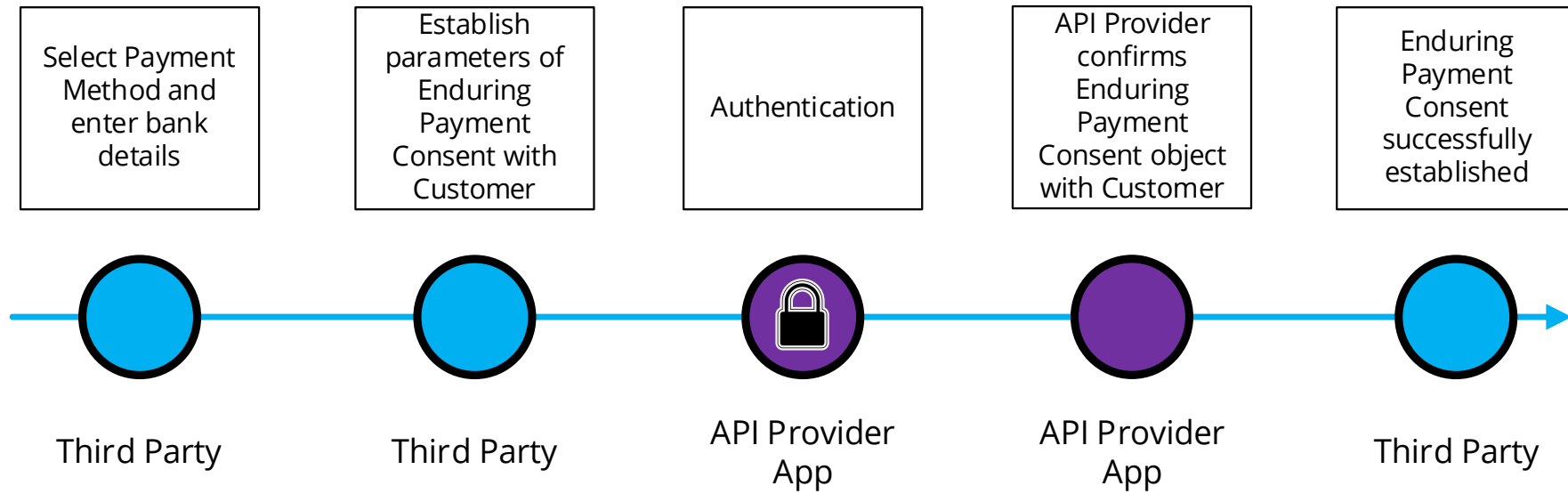
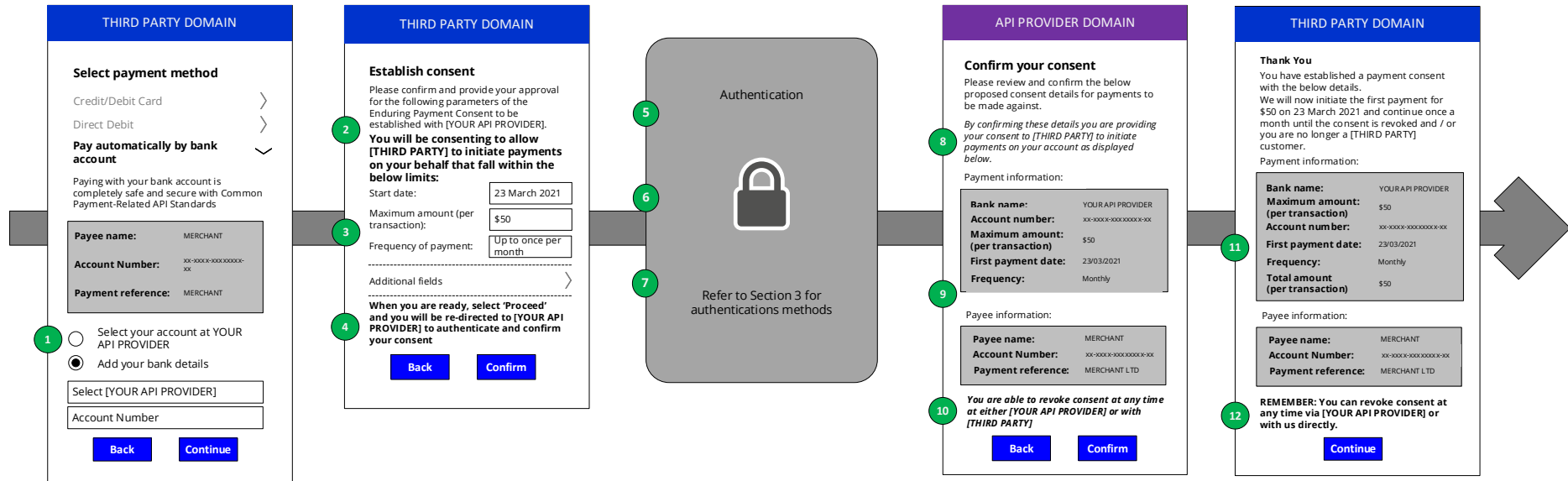


### 5.3.1.1 Journey map

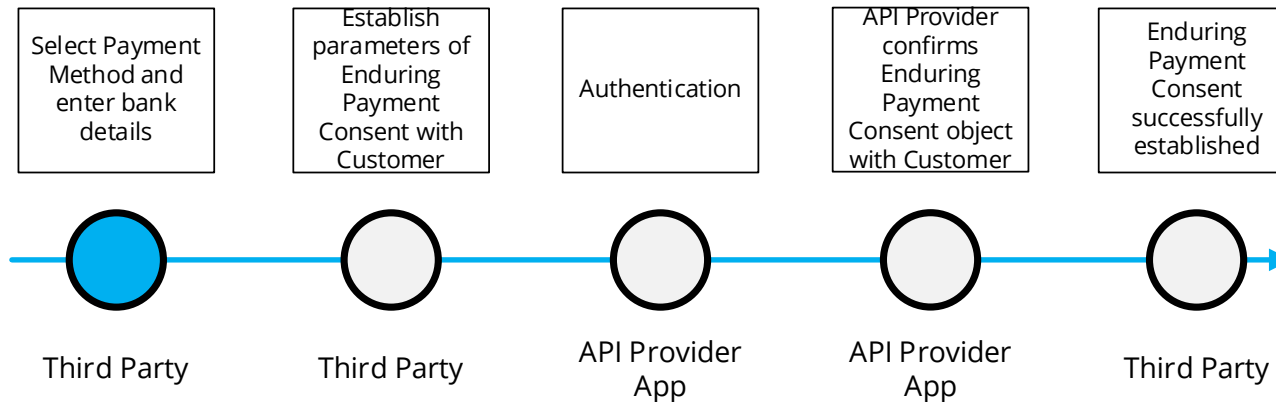


### 5.3.1.2 Wireframe journey



### 5.3.1.3 Wireframe annotations

#### 5.3.1.3.1 Select payment method and bank details



#### 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.*

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### THIRD PARTY DOMAIN

#### Select payment method

Credit/Debit Card >

Direct Debit >

#### Pay automatically with your bank account

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

Payee name:	MERCHANT
Account Number:	xx-xxxx-xxxxxx-xx
Payment reference:	Merchant Ltd.

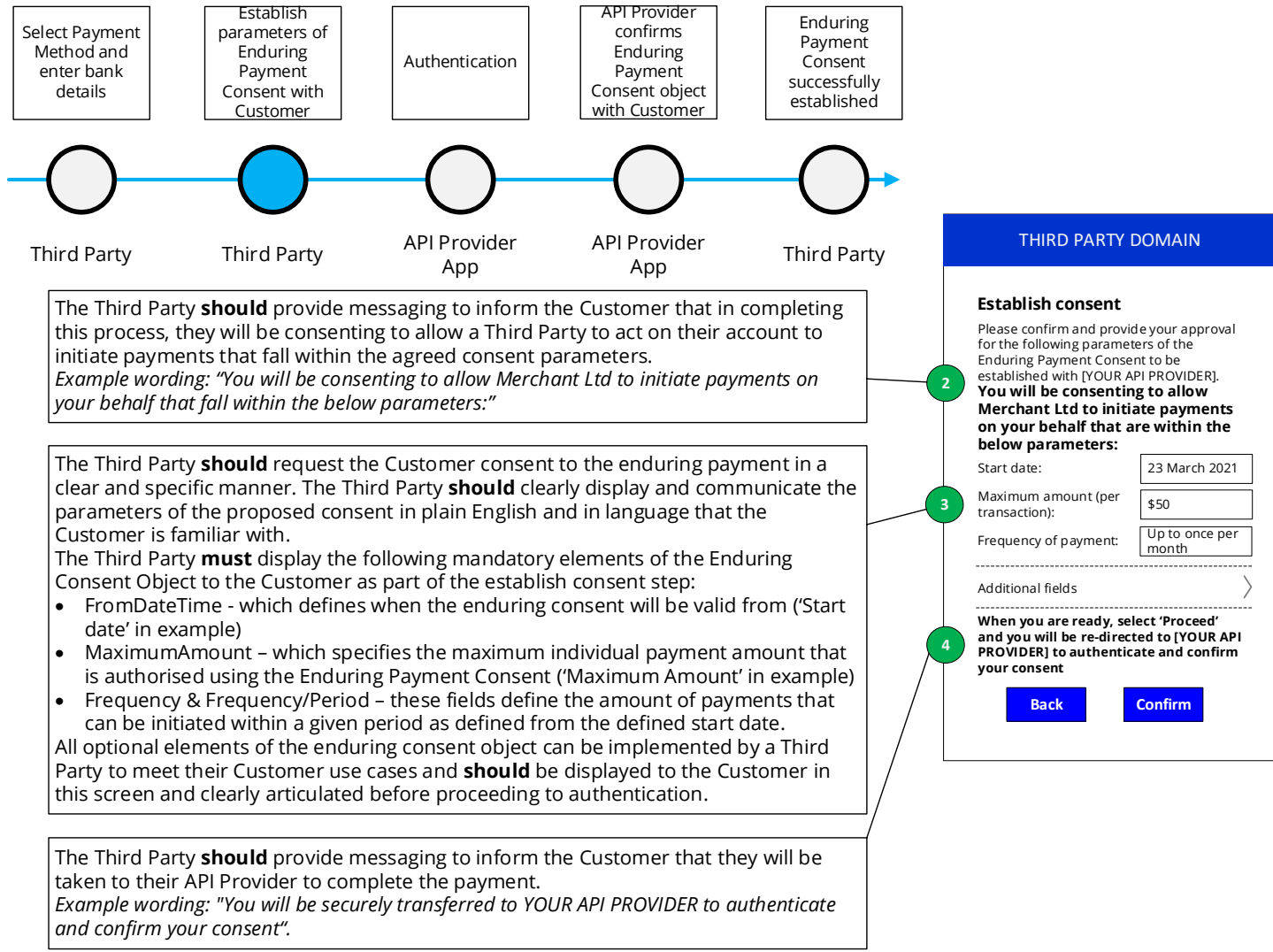
Select your account at YOUR API PROVIDER

Add your bank details

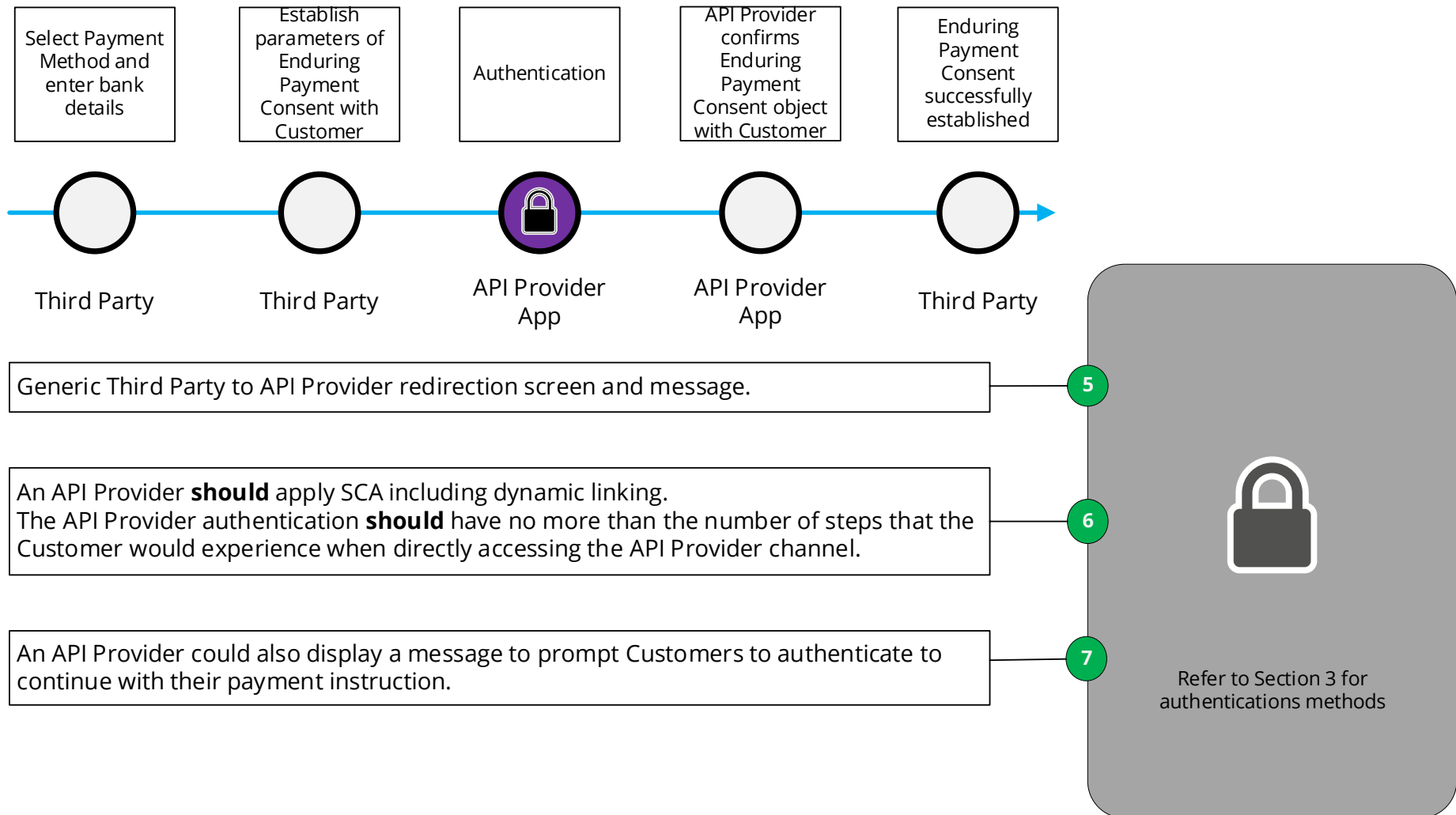
Select [YOUR API PROVIDER]

Account Number

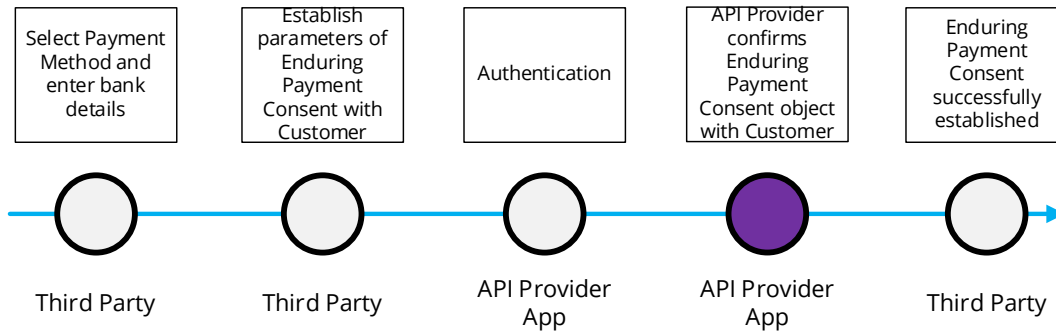
### 5.3.1.3.2 Establish parameters of Enduring Payment Consent with Customer



### 5.3.1.3.3 Authentication



### 5.3.1.3.4 API Provider confirms Enduring Payment Consent object with Customer



The API Provider **should** inform the Customer that following this step, the Third Party will be able to initiate payments on the specified account within the agreed parameters.

The API Provider **must** display as minimum the Mandatory elements of the enduring consent object to ensure the Customer is explicitly aware of these details (unless an SCA exemption is being applied). These details **must** be displayed as part of the authentication journey on at least one of the following screens without introducing additional confirmation screens.

- API Provider confirms Enduring Payment Consent object with Customer (recommended)
- API Provider to Third Party redirection Screen

The API Provider **must** display all other optional parameters passed from the Third Party as part of the Enduring Payment Consent object along with the payee details and payment reference entered with the Third Party.

If an enduring-payment-consent parameter is not specified, the API Provider **should not** enforce a specific limit for the use of the enduring-payment-consent. E.g., if no TotalAmount is specified, there is no specific restriction on the total of all successful InstructedAmount(s) that may be initiated during the lifetime of the enduring-payment-consent.

**Note:** The MaximumAmount field is a mandatory parameter of the enduring-payment-consent and as such **must** be populated when submitted for authentication by a Third Party

The API Provider **should** ensure the Customer is aware that they are able to control authorised enduring payment content(s) at any time directly with their API Provider or with Merchant Ltd.

API PROVIDER DOMAIN

**Confirm your consent**

Please review and confirm the below proposed consent details for payments to be made against.

*By confirming these details you are providing your consent for Merchant Ltd to initiate payments on your account as displayed below.*

Payment information:

<b>Bank name:</b>	YOUR API PROVIDER
<b>Account number:</b>	xx-xxxx-xxxxxxxx-xx
<b>Maximum amount: (per transaction)</b>	\$50
<b>First payment date:</b>	23/03/2021
<b>Frequency:</b>	Monthly

Payee information:

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

**You are able to revoke consent at any time at either [YOUR API PROVIDER] or with Merchant Ltd**

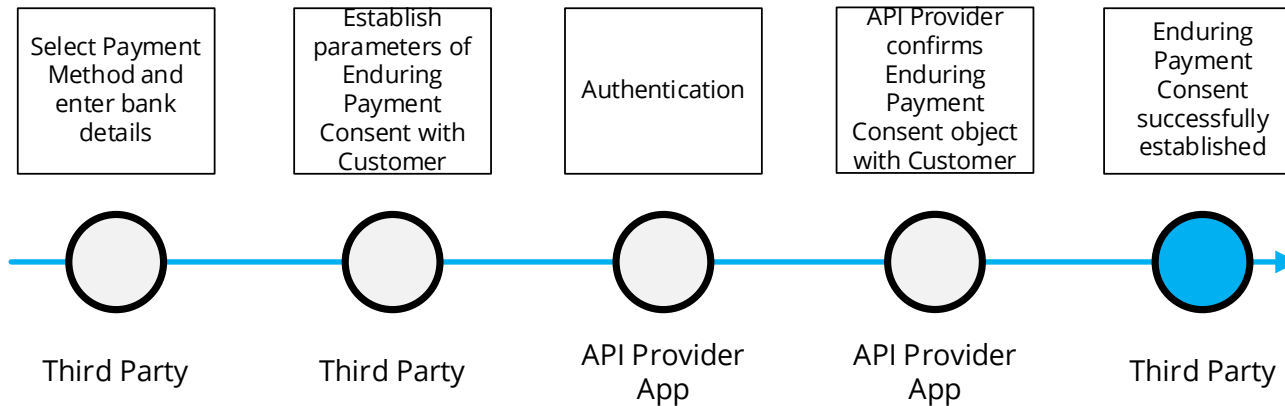
Back
Confirm

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### 5.3.1.3.5 Enduring Payment Consent successfully established



The Third Party **should** re-confirm with the Customer, in plain English the parameters of the consent that has been established and the expected activity to be carried out on the Customer account.  
 This **should** include the detail of the enduring consent object, including both payer and payee account details as well as the agreed and consented variable parameters.

The Third Party **should** ensure the Customer is aware that they are able to control authorised enduring payment consent(s) at any time, directly with their API Provider or with the Third Party.

**THIRD PARTY DOMAIN**

**Thank You**  
 You have established a payment consent with the below details.  
 We will now initiate the first payment for \$50 on 23 March 2021 and continue once a month until the consent is revoked and / or you are no longer a Merchant Ltd customer.  
 Payment information:

<b>Bank name:</b>	YOUR API PROVIDER
<b>Maximum amount: (per transaction)</b>	\$50
<b>Account number:</b>	xx-xxxx-xxxxxxx-xx
<b>First payment date:</b>	23/03/2021
<b>Frequency:</b>	Monthly
<b>Total amount (per transaction)</b>	\$50

Payee information:

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

**REMEMBER: You can revoke consent at any time via [YOUR API PROVIDER] or with us directly.**

[Continue](#)

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