

QUEST3+
ONLINE PAYMENT:
Business to Business (B2B)

Updated 26 August 2016

Introduction

- Financial Process Exchange (FPX) is an exchange infrastructure and application platform offered by MyClear. This system facilitates electronic payment transactions, which provides another payment option to the participating Merchant via participating Bank's Internet Banking system.
- FPX offers multi-layer solutions across all industries and business segments:
 - 1) Business to Consumer (**B2C**): Personal account
 - 2) Business to Business (**B2B**): Corporate account



List of definitions

| No. | Terms | Definitions |
|-----|--------------|---|
| 1 | B2C | An online trading system, whereby Seller is the business organization (e.g. NPRA), and Buyer is the individual. |
| 2 | B2B | An e-commerce system, whereby both Buyers and Sellers are business organization. |
| 3 | Buyer | A customer (e.g. QUEST3+ user) that makes payment via FPX. |
| | - Maker | A person who initiates a B2B payment |
| | - Authorizer | A person who approves a B2B payment initiated by the Maker. |
| 4 | Seller | An agency (e.g. NPRA) that received payment from Buyers via FPX. |

Simplified B2B Transaction Flow

Step 1 – Buyer Initiate Transaction

Buyer representative (Maker) access Seller website (QUEST3+) to purchase services and proceed with payment.

*Maker must have valid USB token to login QUEST3+.

Step 2 – Buyer Select Buyer Bank

Once Maker selects “Pay via FPX” as his payment option, Maker may select his preferred bank from the list.

Step 3 – Buyer Confirm Transaction

Upon Maker successful login to the Bank’s Internet Banking, Maker initiates the payment by confirming the transaction.

Maker shall receive an email notification from FPX.



Simplified B2B Transaction Flow

Step 4 – Buyer Bank Display Transaction Status

Bank displays the payment status (e.g. pending approval) to Maker. In addition, Bank instructs Maker to click the “Continue with transaction” button,

Step 5 – FPX Redirect Buyer to Seller Website

FPX redirects Maker to Seller website (QUEST3+).

Step 6 – Seller Display Status to Buyer

Seller displays transaction status page (e.g. “Your online payment is waiting verification.”) to Maker.



Simplified B2B Transaction Flow

Step 7 – Buyer Bank Perform Debiting

Upon another Buyer representative (Authorizer) successful login to the Bank's Internet Banking, Authorizer approves the payment by confirming the transaction.

Maker shall receive an email notification from FPX.

*Authorizer **DOES NOT** need to login QUEST3+.

*Authorizer must react **within 5 calendar days** after the payment is initiated by the Maker. Otherwise, the payment will expire and deem as failed.