**PGW Integration Request**

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| **Date** | 09 | 02 | 2022 |

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| **Merchant Name** | Nagadhat Bangladesh Limited | |
| **Merchant Account Number (Active)** | 01765 000 009 | |
| **Merchant Category** | Digital Product  Education  Entertainment  ISP  Mobile Content  NGO  Online Shopping  Payment Aggregator | Payment Collection  Service  Service Integrator  Super Store  Transportation  Travel  Vehicle Tracking  Food |
| **Merchant Business Purpose**  **(Share short description of Merchant’s Business)** | Nagadhat Bangladesh Limited is an online shopping or e-commerce platform where a customer can purchase multifarious products. This is a multi-vendor online platform. | |
| **bKash Payment Use Case**  **(Share the detail use case of required bKash PGW product for the merchant)** | As mentioned earlier Nagadhat is an online shopping platform. So, our customer needs to pay their bill at an instant and easy way. So that we need to implement bKash checkout. As same, to refund, to search, to notify, we need to implement Refund API, Search Transaction API and Webhook. | |
| **Requested PGW Product**  **(Proposed from KAM; Technology will confirm)**  **Please click on specific product for details** | [Checkout – Regular](https://developer.bka.sh/docs/checkout-process-overview)  [Checkout – Auth & Capture](https://developer.bka.sh/docs/auth-capture-process-overview)  [Checkout – Aggregator](https://developer.bka.sh/docs/checkout-process-overview)  [Payout – B2C Payment](https://developer.bka.sh/docs/disbursement-process-overview)  [Webhook (Instant Payment Notification)](https://developer.bka.sh/docs/webhooks)  [Search Transaction API](https://developer.bka.sh/docs/search-transaction)  Tokenized Checkout ([with Agreement](https://developer.bka.sh/docs/tokenized-checkout-process) & [without Agreement](https://developer.bka.sh/docs/checkout-url-process-overview))  Tokenized Checkout ([URL](https://developer.bka.sh/docs/tokenized-checkout-process) based)  Tokenized Checkout ([with Agreement](https://developer.bka.sh/docs/tokenized-checkout-process))  [Refund API](https://developer.bka.sh/docs/refund-api-overview)  Recurring Payment  WordPress Plug-in | |
| **Confirmed PGW Product**  **(Confirmed by Product)** | Checkout – Regular  Checkout – Auth & Capture  Checkout – Aggregator  Payout – B2C Payment  Webhook (Instant Payment Notification)  Search Transaction API  Tokenized (w & w/o Agreement)  Tokenized (with Agreement)  Refund API  Recurring Payment  WordPress Plug-in | |
| **Platform of Merchant**  **(In which Platform of Merchant PGW will be integrated?)** | Website  Android App  iOS App | |
| **Merchant PGW Display Name** | Nagadhat.com | |
| **Merchant Logo Link for PGW Production** | **https://drive.google.com/drive/folders/11PkFpjZJoRbJQNVSzd8vVfNcg2YsI5n6?usp=sharing** | |
| **Merchant Technical Contact Person Name** | Md. Biplob Mia | |
| **Merchant Technical Contact Person Email** | biplob.net2@gmail.com | |
| **Merchant Technical Contact Person Contact No** | 01725361208 | |
| **bKash Key Account Manager Name** | Md. Imran Mollah | |
| **bKash Key Account Manager Email** | ps0190001.mollah@bkash.com | |
| **bKash Key Account Manager Contact No** | 01313010430 | |

# Checkout (iFrame & URL)

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).

# Tokenized Checkout

bKash's tokenized checkout provides the customers a more convenient way of payment. Using this product, the customers can create an agreement in merchant websites/apps that for further payment using bKash, they will only use bkash wallet PIN. In this case the merchant system needs to store these agreements against different user accounts. This provides a faster and convenient payment opportunity for both the merchant and the customer.

# Refund

Refund is a very core feature of an online payment system. If we take money from someone then sometimes we need to return them for different use cases. So, for online merchants Refund is a tool to return the paid amount to its customer if the merchant agreed on one of many use cases.

bKash has designed this Refund API in a way that the merchant can return the full amount or a part of that amount which is called a partial refund to its customer. But merchant can refund only once against a payment. Merchant cannot give multiple refunds against a transaction.

Also, the merchant can get the status of that refund using the same API. Instead of passing the required data for refund, the merchant has to pass paymentID and trxID to get the status.

The refund amount will be disbursed to the customer from the merchant's current collection balance.

# Disbursement (B2C)

bKash disbursement process enables a merchant to disburse money to it's customers'/agents' or relevant stakeholders' personal bKash accounts. In this process the merchant first needs to have enough fund in its disbursement wallet. If there is not enough fund, then it needs to load e-money or transfer fund to the disbursement wallet from its collection wallet. Then the money can be disbursed to the receivers' personal wallet.

# Webhook (Instant Payment Notification)

Webhooks allow you to build e-commerce applications which subscribe to certain events against your bKash account. When one of these events is triggered, we'll send a HTTP POST payload to the webhook's configured URL. bKash signs each notification message that it delivers to your webhook listener.

# Auth & Capture

bKash's auth & capture product is particularly useful for those merchants who have reservation system in their customer journey. In these cases, first reservation from customer is confirmed for a specific product or a service in the form of fund authorization. Then payment is performed against that reservation by verifying the customer with his wallet number, wallet PIN and OTP. If the payment is successful, then the reservation is confirmed through the fund capture. If the payment is unsuccessful, then the reservation is cancelled through void.

# Recurring Payment

Merchant system will connect to bKash Recurring Payment platform via APIs. When a user initiates a subscription payment in their system, merchant will send request to bKash with the payment details. bKash will then provide a secure payment page where the customer will give consent for the entire subscription by providing and verifying their account information. Recurring Payment Platform will set up and maintain the payment subscription, and at the agreed cycle time, deduct the agreed amount from the customer’s bKash account.

For product details please visit:

<https://developer.bka.sh/docs/product-overview>