

Payment Method for E-Commerce

SSLCommerz Payment Gateway Bangladesh

15000 TK Registration Fee

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About SSLCOMMERZ

SSLCOMMERZ is the first 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.

Enhance your business by integrating SSLCOMMERZ to your online store and facilitating online payment in Bangladeshi Taka. Your customers will be able to pay for your products using local credit/debit cards like VISA, MasterCard, AMEX, DBBL Nexus Card and Mobile Wallet or bank accounts right from your online store.

If you do not have an online store SSLCOMMERZ.com can develop an online store for you with dynamic features and secure payment options with our payment gateway.

SSLCOMMERZ uses industry standard Secure Sockets Layer (SSL) technology which is used worldwide for securing data encryption. It is also PCI DSS v3.2 compliant which is the highest grade of recognition of Data Security compliance in the Payment Card Industry.

1. Payment Gateway

Payment Gateway is a service that allows merchant to accept secure credit card transactions online. It is a system that accepts, verifies and processes transactions on behalf of the merchant from the customers. There are many forms of instruments which can be accepted through a payment gateway, some of them are-

- Credit cards
- Debit cards
- Internet banking
- Mobile banking

It essentially connects a merchant website to a transaction processor like bank to take payment from a customer for an order.

2. SSLCOMMERZ do

SSLCOMMERZ provides complete, simple and secure online payment gateway services and e-business solutions to websites, with real time credit card transaction validation. This enables the websites to transact and accept payments online and in real time.

3. Do I as a Merchant need a separate bank account to connect to SSLCOMMERZ?

No. You don't need a separate bank account. Funds will be transferred to your existing bank account which you mention in the application form after settlement.

4. Application Process

You can download the application form available on our [DOWNLOAD](#) section and send online or by fax or mail.

5. The different payment options available with SSLCOMMERZ

SSLCOMMERZ processes the following payment options

- Credit Cards - Master Card, Visa.
- Debit Card - Master Card, Visa.
- Net Banking Options - Dutch Bangla Bank Nexus.

We are in processes of tie-ups with all banks for Net-banking and would be offering the same to our merchants.

6. Sell Globally

No. You can sell your products or services globally.

7. Choose SSLCOMMERZ, Advantages of payment gateway to me as a merchant

SSLCOMMERZ offers multiple payment options on a single platform. It has different options and pricing to suit all business models. Apart from offering e-commerce solutions SSLCOMMERZ provides complete education and guide to a successful e-commerce business. SSLCOMMERZ provides a very comprehensive and user friendly backend for merchants for detailed MIS reports to manage transactions thus managing their e-commerce business smoothly.

8. The procedure once I sign up for your services

Once the application / signup along with the payment is received, our approval team will get back to you with the approval status.

9. How long does the credit card authorization process take?

Whether the transaction is approved or declined it usually takes between 3 and 7 seconds from the time the consumer clicks the 'purchase' button to the time the consumer and the merchant receive authorization.

10. Company name will appear on my customers' billing statement

Your company's business name would appear after "SSLCOMMERZ" on your customer's billing statement that would add value to your brand & avoid possibilities of chargeback.

11. A successful transaction eligible for a payment to my account

All the transactions processed by Credit Card through SSLCOMMERZ are always presented to the merchant in the "Preauthorisation" mode which means that the merchant is guaranteed that the customer's card is good / credit worthy for the amount of that transaction for the next 7 days. During this period of 7 days the merchant has to perform any one of the following actions.

a) He may decide not to fulfill the order and mark it as cancelled.

b) After arriving at a consensus with the buyer decide to ship part of the ordered goods and claim only an amount equal to the shipped order.

c) Ship all of the ordered goods and claim the entire value of the transaction.

If the merchant is confident of shipping the goods within the time he may go ahead and capture the amount within 7 days (as this is the time the transaction can be authorized or after it stands automatic cancelled) and subsequently ship the goods. If the merchant subsequently fail to do this and wish to refund the amount, the charge of the requisite TDR will have to be borne for the gateway usage.

12. The payment settlement system

If the transaction is approved by the bank & our Risk team, the amount will be transferred to your account in 48 working hours after deducting the TDR and Tax. (For mastercard & visa transactions with the bank). For others T + 3 days settlements i.e. where funds would be transferred after 3 days of capture of transaction. |

We will deposit the cheque in your bank through courier.

13. A transaction has been happened on my website

As soon as a transaction happens on your website you will receive a notification mail with a link to login in your account to manage the orders and transactions. You are to be given a console where you can manage all your transactions and view reports.

14. The status of a particular order

You can login to your admin module for checking the status of your order or transaction. The login details would be given to you as soon as your account is activated.

15. The different MIS reports provided in SSLCOMMERZ admin module

Detailed MIS reports that can be downloaded from the admin module which helps the merchant to manage orders and transactions. Some of them are Reports on Authorized transactions, Pre-authorized transactions, Failed Transactions, Flagged Transactions, Settled transactions.

16. A credit card chargeback, SSLCOMMERZ's credit card chargeback policy

A refund that is forced by a credit cardholder's credit card company is known as charge back. This occurs when a cardholder decides to formally dispute a charge on his/her credit card bill, usually because someone else fraudulently used that card number. Charge backs are handled within the standard VISA/MC guidelines. However, we will pay the authorized amount to you once the confirmation is received from your site about the product purchase. In cases, when the cardholder requests for a chargeback to his or her bank, the bank will not return and will direct the customers to you to gain his or her claimed money.

17. SSLCOMMERZ's refund and end customer dispute policies

SSLCOMMERZ maintains a customer-friendly refund policy. This keeps our administrative costs under control in two ways: First, it reduces the amount of time spent researching customer inquiries; and secondly, it reduces the occurrence of charge back disputes. (A charge back dispute is a refund that is forced by the customer's credit card company.)

18. Details of support provided

Support is available through Telephone on our office numbers displayed on site between 10.00 am - 07.00 pm on all working days. You can also mail us at support@sslcommerz.com.bd

19. Do we need to have SSL certificate (i.e. HTTPS) on our online store website end?

Yes, you should prefer that you deploy SSL certificate (HTTPS) on your online store website. However, it is entirely your decision to have it at your site or not. Choosing to have it will protect your customers data in exchange and also improve the trustworthiness of your website's identity as a merchant.

.Net, AngularJS, ASP.NET, MVC, Payment Gateway

SSLCOMMERZ payment gateway(BD)

SSLCOMMERZ is the first payment gateway in Bangladesh opening doors for merchants to receive payments on the internet via their online stores. [Know more...](#)

Let's get started: First of all we may create a database and table, copy the table script and execute it using corresponding database.

```
CREATE TABLE [dbo].[PaymentLog] (  
  
    [PaymentLogID] [int] IDENTITY(1,1) NOT NULL,  
  
    [tran_id] [nvarchar](250) NULL,  
  
    [tran_date] [datetime] NULL,  
  
    [status] [nvarchar](50) NULL,  
  
    [val_id] [nvarchar](50) NULL,  
  
    [amount] [decimal](18, 2) NULL,  
  
    [store_amount] [decimal](18, 2) NULL,  
  
    [currency] [nvarchar](50) NULL,  
  
    [bank_tran_id] [nvarchar](50) NULL,  
  
    [card_type] [nvarchar](50) NULL,  
  
    [card_no] [nvarchar](50) NULL,  
  
    [card_issuer] [nvarchar](50) NULL,
```

```

    [card_brand] [nvarchar] (50) NULL,

    [card_issuer_country] [nvarchar] (50) NULL,

    [card_issuer_country_code] [nvarchar] (50) NULL,

    [currency_type] [nvarchar] (50) NULL,

    [currency_amount] [decimal] (18, 2) NULL,

    [currency_rate] [decimal] (18, 2) NULL,

    [base_fair] [decimal] (18, 2) NULL,

    [value_a] [nvarchar] (50) NULL,

    [value_b] [nvarchar] (50) NULL,

    [value_c] [nvarchar] (50) NULL,

    [risk_title] [nvarchar] (50) NULL,

    [risk_level] [int] NULL,

    [APICConnect] [nvarchar] (50) NULL,

    [validated_on] [nvarchar] (50) NULL,

    [gw_version] [nvarchar] (50) NULL,

CONSTRAINT [PK_PaymentLog] PRIMARY KEY CLUSTERED

(

    [PaymentLogID] ASC

)WITH (PAD_INDEX = OFF, STATISTICS_NORECOMPUTE = OFF, IGNORE_DUP_KEY = OFF,
ALLOW_ROW_LOCKS = ON, ALLOW_PAGE_LOCKS = ON) ON [PRIMARY]

) ON [PRIMARY]

```

GO

In this post we have use ASP.Net MVC application to perform operations. create a new MVC application and copy the view to your Home page/billing page.

Payments Summary

[Go back](#)

Amount to Pay: 1500

Pay Now

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Home View

```
@{  
  
    ViewBag.Title = "Payments";  
  
}  
  
<div ng-controller="paymentCtrl">  
  
    <h2>{{pageTitle}}</h2>
```

```

<div class="row">

    @Html.ActionLink("Go back", "Index", "Home", new { area = "" }, new {
@class = "navbar-brand" })

    <form id="payment_gw" name="payment_gw" method="POST"
action="https://securepay.sslcommerz.com/gwprocess/testbox/v3/process.php">

        <input type="hidden" name="total_amount" value="1500" />

        <input type="hidden" name="store_id" value="test_storeID" />

        <input type="hidden" name="tran_id" value="xxxx" />

        <input type="hidden" name="success_url"
value="http://localhost:15135/Home" />

        <input type="hidden" name="fail_url"
value="http://localhost:15135/Home" />

        <input type="hidden" name="cancel_url"
value="http://localhost:15135/Home" />

        <input type="hidden" name="version" value="2.00" />

    <div class="clearfix"></div>

    <div class="col-md-12">

        @ViewBag.Status

        <h5>Amount to Pay: 1500</h5>

        <br />

        <!-- SUBMIT REQUEST !-->

        <button type="submit" class=" btn success"><i class="fa
fa-calendar-check-o"></i> Pay Now</button>

```

```

        </div>

        <div class="clearfix"></div>

    </form>

</div>

</div>

```

After clicking Pay now button it will redirect to sslcommerz page, select a payment method.

The screenshot displays the SSLCommerz payment interface. On the left, the 'Order Summary' panel shows the merchant's transaction ID (1214588) and a total amount of ₳1,500.00. Below this, there is a link to 'Cancel order & return to'. The right panel, titled 'Select Payment Method', offers various payment options categorized into 'All Gateways' (City Bank, DBBL, EBL Skypay), 'Debit/Credit Cards' (VISA, MasterCard, American Express, DBBL Nexus, Capital One, FastCash), 'Mobile Banking' (iKash, M-Pesa, M-Cash, AB Direct), and 'Internet Banking' (Santim, Micro Finance Bank Ltd, Bank Asia). At the bottom, there is a security seal 'Secured by Thawte' and a 'Powered By SSLCOMMERZ' logo.

response message will display like below

Please wait. Your order is processing....
 (To complete the process, please click "Continue" button if prompted. If you press the "Cancel" button, the order will be cancelled.)
 Thanks for using SSLCOMMERZ.

Home Controller

```
private PaymentGatewayEntities _ctx = null;
```



```
// GET: Home

public ActionResult Index()

{

    string Status = string.Empty;

    vmPaymentPostback result = null;

    try

    {

        result = GetResponseData();

        if (result != null)

        {

            SavePayment(result);

            Status = "Payment Done!";

        }

        else

        {

            Status = "Payment Fails!";

        }

    }

    catch (Exception)

    {

        Status = "";

    }

}
```

```

    }

    ViewBag.Status = Status;

    return View();
}

```

In our controller we need to reference below .dll

1. using Newtonsoft.Json;
2. using System.IO;
3. using System.Net;

Response Data

```

public vmPaymentPostback GetResponseData()
{
    vmPaymentPostback objrspParam = null;

    string[] keys = Request.Form.AllKeys;

    var key = keys[1]; //1 = val_id

    var valId = Request.Form[keys[1]]; //1 = val_id

    var storeID = "test_storeID"; //Replace with LiveID

    var storePass = "test_storePass"; //Replace with LivePassword

    var validateurl =
"https://securepay.sslcommerz.com/validator/api/testbox/validationserverAPI.php?val_id=" + valId + "&Store_Id=" + storeID + "&Store_Passwd=" + storePass +
"&v=1&format=json"; //Replace with LiveValidURL

    try
    {

        //request
    }
}

```

```

        HttpWebRequest request =
(HttpWebRequest)WebRequest.Create(validateurl);

        request.Method = "GET";

        //response

        HttpWebResponse response = (HttpWebResponse)request.GetResponse();

        Stream dataStream = response.GetResponseStream();

        StreamReader reader = new StreamReader(dataStream);

        objrspParam =
JsonConvert.DeserializeObject<vmPaymentPostback>(reader.ReadToEnd().ToString()
);

    }

    catch (Exception)

    {

    }

    return objrspParam;
}

```

Save Transnational data to database

after successful transaction we can now save our transnational data to database.

```

public int SavePayment(vmPaymentPostback _Payment)

{

    int status = 0;

    try

```

```
{

    PaymentLog objPay = new PaymentLog

    {

        tran_id = _Payment.tran_id,

        tran_date = Convert.ToDateTime(_Payment.tran_date),

        status = _Payment.status,

        val_id = _Payment.status,

        amount = _Payment.amount,

        store_amount = _Payment.store_amount,

        currency = _Payment.currency,

        bank_tran_id = _Payment.bank_tran_id,

        card_type = _Payment.card_type,

        card_no = _Payment.card_no,

        card_issuer = _Payment.card_issuer,

        card_brand = _Payment.card_brand,

        card_issuer_country = _Payment.card_issuer_country,

        card_issuer_country_code = _Payment.card_issuer_country_code,

        currency_type = _Payment.currency_type,

        currency_amount = _Payment.currency_amount,

        currency_rate = _Payment.currency_rate,

        base_fair = _Payment.base_fair,
```

```

        value_a = _Payment.value_a,

        value_b = _Payment.value_b,

        value_c = _Payment.value_c,

        risk_title = _Payment.risk_title,

        risk_level = _Payment.risk_level,

        APICConnect = _Payment.APICConnect,

        validated_on = _Payment.validated_on,

        gw_version = _Payment.gw_version,

};

using (_ctx = new PaymentGatewayEntities())

{

    _ctx.PaymentLogs.Add(objPay);

    _ctx.SaveChanges();

    status = 1;

}

}

catch

{

    status = 0;

}

```

```

return status;
}

```

Finally it will redirect to merchant application success page.

Payments Summary

[Go back](#)

Payment Done!

Amount to Pay: 1500

[Pay Now](#)

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	PaymentLogID	tran_id	tran_date	status	val_id	amount	store_amount	currency	bank_tran_id	card_type	card_no	card_issuer	card_brand
▶	1	1214588	2016-06-14 20:2...	VALID	VALID	1500.00	1470.00	BDT	160614202842J...	BKASH-BKash		BKash Mobile B...	MOBILEBANKI...
	2	1214588	2016-06-14 20:4...	VALID	VALID	1500.00	1470.00	BDT	1606142042120...	BKASH-BKash		BKash Mobile B...	MOBILEBANKI...
	3	1214588	2016-06-14 20:4...	VALID	VALID	1500.00	1470.00	BDT	1606142048310...	BKASH-BKash		BKash Mobile B...	MOBILEBANKI...
	4	1214588	2016-06-14 20:4...	VALID	VALID	1500.00	1470.00	BDT	160614204904st...	DBBLMOBILEB-...		DBBL Mobile B...	MOBILEBANKI...
	5	1214588	2016-06-14 20:5...	VALID	VALID	1500.00	1470.00	BDT	1606142054361...	BKASH-BKash		BKash Mobile B...	MOBILEBANKI...
	6	1214588	2016-06-14 21:4...	VALID	VALID	1500.00	1470.00	BDT	160614214840W...	BKASH-BKash		BKash Mobile B...	MOBILEBANKI...
*	NULL	NULL	NULL	NULL	NULL	NULL	NULL	NULL	NULL	NULL	NULL	NULL	NULL

Source Code: I've uploaded the full source code to download/clone [@github](#), Hope this will help

References :

1. <https://shashangka.com/2016/06/14/sslcommerz-payment-gatewaybd/>
2. <https://www.sslcommerz.com/faq.php>
3. <https://developer.sslcommerz.com/>

Other Online payment Services:

1. **iPay**(<https://www.ipay.com.bd/>)
2. **aaMarpay**(<https://aamarpay.com/>)
3. **shurjoPay Online Payment Gateway**(<https://www.shurjopay.com.bd/>)