

Annex 2: An example of a user journey for digital euro conditional payments

Reservation/pre-authorisation service for e-commerce

Transfer mechanism		User device/hardware				User interface			Data exchange technology				Authentication		
Online	Offline	Mobile device	Card	Wearable	Computer	Physical card	Mobile app		Online interface	Chip	NFC	QR code	Internet (incl. alias & pay by link)	PIN	Biometrics
							D€ App	PSP App							
✓	✗	✓	✗	✗	✓	✗	✓	✓	✓	✗	✗	✗	✓	✓	✓

User Journey Description

Pre-authorisation setup on e-commerce platform via web browser and mobile phone

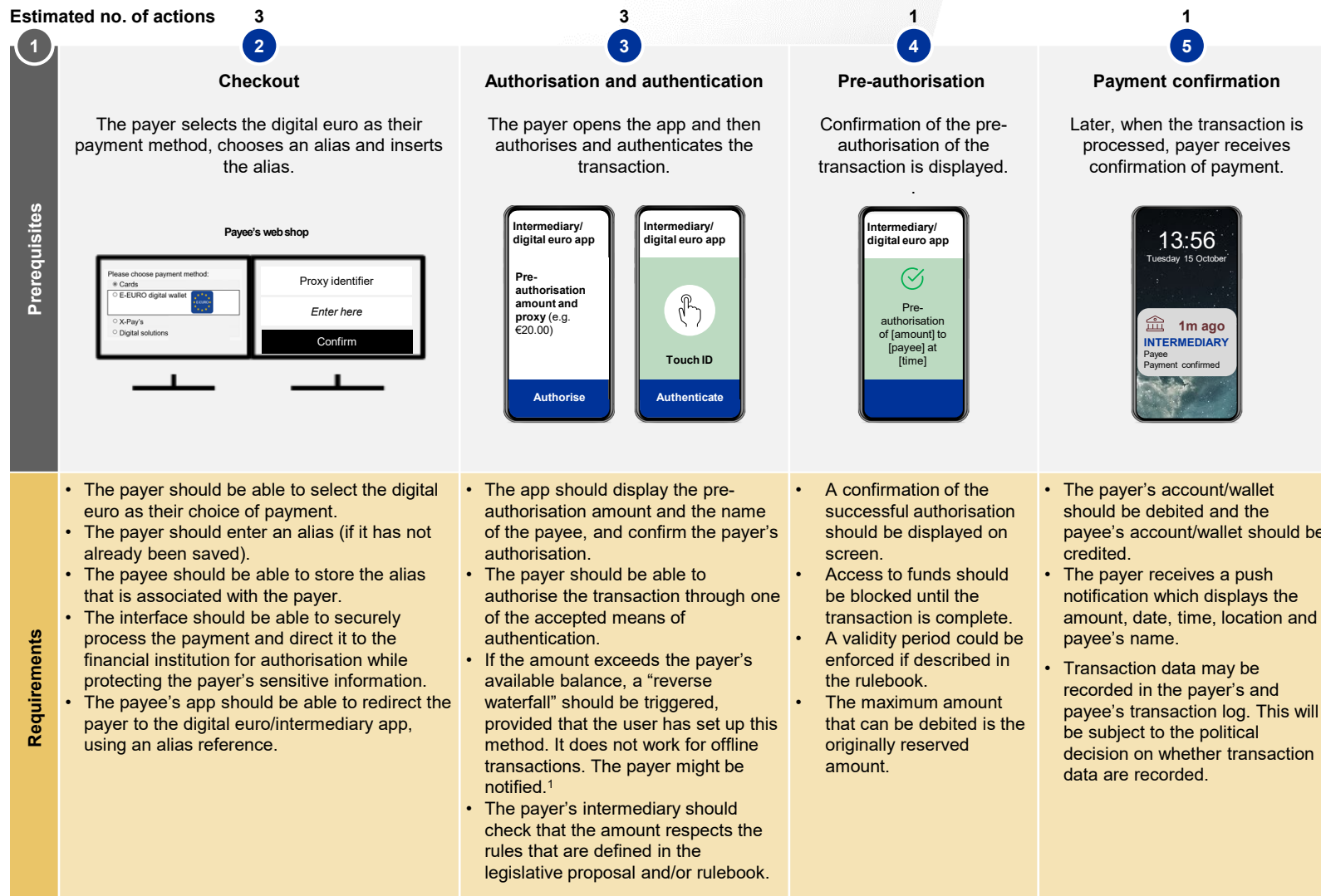
A customer wants to book a short-stay apartment. On the accommodation provider's website, the customer selects the service, provides their alias¹ and confirms the pre-authorisation of the payment. They then receive a push notification on their mobile phone asking them to pre-authorise the payment.² They click on it and the request to pre-authorise the transaction opens in their mobile app. They then authorise and authenticate the payment, and receive confirmation of a pre-authorised transaction. After their stay, the accommodation provider processes the payment based on their consumption. The customer then receives a push notification with confirmation of payment.

¹ If they are registered as a customer with the e-commerce platform and have stored their alias in their customer profile, their alias may be automatically filled in on the checkout page.

² They can choose to stay on the computer and be redirected to their payment service provider's online interface to authorise and authenticate the transaction. In this case, they would receive payment confirmation in the online interface.

Reservation/pre-authorisation service for e-commerce

Use case: payer completes reservation/pre-authorisation of payment for e-commerce by using their alias



Other Prerequisites
<ul style="list-style-type: none"> The payer and payee have a digital euro account/wallet. The payee must accept digital euro as a payment method. The digital euro or intermediary app must support pre-authorisation. The payer has registered and activated their alias.

1. Notification that there is an insufficient digital euro balance and that the amount has been taken from their linked account. This is called a "reverse waterfall".