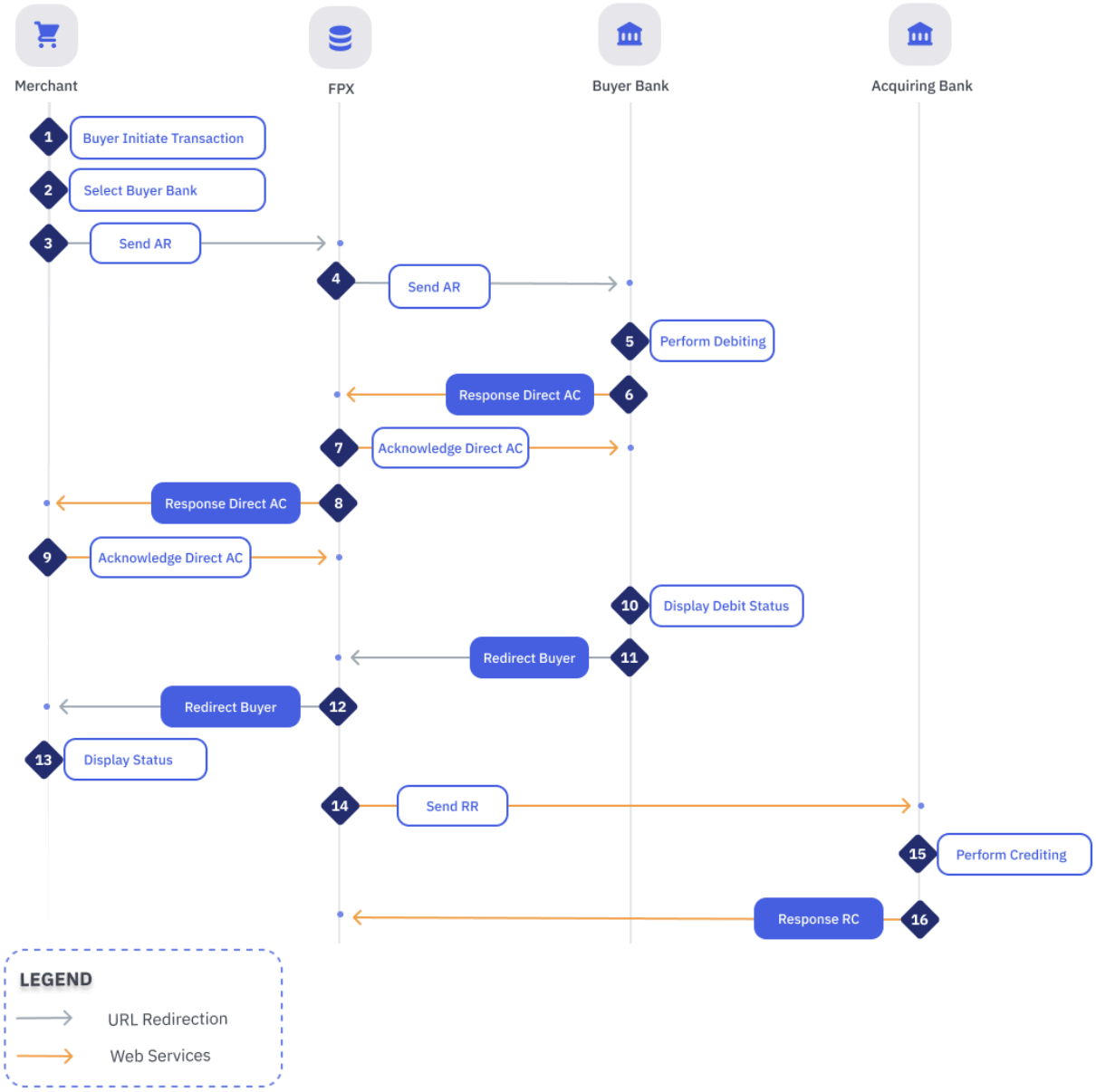
B2C Transaction Flow


Merchant
FPX
Buyer Bank
Acquiring Bank
1
Buyer Initiate Transaction
2
Select Buyer Bank
3
Send AR
4
Send AR
5
Perform Debiting
Response Direct AC
6
7
Acknowledge Direct AC
Response Direct AC
8
9
Acknowledge Direct AC
10
Display Debit Status
Redirect Buyer
11
Redirect Buyer
12
13
Display Status
14
Send RR
15
Perform Crediting
Response RC
16
LEGEND
URL Redirection
Web Services

No.	Step	Description
1	Buyer Initiate Transaction	Buyer access Merchant website to purchase either goods or services, and proceed with payment.
2	Buyer Select Buyer Bank	Once Buyer selects “Pay via FPX” as his payment option, Buyer may selects his preferred Bank from the drop down list.
3	Merchant Send AR Message to FPX	Merchant sends AR message to FPX via SSL.
4	FPX Send AR Message to Buyer Bank	FPX redirects Buyer to chosen Bank’s Internet Banking Login page. During this redirection, FPX send AR message to Bank’s Internet Banking.
5	Buyer Bank Perform Debiting	Upon Buyer successful login to the Bank’s Internet Banking, Buyer authorize the payment by confirming the transaction details and complying with Bank’s two factor authentication method.
6	Buyer Bank Respond Direct AC Message to FPX	Bank sends Direct AC message to FPX.
7	FPX Send Acknowledgment of Direct AC to Buyer Bank	FPX send acknowledgement message to Buyer Bank.
8	FPX Respond Direct AC Message to Merchant	FPX performs the following tasks: • Send host to host Direct AC response status message to Merchant website

No.	Step	Description
		• Send email notification to Merchant • Send email notification to Buyer. FPX will resend numbers of Direct AC whenever Merchant does not acknowledge Direct AC message to FPX.
9	Merchant Send Acknowledgment of Direct AC Message to FPX	Based on received Direct AC message, Merchant needs to respond with 'OK' message.
10	Buyer Bank Display Debit Status	Bank displays the payment status to Buyer. In addition, Bank instructs Buyer to click the “Continue with transaction” button.
11	Buyer Bank Redirect Buyer to FPX	Bank redirects Buyer to FPX. During this redirection, Bank send Indirect AC message to FPX.
12	FPX Redirect Buyer to Merchant Website	FPX redirects Buyer to Merchant website. During this redirection, FPX send Indirect AC message to the Merchant website.
13	Merchant Display Status to Buyer	Merchant displays transaction status page to Buyer.
14	FPX Send RR Message to Acquiring Bank	Upon completion of the debit cycle, FPX initiates RR message to Acquiring Bank.

No.	Step	Description
15	Acquiring Bank Perform Crediting	Acquiring Bank processes credit message and performs crediting to Merchant account.
16	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.