Actor "Payer\nPSU" as PSU
participant "TPP\nMerchant" as Merchant
participant "Bank\nASPSP" as ASPSP

' ASPSP, PSU, PISP come from PSD2 definitions

Title Pay Later: Basic Flow and Resources with consent

skinparam noteFontStyle Bold
skinparam noteBorderColor Black

== Consent setup ==
Merchant -> ASPSP: Consumer Consent Request
Activate ASPSP
note left Merchant #LightBlue
Payment Options and Consent
end note
note right ASPSP #LightPink
Resource: Consumer Consent
end note
ASPSP -> Merchant: Consumer Consent Response
Deactivate ASPSP

Rnote over PSU, ASPSP #LightGreen
SCA
Strong Customer Authentication
End note

Merchant -> ASPSP: Consent Status Request
Activate ASPSP
note right ASPSP #LightPink
Resource: Consumer Consent Status
end note
ASPSP -> Merchant: Consent Status Response (Consent Id)
Deactivate ASPSP

== Loan Offer proposal ==
Merchant -> ASPSP: Loan Offer Request\n(Price and Consent Id)
Activate ASPSP
note left Merchant #LightBlue
Shopping Experience
end note
note right ASPSP #LightPink
Resource: Loan Offer
end note
ASPSP -> Merchant: Loan Offer Response\n(Loan Offer details)
Deactivate ASPSP

== Loan Payment setup ==
Merchant -> ASPSP: Post Loan Payment Request\n(Loan and Payment details)
Activate ASPSP
note left Merchant #LightBlue
User Check-Out
end note
note right ASPSP #LightPink
Resource: Loan Payment
end note
ASPSPP -> Merchant: Post LoanPayment Response
Deactivate ASPSPP

Rnote over PSU, ASPSPP #LightGreen
SCA
End note
Merchant -> ASPSPP: LoanPaymentStatus Request
Activate ASPSPP
note right ASPSPP #LightPink
Resource: Loan Payment Status
end note
ASPSPP -> Merchant: LoanPaymentStatus Response
Deactivate ASPSPP

== Void Loan Payment ==

Merchant -> ASPSPP: Void LoanPayment Request
Activate ASPSPP
note left Merchant #LightBlue
Void Loan
end note
note right ASPSPP #LightPink
Resource: Loan Payment
end note

ASPSPP -> Merchant: Void LoanPayment Response
Deactivate ASPSPP

@enduml
Pay Later: Basic Flow and Resources with consent

1. ConsumerConsent Request
2. ConsumerConsent Response

SCA
Strong Customer Authentication

3. ConsentStatus Request
4. ConsentStatus Response (Consent Id)

Loan Offer proposal

5. LoanOffer Request (Price and Consent Id)
6. LoanOffer Response (LoanOffer details)

Loan Payment setup

7. Post LoanPayment Request (Loan and Payment details)
8. Post LoanPayment Response

User Check-Out

SCA
Strong Customer Authentication

9. LoanPaymentStatus Request
10. LoanPaymentStatus Response

Void Loan Payment

11. Void LoanPayment Request
12. Void LoanPayment Response