1. Customer logs into the Merchant site and purchases the goods and selects the option to pay through APC gateway and clicks on Checkout button.
2. APC stores the transaction raw information in the APC system.
3. If checksum enabled is for the merchant, APC calculates checksum value with the data sent by merchant and matches the checksum value calculated in the merchant site. If both checksum values match then only the transaction will be preceded. If the checksum don’t match then the transaction will be rejected.
4. APC validates the merchant validity and expiry details and the transaction data coming from the merchant site. If theses validations are through, the APC generates the transaction id for this transaction and the stores the txn details in the temporary txn information table.
5. APC checks the any customer information (cust id, mobile number and I.P.Address) are found in the Blockings configured. If BLOCK CATEGORY is found as WHITE, the velocity checks will be overridden.
6. If BLOCK CATEGORY is GRAY, the velocity checks will be done and if the velocity checks are through, then the transaction will be allowed to process, but alert will be sent to merchant.
7. If BLOCK CATEGORY is BLACK, then the transaction will be rejected and the txn information will be updated with the status “PG BLOCKED THE TRANSACTION”.
8. IF FSS is enabled for the merchant, then transaction information will be sent to FSS.
9. IF FSS Response is PASS, then the transaction will be allowed to processed.
10. IF FSS Response is STOP & ALERT, then the transaction will be rejected and the alert will be sent to Merchant.
11. IF FSS Response is ALERT, then the transaction will be processed and the alert will be sent to merchant.
12. If all the above checks are through, then the customer will be presented the APC Hosted Pay Page.
13. Customer enters the card details and submits the data to APC payment gateway.
14. APC again does the block checks, velocity checks and FSS checks. If all the checks are through then only the transaction will be allowed to process.
15. APC updates temp txn info with card details and sends the Txn information to processor formatter to format the transaction message.
16. The formatted transaction message will be sent to processor through communicator.
17. The processor processes the transaction and generates the processor transaction id and sends back the response to APC with Processor transaction id.
18. The APC updates the txn info with processor response, and redirects the response to merchant site with Txn Status.