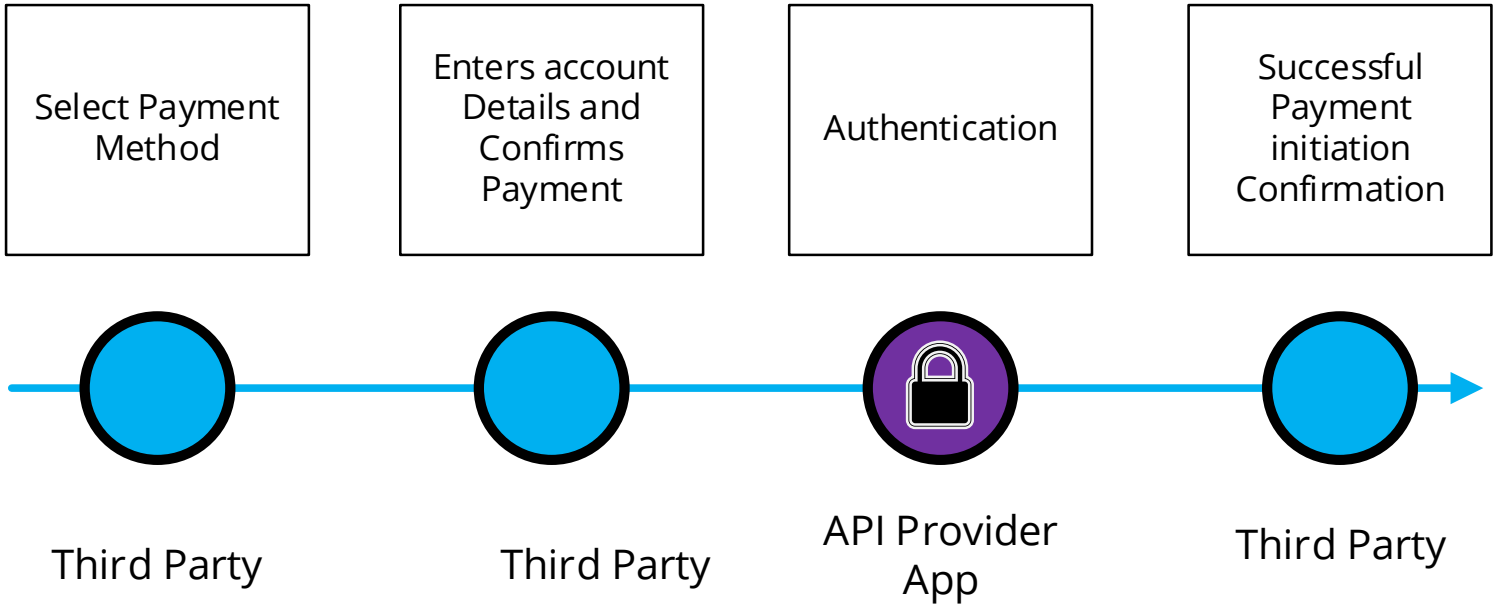
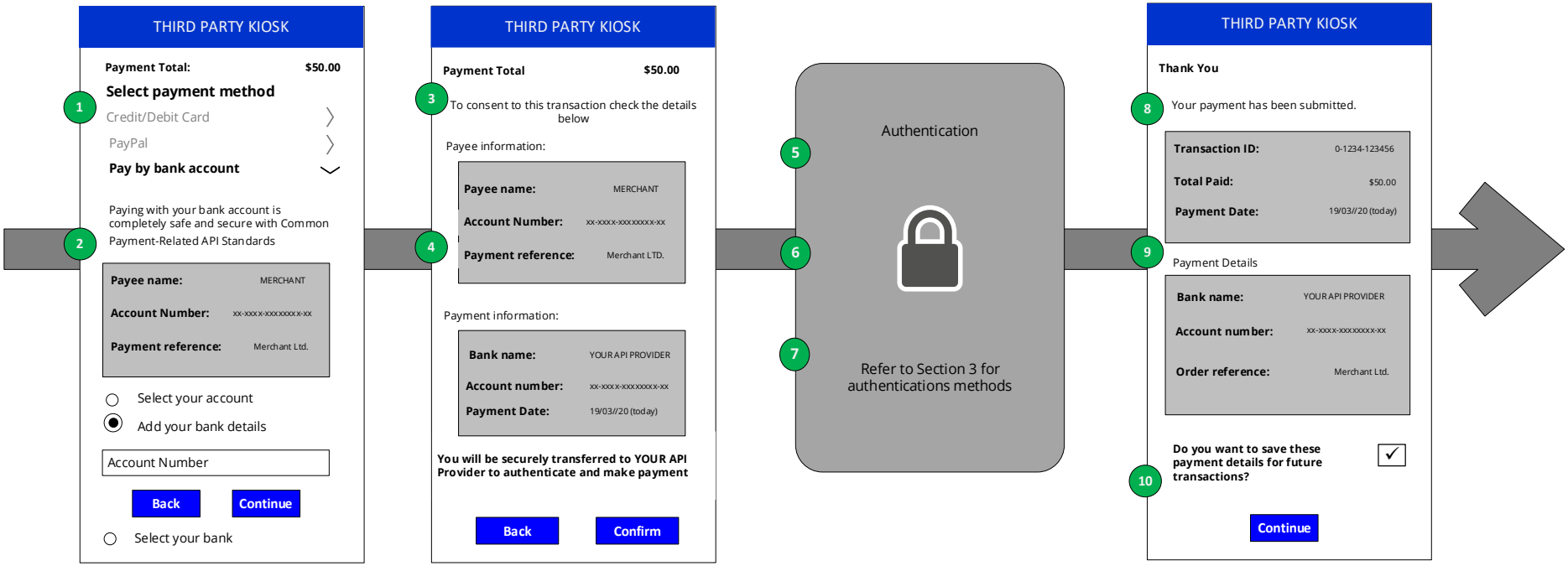
5.2.1.1 Journey map

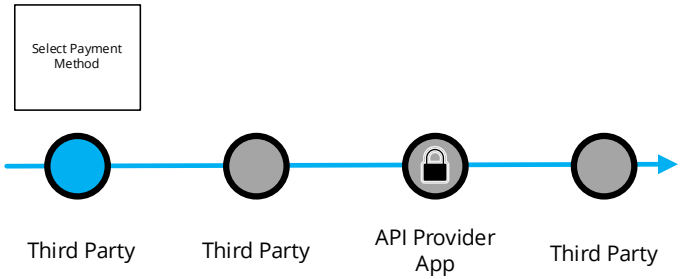


5.2.1.2 Wireframe journey



5.2.1.3 Wireframe annotations

5.2.1.3.1 Select payment method



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:

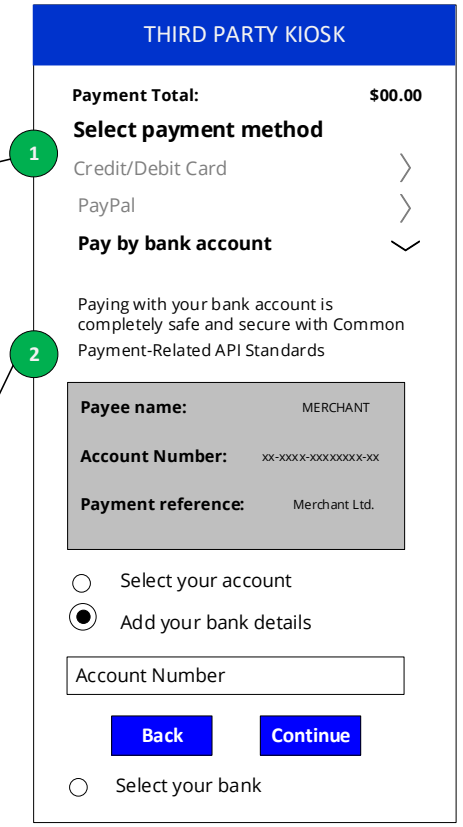
- Payment Amount and Currency.
- Payee Account Name.
- Payee Account Identification details (e.g. account number).
- Payment Reference - This is optional but it is good practice to be populated for a payment.
- Any supplementary information required which the API Provider has published as required and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

Customer payment Account Selection

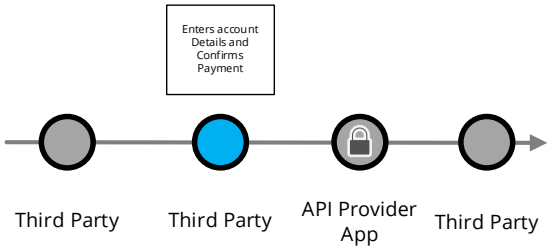
The Third Party **must** provide the Customer at least one of the following options:

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

Note 1: In some of the above cases, the Third Party may also need the Customer to provide their API Provider name so that the Third Party can check whether an API Provider will be able to match the account identifier to the underlying Customer payment account.



5.2.1.3.2 Enters the account details and confirms payment



Customer Consent to Third Party

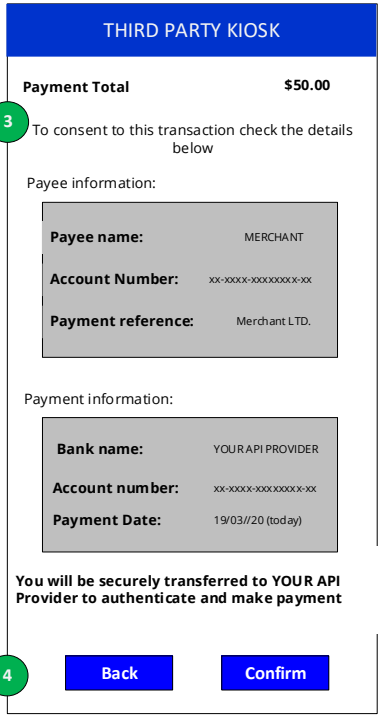
The Third Party **should** request the Customer consent to the payment in a clear and specific manner. The Third Party **must** display the following information in the consent screen:

- Payment Amount and Currency.
- Payee Account Name.
- Payment Reference, and any supplementary info, if it has been entered by The Customer or prepopulated by the Third Party in item #1.
- Customer payment Account Identification and/or the selected API Provider (based on item #2 options)
  - *Note 1: if* Customer *payment Account identification is selected in item #2, the* Third Party ***should*** *mask the* Customer *payment Account details on the consent screen. Otherwise, if the* Customer *payment Account identification has been input by the* Customer *in item #2, the* Third Party ***should not*** *mask these details to allow the* Customer *to check and verify correctness.*
  - *Note 2: if* Customer *payment Account identification is provided by the* Customer *in item #2, the* Third Party *could use this to identify and display the* API Provider *without having to ask the* Customer.

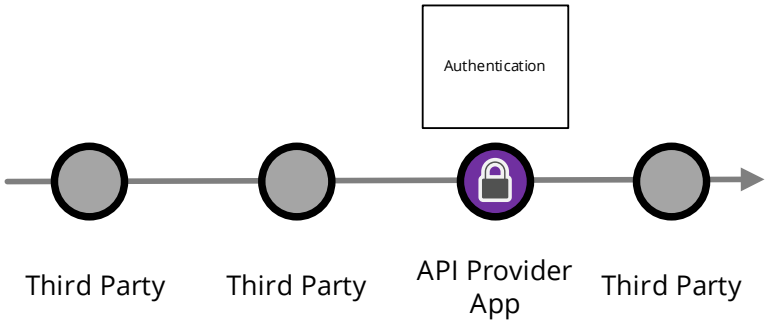
For Payee Account Identification details :

- If this has been provided by the Customer in item #1, then the Third Party **must** also display this in the consent screen to allow the Customer to check and verify correctness.
- If this has been pre-populated by the Third Party (e.g. in a eCommerce payment scenario) the Third Party could choose whether to display this information or not.

The Third Party **should** provide messaging to inform the Customer that they will be taken to their API Provider to complete the payment.
Example wording: *"You will be securely transferred to YOUR API PROVIDER to authenticate and make the payment".*



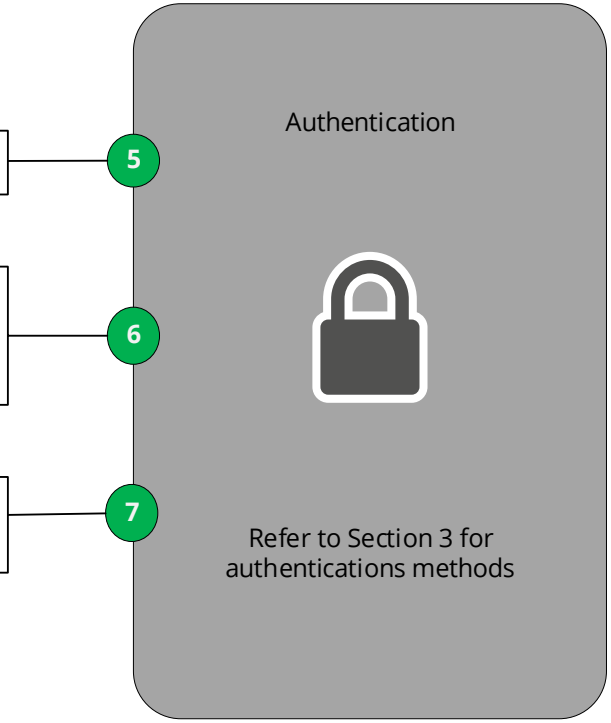
5.2.1.3.3 Authentication



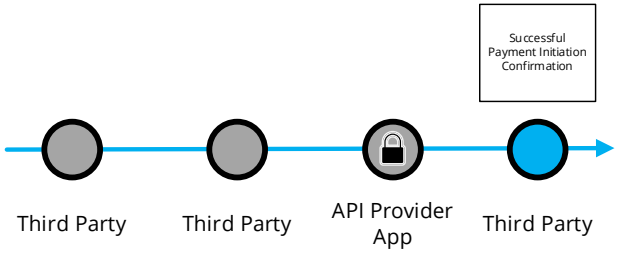
Generic Third Party to API Provider redirection screen and message.

An API Provider **should** apply SCA including dynamic linking.
The API Provider authentication **should** have no more than the number of steps that the Customer would experience when directly accessing the API Provider channel.

An API Provider could also display a message to prompt Customers to authenticate to continue with their payment instruction.



5.2.1.3.4 Successful payment initiation confirmation



Third Party Confirmation

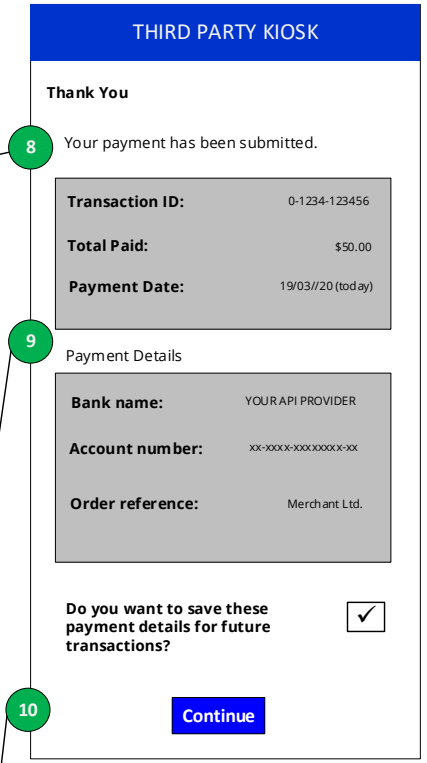
A Third Party **must** display the information received from the API Provider. This information may include:

- The unique identifier assigned to the payment instruction by the API Provider.
- The payment status (and status update date & time) – Confirmation of successful payment initiation.

If received by an API Provider, the Third Party must display any of the following information regarding initiation and execution of the payment:

- The expected payment execution date & time.
- The expected settlement date & time (i.e. the value date of the payment).
- The API Provider charges (where applicable).

If a Customer provides their payment account identification details (as per item #2 options), the Third Party could, with the consent of the Customer, save the account details for future transactions (such as making further payments or initiating refunds back to a Customer) where this is part of the payment initiation service explicitly requested by the Customer. For example, a merchant, upon request from the Customer, may initiate a refund back to the Customer, by instructing the same Third Party that initiated the initial Customer transaction to use the saved Customer payment account identification details as the beneficiary details for the refund. This will be dependant on the same Third Party being used by both the Customer and the merchant and their specific contractual terms.
Moreover, the Third Party can use this consent to provide a hint of the Customer identity using the customer identifier as part of the payment request to enable the subsequent payment journey.

Further Payment Status Update

The Third Party **should** follow up with the API Provider in order to check and update the Customer with the most updated information that can be received by an API Provider in relation to the execution of the payment.