

# **Bank Payment Gateway API Approval**

## **General Checklist**

### **1. Business Registration Documents**

Bank must verify your legal business entity.

- ✓ Company / Business Registration Certificate
- ✓ Partnership Deed (if partnership firm)
- ✓ Memorandum & Articles of Association (for Pvt Ltd companies)
- ✓ Business NTN / Tax Registration Certificate
- ✓ Business Address Proof

### **2. Bank Account Requirements**

The gateway will be linked to your business bank account.

- ✓ Active **Business Bank Account**
- ✓ Bank account maintenance certificate
- ✓ Cancelled cheque of the company account
- ✓ Account title must match business registration

### **3. Identity Documents (Owner / Directors)**

Banks verify the authorized persons.

- ✓ CNIC / Passport of owner or directors
- ✓ Contact information
- ✓ Authorized signatory list

## **4. Website / Application Requirements**

Banks check the website or app where payments will be processed.

- ✓ Working **website or mobile application**
- ✓ Secure domain (**HTTPS / SSL installed**)
- ✓ Clearly defined product or service

The website must contain:

- ✓ About Us page
- ✓ Contact Us page
- ✓ Privacy Policy
- ✓ Terms & Conditions
- ✓ Refund / Cancellation Policy

## **5. Business Information**

Banks need details of how payments will be used.

- ✓ Business model description
- ✓ Type of products or services sold
- ✓ Expected monthly transaction volume
- ✓ Average transaction amount
- ✓ Countries where payments will be accepted

## **6. Technical Integration Information**

Required for API access.

- ✓ Integration type
  - REST API
  - Hosted payment page
  - Mobile SDK
- ✓ Technical contact person
- ✓ Server IP addresses (sometimes required)

## **7. Compliance & Risk Verification**

Banks evaluate risk and regulatory compliance.

- ✓ KYC (Know Your Customer) verification
- ✓ AML compliance declaration
- ✓ Merchant agreement signing
- ✓ Chargeback handling policy

## **8. Security Requirements**

Banks usually require minimum security standards.

- ✓ SSL certificate installed
- ✓ Secure server hosting
- ✓ PCI-DSS compliance (sometimes required for card payments)
- ✓ No storage of card details on your server

## **Optional Documents (Sometimes Requested)**

Some banks may additionally ask for:

- ✓ Company letterhead request for gateway access
- ✓ Board resolution authorizing payment gateway usage
- ✓ Sample invoices or receipts
- ✓ Screenshots of checkout page