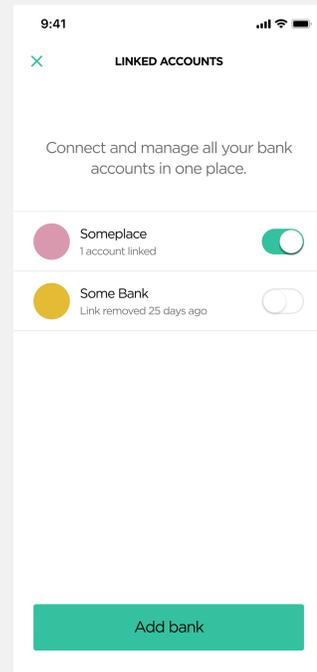
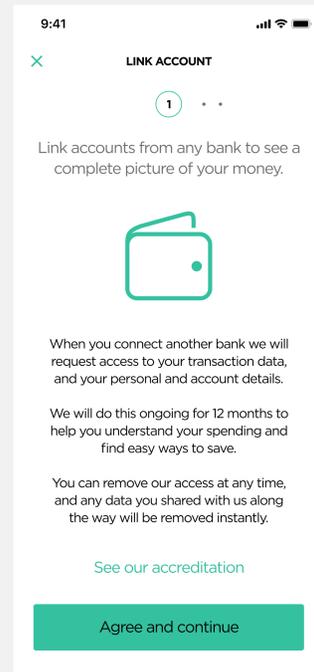


# OPEN BANKING CONSENT FLOW

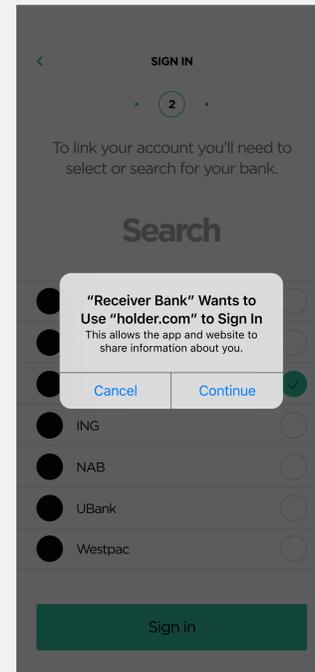
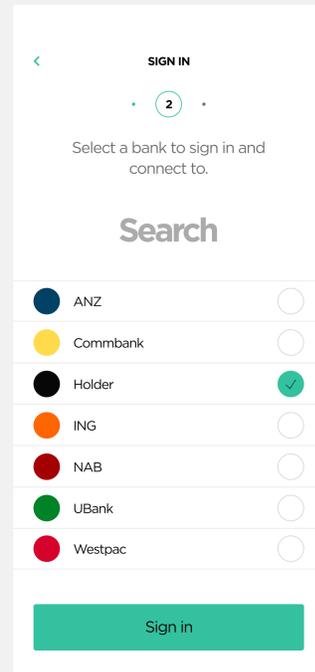
## Choose your bank



We believe managing your bank connections should be as easy as being able to switch them on or off.

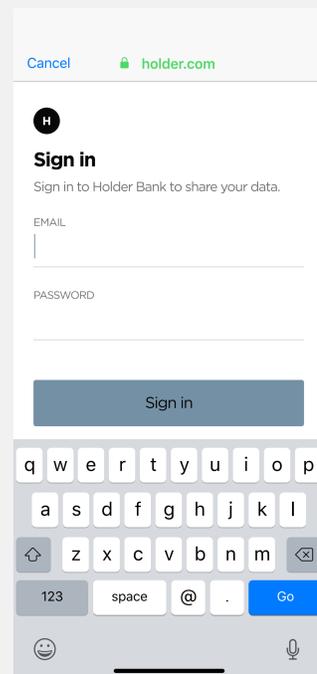


**4.10.3(a) 4.16.3(a) 4.22.2(c)** To avoid duplication through the flow the accredited party should request consent to access personal, account and transaction data. Lower levels of detail should be handled by the data holder by letting consumers know exactly what will be shared.

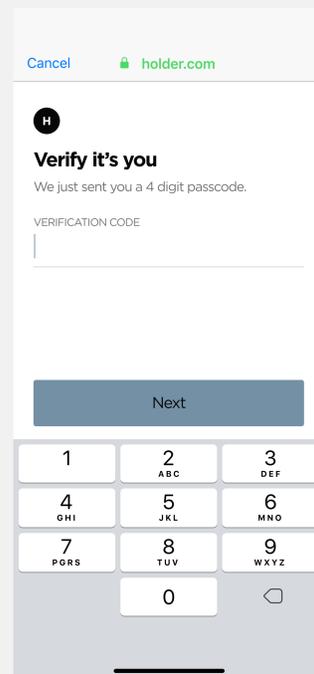


We've removed the Next up! screen and used a familiar redirect pattern to simplify the process

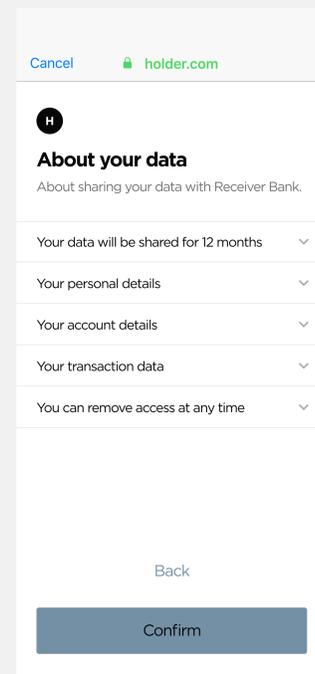
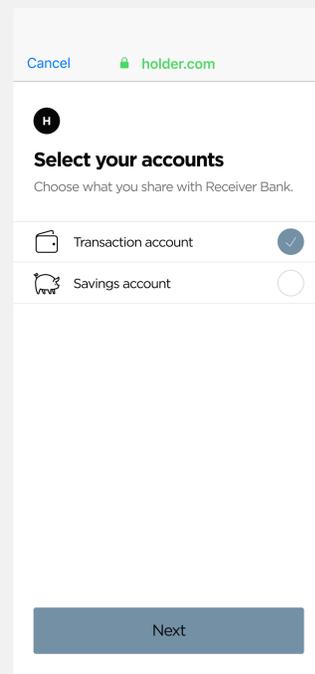
## Sign in and confirm



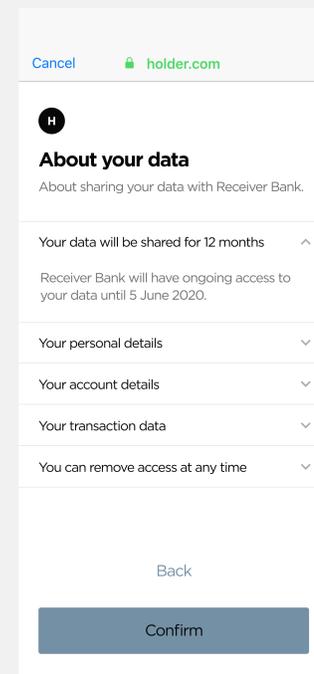
We believe this sign in pattern will be a familiar and frictionless experience. It follows the same approach as Paypal and Google.



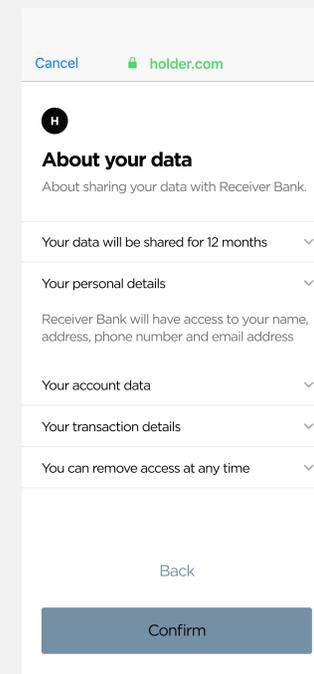
**2.2 (1)** We believe there should be multifactor authentication at this step.



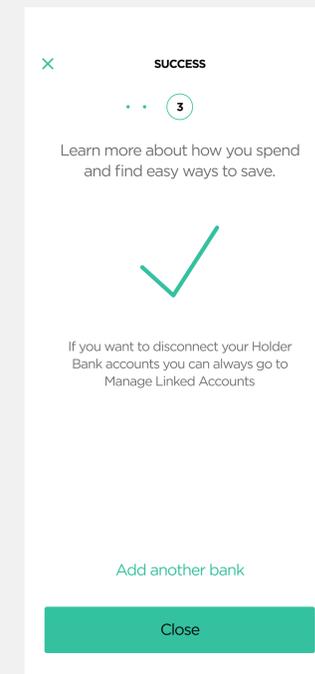
**4.10.3(a) 4.16.3(a) 4.22.2(c)** To avoid duplication through the consent flow the accredited person should request consent to access personal (consumer), account, transaction.



**4.10.3(b) 4.16.3(b)** We believe allowing customers to select / deselect data will impact the quality of solutions.



Lower levels of granularity should be handled by the data holder by letting consumers know exactly what they will be sharing.



Duplicate 'Success' screens are not required. This can be handled by the data receiver.

