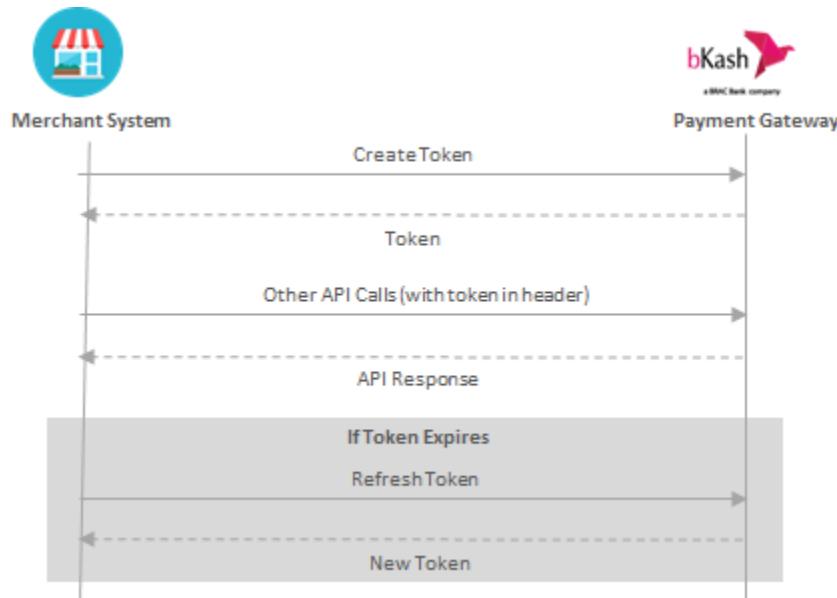


Token Management Overview

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

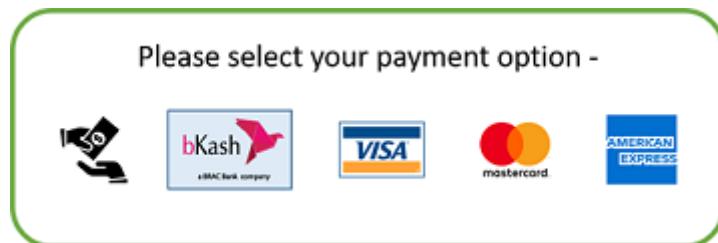
bKash checkout product provides a basic way to perform payment. Merchants can integrate this checkout feature in their website or mobile application and accept payment from their customers. In order to complete payment, a customer needs to provide his bKash wallet number, bKash wallet PIN and OTP (which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

Steps to be Performed by the Customer

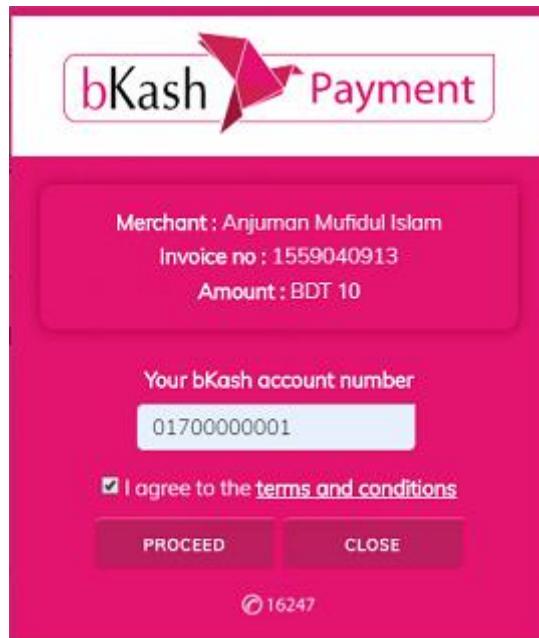
- Customer clicks on the "Pay with bKash" or similar button on the merchant website/mobile application and a secure bKash screen is loaded.
- In the bKash screen, customer needs to provide his bKash wallet number and also agree to the terms and condition. If the wallet number is valid, then the customer 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

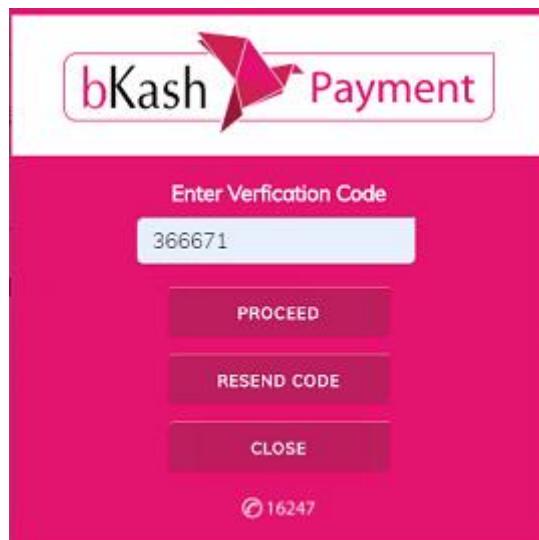
Select bKash as payment method (at merchant website).



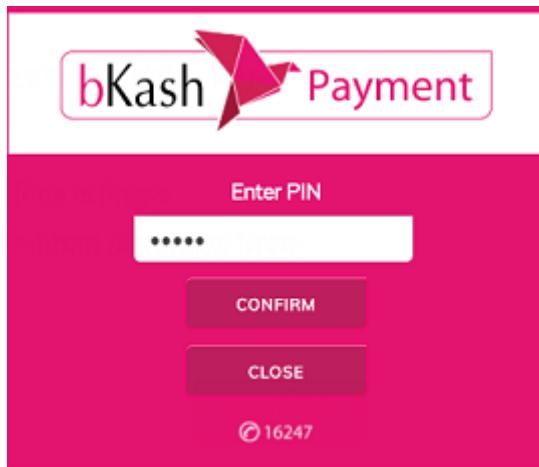
Enter wallet number (at bKash frame).



Enter OTP (at bKash frame).



Enter wallet PIN (at bKash frame).



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

