



PREPARED BY

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Key Contact Details (Merchant):

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Key Contact Details (SSLCOMMERZ):

Business (Primary)	Name: Zakia Rezwana Cell # +880 1766473129 Email: zakia.rezwana@sslwireless.com
Business (Secondary)	Name: Mr. Tayab Hossain Cell # +880 171378 7739 Email: : tayab.hossain@sslwireless.com
Technical (Integration Coordinator)	Email: integration@sslcommerz.com
Operation (Transaction/Settlement issues)	Email: operation@sslcommerz.com Number # 0961 222 6 222

SSLCOMMERZ Story



For a long time, we have been feeling that enabling frictionless transactions is a major problem and nobody seems to be doing it right. We decided to tackle it ourselves. Backed by SSLWIRELESS, SSLCOMMERZ aims to revolutionize online payments by providing clean, developer-friendly APIs and hassle-free integration. We offer a fast, affordable and secure way for merchants to accept payments online.

“We make it safe and easy for customers to pay you”

INNOVATION

Our innovative payment technology, scalable solutions, and legendary white-glove support are backed by one of the country’s largest and most trusted fin-tech brands.

EXPERIENCE

SCALE

Put our extensive knowledge, deep relationships with issuers and financial institutions, and 8+ years of online payments experience to work for you.



Our Vision

Architect the seamless remote payment experience.



Our Core

Our core principle is user experience (UX) & human touch.



Our Mission

Connecting Southeast Asia remote payment landscape in 1 API.

Do more with SSLCOMMERZ



Payment Gateway

With local and International Credit/Debit cards, EMI, Net banking, MFS, mobile wallets, SSLCOMMERZ provides the most extensive set of payment methods.



Checkout and Global Card Saving

An easy to integrate Checkout with cards saved across businesses so that your customers can pay seamlessly anytime.



Subscriptions

Don't let your business growth suffer from the irregularities of recurring payments. Use SSLCOMMERZ Subscriptions instead.



Payments Link

Share payment link via an email, SMS, messenger, chatbot etc and get paid immediately. Accepting payments from customers is now just a link away.



Custom Payment Pages

SSLCOMMERZ Payment Pages is the easiest way to accept payments with custom-branded hosted pages. With zero coding, take your page online and start accepting payments instantly.



Campaign

Set as many deals as you like at the same time, and level up your target customers from various background based on their payment preference, with different tactics.



Instant Activation

Get activated and transact within 10 minutes. Completely online onboarding with minimum documentation



Easy Integration

With plugins for most major platforms and languages, integrate and go live with SSLCOMMERZ in less than an hour.



Dashboard Reporting

Real-time data and insights on your SSLCOMMERZ Dashboard to make informed business decisions.

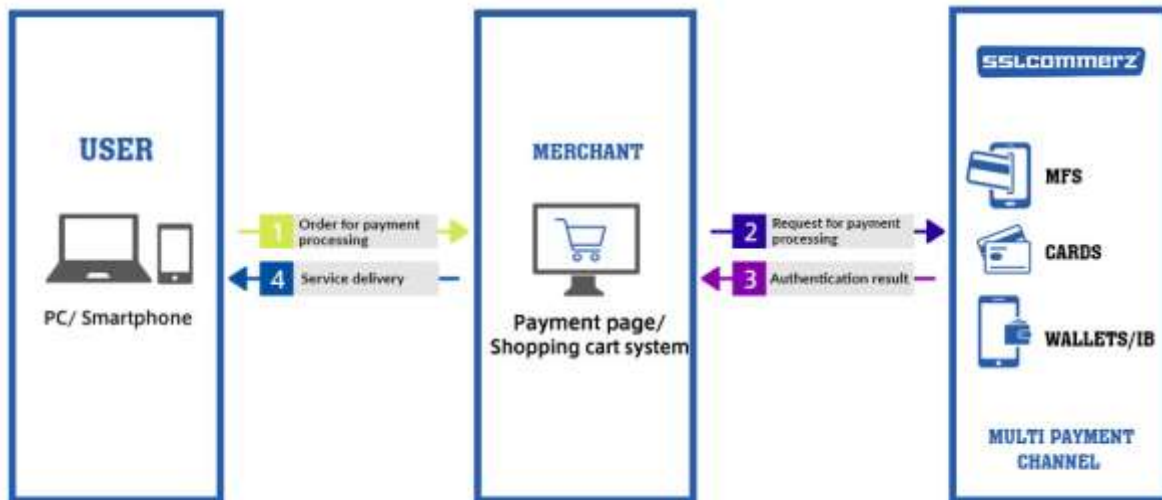


Risk Mitigation

Transactions will be monitored by our risk management team to protect your business from fraudsters.



SSLCOMMERZ Gateway Process Flow



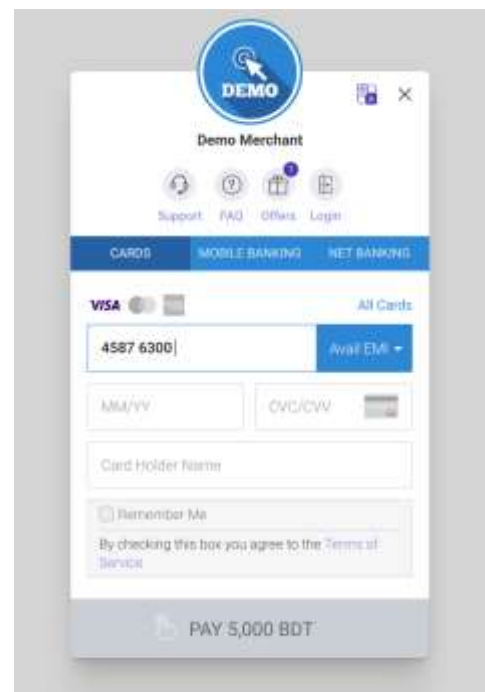
SSLCOMMERZ Settlement Process Flow

Settlement is the process through which a merchant receives money paid by their end users for a particular product/service.


There are a number of entities involved in the settlement process.

A detailed process is explained below:

1. The card holder inputs their card details on the SSLCOMMERZ Express Checkout form in order to pay product/services.
2. After successful authentication via OTP/3D secure the money is debited from the cardholders account and a confirmation is sent to the card holder.
3. The transaction amount is routed via card networks to SSLCOMERZ acquiring bank Partners.
4. Once SSLCOMMERZ receives the amount, it is settled to your bank account after fees deduction.



SSLCOMMERZ COMMERCIALS

Charge Type (One Time Cost)			Charges
Package	One-time non-refundable API charge + 1 add-on service		BDT 15,500.00
Add-ons	SDK for Android + IOS		BDT 5,000.00
	EMI		BDT 5,000.00
	Invoice		BDT 5,000.00
	Payment link		BDT 5,000.00
	QR	BDT 5,000.00	

Payment Channel	Payment Mode	TDR*
Visa, MasterCard, Union Pay, Nexus	Debit/Credit Card (local & International)	2.50%
bKash, Nagad, Rocket, mCash, MyCash, t-cash, Sure Cash	Mobile Financial Services (MFS)	
City Touch, AB Direct, Bank Aisa, MTB internet banking, Islami Bank internet banking	Internet Banking	
iPay, Upay, Dmoney	Wallet	
Amex	Debit/Credit Card (local & International)	3.50%
Qcash	Debit/Credit Card (Local)	

Special rates for Service Delivery Platform:

Payment Channel	Per Transactions Slab	TDR *
bKash for Service Delivery Platform (Only)	BDT 1-499	10.50%
	BDT 500+	6.00%

*TDR: Transactions Discount Rate. It is applicable to per successful transaction.

Note:

- Under this package one add-on service shall be applicable according to merchant preference. More than 1 add-on, additional OTC will be applicable.
- Gateway One Time Charge shall be paid in advanced and non-refundable.
- Integration support/development are not included here. Additional charge will be applicable subject to scope of work.
- OTC can be paid through online payment, Bank transfer, Bank deposit or cheque in favor of **Software Shop Limited**.
- Purchase order/work order against agreed commercial required prior to implement payment gateway in favor of **Software Shop Limited**
- Only 1 merchant account is applicable under this proposal. Multiple store id not allowed under this commercial. Additional **BDT 5K** applicable for per store.
- Purchase of full package plan will be eligible for **30% discount** on total One Time Cost (OTC).
- Merchant business type fell under **SDP(Service Delivery Platform)** category (service consumed/purchased digitally) are - Education and Learning; Job Search; Games; Trivia; Audio Books; Podcast; Sports; Live Streaming; Audio songs; Customer engaging quiz; News & TV channels.
- In case of Payment Refund/Reverse, no additional charges will be applicable except bKash. 2.5% charges will not be reimbursed to account holder in bKash refund or reverse cases.

FEATURES OF ADMINISTRATIVE AND MERCHANT PANEL

SSLCOMMERZ provides standard administrative and merchant panel for our merchants so that they can view transaction reports, monitor different stages of payments, view analytics, process refunds and chargeback etc.

Following are a few screenshots from the panel:

Login



Dashboard



View Transactions



Analytical Report



Accounting Report



TERMS & CONDITIONS

Offer validity:

This offer is valid till 30 days from the date of submission.

Required Documents:

Trade License copy, Approval authority certificate, Incorporation Certificate, TIN VAT certificate, NID/Passport copy. All the documents must be certified by company seal and authorized person's signature.

Payment Settlement:

SSLCOMMERZ settle payments through BEFTN to merchant account **once a week** and minimum withdraw amount is BDT 2,500.00.

1. Local transactions will be settled in gross amount automatically.
2. International transactions settlement Policy (subject to verification) will be as below,
 - First Month - 75% amount of each successful international transaction will be reserved as security deposit and rest 25% amount will be settled.
 - Second Month - 50% amount of each successful international transaction will be reserved as security deposit and rest 50% amount will be settled.
 - Third Month – 25% amount of each successful international transaction will be reserved as security deposit and rest 75% amount will be settled and to be continued as long service agreement exists.

Taxes:

VAT and Tax is not included in the mentioned OTC and will be applicable (if any) additionally as per prevailing Government policy.

Compliance:

- No live/production ID will be generated without any Live website/apps.
- SSLCOMMERZ footer banner with payment channels must be added at website footer.
- Card activation takes 7-10 working days after full website live, means- no dummy product on website; proper and updated terms and conditions- refund policy- privacy policy- about us and contact us page;
- A tick box with hyperlink of Terms & Conditions, refund policy and privacy policy must be there at checkout page (to be clicked by customer).

Refund Policy:

Refund request takes 7-10 working days to process from the day of submission in SSLCOMMERZ panel. Refund request can be generated from SSLCOMMERZ merchant panel.

Customer Claim

Customer can claim the amount through his/her card issuer bank up to 120 days for local/international visa/master card if service/product not delivered. In such cases merchant must provide service/product delivery confirmation documents.

Fraud Policy:

SSLCOMMERZ detects suspicious/fraud transaction automatically and holds transaction amount till proper verification. Merchant will be notified instantly to provide required documents i.e. Photo identity copy (Passport/Driving License), Scan copy of transacted card (1st 6 digit & last 4 digit) for



verification process. Failure to provide sufficient documents will be resulting payment reverse to cardholder by SSLCOMMERZ without any prior notice.

Legal bindings:

1. That during the course of business, We will not use the SSLCOMMERZ service in any manner whatsoever including corruption which may constitute a violation of any law, regulation and applicable rules/policy of the Bangladesh Bank and other Government entities which may cause SSL to be subject to any investigation, prosecution, or legal action or for any type of business which in the opinion of SSL is unacceptable. Any and all decision of SSL for providing SSLCOMMERZ service to us shall be final and binding upon Us.
2. That If SSL/Payment Gateway Facilitators levy/incur any fine, penalties, etc. pertaining to the breach of law, rules, regulations or guideline the same shall be paid by/recovered from Us forthwith without any demur, protest or delay.
3. That in case of any promise/assurance/warranty that we have made herein or in Merchant Enrollment Form (MEF) or any other document(s) breach by Us or any information provided by Us appears false and misleading, SSL can terminate agreement with us with immediate effect, discontinue SSLCOMMERZ service and can take other steps (s) permissible by Laws including payment withhold and others.
4. SSLCOMMERZ service shall only be used for the site/app having the features permissible in Bangladesh as per Bangladeshi Law(s) and Regulation(s) and shall not engage any of the service/product as provided banned/prohibited as per Law of the Bangladesh.

Shipment Policy:

SSLCOMMERZ doesn't allow any kind of drop shipment document.

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