

MONIFY

Payment gateway solution

By bizmobia



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Dashboard



Flow



Bizmobia payment gateway



Payment Channels



Integration



How it works



Key Features



Account Set up



Support 24x7

Simplify your online payment

Unlock the opportunity of secure payment service



Welcome Back

Please login to your account

Username is required




Login

[Forgot password?](#)

 **Dashboard**

 Profile

 Masters >

 Users >

 Super Admin

 Admin

Welcome Motiur Rehman


Merchant
3


This Month's Payment
CFA 101


Total Payment
CFA 204.01


This month's Withdraw
CFA 101


Total Withdraw
CFA 202


Today Payment
CFA 0

Merchant Contribution

102.6
102.4
102.2
102.0
101.8
101.6
101.4



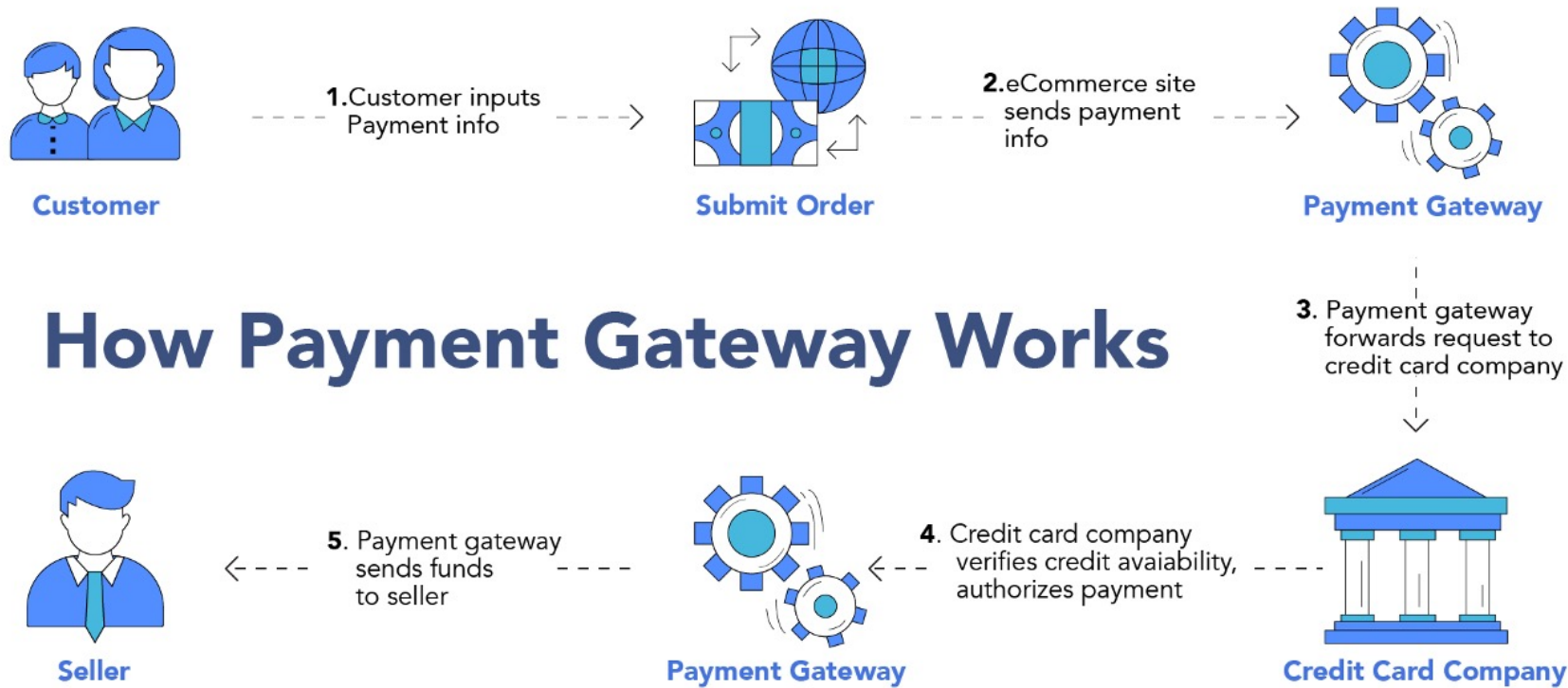
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DASHBOARD

Flow





Bizmobia's payment gateway

Bizmobia payment gateway offers advance security measures such as encryption and fraud detection to protect sensitive data and ensure safety of online transactions

Payment channels

Mobile Money

Online Banks

Others

Integration with E-commerce Platforms



Bizmobia's payment gateway can be easily integrated with e-commerce platform to provide seamless checkout experience for customers

How Payment Gateways Works

Customer's Initiation of Payment

The customer starts the payment process by adding items to their cart and proceeding to checkout on an online store or website. They select their preferred payment method, such as credit card, debit card, or digital wallet, and provide the necessary payment details.

Encrypted Transmission of Payment Data

Once the customer completes the payment details, the payment gateway securely transmits the sensitive payment information to the payment processor. This transmission is encrypted to ensure the security and confidentiality of the payment data during the transmission process.

Authorization and Verification Process

The payment processor receives the payment data and initiates the authorization process with the customer's issuing bank. The issuing bank verifies the validity of the payment details and checks if the customer has sufficient funds for the transaction. Upon successful authorization, the payment processor sends the authorization response back to the payment gateway.

Funds Settlement and Transfer

The payment gateway receives the authorization response and notifies the merchant whether the payment was successful or declined. If the payment is successful, the payment gateway initiates the settlement process. The acquiring bank, which is the bank responsible for processing the merchant's transactions, transfers the funds from the customer's issuing bank to the merchant's account. The merchant can then access the funds in their account, completing the payment process.

Key Components of Payment Gateways



1. Merchant Account

A merchant account is a type of bank account that allows businesses to accept electronic payments. It is established by the merchant to receive funds from customer transactions processed through the payment gateway.

2. Payment Processor

The payment processor acts as the intermediary between the payment gateway and the financial institutions involved in the transaction. It handles the authorization, verification, and settlement processes, ensuring a smooth flow of funds between the customer and the merchant.

3. Payment Gateway Provider

The payment gateway provider is a service provider that offers the technical infrastructure and software to securely process online payments. They provide the integration tools and APIs that enable merchants to connect their online stores to the payment gateway.

4. Acquiring Bank

The acquiring bank, also known as the merchant bank, is the financial institution that processes credit and debit card transactions on behalf of the merchant. It facilitates the transfer of funds from the customer's issuing bank to the merchant's account.

5. Issuing Bank

The issuing bank is the bank or financial institution that issued the customer's payment card, such as a credit card or debit card. It verifies the customer's payment details, authorizes the transaction, and holds the customer's funds for payment settlement.

Merchant Account Setup



Application Process for Merchant Account

To set up a merchant account with bizmobia payment gateway, the first step is to complete an application process. This typically involves providing information about the business, such as legal name, address, contact details, and details about the products or services being sold.



Verification and Approval

After submitting the application, bizmobia will review the information provided and verify the legitimacy of the business. This verification process may include checking the business's financial history, creditworthiness, and compliance with any regulatory requirements.



Account Configuration and Credentials

Once the merchant account is approved, it needs to be configured to meet the specific needs of the business. This includes setting up payment preferences, configuring payment methods, and generating the necessary account credentials such as API keys, tokens, or security certificates.

Technical Integration



Developer Documentation and Resources

To integrate bizmobia payment gateway into a website or application, developers can refer to the available developer documentation and resources provided by the payment gateway provider. This documentation typically includes API reference guides, SDKs (Software Development Kits), sample code, and integration tutorials.



API Keys and Credentials

Integration with bizmobia requires the use of API keys or credentials. These keys and credentials are unique identifiers that allow the website or application to securely communicate with the payment gateway's API and make transaction requests.



Test Transactions and Sandbox Environments

Before going live, it is essential to test the payment gateway integration to ensure it works correctly. Bizmobia provide sandbox environments or test modes where developers can simulate transactions without involving real money or affecting actual live accounts.



Live Integration and Production Environment

Once the integration is thoroughly tested, it is time to switch to the live production environment. This involves updating the necessary configuration settings, such as API endpoint URLs or security settings, to allow real transactions to be processed through the payment gateway.

Troubleshooting and Support



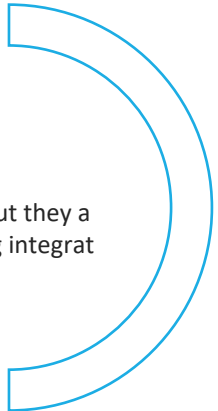
Common Integration Issues



01

Error Messages and Codes

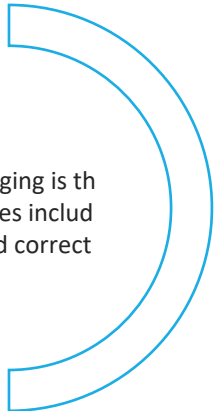
When integrating bizmobia payment gateway , it is common to encounter error messages and codes. These messages can be confusing and difficult to understand, but they are usually there to help you identify and solve problems. Understanding what these messages mean is critical to troubleshooting integration issues. The payment gateway provider should have documentation that explains the meaning of each message and code.



02

Debugging and Testing Techniques

Testing is a crucial aspect of payment gateway integration. It allows you to identify and solve any issues before going live. Debugging is the process of finding the cause of a problem by examining the code and testing different scenarios. Common debugging techniques include logging, breakpoints, and error handling. It is important to thoroughly test the integration to ensure that it works smoothly and correctly.





Customer Support Channels

01

Contacting Payment Gateway Providers

If you encounter any issues with payment gateway integration, contacting the payment gateway provider's customer support is the first step. Payment gateway providers usually offer multiple support channels, such as email, phone, and chat. It is important to provide as much information as possible when contacting the support team, including error messages, codes, and steps to reproduce the issue.

02

Support Forum and Community Resources

Bizmobia providers often have support forums and online communities where customers can ask questions and get help from other users. These resources can be a valuable source of information, as other users may have encountered similar issues and found solutions. It is important to search the forum for existing threads before posting a new question to avoid duplicating content.

Self-Help Resources



Documentation and Knowledge Base

Payment gateway providers often have extensive documentation and knowledge base articles that cover integration issues and how to resolve them. These resources can be helpful in identifying and solving issues, as well as learning more about payment gateway integration. It is important to read the documentation thoroughly before starting the integration process.



FAQs and Troubleshooting Guides

FAQs and troubleshooting guides are common self-help resources provided by payment gateway providers. They cover frequently asked questions and common issues encountered during integration. These resources can be helpful in identifying and solving issues quickly and efficiently. It is important to check these resources before contacting customer support, as the issue may already be addressed.

Thank you



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