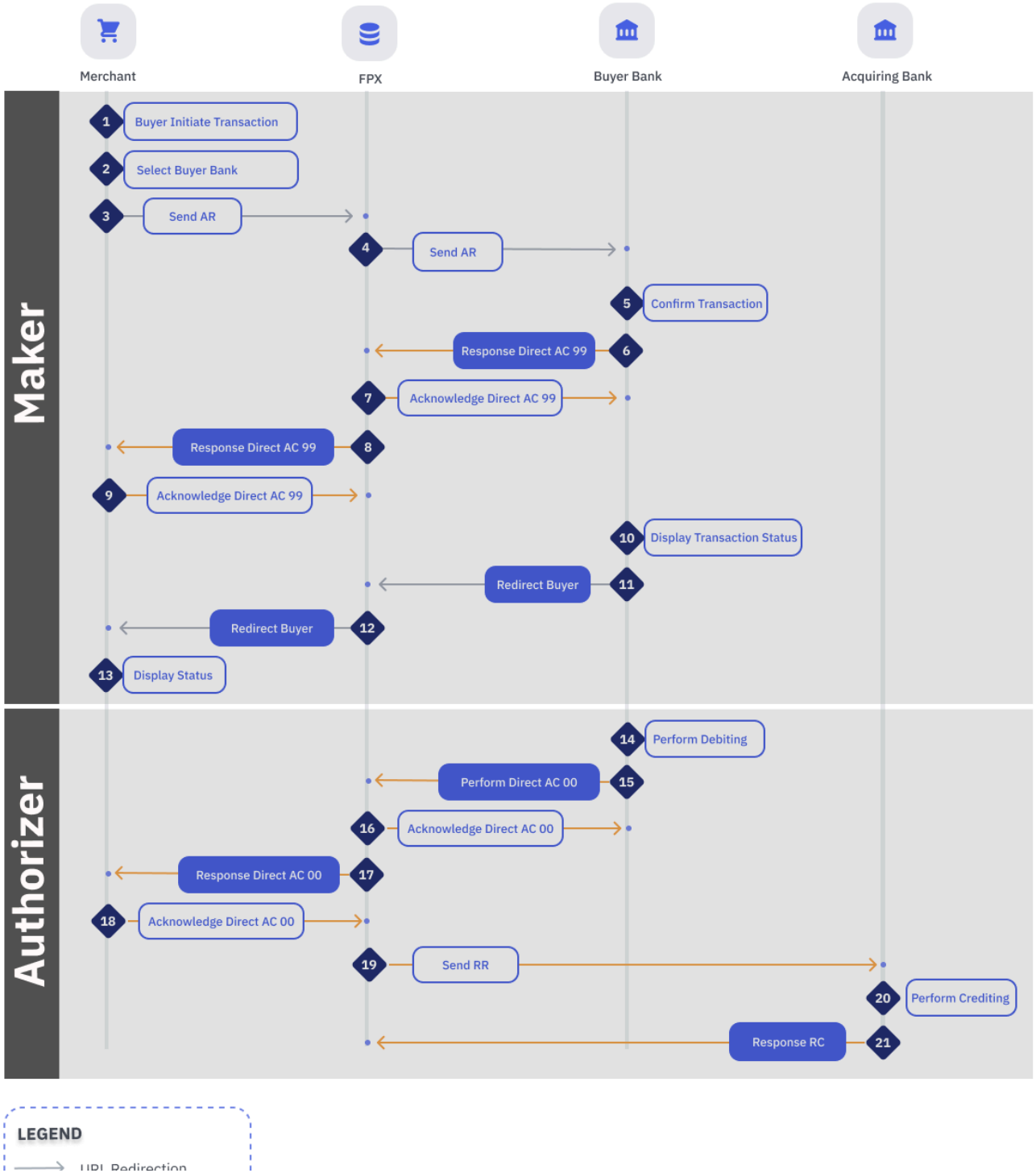
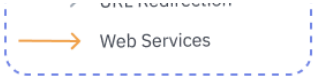
B2B1 Transaction Flow


Merchant
FPX
Buyer Bank
Acquiring Bank
Maker
1 Buyer Initiate Transaction
2 Select Buyer Bank
3 Send AR
4 Send AR
5 Confirm Transaction
Response Direct AC 99 6
7 Acknowledge Direct AC 99
Response Direct AC 99 8
9 Acknowledge Direct AC 99
10 Display Transaction Status
Redirect Buyer 11
Redirect Buyer 12
13 Display Status
Authorizer
14 Perform Debiting
Perform Direct AC 00 15
16 Acknowledge Direct AC 00
Response Direct AC 00 17
18 Acknowledge Direct AC 00
19 Send RR
20 Perform Crediting
Response RC 21
LEGEND
URL Redirection



No.	Step	Description
1	Buyer Initiate Transaction	Buyer representative (Maker) access Merchant website to purchase either goods or services, and proceed with payment.
2	Buyer Select Buyer Bank	Once Maker selects “Pay via FPX” as his payment option, Maker 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	Once Maker clicks the “Agree and Continue” button, FPX redirects Maker to chosen Bank’s Internet Banking Login page. During this redirection, FPX send AR message to Bank’s Internet Banking.
5	Buyer Confirm Transaction	Upon Maker successful login to the Bank’s Internet Banking, Maker initiates the payment by confirming the transaction.
6	Buyer Bank Respond Direct AC Message to FPX	Bank sends Direct AC message with Status Code 99 (Pending authorization) to FPX.
7	FPX Send Acknowledgment of Direct AC to Buyer Bank	FPX send acknowledgement message to Buyer Bank.

No.	Step	Description
8	FPX Respond Direct AC Message to Merchant	FPX performs the following tasks: • Send Direct AC response status message with Status Code 99 to Merchant website • Send email notification to Merchant • Send email notification to Maker. 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 Transaction Status	Bank displays the payment status to Maker. In addition, Bank instructs Maker to click the “Continue with transaction” button.
11	Buyer Bank Redirect Buyer to FPX	Bank redirects Maker to FPX page. During this redirection, Bank send Indirect AC message to FPX.
12	FPX Redirect Buyer to Merchant Website	FPX redirects Maker 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 Maker.
14	Buyer Bank Perform Debiting	Upon another Buyer representative (Authorizer) successful login to the Bank’s Internet Banking, Authorizer

No.	Step	Description
		approves the payment by confirming the transaction.
15	Buyer Bank Respond Direct AC Message to FPX	Bank sends Direct AC message with Status Code 00 (Approved) to FPX.
16	FPX Send Acknowledgment of Direct AC to Buyer Bank	FPX send acknowledgement message to Buyer Bank.
17	FPX Respond Direct AC Message to Merchant	FPX performs the following tasks: • Send Direct AC response status message with Status Code 00 to Merchant website • Send email notification to Merchant • Send email notification to Maker. FPX will resend numbers of Direct AC whenever Merchant does not acknowledge Direct AC message to FPX.
18	Merchant Send Acknowledgment of Direct AC Message to FPX	Based on received Direct AC message, Merchant sends acknowledgement message to FPX.
19	FPX Send RR Message to Acquiring Bank	Upon completion of the debit cycle, FPX initiates RR message to Acquiring Bank.
20	Acquiring Bank Perform Crediting	Acquiring Bank processes credit message and performs crediting to Merchant account.

No.	Step	Description
21	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.