Bulk Refund

Bulk Refund Transaction Flow

Merchant   **FPX**   **Buyer Bank**   **Acquiring Bank**

Maker

1 Send AF
2 Respond AB 1S
3 Send AR
4 Response Direct AC 99
5 Acknowledge Direct AC 99
6 Response AB 99
7 Acknowledge AB

Authorizer

8 Perform Debiting
9 Response Direc AC 00
10 Acknowledge Direct AC 00
11 Response AB 00
12 Acknowledge AB
13 Send RR
14 Perform Crediting
15 Response RC

LEGEND

→ URL Redirection

→ Web Services
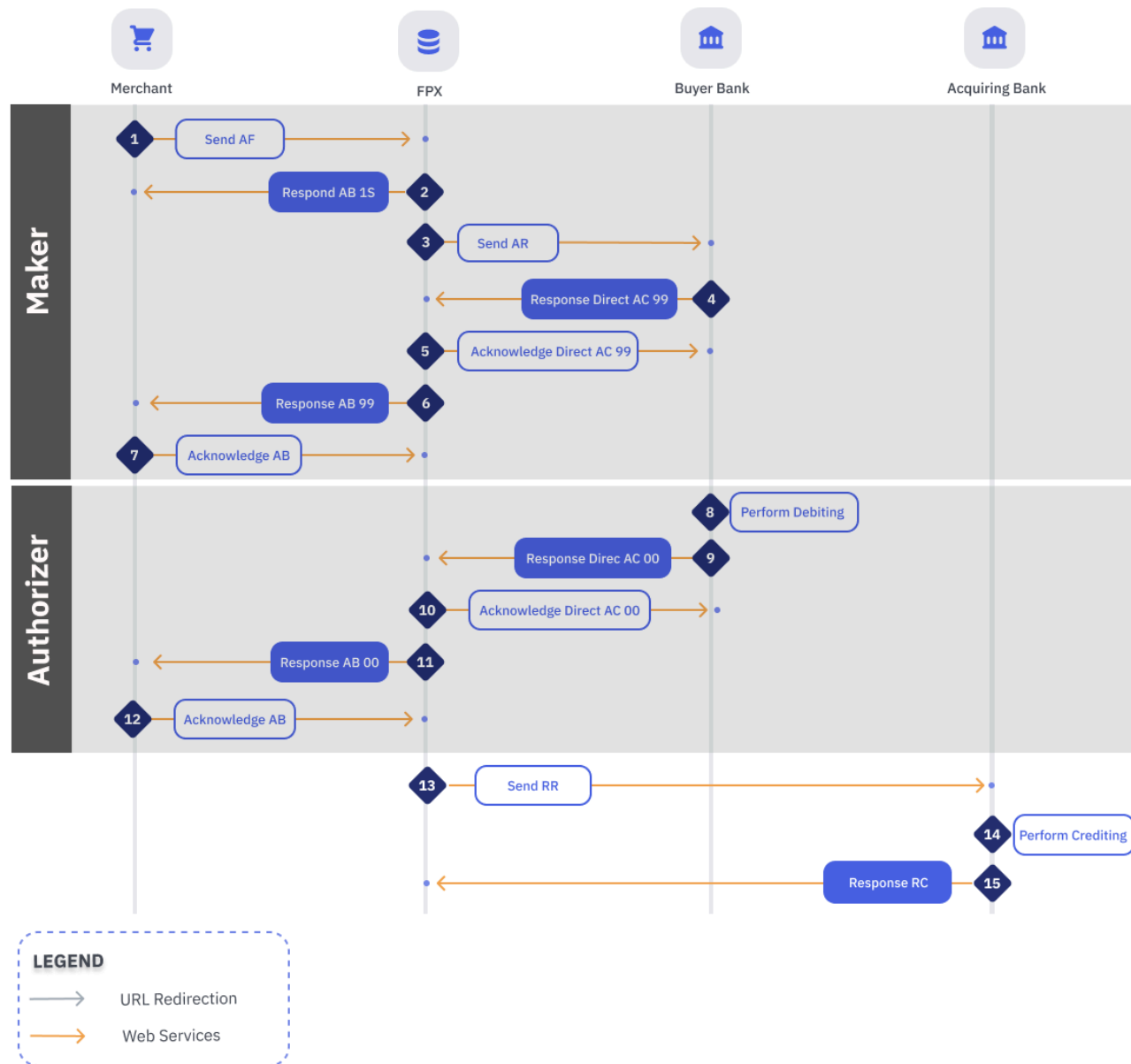
No.	Step	Description
1	Merchant Send AF Message to FPX	Merchant send a batch of AF messages to FPX, either manually or in a timely duration using host to host connection over internet via SSL. The message will have Buyer Bank and Buyer Bank Account.
2	FPX Respond AB Message to Merchant	FPX send AB respond status with Status Code 1S - 'Bulk Refund Successful Submitted'
3	FPX Send AR Message to Buyer Bank	FPX send AR message to Buyer Bank.
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 AB Message to Merchant	Send Direct AB response status message with Status Code 99 to Merchant website. FPX will resend numbers of Direct AB whenever Merchant does not acknowledge Direct AB message to FPX.
7	Merchant Send Acknowledgment of Direct AB Message to FPX	Based on received Direct AB message, Merchant needs to respond with 'OK' message.
8	Buyer Bank Perform Debiting	Upon Buyer representative (Authorizer) successful login to the Bank's Internet Banking, Authorizer approve the

No.	Step	Description
		payment by confirming the transaction.
9	Buyer Bank Respond Direct AC Message to FPX	Bank sends Direct AB 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 AB Message to Merchant	Send Direct AB response status message with Status Code 00 to Merchant website. FPX will resend numbers of Direct AB whenever Merchant does not acknowledge Direct AB message to FPX.
12	Merchant Send Acknowledgment of Direct AB Message to FPX	Based on received Direct AB 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 Customer's Account.
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.

Bulk Refund Debit Request Status Flow

No.	Step	Description
1	Merchant Send AQ Message to FPX	Merchant sends host-to-host AQ message to FPX.
2	FPX Respond Direct AB Message to Merchant	FPX send host to host Direct AB response status message to Merchant.