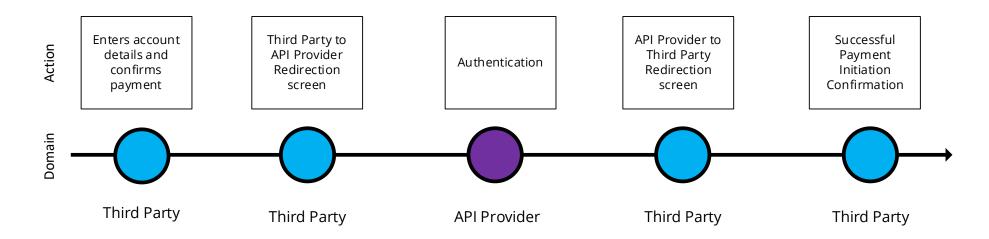
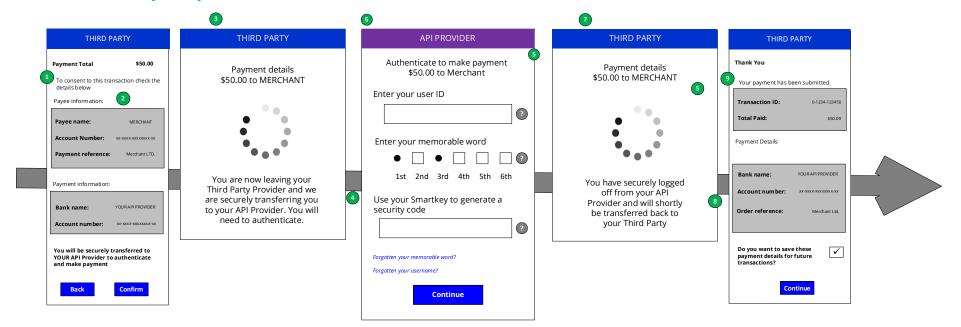
3.2.2.1 Journey map

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

Enters account details and confirms payment

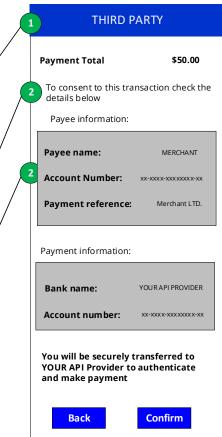


Customer payment Account Selection

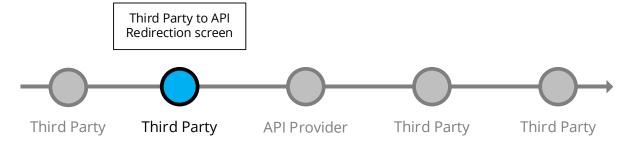
A Third Party **must** provide the Customer at least one of the following options: Enter their Payer payment Account Identification details. Select their Account Identification details (this assumes they have been saved previously).

A Third Party **should** display the details of the payment to be authorised and the nominated party to whom the funds will be credited.

A Third Party **should** communicate information clearly to the Customer when obtaining consent in order to initiate the payment order.



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).

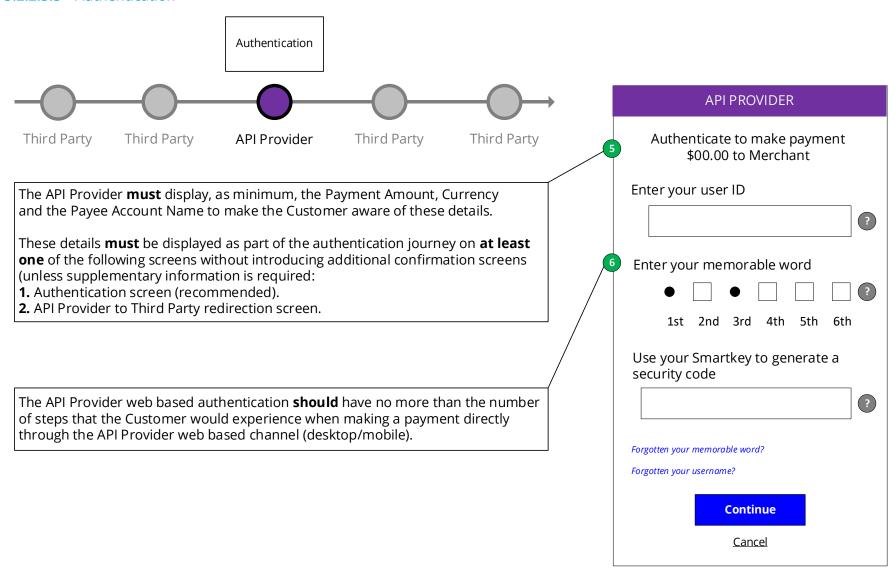
THIRD PARTY

Payment details \$50.00 to MERCHANT

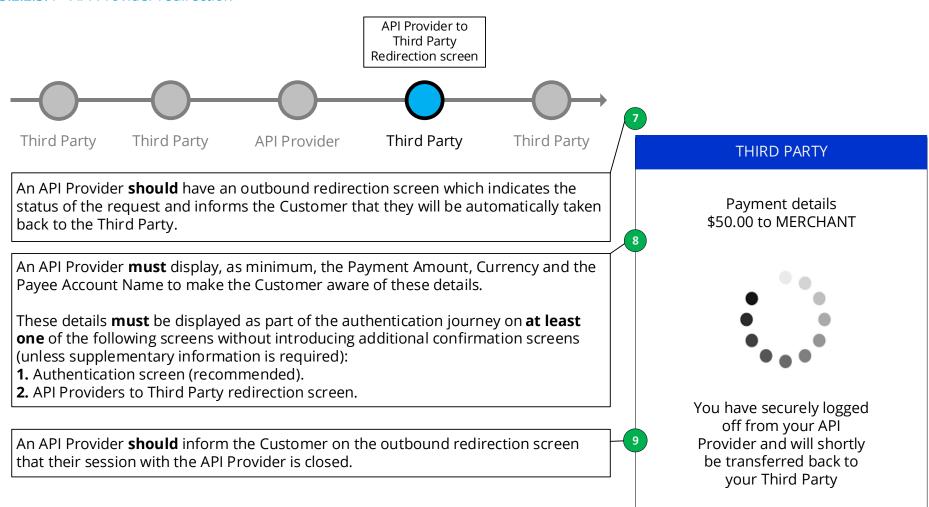


You are now leaving your Third Party Provider and we are securely transferring you to your API Provider. You may have to authenticate.

3.2.2.3.3 Authentication



3.2.2.3.4 API Provider redirection



3.2.2.3.5 Confirmation

Successful Payment Initiation 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 Your payment has been submitted. Transaction ID: 0-1234-123456 Total Paid: Payment Details Bank name: YOUR API PROVIDER Account number: Order reference: Merchant Ltd. Do you want to save these ✓ payment details for future transactions? Continue