

# Payment Gateway

## Integration



## Introduction:

Payment Gateway Integration service authorizes and processes payments online. Our gateway serves as a portal to facilitate the transaction's flow between our clients and their clients. Through a secured channel, our payment gateway integration service facilitates the merchant and its customers to conduct transactions safely.

## Industry:



School, College & University



Donation Collector or Community Club



Housing Society



Hotel & Travel agency



Regular Payments

## Payment Modes:



Standard Chartered



Habib Metropolitan



National Bank



Askari Bank



Silk Bank



Bank Al-Habib



UBL



Bank Alfalah



Dubai Islamic



Allied Bank



Meezan Bank



HBL



MCB Bank



Easy Paisa



Jazz Cash



Konnect (HBL)



Credit & Debit Card Payment



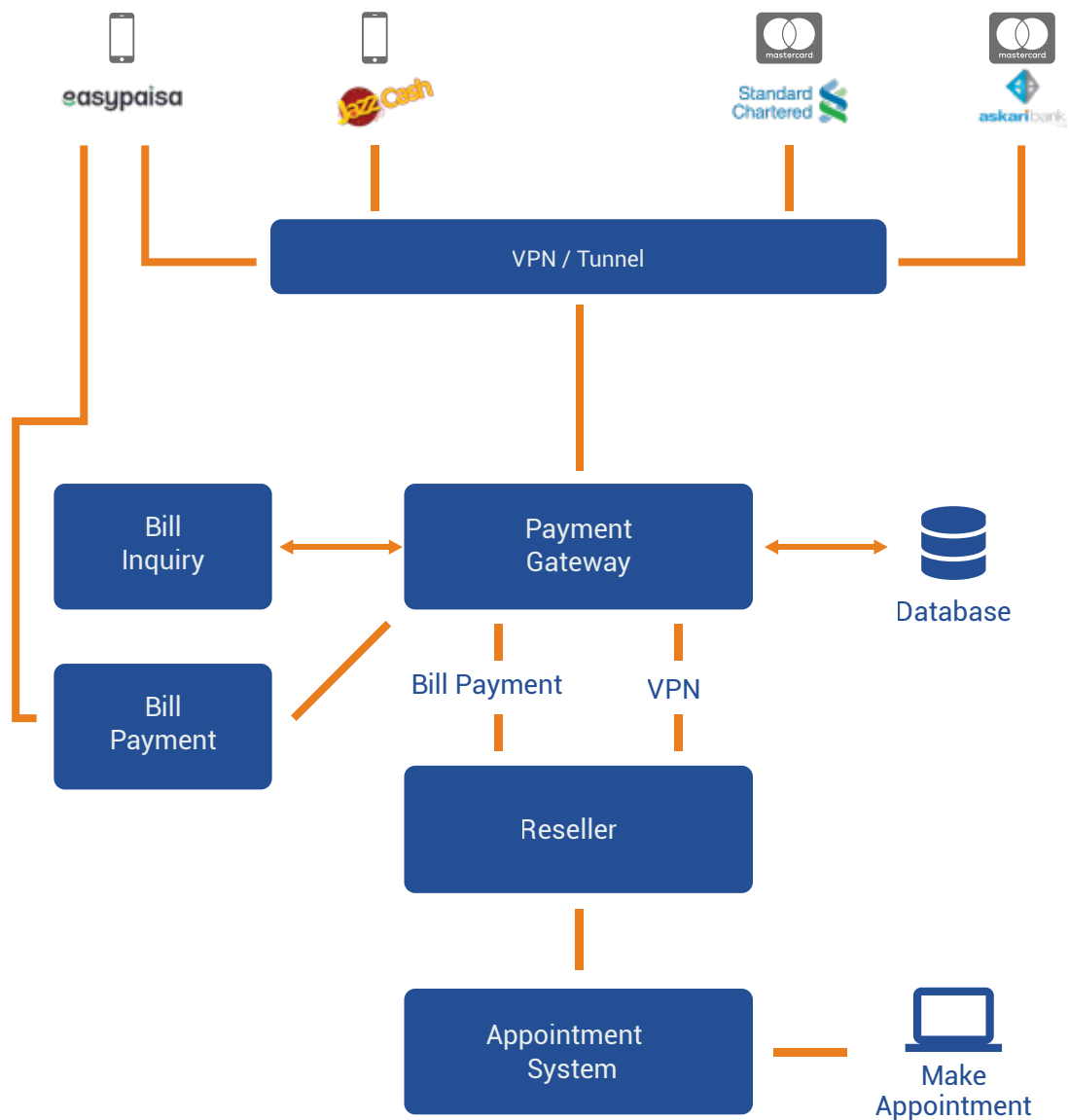
Summit Bank

## How it works:



### Push Bill Information to Nayatel Gateway:

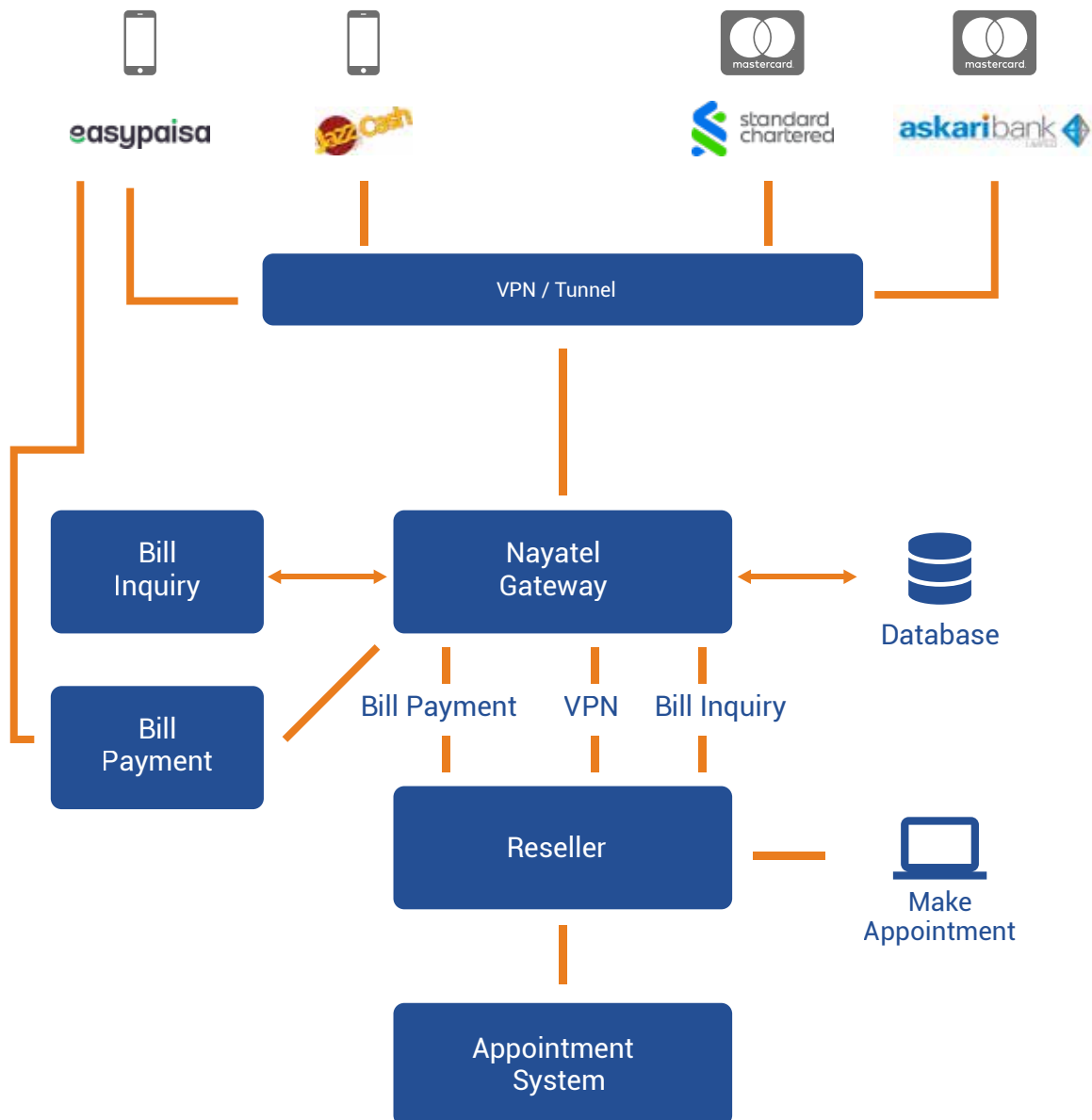
- ▶ The customer will send request to the reseller service and will be assigned with a bill number.
- ▶ The Reseller system will push bill information to Nayatel's Payment Gateway.
- ▶ Customer will initiate online payment using any of the payment gateways. The payment gateway will fetch bill amount, and respond with bill details.
- ▶ Customer will pay the bill and the payment will be directly posted to Nayatel's Payment Gateway, which will acknowledge the payment in response.
- ▶ Nayatel's payment gateway will post the received payment to reseller's system, which will acknowledge the payment in response.



## How it works:

### Fetch Bill Information from Reseller :

- The customer will send request to the reseller service and will be assigned with a bill number.
- The Reseller system will push the bill information to Nayatel's Payment Gateway.
- The customer will initiate online payment using any of the payment gateways.
- The customer will pay the bill and the payment will be directly posted to Nayatel's Payment Gateway, which will acknowledge the payment in response.
- Nayatel's payment gateway will post the received payment to the reseller's system, which will acknowledge the payment in response.



## Terms and Conditions:

- Financial agreements with the banks will be done by the reseller
  - Integration with payment gateways will be done by Nayatel
  - Following APIs will be provided by Reseller:
    - Push Bill Detail to Nayatel Gateway
    - Fetch Bill Information
    - Confirm Appointment
    - Confirm Payment
  - Development, maintenance, and security of reseller's portal will be the responsibility of the reseller.
  - This solution is limited to integration with Payment Gateways only.
  - Nayatel will provide support from its gateway to Integrated Payment Gateways only
  - Charges are exclusive of taxes
  - All recurring payments will be on monthly advance basis
  - NOC Availability: 24 x 7
  - For each payment mode, a P2P link is to be deployed.
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