Danske Bank App to App Guide

Danske Bank

Making more possible

Contents

What is App to App?

App to App will allow a customer to complete an authentication using Danske's Mobile Bank Apps. TPPs (Third Party Providers) are provided with new useable endpoints which will deep link customers into our mobile banking apps that have been installed on their devices, to complete an Account Information Service Provider (AISP) or Payment Initiation Service Provider (PISP) authentication journey.

Once the authentication journey has been completed by the customer they will be re-directed back to your app.

Customers are increasingly using mobile apps for banking, payments and e-commerce and prefer biometrics for authentication as suggested by the numbers below:

1. There has been a 354% increase in current account channel interactions from 2012-17 for apps.[1]
2. 72% of the UK adult population will bank via a phone app by 2023.[2]
3. 93% customers transacting on mobile **prefer biometrics** to passwords and 92% banks worldwide want to adopt it. [3]
4. Biometric verification can reduce check-out time by 85%, resulting in an estimated 70% drop in cart abandonment. [3]

Customer journey overviews

The flow charts on the following pages show you our customer journeys.

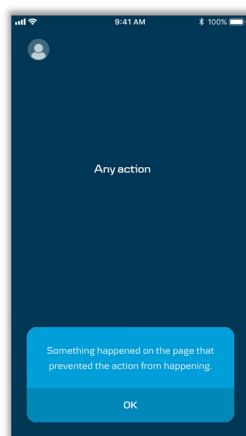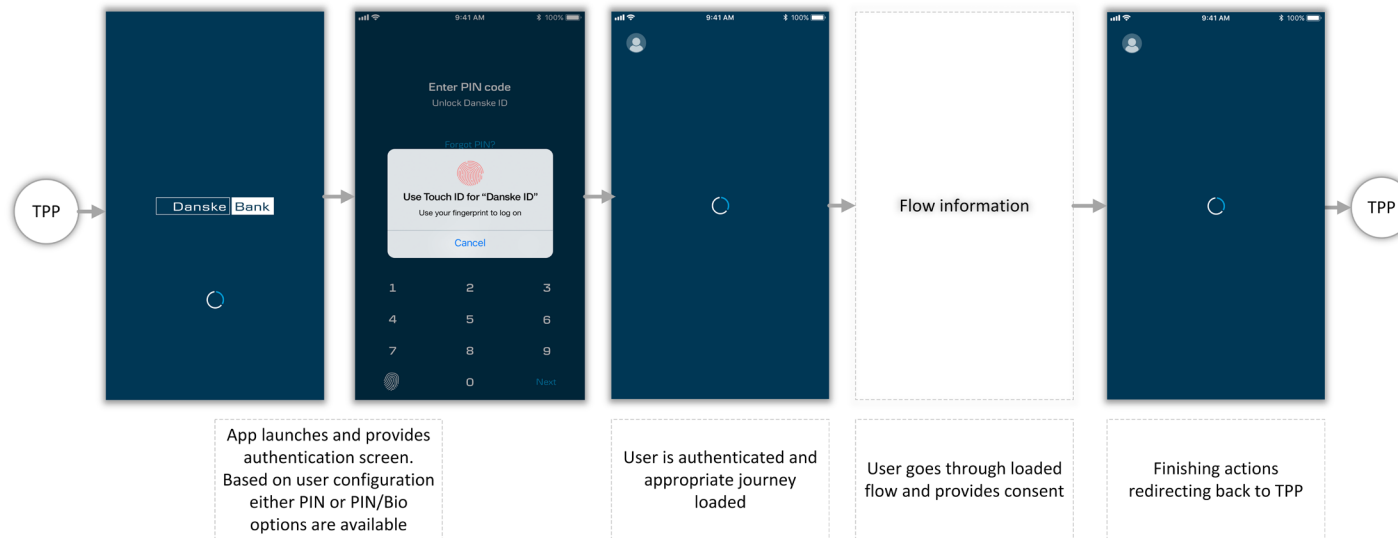- App to app journey schematic
- General App to App flow
- Account information sharing
- Account payment selection journey

- Confirmation of funds journey
- Payment with pre-selected account
- Setting up a domestic standing order
- Setting up a future dated payment

The customer journeys shown in the following pages cover personal account journeys for Danske Bank. The business account journeys are identical.
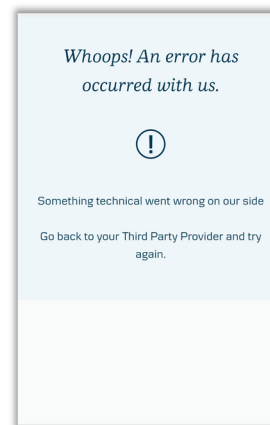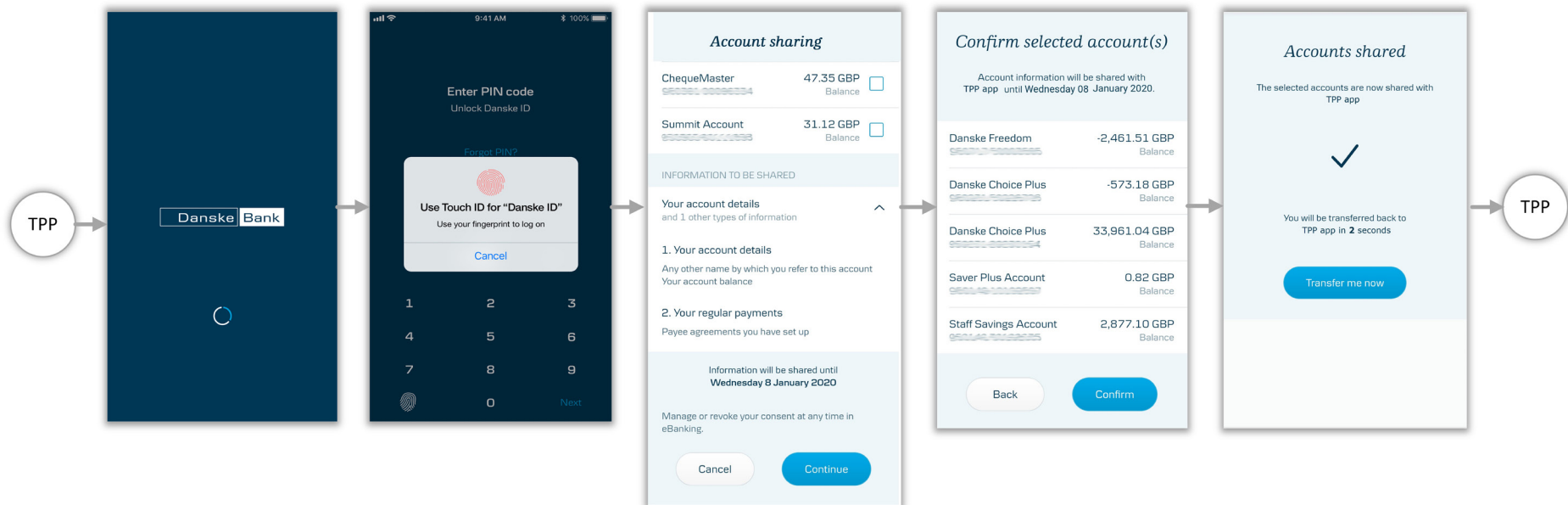
Concept of solution for App to App switch

TPP

Danske ID installed on the same device?

Yes | No

New App2App

Biometric authentication in app

Enter PIN code
Unlock Danske ID

Use Touch ID for "Danske ID"
Use your fingerprint to log on

Cancel

1	2	3
4	5	6
7	8	9
	0	

Confirm your payment
Please check if the information is correct before you confirm.

YOU'RE PAYING FROM
Danske Choice Plus   39,986.66 GBP
                            Balance

YOU'RE PAYING TO
Bob Clements

PAYMENT INFORMATION
Amount
20.00 GBP
Payment date
08.08.2019

Back   Confirm

No changes to user journeys

Redirect back to TPP

Works today

2 steps authentication in a web

Log on to Danske Bank
<TPP> request a standing order from one of your accounts. Please log on to confirm the request.
User ID
Enter your Business eBanking User ID
Password
Enter your Business eBanking password

Cancel   Continue

Select other log on method
MobileID

Help for log on
First time log on
Forgotten user ID
Error in user-id or password

Log on to Danske Bank
eSafeID device: FAKE013069
Security code
Enter security code

Cancel   Log on

Help for log on
First time log on
Forgotten user ID
Error in user-id or password

More information
Register for Business Banking
FAQ

Confirm your payment
Please check if the information is correct before you confirm.

YOU'RE PAYING FROM
Danske Choice Plus   39,986.66 GBP
                            Balance

YOU'RE PAYING TO
Bob Clements

PAYMENT INFORMATION
Amount
20.00 GBP
Payment date
08.08.2019

Back   Confirm

Confirming request journey

Redirect back to TPP

TPP

App to App general flow

TPP → App launches and provides authentication screen. Based on user configuration either PIN or PIN/Bio options are available → User is authenticated and appropriate journey loaded → Flow information (User goes through loaded flow and provides consent) → Finishing actions redirecting back to TPP → TPP

Danske Bank

Enter PIN code
Unlock Danske ID

Forgot PIN?

Use Touch ID for "Danske ID"
Use your fingerprint to log on

Cancel

1	2	3
4	5	6
7	8	9
	0	Next

App launches and provides authentication screen. Based on user configuration either PIN or PIN/Bio options are available

User is authenticated and appropriate journey loaded

Flow information

User goes through loaded flow and provides consent

Finishing actions redirecting back to TPP

Any action

Something happened on the page that prevented the action from happening.

OK

Example of app error

Whoops! An error has occurred with us.

(!)

Something technical went wrong on our side

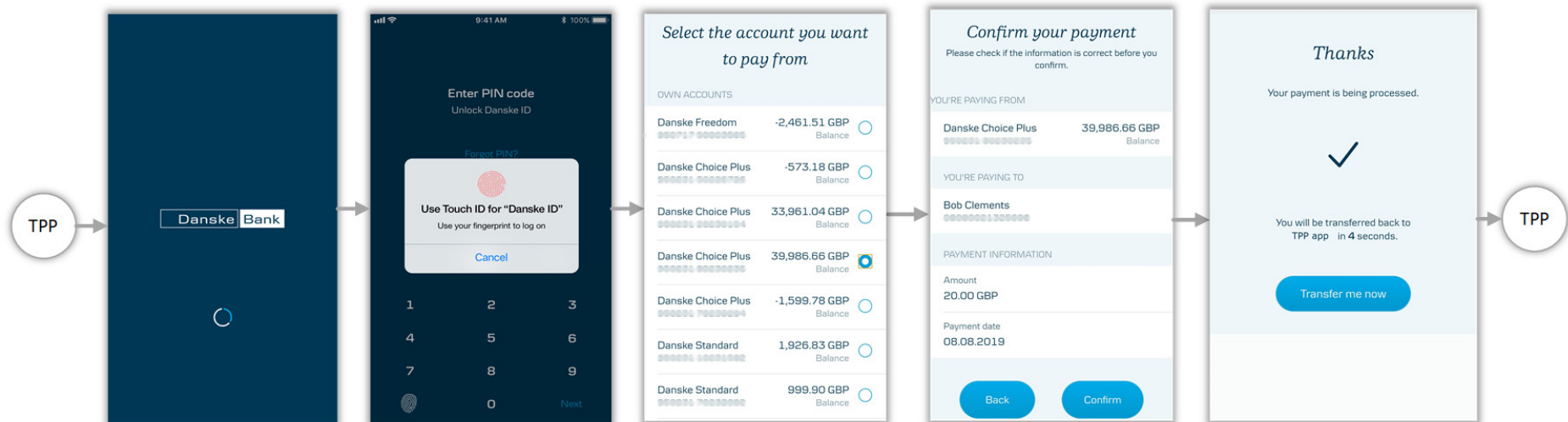Go back to your Third Party Provider and try again.

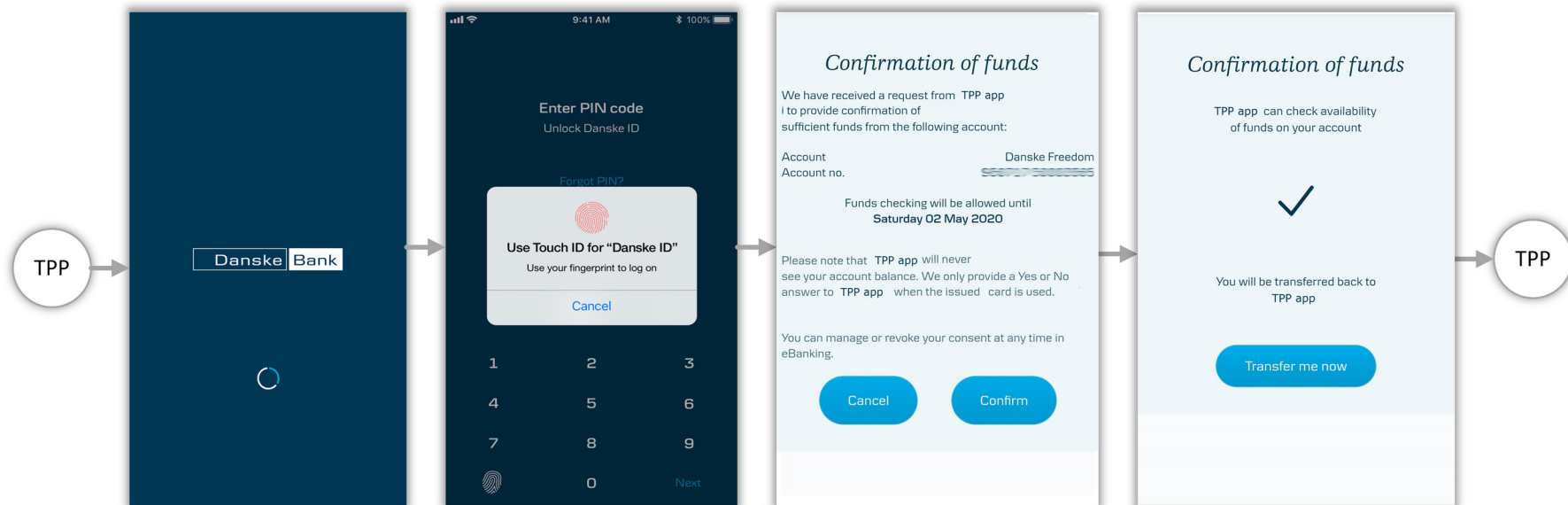Example Open Banking journey error

Account information sharing journey

Account payment selection journey
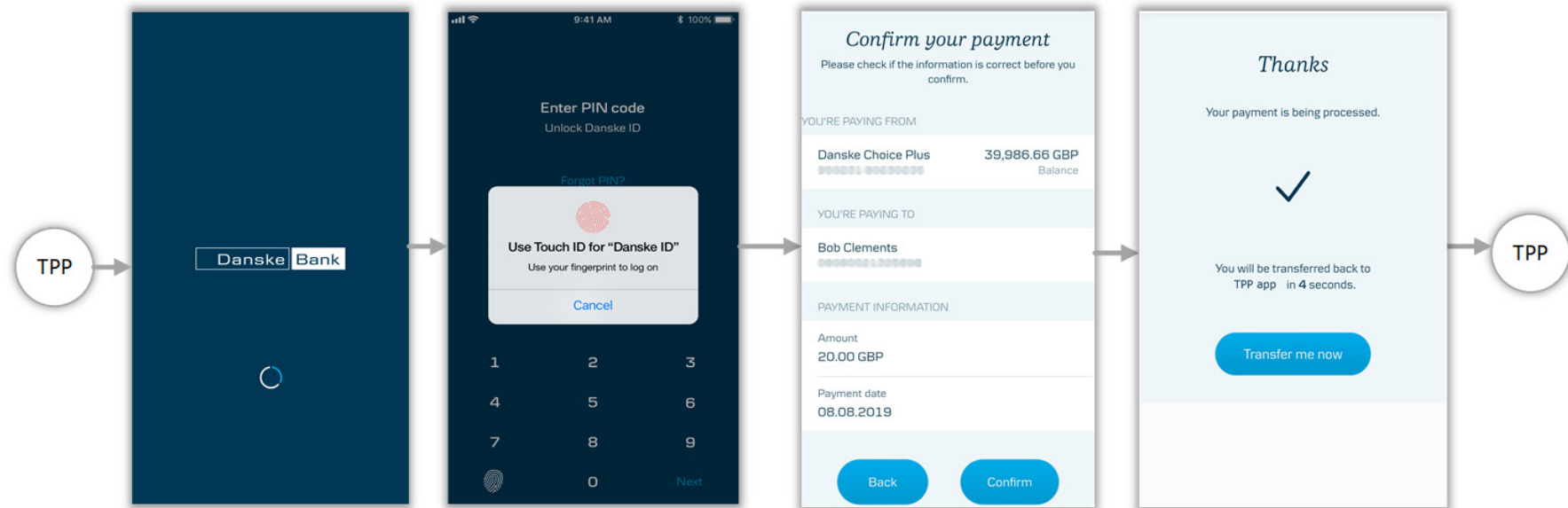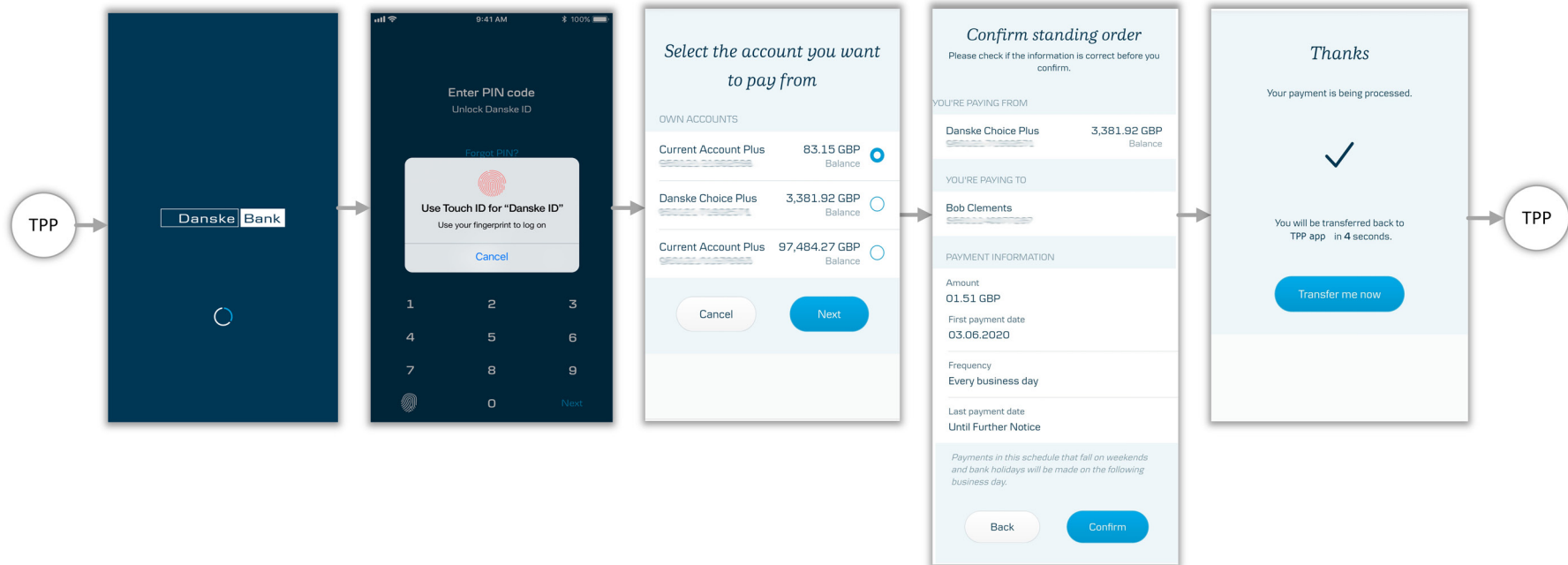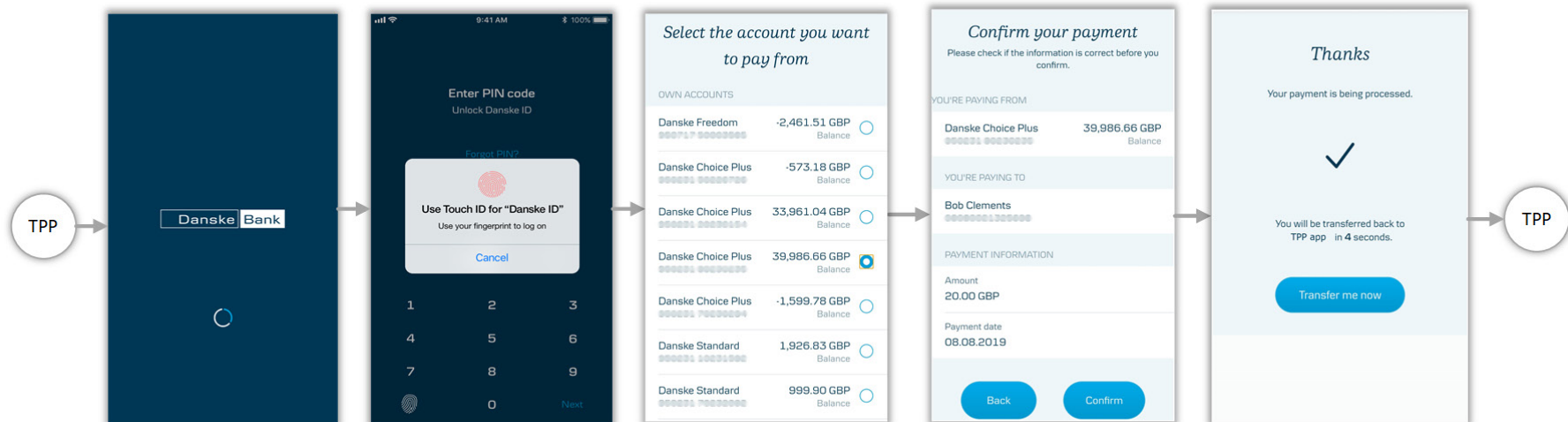
Confirmation of funds journey

Payment with pre-selected account

Setting up a domestic standing order

TPP

Danske Bank

9:41 AM · 100%

Enter PIN code
Unlock Danske ID

Forgot PIN?

Use Touch ID for "Danske ID"
Use your fingerprint to log on

Cancel

1	2	3
4	5	6
7	8	9
	0	Next

Select the account you want to pay from

OWN ACCOUNTS

Current Account Plus · 83.15 GBP
Balance

Danske Choice Plus · 3,381.92 GBP
Balance

Current Account Plus · 97,484.27 GBP
Balance

Cancel · Next

Confirm standing order
Please check if the information is correct before you confirm.

YOU'RE PAYING FROM

Danske Choice Plus · 3,381.92 GBP
Balance

YOU'RE PAYING TO

Bob Clements

PAYMENT INFORMATION

Amount
01.51 GBP

First payment date
03.06.2020

Frequency
Every business day

Last payment date
Until Further Notice

Payments in this schedule that fall on weekends and bank holidays will be made on the following business day.

Back · Confirm

Thanks

Your payment is being processed.

✓

You will be transferred back to TPP app in **4** seconds.

Transfer me now

TPP

Setting up a future dated payment

Available App to App customer journeys

Journey	OBIE API version	Authentication journey	Customer account type
AISP	Account information V2.0 V3.1.2	Account information (Also includes re-authorisation)	Personal Business
PISP	Payment initiation V2.0 V3.1.2	Domestic single immediate payment Domestic standing order Domestic future dated payment	Personal Business

App to App launch approach

- Danske Bank apps are launched individually by device type (iOS and Android)

- The launch will go live on 13 September for both personal and business customers

Notes

- Any Danske Bank customer who doesn't have the Mobile Bank App on their device will be directed to our existing browser authentication journey

- Availability of App to App is dependent on the customer upgrading their mobile app to the relevant version

- Authentication via Danske's Mobile Bank App is also open to browser-based TPPs

Frequently asked questions

1. **Why are there more endpoints for App to App?**

   The discoverable endpoints for App to App are available by customer account type. You will need to use the relevant endpoint to allow customers to deep link to the specific app for their customer account type.

2. **Will the existing discoverable endpoints still be available?**

   The existing discoverable endpoints will remain live and we will notify you of any changes in future editions of this document.

3. **What if customers don't have the relevant Danske Mobile Bank App?**

   Customers who do not have the app installed on their device will be re-directed to the browser to start their authentication journey as they do today.

4. **What version of the app is required to support App to App functionality?**

   Customers will need versions 5.0 (Android) 1 1.0 (iOS) or above. Customers who do not have these versions, or above, installed on their device will be directed to the browser to start their authentication journey as they do today.

5. **What if customers have the Dankse Mobile Bank App installed, but have not registered for mobile banking?**

   Customers will be prompted to register to use the App. If a customer chooses not to register the App, they will be redirected to the browser route.

6. **What if other errors happen?**

   In most cases customers will be re-directed to the browser or TPP, depending on the error.

We welcome your feedback as it helps us to continually improve our products and services. Contact us at open.banking@danskebank.co.uk