# Initiate Consent (Save Payment Method - DuitNow Consent)

This API endpoint streamlines the checkout experience by allowing upfront consent registration from the payer, paving the way for a smoother payment process later. Acquirer can seamlessly integrate directly using the specified specifications and process flow, bypassing PayNet's hosted page. This option empowers merchants to streamline the journey of saving a payment method for future transactions.

Process Flow
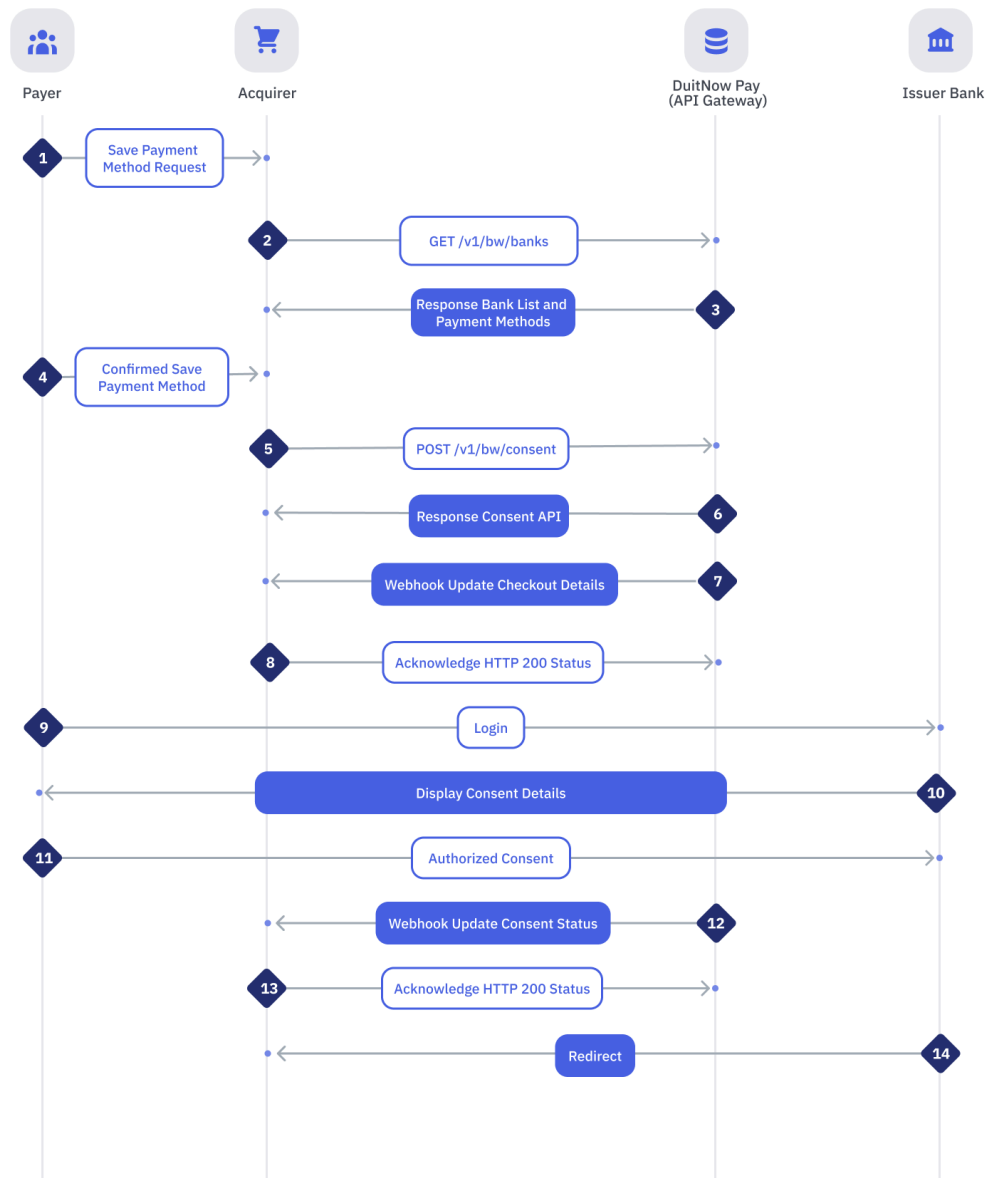
Step	Sender	Receiver	Process
1	Payer	Acquirer	Payer initiates a payment via DuitNow Pay.

Step	Sender	Receiver	Process
2	Acquirer	API Gateway	Acquirer request API Gateway to pull the available banks and payment methods.
3	API Gateway	Acquirer	The bank list will be parsing back to acquirer for user to select their preferred payment method.
4	Payer	Acquirer	Payer will select their preferred Online Banking / Wallet (OBW) method to save.
5	Acquirer	API Gateway	Acquirer will initiate the consent API to initiate the RPP consent request. The endToEndSignature in the response will be used to construct the browser redirection (Refer **here** for the guidance).
6	API Gateway	Acquirer	API Gateway will be sending acknowledgement to acquirer with the redirect for the respective bank for authorization.
7	API Gateway	Acquirer	API Gateway will be also sending the mapping of checkout details back to acquirer.
8	Acquirer	API Gateway	Acquirer shall provide an acknowledgement back to API Gateway.
9	Payer	Issuing Bank	Payer will login with the bank credentials to authorize consent.
10	Issuing Bank	Payer	Bank will provide the consent details to the payer.

Step	Sender	Receiver	Process
11	Payer	Issuing Bank	Payer will authorize the consent upon verifying the consent details.
12	API Gateway	Acquirer	Consent details will be parsed to acquirer as part of the webhook.
13	Acquirer	API Gateway	Acquirer shall provide an acknowledgement back to API Gateway.
14	Issuing Bank	Acquirer	Issuing Bank will redirect back to acquirer from the redirect URL that configured during the onboarding process.

Request

POST /v1/bw/consent

checkoutId	String	Max length: 36	Required
The unique external identifier (uuid v4) provided by the acquirer to PayNet when initiating a payment intent.			
issuer	String	Max length: 100	Required
Name of payer's issuing bank / wallet. It can obtain from the **bank list API**.			
sourceOfFunds	ArrayList	Max length: N/A	Required

Acceptable source of funds by Merchant.
01 – CASA
02 – Credit Card (not supported at the moment)
03 – eWallet

`Merchant Object`

productId	String	Max length: 35	Required

Product identification assigned by PayNet during merchant registration in Developer Portal.

`End Merchant Object`

merchantReferenceId	String	Max length: 140	Required

Payment reference to the recipient. To be shown to the user during authorization with their issuer.

`Customer Object`

name	String	Max length: 140	Required

Name of payer by initiating acquirer.

identityValidation	String	Max length: 2	Required

Indicates if Debiting Bank should perform validation on payer information.

00 - No Validation
01 - Debtor Name Check
02 - Debtor Identification Check (NRIC, Passport or etc)
03 - Debtor Name and Identification Check

identificationType	String	Max length: 2	Optional

When this field is sent, Debiting Bank to ensure the **identification** 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`

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

Frequency mode:

01 - Unlimited
02 - Daily
03 - Weekly
04 - Monthly

05 - Quarterly

06 - Yearly

End Consent Object

Sample Request:

```json
{
    "checkoutId": "a7e2ed2a-b088-4495-8cf4-88da08f644f2",
    "issuer": "Affin Bank",
    "sourceOfFunds": [
        "01"
    ],
    "merchant": {
        "productId": "P00000201"
    },
    "merchantReferenceId": "ref12345678",
    "customer": {
        "name": "Walter Mitty",
        "identificationType": "05",
        "identification": "+60123456789",
        "identityValidation": "00"
    },
    "consent": {
        "maxAmount": "100.00",
        "effectiveDate": "2024-01-24",
        "expiryDate": "2024-04-24",
```

```
        "frequency": "01"
    }
}
```

Response

Data Object			
endToEndId	String	Max length: 35	Required
Unique message identification from RPP. This can be used to reconcile with RPP BackOffice or Reports.			
endToEndSignature	String	Max length: 1024	Required
end to end id sign using RPP private key.			
issuer	String	Max length: 100	Required
Name of payer's issuing bank / wallet.			
End Data Object			
message	String	Max length: 1024	Required
Refer to **reason codes** in the appendix.			

Sample Response:

```
{
  "data": {
      "endToEndId": "20240208M0037091811OBW00000224",
      "endToEndIdSignature":
"f1HfevZrnqp1zBxYVpCV2WnknPCATzv07Ih1d/33O6Ak5VgFq8GvGwGO6FftMdE8EyDSOGIvEqTGZ3V
      "issuer": "Affin Bank"
  },
  "message": "U000"
}
```

UI Requirements for Consent Management
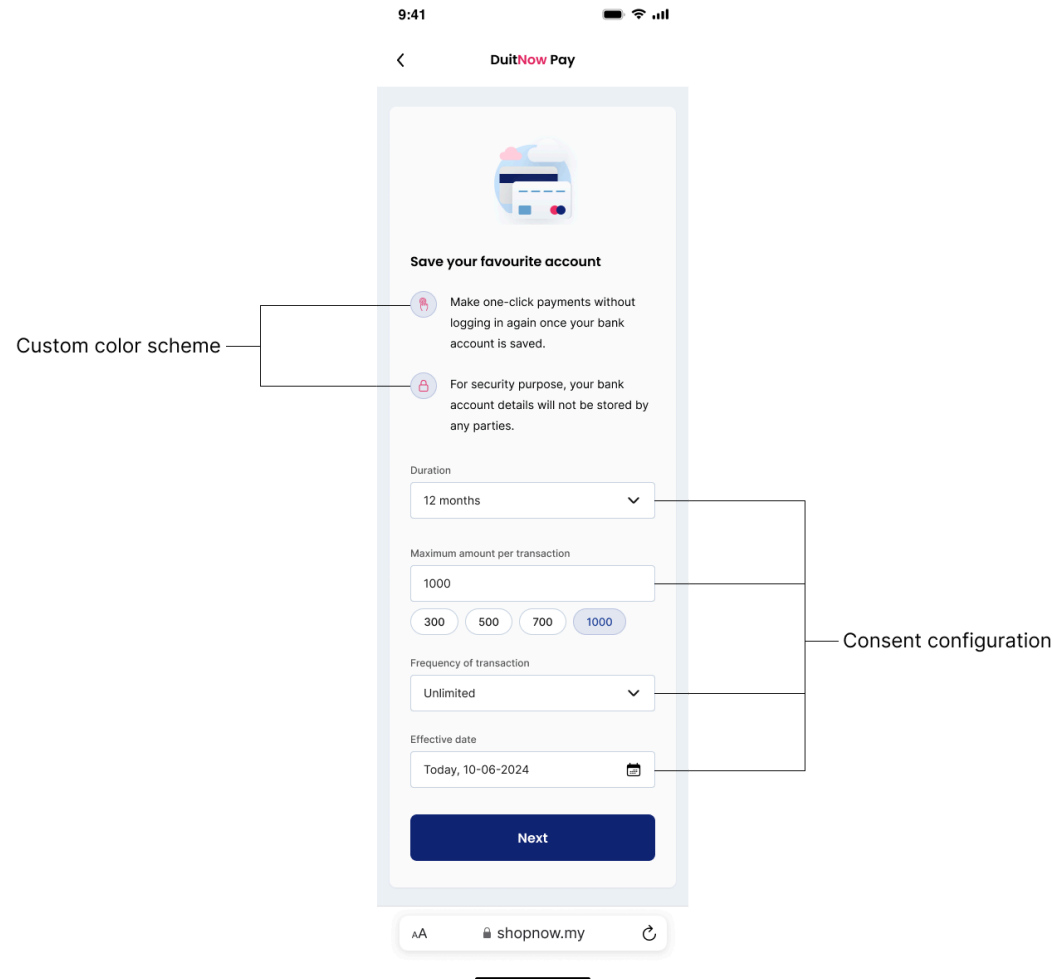
When a customer saves a payment method via consent, the above UI requirements must be adhered to during development. While the color scheme and font can be customized, it is crucial that user guidance remains clear.

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 14.

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:

```json
{
    "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.			
issuer	String	Max length: 100	Required
Name of payer's issuing bank / wallet.			
`ConsentStatus Object`			
consentId	String	Max length: 35	Required
Consent that is authorized for AutoDebit payment.			
code	String	Max length: 4	Required
Please refer to appendix for the list of **status codes**.			
message	String	Max length: 1024	Required
Please refer to appendix for the list of **reason codes**.			
`End ConsentStatus Object`			

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.

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.
❌	❌	❌	