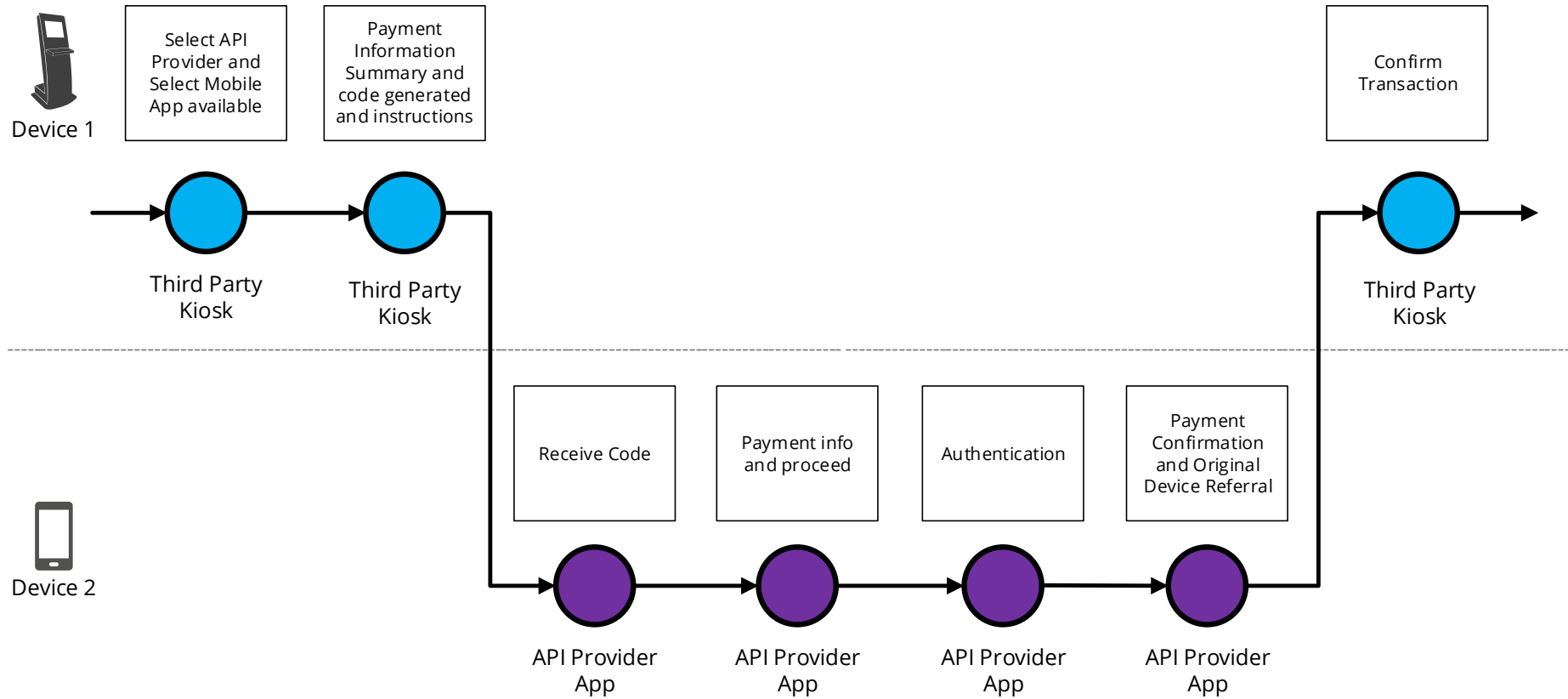
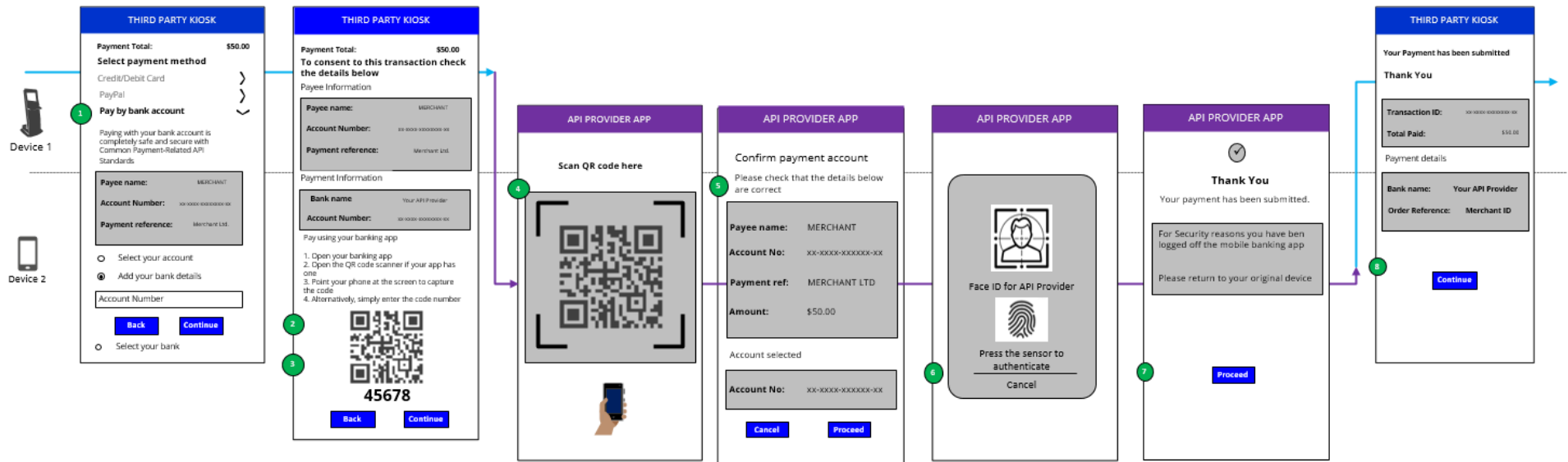


### 3.6.3.1 Journey map

## Model C: Third Party Generated Identifier

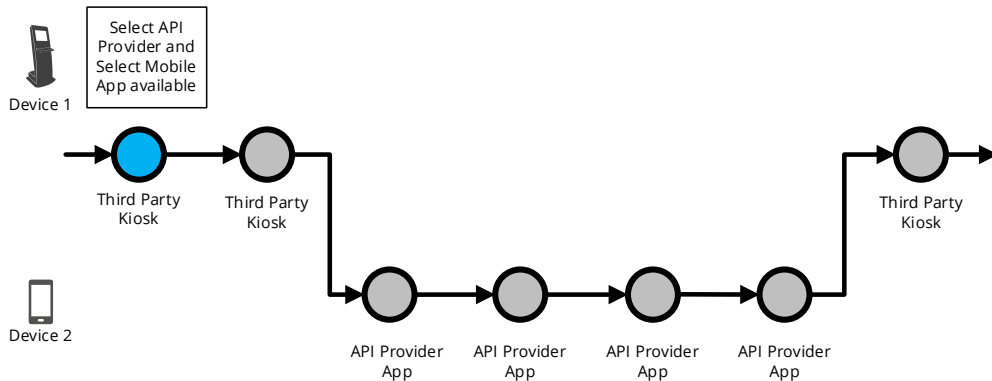


### 3.6.3.2 Wireframe journey



### 3.6.3.3 Wireframe annotations

#### 3.6.3.3.1 Select API Provider



#### Minimum Set of Parameters

The Third Party **must** either allow the Customer to specify the below minimum set of parameters or pre-populate them for the Customer:

- Payment Amount and Currency.
- Payee Account Name.
- Payee Account Identification details (e.g. account number).
- Payment Reference - This is optional but it is good practice to be populated for a payment.
- Any supplementary information required which the API Provider has published as required and is specific to that API Provider

#### Customer Payment Account Selection

The Third Party **must** provide the Customer at least one of the following options:

- Enter their Payer payment Account Identification details.
- The Third Party must allow the Customer to enter their payment Account Identification details in at least one of the ways specified in the API Centre API Specifications (e.g. account number).
- Select their Account Identification details (this assumes they have been saved previously).
- Select their API Provider in order to select their Customer payment Account from there later on in the journey.

### THIRD PARTY KIOSK

**Payment Total:** \$00.00

**Select payment method**

Credit/Debit Card >

PayPal >

**Pay by bank account** v

Paying with your bank account is completely safe and secure with Common Payment-Related API Standards

<b>Payee name:</b>	MERCHANT
<b>Account Number:</b>	xx-xxxx-xxxxxxxx-xx
<b>Payment reference:</b>	Merchant Ltd.

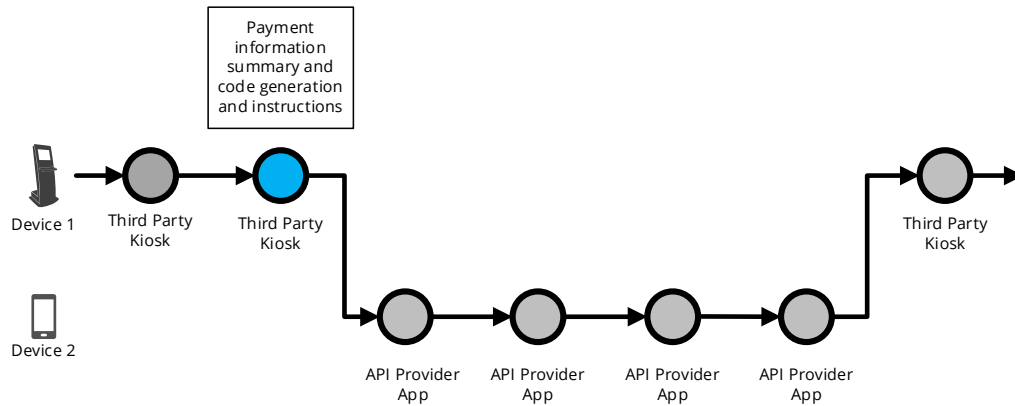
Select your account

Add your bank details

Account Number

Select your bank

### 3.6.3.3.2 Payment information summary



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

If a Third Party and API Provider support Model C then a Third Party **should** display an identifier generated from the API Provider to the Customer (e.g. QR code) and information on how the identifier should be used within the API Provider app (e.g. scan QR code with the API Provider app).

**THIRD PARTY KIOSK**

**Payment Total:** **\$50.00**

**To consent to this transaction check the details below**

Payee Information


<b>Payee name:</b>	MERCHANT
<b>Account Number:</b>	xx-xxxx-xxxxxxx-xx
<b>Payment reference:</b>	Merchant Ltd.

Payment Information

<b>Bank name</b>	Your API Provider
<b>Account Number:</b>	xx-xxxx-xxxxxxx-xx

Pay using your banking app

1. Open your banking app
2. Open the QR code scanner if your app has one
3. Point your phone at the screen to capture the code
4. Alternatively, simply enter the code number

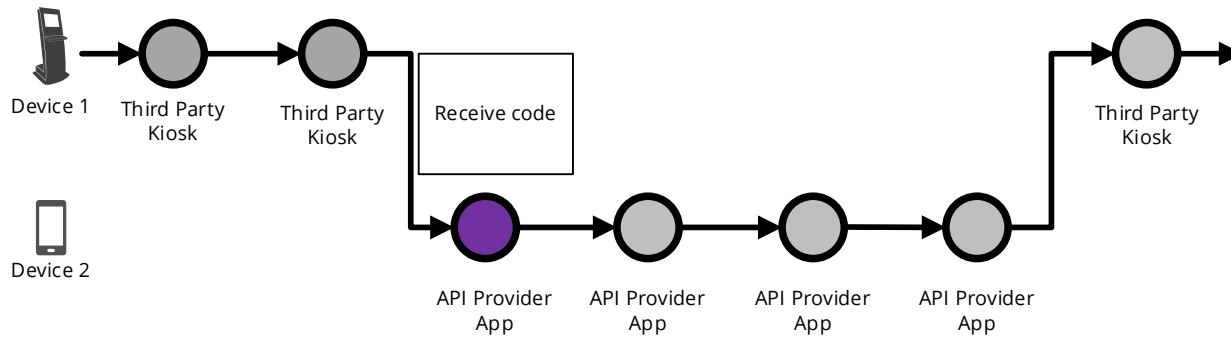


45678

Back

Continue

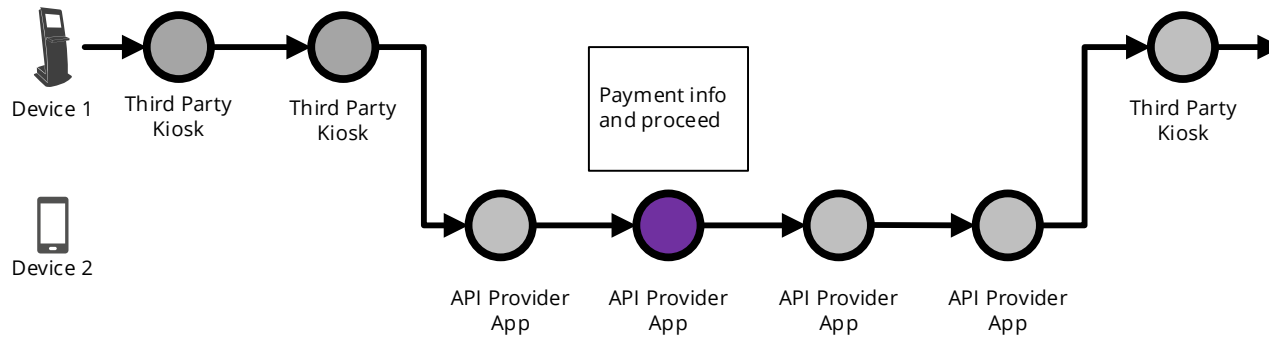
### 3.6.3.3.3 Receive code



The Customer **should** be able to easily use the identifier presented by the Third Party application (e.g. scan the code from the Kiosk in this instance) without much friction (e.g. of manually entering an alphanumeric code).



### 3.6.3.3.4 Payment information and proceed



After the Customer the scans identifier from the Third Party within the API Provider app, then the API Provider **must** display the payment request and clearly mention the amount and the payee and payment account.

**API PROVIDER APP**

Confirm payment account

Please check that the details below are correct

5

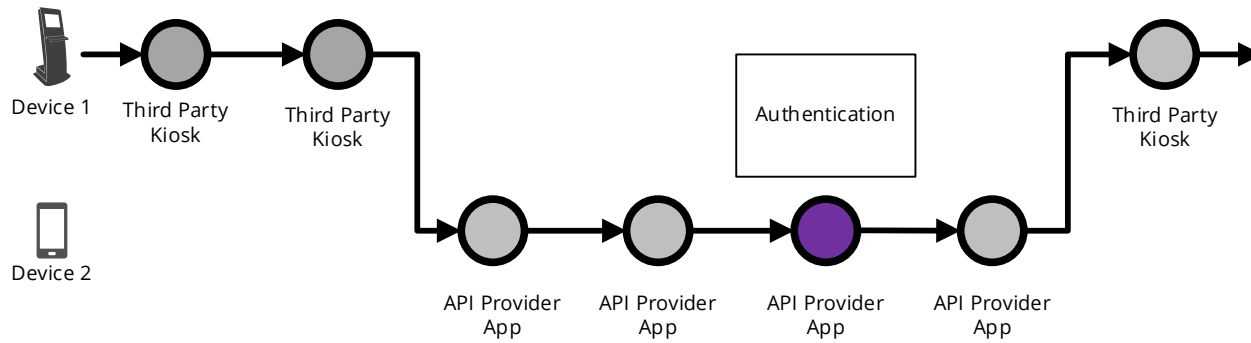
<b>Payee name:</b>	MERCHANT
<b>Account No:</b>	XX-XXXX-XXXXXX-XX
<b>Payment ref:</b>	MERCHANT LTD
<b>Amount:</b>	\$50.00

Account selected

<b>Account No:</b>	XX-XXXX-XXXXXX-XX
--------------------	-------------------

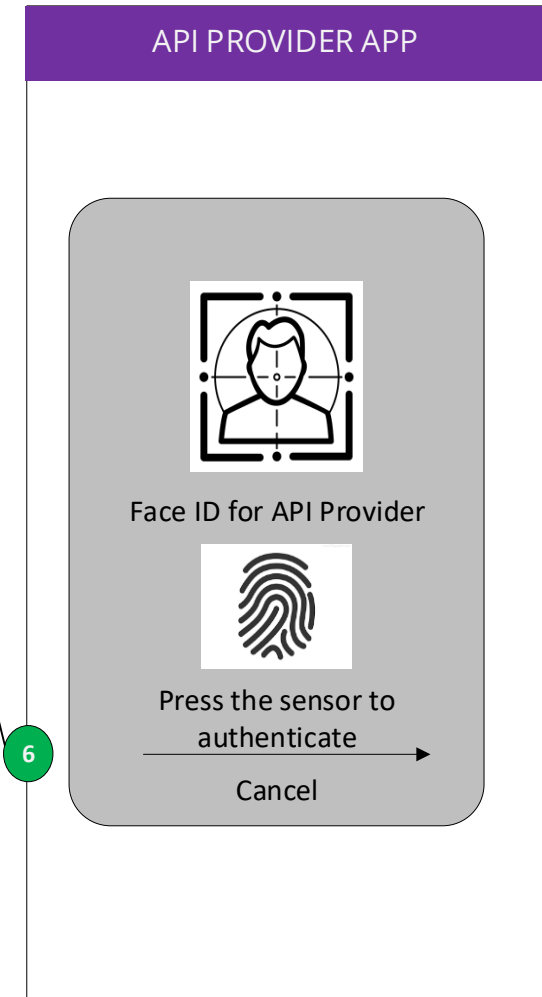
**Cancel** **Proceed**

### 3.6.3.3.5 Authentication

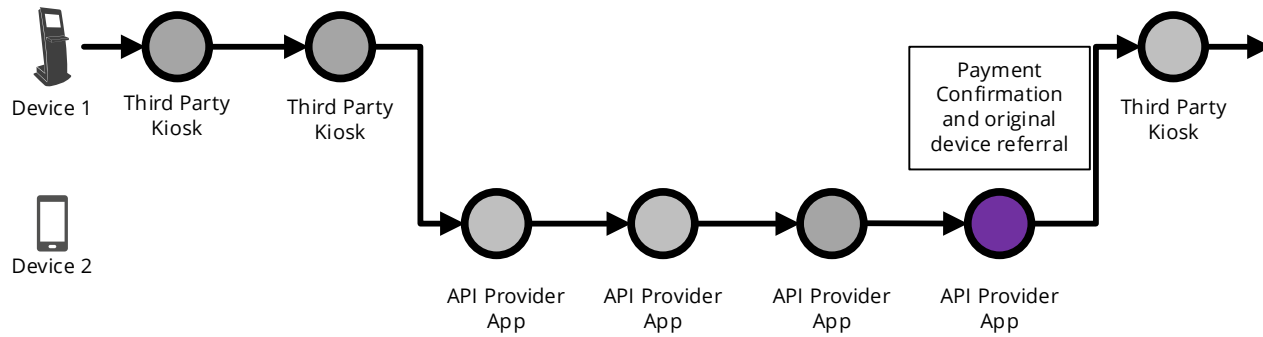


API Provider performs Secure Customer Authentication.

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)




### 3.6.3.3.6 Payment confirmation




An API Provider **should** 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

**API PROVIDER APP**

  
**Thank You**  
Your payment has been submitted.

For Security reasons you have ben logged off the mobile banking app

Please return to your original device

 Proceed



### 3.6.3.3.7 Confirm transaction

