



Integration Guidelines

Version: 1.0.1

Prepared By

Md. Imtiaz Bin Gias

Chief Technology Officer

Imtiaz.akil@softbd.com

01870762472

Overview

aamarPay Payment Gateway enables Merchants to receive money from their customers by temporarily redirecting them to www.aamarpay.com. The gateway is connecting multiple payment terminal including card system, mobile financial system, local and International wallet. After the payment is complete, the customer is returned to the merchant's site and seconds later the Merchant receives notification about the payment along with the details of the transaction. This document is intended to be utilized by technical personnel supporting the online Merchant's website. Working knowledge of HTML forms or cURL is required. You will probably require test accounts for which you need to open accounts via contact with aamarPay.com or already provided to you.

API Operations

REST APIs are supported in two environments. Use the Sandbox environment for testing purposes, then move to the live environment for production processing. When testing, generate an order url with your test credentials to make calls to the Sandbox URIs. When you're set to go live, use the live credentials assigned to your new signature key to generate a live order url to be used with the live URIs. Your server has to support cURL system. For HTML Form submit please review after cURL part we provide HTML Post method URL also

The following **endpoints** address our two environments [cURL Method]:

- Sandbox (for testing): <https://sandbox.aamarpay.com/request.php>
- Live (production): <https://secure.aamarpay.com/request.php>

For **Post Method** You need to change the calling URL as below

- Sandbox (for testing): <https://sandbox.aamarpay.com/index.php>
- Live (production): <https://secure.aamarpay.com/index.php>

Variables Need to Post to Initialize Payment Process Order URL

****Required fields Must Be posted otherwise integration will not work**

Field Name	Description	Required	Example Value
store_id	Your Merchant ID – Provided by aamarPay	Yes	merchantid
tran_id	Reference or identification number provided by the Merchant. MUST be unique for each payment (Max 32 characters)	Yes	A205220
signature_key	Signature Key will be provided by aamarPay	Yes	dc0c2802bf04d2ab3336ec21491146
success_url	URL to which the customer will be returned when the payment is made successfully. The customer will be returned to the last page on the Merchant's website where he should be notify the payment successful.	Yes	http://www.merchantdomain.com/successpage.html
fail_url	URL to which the customer will be returned when the payment is made. But the Payment not Accepted by bank or card have insufficient balance etc. The customer will be returned to the last page on the Merchant's website where he should be notify the payment failed.	Yes	http://www.merchantdomain.com/failedpage.html
cancel_url	URL to return customer to your product page or home page.	Yes	http://www.merchantdomain.com/home.html
amount	The total amount payable. Please note that you should skip the trailing zeroes in case the amount is a natural number.	Yes	39.68 OR 39.6 OR 39
currency	3-letter code of the currency of the amount according to ISO 4217 (see Annex I for accepted currencies)	Yes	BDT or USD
desc	Merchant may specify a detailed calculation for the total amount payable. Please note that aamarPay does check the validity of these data - they are only displayed in the 'More information' section in the Merchant Panel of the gateway.	Yes	T-Shirt
cus_name	Customer Full Name	Yes	Mr. ABC
cus_email	Email address of the customer who is making the payment.	Yes	payer@merchantcustomer.com

cus_add1	Customer's address (e.g. street)	Yes	House B-158 Road 22
cus_add2	Customer's address (e.g. town)	Yes	Mohakhali DOHS
cus_city	Customer's city	Yes	Dhaka
cus_state	Customer's state or region.	Yes	Dhaka
cus_postcode	Customer's postal code/ZIP Code. Only alphanumeric values are accepted (no punctuation marks etc.)	Yes	1206
cus_country	Customer's country	Yes	Bangladesh
cus_phone	Customer's phone number. Only numeric values are accepted.	Yes	+880111111111
ship_name	Product Receiver Full Name	No	Mr. XYZ
ship_add1	Product Receiver Address(e.g. street)	No	House 1 Road 2
ship_add2	Product Receiver Address(e.g. town)	No	Uttara
ship_city	Product Receiver City	No	Dhaka
ship_state	Product Receiver State	No	Dhaka
ship_postcode	Product Receiver Postcode	No	1220
opt_a	Optional Field for Merchant Record	No	Optional 1
opt_b	Optional Field for Merchant Record	No	Optional 2
opt_c	Optional Field for Merchant Record	No	Optional 3
opt_d	Optional Field for Merchant Record	No	Optional 4

cURL PHP method sample code: <https://github.com/aamarpay-dev/aamarPay-cURL-PHP>

PHP form sample code: <https://github.com/aamarpay-dev/aamarPay-Form-PHP>

For all package & module: <https://github.com/aamarpay-dev>

It will generate the Order URL example like below and using the redirect function you need to redirect the url to process payment option page

For Sandbox Test Environment:



<https://sandbox.aamarpay.com/paynow.php?track=AAM1444248051117348>

For Live Production Environment:





<https://secure.aamarpay.com/paynow.php?track=AAM1444248051117348>

After Call the URL it will show result in your Browser Like Below


Card Options





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 Support  FAQ  Translate  Details


CardsMobile Banking



DBBL NEXUS



DBBL MASTER



DBBL VISA



VISA



AMERICAN EXPRESS


MasterCard


Qcash




UnionPay 银联

 Pay BDT 10.00






empowering your business

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MFS Options





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**Support****FAQ****Translate****Details**

Cards**Mobile Banking**



 **Pay BDT 10.00**



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For Post Method

You need to change the calling URL as below

- Sandbox (for testing): <https://sandbox.aamarpay.com/index.php>
- Live (production): <https://secure.aamarpay.com/index.php>

aamarPay Return Variables Details

When a Transaction completed process from bank end then aamarPay return the transactions details to merchant website. The below listed variables is return to merchant website success/fail/cancel URL.

Field Name	Description
pay_status	Status of the transaction: - Failed / Successful
pg_txnid	aamarPay Unique Transaction ID example: AMP142322323232
amount	Amount in Bangladeshi Taka example: 9700.00
mer_txnid	Merchant Transaction ID example: AMP001
merchant_id	Merchant ID example: amp
store_id	Merchant Store ID example: aamarpay
currency	It will be always BDT
currency_merchant	Merchant Currency examples: BDT, USD
conversion_rate	Current Conversion Rate example: 85.10
store_amount	Merchant Receivable Amount in BDT after deduct Service Charge
pay_time	Payment Process Date and Time. Format will be YYYY-MM-DD, HH:MM:SS
bank_txn	Merchant Bank Transaction ID
card_number	Card Holder Card Number. Card Number example will be like 520212XXXXXX0123 or 520212*****0123
card_holder	Cardholder Name
card_type	Payment Process Card Type. Example: VISA, MASTER, AMEX, bKash etc
opt_a	Option Value Return Provided by the Merchant Website
opt_b	Option Value Return Provided by the Merchant Website
opt_c	Option Value Return Provided by the Merchant Website
opt_d	Option Value Return Provided by the Merchant Website
ip_address	Card Holder IP Address at the time of the Transaction
reason	Payment Success or Failed Reason. For Success it will be like 000
other_currency	Merchant Provided Currency Amount
success_url	Success URL return for records
fail_url	Failed URL Return for records
pg_service_charge_bdt	aamarPay Service Charge amount in BDT
pg_service_charge_usd	aamarPay Service Charge Amount in Merchant Currency
pg_card_bank_name	Success Transaction Cardholder Bank Name
pg_card_bank_country	Success Transaction Cardholder Bank Country
risk_level	Success Transactions Risk Level - Result will 0 for no risk and 1 for may be risky
pg_error_code_details	Card Payment Declined Reason Details

Payment Status Code Meaning

Status Code	Status Title	Status Details
0	Initiated	Customer Attempt to Payment Page but Not Put any Payment information
1	Attempt	Customer Attempt to Payment Page but Not Put any Payment Information in the Bank Page
2	Successful	Customer Successfully Made the Payment
3	Canceled	Customer Provide Payment Information to Bank page but payment not approved by bank
4	Chargeback	Customer raise issue regarding Transactions. Need to Submit Documents against the Transactions
5	On-Hold	Hold the Transaction for Verification
6	Suspect Fraud	suspect it's a Fraud Transaction
7	Failed	Payment Failed. Payment Decline by the Bank
8	Refunded-Bank	Refund the Transaction. Actually, Reverse the Transaction. Its take around 3-5 Business days to adjust with customer card
9	Incomplete	Customer Does Not Provide the Information Perfectly. So, payment cancel
10	Refund-Void	Refund the Transaction. Actually, Reverse the Transaction Before Settlement. Its take around 1-3 Business days to adjust with customer card.
11	Error	Customer Payment Information made error with validation.
12	ChargeBack-Refund	We lost the ChargeBack and Customer Bank forced to Refund. As a result, we process full refund
13	Missing-Authorised-Email	Customer Documents Missing for Risk Transaction

Thank You