



Submitted By

Paysenz Limited

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Name and Registered Address of Merchant Organization

Addressee for Merchant Organization

Contact Person Name	Maj Mahmudur Rahman Chow(Rtd)
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Contact Detail for the Paysenz Limited

Department	Name & Designation	Contact info
Business Development	Md. Rakib Hasan Manager Business Development	Cell: +8801717237597 Email: rakib@paysenz.com



Executive Summary

The Paysenz limited has developed an online Merchant Service (payment gateway) called Paysenz that enables merchants to receive payment on the internet through local and international debit/credit cards. It is usually a third-party service that is actually a system of computer processes that process, verify, and accept or decline credit/debit card transactions on behalf of the merchant through secure Internet connections.

Why Choose Paysenz?

- Easy Sign Up
- Robust API for easy Integration for raw CMS
- Instant notification API for mail
- Transaction refund API
- All device compatible CMS
- It can facilitate from all existing and advanced technology in Bangladesh.
- CMS based API
- API for android and iOS library for APPs integration
- API for delivery service integration
- It uses encryption and an end-to-end data authentication system to assure clients of security.
- Centralized & secure data management
- Supports all major domestic and International credit cards, Mobile Banking & Internet Support Mobile and Internet banking
- Payment notification by **SMS & Email (sms charge is applicable)**
- Easy Refund Policy
- Integrated Anti-fraud Suite system
- Daily transaction report automatically send to merchant email ID
- Delivery API
- PCI DSS Certified
- 24/7 Monitoring

How Paysenz will integrate to Your System

We can integrate the system in two ways with your current system

➤ **Option 1:**

We will provide the API credentials, your existing software Development Company or developer will integrate by using that credentials.

➤ **Option 2:**

If you developed your system like some popular cms like open cart, magento, woocommerce, virtue-mart, cs-carrt, WHMCS, presta shop, zen-cart then you can just install the plugins that we already developed for ready reference.



Paysenz Features

- Technical Support
- Support **Visa/Master/Amex card both Local & International** Accurate financial reporting for merchant
- Cross checking payment from online store
- Merchant admin panel
- Real-time support if payment failed or decline
- Banking (over secured connectivity to the payment processor).
- Uses industry standard SSL (Secure Sockets Layer) technology enabling 128-Bit SSL Encryption when exchanging sensitive client information. Dashboard Summary
- Graphical Chart of Attempts Vs Success
- Transaction View
- Transaction Details
- Date Range Search
- Excel & PDF Report Creation
- Transaction Status Based Search
- Payment Request
- Payment Settlement Report
- Payment Verification Status
- Payment Risk Report
- Merchant Profile
- Store Technical Details
- SMS Notification Settings
- Email Notification Settings
- SMS Delivery Report
- Custom Filtering Report
- Merchant Panel Sub-User Account With Customer
- Permission Ready Modules Download Centre
- News and Notification Message Alert Notification Inside the Panel



Benefits for you

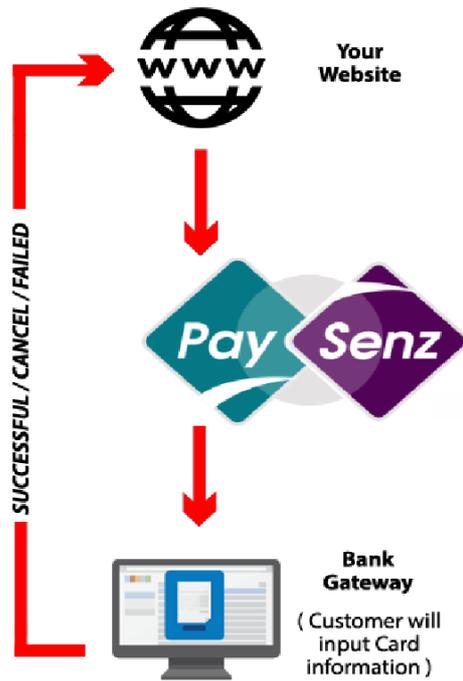
- Client gets more option to pay
- Real time transactions and notifications
- No third party involvement
- Reliability and efficiency
- Stay ahead of your competitors
- Minimize your workload
- All your customer data in a structured system
- Clear and Simple Overview
- Provide 24/7 tour booking service to your valuable customer
- Increase sales volume through web & Apps
- No fraudulent no charge back
- End to end secured tunnel

Compare
Technical
& Compliance
7 BEST
Reason

- 01 Payment gateway PCI Compliance
- 02 Advance Fraud Risk Tools with API
- 03 Data Received Validation
- 04 Status & Refund API
- 05 Email & SMS Read Report Validation
- 06 VISA & Master Compliance Invoice
- 07 Express Integration API with Mobile SDK



How Payment System Work



Paysenz Certification

PAYSENZ

PCI DSS COMPLIANT

COMODO AUTHENTIC & SECURE

MasterCard

SSAE16 SOC-1 Type I

MasterCard SecureCode

VERIFIED by VISA

VISA

PaySenz



Business Proposal

Features	One time cost
Payment Gateway API	Complementary

Paysenz || Online Payment Gateway Charge

Features	Service charge
Processing Charge for Bkash and other mobile financial services	2.25%
Processing Charge for VISA	2.5%
Processing Charge for MASTER	2.5%
Processing Charge for AMEX and Rocket	3.5%

Note: you can disable or enable payment option anytime

*

Gateway transaction charges are applicable to per successful transaction.

Mode of Payment: Client can give us directly their payment or can use the following bank information for payment of any services we offered.

Account Name	Bank Name	Account Number	Branch
The Paysenz Limited	City Bank Limited	1402547232001	Banani

Merchant of Paysenz (Exclusive)

Work With Our Bangladesh Defense Business Clients



Work With Our Bangladesh Govt. Business Clients



Work With Our Bangladesh Local Business Clients





Terms & Conditions–

- Offer is valid 30 working days from the date of submission.
- **Supporting documents to be submitted:** Trade License, TIN certificate, NID/Passport copy(all the documents must be certified by company seal and authorize person's signature)
- **Payout Procedure:** Twice in a weekly account payee cheque to business/company account after deduction transaction charges. If the settlement day falls on non-working days, the settlement day will be the following working days.
- All content related responsibilities, copyright issues reserved by the merchant
- Gateway transaction charges are applicable to per successful transaction.
- The payout will be reimbursed via Account Payee Cheque into merchant's any dedicated bank account in Bangladesh.
- **Refund Policy:** If service not delivered then merchant can request for refund from Paysenz admin panel. It will be processed to cardholder bank and takes 7-10 days to complete.
- **Customer Claim:** Customer can claim the amount through his card issuer bank up to 120days for local/international visa/master card if service/product not delivered. In this case merchant has to be provided service/product delivered confirmation documents.
- **Fraud Policy:** Paysenz can detect suspected fraud transaction within 5-7 seconds after made the transaction. Merchant will be notified in real time to ask his/her customer to provide additional documents for verification process. If cardholder is unable to provide sufficient documents then Paysenz reverse the payment to cardholder.
- Paysenz.com management may ask for any supporting documents while checkout from the merchant for verification if arise any issues from customer.

Members With

The Paysenz Limited is the member of Bangladesh Association of Software and Information Services **(BASIS)**.

We appreciate your interest and look forward to building a strong service relationship with you in the upcoming days and ensuring our best services at all times. We hope that you will consider our proposal and confirm your consent about our offer and oblige there by. Please feel free to contact with us in case you seek any assistance.

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