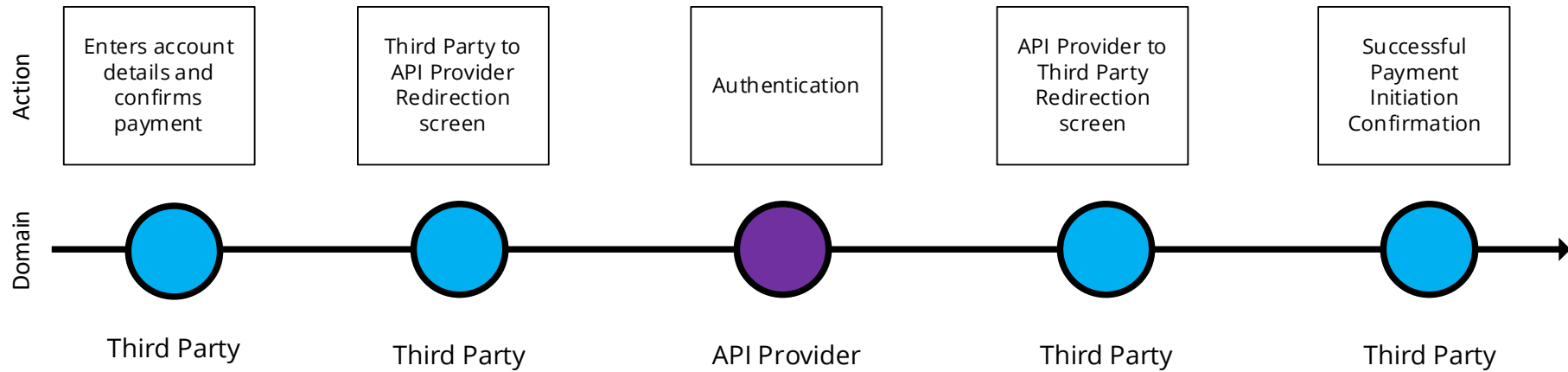
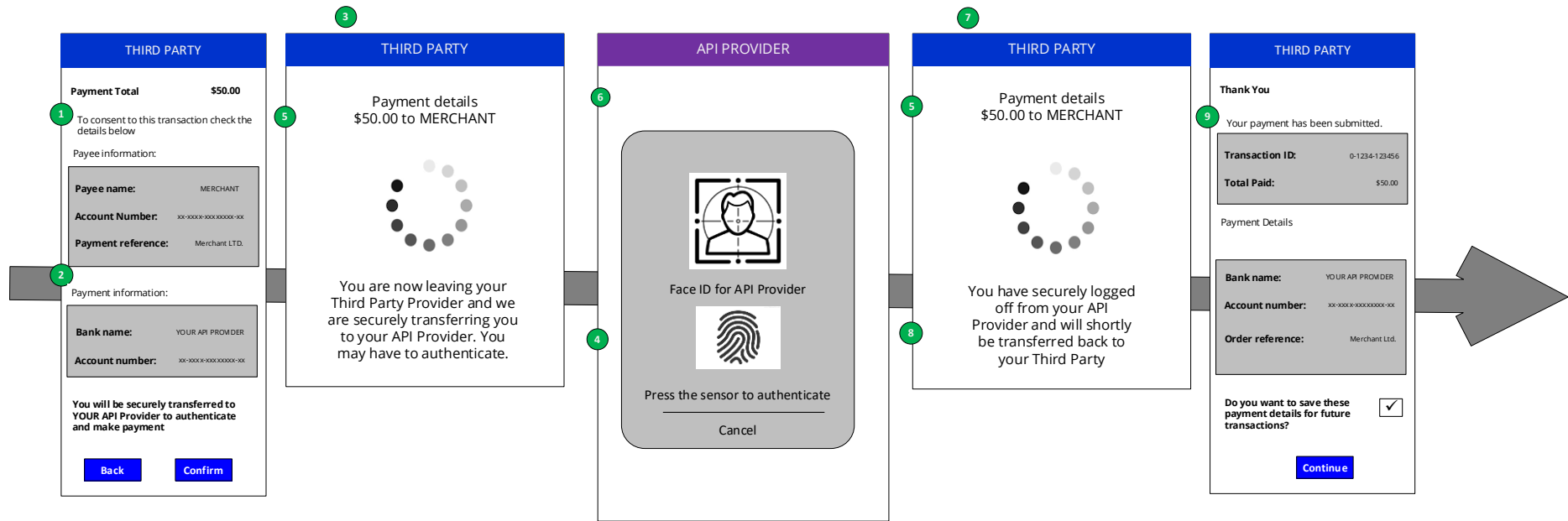


### 3.2.4.1 Journey map

## App Based Redirection – Payment Initiation Service (PIS)

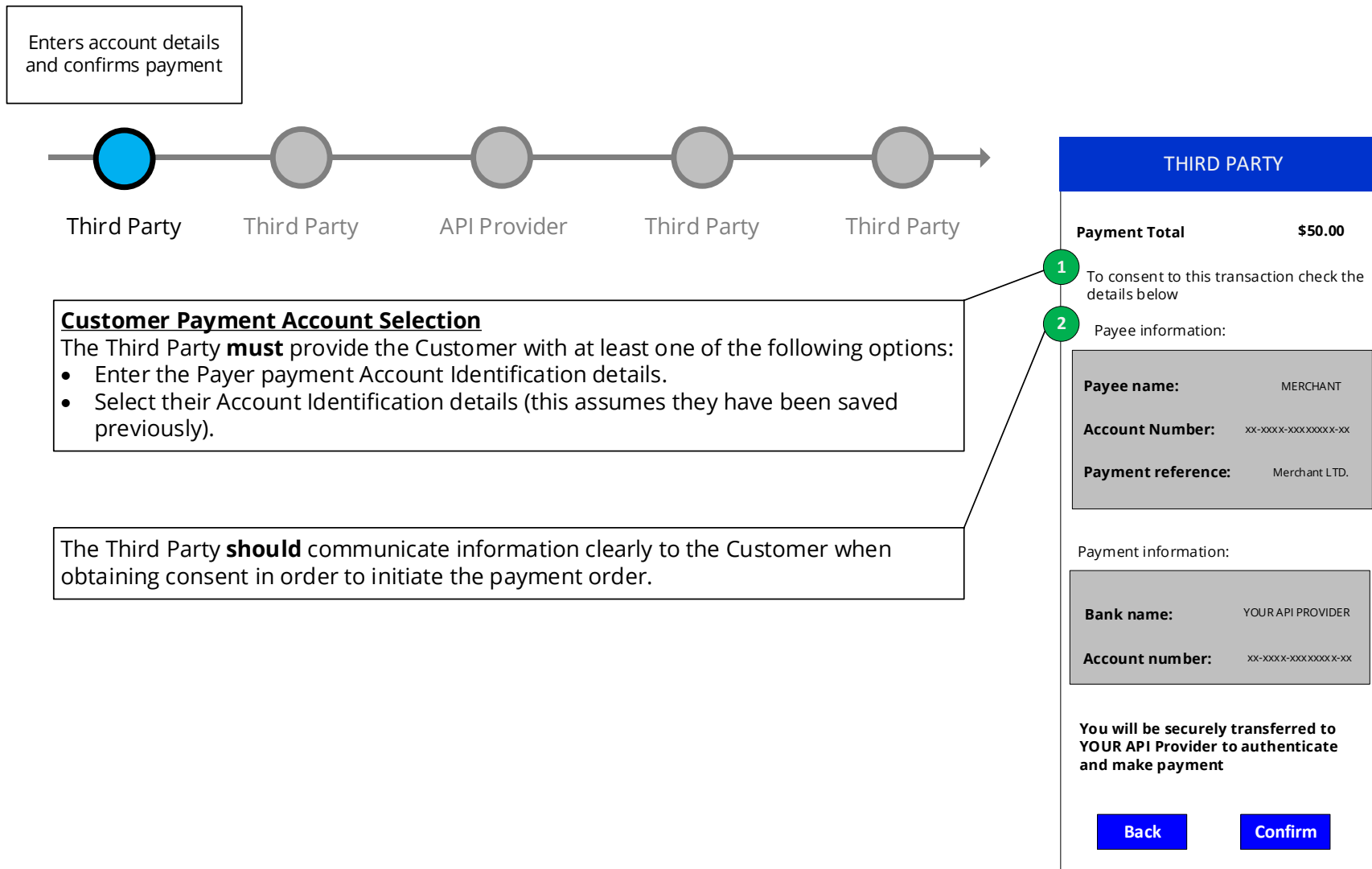


### 3.2.4.2 Wireframe journey

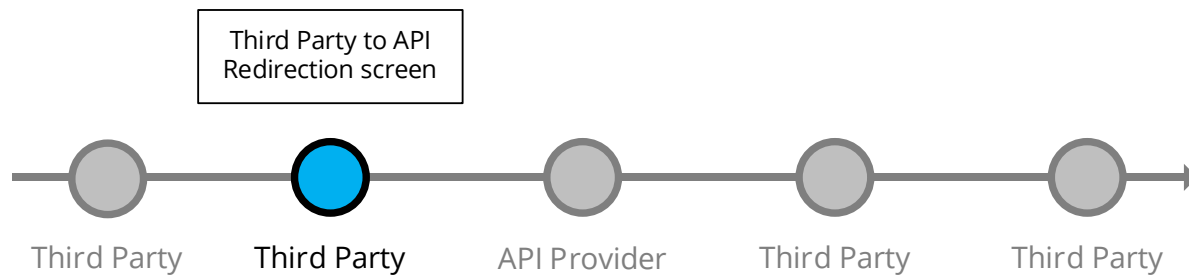


Consumer research carried out by OBIE has shown that people feel authentication via Fingerprint ID adds a reassuring sense of security to the journey.

### 3.2.4.2.1 Customer payment account selection



### 3.2.4.2.2 Third Party redirects to API Provider



The 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.

The 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 **should** 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

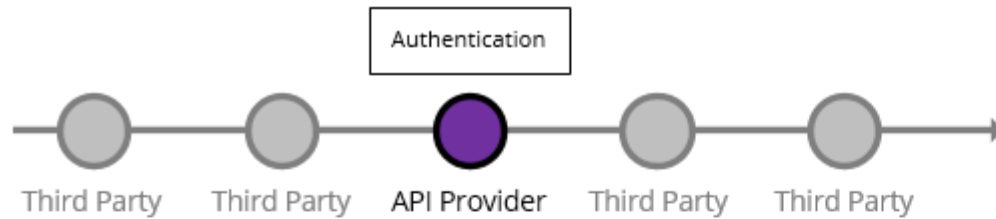
THIRD PARTY

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.

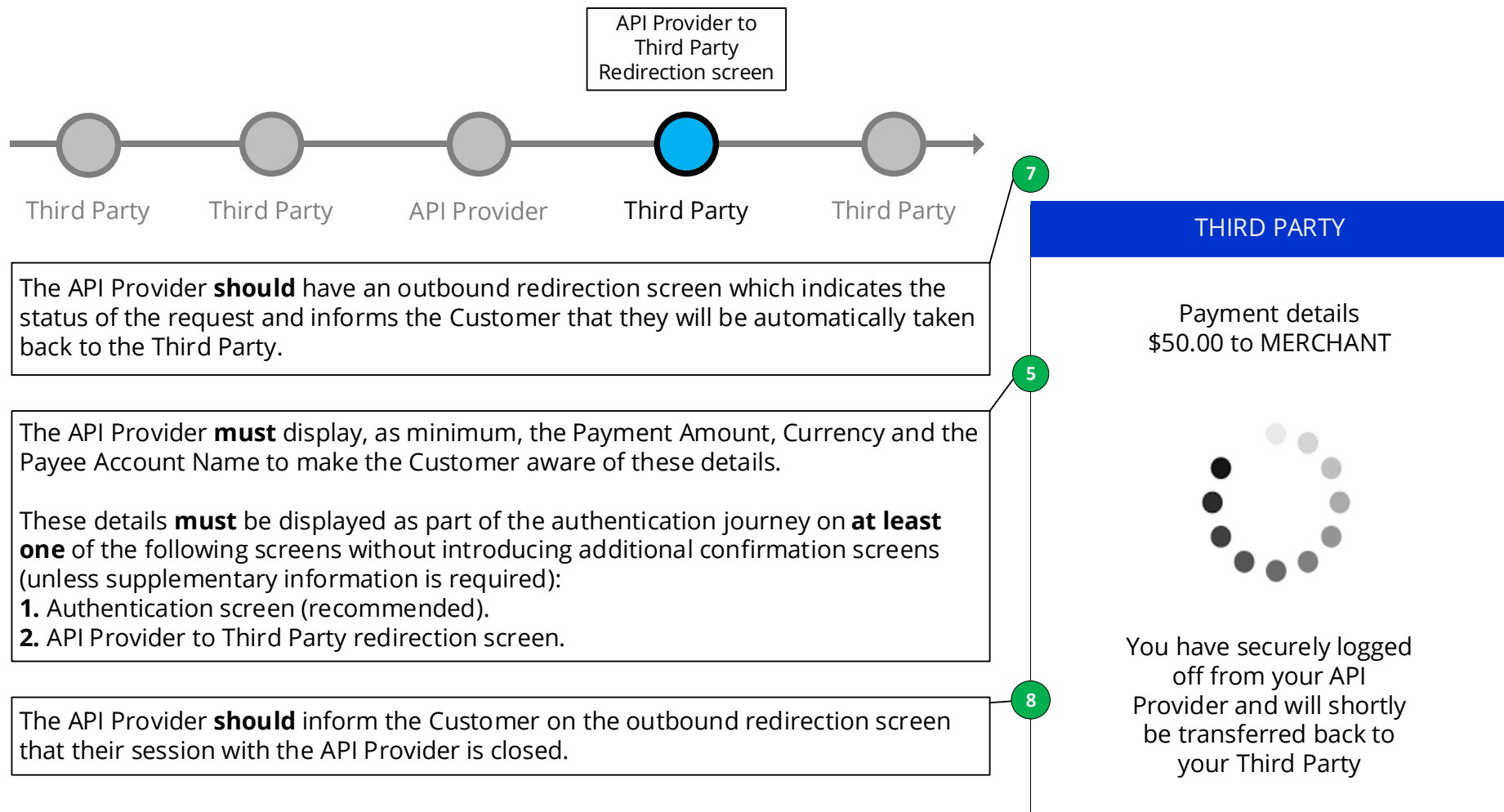
### 3.2.4.2.3 Authentication



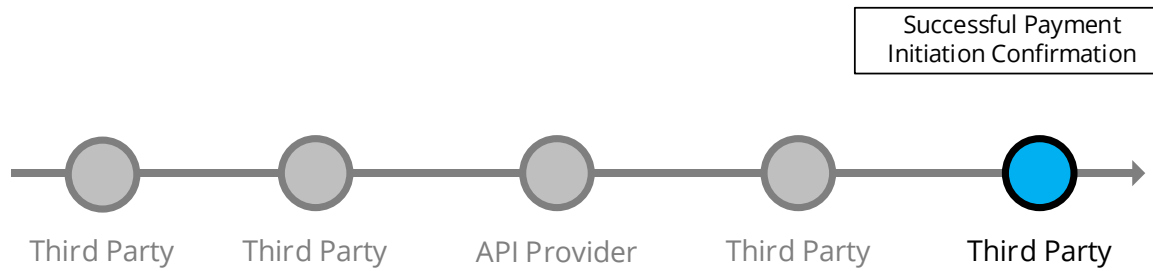
After authentication the Customer **should** be **deep linked within the app** to confirm the account(s) which they would like the Third Party to have access to without having to go through any further mandatory screens.



### 3.2.4.2.4 API Provider redirects to Third Party



### 3.2.4.2.5 Payment 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:** \$50.00

Payment Details

**Bank name:** YOUR API PROVIDER

**Account number:** xx-xxxx-xxxxxxx-xx

**Order reference:** Merchant Ltd.

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

**Continue**