



{REST: API} Integration Manual

Revision 1.1

Pay Bill Solution - API Specification

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Document Details

Name	Version	Date	Description
{REST: API} Integration Manual	1.1	14 July 2025	Provides API and technical specifications for Pay Bill solution.

Glossary

PROPOSAL NO.	A unique identifier assigned to a customer's initial insurance application form (proposal). It is used only for the first payment required to purchase the policy. Example: Pro-100.
POLICY NO.	A unique number assigned to an insurance contract once the proposal is approved. This number is used for all subsequent premium payments until the policy matures. Example: 6000.
DUE PREMIUM	The amount of money that is currently payable as the installment or premium on a policy or proposal. It represents the outstanding payment that the customer needs to pay.

Detail API Specifications

API Protocol

All APIs are exposed as stateless services over HTTPS. Usage of open data format in JSON and widely used protocols such as HTTP allows easy adoption by the 3rd Party Company.

API input data should be sent to the following URL as a JSON document using Content-Type "application/json".

Short Description

The customer initiates payment via mobile banking app by selecting a payment purpose such as "Policy," "Proposal," or others (API-1), enters the corresponding number to retrieve due premium details (API-2), completes the payment, the transaction is recorded with a transaction or collection reference ID (API-3), and the transaction status can be verified using the transaction ID (API-4).

#	API Name	API Description
1	Pay Purpose	Retrieves the purpose of the payment.
2	Premium Due	Returns premium due details based on the policy or proposal number.
3	Payment	Sets payment information before or after a mobile banking transaction.
4	Transaction Status	Checks the status of a transaction using the transaction ID.

1. Payment Purpose

1.1 URL (Live) - <https://paybill.shantalife.com/pay-purpose>

1.2 URL (Test) - <https://paybill.shantalife.com/pay-purpose-test>

1.3 Method - GET

1.4 Response

HTTP Response (Success [Status Code – 200])

```
{
  "id": "<id>",
  "purpose": "<purpose>",
}
```

1.5 Description

Parameter	Data Type	Description
id	Int	To Get a Unique ID No.
purpose	String	To Get a payment purpose. {"Policy", "Proposal" and "Others"}

1.6 Example

```
curl --location 'https://paybill.shantalife.com/pay-purpose'
```

2. Premium Due

2.1 URL (Live) - https://paybill.shantalife.com/premium-due/{policy_no}/{payfor}

2.2 URL (Test) - https://paybill.shantalife.com/premium-due-test/{policy_no}/{payfor}

2.3 Method – GET

2.4 Request

HTTP Header	HTTP Body
Content-Type: application/json Accept: application/json Authorization: {secret_code}	

2.5 Description

Parameter	Data Type	Description
policy_no	Varchar (mandatory)	Policy/Proposal No. of client.
payfor	String (mandatory)	If New then input "proposal" or Renewal then input "policy". (Ex. API-1)

2.6 Response

HTTP Response (Success [Status Code – 200])
<pre>{ "policy_no": "<policy_no>", "client_name": "<client_name>", "payment_mode": "<payment_mode>", "installment_premium": "<installment_premium>" "no_of_installment": "<no_of_installment>", "due_installment": "<due_installment>", "due_premium": "<due_premium>" }</pre>

2.7 Description

Parameter	Data Type	Description
POLICY_NO	Varchar	To Get a Policy/Proposal No.
CLIENT_NAME	String	To Get a Customer Name of Policy/Proposal No.
PAYMENT_MODE	Int	To Get Policy Payment Mode (1=Yearly, 2=Half Yearly, 3=Quarterly, 4=Monthly).
INSTALLMENT_PREMIUM	Decimal	To Get Premium Amount (Installment Premium) of Policy/Proposal Number.
NO_OF_INSTALLMENT	Int	To Get No. Of Paid Installment.
DUE_INSTALLMENT	Int	To Get Due Installment of Policy/Proposal Number.
DUE_PREMIUM	Decimal	To Get Due Premium Amount of Policy/Proposal Number.

2.8 Response

HTTP Response (Bad/Client Error)
<pre>{ "Code": "Code", "Message": "<Message>", }</pre>

2.9 Description

Parameter	Data Type	Description
Code	Int	401 = Sorry, the token provided is invalid. 404 = Policy/Proposal No could not be found.
Message	String	Describe an error message

2.10 Example

```
curl --location 'https://paybill.shantalife.com/premium-due-test/122/policy' \  
--header 'Authorization: test'
```

3. Payment

3.1 URL (Live) - <https://paybill.shantalife.com/payment>

3.2 URL (Test) - <https://paybill.shantalife.com/payment-test>

3.3 Method – POST

3.4 Request

HTTP Header	HTTP Body
Content-Type: application/json Accept: application/json Authorization: {secret_code}	<pre>{ "policy_no": "", "payment_type": "", "due_instl": "", "transaction_id": "", "collected_amount": "", "payfor": "", }</pre>

3.5 Description

Parameter	Data Type	Description
policy_no	Number (mandatory)	Policy/Proposal Number of clients.
payment_type	int (mandatory)	Set Payment type 2 (fixed)
due_instl	int (mandatory)	Set No. of Due Installment.
transaction_id	String (mandatory)	Set transaction ID.
collected_amount	Decimal (mandatory)	Set Collected Amount (Due Premium).
payfor	String (mandatory)	If New then input " proposal " or Renewal then input " policy ". (Ex. API-1)

3.6 Response

HTTP Response (Success [Status Code – 200])
<pre>{ "collection_ref_no": "<COLLECTION_REF_NO>", "policy_no": "<POLICY_NO>", "payment_type": "<PAYMENT_TYPE>", "transaction_id": "<TRANSACTION_ID>", "due_installment": "<DUE_INSTALLMENT>", "collected_amount": "<COLLECTED_AMOUNT>" }</pre>

3.7 Description

Parameter	Data Type	Description
Collection_ref_no	String	Get Collection Reference No, which is generated by Shanta life.
policy_no	Varchar	Policy/Proposal Number of clients.
payment_type	int	Get Payment type.
transaction_id	String	Get transaction ID.
due_instl	int	Get No. of Due Installment.
collected_amount	Decimal	Get Collected Amount.

3.8 Response

HTTP Response (Bad/Client Error)
<pre>{ "Code": "Code", "Message": "<Message>", }</pre>

3.9 Description

Parameter	Data Type	Description
Code	Int	202 = Please pay by policy no: Ex. 120. 400 = Transaction ID exist. 401 = Sorry, the token provided is invalid. 404 = Policy/Proposal No could not be found. 500 = Something went wrong!
Message	String	Describe an error message

3.10 Example

```
curl --location 'https://paybill.shantalife.com/payment-test' \
--header 'Content-Type: application/json' \
--header 'Authorization: test ' \
--data '{
  "policy_no": "122",
  "total_premium": 1000,
  "payment_type": 2,
  "collection_type": "Deffered",
  "payment_mode": 2,
  "due_instl": 1,
  "transaction_id": "TXN987654321",
  "collected_amount": 1000.50,
  "payfor": "policy"
}'
```

4. Transaction Status

4.1 URL (Live) - https://paybill.shantalife.com/transaction-status/{transaction_id}

4.2 URL (Test) - https://paybill.shantalife.com/transaction-status-test/{transaction_id}

4.3 Method – GET

4.4 Request

HTTP Header	HTTP Body
Content-Type: application/json Accept: application/json Authorization: {secret_code}	{ }

4.5 Description

Parameter	Data Type	Description
transaction_id	String (mandatory)	Set Transaction Id to get collection information.

4.6 Response

HTTP Response (Success [Status Code – 200])
<pre>{ "collection_ref_no": "<COLLECTION_REF_NO>", "transaction_id": "<TRANSACTION_ID>", "policy_no": "<PAYMENT_TYPE>", "collected_amount": "<COLLECTED_AMOUNT>", "status": "<STATUS>", "entry_date": "<ENTRY_DATE>" }</pre>

4.7 Description

Parameter	Data Type	Description
collection_ref_no	String	<i>Get Collection Reference No, which is generated by Shanta life.</i>
transaction_id	String	<i>Get transaction ID.</i>
policy_no	Number	<i>Policy/Proposal Number of clients.</i>
collected_amount	Decimal	<i>Get Collected Amount.</i>
entry_date	DateTime	<i>Get Entry Date of payment.</i>

4.8 Response

HTTP Response (Bad/Client Error)
<pre>{ "Code": "Code", "Message": "<Message>", }</pre>

4.9 Description

Parameter	Data Type	Description
Code	Int	401 = Sorry, the token provided is invalid. 404 = Transaction ID could not be found.
Message	String	Describe an error message

4.10 Example

```
curl --location --request GET 'https://paybill.shantalife.com/transaction-status-test/TXN987654321' \
--header 'Authorization: test'
```

.....**END**.....