



MyBank User Experience Overview

v20220517a – ENG

The document collects the following exemplificative MyBank User Experience flows:

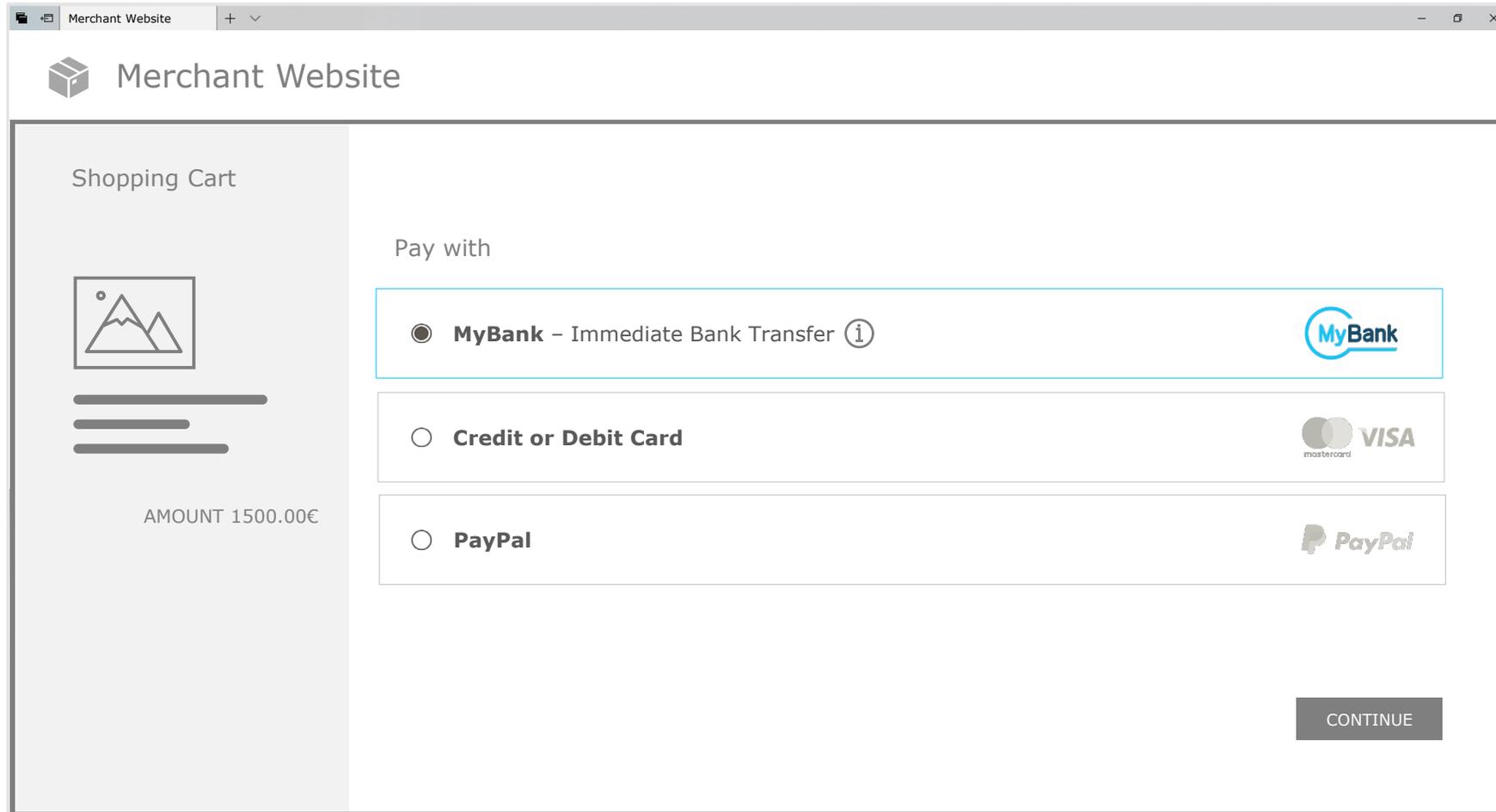
- MyBank Classic User Experience on Desktop Browser
- MyBank Classic User Experience on Desktop Browser starting from a Payment Link
- MyBank Classic User Experience on Mobile

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.

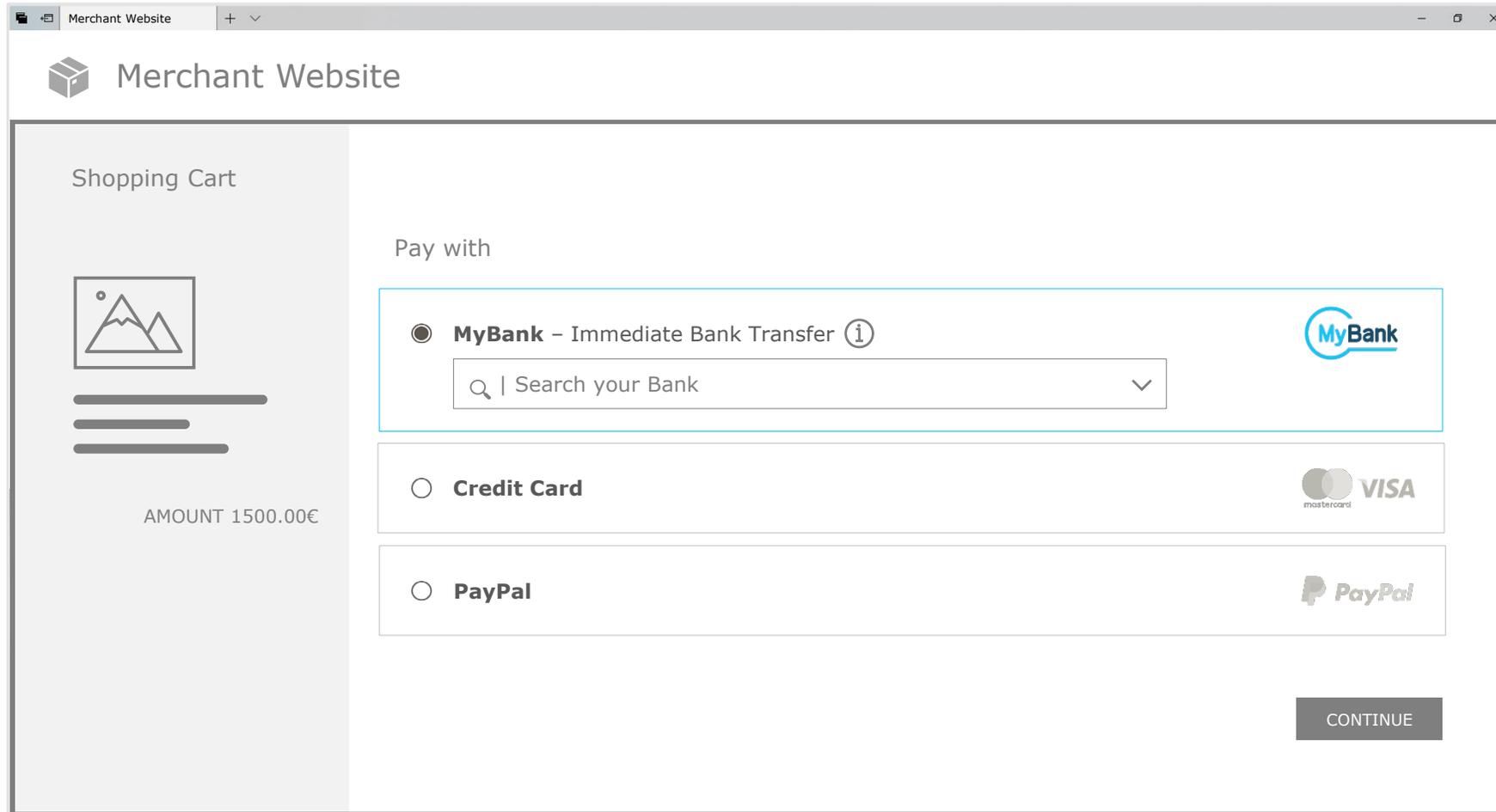
Classic User Experience on Desktop Browser



MyBank Classic User Experience on Desktop Browser

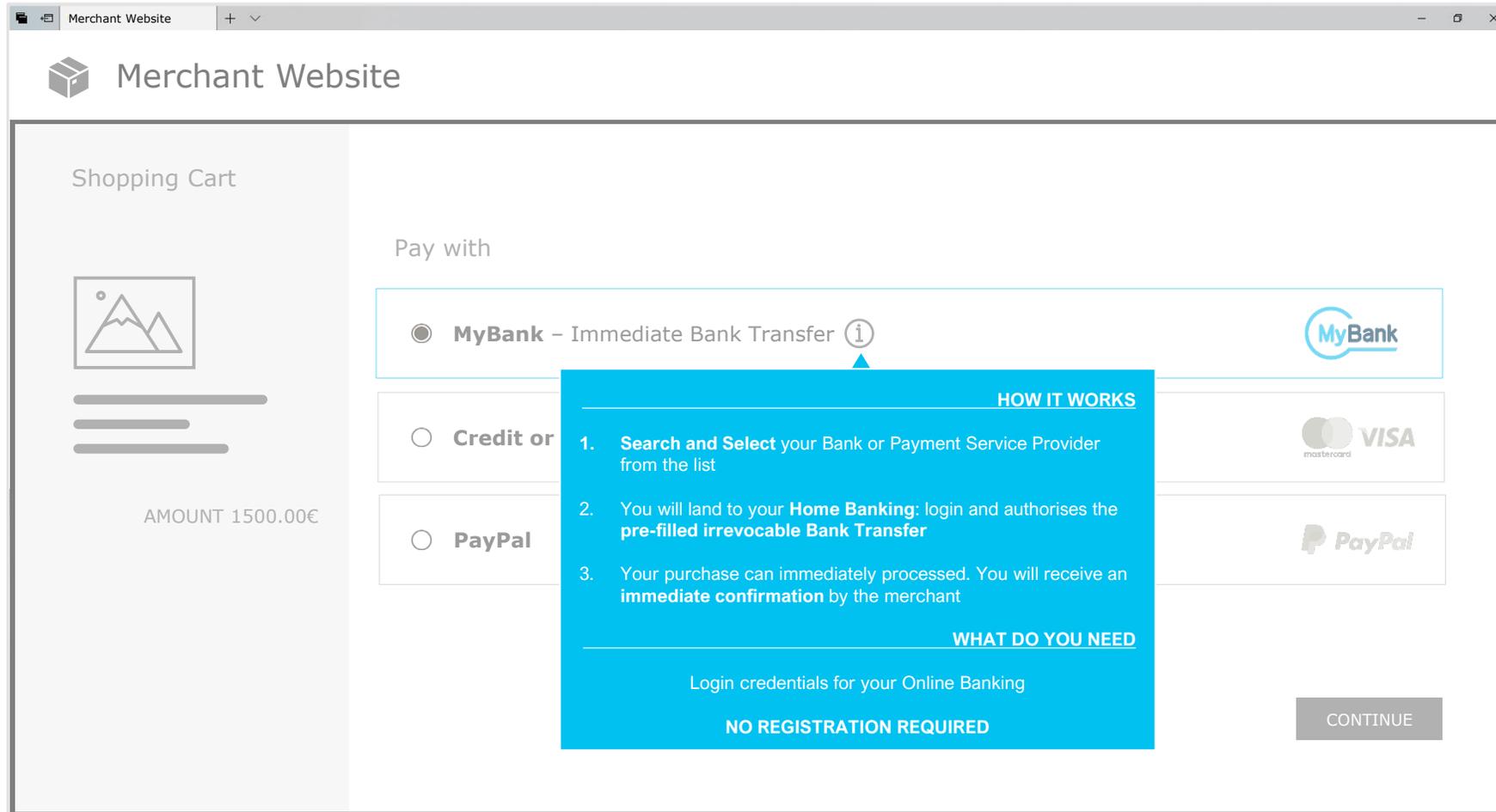


On the checkout page, the Buyer selects MyBank among the available payment methods.



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

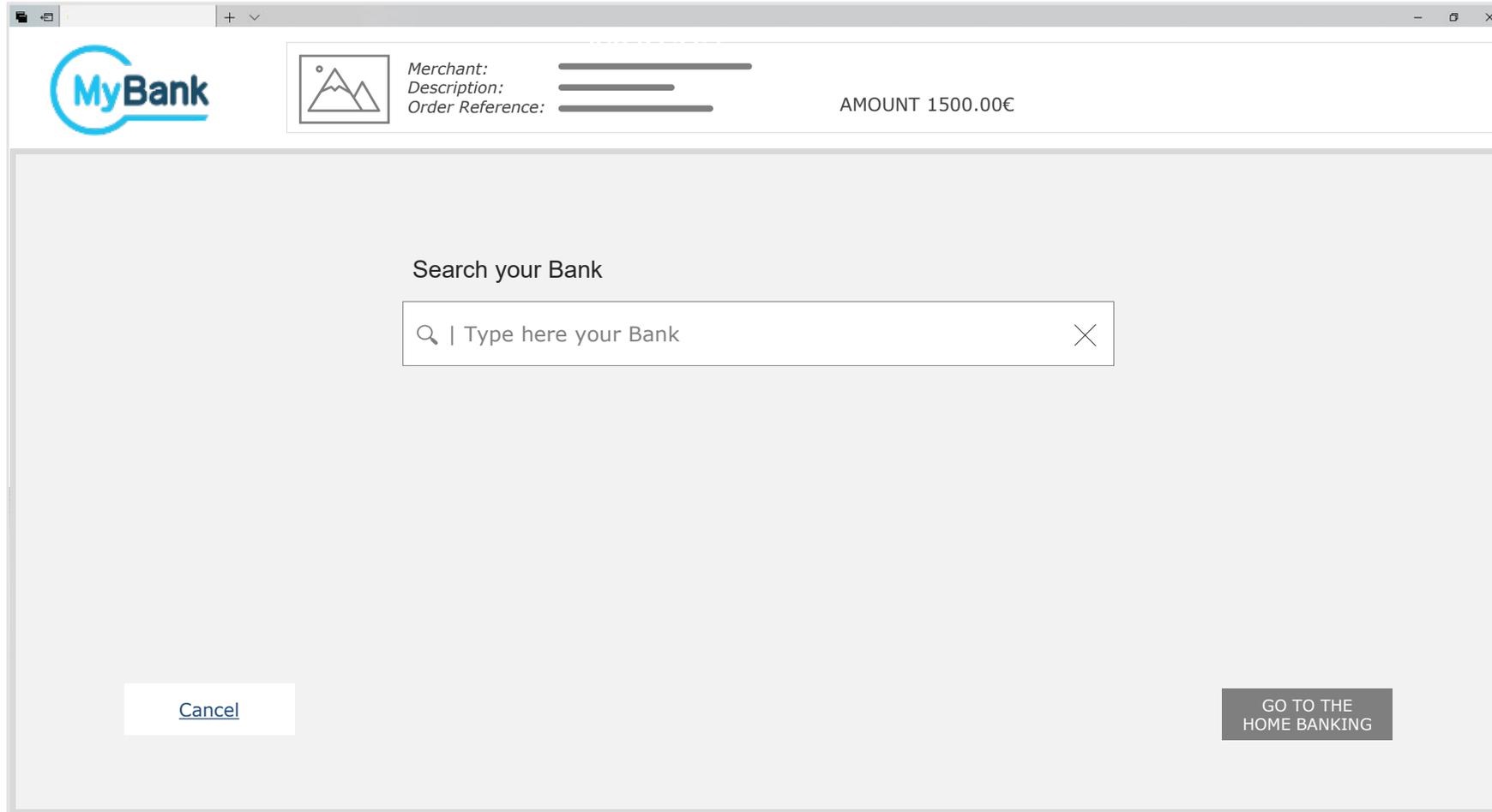
In this way, the Home Banking Login page will be directly shown.



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



MyBank Classic User Experience on Desktop Browser

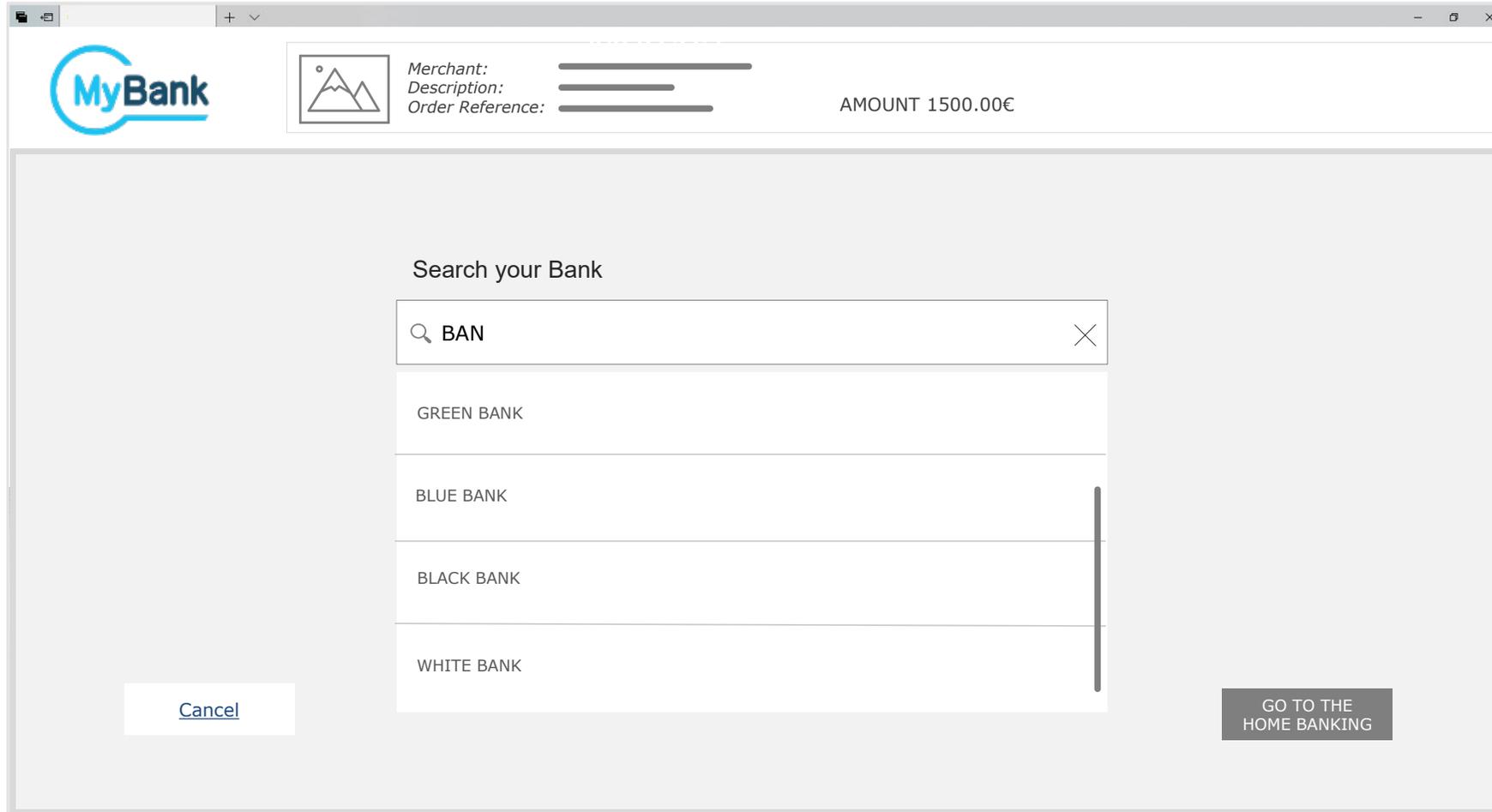


The Buyer PSP selection page is shown to the Buyer.

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.



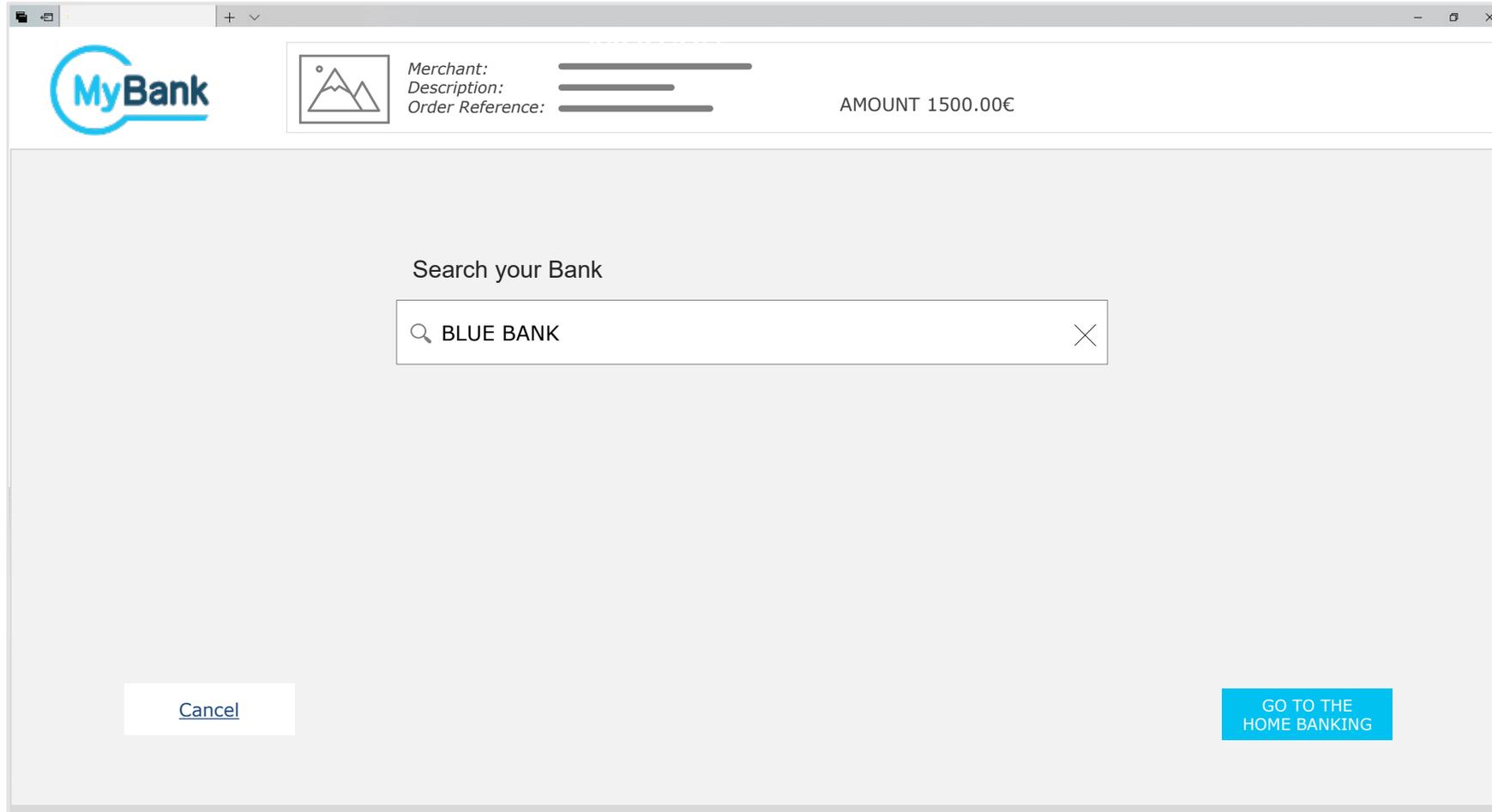
MyBank Classic User Experience on Desktop Browser



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



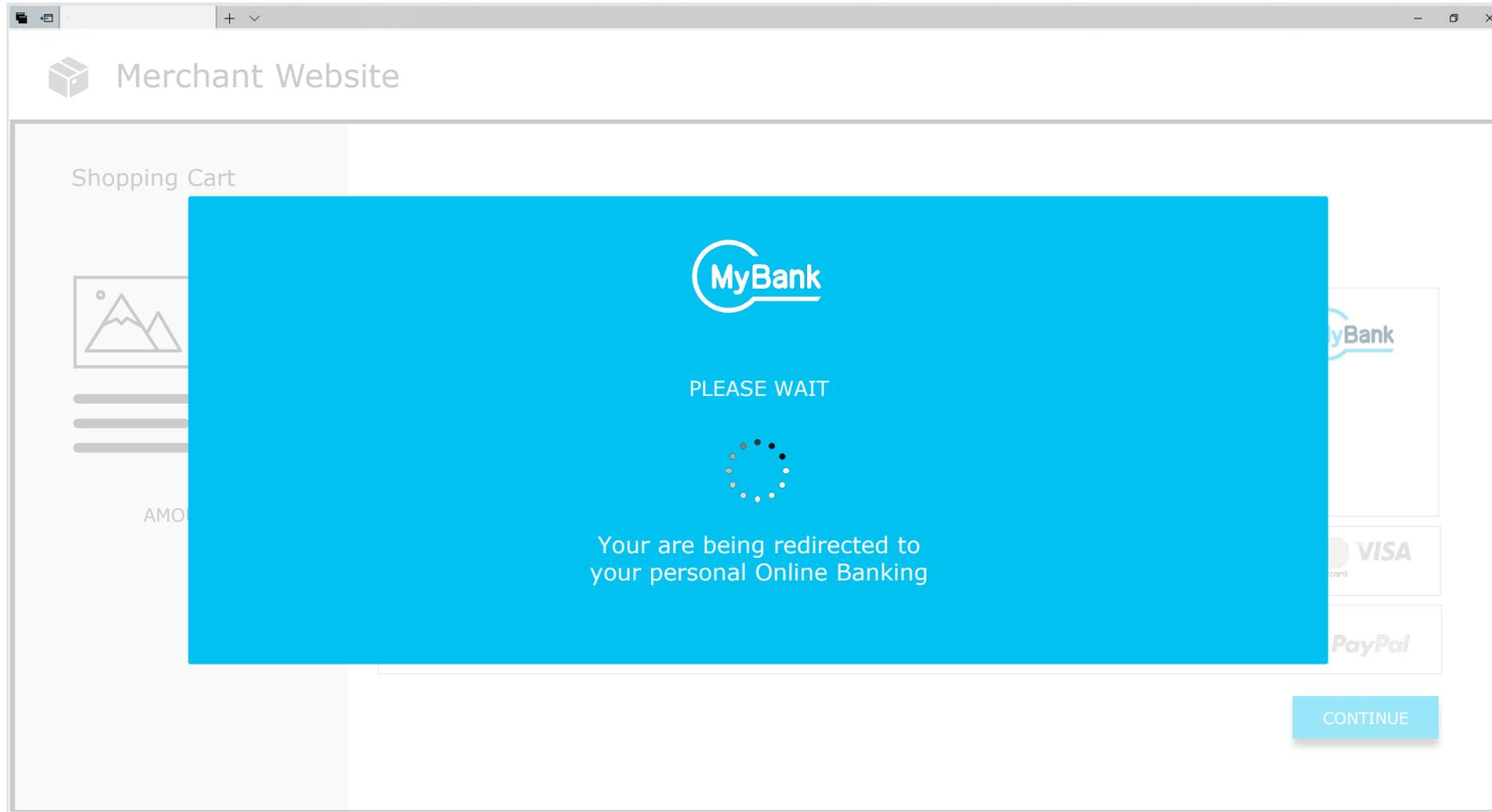
MyBank Classic User Experience on Desktop Browser



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.



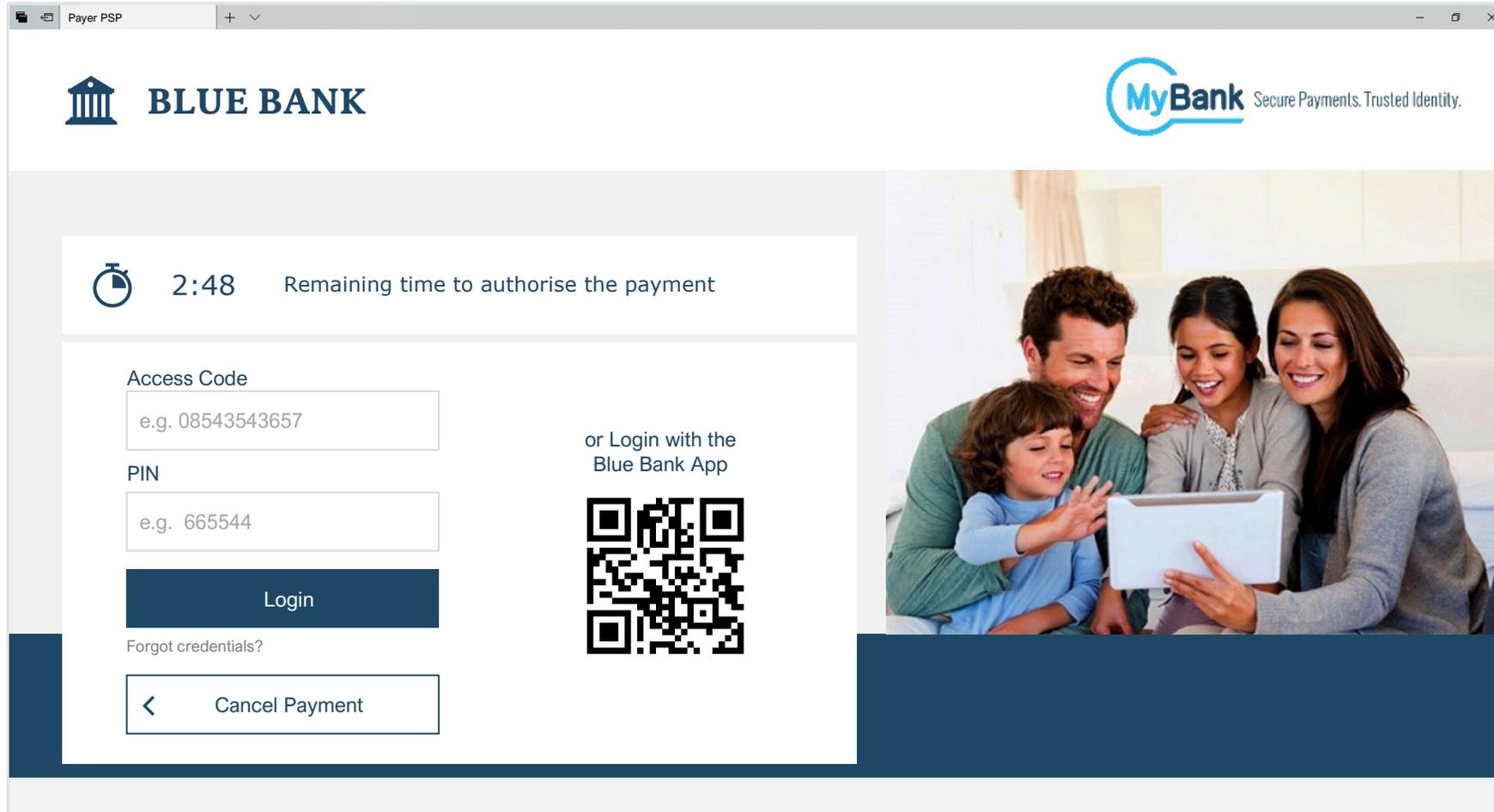
MyBank Classic User Experience on Desktop Browser



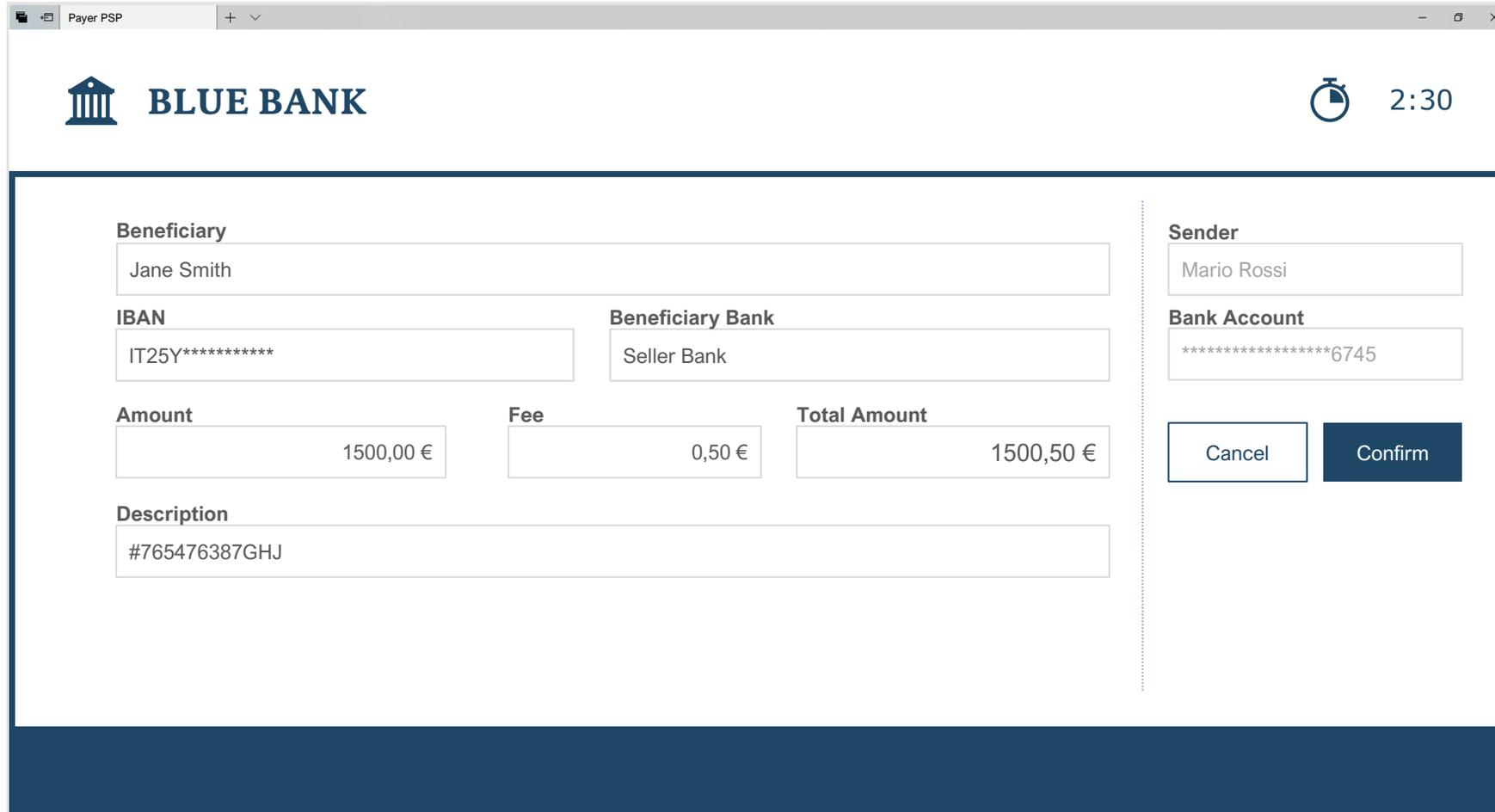
The Buyer is informed that are being redirected to his online banking portal.



MyBank Classic User Experience on Desktop Browser

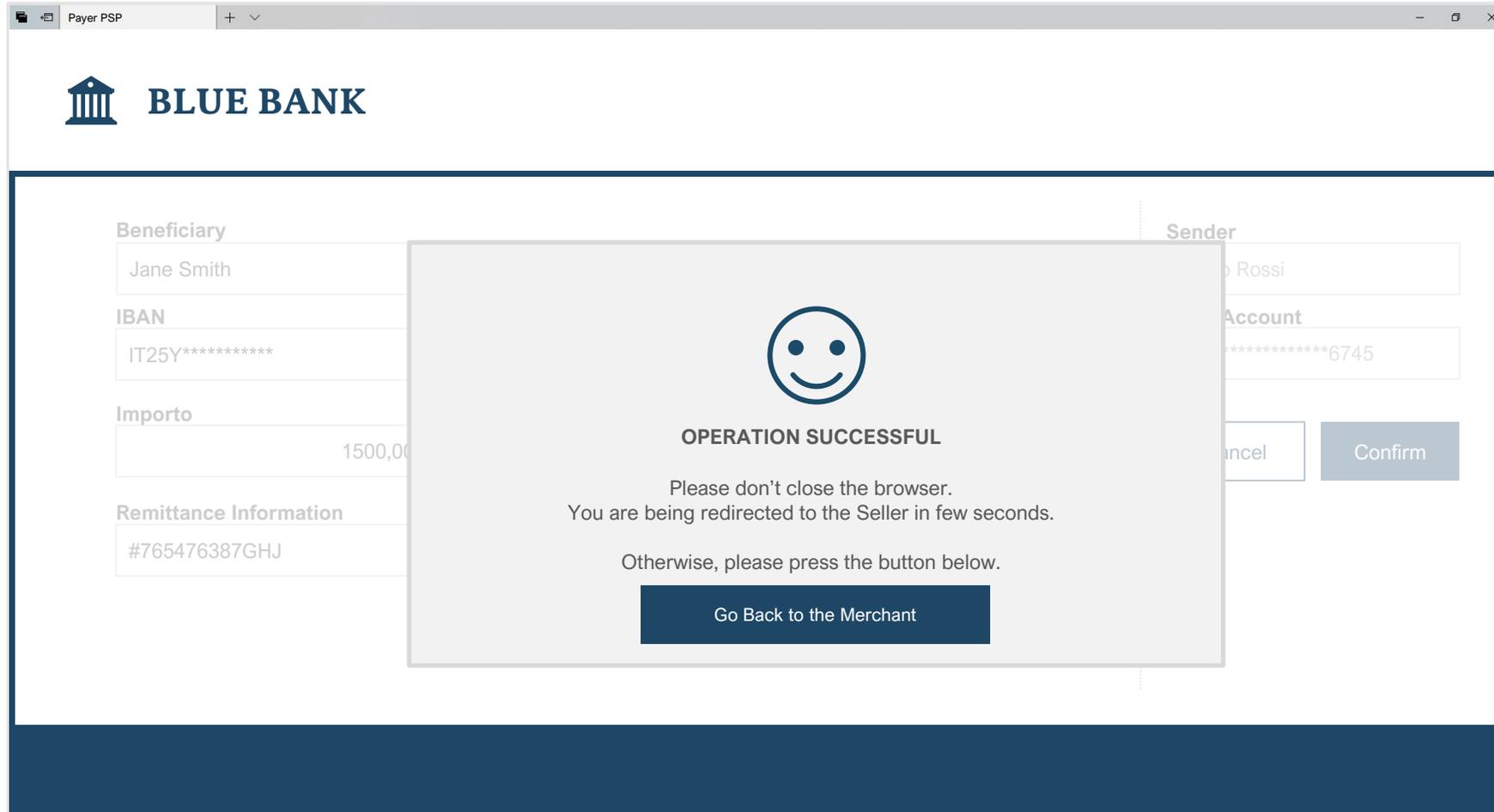


The Buyer lands on his online banking where he asked to authenticate himself with the usual credentials and mechanisms.



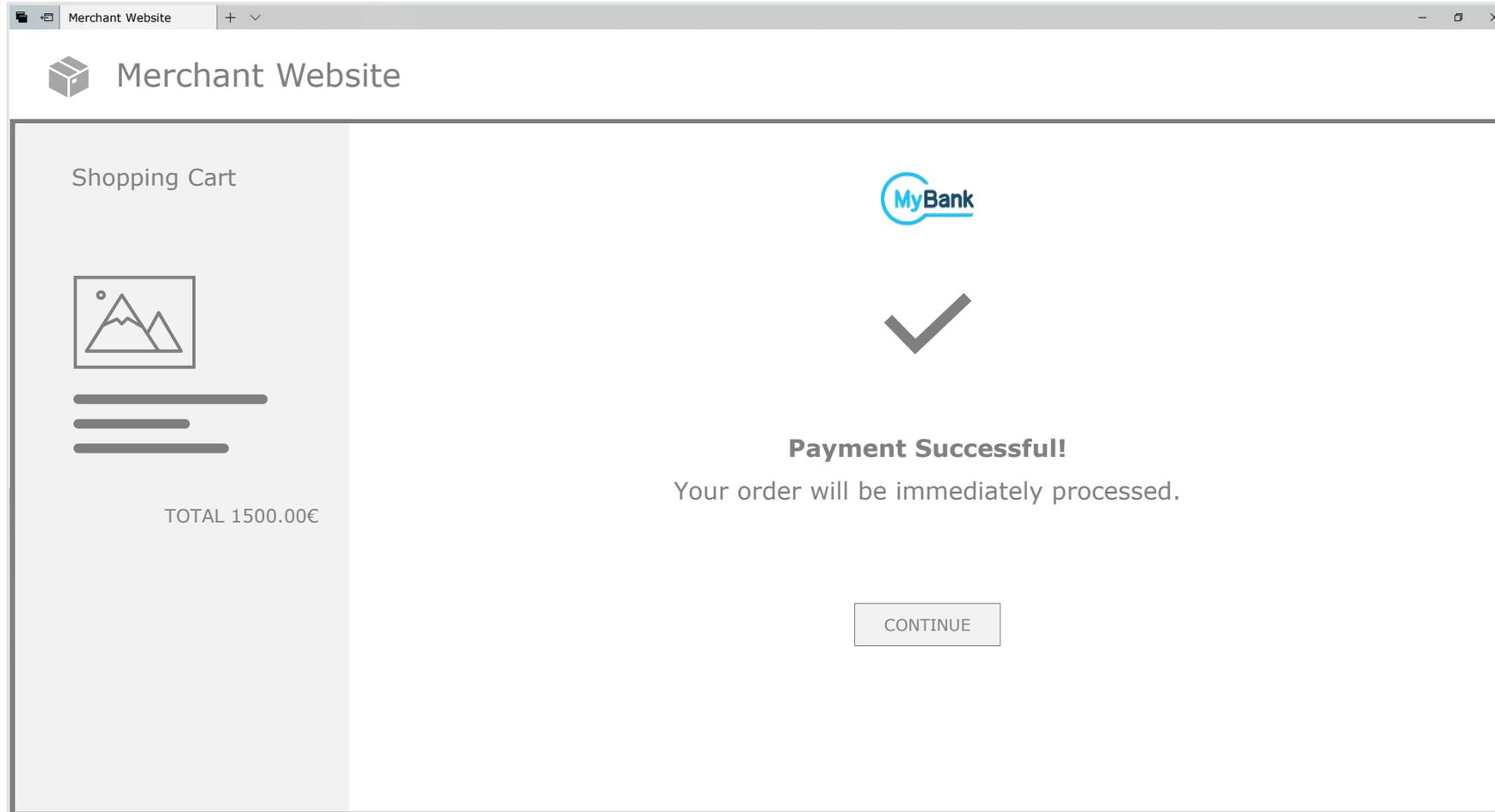
The screenshot shows a desktop browser window titled "Payer PSP" with the "BLUE BANK" logo and a clock showing 2:30. The main content area is a payment confirmation form. On the left, under "Beneficiary", the name "Jane Smith" is entered. Below it, the "IBAN" field contains "IT25Y*****". The "Beneficiary Bank" field contains "Seller Bank". The "Amount" field shows "1500,00 €", the "Fee" field shows "0,50 €", and the "Total Amount" field shows "1500,50 €". The "Description" field contains "#765476387GHJ". On the right, under "Sender", the name "Mario Rossi" is entered. Below it, the "Bank Account" field contains "*****6745". At the bottom right, there are two buttons: "Cancel" and "Confirm".

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



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.

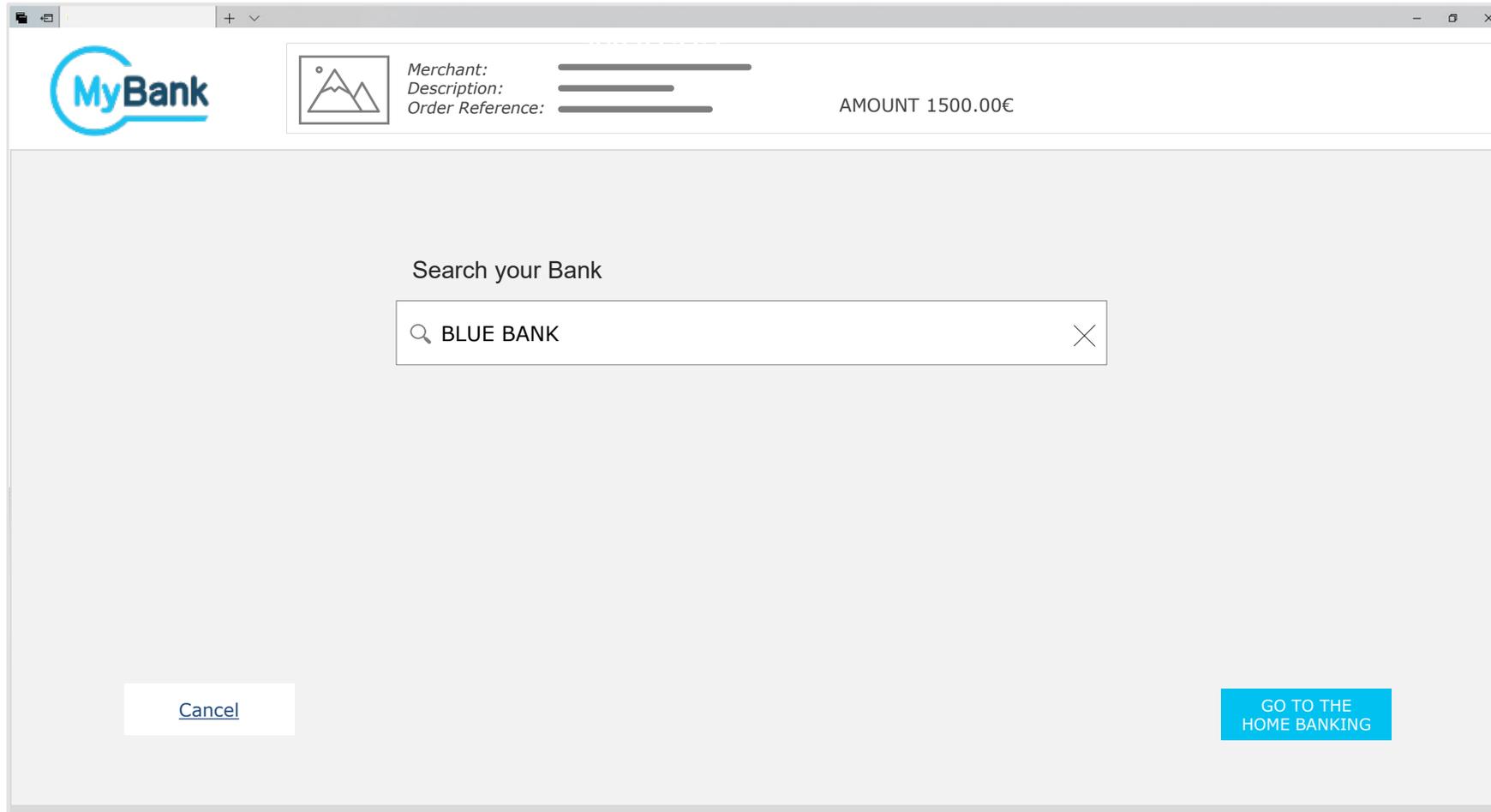


After the redirection the Seller's result screen is shown to the Buyer.

MyBank Classic User Experience starting from a Payment Link



MyBank Classic User Experience starting from a Payment Link



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 proceed with the Payment.

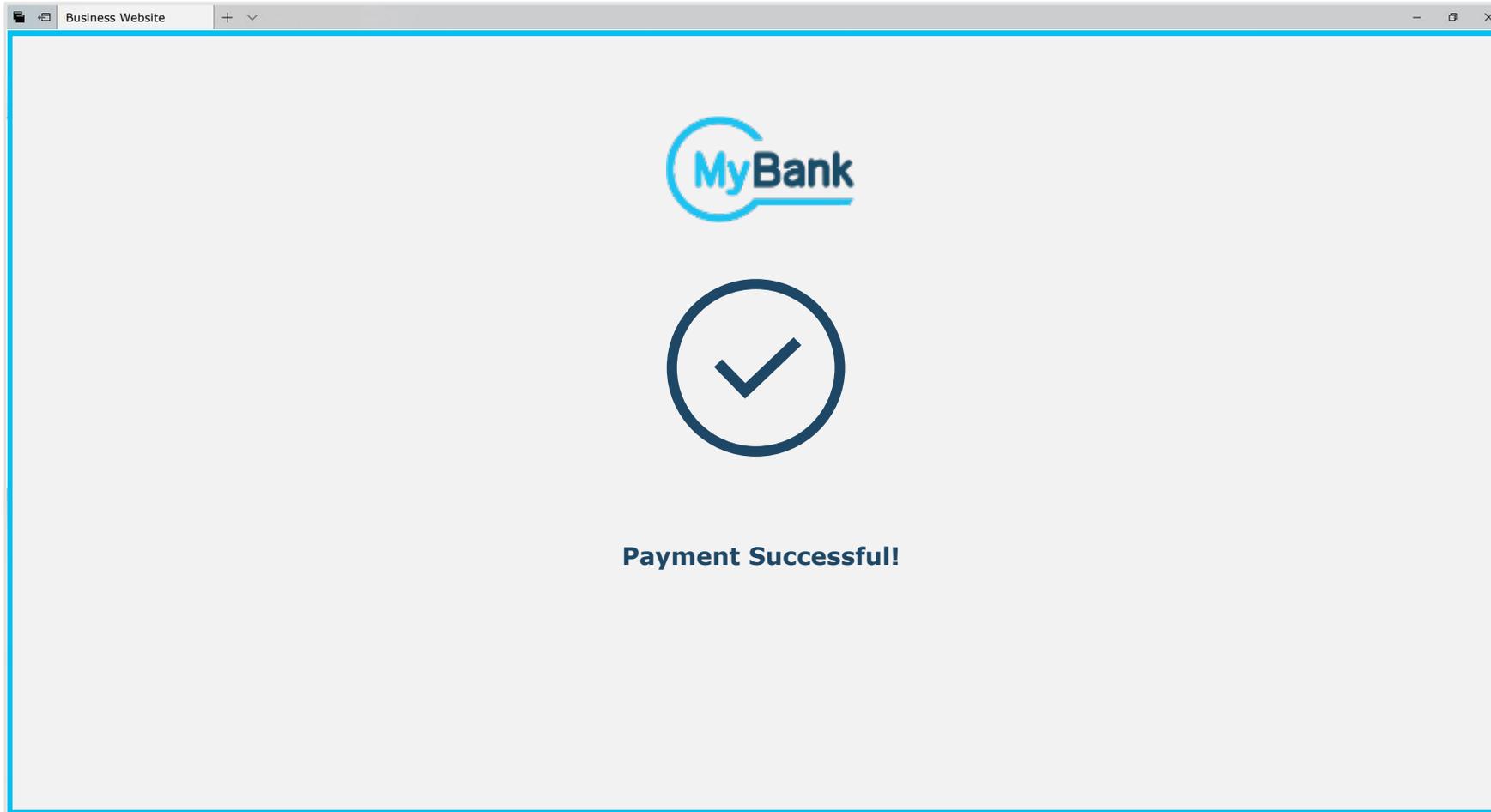


MyBank Classic User Experience starting from a Payment Link

The Buyer authenticates himself and authorises the MyBank transaction with the usual MyBank Experience

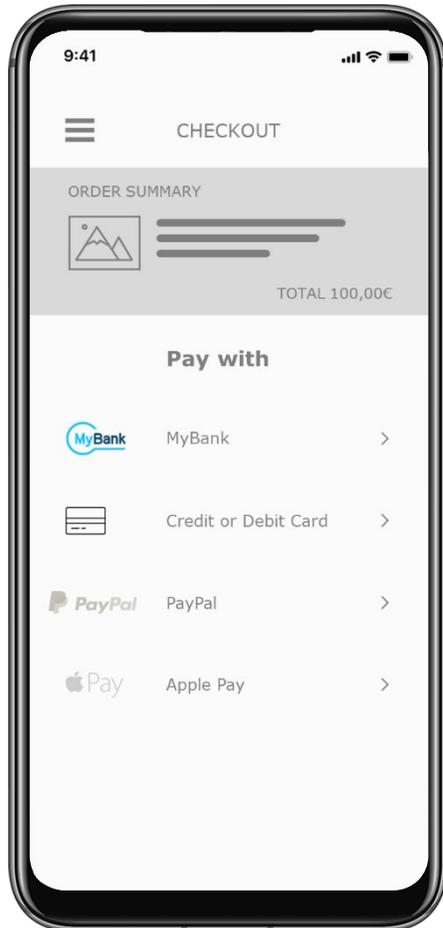


MyBank Classic User Experience starting from a Payment Link

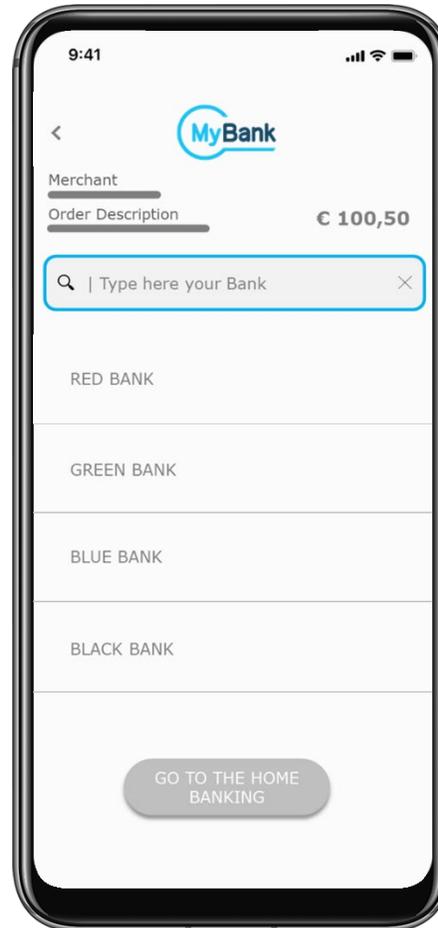


A result page from the PSP that provide the payment link service is shown to the Buyer.

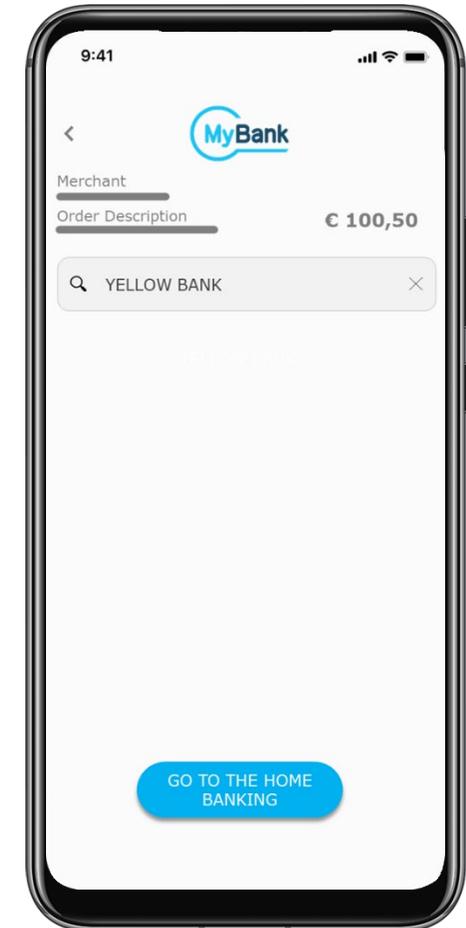
MyBank Classic User Experience on Mobile



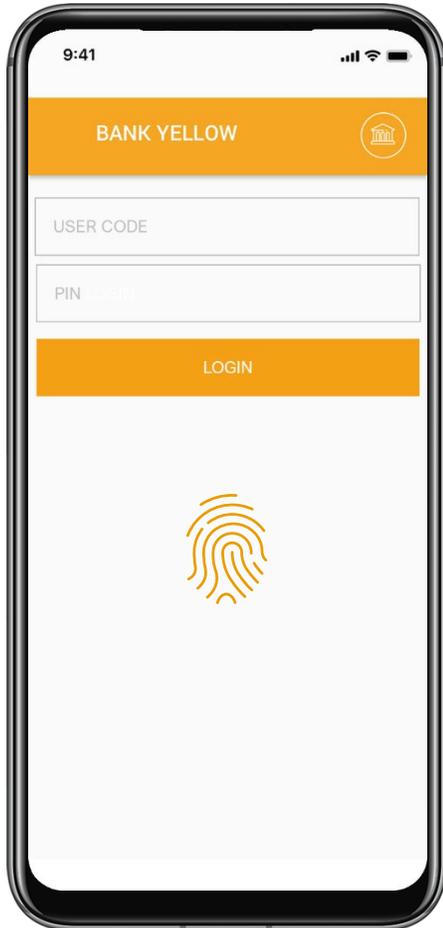
On the checkout page, the Buyer selects MyBank among the available payment methods.



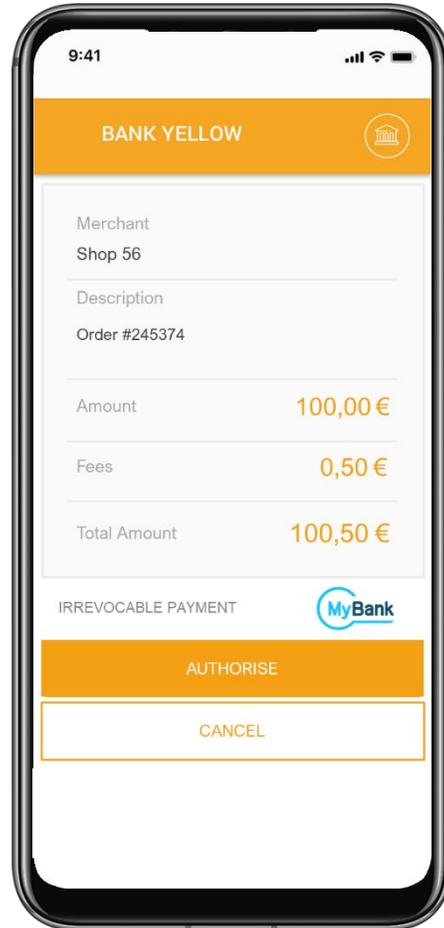
The Buyer sees the screen where he can search for his PSP. By default, the list shows the TOP PSPs and then all the PSPs alphabetically ordered.



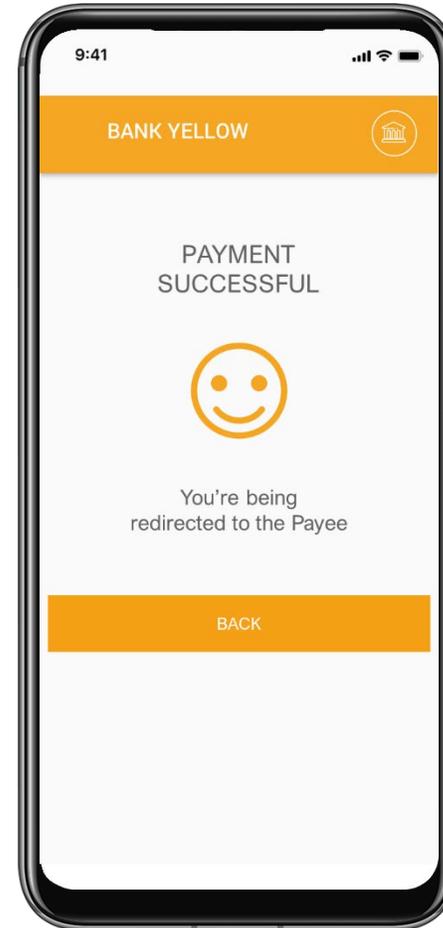
If necessary, the Buyer starts to digit the name to easily find his Buyer PSP within the list of all MyBank Buyer PSP. The Buyer selects the Buyer PSP and confirm the choice.



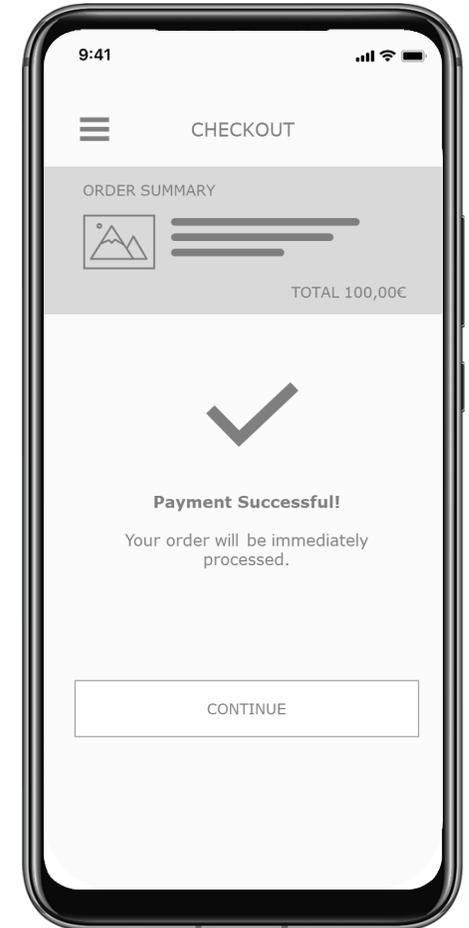
The Buyer lands on his Buyer PSP's Mobile Banking or Mobile App and authenticates himself with the usual credentials and mechanism



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.