

DuitNow AutoDebit

[</>](#) See also API reference for DuitNow Autodebit

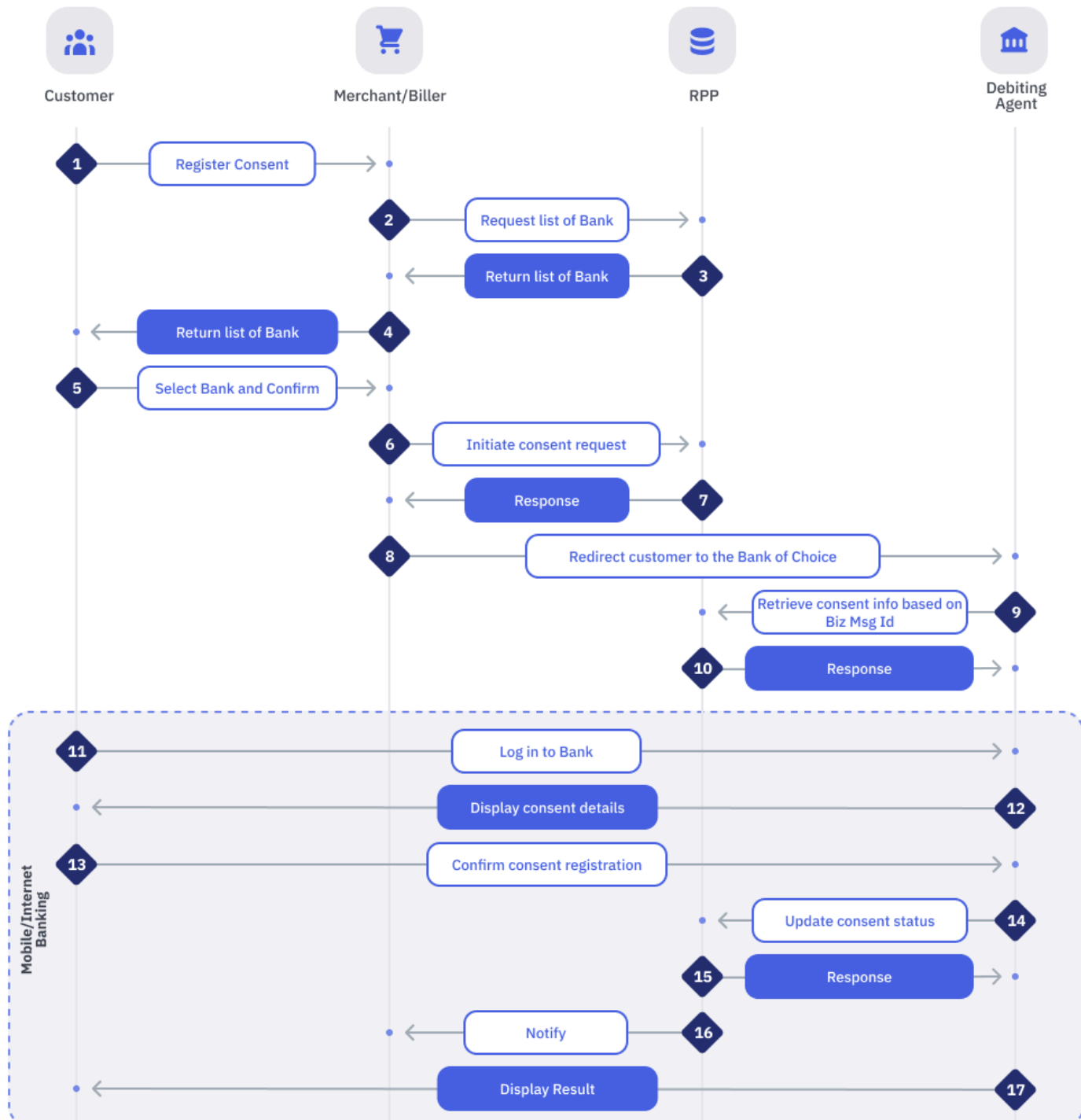
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Introduction

DuitNow AutoDebit is a convenient and efficient collection method for businesses or billing organization to collect payment directly from customer's bank account, in a recurring or on-demand basis with a pre-established consent in 1 place.

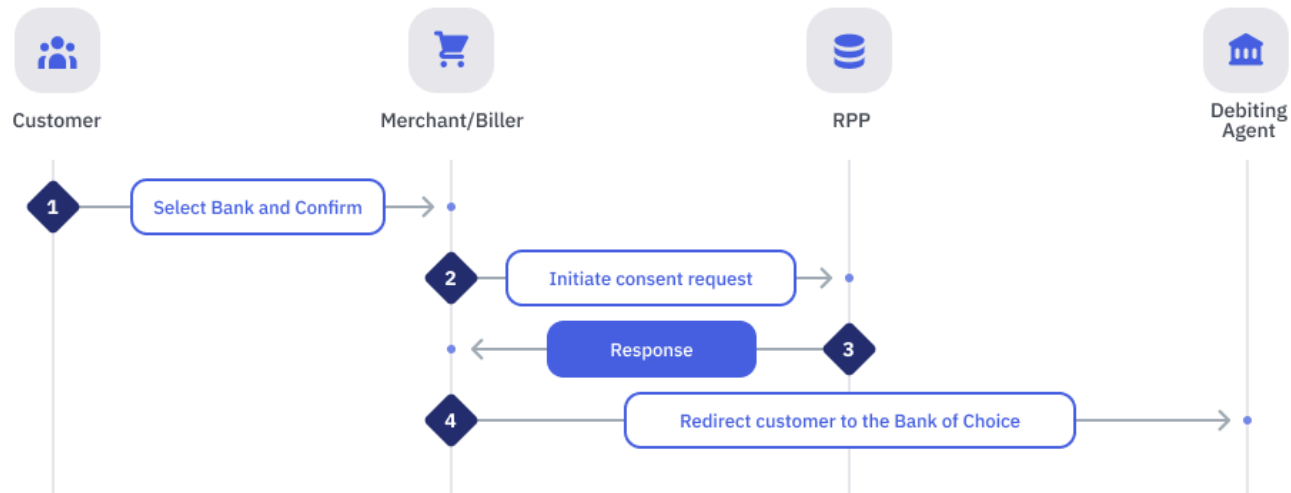
INFO

Consent is a form of approval for someone to do something. In this context, customer is giving approval (consent) for businesses to debit from their bank account.





Consent Registration Flow (Steps 5-8)



Step	Sender	Receiver	Process
1	Customer	Merchant	Process
2	Merchant	RPP	Merchant will perform the following: <ul style="list-style-type: none"> • Authorize and validate Consent Registration request • Send Consent Registration request to RPP
3	RPP	Merchant	RPP performs the following:

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> • Message Logging • Message Validation <ul style="list-style-type: none"> ◦ Message Format Validation ◦ Digital Signature Validation • Business Validation <ul style="list-style-type: none"> ◦ Timeout Validation ◦ Transaction Type Validation ◦ Date Expiry Check ◦ Allowed Max Amount Check <p>If any of the Message Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a REJECT response to Merchant <p>If any of the Business Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a NEGATIVE response to Merchant <p>If all validations are successful, RPP will</p> <p>Generate Signature with End-to-End ID Send an ACCEPTED response back to Merchant with End-to-End ID and Signature</p> <p>Note:</p> <ul style="list-style-type: none"> • Timeout is set at 20 seconds

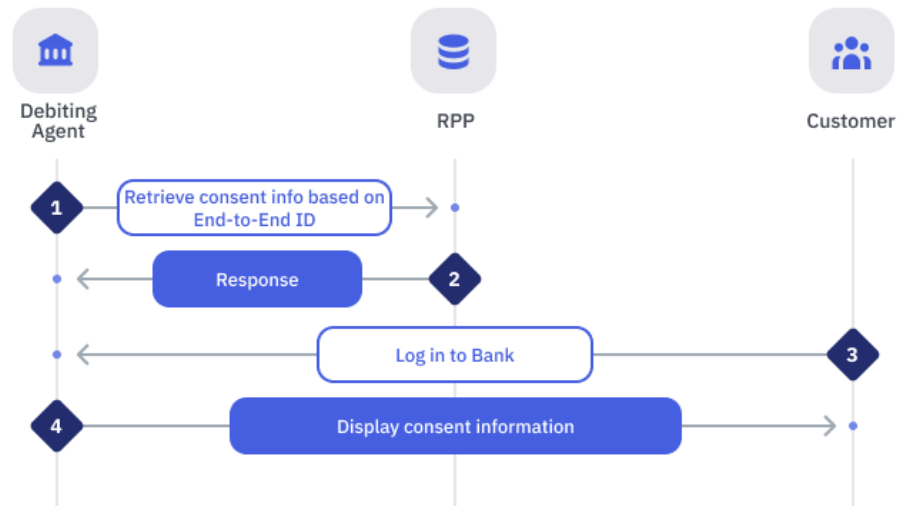
Step	Sender	Receiver	Process
4	Merchant	Debiting Agent	<p>Merchant performs the following</p> <ul style="list-style-type: none"> • Stop timer • Message Validation <ul style="list-style-type: none"> • Message Format Validation • Digital Signature Verification <p>If all validations are successful, Merchant will</p> <ul style="list-style-type: none"> • Redirect Customer to selected bank • Sends End-to-End ID and Signature to Debiting Agent

Exception Handling

Step	Event	Action
2, 3	Timeout (Merchant gets no response from RPP)	<p>RPP:</p> <ul style="list-style-type: none"> • If RPP received the request and processed it, but RPP's response failed to send to Merchant/Biller at Step 3, then the transaction is logged and a PENDING status Consent Request is created but is orphaned in the staging table • If RPP never received the request, no action on RPP side <p>Merchant:</p>

Step	Event	Action
		<ul style="list-style-type: none"> • Merchant may not send a duplicate of the request after a timeout. Merchant can send a new request
2, 3	Rejection	<p>RPP:</p> <ul style="list-style-type: none"> • RPP logs reject, returns reject status to Merchant. If RPP responds with reject after storing a pending Consent Request record in staging table, the record will be orphaned, no reference to it will be sent back to Merchant in the rejection response <p>Merchant:</p> <ul style="list-style-type: none"> • -

Retrieve Consent Info Flow (Steps 9-12)



Step	Sender	Receiver	Process
1	Debiting Agent	RPP	<p>Debiting Agent Performs the following</p> <ul style="list-style-type: none"> • Validate Signature from Merchant • Send Retrieve Consent Info Request based on End-to-End ID • Start timer
2	RPP	Debiting Agent	<p>RPP performs the following</p> <ul style="list-style-type: none"> • Message Logging • Message Validation <ul style="list-style-type: none"> ◦ Message Format Validation ◦ Digital Signature Validation

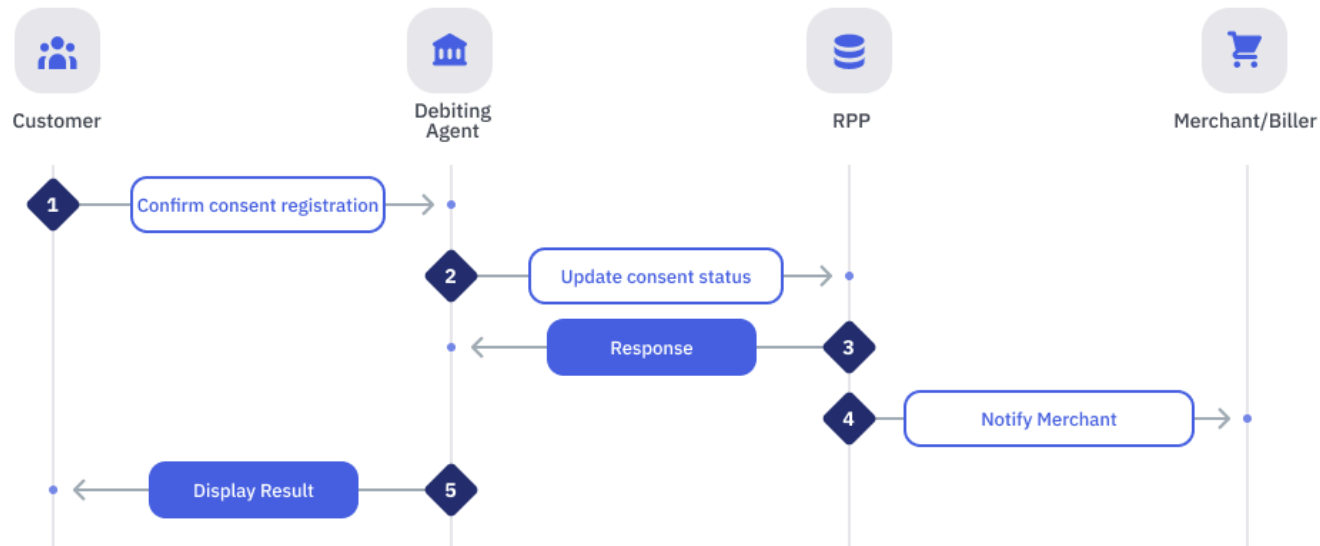
Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> • Business Validation <ul style="list-style-type: none"> ◦ Timeout Validation ◦ Transaction Type Validation ◦ Check Consent Staging Status <p>If any of the Message Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a REJECT response to Debiting Agent <p>If any of the Business Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a NEGATIVE response to Debiting Agent <p>If all validations are successful, RPP will</p> <ul style="list-style-type: none"> • Return Retrieve Consent Info Response
3	Customer	Debiting Agent	Customer login into Mobile/Internet Banking portal of Debiting Agent

Step	Sender	Receiver	Process
4	Debiting Agent	Customer	<p>Debiting Agent performs the following:</p> <ul style="list-style-type: none">• Perform Login Validation <p>If Login Validation fails Debiting Agent will</p> <ul style="list-style-type: none">• Reject Customer Login and return error code <p>If validation is successful</p> <ul style="list-style-type: none">• Display Consent Detail to customer

Exception Handling

step	Event	Action
1,2	Timeout (Debiting Agent gets no response from RPP)	<p>RPP</p> <ul style="list-style-type: none"> • If RPP received the request and processed it, but RPP's response failed to return to Debiting Agent at Step 2, then the transaction is logged, and the PENDING of Consent request status may be updated to RETRIEVED • If RPP never received the request, no action on RPP side <p>Debiting Agent</p> <ul style="list-style-type: none"> • Debiting Agent may re-request after a timeout. RPP shall return the consent info if the consent status still in PENDING or RETRIEVED state
1,2	Rejection	<p>RPP</p> <ul style="list-style-type: none"> • RPP may reject based on parameter validation, in this case the PENDING status of Consent request record remains at status PENDING <p>Debiting Agent</p> <ul style="list-style-type: none"> • -

Update Consent Status (13-16)



Step	Sender	Receiver	Process
1	Customer	Debiting Agent	<p>Customer performs the following</p> <ul style="list-style-type: none"> • Confirm Consent Detail • Confirm Consent Detail <p>Note:</p> <ul style="list-style-type: none"> • Update to Pending Authorisation is an optional step for scenarios where the Consent Registration needs to be updated to Pending Authorisation for two level Authentication
2	Debiting Agent	RPP	<p>Debiting Agent performs the following</p> <ul style="list-style-type: none"> • Validate Customer Response

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> Any other validation Send Update Consent Status request to RPP <p>Note:</p> <ul style="list-style-type: none"> If customer selects multiple consent type, Debiting Agent will send multiple Update Consent Status request
3	RPP	Debiting Agent	<p>RPP performs the following:</p> <ul style="list-style-type: none"> Message Logging Message Validation <ul style="list-style-type: none"> Message Format Validation Digital Signature Verification Business Validation <ul style="list-style-type: none"> Mandatory and conditional fields validation Business Message Identifier validation Timeout Validation Transaction Type Validation Allowed Max Amount Check Expiry Date Check Check Consent Staging Status <p>If any of the Message Validation fails, RPP will</p> <ul style="list-style-type: none"> Send a REJECT response to Debiting Agent

Step	Sender	Receiver	Process
			<p>If any of the Business Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a NEGATIVE response to Debiting Agent <p>If all validations are successful, RPP will</p> <ul style="list-style-type: none"> • If Debiting Agent sends an Update Consent Status to PDAU (Pending Authorisaton); <ul style="list-style-type: none"> ◦ Update Consent Staging Table Status to PDAU • If Debiting Agent sends an Update Consent Status to ACTV (Active); <ul style="list-style-type: none"> ◦ Update Consent Staging Table Status to SUCC (Success) ◦ Create entry in Consent Table ◦ Generate Consent ID ◦ Set Consent Status as ACTV • Send the ACCEPTED response to Debiting Agent <p>Note:</p> <ul style="list-style-type: none"> • Timeout is set at 20 seconds
4	RPP	Merchant	<p>RPP performs the following:</p> <ul style="list-style-type: none"> • Notify Merchant of Update Payment Status via Merchant Notification API

Step	Sender	Receiver	Process
5	Debiting Agent	Customer	Debiting Agent will display the Consent Registration status to the Customer

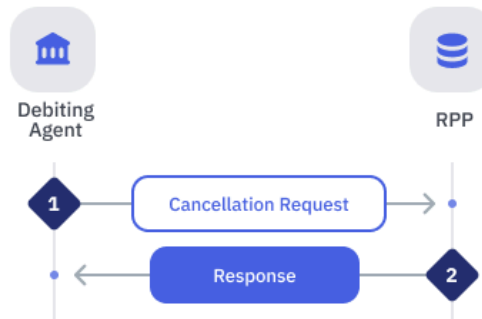
Exception Handling

Step	Event	Action
2,3	Timeout (Debiting Agent gets no response from RPP)	<p>RPP:</p> <ul style="list-style-type: none"> RPP may or may not have updated the RETRIEVED status of Consent Request to COMPLETE <p>Debiting Agent:</p> <ul style="list-style-type: none"> Debiting Agent has already saved the Consent before attempting the send of Consent Registration Fulfillment request. The request may be sent again by Debiting Agent but may get rejected if Consent Request status had been updated by previous timed-out request
2,3	Rejection	<p>RPP:</p> <ul style="list-style-type: none"> If field validation error, RPP sends an error message to Debiting Agent (at Step 3) with details of field validation failure, and the request message is logged in the reject log If Session/Business Rule validation failure or other error within session: Transaction is logged, and RPP sends response with rejection status/reason code to Debiting Agent. Consent

Step	Event	Action
		<p>Registration status notification (Not Approved) is sent to Merchant</p> <p>Debiting Agent:</p> <ul style="list-style-type: none"> Debiting Agent has already saved the debtor before attempting the send of Consent Registration Fulfilment request. Debiting Agent has rejection information so can process accordingly
4,5	Timeout (RPP gets no response from Merchant)	<p>RPP:</p> <ul style="list-style-type: none"> Sent by SAF, SAF will continue to re-send while timeout occurs on send attempts <p>Merchant:</p> <ul style="list-style-type: none"> -
4,5	Rejection	<p>RPP:</p> <ul style="list-style-type: none"> Sent by SAF, SAF will log the reject response (sent from RFI in Step 3A) in SAF log and consider the request as sent and responded to <p>Merchant:</p> <ul style="list-style-type: none"> -

Merchant Initiated Cancellation (After Step 8, before step 14)

After Step 8, a Merchant may initiate a Cancellation Request of the Consent in the Redirect Flow. However, this request must be initiated before Step 14 where the Customer would have already approved the consent



Step	Sender	Receiver	Process
1	Merchant	RPP	<div>Merchant will perform the following:</div> <ul style="list-style-type: none">• Send a Cancellation Request to RPP• Start timer
2	RPP	Merchant	<div>RPP performs the following</div> <ul style="list-style-type: none">• Message Logging• Message Validation<ul style="list-style-type: none">◦ Message Format Validation◦ Digital Signature Validation• Business Validation<ul style="list-style-type: none">◦ Timeout Validation◦ Transaction Type Validation

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> ◦ Check Consent Staging Status <p>If any of the Message Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a REJECT response to Merchant <p>If any of the Business Validation fails, RPP will</p> <ul style="list-style-type: none"> • Send a NEGATIVE response to Merchant <p>If all validations are successful, RPP will</p> <ul style="list-style-type: none"> • Change status of Consent in staging table to CANC (Cancel) • Send an ACCEPTED response back to Merchant

Exception Handling

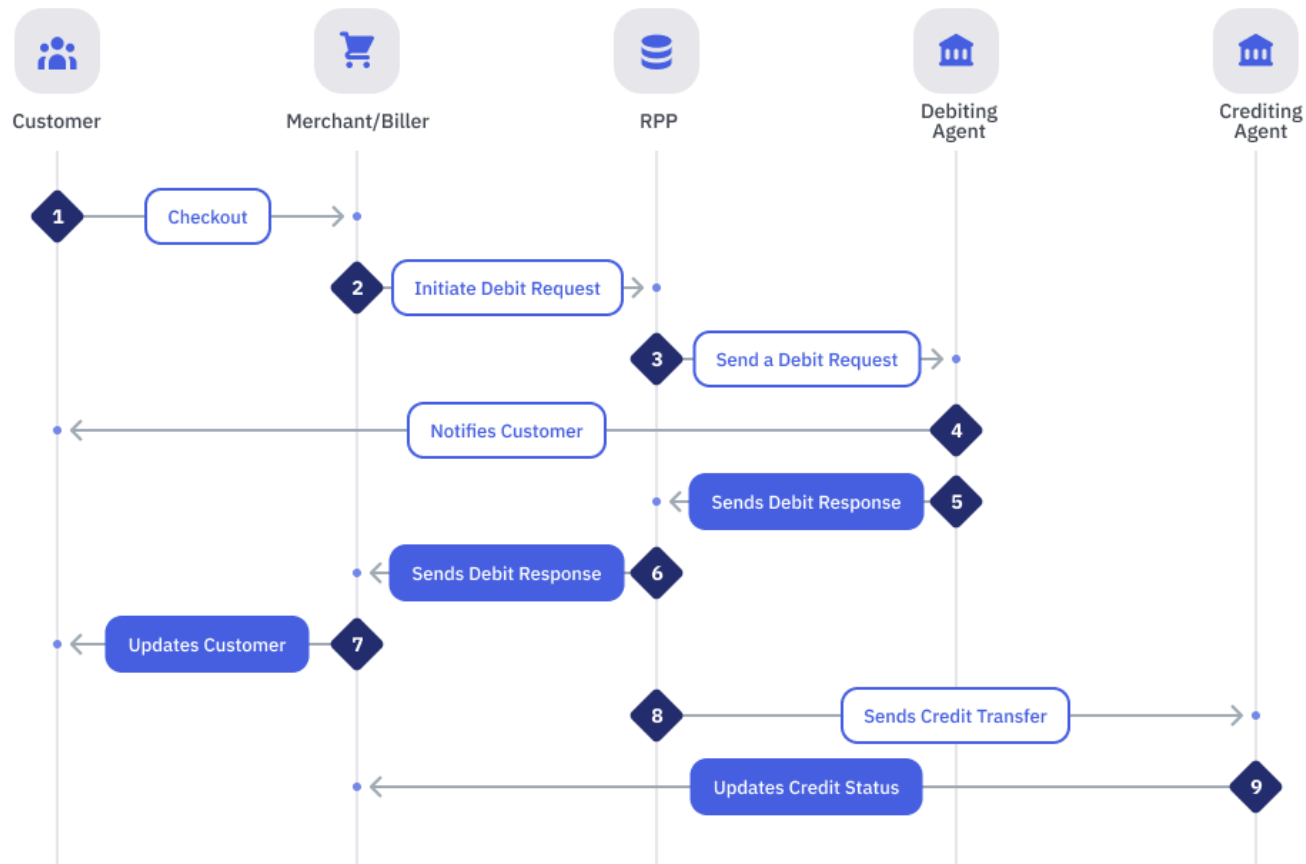
Step	Event	Action
1,2	Timeout (Merchant gets no response from RPP)	<p>RPP:</p> <ul style="list-style-type: none"> • - <p>Merchant:</p> <ul style="list-style-type: none"> • Merchant shall not send a repeat request after a timeout • Merchant can perform enquiry to check the status of the Consent in the staging table

Step	Event	Action
		Merchant can send a new request
1,2	Rejection	<p>RPP:</p> <ul style="list-style-type: none"> • If field validation error, RPP sends an error message to Merchant at Step 2, with details of field validation failure, and the request message is logged in the reject log • If Session/Business Rule validation failure or other error within session: Transaction is logged, and RPP sends response with rejection status/reason code to Merchant at Step 2 <p>Merchant:</p> <ul style="list-style-type: none"> • Merchant has rejection information so can process accordingly

Debit Flow

With customer registered for DuitNow AutoDebit, businesses may initiate the debit request to start collect the payment from customer's bank account.

The figure below explains in detail the process of initiating the debit request.



Step	Sender	Receiver	Process
1	Customer	Merchant	Customer proceed to checkout at Merchant portal/app
2	Merchant	RPP	Merchant identify that there's consent in place and initiate Debit Request to RPP

Step	Sender	Receiver	Process
3	RPP	Debiting Participant	RPP validate the consent details and forward the Debit Request to the Debiting Participant
4	Debiting Participant	Customer	Debiting Participant debit Customer's account and notify Customer
5	Debiting Participant	RPP	Debiting Participant debit Customer's account and notify RPP on the debit status
6	RPP	Merchant	RPP send the Debit Response to Merchant
7	Merchant	Customer	Merchant update Customer on the transaction status
8	RPP	Crediting Participant	RPP send Credit Transfer to Crediting Participant
9	Debiting Participant	Merchant	Crediting Participant update Merchant on the crediting status