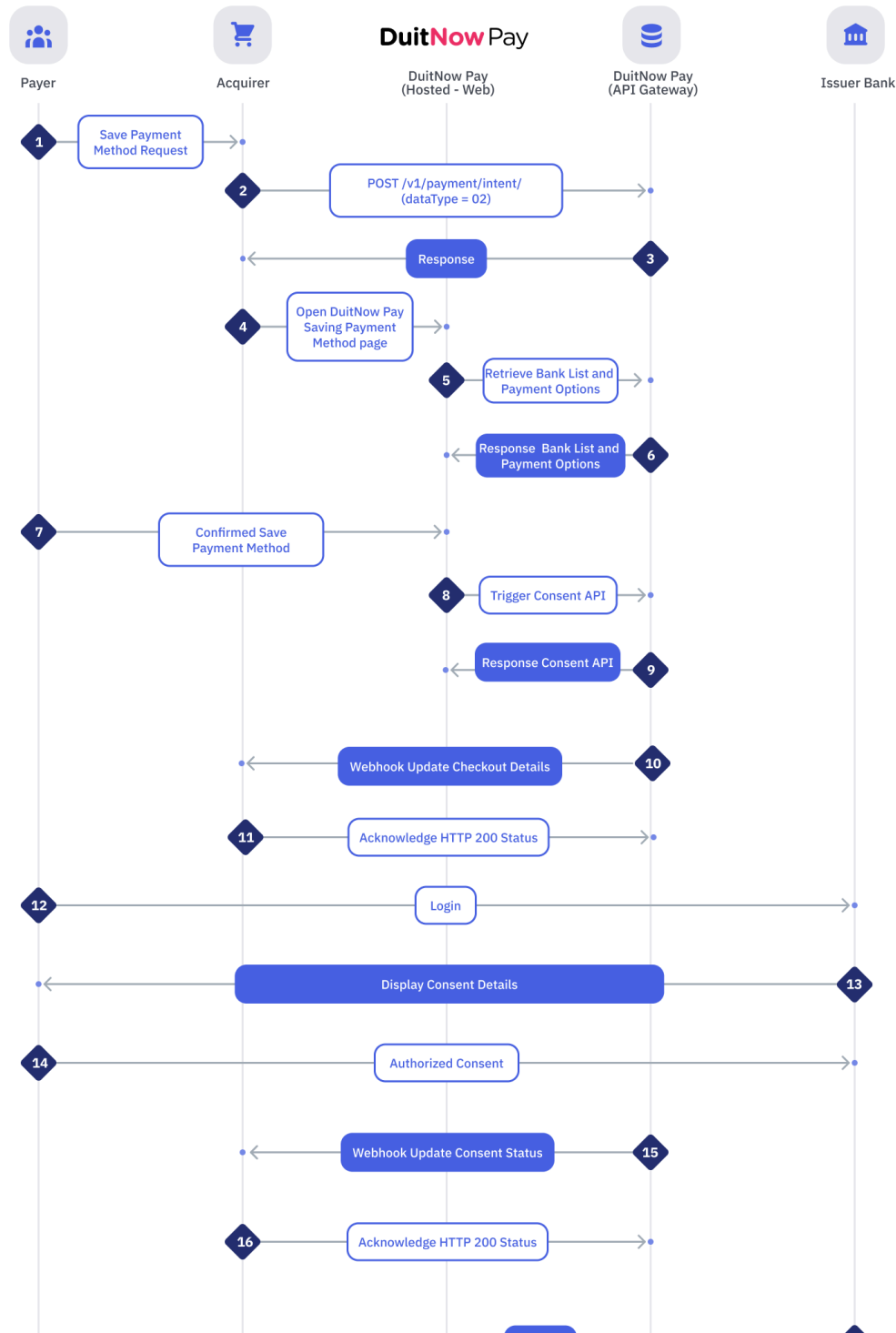


## Initiate Payment Intent (Save Payment Method - DuitNow Consent)

Acquirer may also reuse the same initiate payment intent endpoint by parsing **dataType=02** to save payment method via the DuitNow Consent. When user authorizing DuitNow Consent, they are essentially granting permission for the specified transactions to occur in a regular or on demand basis.

### Process Flow



Step	Sender	Receiver	Process
1	Payer	Acquirer	Payer initiates to save payment method.
2	Acquirer	API Gateway	Acquirer triggers save payment method request by parsing required information into API Gateway. For save payment method, dataType shall be passed with the value of "02".
3	API Gateway	Acquirer	API Gateway validated the information and response the redirectUrl with the sessionId back to acquirer with the required information to redirect into PayNet save payment method page.
4	Acquirer	DuitNow Pay	Acquirer opens the redirectUrl to load PayNet save payment method page.
5	DuitNow Pay	API Gateway	DuitNow Pay request API Gateway to pull the available banks and payment methods.
6	API Gateway	DuitNow Pay	The bank list and available payment methods will be parsing back to DuitNow Pay for user to select their preferred payment method.
7	Payer	DuitNow Pay	Payer will select their preferred Online Banking / Wallet (OBW) method to save.

Step	Sender	Receiver	Process
8	DuitNow Pay	API Gateway	DuitNow Pay will trigger internal consent API which initiating RPP consent request.
9	API Gateway	DuitNow Pay	API Gateway will be sending acknowledgement to DuitNow Pay with the redirect for the respective bank for authorization.
10	API Gateway	Acquirer	API Gateway will be sending the mapping of checkout details back to acquirer.
11	Acquirer	API Gateway	Acquirer shall provide an acknowledgement back to API Gateway.
12	Payer	Issuing Bank	Payer will login with the bank credentials to authorize consent.
13	Issuing Bank	Payer	Bank will provide the consent details to the payer.
14	Payer	Issuing Bank	Payer will authorize the consent upon verifying the consent details.
15	API Gateway	Acquirer	Consent details will be parsed to acquirer as part of the webhook.
16	Acquirer	API Gateway	Acquirer shall provide an acknowledgement back to API Gateway.

Step	Sender	Receiver	Process
17	Issuing Bank	Acquirer	Issuing Bank will redirect back to acquirer from the redirect URL that configured during the onboarding process.

## Send the payment intent request

**POST** /v1/payment/intent

### Request

dataType	String	Max length: 2	Required
<p>Service that a user would like to initiate:</p> <p>01 - Payment (redirect to checkout WebView)</p> <p>02 - Save payment method (redirect to save payment method WebView)</p> <p><i>**Use 02 for for the intention of saving payment method via DuitNow Consent.</i></p>			
checkoutId	String	Max length: 36	Required
<p>The unique external identifier (uuid v4) provided by the acquirer to PayNet when initiating a payment intent.</p>			
merchantName	String	Max length: 100	Optional
<p>Name of merchant. To be shown to the user in the checkout WebView page.</p>			

merchantReferenceId	String	Max length: 140	Required
Payment reference to the recipient. To be shown to the user during authorization with their issuer.			
Merchant Object			
productId	String	Max length: 35	Required
Product identification assigned by PayNet during merchant registration in Developer Portal.			
End Merchant Object			
Customer Object			
name	String	Max length: 140	Required
Name of payer by initiating acquirer.			
identityValidation	String	Max length: 2	Required
<p>Indicates if Debiting Bank should perform validation on payer information.</p> <p>00 - No Validation  01 - Debtor Name Check  02 - Debtor Identification Check (NRIC, Passport or etc)  03 - Debtor Name and Identification Check</p>			
identificationType	String	Max length: 2	Optional
When this field is sent, Debiting Bank to ensure the <b>identification</b> field match with their internal record before allowing to debit from the account.			

01 - New IC Number

The Identification Type used is IC Number.

02 - Army Number

The Identification Type used is Army Number.

03 - Passport Number

The Identification Type used is Passport Number.

04 - Registration Number

The Identification Type used is Registration Number.

05 - Mobile Number

The Identification Type used is Mobile Phone.

identification	String	Max length: 140	Conditional
----------------	--------	-----------------	-------------

This field is mandatory if **identificationType** above present. The value will based on the identificationType selected above.

New IC Number - without hyphens. Eg: 840312145594

Army Number - only numbers. Eg: 20248

Passport Number - Include country of issuance. Eg: E394029340VSGP

Registration Number - alphanumeric. Eg: JM1234567-Z

Mobile Number - include country or area code with full mobile number. Eg: +60103772812

End Customer Object

Consent Object (below can leave empty, it only applicable if **dataType=02** for saving payment method)

maxAmount	String	Max length: 18	Required
Maximum payment amount in two decimals. eg: 10.00			
effectiveDate	String	Max length: 10	Required
Consent effective date in YYYY-MM-DD format.			
expiryDate	String	Max length: 10	Required
Consent expiry date in YYYY-MM-DD format.			
frequency	String	Max length: 2	Required
<p>Frequency mode:</p> <p>01 - Unlimited</p> <p>02 - Daily</p> <p>03 - Weekly</p> <p>04 - Monthly</p> <p>05 - Quarterly</p> <p>06 - Yearly</p>			
End Consent Object			
language	String	Max length: 2	Required
<p>Select the preferred language to redirect into DuitNow Pay:</p> <p>en - English</p> <p>bm - Bahasa Malaysia</p>			



## Sample Request:

```
{
  "dataType": "02",
  "checkoutId": "a7e2ed2a-b088-4495-8cf4-88da08f644f2",
  "merchantName": "Shop Name Sdn Bhd.",
  "merchantReferenceId": "ref12345678",
  "merchant": {
    "productId": "P00000201"
  },
  "customer": {
    "name": "Walter Mitty",
    "identityValidation": "00",
    "identificationType": "05",
    "identification": "+60123456789"
  },
  "consent": {
    "maxAmount": "500.00",
    "effectiveDate": "2024-01-24",
    "expiryDate": "2024-04-24",
    "frequency": "01"
  },
  "language": "en"
}
```



## Response

Data Object			
id	String	Max length: 100	Required
Session ID that is created by PayNet for the redirect URL.			
redirectUrl	String	Max length: 140	Required
Acquirer can use the redirect URL to open the page directly which will land on DuitNow Pay or Save Payment Method Webview depending on the dataType submitted in the request.			
End Data Object			
message	String	Max length: 1024	Required
Response with "OK" if successful. Otherwise, please refer to the <a href="#">reason codes</a> in the appendix.			




## Sample Response:

```
{
  "data": {
    "id": "4950369a-5ad4-403f-8d8a-675990011b56",
    "redirectUrl": "https://duitnow-pay.uat.inet.paynet.my:8443/?
sessionId=4950369a-5ad4-403f-8d8a-675990011b56"
  },
```




```
"message": "OK"
}
```


## Consent Management


9:41   

< DuitNow Pay




**Save your favourite account**

 Make one-click payments without logging in again once your bank account is saved.

 For security purpose, your bank account details will not be stored by any parties.

Duration


12 months 

Maximum amount per transaction


1000

300 500 700 1000

Frequency of transaction

Unlimited 

Effective date

Today, 10-06-2024 

**Next**

Custom color scheme

Consent configuration

shopnow.my

When saving a payment method with dataType=02, if any fields within the consent object are not provided, PayNet will display a consent management page to guide users through setting up the consent details. The page below will render the fields not parsed in the API for user selection.

## Webhook: Update Checkout Details

This webhook maps the endToEndId to the checkoutId. This allows the acquirer to relate the endToEndId in the redirect URL back to the checkoutId when the issuer redirects with only the endToEndId in Step 17.

## Request

Webhook endpoint will be provided by acquirer during onboarding.

checkoutId	String	Max length: 36	Required
The unique external identifier (uuid v4) provided by the acquirer to PayNet when initiating a payment intent.			
consentEndToEndId	String	Max length: 35	Required
Unique message identification from RPP. This can be used to reconcile with RPP BackOffice or Reports.			
consentId	String	Max length: 35	Required
Consent that is authorized for AutoDebit payment.			
issuer	String	Max length: 100	Required

Name of payer's issuing bank / wallet.

## Sample Request:

```
{  
  "checkoutId": "a7e2ed2a-b088-4495-8cf4-88da08f644f2",  
  "consentEndToEndId": "20240325M00002018610BW00618197",  
  "consentId": "M00002010012700006",  
  "issuer": "Affin Bank"  
}
```



## Webhook: Update Consent Details

This webhook is to update the acquirer when a save payment method is initiated. It will return the consentId with the status.

### INFO

If acquirer does not receive this webhook, kindly perform [Retrieve Saved Payment Registration Status](#) API to enquire the status of consent.

## Request

Webhook endpoint will be provided by acquirer during onboarding.

checkoutId	String	Max length: 36	Required
The unique external identifier (uuid v4) provided by the acquirer to PayNet when initiating a payment intent.			
endToEndId	String	Max length: 35	Required
Unique message identification from RPP. This can be used to reconcile with RPP BackOffice or Reports.			
ConsentStatus Object			
consentId	String	Max length: 35	Required
Consent that is authorized for AutoDebit payment.			
code	String	Max length: 4	Required
Please refer to the list of <a href="#">status codes</a> .			
message	String	Max length: 1024	Required
Please refer to the list of acceptable <a href="#">reason codes</a> .			
End ConsentStatus Object			
issuer	String	Max length: 100	Required
Name of payer's issuing bank / wallet.			

## Sample Request:

```
{
  "checkoutId": "a7e2ed2a-b088-4495-8cf4-88da08f644f2",
  "endToEndId": "20240119DMM2MYKL8130BW00000005",
  "consentStatus": {
    "message": "U000",
    "code": "ACSP",
    "consentId": "M00002010012700006"
  },
  "issuer": "Affin Bank"
}
```



### INFO

With the consent authorized by user on the merchant. Acquirer can request payment by initiating DuitNow AutoDebit.

## Alternatively ...

Acquirer is encouraged to optimize the payment journey by combining saving payment method (DuitNow Consent) and trigger payment (DuitNow AutoDebit) into one single journey to provide a seamless payment experience.

## How ...

Acquirer will initiate payment intent starting with saving payment method flow (dataType = 02) which DuitNow Consent will be triggered and authorised. Post authentication and authorization, acquirer can directly initiate DuitNow AutoDebit to perform a real time payment in one single journey.

## Guidance to Perform Payment Enquiry

### Scenario example:

If there is missing [update checkout details](#) from the webhook, but the debiting agent is redirected and receives the [update consent details](#) from webhook, no further enquiry is needed, and the payment is confirmed as successful.

Please refer the table below to understand which suitable action that you may need to perform:

Webhook: Update Checkout Details	Debiting Agent Redirected	Webhook: Update Consent Details	Action
✗	✓	✓	No enquiry required, consent registered successful.
✓	✓	✗	Perform Enquire Payment Method Details.
✗	✓	✗	Perform Enquire Checkout Details. If it successful responded, please proceed to perform Enquire Payment Method Details.
✗	✗	✗	



