

MyBank User Experience Overview

v20220517a – ENG

MyBank UX Exemplificative flows

The document collects the following exemplificative MyBank User Experience flows:

- MyBank Classic User Experience on Desktop Browser
- MyBank Classic User Experience on Desktop Browser starting from a Payment Link
- MyBank Classic User Experience on Mobile

N.B. The aim of the document is NOT to list all the possible flows but showing for the most common one all the best practices that should be implemented.



🖥 🖅 Merchant Website + 🗸		- 0 X
Merchant Webs	ite	
Shopping Cart		
	Pay with	
	MyBank – Immediate Bank Transfer (i)	MyBank
	O Credit or Debit Card	
AMOUNT 1500.00€	O PayPal	PayPal
		CONTINUE

On the checkout page, the Buyer selects MyBank among the available payment methods.

🖥 🔁 Merchant Website + 🗸		- 6
Merchant Webs	site	
Shopping Cart		
	Pay with • MyBank - Immediate Bank Transfer Q Search your Bank	MyBank
AMOUNT 1500.00€	O Credit Card	mastercard VISA
	O PayPal	PayPai
		CONTINUE

An advanced integration forsees that the list of the Payer PSP is directly shown on the checkout page, together with the choice of the payment method.

In this way, the Home Banking Login page will be directly shown.

🖷 🖅 Merchant Website 🛛 + 🗸			- 6 >
Merchant Webs	ite		
Shopping Cart			
	Pay with		
	MyBank –	Immediate Bank Transfer (1)	MyBank
	Credit er	HOW IT WORKS	
		 Search and Select your Bank or Payment Service Provider from the list 	mastercard
AMOUNT 1500.00€	O PayPal	 You will land to your Home Banking: login and authorises the pre-filled irrevocable Bank Transfer 	PayPal
		3. Your purchase can immediately processed. You will receive an immediate confirmation by the merchant	
		WHAT DO YOU NEED	
		Login credentials for your Online Banking	
		NO REGISTRATION REQUIRED	CONTINUE
	I		

A short explanation about how MyBank works and what the Buyer needs is shown for all the Buyers that don't know yet MyBank.

• • •	- 6	×
	Merchant: Description: Order Reference: AMOUNT 1500.00€	
	Q Type here your Bank	
Cancel	GO TO THE HOME BANKING	

The Buyer PSP selection page is shown to the Buyer.

The option "Save the choice for future payments" is checked by default and it allows the Buyer to simply confirm the preference, saved during the past transactions.

		- 6 >
	Merchant: Description: Order Reference: AMOUNT 1500.00€	
	Search your Bank	
	Q BAN X	
	GREEN BANK	
	BLUE BANK	
	BLACK BANK	
	WHITE BANK	
Cancel		GO TO THE HOME BANKING

The Buyer uses the Data Entry Field to search his Buyer PSP.

E a + ~	- 6	×
	Merchant: Description: Order Reference: AMOUNT 1500.00€	
	Search your Bank	
	\bigcirc blue bank $\qquad \qquad \qquad$	
Cancel	GO TO THE HOME BANKING	

One selected from the list, the Data Entry Field is filled with the Buyer PSP. The Alias and the logo are also shown above the Data Entry Field.

Merchant Webs	ite	- 6 X	The Buyer is informed that are being redirected to his online
Shopping Cart	MyBank PLEASE WAIT	Bank	banking portal.
AMO	Your are being redirected to your personal Online Banking	VISA PayPai CONTINUE	



The Buyer lands on his online banking where he asked to authenticate himself with the usual credentials and mechanisms.

Beneficiary				Sender		
Jane Smith				Mario Rossi		
BAN	Benefici	ary Bank		Bank Account		
IT25Y*******	Seller E	Bank		*********	***6745	
Amount	Fee	Total Amoun	t			
1500,00 €		0,50€	1500,50 €	Cancel	Confirm	
Description				J		
#765476387GHJ						

The Buyer reviews the payment details and authorises the MyBank transaction.

Beneficiary		Sender
Jane Smith		Rossi
IBAN IT25Y******		Account **********6745
Importo 1500,0(OPERATION SUCCESSFUL	Incel Confirm
Remittance Information	Please don't close the browser. You are being redirected to the Seller in few seconds.	
#765476387GHJ	Otherwise, please press the button below.	
	Go Back to the Merchant	

A Buyer PSP's result message is shown to the Buyer.

The Buyer waits some seconds before being automatically redirected to the Seller's side, or alternatively use the appropriate button to do it.

 Merchant Website Merchant Website 	site	After the redirection the Seller's result screen is shown to the
Shopping Cart	MyBank	Buyer.
TOTAL 1500.00€	Payment Successful! Your order will be immediately processed.	
	CONTINUE	



MyBank Classic User Experience starting from a Payment Link

MyBank Classic User Experience starting from a Payment Link



The Buyer receives an SMS, an email, an interactive invoice in which a link or a button is present and allows him to start the MyBank User Experience.

Sudretal Sudretal Sales Tar ♥ 3.5% TOTAL

MyBank Classic User Experience starting from a Payment Link

■ •□ + ∨	- 5 X
	Merchant: Description: Order Reference: AMOUNT 1500.00€
	Search your Bank
	Q BLUE BANK
Cancel	GO TO THE

By clicking on the payment link, the Buyer lands on the Buyer PSP selection page (owned by the PSP that provide the Merchant with the Pay per link service). The Buyer reviews the order details and chooses his Buyer PSP to

and chooses his Buyer PSP to proceed with the Payment.

MyBank MyBank Classic User Experience starting from a Payment Link



WBank MyBank Classic User Experience starting from a Payment Link





MyBank Classic User Experience on Mobile

WBank MyBank Classic User Experience on Mobile

9:41	.,	11 ≑ ■
≡	CHECKOUT	
	TOTAL 10	0,00€
	Pay with	
MyBank	MyBank	>
	Credit or Debit Card	>
PayPal	PayPal	>
é Pay	Apple Pay	>

On the checkout page, the Buyer selects MyBank among the available payment methods.



The Buyer sees the screen where he can search for his PSP. By default, the list shows the TOP PSPs and then all the PSPs alphabetically ordered.



If necessary, the Buyer starts to digit the name to easily find his Buyer PSP within the list of all MyBank Buyer PSP. The Buyer selects the Buyer PSP and confirm the choice.

MyBank Classic User Experience on Mobile



The Buyer lands on his Buyer PSP's Mobile Banking or Mobile App and authenticates himself with the usual credentials and mechanism



The Buyer reviews the payment details and authorises the MyBank transaction.



A Buyer PSP's result message is shown to the Buyer.



After the redirection the Seller's result screen is shown to the Buyer.