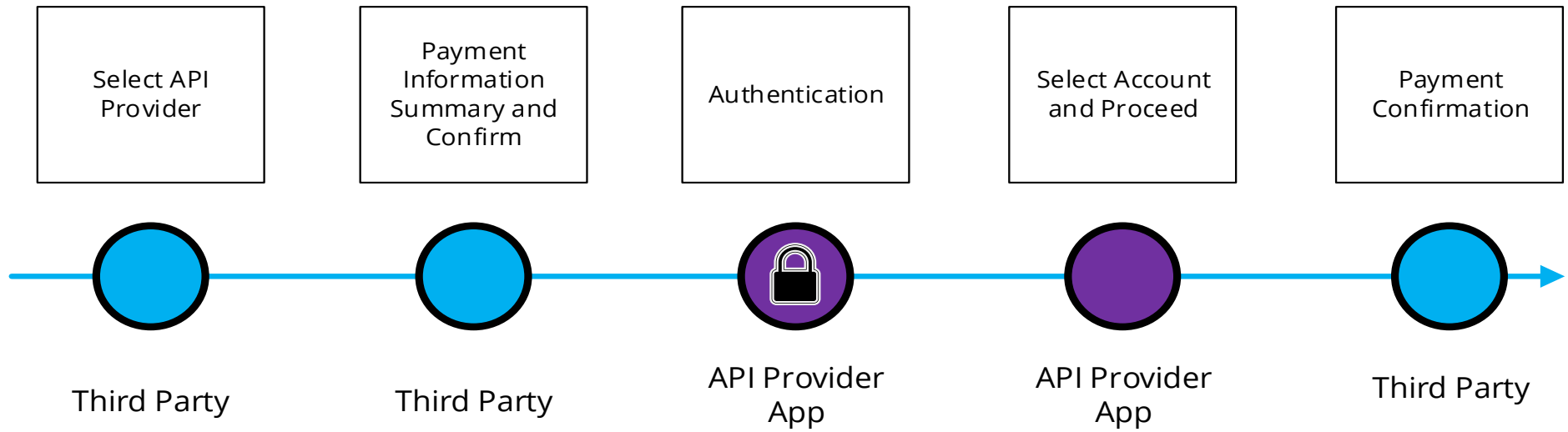
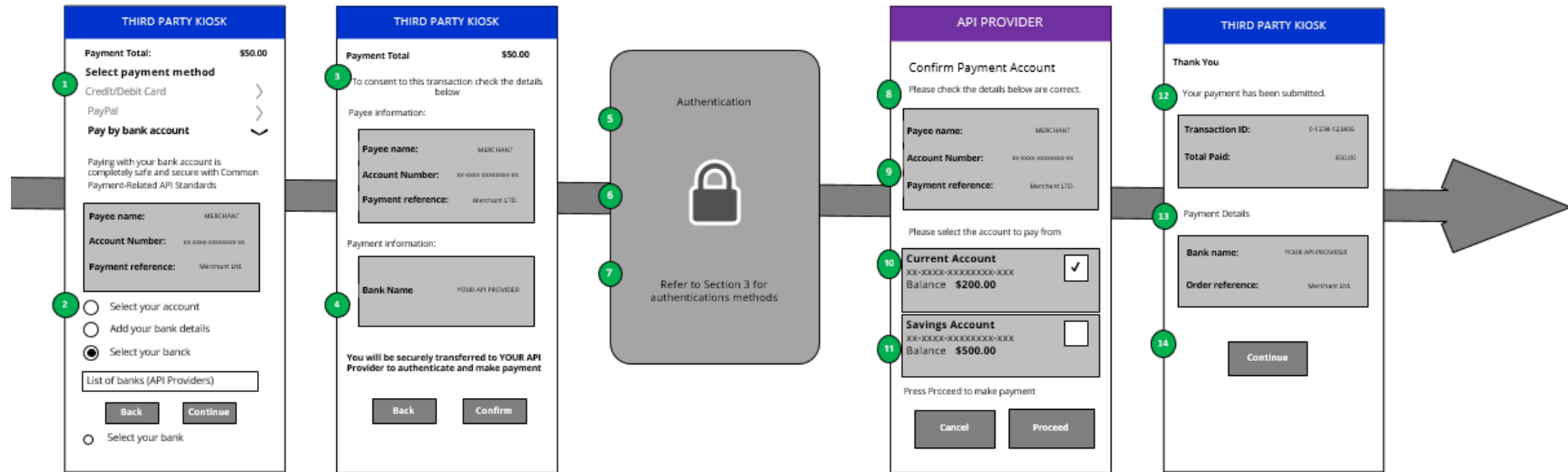


### 5.2.2.1 Journey map

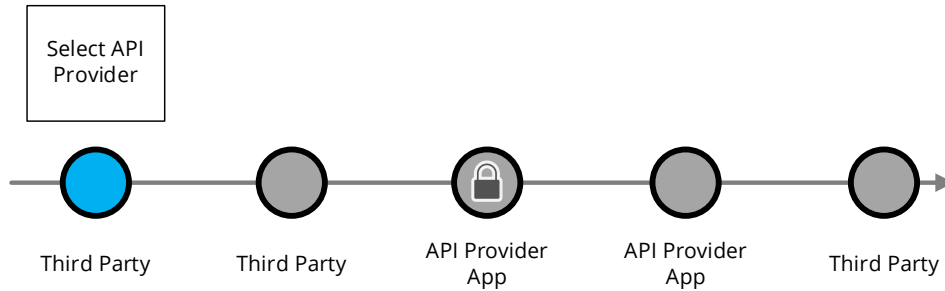


### 5.2.2.2 Wireframe journey



## 5.2.2.3 Wireframe annotations

### 5.2.2.3.1 Select API Provider



#### Minimum Set of Parameters

A Third Party **must** either allow a 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

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

- Enter their Payer payment Account Identification details.
- A 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.
- Select their Account Identification details (this assumes they have been saved previously).
- Select their API Provider in order to select their Customer payment Account 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.*

### THIRD PARTY KIOSK

**Payment Total:** \$50.00

**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

**Payee name:** MERCHANT

**Account Number:** xx-xxxx-xxx-xxxx-xx

**Payment reference:** Merchant Ltd.

Select your account

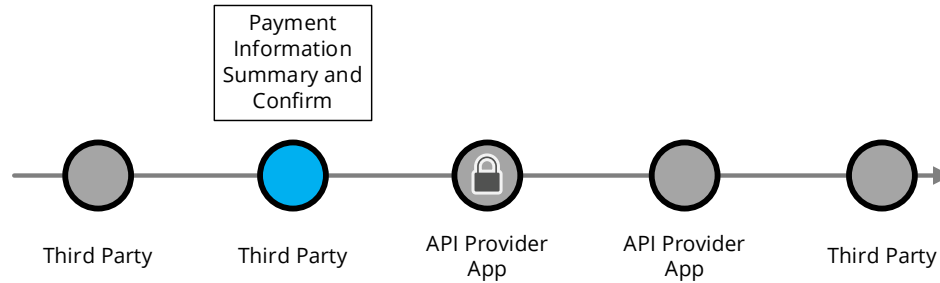
Add your bank details

Select your bank

List of banks (API Providers)

Select your bank

### 5.2.2.3.2 Payment Information summary and consent



#### Customer Consent to Third Party

A Third Party **should** request the Customer consent to the payment in a clear and specific manner. A 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 a 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 Customer's in item #2, a Third Party **should not** mask these details to allow Customer's to check and verify correctness.*
  - *Note 2: if Customer payment Account identification is provided by a Customer in item #2, a 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 a Third Party **must** also display this in the consent screen to allow a Customer to check and verify correctness.
- If this has been pre-populated by a Third Party (e.g. in a eCommerce payment scenario) a Third Party could choose whether to display this information or not.

A 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".

THIRD PARTY KIOSK

Payment Total

\$50.00

3 To consent to this transaction check the details below

Payee information:

**Payee name:** MERCHANT

**Account Number:** xx-xxxx-xxxxxxx-xx

**Payment reference:** Merchant LTD.

Payment information:

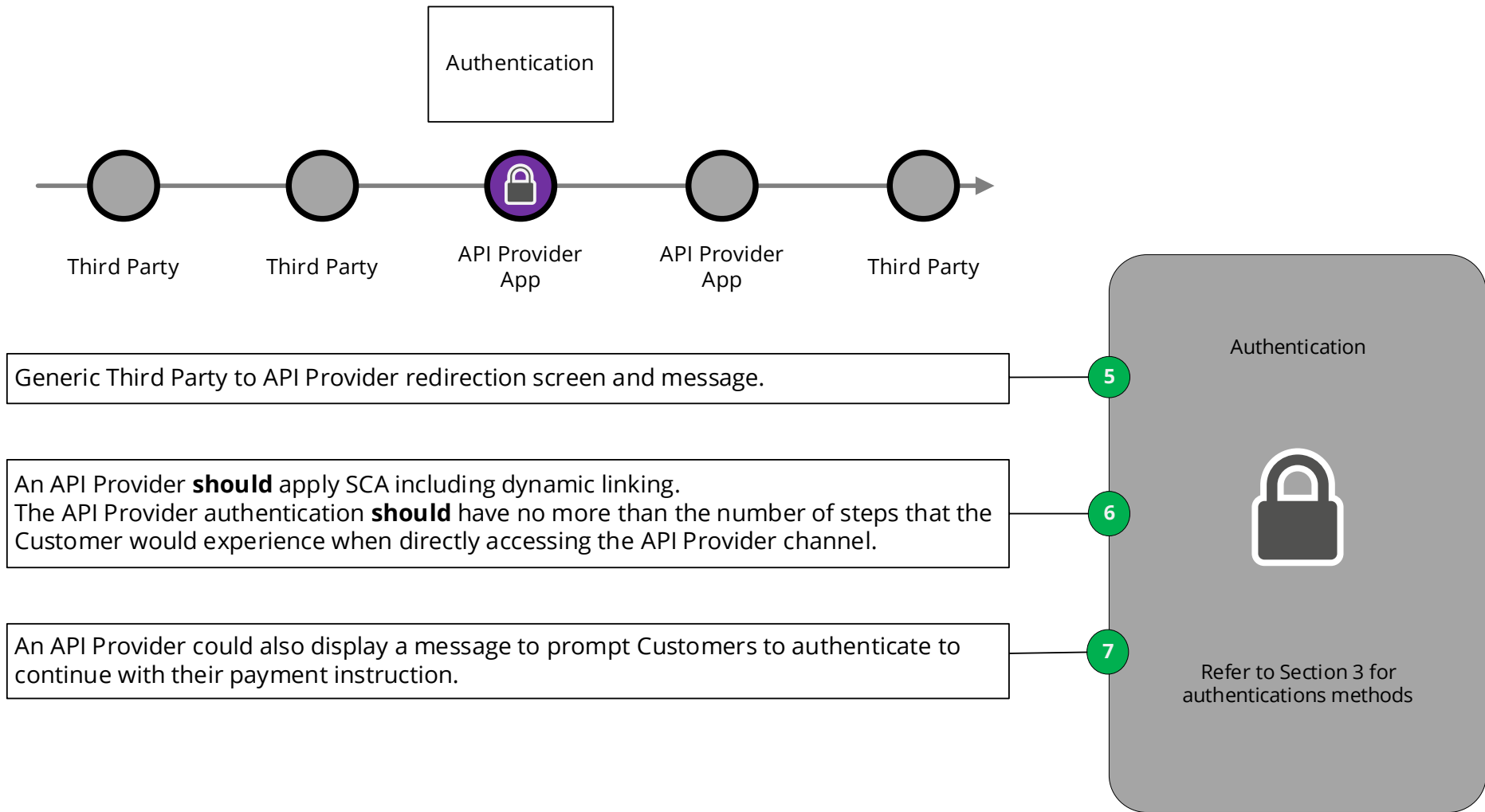
**Bank Name** YOUR API PROVIDER

You will be securely transferred to YOUR API Provider to authenticate and make payment

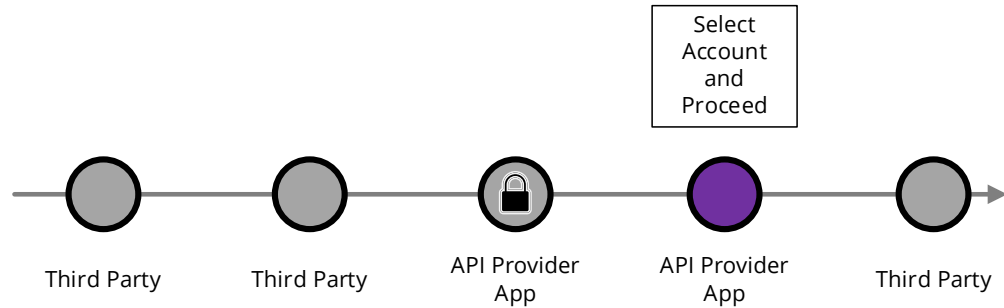
Back

Confirm

### 5.2.2.3.3 Authentication



### 5.2.2.3.4 Select account and proceed



Once the Customer has selected their account, the API Provider **must** display the following information to the Customer:

- Payment Amount and Currency
- Payee Account Name.
- Payment Reference, if it has been entered by a Customer or prepopulated by the Third Party in item #1.
- The account selected by the Customer for payment.
- Payee Account Identification details

**Additional Parameters**  
An API Provider **must** allow the Customer to select the payment account to complete the payment order for execution.

An API Provider **should** inform the Customer about their “point of no return” for making the payment and that their payment will be made after pressing the ‘Proceed’ button. Example wording: “Press Proceed to make payment”.

An API Provider **must** allow the Customer to review as a part of the authentication process the information described in items #7 & #8. The Customer can either proceed with the payment or cancel it, on the same screen with items #7 & #8, using options with "equal prominence".

API PROVIDER

**Confirm Payment Account**

Please check the details below are correct.

**Payee name:** MERCHANT

**Account Number:** xx-xxxx-xxxxxxx-xx

**Payment reference:** Merchant LTD.

Please select the account to pay from

**Current Account**

xx-xxxx-xxxxxxx-xxx  
Balance **\$200.00**

**Savings Account**

xx-xxxx-xxxxxxx-xxx  
Balance **\$500.00**

Press Proceed to make payment

Cancel

Proceed

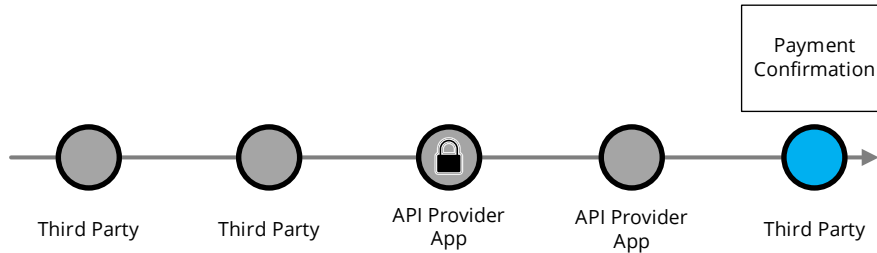
8

9

10

11

### 5.2.2.3.5 Payment 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).
- 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 Customers) 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

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

**THIRD PARTY KIOSK**

**Thank You**

12 Your payment has been submitted.

|                        |               |
|------------------------|---------------|
| <b>Transaction ID:</b> | 0-1234-123456 |
| <b>Total Paid:</b>     | \$50.00       |

13 Payment Details

|                         |                   |
|-------------------------|-------------------|
| <b>Bank name:</b>       | YOUR API PROVIDER |
| <b>Order reference:</b> | Merchant Ltd.     |

14 Continue