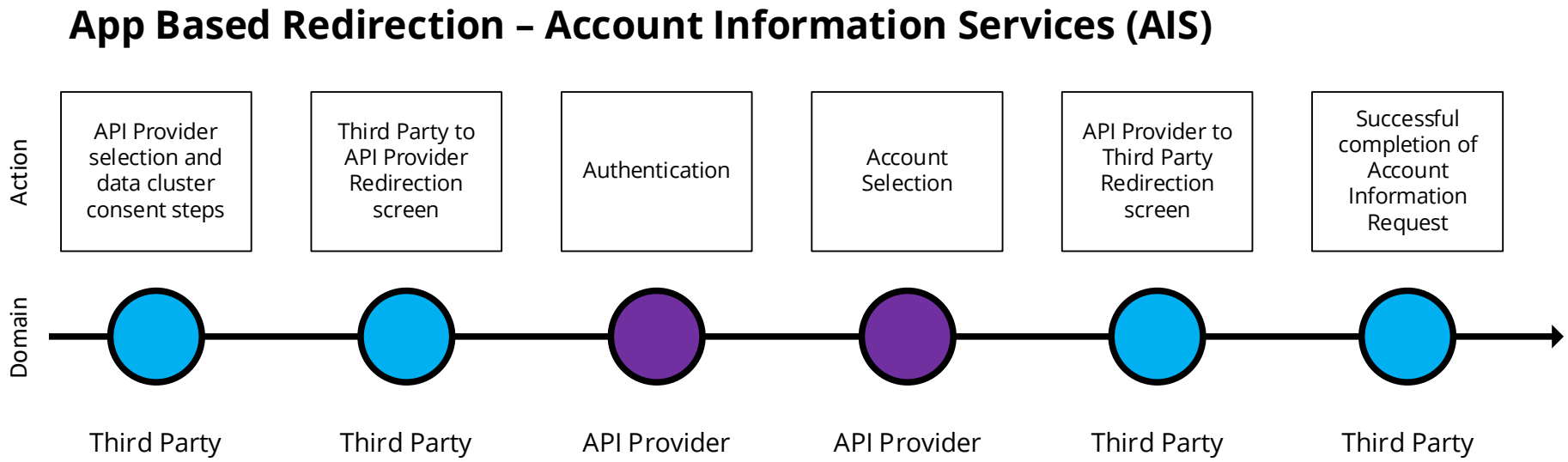
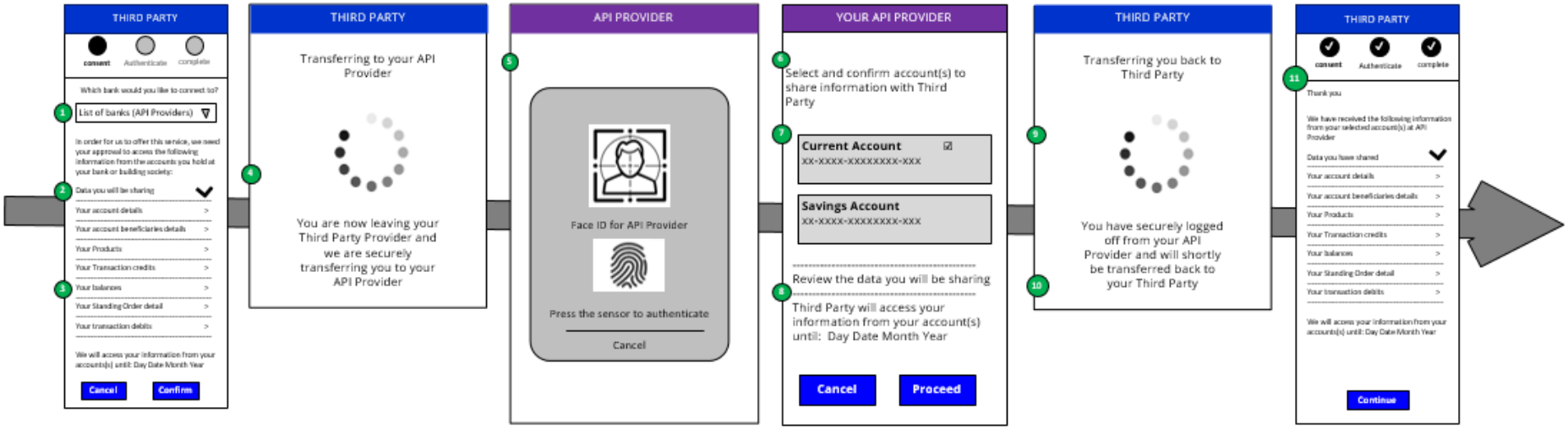
3.2.3.1 Journey map

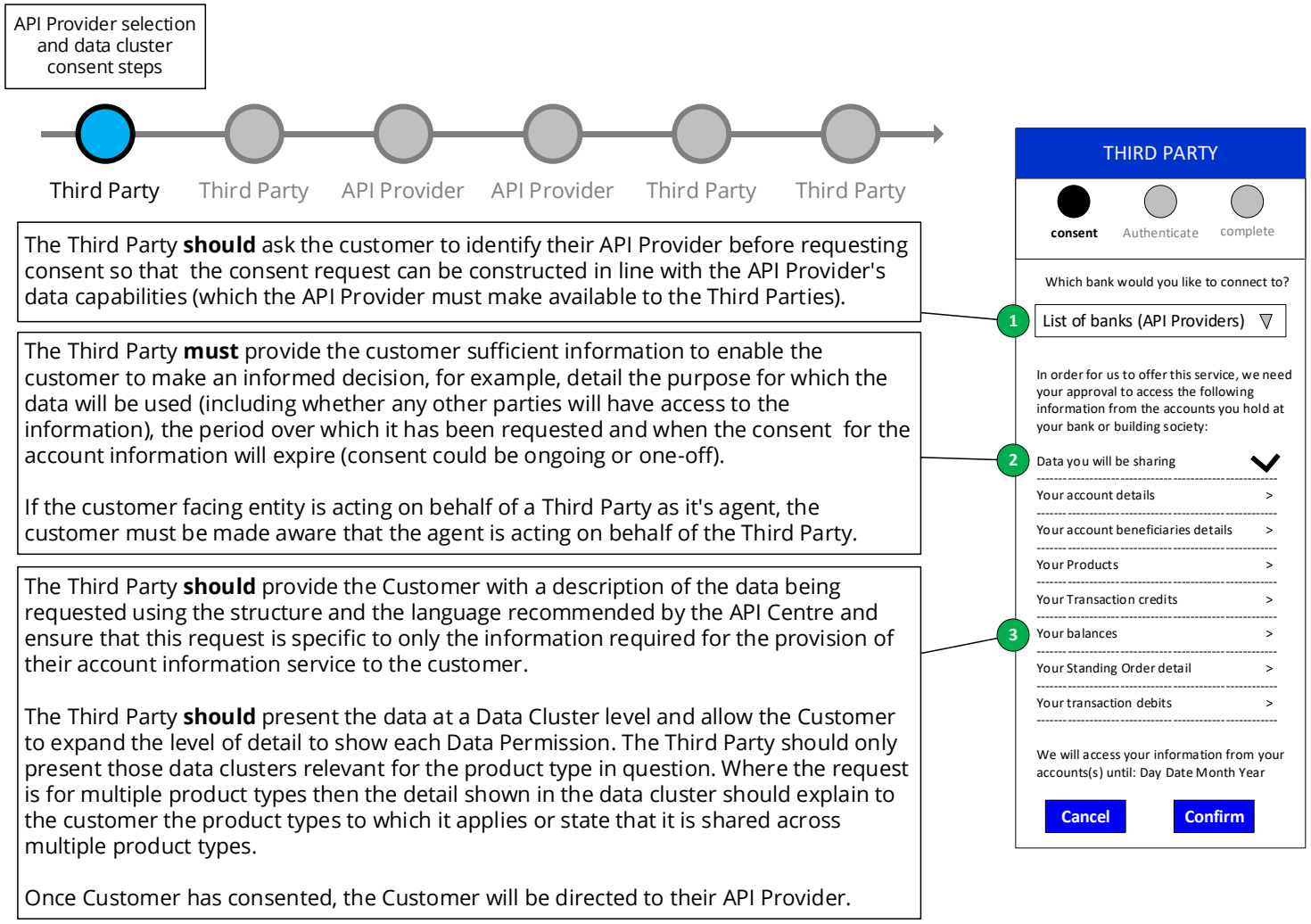


3.2.3.2 Wireframe journey

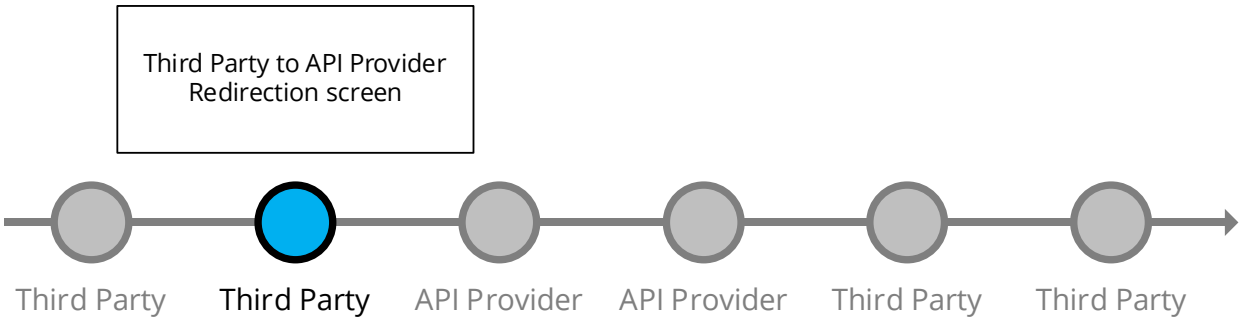


3.2.3.3 Wireframe annotations

3.2.3.3.1 API Provider selection



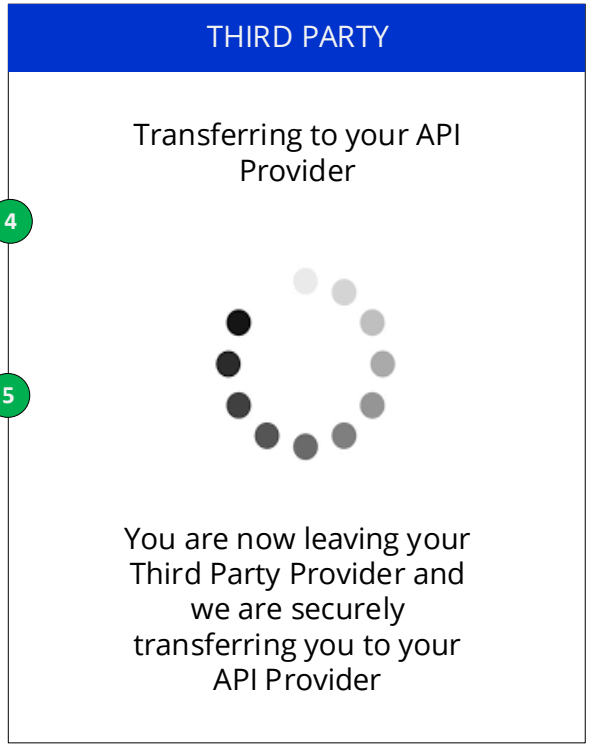
3.2.3.3.2 Third Party redirects to API Provider



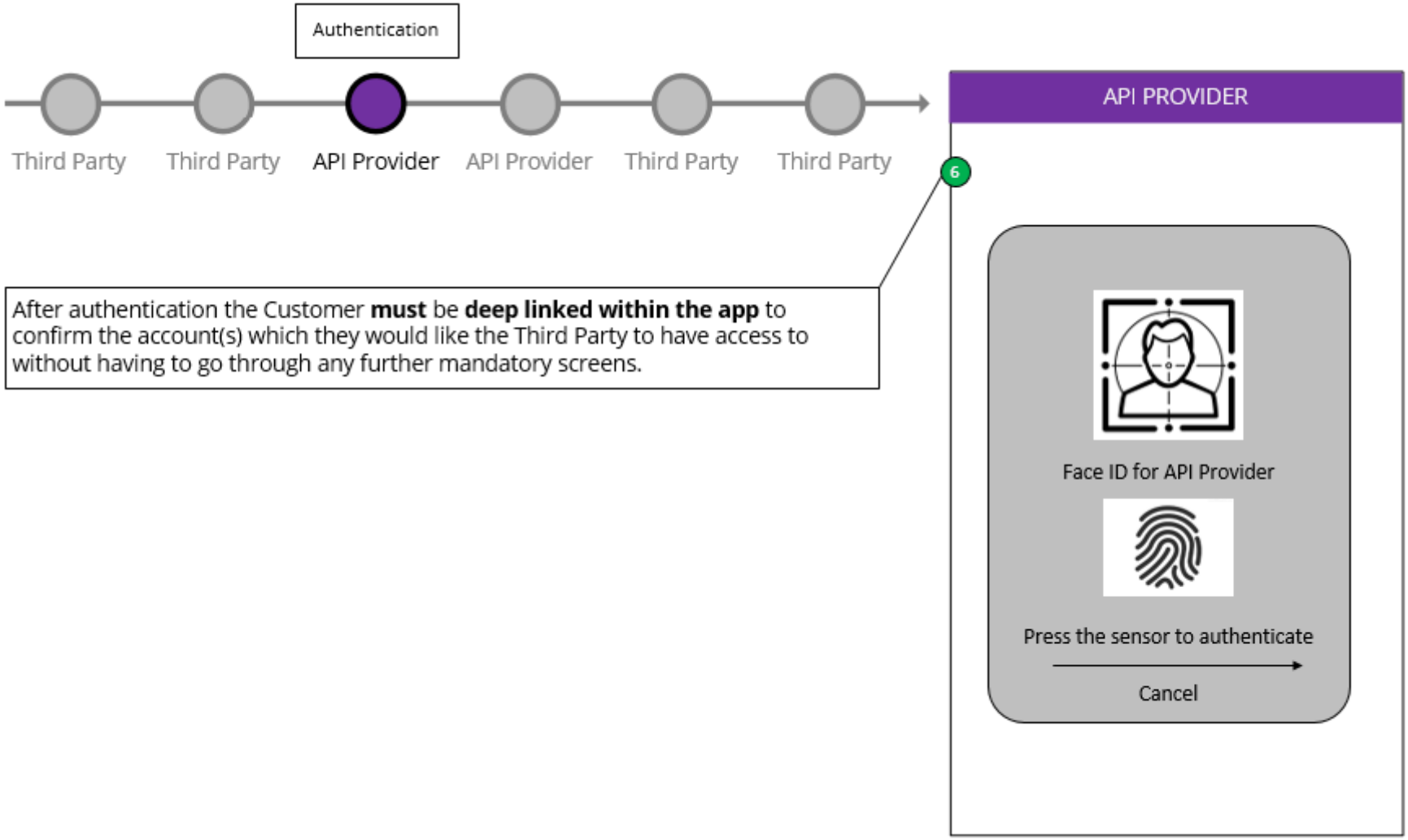
The Third Party **should** make the Customer aware on the inbound redirection screen that they will be taken to their API Provider for authentication for account access.

If the Customer has an API Provider app installed on the same device the redirection **should** invoke the API Provider app for authentication purposes only without introducing any additional screens.

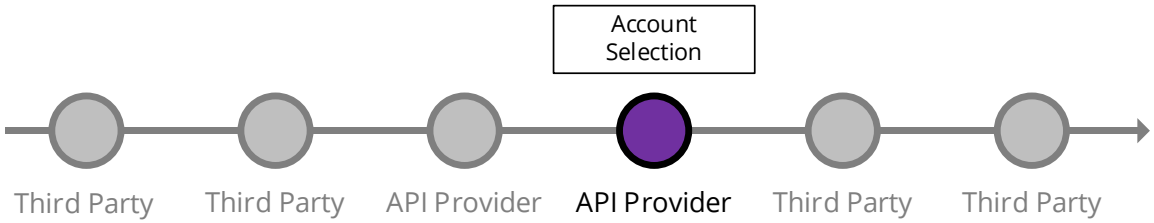
The API Provider app based authentication **should** have no more than the number of steps that the Customer would experience when directly accessing the API Provider mobile app(biometric, passcode, credentials) and offer the same authentication method(s) available to the Customer when authenticating with the API Provider direct channels.



3.2.3.3.3 Authentication



3.2.3.3.4 Account selection



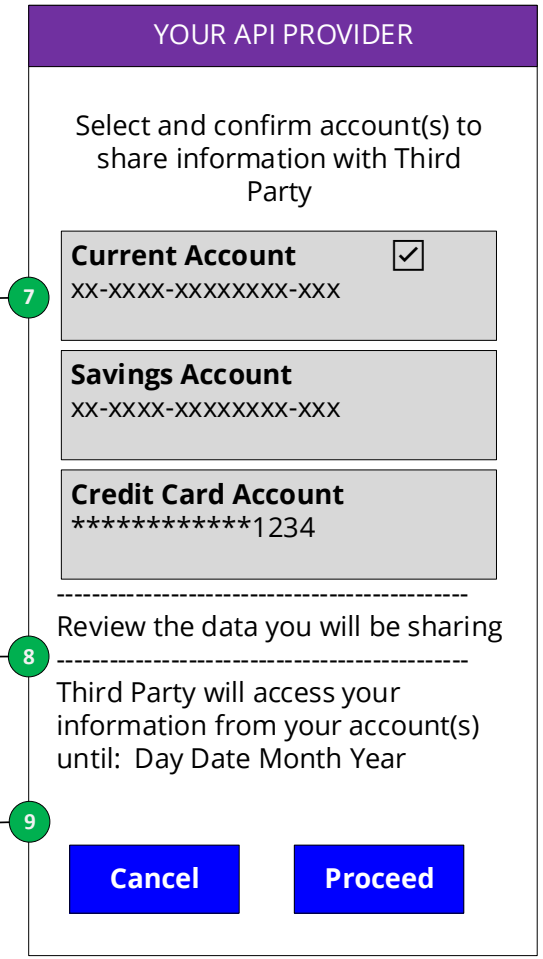
If the customer-facing entity is acting on behalf of a Third Party as its Permitted User the API Provider **should** make the Customer aware that the Permitted User is acting on behalf of the Third Party.

This can be presented to the Customer by displaying both the Permitted User's name and the Third Party name as:
Select and confirm account(s) to share information with <agent>, who is acting on behalf of <Third Party>

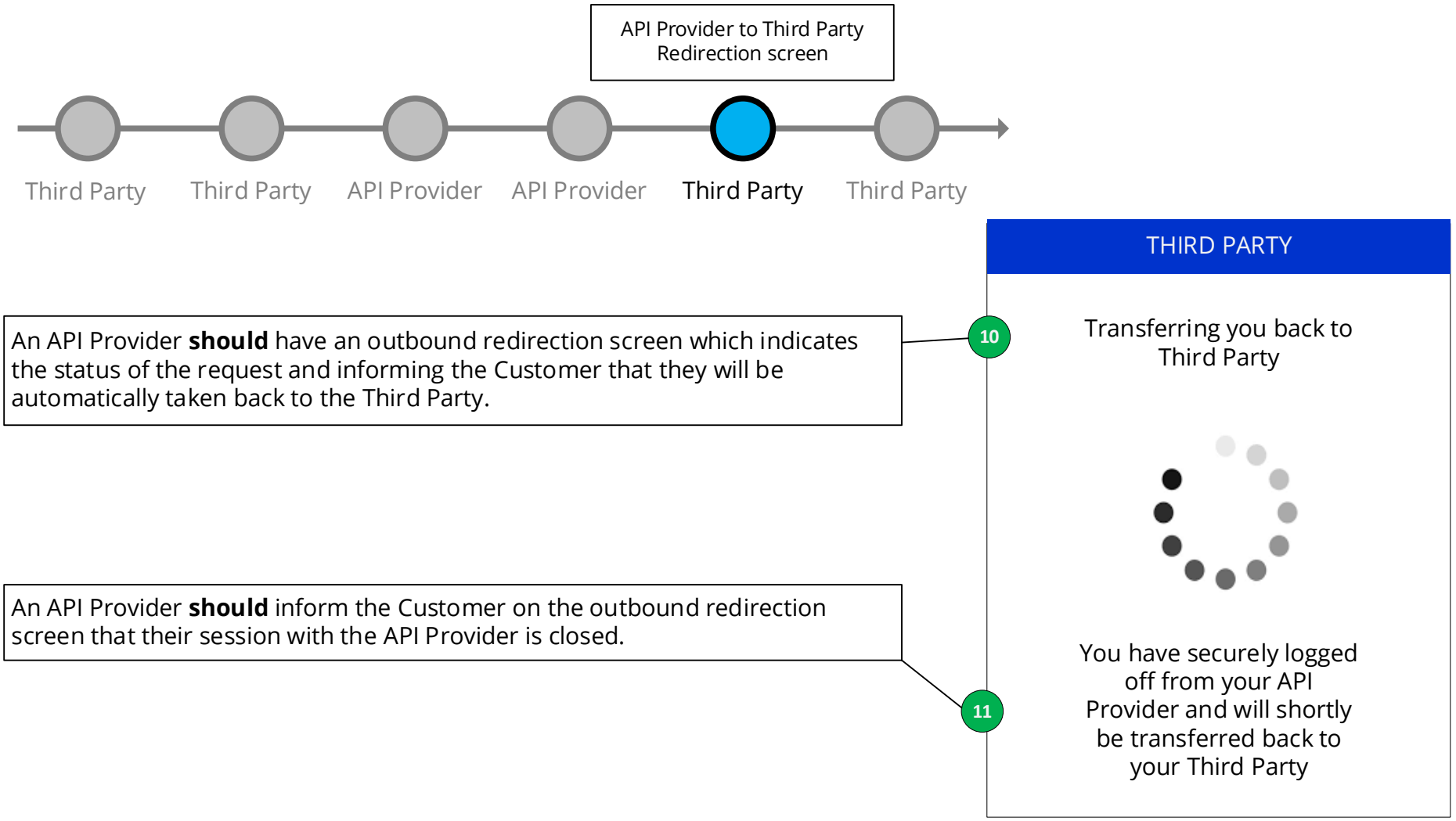
The API Provider **should** display credit card account information in the same format as the Customer would see when using their existing online channels.

If the API Provider provides an option for the Customer to view the data they have consented to share with the Third Party as supplementary information, it is recommended that this **should** be done using the customer experience guidelines published by the API Centre. Display of such information must not be provided to the Customer as a default.

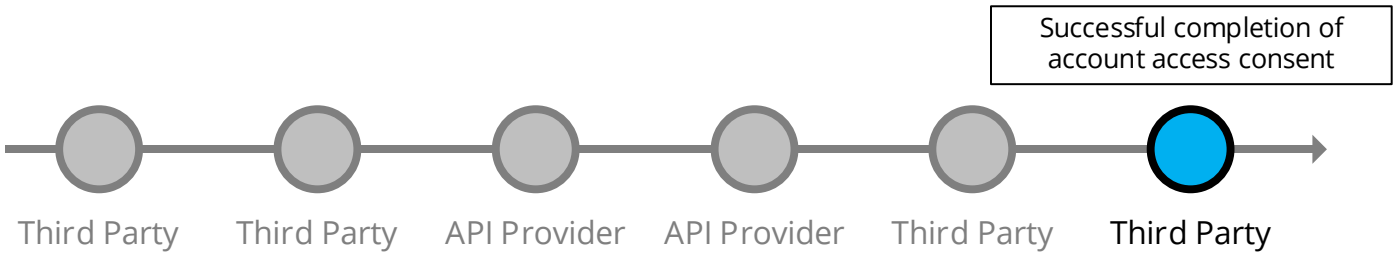
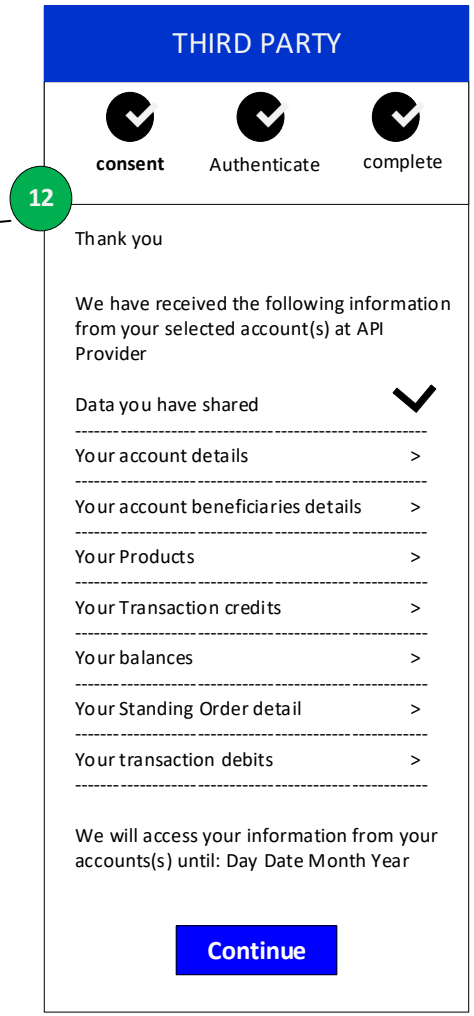
The API Provider **should** not seek confirmation of the consent that has already been provided by the Customer to the Third Party.



3.2.3.3.5 API Provider redirects to Third Party



3.2.3.3.6 Third Party confirmation



Third Party should confirm the successful completion of the account access consent.
If the customer provided consent to a credit card account, the account number **must** be displayed by the Third Party in the same masked format as provided by the API Provider.