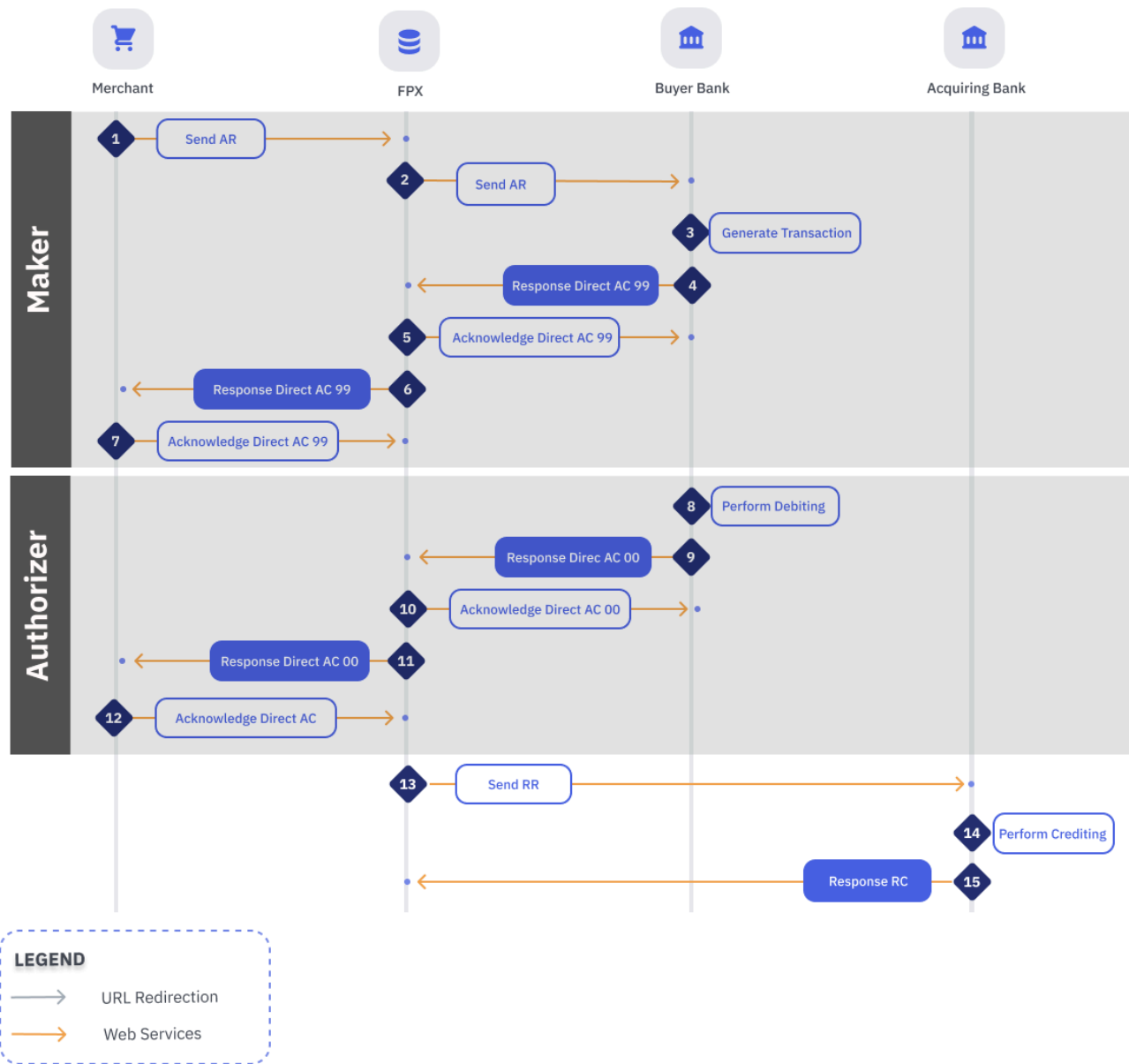


B2B2 Transaction Flow



No.	Step	Description
1	Merchant Send AR Message to FPX	Merchant send a batch of AR messages to FPX, either manually or in a timely duration using host to host connection over MPLS via SSL. The message will have Buyer Bank and Buyer Bank Account.
2	FPX Send AR Message to Buyer Bank	FPX send AR message to Buyer Bank.
3	Buyer Bank Generate Transaction	Bank create a transaction entry inside Bank's system.
4	Buyer Bank Respond Direct AC Message to FPX	Bank sends Direct AC message with Status Code 99 (Pending authorization) to FPX.
5	FPX Send Acknowledgment of Direct AC to Buyer Bank	FPX send acknowledgement message to Buyer Bank.
6	FPX Respond Direct AC Message to Merchant	<p>FPX performs the following tasks:</p> <ul style="list-style-type: none"> • Send Direct AC response status message with Status Code 99 to Merchant website • Send email notification to Merchant. <p>FPX will resend numbers of Direct AC whenever Merchant does not acknowledge Direct AC message to FPX.</p>
7	Merchant Send Acknowledgment of Direct AC Message to FPX	Based on received Direct AC message, Merchant needs to respond with 'OK' message.

No.	Step	Description
8	Buyer Bank Perform Debiting	Upon Buyer representative (Authorizer) successful login to the Bank's Internet Banking, Authorizer approve the payment by confirming the transaction.
9	Buyer Bank Respond Direct AC Message to FPX	Bank sends Direct AC message with Status Code 00 (Approved) to FPX.
10	FPX Send Acknowledgment of Direct AC to Buyer Bank	FPX send acknowledgement message to Buyer Bank.
11	FPX Respond Direct AC Message to Merchant	<p>FPX send acknowledgement message to Buyer Bank. FPX performs the following tasks:</p> <ul style="list-style-type: none"> • Send Direct AC response status message with Status Code 00 to Merchant website • Send email notification to Merchant. <p>FPX will resend numbers of Direct AC whenever Merchant does not acknowledge Direct AC message to FPX.</p>
12	Merchant Send Acknowledgment of Direct AC Message to FPX	Based on received Direct AC message, Merchant sends acknowledgement message to FPX.
13	FPX Send RR Message to Acquiring Bank	Upon completion of the debit cycle, FPX initiates RR message to Acquiring Bank.
14	Acquiring Bank Perform Crediting	Acquiring Bank processes credit message and performs crediting to Merchant account.

No.	Step	Description
15	Acquiring Bank Responds RC Message to FPX	Acquiring Bank updates credit status to FPX by sending RC message. Once credit response message is received, FPX update the transaction as completed and ready for interbank settlement.