

AppSwitch best practice example

Successful payment flow

User completes payment flow 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.

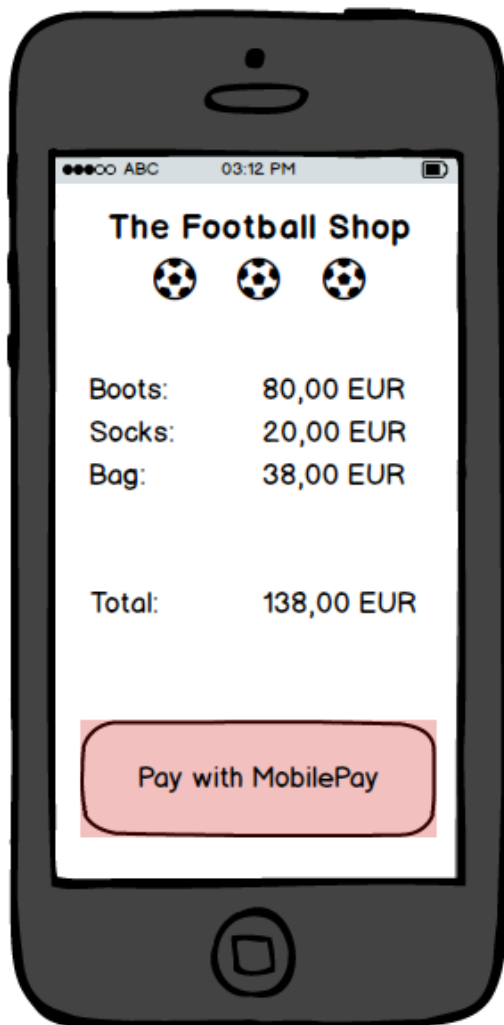
- 1) Merchant app - Initiate payment
- 2) MobilePay - Log on
- 3) MobilePay - Confirm payment
- 4) MobilePay - Processing payment
- 5) Home screen - Payment interrupted
- 6) Merchant app - Continue latest payment
- 7) Merchant app - Payment interrupted
- 8) Merchant app - Payment completed

Interrupted payment flow 3

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

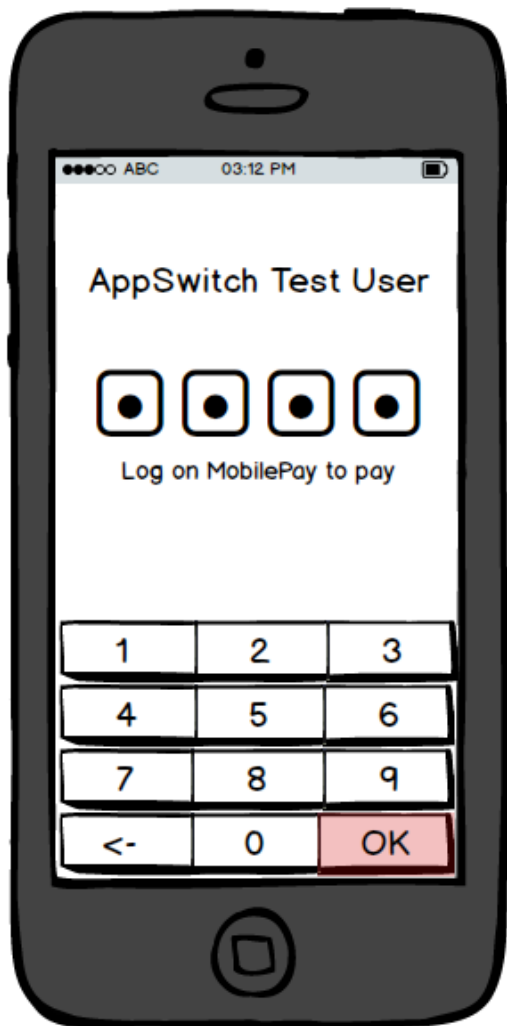
- 1) Merchant app - Initiate payment
- 2) MobilePay - Log on
- 3) MobilePay - Confirm payment
- 4) MobilePay - Processing payment
- 5) Home screen - Payment interrupted
- 6) Merchant app - Continue latest payment
- 7) Merchant app - Start screen

Merchant app - Initiate payment



Customer has selected all the desired items and is ready for checkout. Customer chooses "Pay with MobilePay".

MobilePay - Log on



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

MobilePay - Confirm payment



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.

MobilePay - Processing payment



Automatic switch back to Merchant app

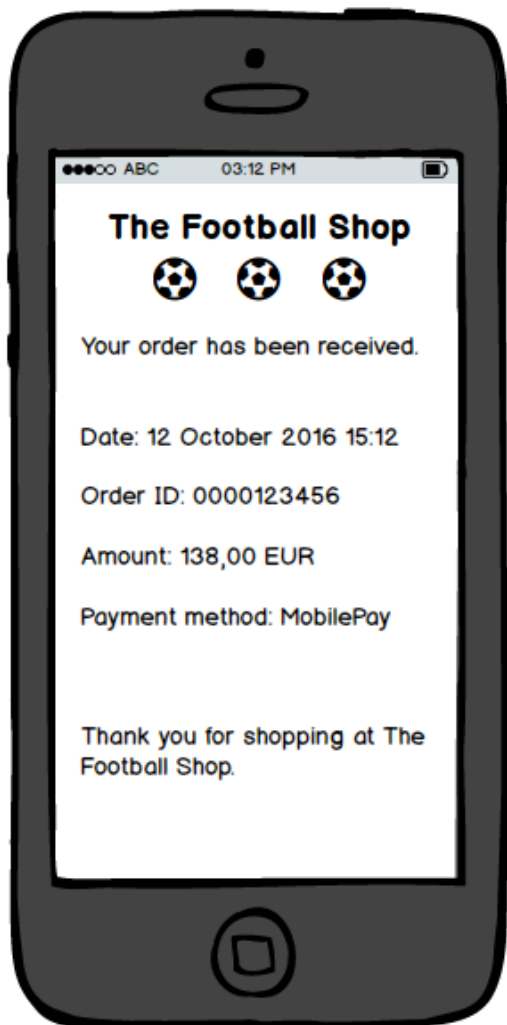
MobilePay is processing the payment and user awaits return to merchant app.

There are two possibilities to interrupt payment flow:

- 1) User forces a return to merchant app by pressing back via button or link (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.

Merchant app - Payment completed



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

Merchant app - Payment interrupted



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.

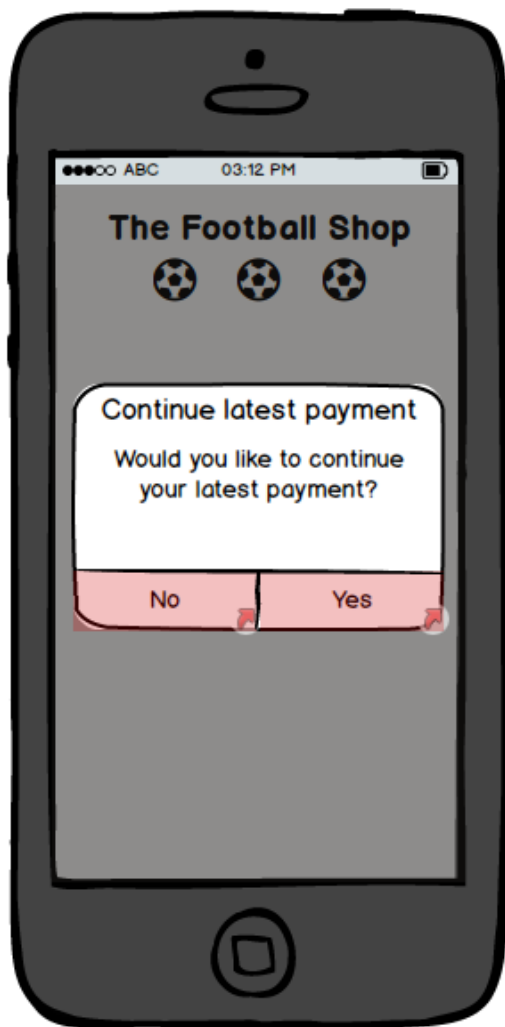
Home screen - Payment interrupted



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



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 the 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.

Merchant app - Start screen



Merchant app start screen.