sockets Layer (SSL) technology which is used worldwide for securing data encryption.