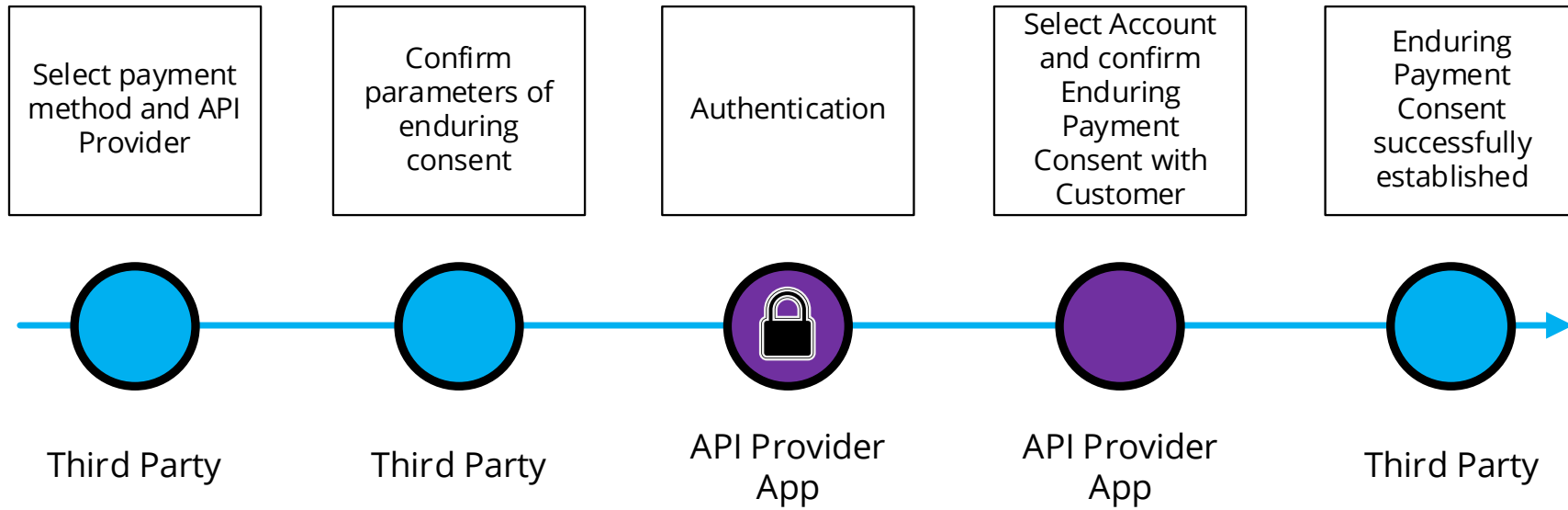
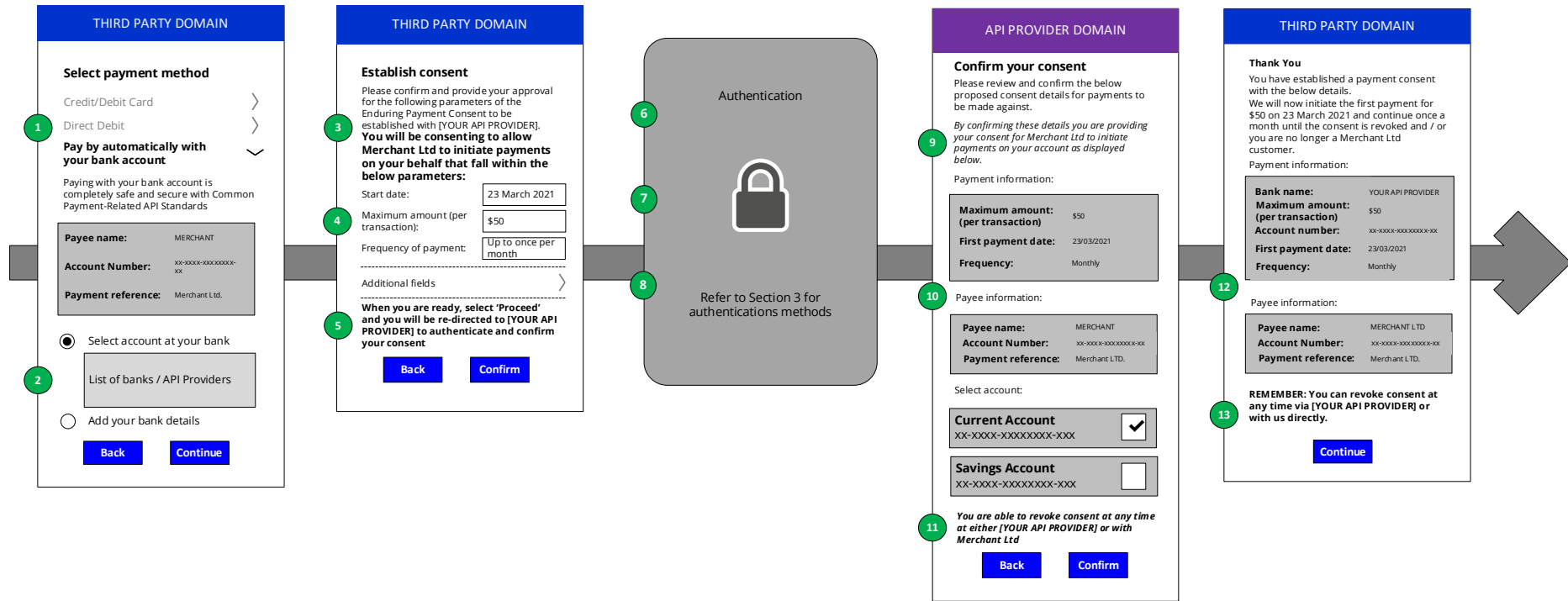


5.3.2.1 Journey map

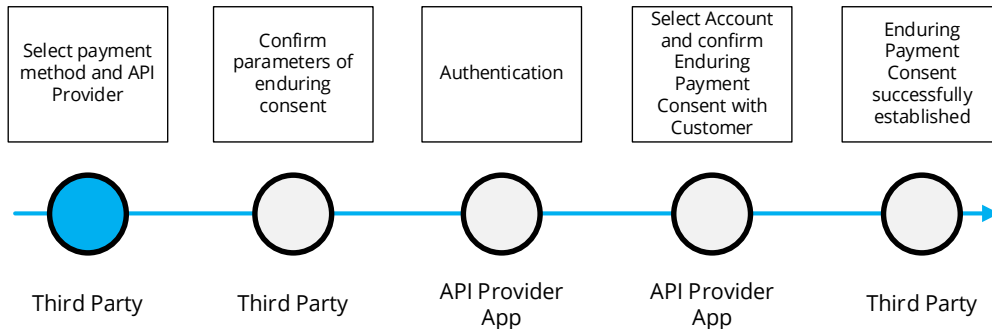


5.3.2.2 Wireframe journey



5.3.2.3 Wireframe annotations

5.3.2.3.1 Select payment method and 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.
- 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 DOMAIN

Select payment method

Credit/Debit Card >

Direct Debit >

Pay by 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-xxxxxxxx-xx

Payment reference: Merchant Ltd.

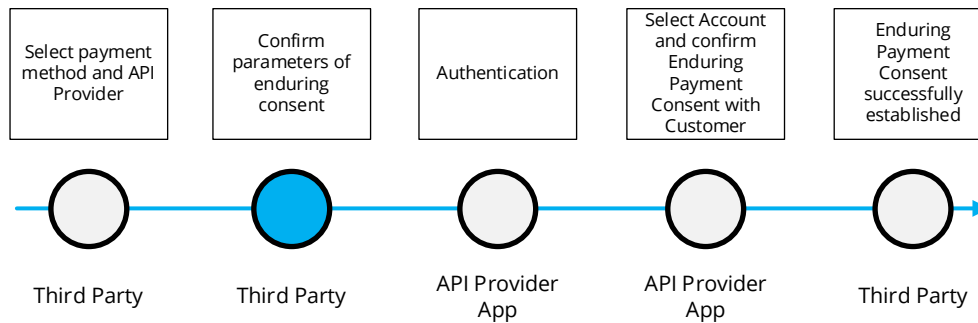
Select account at your bank

List of banks / API Providers

Add your bank details

Back
Continue

5.3.2.3.2 Confirm parameters of enduring consent



The Third Party **should** provide messaging to inform the Customer that in completing this process, they will be consenting to allow a Third Party to act on their account to initiate payments that fall within the agreed consent parameters.
Example wording: "You will be consenting to allow Merchant Ltd to initiate payments on your behalf that fall within the below parameters:"

The Third Party should request the Customer consent to the enduring payment in a clear and specific manner. The Third Party should clearly display and communicate the parameters of the proposed consent in plain English and in language that the Customer is familiar with.
 The Third Party **must** display the following mandatory elements of the Enduring Consent Object the Customer as part of the establish consent step (a mandatory field cannot be left undefined):

- FromDateTime - which defines when the enduring consent will be valid from ('Start date' in example)
- MaximumAmount - which specifies the maximum individual payment amount that is authorised using the Enduring Payment Consent ('Maximum Amount' in example).
- Frequency & Frequency/Period - these fields define the amount of payments that can be initiated within a given period as defined from the defined start date.

All optional elements of the enduring consent object can be implemented by a Third Party to meet their Customer use cases and should be displayed to the Customer in this screen and clearly articulated before proceeding to authentication.

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 confirm your consent".

THIRD PARTY DOMAIN

Establish consent

Please confirm and provide your approval for the following parameters of the Enduring Payment Consent to be established with [YOUR API PROVIDER].
You will be consenting to allow Merchant Ltd to initiate payments on your behalf that fall within the below parameters:

Start date:

Maximum amount (per transaction):

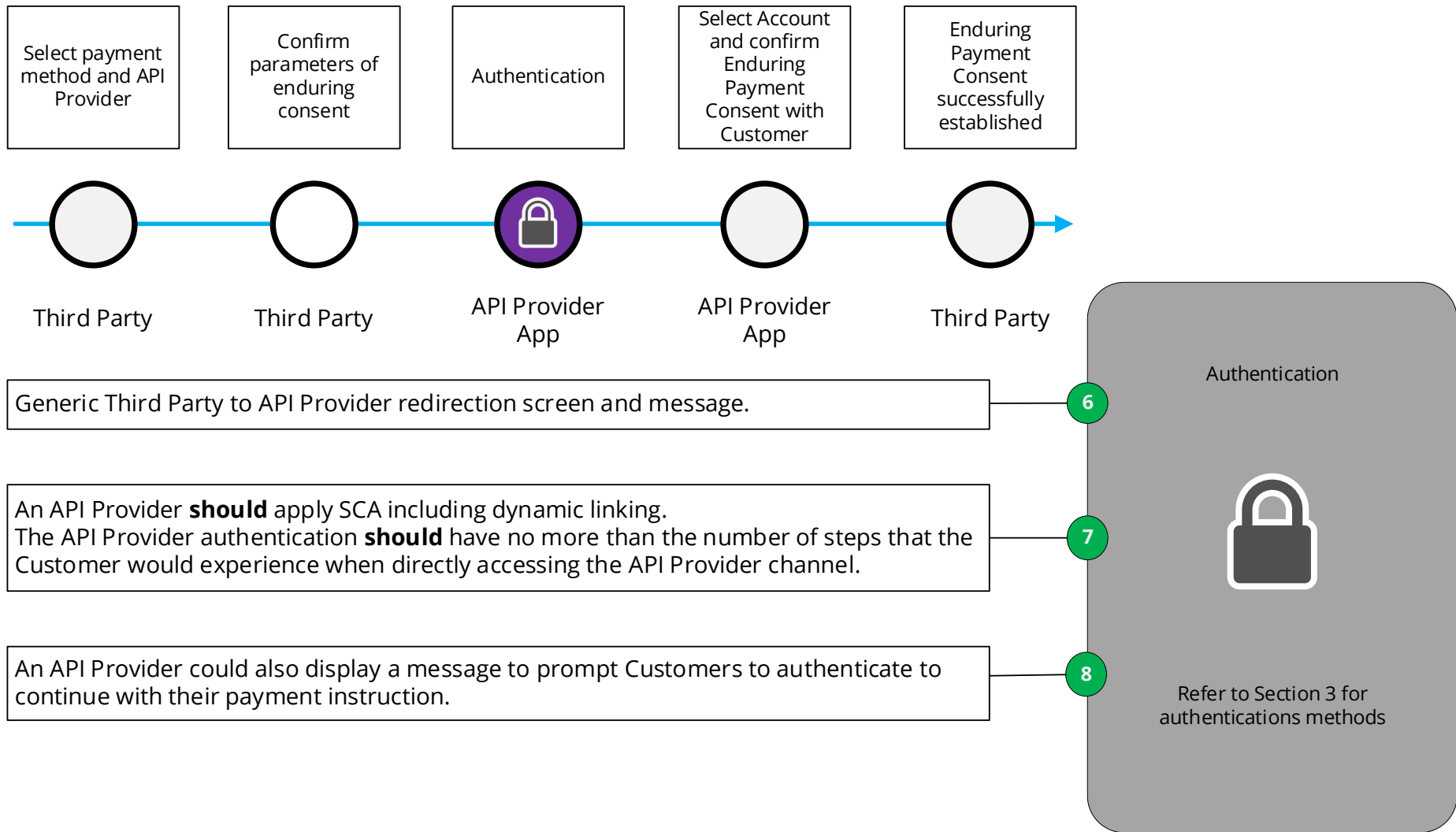
Frequency of payment:

Additional fields >

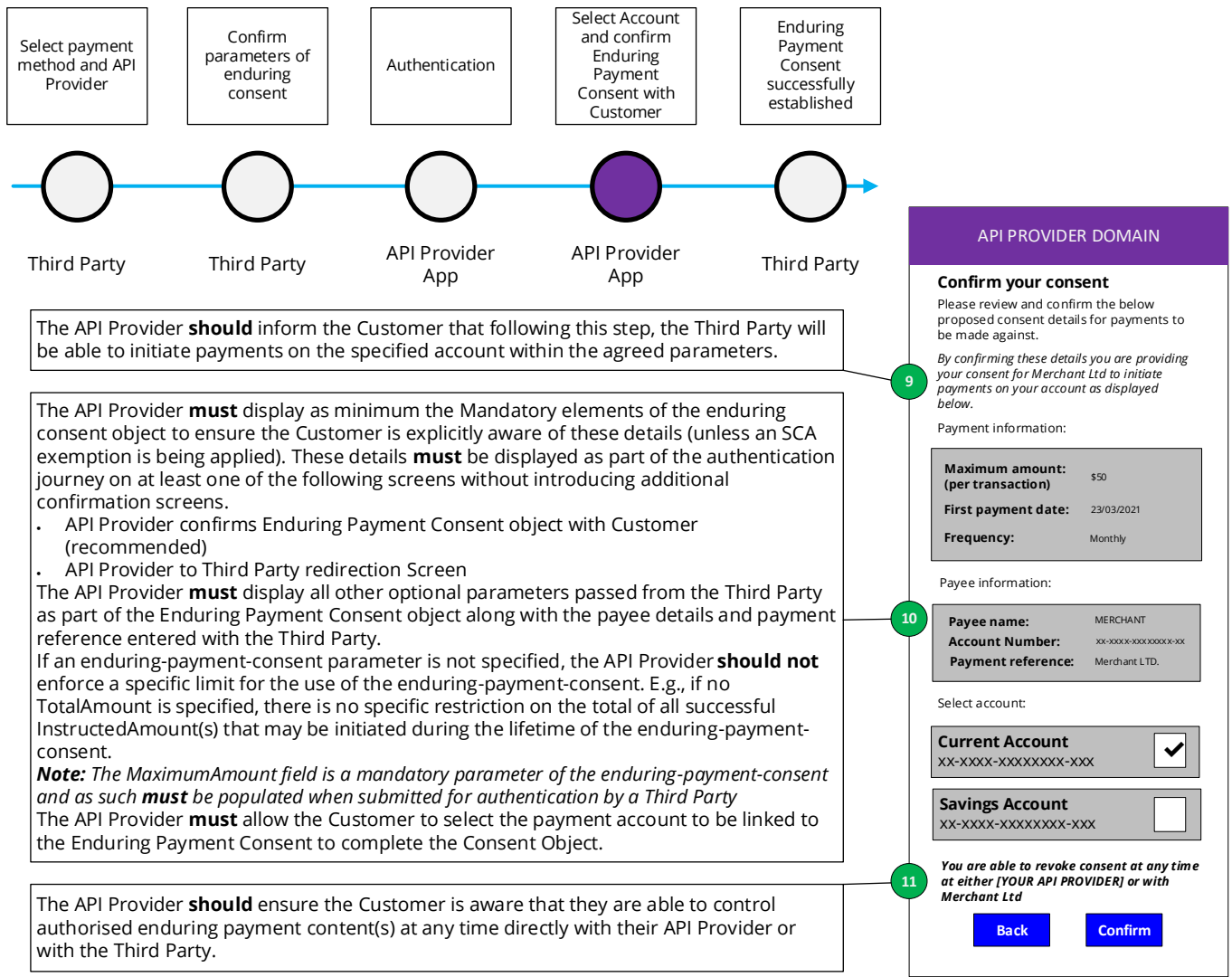
When you are ready, select 'Proceed' and you will be re-directed to [YOUR API PROVIDER] to authenticate and confirm your consent

Back
Confirm

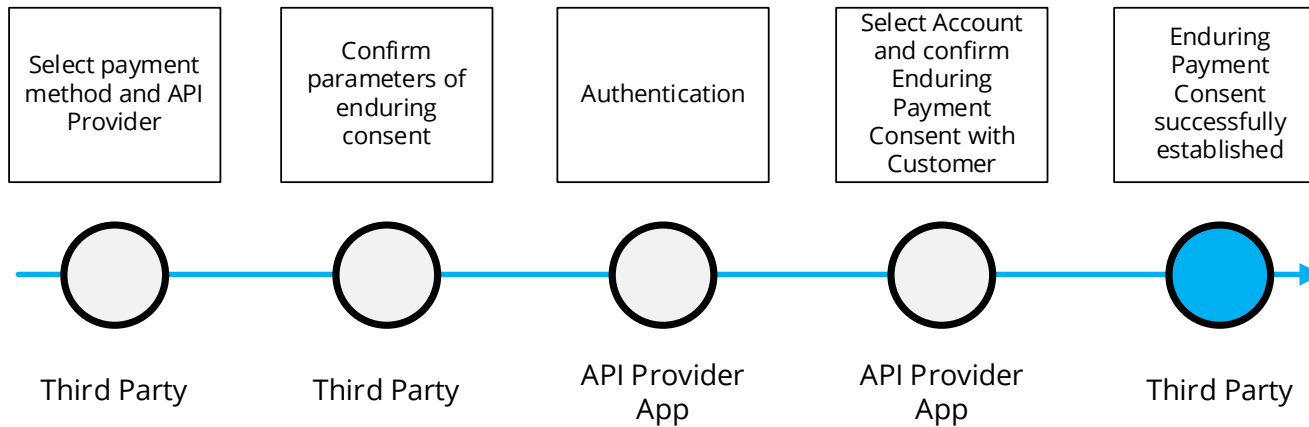
5.3.2.3.3 Authentication



5.3.2.3.4 Select account and confirm Enduring Payment Consent with Customer



5.3.2.3.5 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:

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

Payee information:

Payee name:	MERCHANT
Account Number:	xx-xxxx-xxxxxxx-xx
Payment reference:	Merchant LTD.

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

[Continue](#)