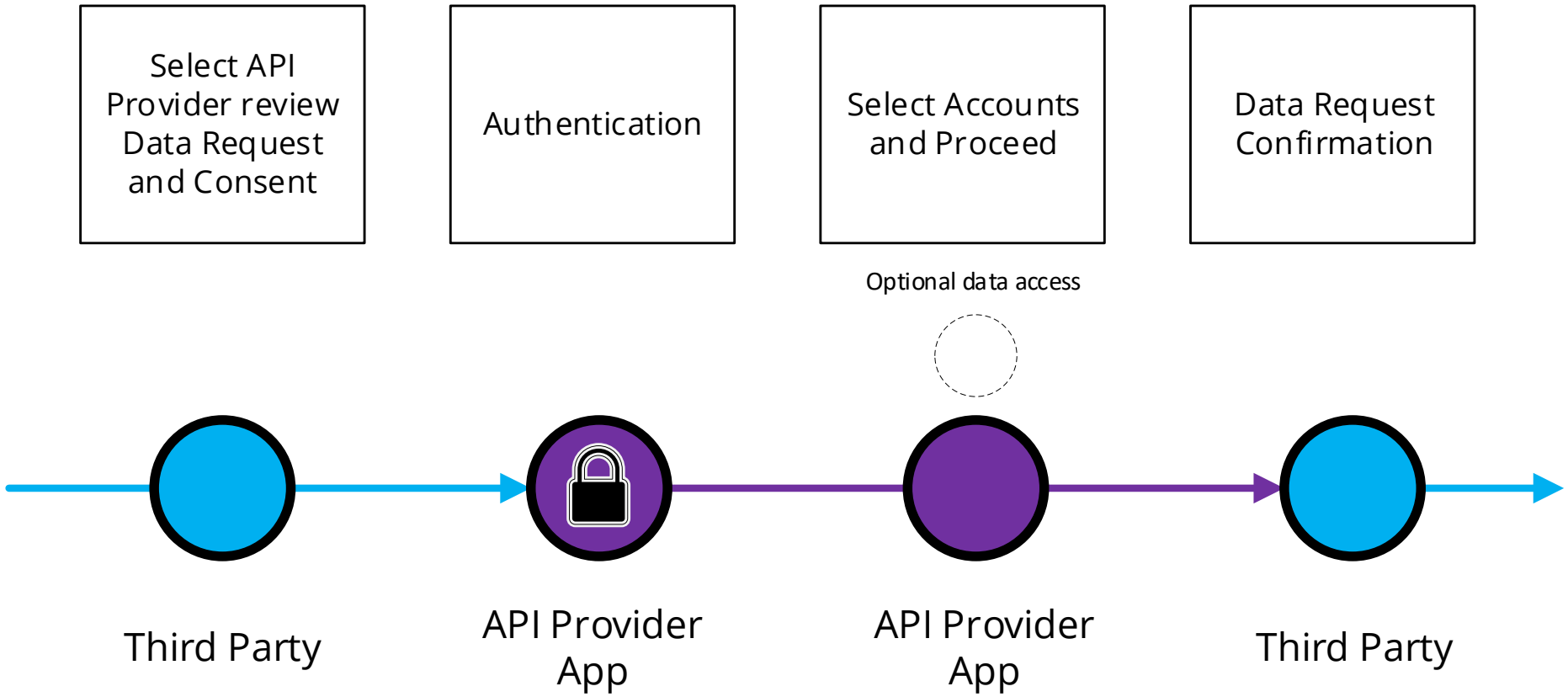
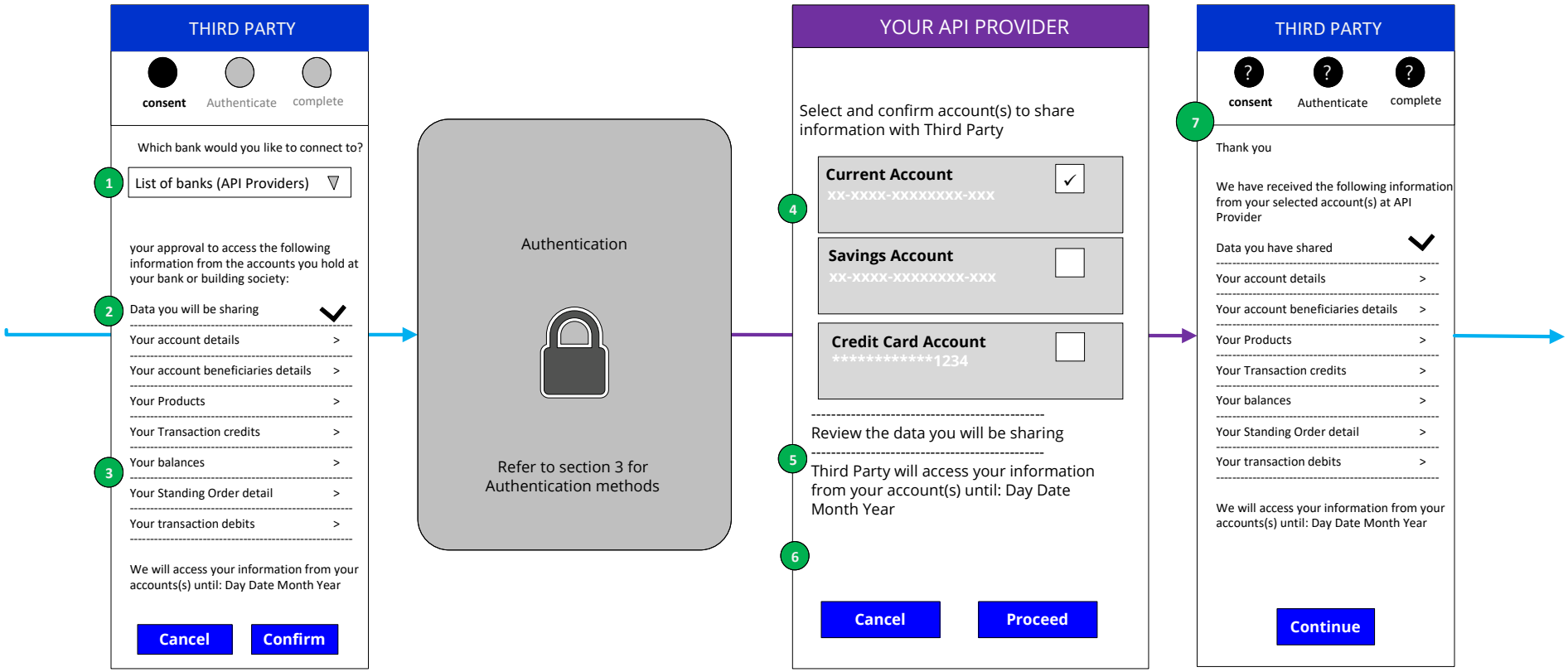
4.2.1.1 Journey map

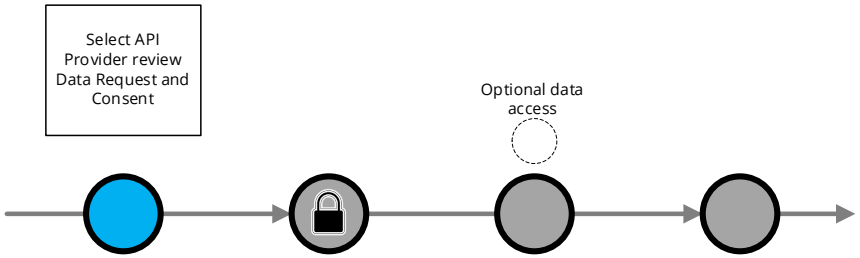


4.2.1.2 Wireframe journey



4.2.1.3 Wireframe annotations

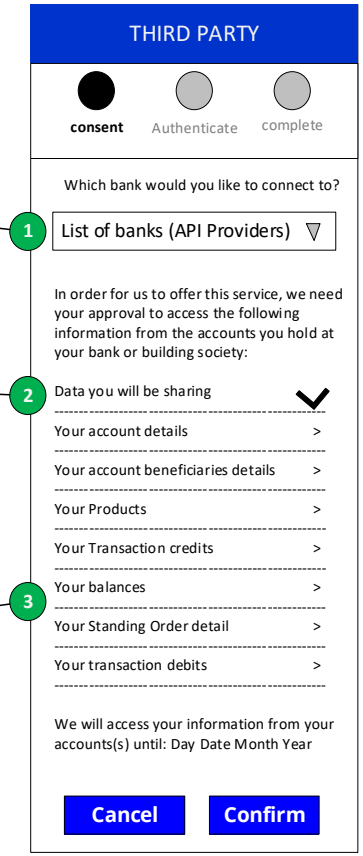
4.2.1.3.1 Select API Provider



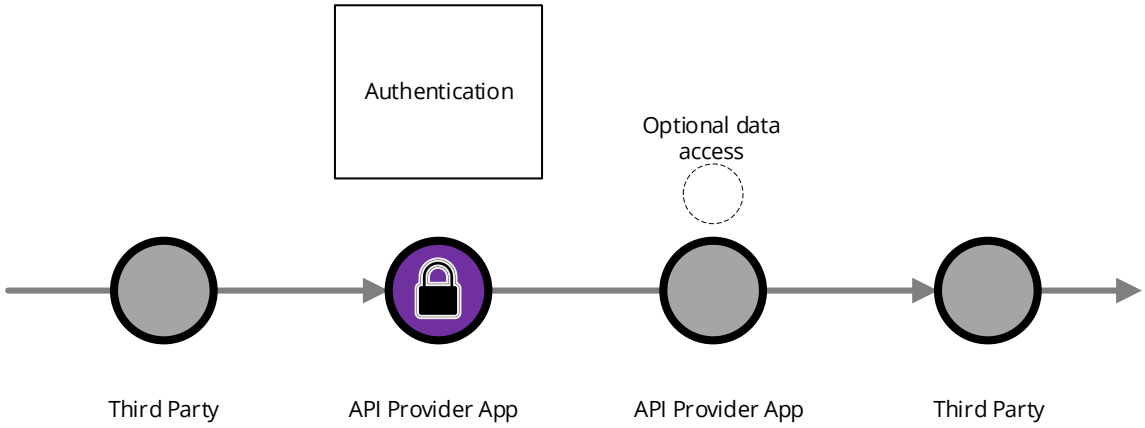
A Third Party **should** ask the Customer to identify their API Provider before requesting consent so that the consent request can be constructed in line with the API Provider data capabilities (which the API Provider must make available to the Third Party).

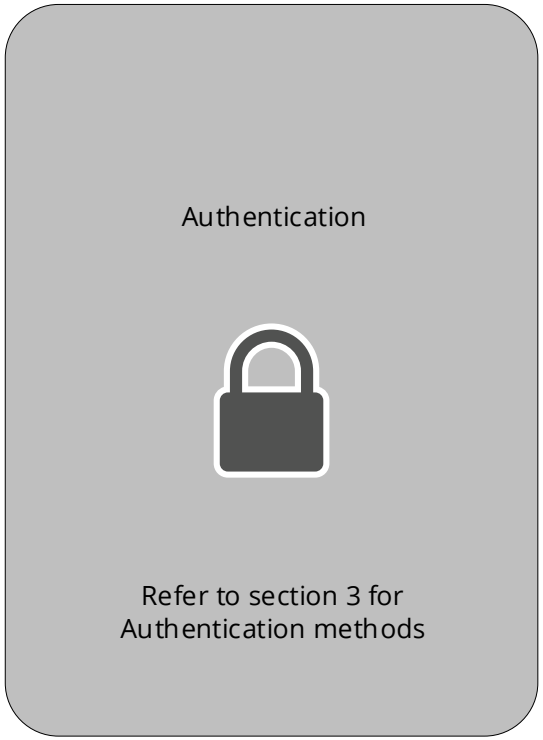
A Third Party **must** provide the Customer with sufficient information to enable the customer to make an informed decision, for example, detail the purpose for which the data will be used (including whether any other parties will have access to the information) the period over which it has been requested and when the consent for the account information will expire (consent could be on-going or one-off).
If the customer-facing entity is acting on behalf of a Third Party as its Permitted User, the Customer **must** be made aware that the Permitted User is acting on behalf of the Third Party.

The Third Party **should** provide the Customer with a description of the data being requested using the structure and language recommended and ensure that this request is specific to only the information required for the provision of their account information service to the Customer.
The Third Party **should** present the data at a Data Cluster level and allow the Customer to expand the level of detail to show each Data Permission. The Third Party should only present those data clusters relevant for the product type in question. Where the request is for multiple product types then the detail shown in the data cluster should explain to the Customer the product types to which it applies or state that it is shared across multiple product types.
Once the Customer has consented, the Customer will be directed to their API Provider.

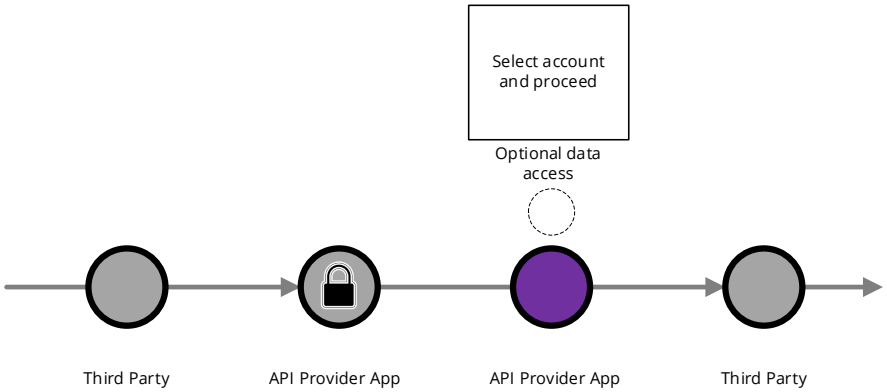


4.2.1.3.2 Authentication





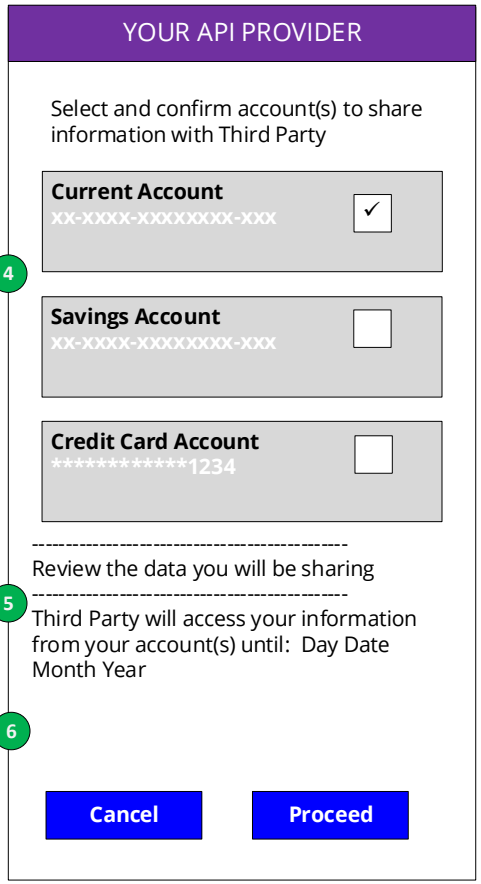
4.2.1.3.3 Select accounts and proceed



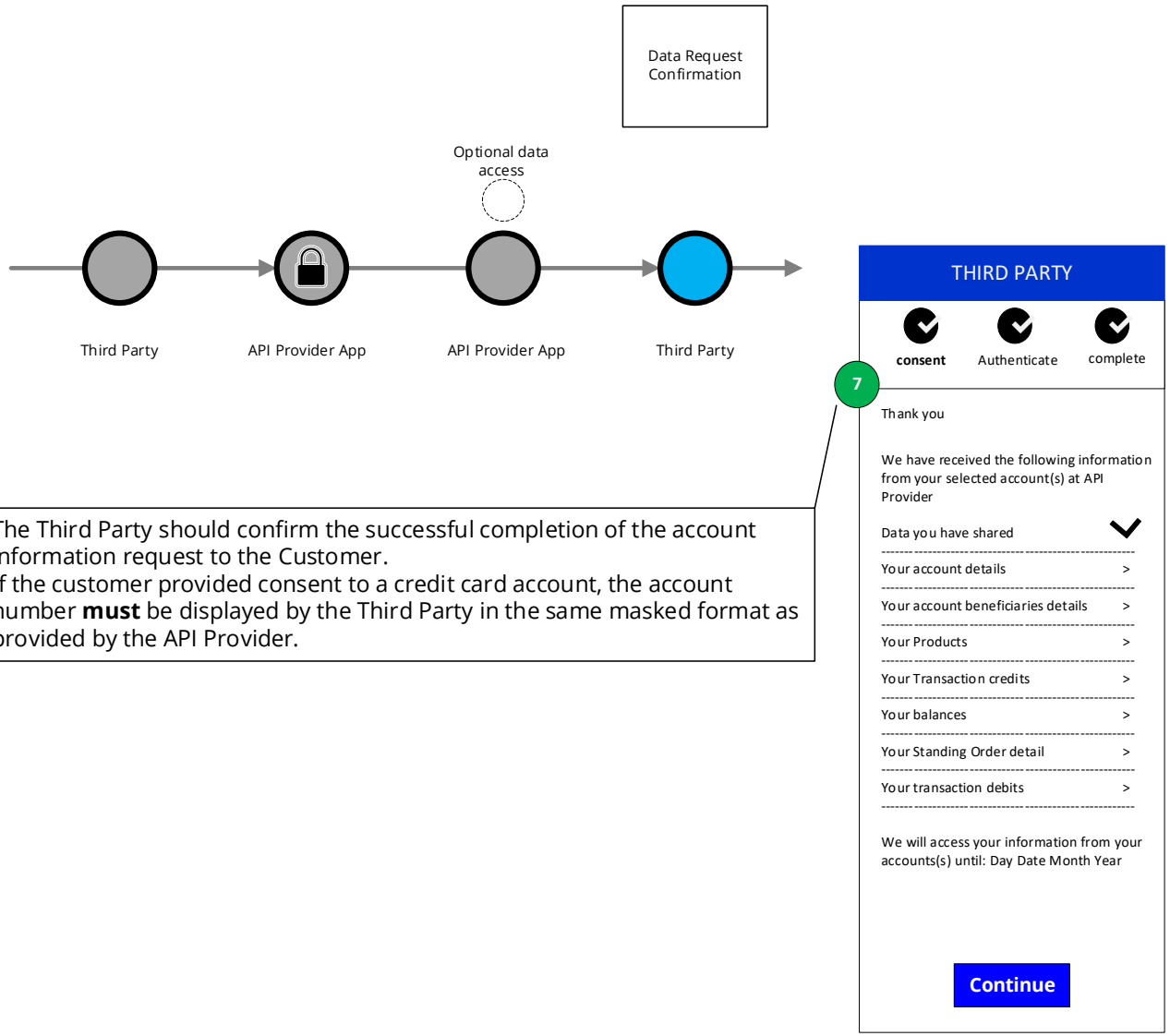
If the customer-facing entity is acting on behalf of a Third Party as its Permitted User the API Provider **should** make the Customer aware that the Permitted User is acting on behalf of the Third Party.
This can be presented to the Customer by displaying both the Permitted User name and the Third Party name as:
Select and confirm account(s) to share information with <Permitted User>, 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, this **should** be done using the structure and language recommended by API Centre. Display of such information **should 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.



4.2.1.3.4 Data request confirmation



The Third Party should confirm the successful completion of the account information request to the Customer.
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.