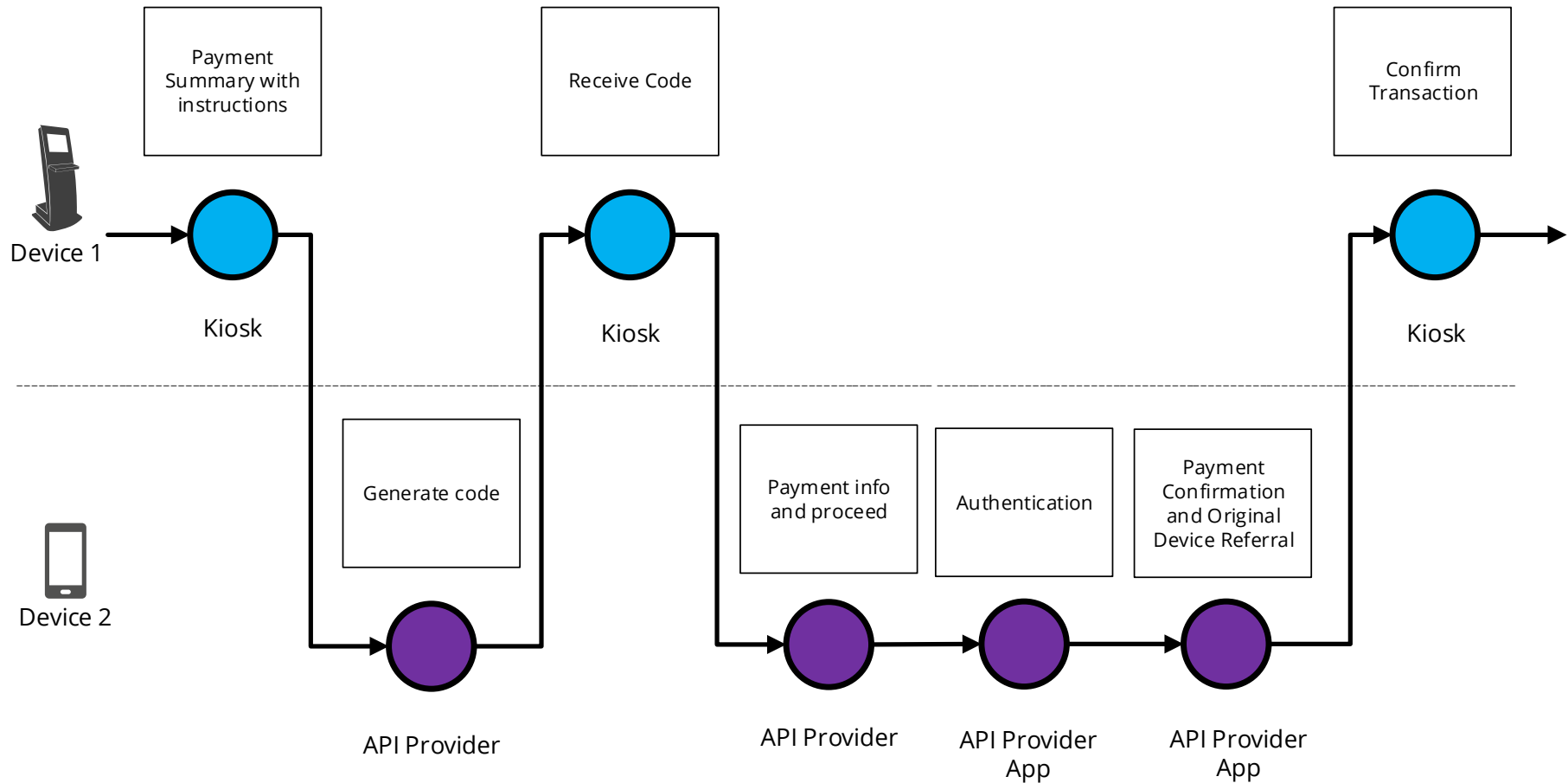
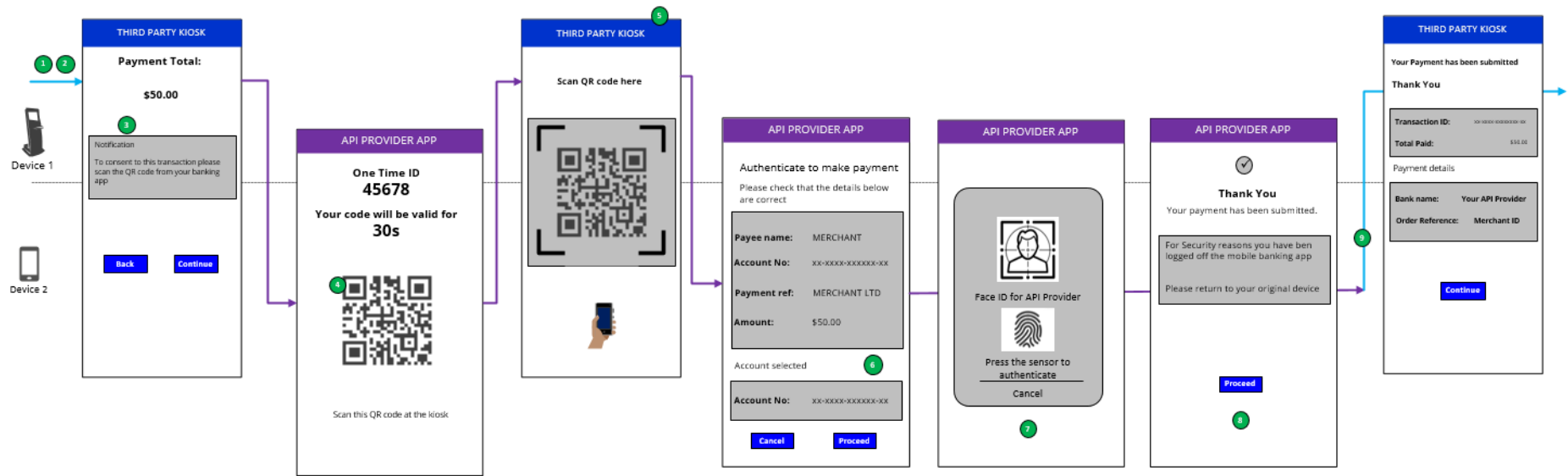


3.6.2.1 Journey map

Model B: API Provider Generated Identifier

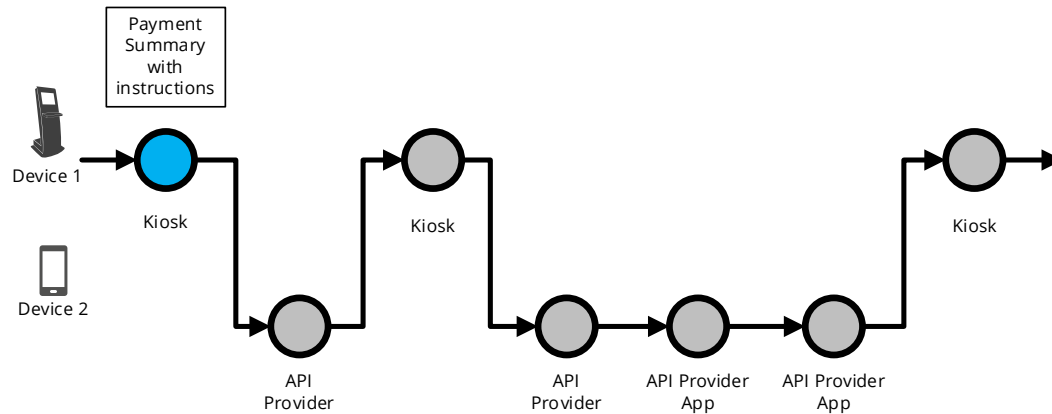


3.6.2.2 Wireframe journey



3.6.2.3 Wireframe annotations

3.6.2.3.1 Payment summary



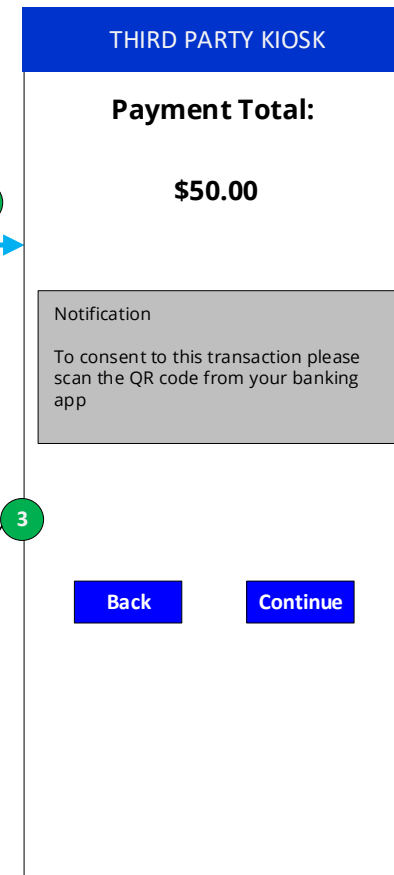
Customer payment Account Selection

A Third Party **should** provide the Customer with either / both of the following options:

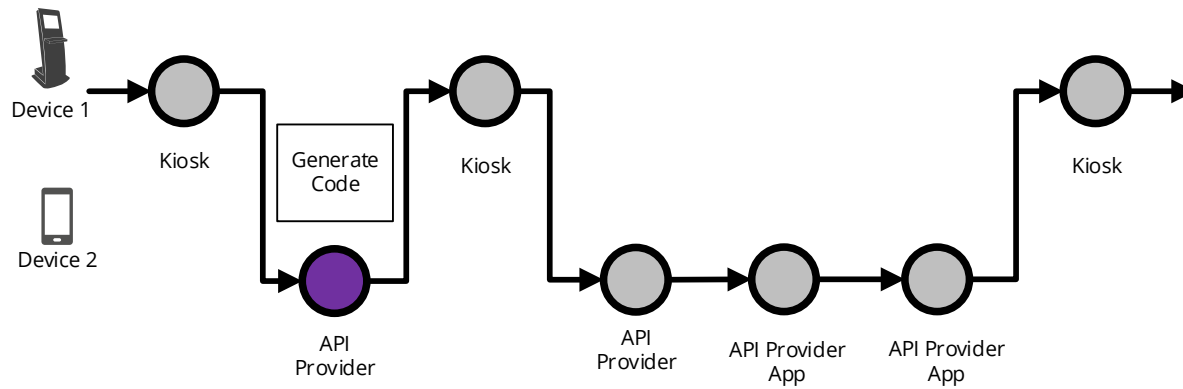
- Enter their Payer payment account identification details.
- Select their Account Identification details (this assumes they have been saved previously).

A Third Party **should** present the Customer with the authentication options supported by the API Provider which in turn can be supported by the Third Party device/channel (for e.g. A Third Party kiosk that can only support authentication by API Provider mobile app).

If a Third Party and API Provider support Model B then the Third Party **should** provide the Customer information on how the identifier can be generated with their API Provider and make the Customer aware about how this identifier will be used



3.6.2.3.2 Generate code




The Third Party **should** make the Customer aware about how this identifier will be used.

API PROVIDER APP

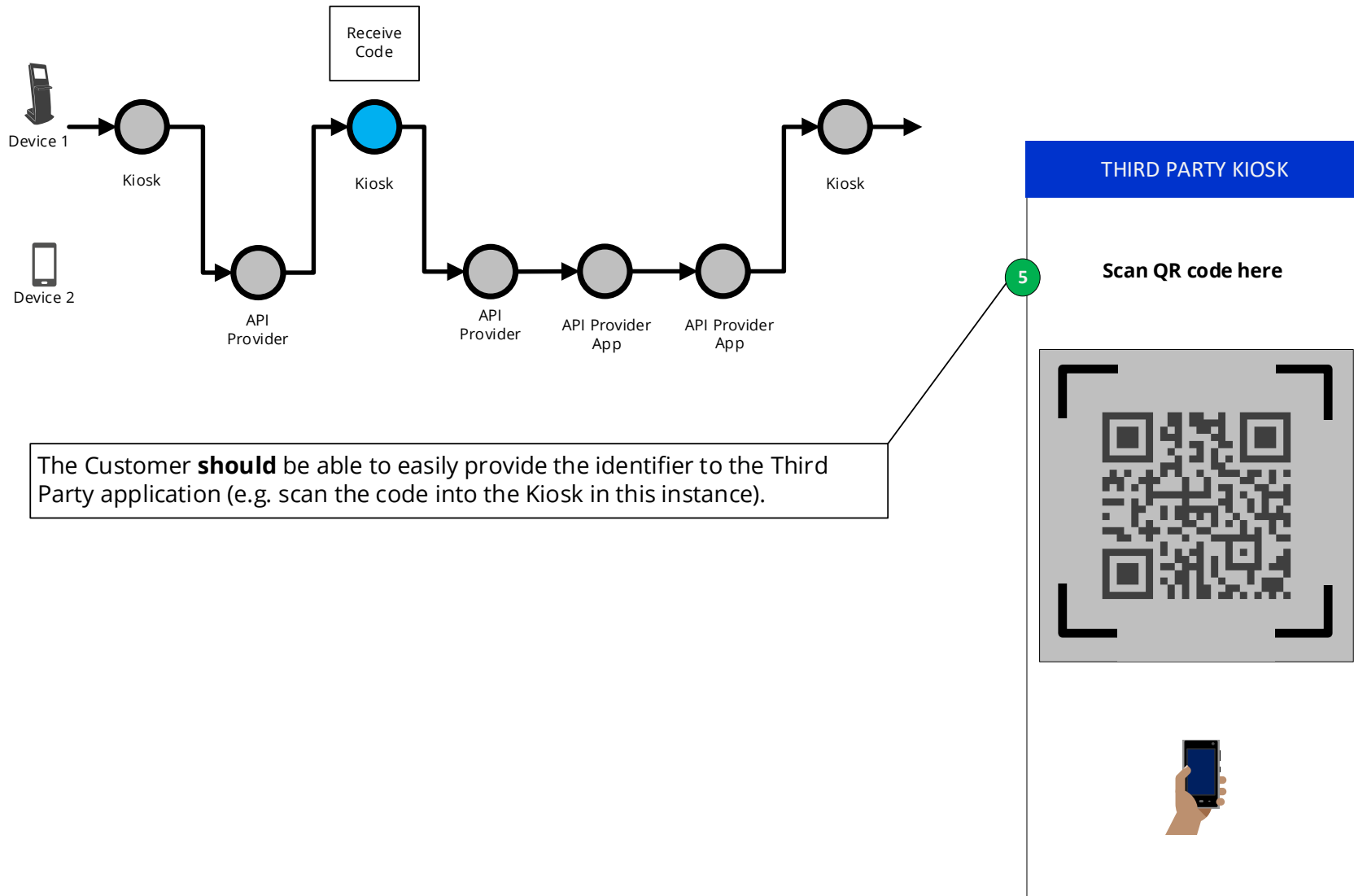
One Time ID
45678

Your code will be valid for
30s

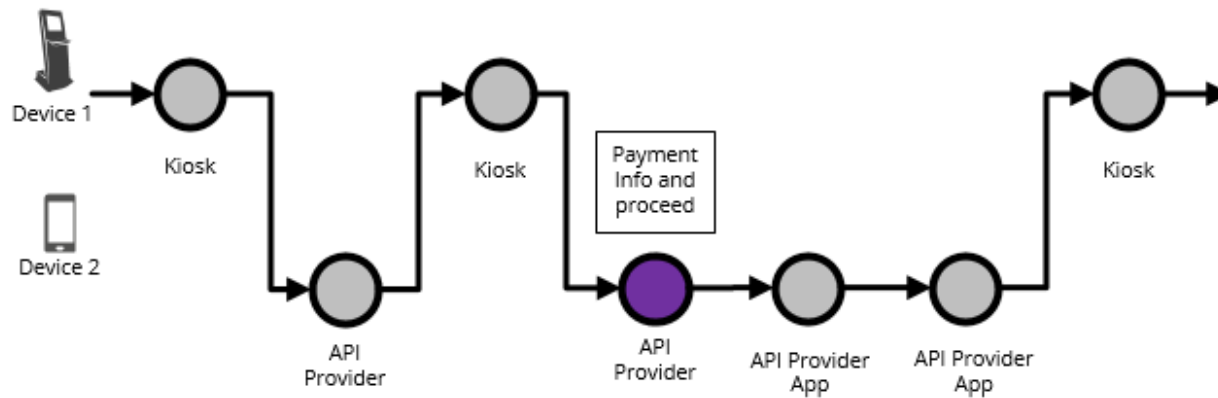
4 

Scan this QR code at the kiosk

3.6.2.3.3 Receive code



3.6.2.3.4 Payment information and proceed



After the Customer provides the API Provider app generated identifier to the Third Party, then the API Provider **must** display the payment request within the same session of the API Provider app and clearly mention the amount and the payee.

API PROVIDER APP

Authenticate to make payment

Please check that the details below are correct

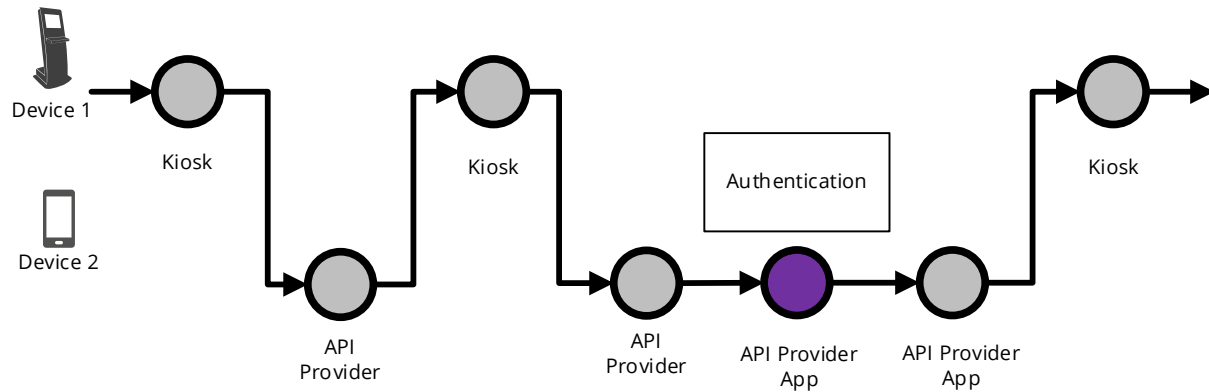
Payee name:	MERCHANT
Account No:	XX-XXXX-XXXXXX-XX
Payment ref:	MERCHANT LTD
Amount:	\$50.00

6 Account selected

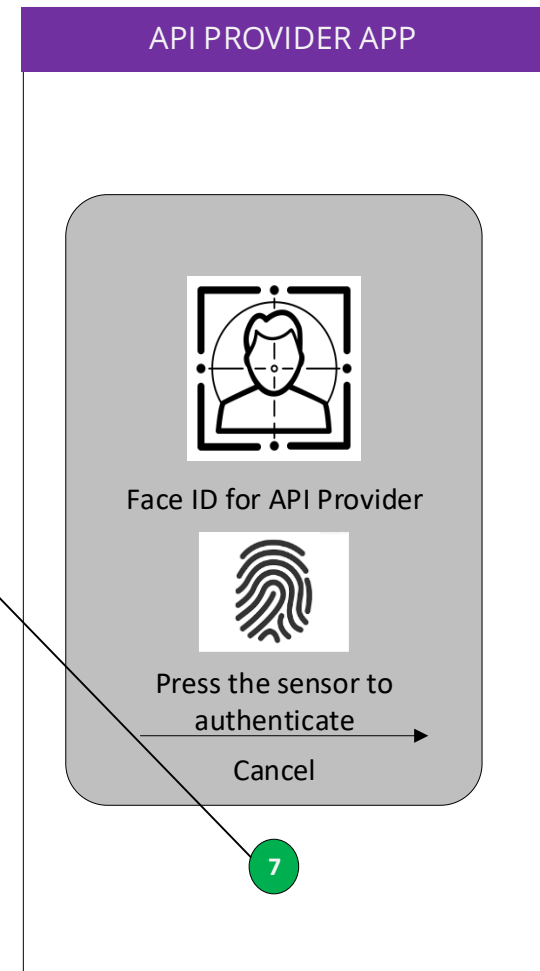
Account No:	XX-XXXX-XXXXXX-XX
--------------------	-------------------

Cancel **Proceed**

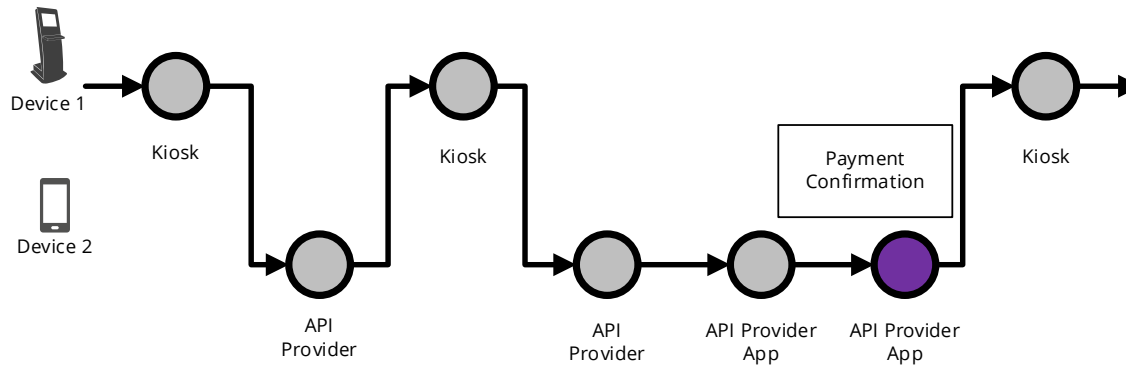
3.6.2.3.5 Authentication



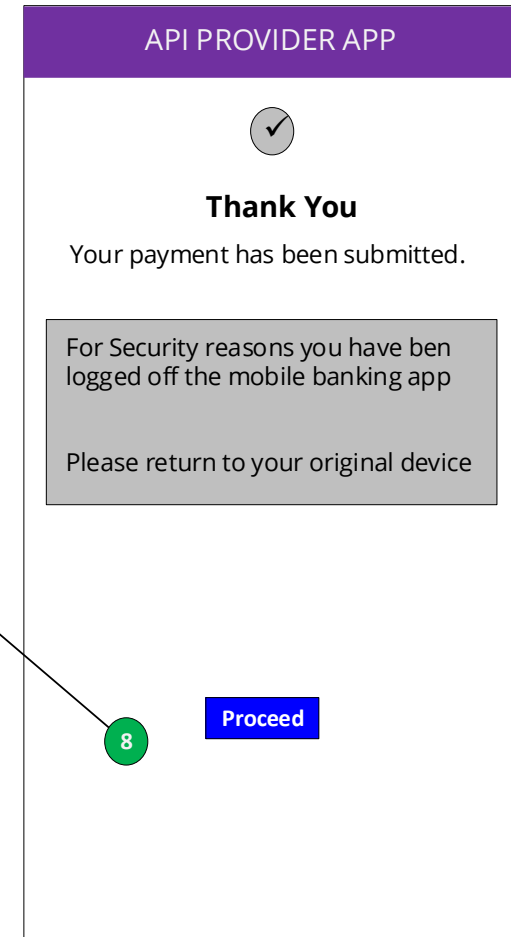
The API Provider **should** apply SCA which **should** have no more than the number of steps that the Customer would experience when directly accessing the API Providers mobile app (biometric, passcode, credentials).



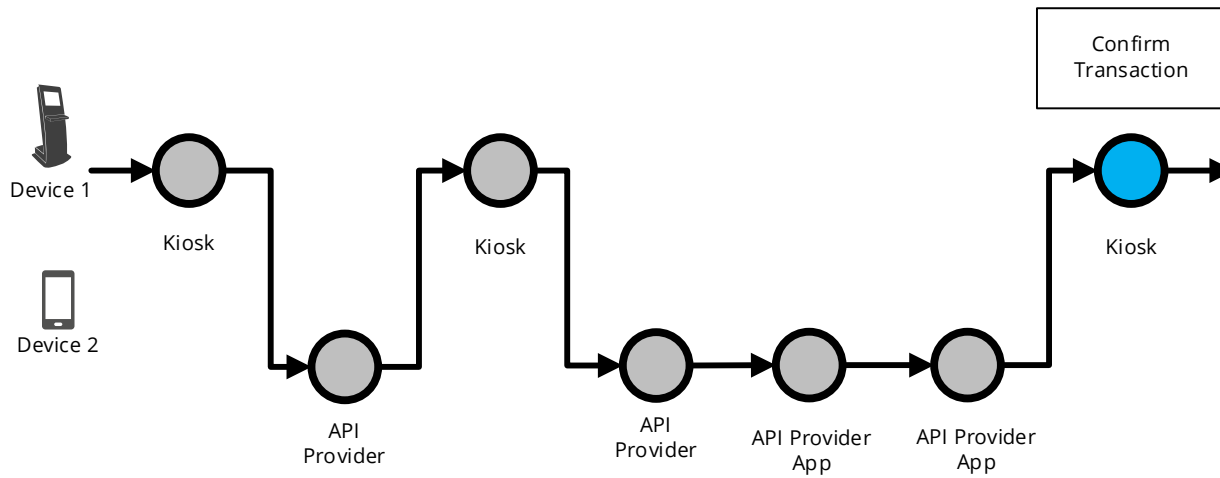
3.6.2.3.6 Payment confirmation



An API Provider **must** make the customer aware that they have been logged off from the API Provider app and notify them to check back on the originating Third Party app.



3.6.2.3.7 Confirm transaction



The Third Party **must** confirm successful confirmation of payment initiation.

THIRD PARTY KIOSK

Your Payment has been submitted

Thank You

Transaction ID:	XX-XXXX-XXXXXXX-XX
Total Paid:	\$50.00

Payment details

Bank name:	Your API Provider
Order Reference:	Merchant ID

9

Continue