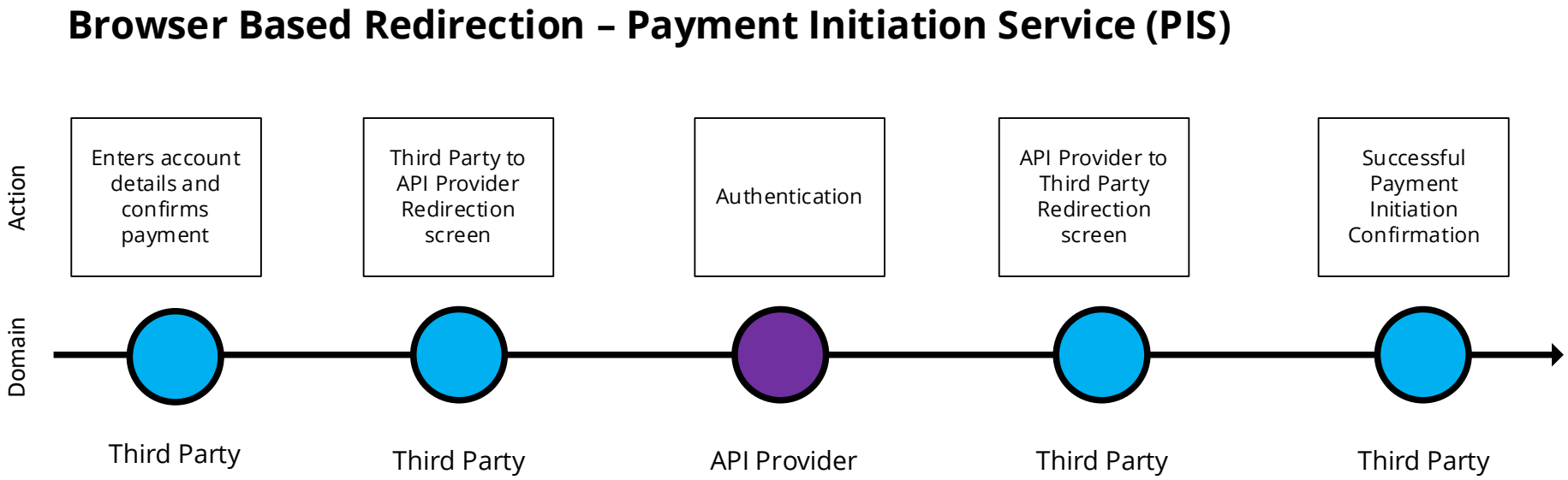
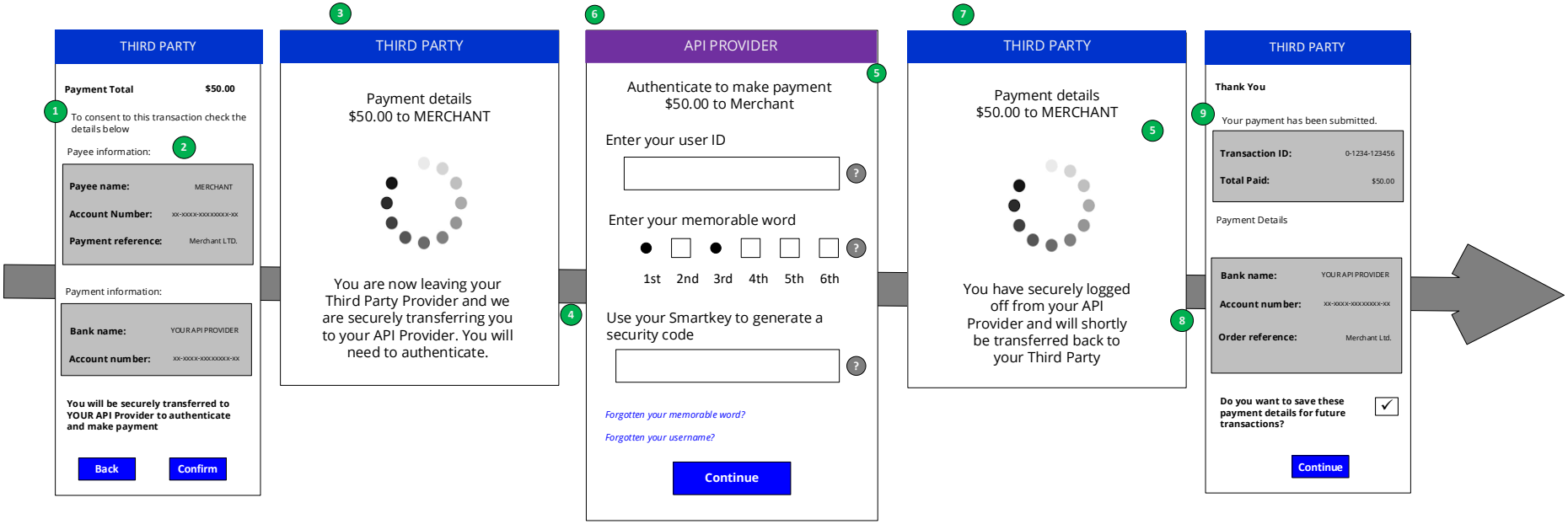
3.2.2.1 Journey map

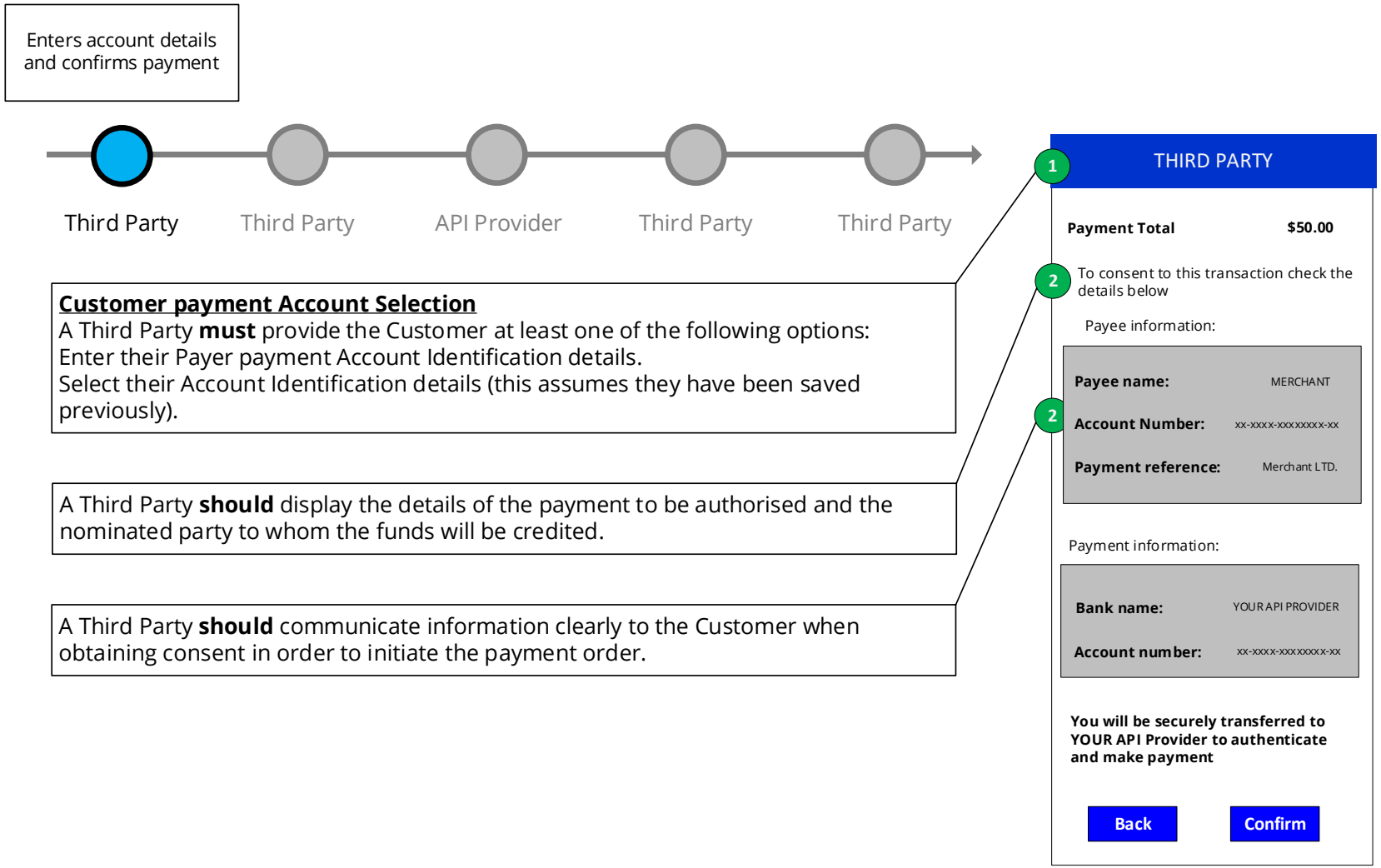


3.2.2.2 Wireframe journey

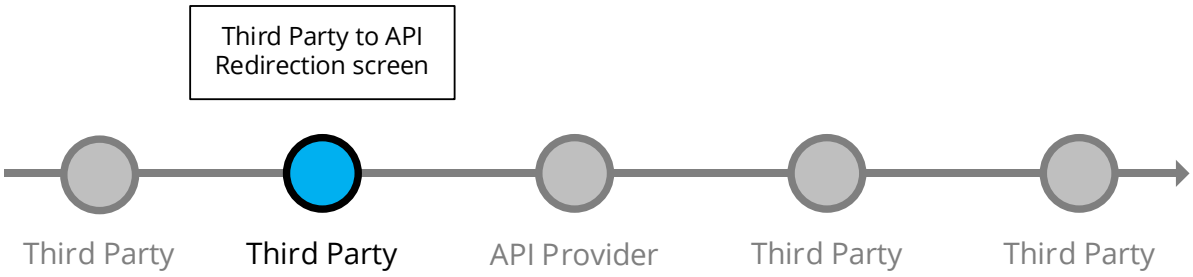


3.2.2.3 Wireframe annotations

3.2.2.3.1 API Provider selection



3.2.2.3.2 Third Party redirection

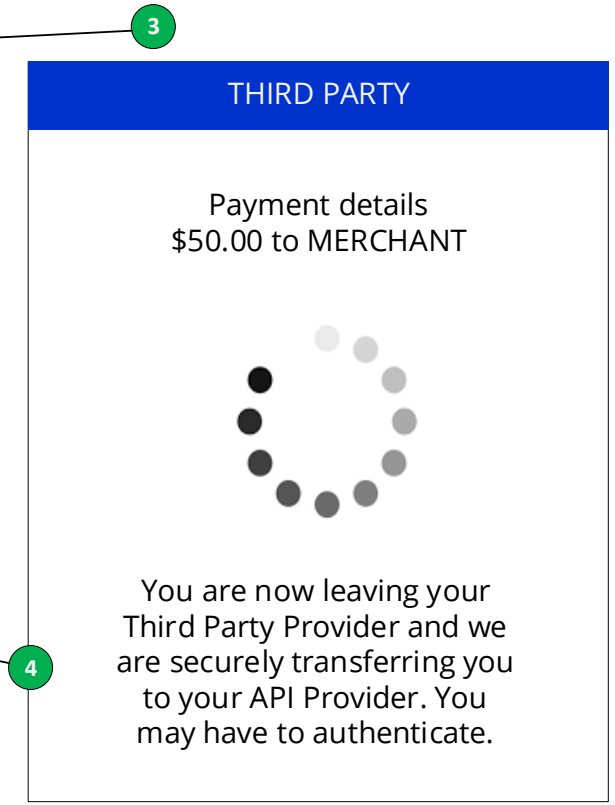


A Third Party **should** make the Customer aware through an inbound redirection screen that they are being taken to their API Provider for authentication to complete the payment.

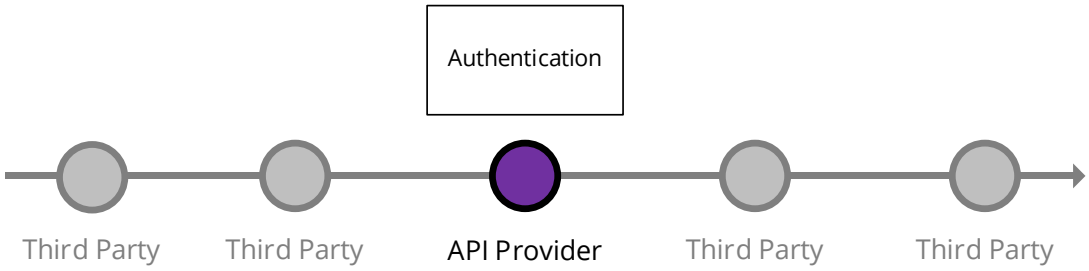
A Third Party **should** display in the Redirection screen the Payment Amount, Currency and the Payee Account Name to make the Customer aware of these details.

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).



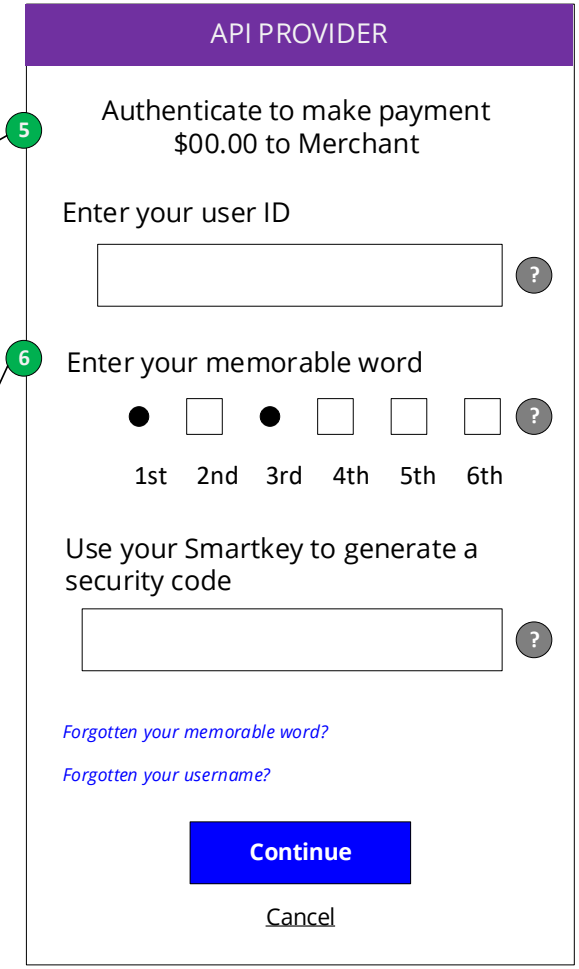
3.2.2.3.3 Authentication



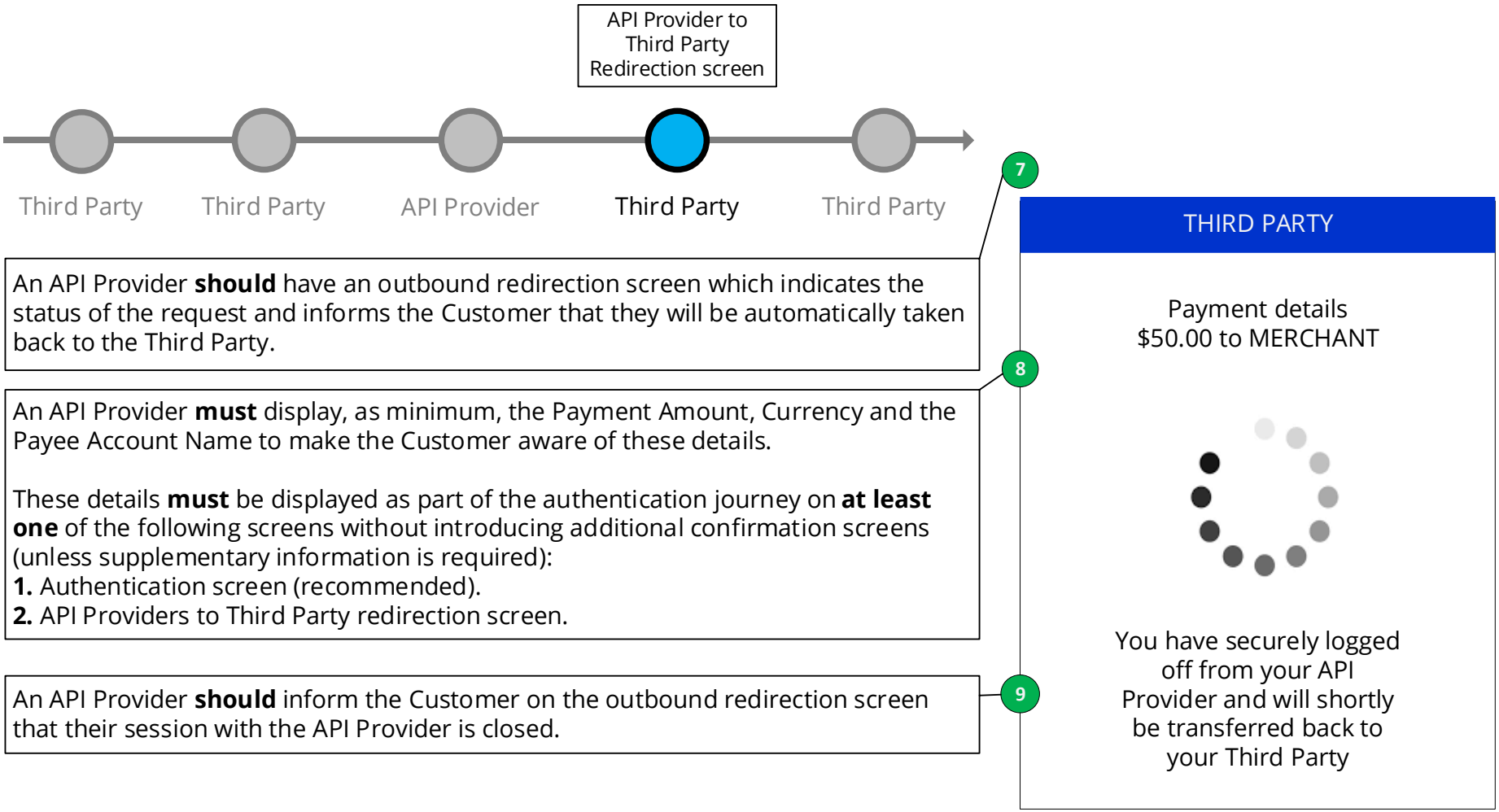
The API Provider **must** display, as minimum, the Payment Amount, Currency and the Payee Account Name to make the Customer aware of these details.

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).



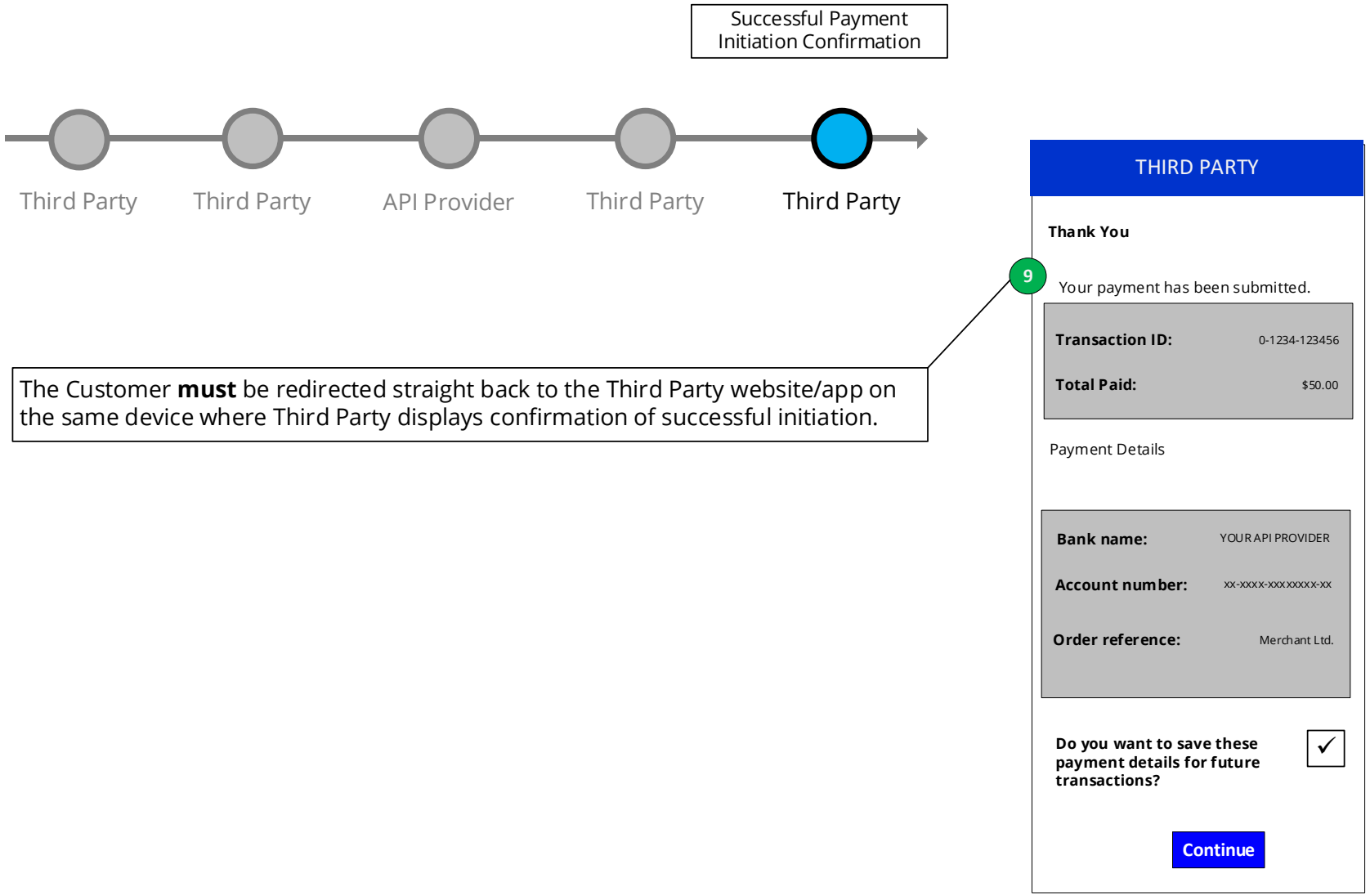
3.2.2.3.4 API Provider redirection



An API Provider **should** have an outbound redirection screen which indicates the status of the request and informs the Customer that they will be automatically taken back to the Third Party.

An 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 Providers to Third Party redirection screen.

An API Provider **should** inform the Customer on the outbound redirection screen that their session with the API Provider is closed.

3.2.2.3.5 Confirmation