AppSwitch
best practice example

Successful payment flow

User completes payment without any interruptions.

1) Merchant app - Initiate payment
2) MobilePay - Log on
3) MobilePay - Confirm payment
4) MobilePay - Processing payment
5) Merchant app - Payment completed

Interrupted payment flow 1

User interrupts payment flow by forcing a return to merchant app.

1) Merchant app - Initiate payment
2) MobilePay - Log on
3) MobilePay - Confirm payment
4) MobilePay - Processing payment
5) Merchant app - Payment interrupted
6) Merchant app - Payment completed

Interrupted payment flow 2

User interrupts payment flow by going to phone's home screen or closing down MobilePay. Payment flow resumed.

1) Merchant app - Initiate payment
2) MobilePay - Log on
3) MobilePay - Confirm payment
4) MobilePay - Processing payment
5) Home screen - Payment interrupted
6) Merchant app - Continue latest payment
7) Merchant app - Payment interrupted
8) Merchant app - Payment completed

Interrupted payment flow 3

User interrupts payment flow by going to phone's home screen or closing down MobilePay. Payment flow NOT resumed.

1) Merchant app - Initiate payment
2) MobilePay - Log on
3) MobilePay - Confirm payment
4) MobilePay - Processing payment
5) Home screen - Payment interrupted
6) Merchant app - Continue latest payment
7) Merchant app - Start screen

MobilePay

The Football Shop

Boots:	80,00 EUR
Socks:	20,00 EUR
Bag:	38,00 EUR
Total:	**138,00 EUR**
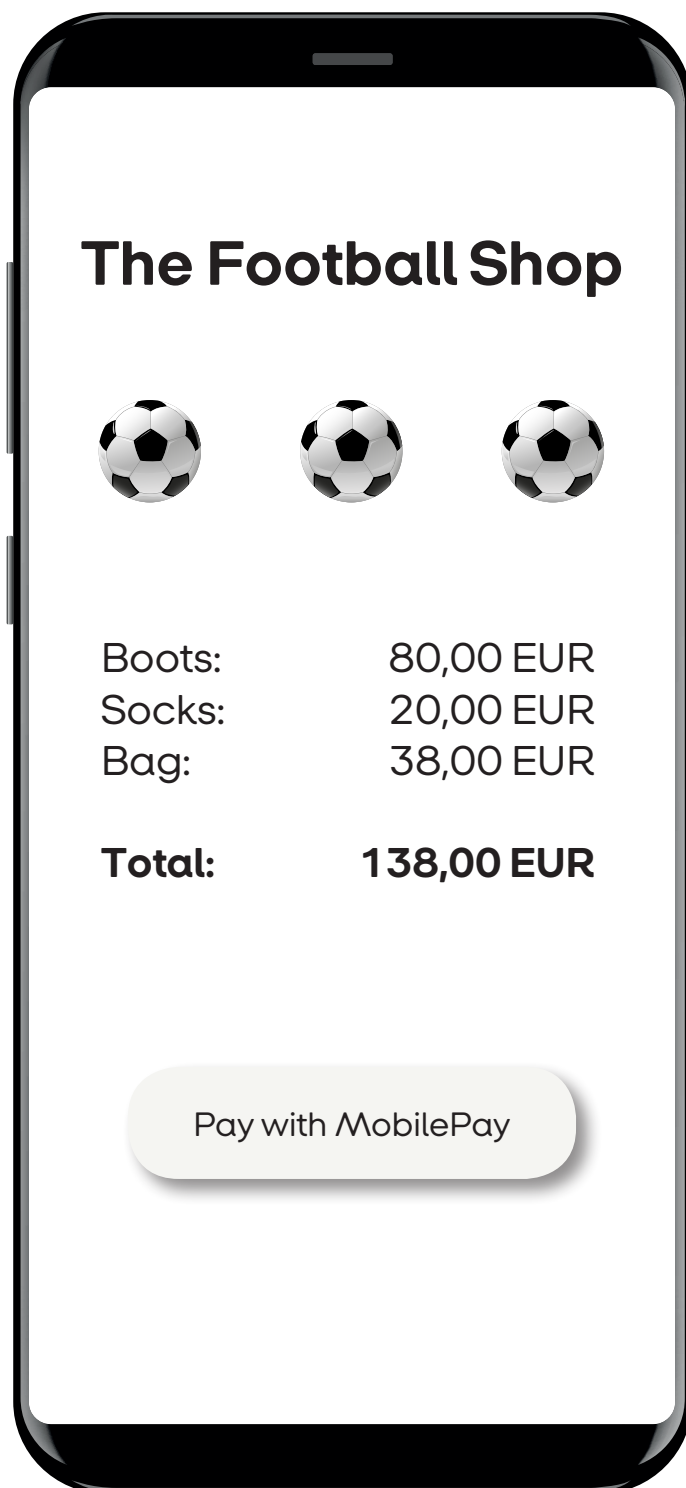
Pay with MobilePay

Customer has selected all the desired items and is ready for checkout. Customer chooses 'Pay with MobilePay'.
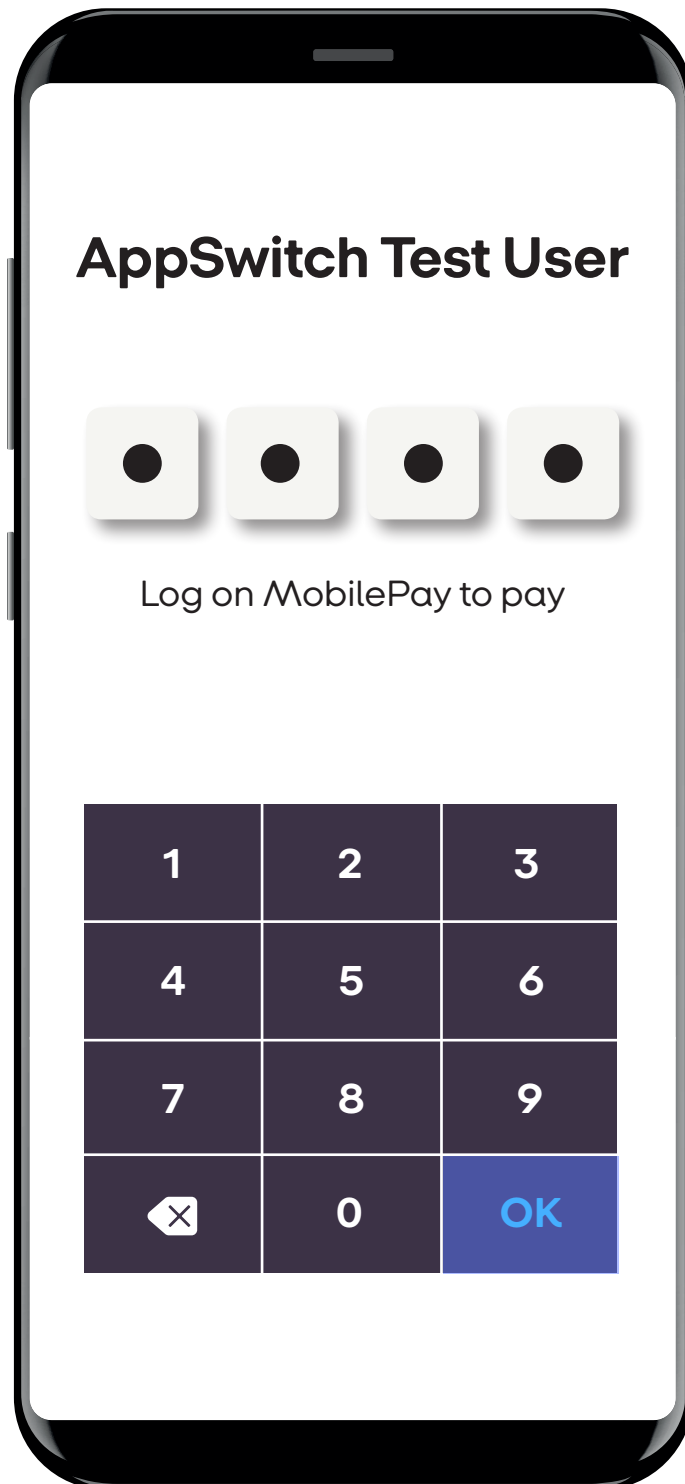
Merchant app - Log on


Merchant app switches to MobilePay and user is presented with a log on screen. User enters password and continues by pressing 'OK'.

12.10.2017

138,00 EUR

Payable to

The Football Shop

> **Swipe to pay**
> Selected: MasterCard
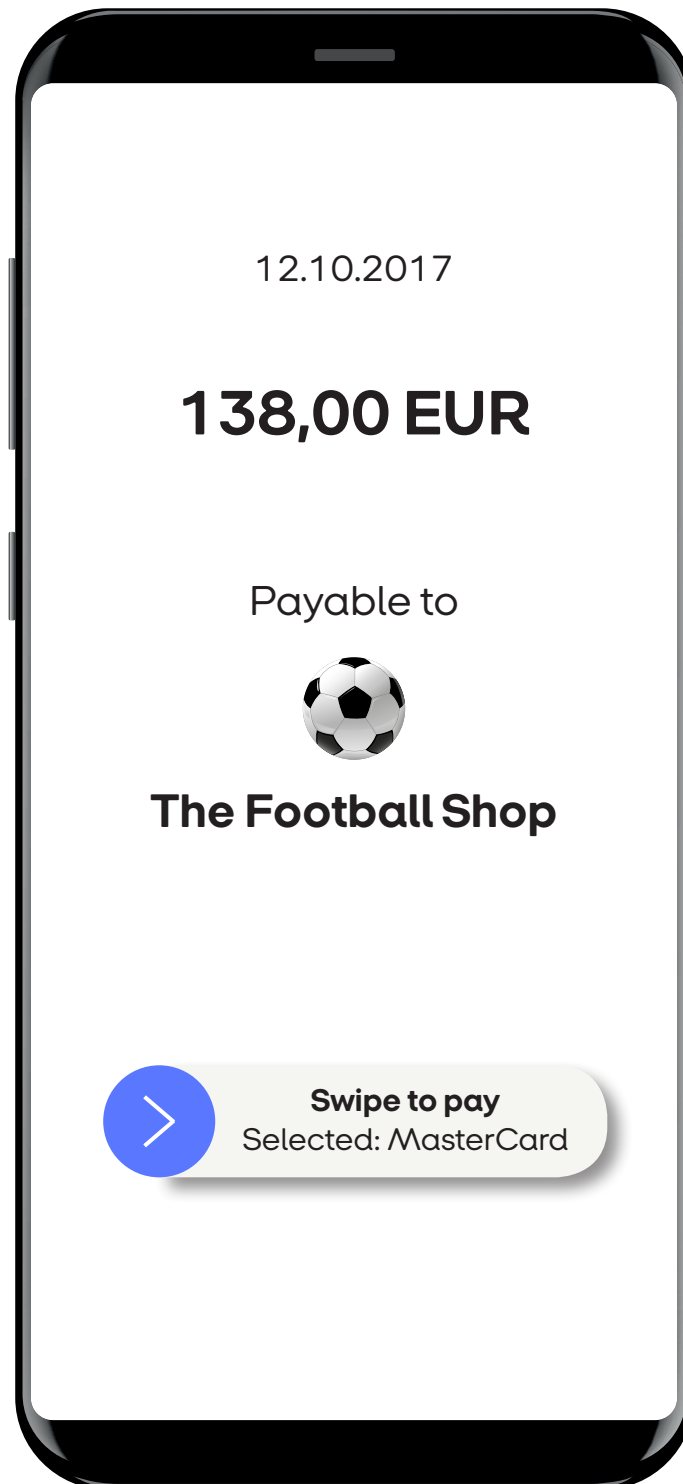
User is presented with a confirm screen and swipes to accept payment. Alternatively, user chooses to interrupt the payment flow before swiping. In this case no reservation will be created.

Merchant app - Processing payment

Back to The Football Shop
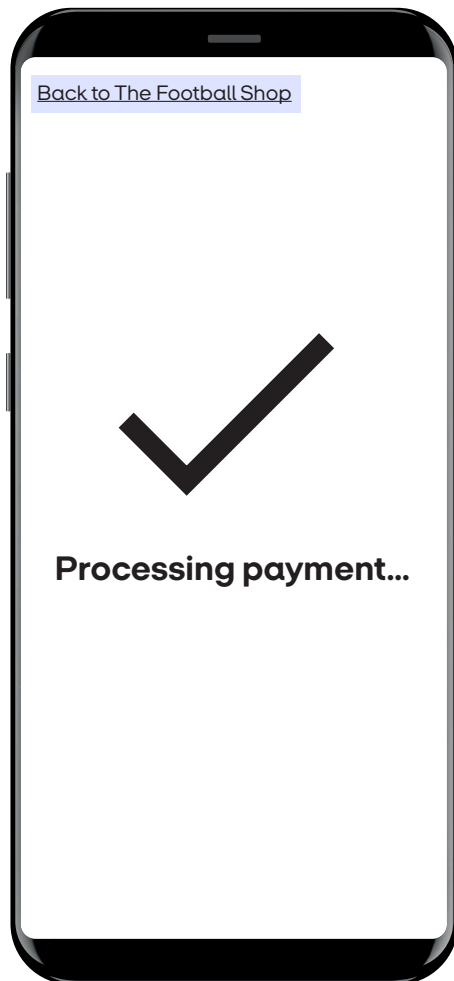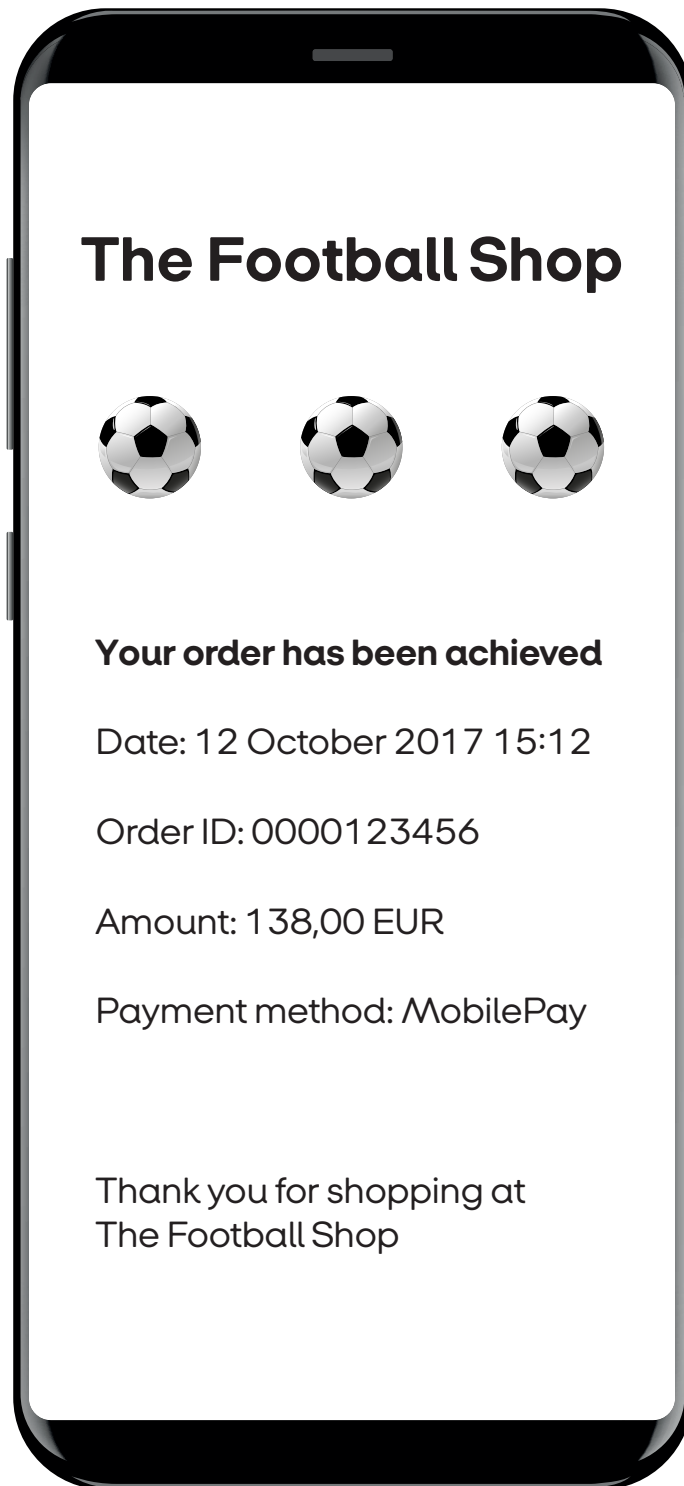
Processing payment...

MobilePay is processing the payment and user awaits return to merchant app.

There are two possibilities to interrupt payment flow:

1) User forces a return to merchant app by pressing back via link or the home button (only iOS).

2) User goes to phone's home screen or closes down MobilePay.

If user chooses to interrupt payment flow after swipe, the payment is still being processed at MobilePay's backend, which means that a reservation is created. In general, we recommend to cancel reservations if they are older than a certain 'time-to-live' set by merchant. MobilePay has a scheduled job, which cancels all active reservations after seven days. However, the recommendation is still to go with a merchant cancellation, thus minimizing the time money is reserved on a customer's account.

The Football Shop

Your order has been achieved

Date: 12 October 2017 15:12

Order ID: 0000123456

Amount: 138,00 EUR

Payment method: MobilePay

Thank you for shopping at
The Football Shop

Once user is succesfully back in merchant
app, a final receipt for the current transaction
is presented.

Merchant app - Payment Interrupted

The Football Shop

Please wait

Looking up order...

Total: 138,00 EUR

> Betal med MobilePay
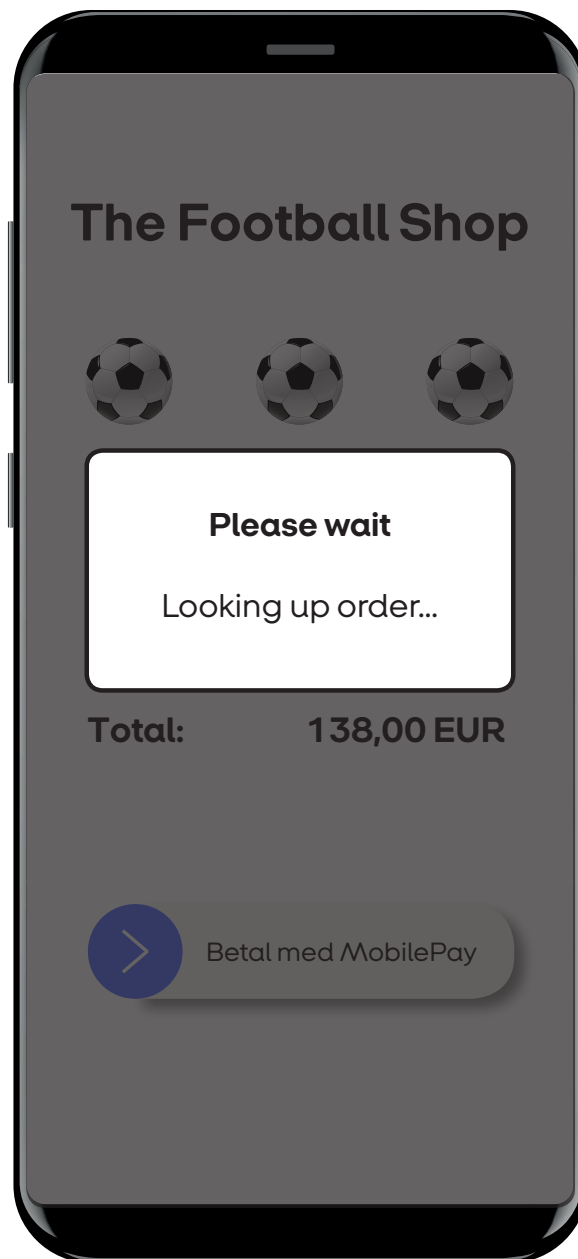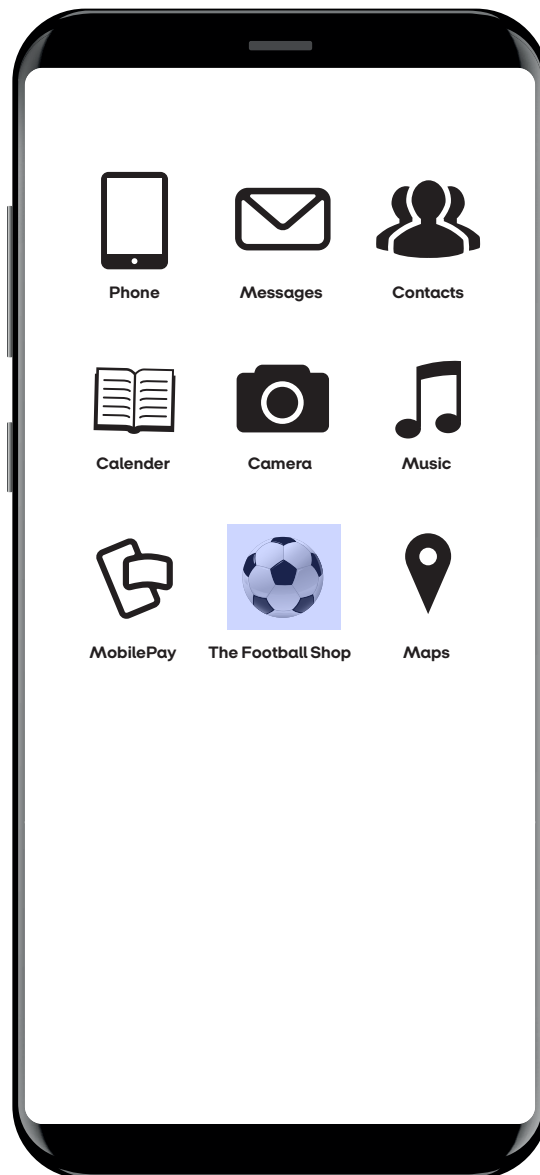
Payment succesfully completed

User returns to merchant app from MobilePay confirm screen (after swipe). Merchant app must call 'Payment Status API' in order to ask for payment status on the latest order. If everything is OK, then proceed by calling 'Capture Amount API'. Otherwise 'Cancel Reservation API' must be called.

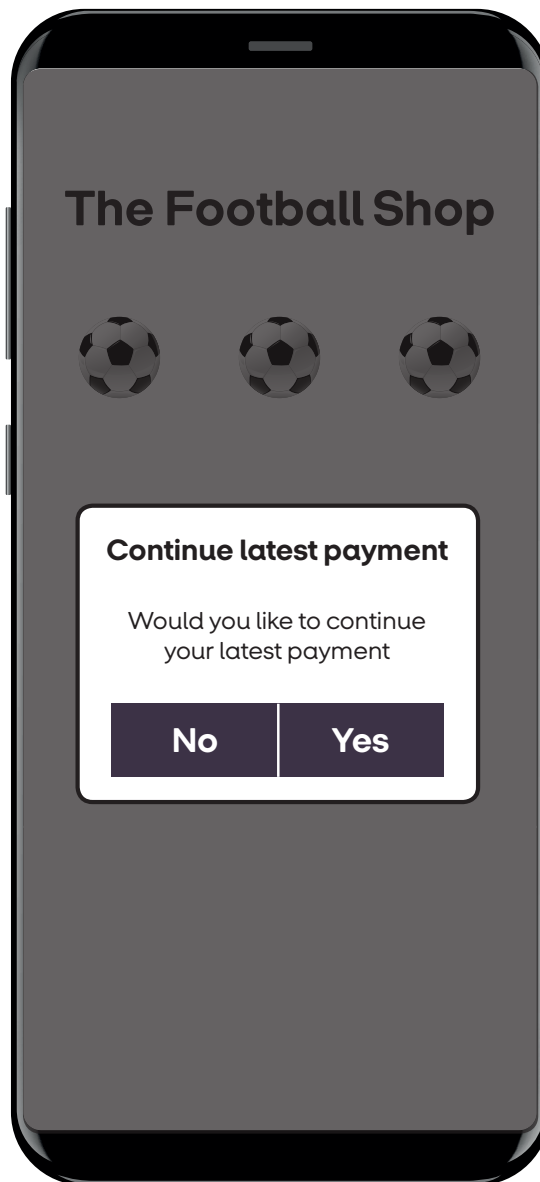MobilePay

Home screen - Payment interrupted

Once user is on home screen, there are two options:

1) User does nothing more and never returns to merchant app (within a reasonable time frame). Merchant must then call 'Cancel Reservation API'.

2) User opens merchant app. Alternatively, merchant can push a message to user in order to check interrupted transaction in merchant app.

Merchant app - Continue latest payment

The Football Shop

Continue latest payment

Would you like to continue
your latest payment

No	Yes

When user activates merchant app after
MobilePay payment flow has been interrupted,
the merchant app should ask user if he/she will
continue the latest payment.

If user chooses 'No', then call 'Cancel Reservation
API' and navigate user to merchant app start
screen. If user chooses 'Yes', then call 'Payment
Status API' and if everything is OK, then proceed
by calling' Capture Amount API'. Otherwise
'Cancel Reservation API' must be called.

MobilePay

Merchant app start screen.