1 PAY LATER – UPDATED FLOW – 04 OCTOBER 2018

```
@startuml
!include PayLater_Skin.iuml

Autonumber

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

' 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 -> ASPSPP: ConsumerConsent Request
Activate ASPSPP
note left Merchant #LightBlue
Payment Options and Consent
end note
note right ASPSPP #LightPink
Resource:
Consumer Consent
end note
ASPSPP -> Merchant: ConsumerConsent Response
Deactivate ASPSPP


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


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

== Loan Offer proposal ==


Merchant -> ASPSPP: LoanOffer Request\n(Price and Consent Id)
Activate ASPSPP
note left Merchant #LightBlue
Shopping Experience
end note
note right ASPSPP #LightPink
Resource: Loan Offer
end note

ASPSPP -> Merchant: LoanOffer Response\n(LoanOffer details)
Deactivate ASPSPP


== Loan Payment setup ==

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

```
ASPSPP -> Merchant: Post LoanPayment Response
Deactivate ASPSPP


Rnote over PSU, ASPSPP #LightGreen
SCA
Strong Customer Authentication
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

Payer PSU — **TPP Merchant** — **Bank ASPSP**

Consent setup

Payment Options and Consent

1 ConsumerConsent Request

Resource: Consumer Consent

2 ConsumerConsent Response

SCA Strong Customer Authentication

3 ConsentStatus Request

Resource: Consumer Consent Status

4 ConsentStatus Response (Consent Id)

Loan Offer proposal

5 LoanOffer Request (Price and Consent Id)

Shopping Experience

Resource: Loan Offer

6 LoanOffer Response (LoanOffer details)

Loan Payment setup

7 Post LoanPayment Request (Loan and Payment details)

User Check-Out

Resource: Loan Payment

8 Post LoanPayment Response

SCA Strong Customer Authentication

9 LoanPaymentStatus Request

Resource: Loan Payment Status

10 LoanPaymentStatus Response

Void Loan Payment

11 Void LoanPayment Request

Void Loan

Resource: Loan Payment

12 Void LoanPayment Response

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