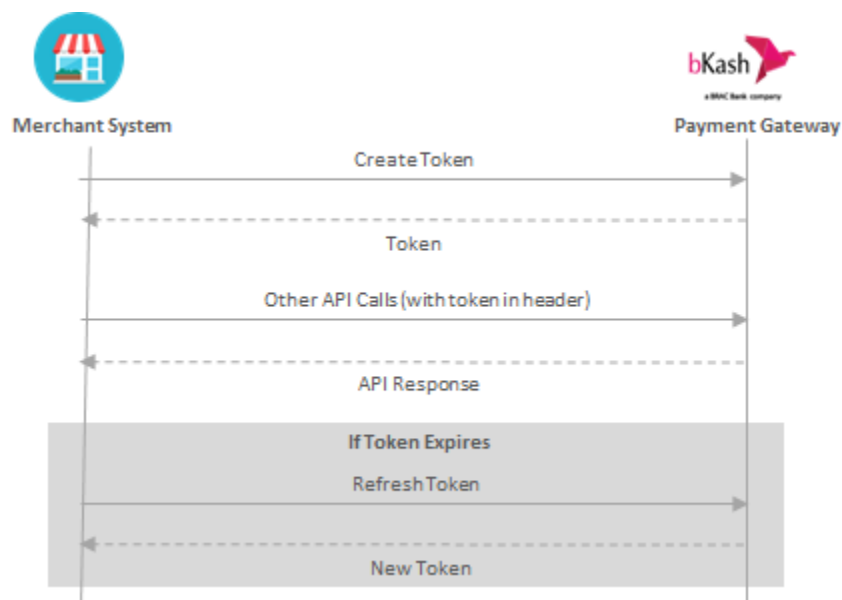


Token Management Overview

bKash API access tokens are credentials to access bKash APIs. These tokens inform the API that the bearer of the token has been permitted to access the API and perform different actions according to the allowed scope.

Token Management Flow

Token creation and refresh activities are initiated by the merchant system and do not have customer involvement. The following flow describes the token life cycle -



Token Management Steps

- Before accessing any bKash payment APIs, call the Grant Token API to get authorization token. By default, the token lifetime is 3600 seconds.
- Use this token value in the "Authorization" header for accessing future API calls.
- Before the end of the current token lifetime (at the 50th/55th minute), call the Refresh Token API to get a new token against your existing token. You will have to use the new token for subsequent other API calls.

Checkout (iFrame) Process Overview

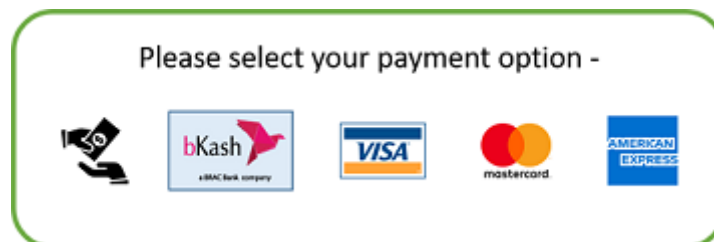
bKash checkout product provides a basic way to perform payment. Merchants can integrate this checkout feature in their website or mobile application and accept payment from their customers. In order to complete payment, a customer needs to provide his bKash wallet number, bKash wallet PIN and OTP (which is sent to his registered mobile number at bKash through SMS).

Steps to be Performed by the Customer

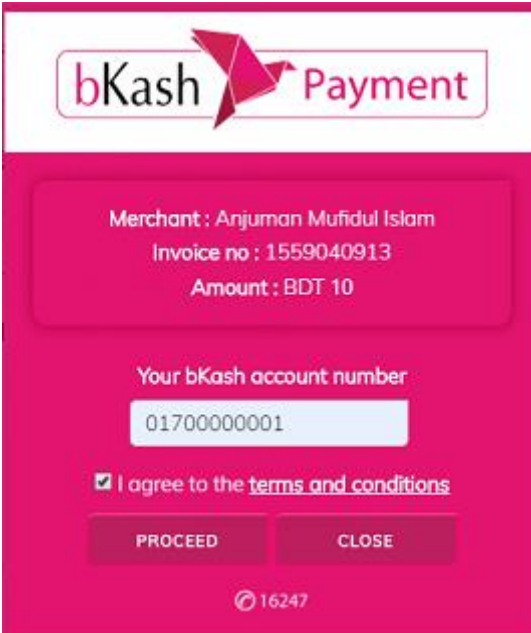
- Customer clicks on the "Pay with bKash" or similar button on the merchant website/mobile application and a secure bKash screen is loaded.
- In the bKash screen, customer needs to provide his bKash wallet number and also agree to the terms and condition. If the wallet number is valid, then the customer moves to the next page.
- A 6 digit OTP is sent to customer's registered mobile number at bKash account through SMS. Customer enters the OTP. If the OTP validation is successful, then the customer moves to the next page.
- Customer now needs to enter his bKash wallet PIN. If PIN verification is successful, then the payment is successfully completed.
- After payment completion, customer will be reverted back to the merchant website.

Customer Interaction Flow

Select bKash as payment method (at merchant website).




Enter wallet number (at bKash frame).



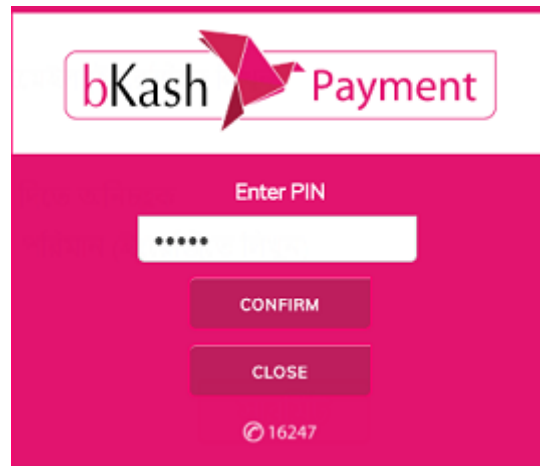
The image shows the bKash Payment interface. At the top, there is a header with the bKash logo and the word "Payment". Below this, a white box contains the following information: "Merchant : Anjuman Mufidul Islam", "Invoice no : 1559040913", and "Amount : BDT 10". Below the white box, the text "Your bKash account number" is displayed, followed by a text input field containing the number "01700000001". Below the input field, there is a checkbox with the text "I agree to the [terms and conditions](#)". At the bottom of the screen, there are two buttons: "PROCEED" and "CLOSE". At the very bottom, there is a small icon and the number "16247".

Enter OTP (at bKash frame).



The image shows the bKash Payment interface for entering a verification code. At the top, there is a header with the bKash logo and the word "Payment". Below this, the text "Enter Verification Code" is displayed, followed by a text input field containing the code "366671". Below the input field, there are three buttons: "PROCEED", "RESEND CODE", and "CLOSE". At the very bottom, there is a small icon and the number "16247".

Enter wallet PIN (at bKash frame).

The image shows a bKash payment interface. At the top, there is a header with the bKash logo and the word "Payment". Below this, the text "Enter PIN" is displayed. A white input field with a black border contains six dots, representing a masked PIN. Below the input field are two buttons: "CONFIRM" and "CLOSE". At the bottom, there is a small icon and the number "16247".

For successful verification at bKash end, customer will see corresponding message at merchant website.

Your payment has been successful

System Interaction

Before calling any bKash API, please make sure you have valid authorization tokens. To know more about tokens, visit the Token Management page.

To implement the bKash checkout feature, you need to Integrate the bKash checkout script with your front end source code. This script will enable the following activities -

- When customer clicks "Payment with bKash" or similar button, call the Create Payment API.
- If success response comes, load the secure bKash frame where the customer will enter his bKash wallet information for proceeding to payment.
- In the bKash frame, customer will enter his wallet number, 6-digit OTP and PIN one by one.
- After successful validation of all these customer information, bKash will respond and then the Execute Payment API needs to be called.
- At successful response of the Execute Payment API, the payment will be completed.
- If there is no response from Execute Payment API, call Query Payment API to know the status of the pending payment. If the status is "Initiated", try from Create Payment again. If the status is "Completed", then provide success response to the customer.
- Implement default timeout value of bKash APIs as 30 seconds.

System Interaction Flow

