



Danske Bank App to App Guide

Danske Bank

Making more possible

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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

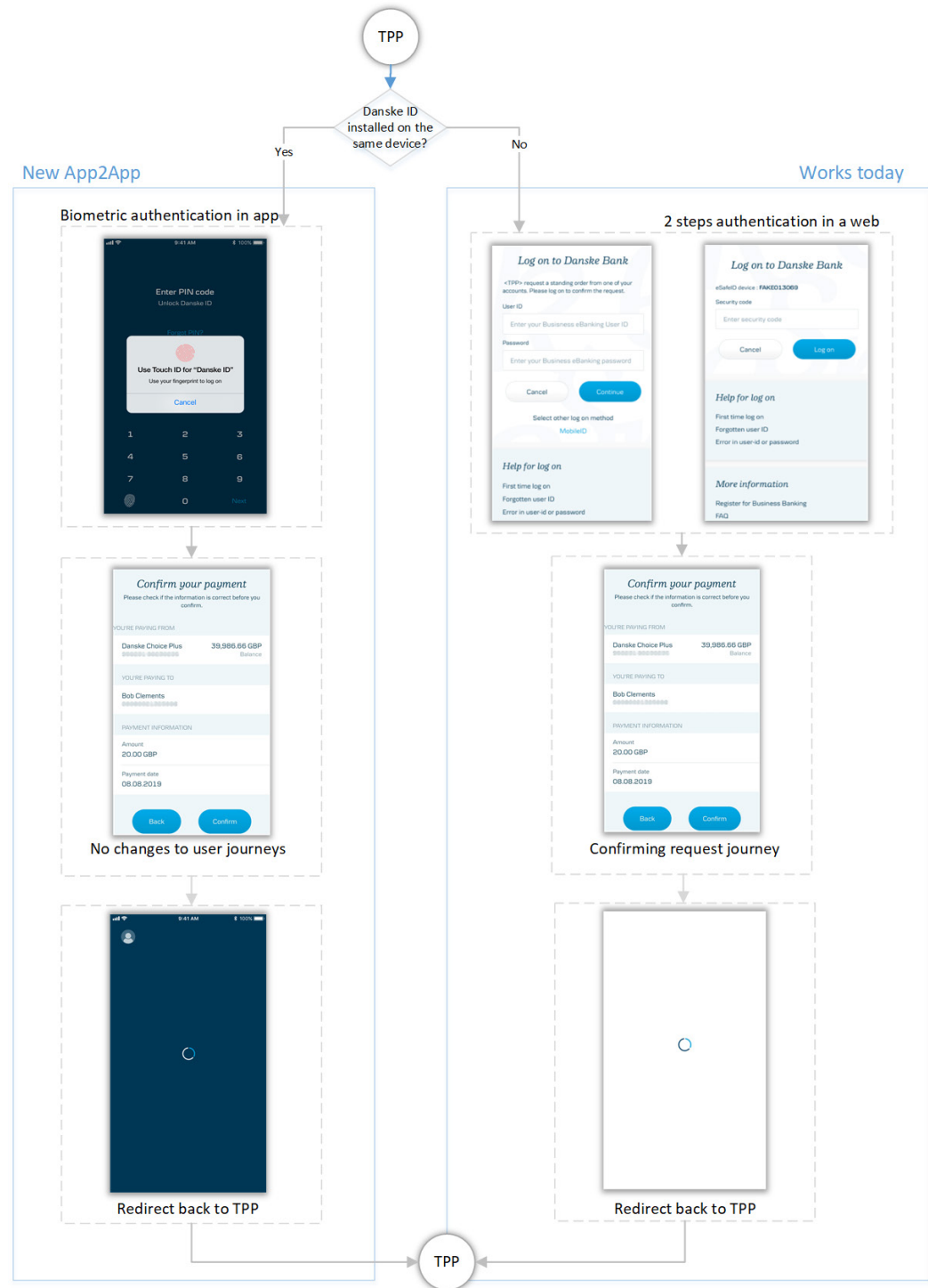


The flow charts on the following pages show you our customer journeys.

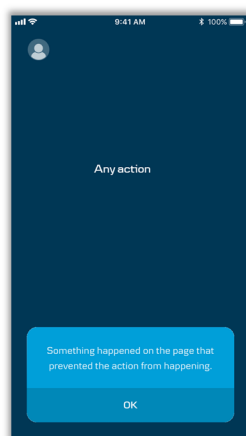
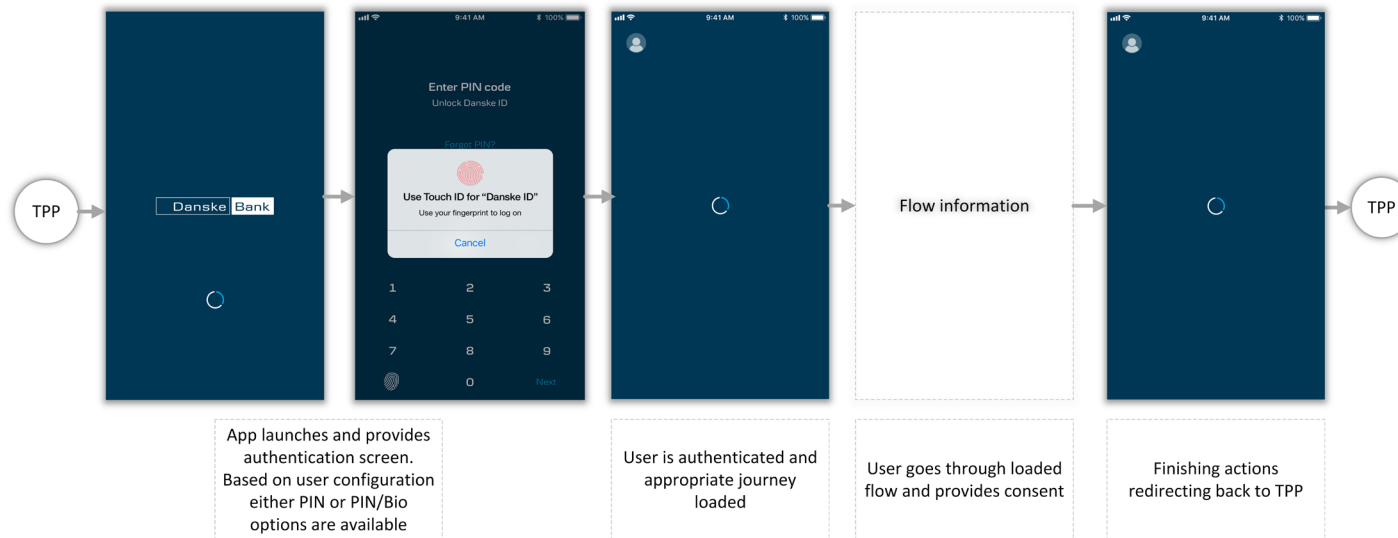
- App to app journey schematic
- General App to App flow
- Account information sharing
- Account payment selection journey
- Confirmation of funds journey
- Payment with pre-selected account
- Setting up a domestic standing order
- Setting up a future dated payment

The customer journeys shown in the following pages cover personal account journeys for Danske Bank. The business account journeys are identical.

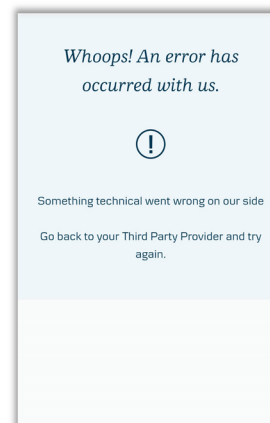
Concept of solution for App to App switch



App to App general flow

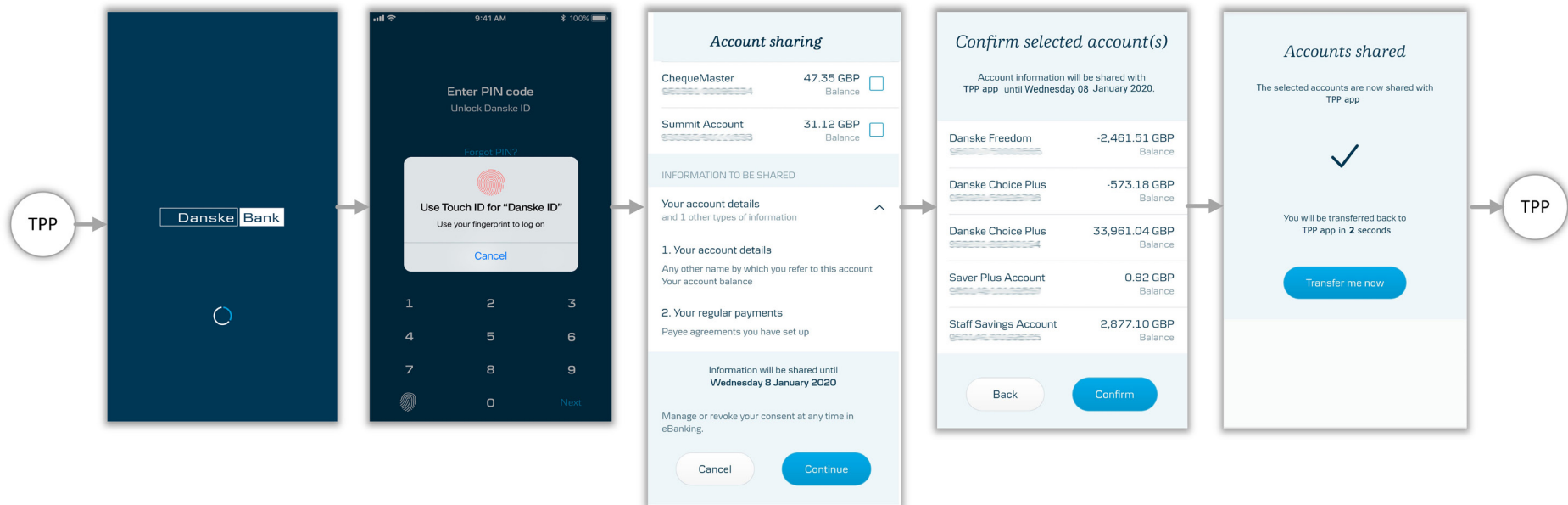


Example of app error

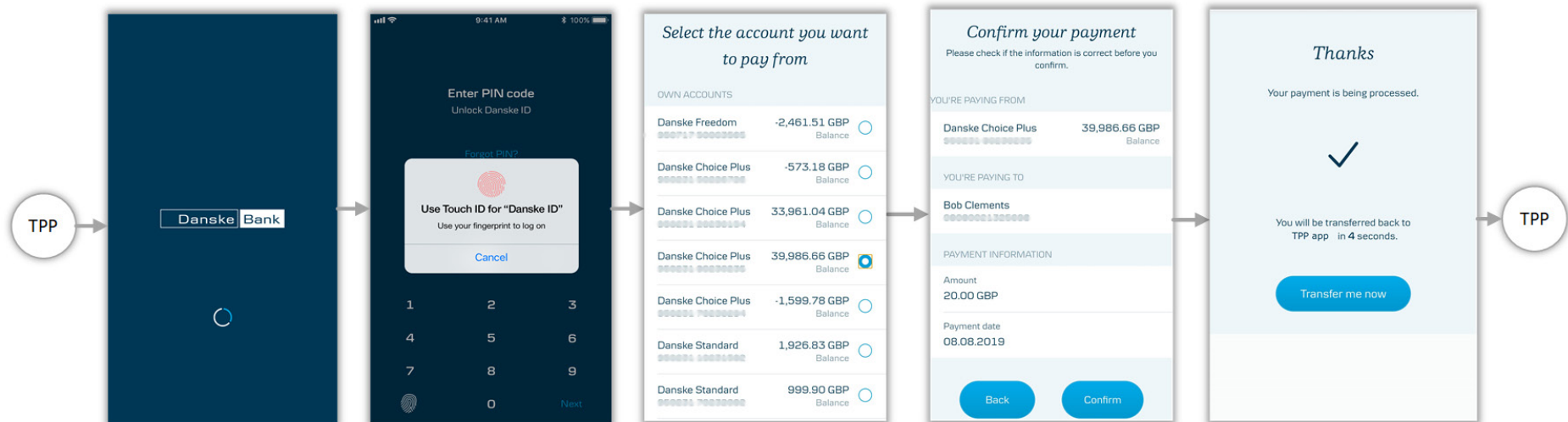


Example Open Banking journey error

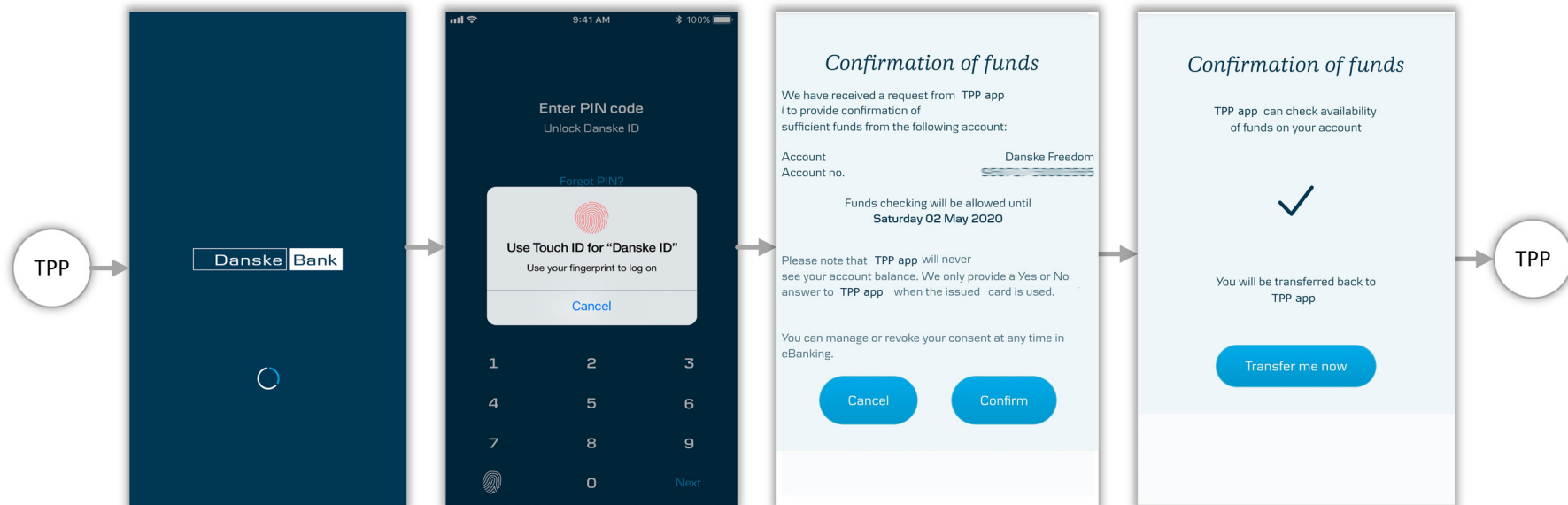
Account information sharing journey



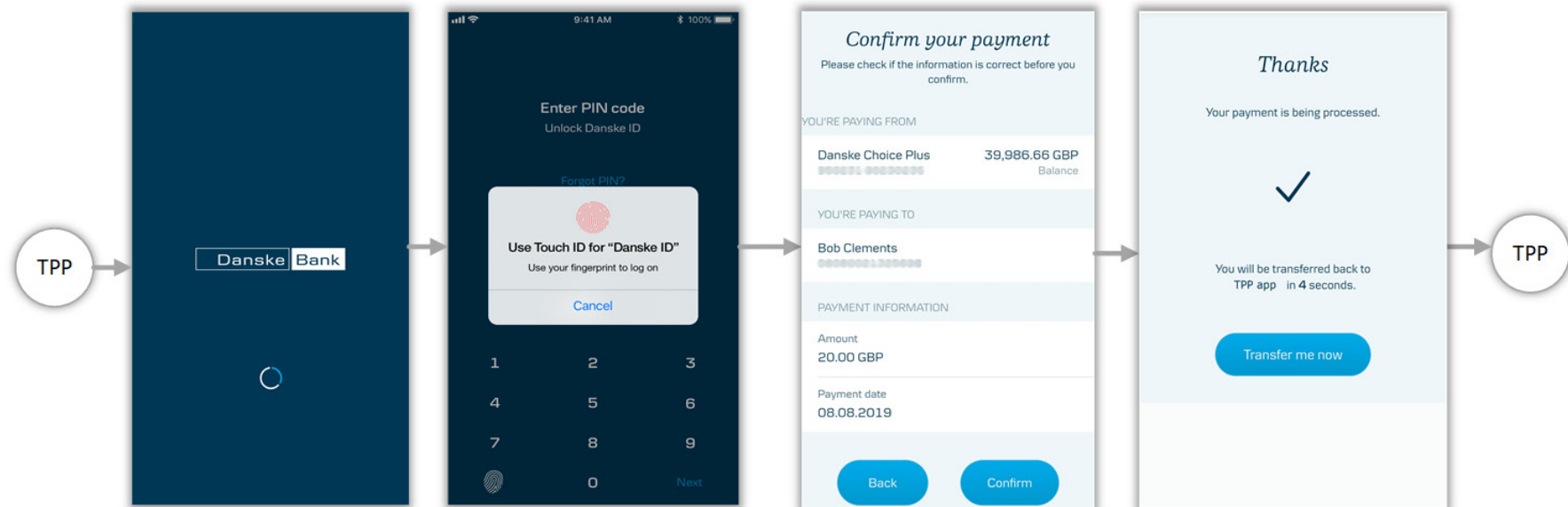
Account payment selection journey



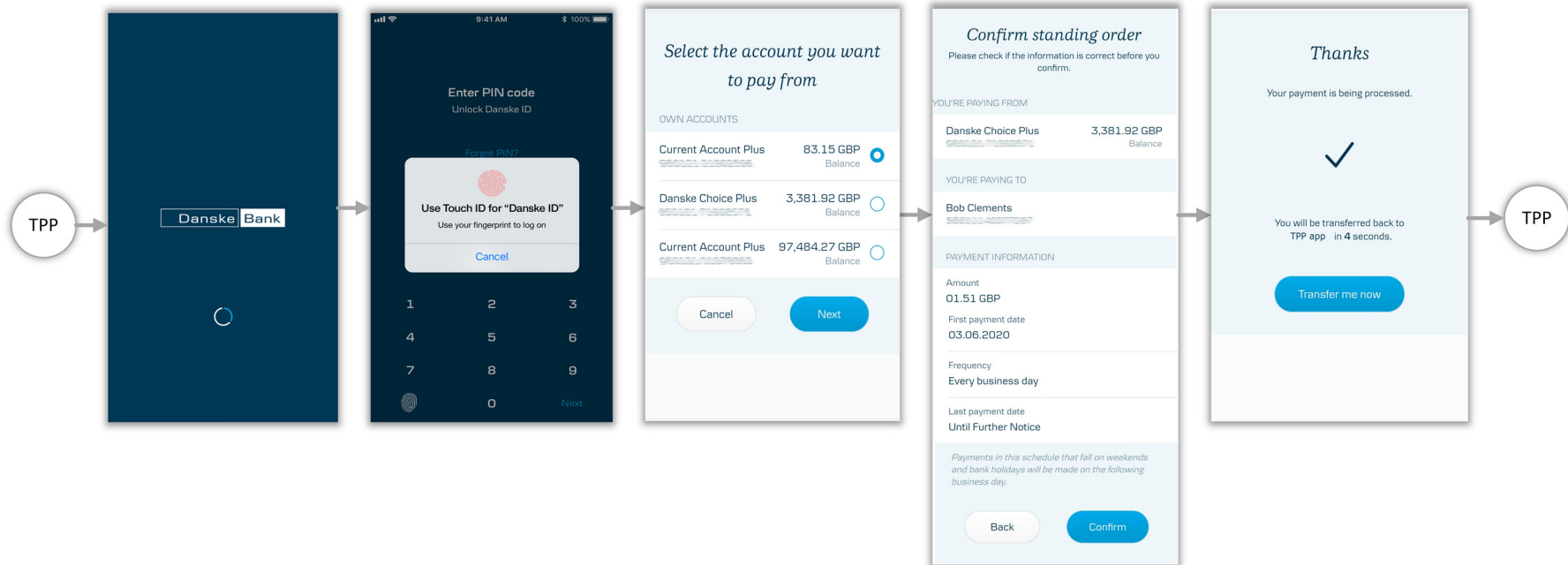
Confirmation of funds journey



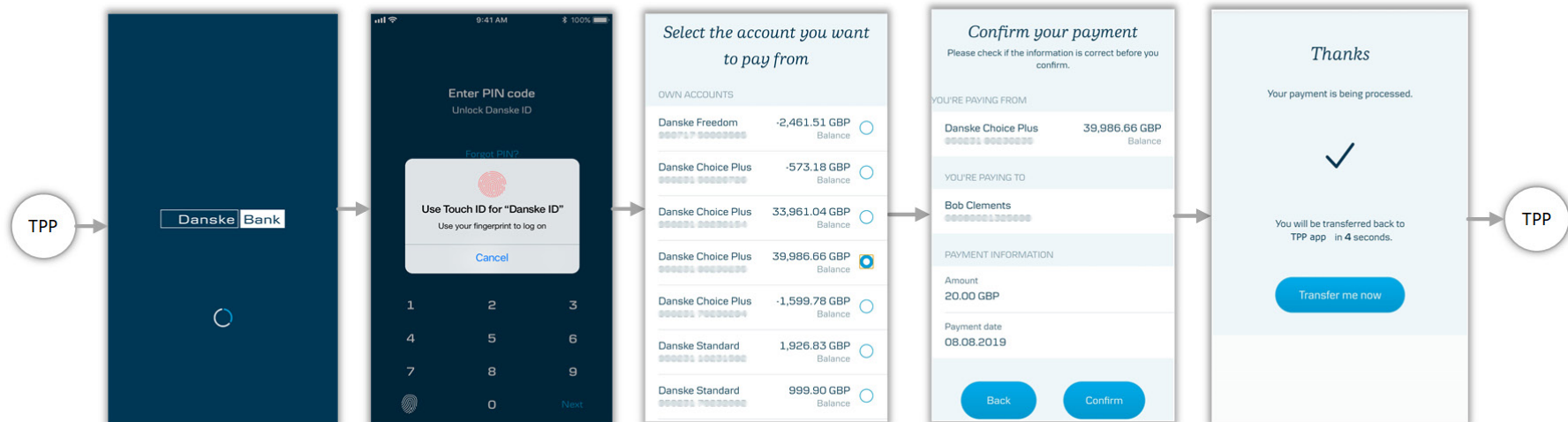
Payment with pre-selected account



Setting up a domestic standing order



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 Danske ID mobile 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

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