This is a swimlane diagram that represents the process of a student making a payment using BKPay. The diagram is divided into four lanes representing the Student, SPSS, BKPay and Bank.

Student Lane: The process begins with the student choosing a page and then deciding to pay. If the student decides not to pay, the process ends. If they decide to pay, the process moves to the SPSS lane.

SPSS Lane: Here, the SPSS redirects student to BKPay.

BKPay Lane: The transaction will be executed here. If the message return from PSP is success then it will inform to user and SPSS so SPSS can increase the page balance, otherwise, the transaction was failed.