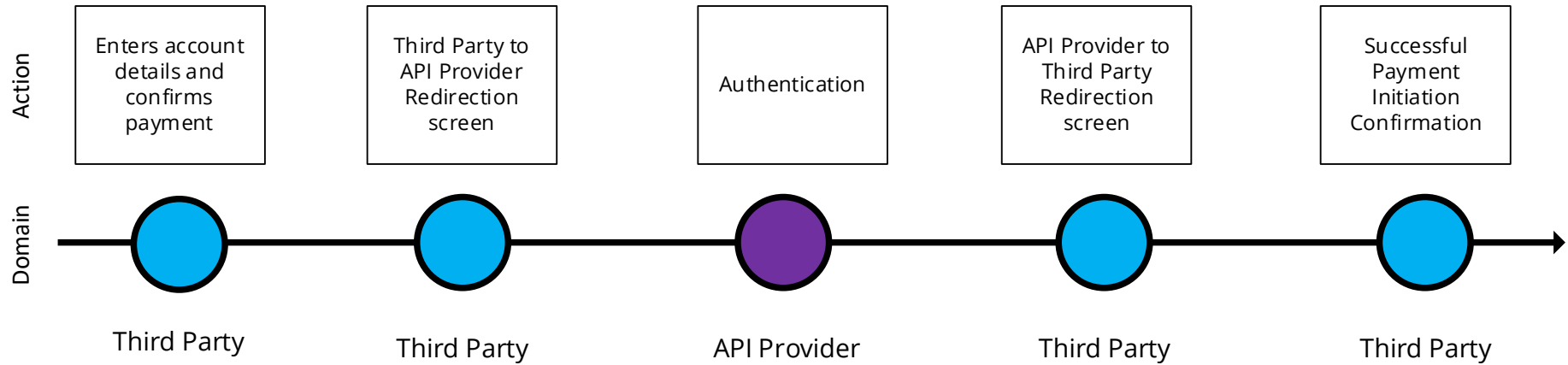
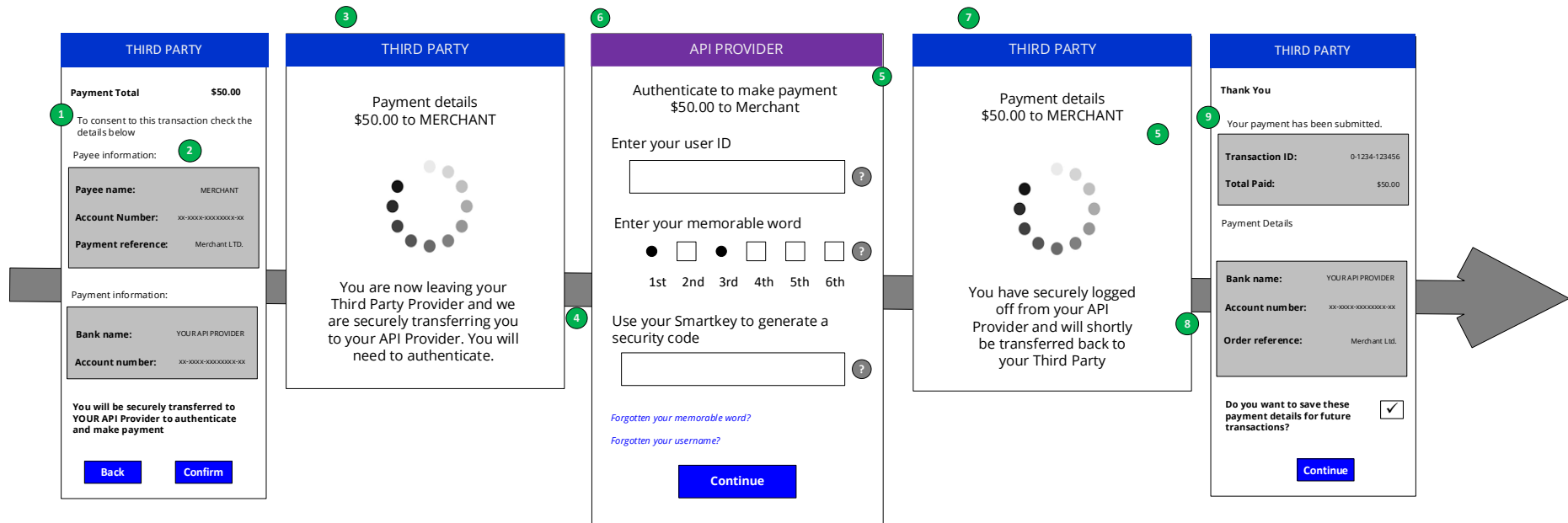


3.2.2.1 Journey map

Browser Based Redirection – Payment Initiation Service (PIS)

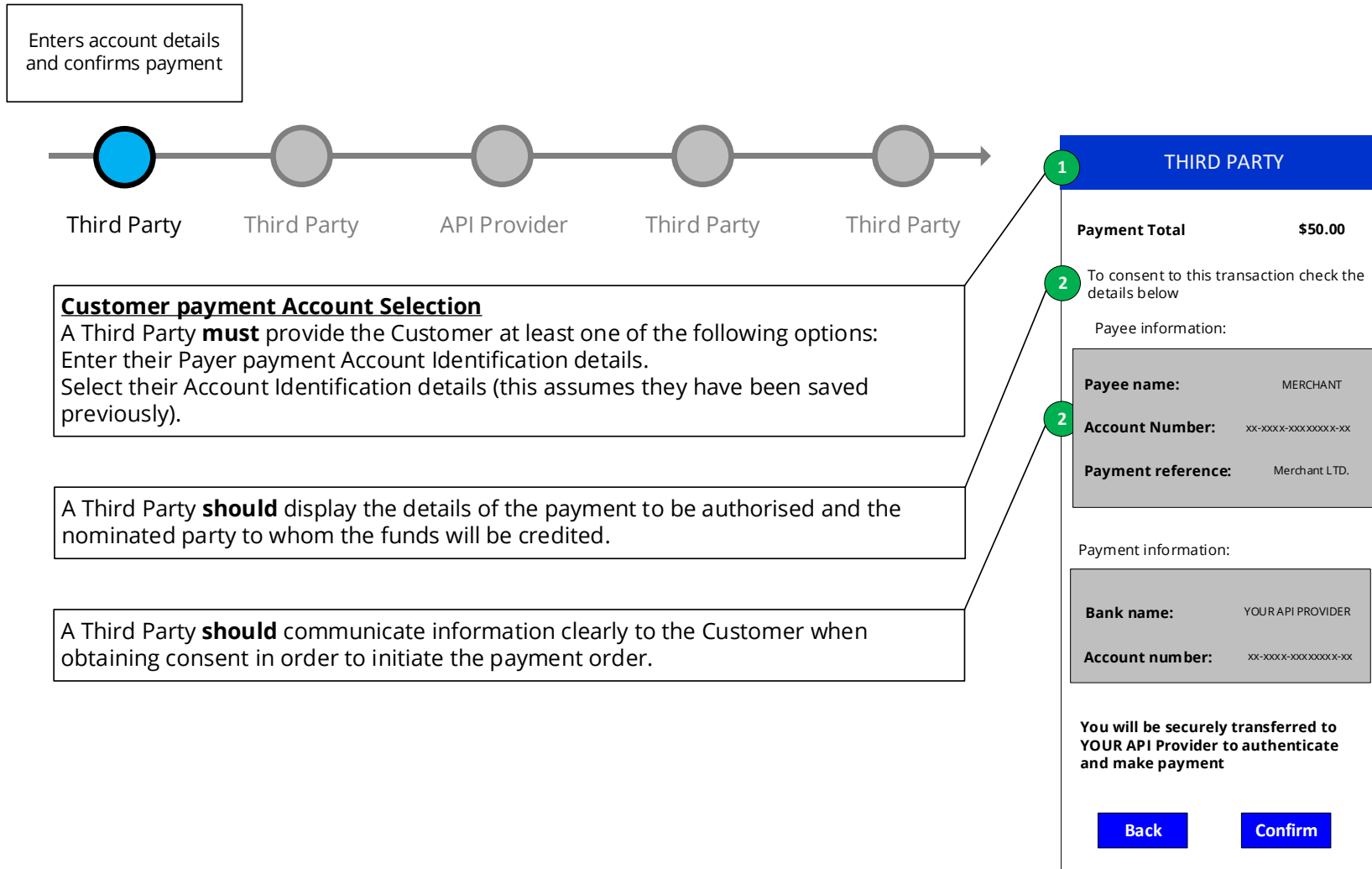


3.2.2.2 Wireframe journey

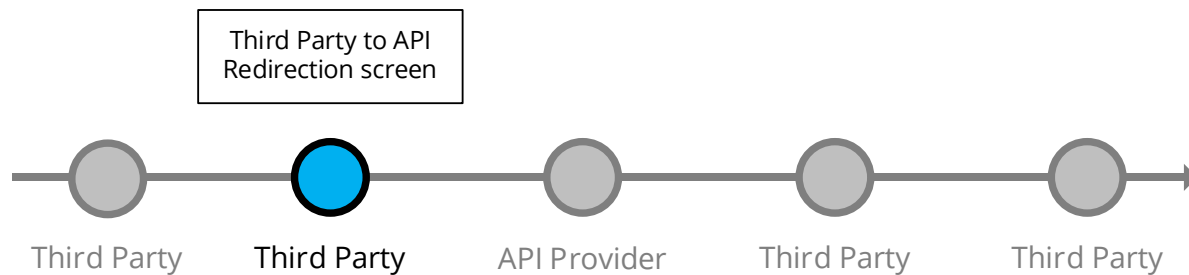


3.2.2.3 Wireframe annotations

3.2.2.3.1 API Provider selection



3.2.2.3.2 Third Party redirection



A Third Party **should** make the Customer aware through an inbound redirection screen that they are being taken to their API Provider for authentication to complete the payment.

A Third Party **should** display in the Redirection screen the Payment Amount, Currency and the Payee Account Name to make the Customer aware of these details.


The redirection **must** take the Customer to an API Provider web page (desktop/mobile) for authentication purposes only without introducing any additional screens.

The web based authentication **should** have no more than the number of steps that the Customer would experience when directly accessing the web based API Provider channel (desktop/mobile).

3

THIRD PARTY

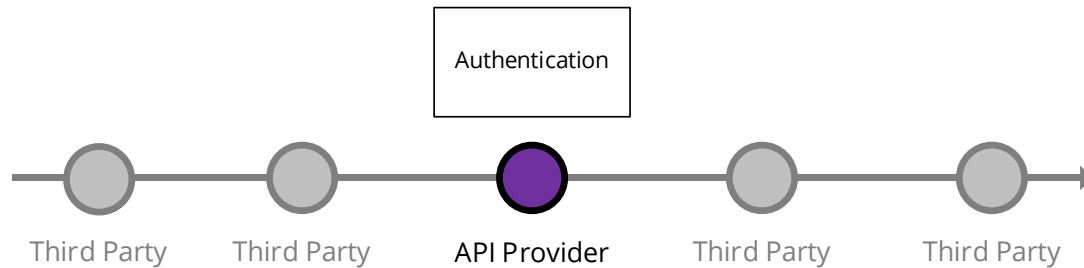
Payment details
\$50.00 to MERCHANT



You are now leaving your Third Party Provider and we are securely transferring you to your API Provider. You may have to authenticate.

4

3.2.2.3.3 Authentication



The API Provider **must** display, as minimum, the Payment Amount, Currency and the Payee Account Name to make the Customer aware of these details.

These details **must** be displayed as part of the authentication journey on **at least one** of the following screens without introducing additional confirmation screens (unless supplementary information is required):

1. Authentication screen (recommended).
2. API Provider to Third Party redirection screen.

The API Provider web based authentication **should** have no more than the number of steps that the Customer would experience when making a payment directly through the API Provider web based channel (desktop/mobile).

API PROVIDER

Authenticate to make payment
\$00.00 to Merchant

Enter your user ID

Enter your memorable word

● ● ?

1st 2nd 3rd 4th 5th 6th

Use your Smartkey to generate a security code

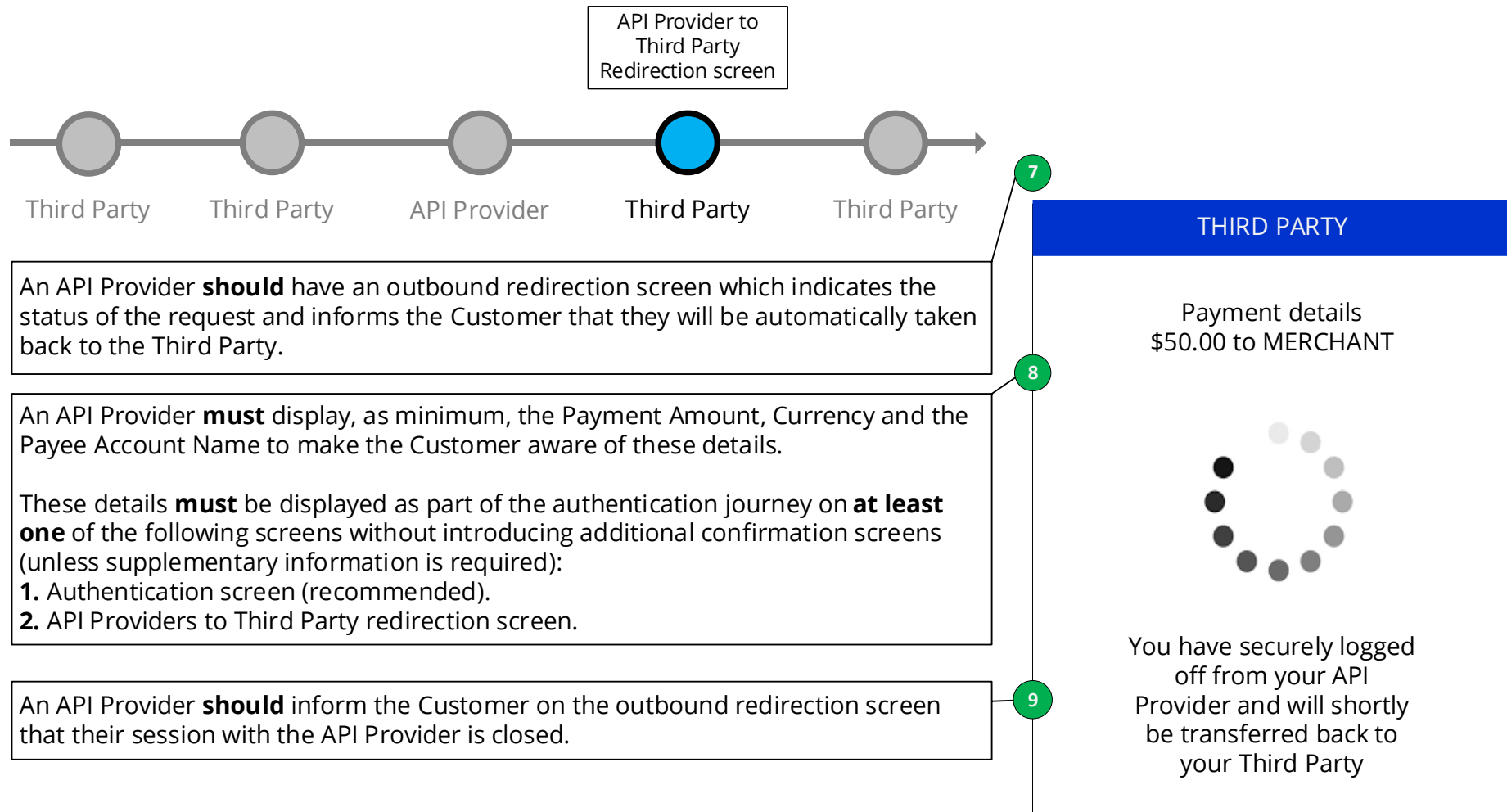
[Forgotten your memorable word?](#)

[Forgotten your username?](#)

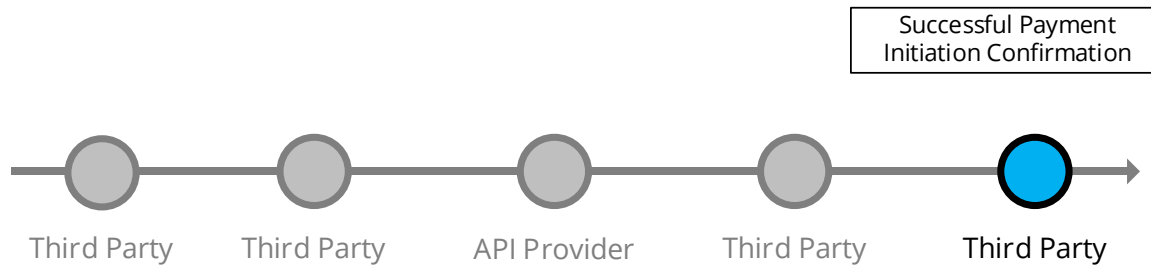
Continue

[Cancel](#)

3.2.2.3.4 API Provider redirection



3.2.2.3.5 Confirmation



The Customer **must** be redirected straight back to the Third Party website/app on the same device where Third Party displays confirmation of successful initiation.

THIRD PARTY

Thank You

9 Your payment has been submitted.

Transaction ID:	0-1234-123456
Total Paid:	\$50.00

Payment Details

Bank name:	YOUR API PROVIDER
Account number:	xx-xxxx-xxxxxxxx-xx
Order reference:	Merchant Ltd.

Do you want to save these payment details for future transactions?

Continue