Design Report

Building a customer-friendly consent flow for Account Aggregators

LAST MILE MONEY · IDEO · Sahamati



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Chapter 1

Context and Introduction

Account Aggregators (AAs)

Account Aggregators (AAs) are a new move towards open banking in India that was launched by RBI in 2021. AAs are newly licensed non-banking financial companies that help customer seamlessly and digitally access their financial data from any regulated financial company and share with other financial service providers for multiple use-cases ranging from loan access, personal finance management, and more.

Since the launch of AAs in 2021, 5 million+ accounts have been shared, and the number is growing rapidly with greater industry adoption.

Sahamati is the industry collective of AAs and other ecosystem stakeholders such as FIUs (Financial Information Users) and FIPs (Financial Information Providers) who use them.

Sahamati has been working on design guidelines for how customer should experience AA. The ultimate vision is to ensure that customer experience transparency, agency, and ease of use every time they share accounts through the AA network.

IDEO Last Mile Money & Sahamati Collaboration

In 2023, Sahamati partnered with IDEO Last Mile Money to design a reference AA journey to inspire product teams and designers integrating AA into financial products and services.

This design report explains what we built together over the course of a 2 months-long design sprint.



600+

EMPLOYEES

7

LOCATIONS

23+

DESIGN CAPABILITIES

IDEO

IDEO is a global design firm. We believe a better future is for all of us to design.

We are known for our human-centered, interdisciplinary approach. As early leaders in design thinking, we create positive impact through design by applying our creative mindsets and skills, and by teaching others to do the same.

A FIVE YEAR INITIATIVE

LAST MILE MONEY

We invest in financial innovations focused on connecting underserved, low income communities to the digital economy

Visit our Website

95+

Prototypes for DFS built alongside partners

11M +

Users reached by products designed with LMM

$5M

Follow on funding raised by partners

The team behind this

Core Team



Anukriti Kedia,
IDEO



Dipika Prasad,
IDEO



Kanika Kumar,
IDEO



Becca Carroll,
IDEO



Geethashree Srikanta
Sahamati



Kunal Ahirwar,
Sahamati



Vamsi Madhav,
Sahamati

Design Review Board

Our work was also guided by a Design Review Panel comprised of senior product leaders from five leading Account Aggregators, and their FIU partners. The panel reviewed and gave feedback on design work. They also carried out user research.



Akash Pramanik,
SBI



Anand Ota,
Onemoney



Ankit Ahuja,
Axis Bank



Anurag Jindal,
Lendingkart

DM

Darshan M,
NADL

DU

Durga,
Onemoney

HM

Hariprasad M,
CAMS Online



Kantharaju H G,
Perfios AA



Manoj Alandkar,
Cookiejar Technologies

MS

Megha S,
CAMS Online



Nishant Verma,
Fold Money



Prateek Patnaik,
Fi Money



Rajani S,
Perfios AA



Sourav Pandey,
Fi Money

SR

Srishti Rao,
PhonePe



Sudhanshu Prasad,
Lendingkart



Suryakiran B,
ICICI Securities



Vivek G,
Setu

We Took a Human-Centered Approach

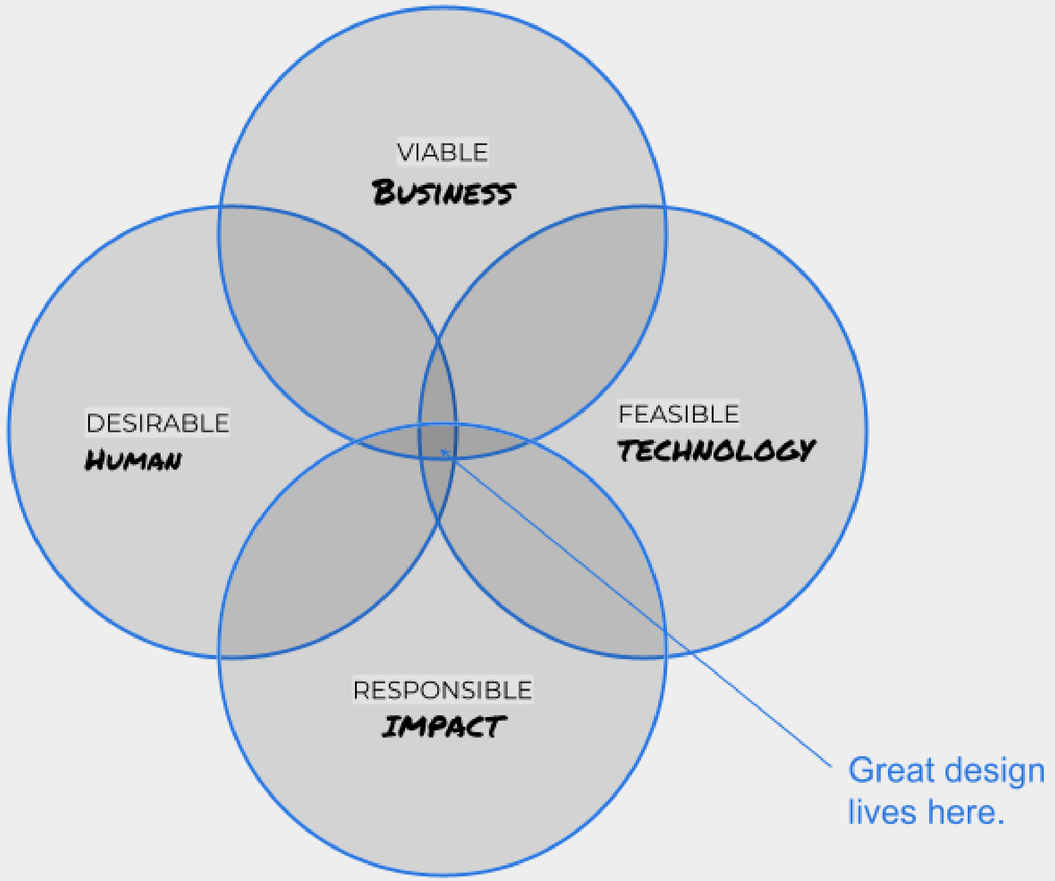
Understand customer behaviours to uncover the primary motivations to use AA, and fears that get in the way

↓

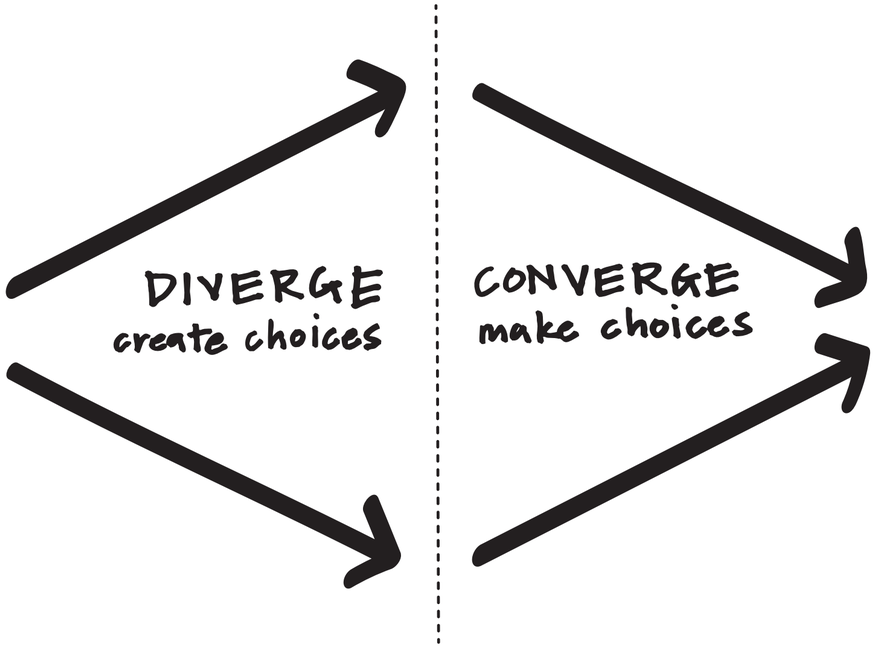
Prototype and test multiple versions of the AA flow with customer and the broader Sahamati ecosystem

↓

Design a refined reference flow that includes user insights as well as must-have elements from Sahamati's customer experience checklists for FIUs and AAs



Our Work in Numbers



Divergent and convergent thinking

IDEO

20

customer Interviewees

15+

Prototypes, designed for testing

60+

Hours invested by the Design Review Board

50+

Organizations consulted

What this is

✅ **A starting point for product teams** building embedded AA flows to get informed and inspired

✅ **A synthesis of the key design principles** we recommend, and **reusable design templates** based on those principles

✅ **A user journey comprising the key steps** in sharing accounts and revoking consent

✅ A place to find **inspiration in overcoming end-user adoption challenges**

What this is not

❌ **Plug-and-play screens,** we have built for a fictitious FIU-AA pair, product teams will need to contextualize for their own use-cases

❌ **A comprehensive set of user journeys** - teams will need to build their own alternate flows, edge-cases, and exceptions

❌ **Recommendations on how AAs can strengthen relationships with customer** - we have primarily focused on the first-time user and AA teams will need to build their own POVs on repeat use and long-term use

❌ While Sahamati has tried to ensure the design work is compliant with the directives and specifications of the AA network, **we require that organizations do their own due diligence to ensure that they are compliant**

Chapter 2

Research Insights, Design Goals & Principles

Research Insights

Where Does the AA Flow Break for customer Today?

1.
Unclear benefit

customer aren't yet familiar with tools that support control over their data. They don't yet understand why they would share their information via this platform rather than what they've done before.

“There is too much information at first glance. I’m not sure what this is about. ”

- Azhagupandi, 50+

2.
Low trust & confidence

Unfamiliar financial choices make alarm bells go off for customer, especially when they aren’t sure what’s ahead. They prefer defaulting to familiar choices even if they are inconvenient.

“It’s a one time thing, so the time duration it takes to complete the verification doesn’t matter to me. I would choose the most reliable and safe option.”

- Madhav, early 20s

3.
Information feels overwhelming

Transparency is important, but can also feel overwhelming when cusotmer have to learn, make decisions, and take actions all in the same moment.

“I get confused whether MoneyBox is the AA or what? And where did Ekjut go?”

- Shiva, late 20s

4.
Agency is promised but not delivered

The ability to revoke consent and have recourse to regain data control at any time is a significant trust builder for custoemr but they’re unsure where and how to exercise it.

“Details on how to revoke the data access is not mentioned… there’s a field in which it says that I can revoke the data anytime but how do I do that?”

- Narendra, late 40s

5.
No mental models for explicit data consent

The twin ideas of data ownership and explicit consent are new to customer, and they’re craving more certainty on whether they’re making the right choices.

“I have to look for information very intentionally. Takes time. Reminds me of a net banking page”

- Priya, late 20s

Design Goal

How might we empower customer with an AA data consent flow that gives them agency, while feeling intuitive?

Key Design Principles : An Ideal AA flow is...



Transparent, without cognitive overload

People want to feel like they're making informed decisions, so they're curious to know more. However the line between just-enough information and too much information is thin, and overshooting it can lead to cognitive overload and drop offs.



Empowering, with meaningful control

People value being in control, but it's important to present choices in the right context and with enough knowledge built beforehand to make that control meaningful.



Trustworthy, while creating digital and financial confidence

People look for evidence of safety and security, especially when it comes to making high-stakes financial decisions where a wrong move can cost them time and money.



Educational, with progressive awareness of consent

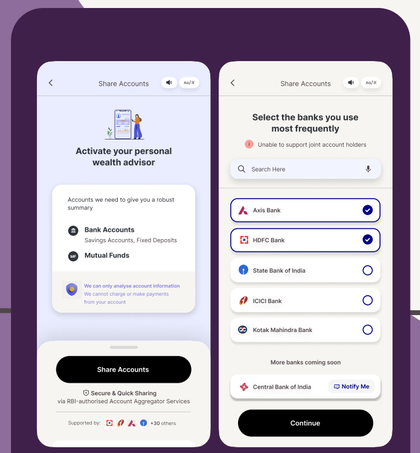
People are new to the idea of explicit and informed consent. It will take time for them to understand how to make the right decisions. This is more easily built over several instances rather than all at once in the first instance.

Tags you will see in the designed screens:

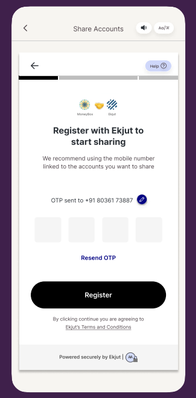
Enabling transparency | Reducing cognitive load | Providing control | Establishing trust | Building awareness

Chapter 3

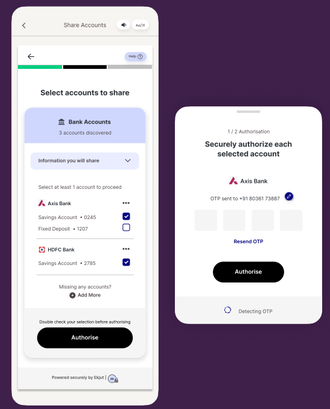
AA Flow: Bringing the Principles to Life



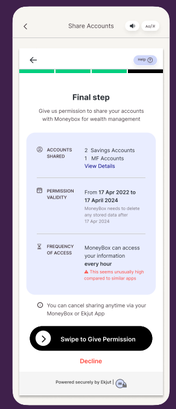
Introduction to AA & Eligibility Check



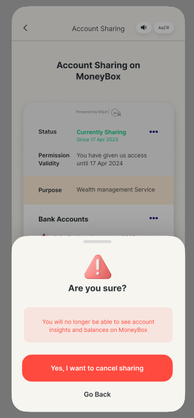
Register/ Login to AA



Discovering & Authorizing Accounts



Informed Consent



Revoking Consent

We've imagined an embedded flow



For the purpose of our design work, we've imagined a fictitious FIU called MoneyBox which provides wealth management advice and integrates with partner AA Ekjut to access financial account data to personalize advice for each customer.

FIU	Moneybox
AA	Ekjut
Purpose	Wealth Management
FI Categories Requested	Bank Accounts & Mutual Funds

Product teams should contextualize the content and flow based on the use-case they are building.

01

Introduce the Concept of Account Aggregator

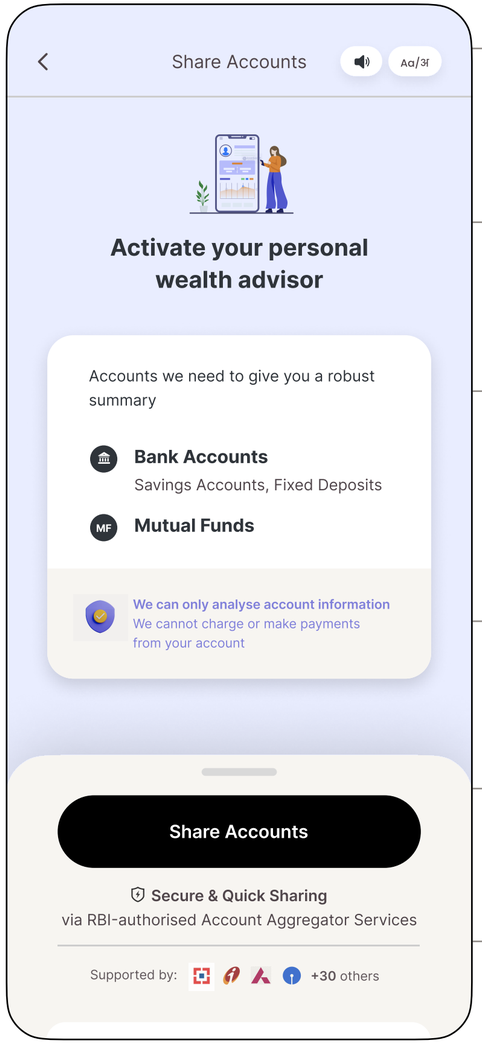
Account Aggregators are very new to most customer, and so we recommend a moment in which they are introduced to the concept in a way that explains why AA is beneficial, and also builds trust in the technology.

Key customer challenges to resolve in this moment

- No clarity on the benefits of sharing data, especially in use-cases when FIUs are asking for access to multiple accounts
- Fears about misuse of data and potential risks/ losses
- Misunderstanding what the scope of sharing accounts might include

Step 01 : Introducing the concept of AA

Lead with the use-case



Language switcher & Voice output

Providing control

State a clear benefit

Show customer a desirable benefit they can get right away by sharing accounts

Enabling transparency

List the information needs

Set stage on what specific financial information needs to be shared by naming the account categories as well as specific types of accounts within those broader categories

Enabling transparency

Clarifying what can't be done

Establishing trust

Clear & Safe Call-to-Action

customer tend to find the term "share accounts" safer than "link" or "connect"

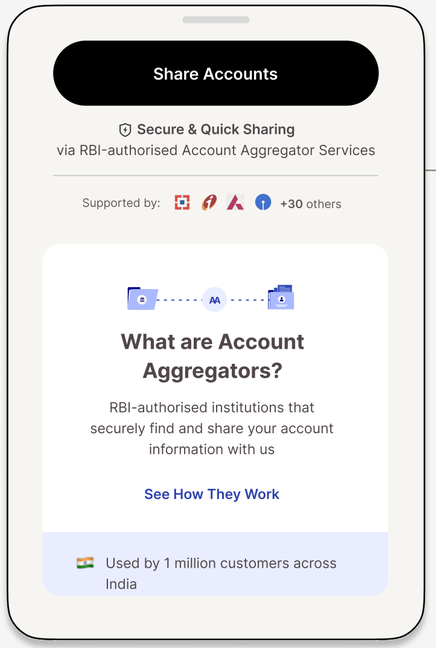
Establishing trust

Bite-sized intro to AA

The first-time introduction to Account Aggregator is brief and emphasises its trustworthiness.

Establishing trust | Building awareness

Introduce account aggregators as a drawer



Drawer up for details

Emphasises key details of AA and why to trust it.

When it comes to benefits, we recommend FIUs personalize these with the value propositions that stand-out the most to their users.

When it comes to trust, some of the indicators that stood out in our design research include:

- RBI-authorisation
- Bank logos that build familiarity
- Social proof of who else is using this

Establishing trust

02

Eligibility Check

The AA platform is still growing, and does not connect to all FIPs or all types of accounts yet. For instance, only a few banks are supported today and only individual accounts are supported. Additionally not all AAs connect to all FIPs, as of now. Hence, an eligibility check is important to make sure that the customer can share their desired accounts through AA.

👉 **In this section:**

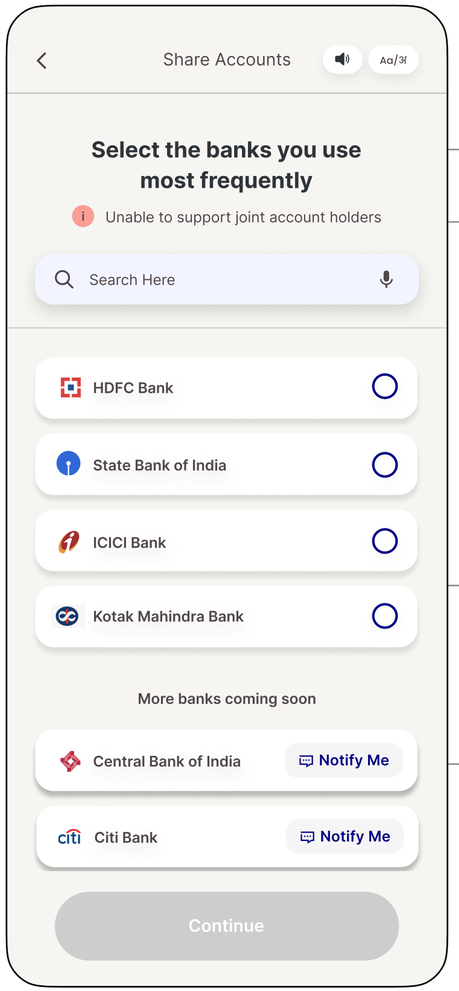
1. Recommended approach to Eligibility Check
2. VARIATION : Checking account eligibility
3. VARIATION : Exception handling for FIUs that provide multiple modes of data sharing

Key customer challenges to resolve in this moment

- Customer likely won't know if the FIP accounts they want to share are supported on AA, and might end up starting a flow which ends in an error
- Customer might not know the specific type of account they operate to check eligibility (e.g. joint vs. individual account)

02. Eligibility check

Check for mandatory accounts



Check eligibility for a few FIPs

Reduce effort for customer by asking them to only pre-select 1-2 accounts for an eligibility check, and name the financial information category in the title for faster comprehension of what is being asked.

Providing control | Reducing cognitive load | Enabling transparency

Clearly state exclusions

Helps customer self-evaluate if the AA flow will work for their account type, and give them a feasible alternate if it won't

Providing control | Reducing cognitive load | Enabling transparency

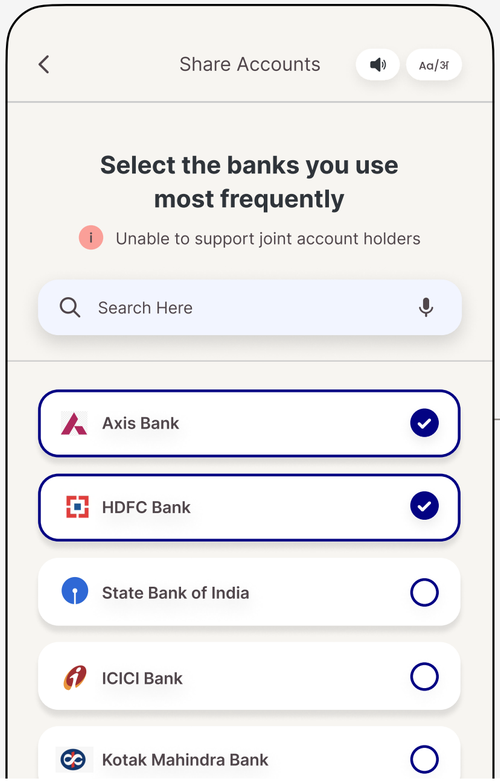
Easy access to frequently used banks

Reducing cognitive load

Let customer request live notifications for non-supported

Providing control

Support multiple-selection



Multiple select

Let customer select several accounts based on use-case

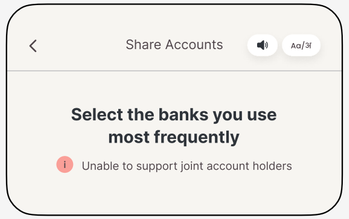
Providing control

02. Eligibility check | **To verify additional account and profile information upfront**

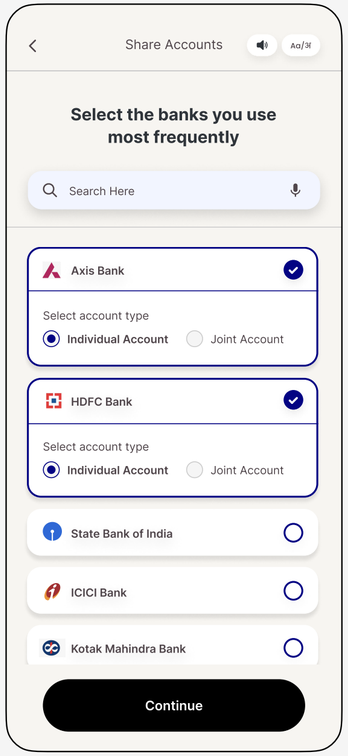
VARIATIONS

Checking account eligibility

Variation 1: Clearly state exclusions



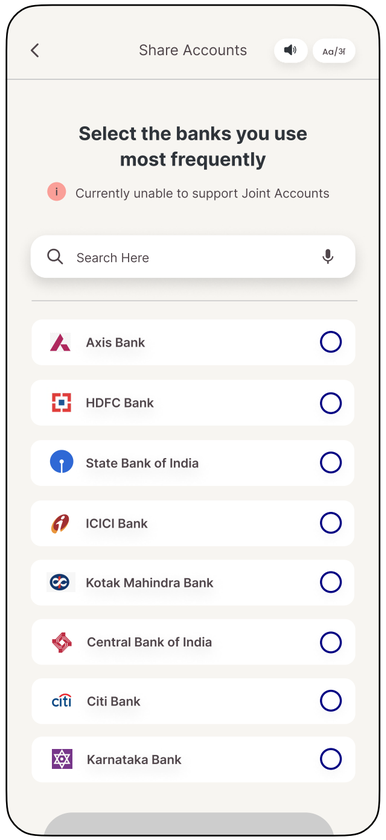
Variation 2: Build for user input on account type



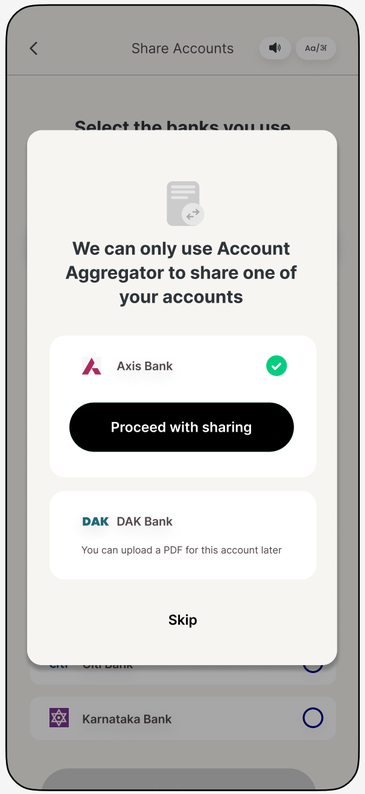
02. Eligibility check | **For FIUs that provide multiple modes of data sharing (e.g. netbanking, AA etc.)**

VARIATIONS

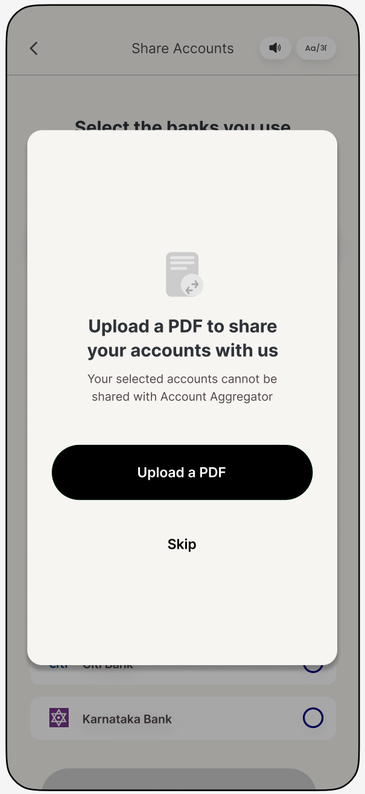
First let customer search through a long list of relevant institutions that they want to share (include all institutions irrespective of whether they are supported on AA or not)



Variation 1: If some of the accounts are AA supported, start with sharing those first, and then go to an alternate mechanism for connecting others



Variation 2: If all accounts selected by the customer cannot be shared by AA, then provide the customer with an alternate option to upload via PDF



03

Register or Login with an AA

Once the customer decides to share data via AA, they need to be supported in either registering for an AA or logging into their existing AA profile. This is a crucial moment in which the customer switches from FIU to AA flow. It's important for FIUs to make this moment feel seamless and safe for customer.

👉 **In this section:**

1. Recommendation for AA tech stack
2. Register flow for new customer
3. Login flow for existing customers

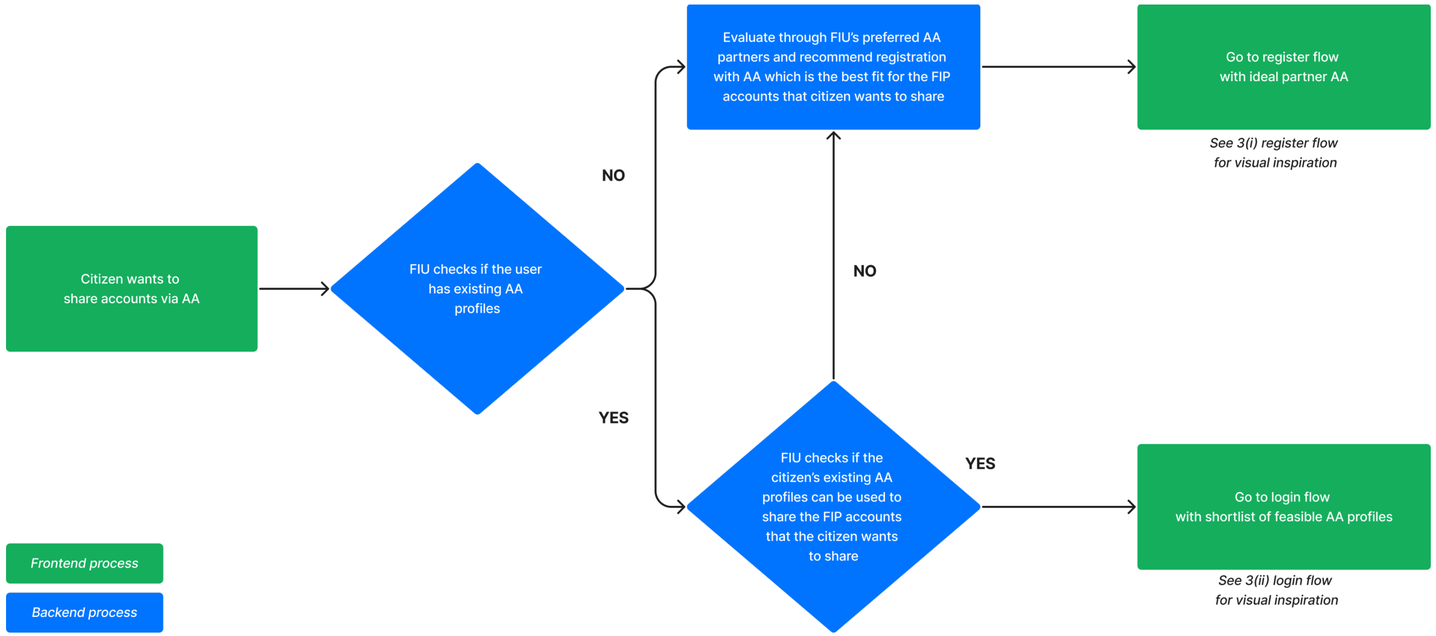
Key customer challenges to resolve in this moment

- Customers might not understand why they're being asked to register/login with a new entity and wonder if it's safe
- Since AAs are so new to customers, they will likely not have any context on which AA to choose for themselves. Additionally, not all AAs can link all FIPs (at this point in time), so customers might need to be directed towards the AAs that are feasible for the FIPs they want to connect
- Customers might have already created an AA profile and linked FIPs in the past, but they might not remember doing this and end up starting from scratch again

Recommendation for the AA tech stack

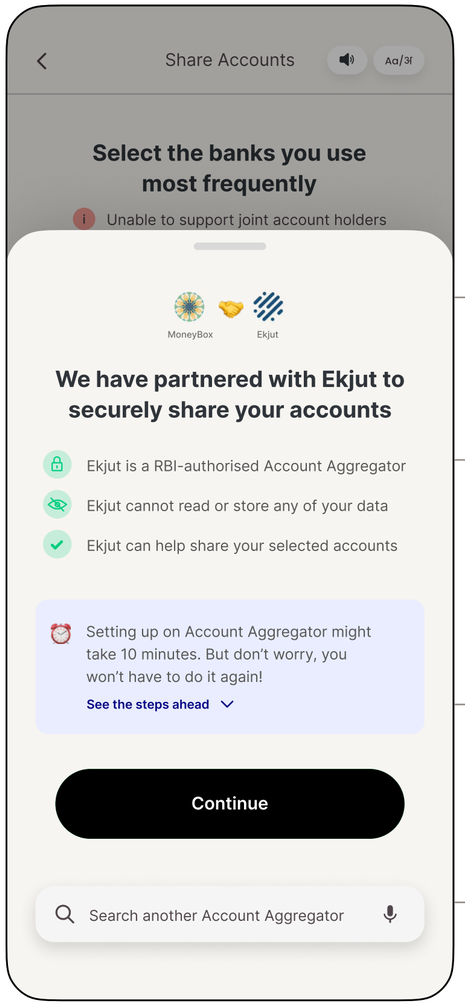
Today, each FIU has one or more recommended AA partners that customers have to select. We see scale issues with this approach as the number of customers with existing AA accounts grows.

So, we're recommending an additional feature in the AA tech stack. Before registering a customer, we recommend that FIUs use an auto-discovery mechanism (not yet built*) that pulls up any existing AA profiles of customers. In addition, FIUs should further do their own shortlisting and recommend the AA best suited for connecting the desired FIPs.



03.i. Register flow for a new customer

Drawer up to start registration flow



Visual marker to show handoff from FIU to AA

Enabling transparency

Clearly state accounts will be shared through an AA partner

Introduce a preferred AA partner, with a focus on trust signals and its utility in sharing the customer's selected FIP accounts

Reducing cognitive load | Building awareness | Establishing trust

Signaling the steps ahead

Set the right expectations by allowing customers to look ahead, into this new

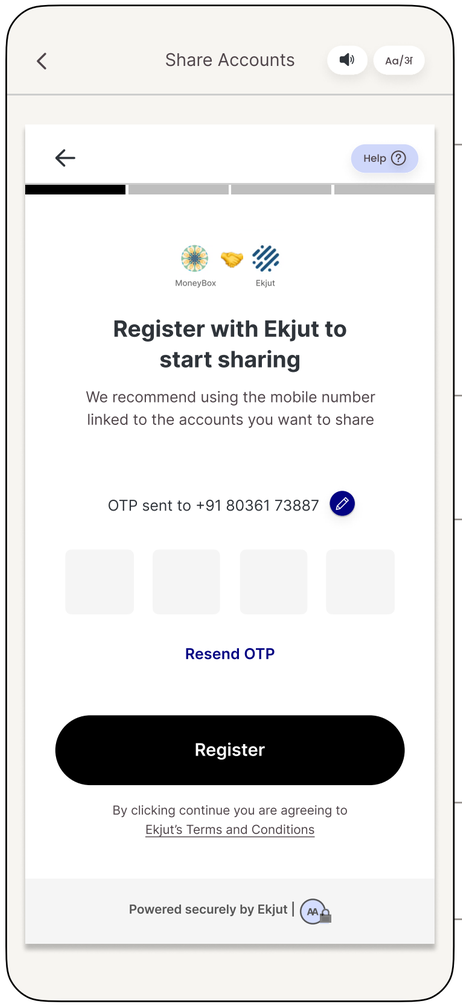
Enabling transparency | Building awareness

Search bar for finding alternate AAs

*The mechanics of how search will work are left to the discretion of FIU teams

Providing control

Confirm registration with OTP



Always-available help button

We recommend that the AA creates an always on help button, that directs the customer to a customised FAQ and customer care chat/phone number based on the specific step of the journey

Building awareness | Providing control

Nudge to use phone number that is best for auto-discovery

Building awareness | Providing control

Option to edit number

Providing control

Accepting AA's T&C

Enabling transparency

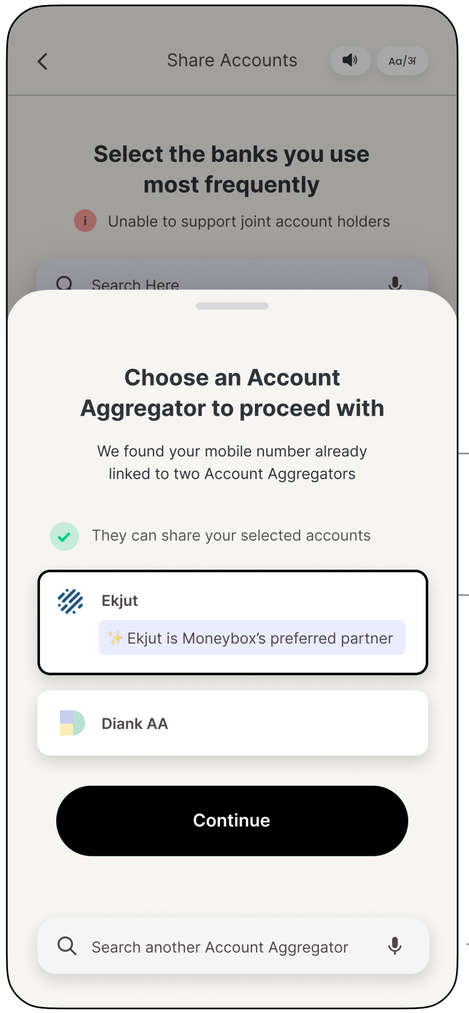
Visual marker for AA as consent handler

We recommend that the industry collectively agree on a common visual identity for AA (similar to UPI logo) that can help customers realize that the consent is being handled by AA even though they're experiencing it in FIU

Enabling transparency | Building awareness

03.ii. Login flow for an existing customer

Drawer up to start login flow



Describe auto-discovery to prevent anxiety about data privacy

Enabling transparency

Show all feasible AAs, but highlight preferred partner

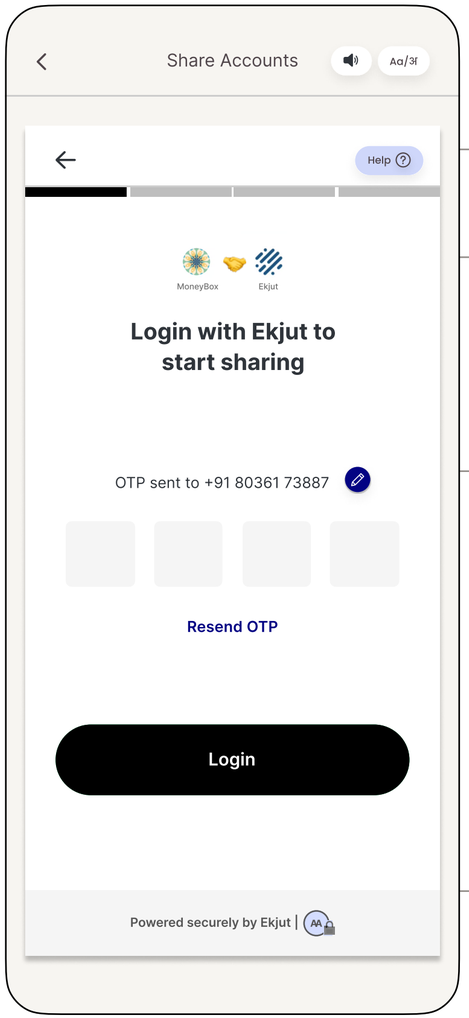
Reduce cognitive load for customers by recommending a preferred AA partner from the list of feasible AA

Reducing cognitive load | Building awareness

Search bar for finding alternate AAs

Providing control

Login with OTP



Always-available help button

Building awareness | Providing control

Visual marker to show handoff from FIU to AA

Building awareness | Enabling transparency

Option to edit number

Providing control

Visual marker to indicate that they're now on the AA user interface

Providing control | Building awareness

04

Discovering & Authorizing Accounts

Once customers are registered, the AA uses their phone number to auto-discover FIP accounts and invite them to select and authorize which accounts they want to share. This step is complex and often results in high drop-off rates in existing products. To combat this, it's crucial to reduce cognitive load and build confidence by simplifying information and emphasizing trust and safety through prominent markers.

👉 **In this section:**

1. Complete flow of discovering and authorising multiple FIP accounts
2. Deep dives into the discovery and authorisation steps
3. Errors in FIP discovery/authorisation

Key customer challenges to resolve in this moment

- Anxiety about how accounts were auto-discovered, and if this might mean account security has been compromised
- Cognitive overload when selecting multiple institutions, and specific accounts within those. This is especially difficult for customers with low financial and digital confidence
- Authorising multiple FIP accounts can feel cumbersome and frustrating, especially if there are OTP-generation or verification related errors

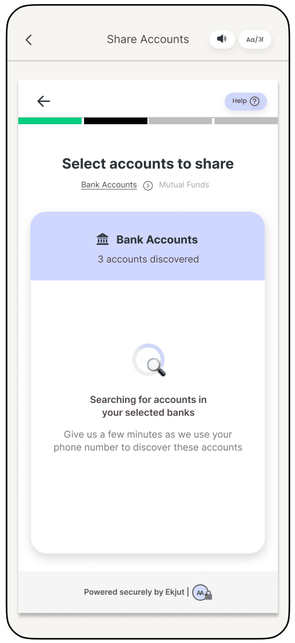


While we recommend auto-discovery of FIPs to improve usability for customers, we acknowledge that it could increase the technology burden for FIPs and result in unintended consequences (eg. FIUs requesting excess data).

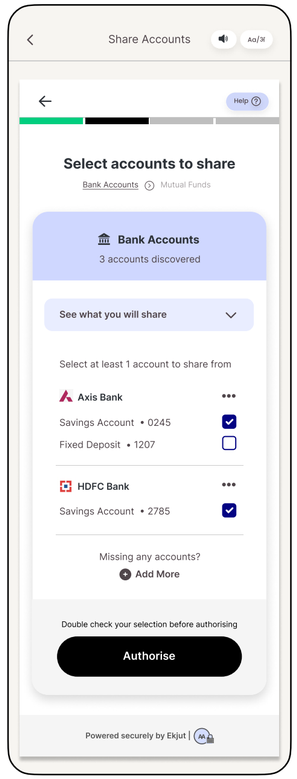
We suggest that the industry along with Sahamati, conduct a specific exercise to address this tension.

04. Complete Flow of Discovering & authorising multiple FIP accounts

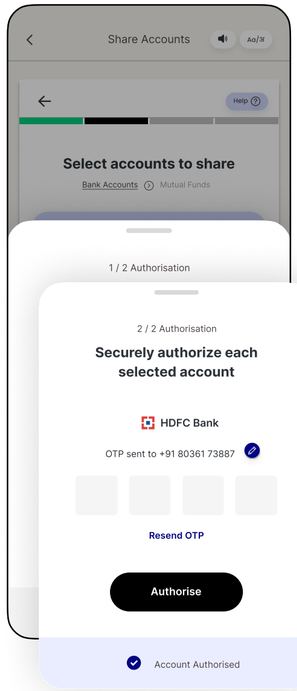
4.1
FIP discovery for Category 1 (e.g. banks)



4.2
FIP selection for category 1

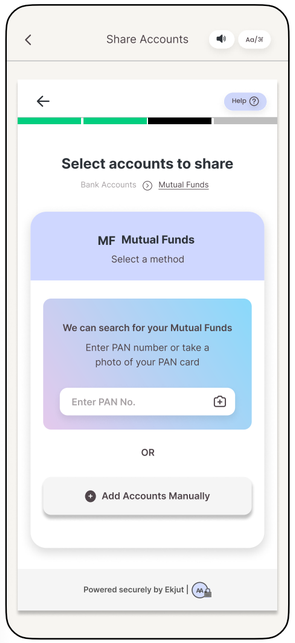


4.3
OTP verification for all accounts in category 1

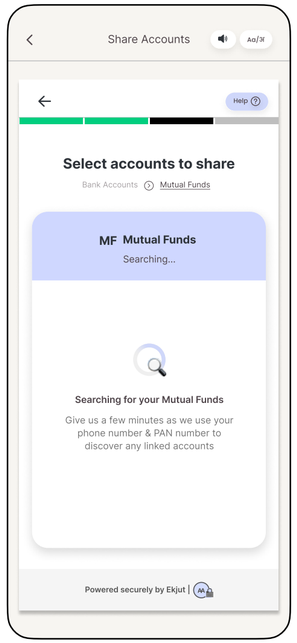


**If the customer only needs to share accounts from one category, you can stop here

4.4
Nudge discovery from FIP category 2

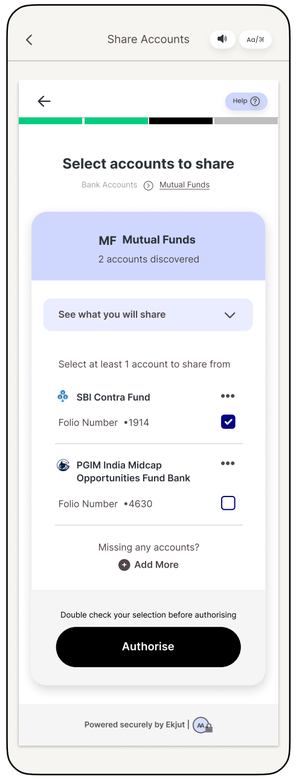


4.5
Discovery of category 2 accounts ongoing

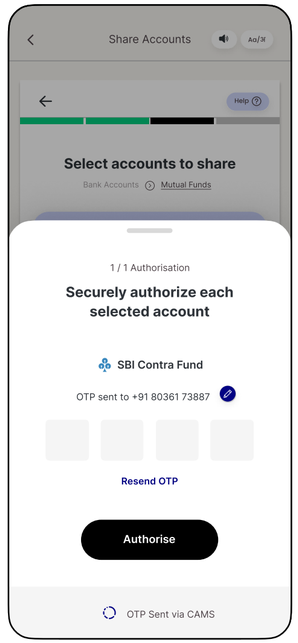


**AA's can jump straight to this moment, if FIUs can share additional identifiers, with consent from the customer

4.6
Discovery of category 2 accounts ongoing

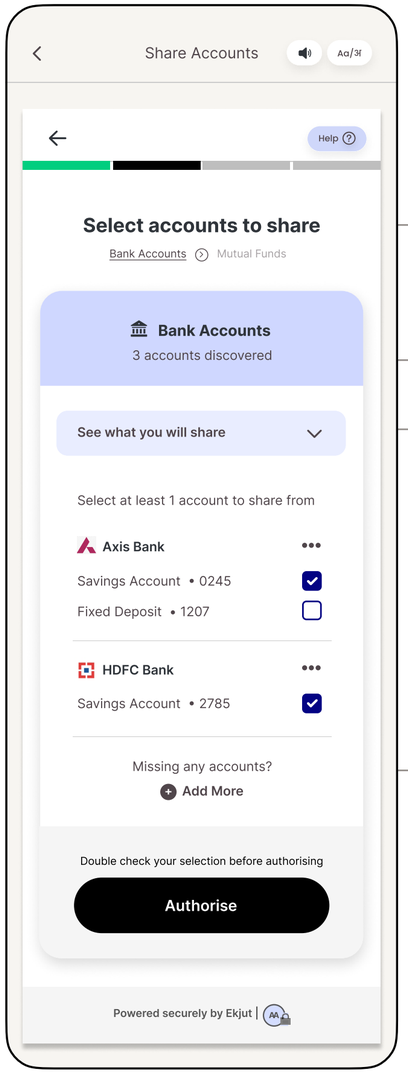


4.7
OTP verification for category 2 accounts



04. Deep-dives into discovery & authorisation steps

FIP account selection



Reiterating the standard call-to-action

Standardising the call-to-action builds mental models for data sharing. **We shortlisted this specific CTA based on user research.**

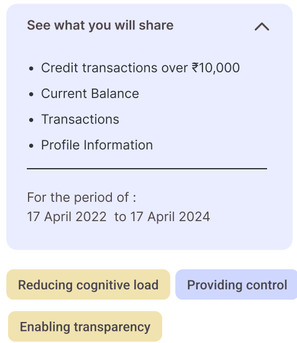
Establishing trust | Building awareness

Category-wise FIP selection & authorisation

We recommend implementing category-wise selection to reduce cognitive load. This is also an opportunity for AAs to act as custodians of customer interests and discourage oversharing of data through features like “share all”

Reducing cognitive load | Enabling transparency | Providing control

Show what info is requested



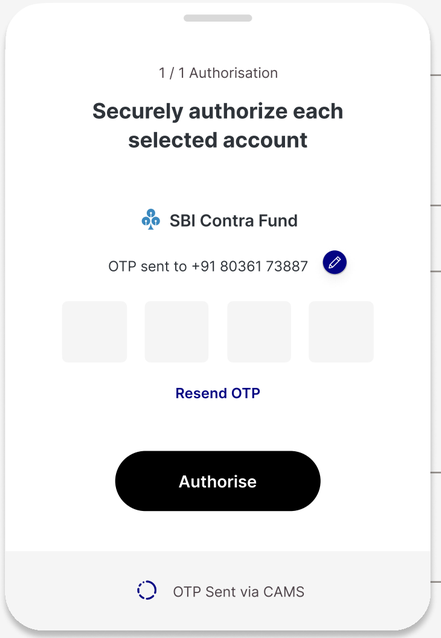
Reducing cognitive load | Providing control | Enabling transparency

Citizens need to see details of what is requested side-by-side with the accounts. However, reviewing information and making a decision in the same moment can be overwhelming. We recommend the information be presented in a prominent accordion instead that customers can tap to expand before or after they select accounts.

Option to add accounts manually if auto-discovery fails

Providing control

Drawer-up for FIP authorization across multiple FIPs



Counter to track multiple authorisations

Providing control | Reducing cognitive load

Clearly showcase FIP name

Establishing trust

Option to change phone number linked to the account

Providing control

Make the authorization intentional

Enabling transparency | Providing control

Visualize progress

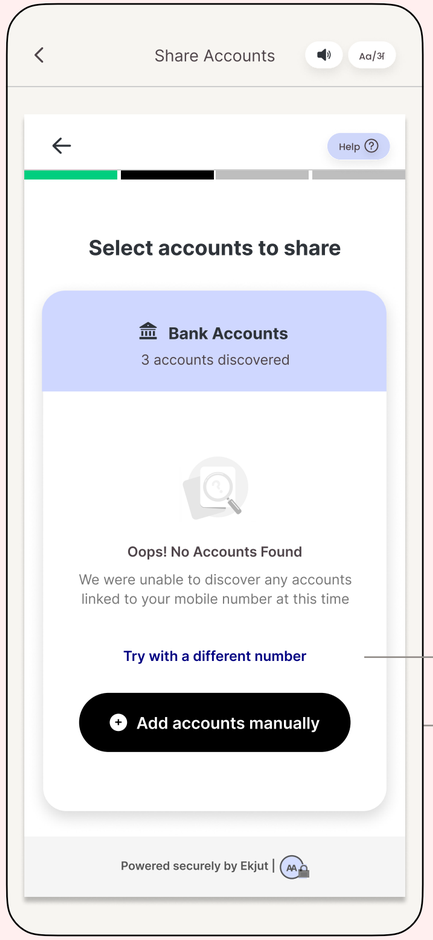
Signpost if the OTP SMS is likely to come from an unfamiliar sender (SMS header ID)

Enabling transparency | Establishing trust

04. Errors in FIP discovery/authorisation

ERROR STATES

ERROR:
No accounts discovered with phone number



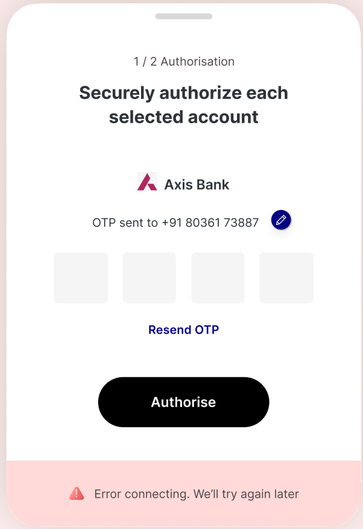
Option to try again

Providing control | Establishing trust

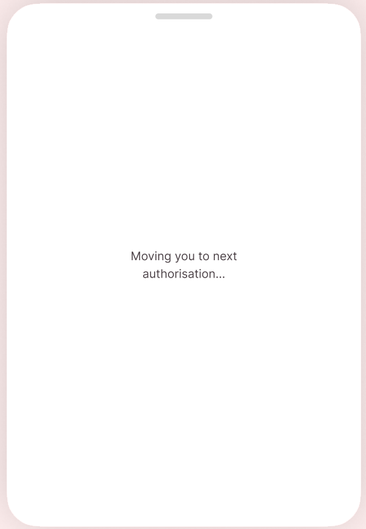
Option to search and add accounts manually

Providing control

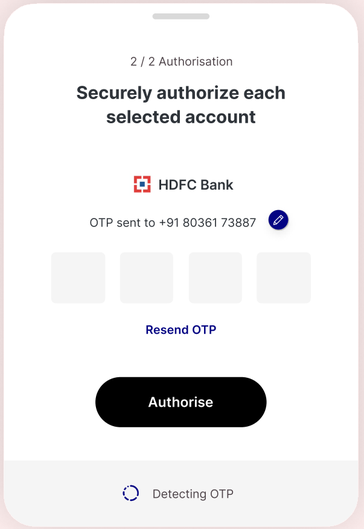
ERROR:
OTP authorisation fails for 1 or more FIP accounts



Acknowledge error and give a reason if possible



Move user to the next FIP account for authorisation



Confirm success of authorising the next account

05

Informed Consent

After customers have selected and authorised their FIP accounts, they are moved to a final consent moment - similar to the review terms & conditions moment we see across financial products. This moment can be overwhelming to a customer who has just completed a series of new and relatively unknown interactions. It is the moment that product teams are seeing high levels of drop-offs. Its important to simplify the consent terms and make it as seamless as possible, to reduce the cognitive overload

👉 **In this section:**

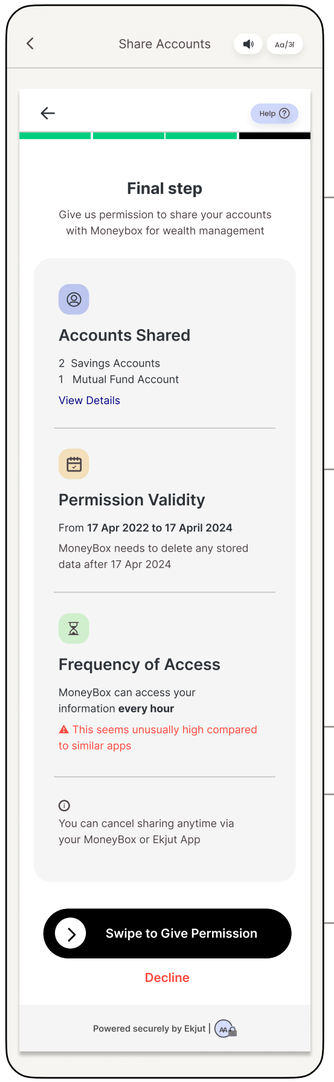
1. Informed Consent & AA Consent Guidelines
2. Design variation of informed consent with an emphasis on readability of consent terms
3. Sharing in progress & Error States
4. Confirmation of Acceptance & Data Receipt
5. Decline Flow

Key customer challenges to resolve in this moment

- Customers might feel like this is an additional cognitive burden, making them impatient to complete
- Customers like to feel in control, but without a tangible confirmation, feel lost.
- Decision making can feel overwhelming, and sometimes they might not always be ready to complete the action, so allowing them to step out of this journey builds trust and empowers them with control
- Anxiety around incomplete or failed transactions can lead break trust

05. Informed consent

Review to give final permission



Indicate completion with most important information
Reiterate the purpose and clarify that this consent is being given to FIU

Enabling transparency | Building awareness

User-friendly terminology
Rephrase the terms of consent in a language that is easily understandable by customers.

Enabling transparency | Building awareness

Red Flags
Signal activities outside normal patterns to educate the user and build more recognition of the AA's role

Enabling transparency | Building awareness | Establishing trust

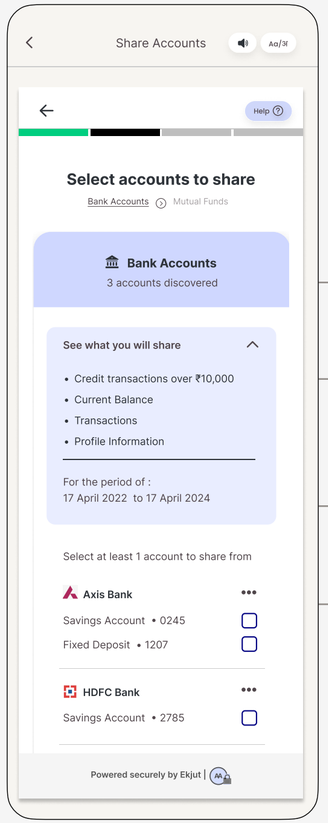
Clarify ability to cancel

Enabling transparency | Providing control | Establishing trust

More deliberate CTA
Shift the interaction from click to swipe to introduce positive friction and a moment of consideration

Providing control | Building awareness

AA consent guidelines simplified and presented across two key decision making moments



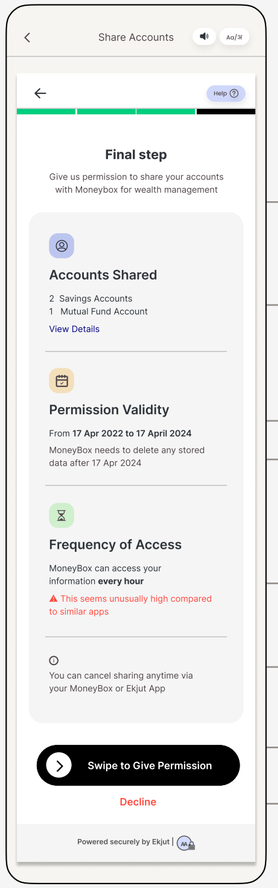
FIP selection screen

FI Category

Info requested + Any other data filters

FIP date range

FIP & Account details



Consent screen

Purpose

Accounts Overview

Consent Life

Data Life

Fetch Type

Revoke consent call out

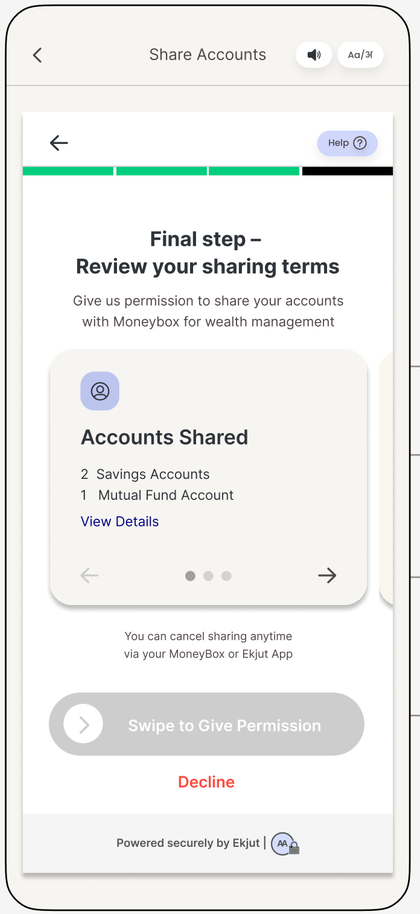
Grant Permission

Decline

05. Design variation of informed consent with an emphasis on readability of consent terms

DESIGN VARIATION

Bite sized review of consent parameters to amplify explicit consent in the final review



De-activated State

Horizontal scroll to review consent terms

Review one card at a time

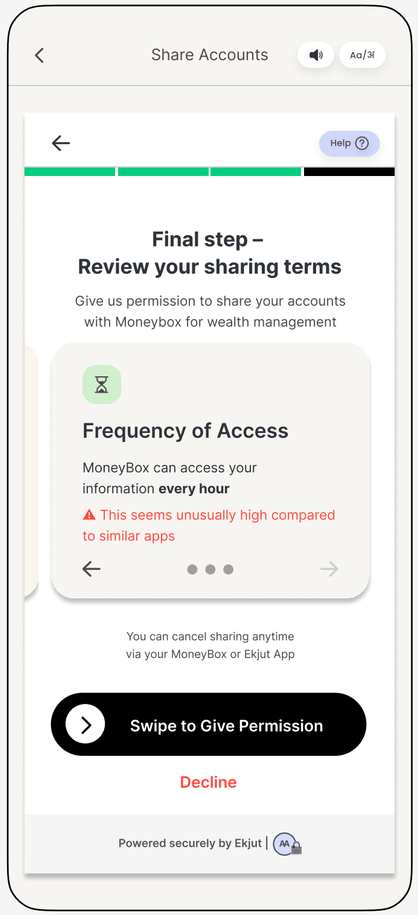
Each card clearly explains one consent term

Clear indication to move forward

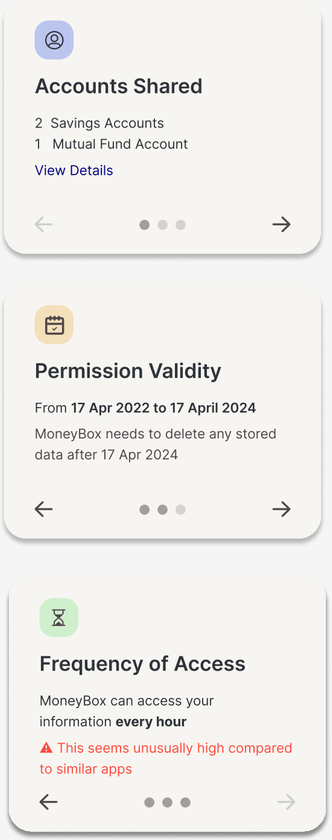
Cards can also be set on a timer to start the scroll if the customer does not

Nudge to review all terms

CTA button is only activated once all cards have been viewed



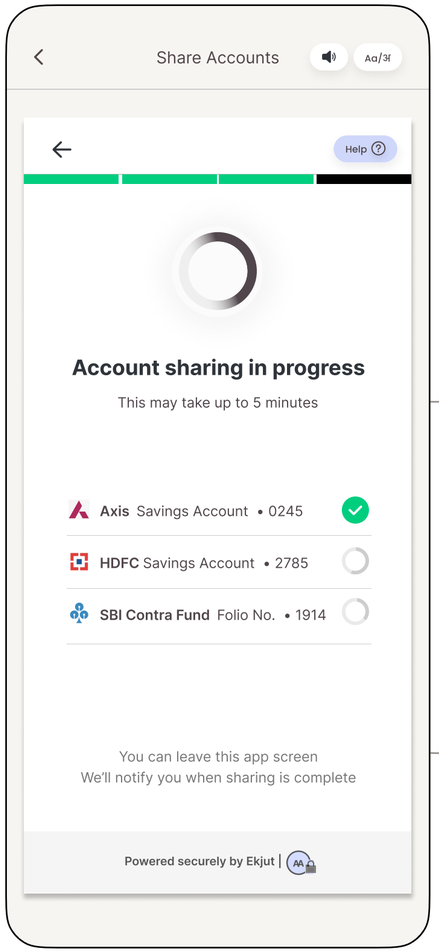
Activated State



Consent cards

05. Sharing in Progress & Error States

Wait screen while account sharing is set-up



Signal processing time

Let customers track the progress of their consent

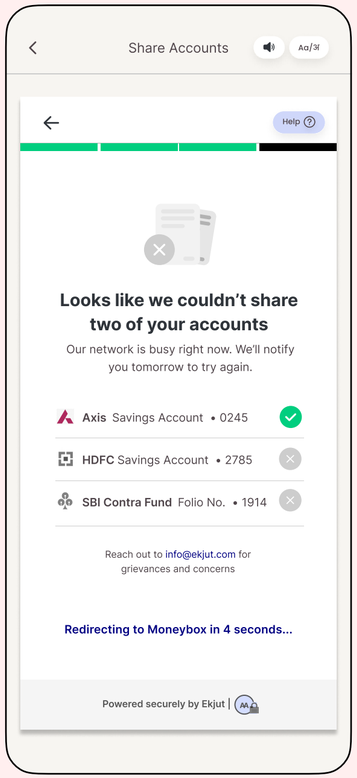
Enabling transparency | Building awareness | Providing control

Reduce the frustration of long wait times

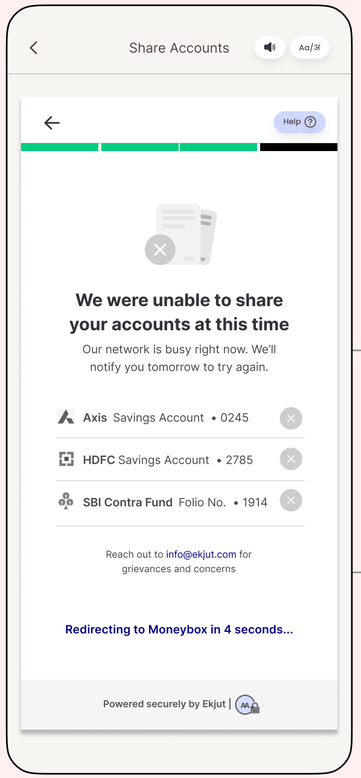
Providing control

ERROR STATES

ERROR: One account shared, the others failed



ERROR: Failure to share all financial accounts



Guide customers on recourse

Indicate to customers the reason for failure and let them know how to proceed

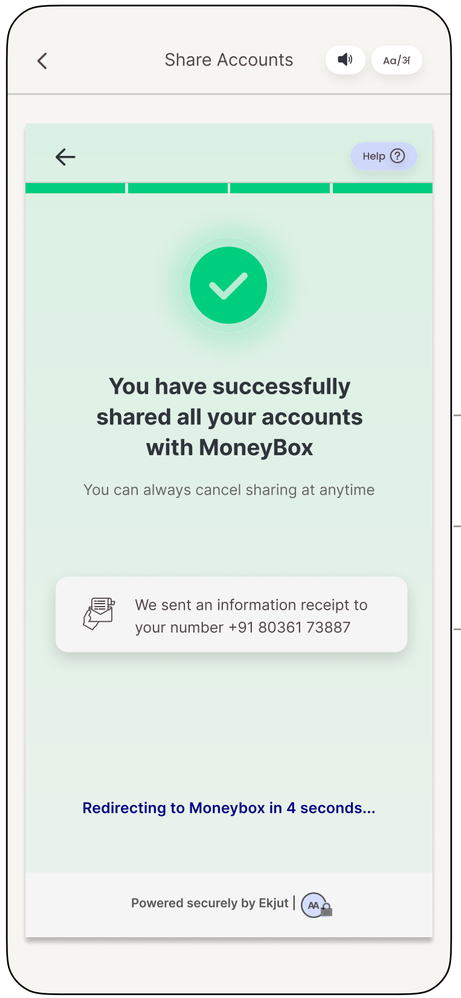
Enabling transparency | Building awareness

Provide specific grievance redressal

Enabling transparency | Building awareness

05. Confirmation of Acceptance & Data Receipt

Success Screen



Celebrate success

Enabling transparency | Establishing trust

Clarify ability to cancel

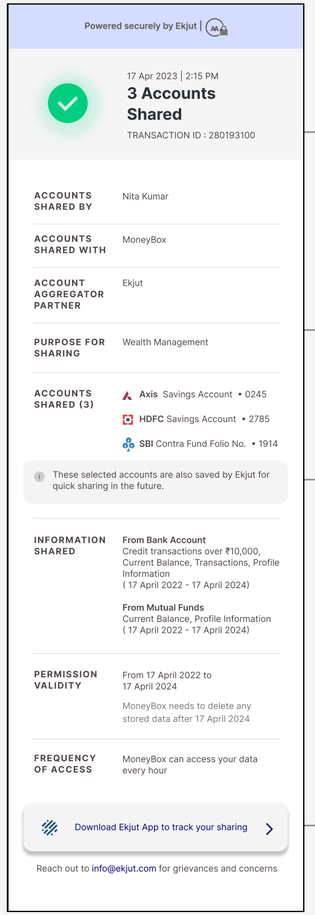
Enabling transparency | Providing control

Provide a tangible confirmation artefact

Customers like to have information handy so they can come back and review

Establishing trust | Building awareness | Providing control

Design provocation for data receipt



Provide a tracking mechanism

Share a number or id that allows users to refer back to this action

Providing control | Establishing trust

Reiterate consent terms

Providing control | Enabling transparency | Building awareness

Focus on customer education

This is a moment for AA's to begin to build a relationship with the customer, and establish their role as custodians of data

Building awareness | Establishing trust

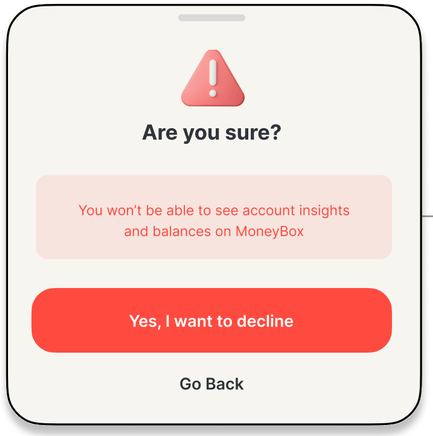
Nudge customer to download AA app

Use this as a moment to let the users know that AA is an independent entity

Enabling transparency | Building awareness

05. Decline Flow

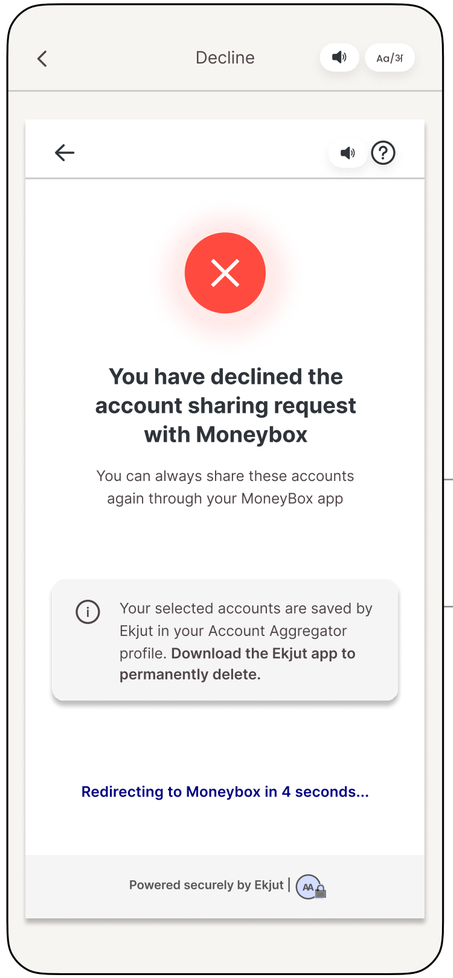
Warning before decline



Surface consequences of action before they confirm

Providing control | Building awareness

Confirmation of decline



Offer recourse

Providing control | Building awareness

Inform customers

Let the customer know that they have however created an AA

Enabling transparency | Providing control

If you are seeing a high rate of declines, then we recommend you consider switching up the flow to bring the consent moment ahead of the OTP authorisation so that users don't end up feeling stuck in a relationship with the AA

Chapter 5

Revoking Consent

01

Initiate Cancellation

In the spirit of explicit and informed consent, customers should always be able to easily review their consent artefacts, with the option to cancel it at anytime. Though consent can be revoked with FIU or AA, we've focused on the revoking flow that's initiated with the FIU and then asks the customer to login to AA to complete. Its important for the FIU to show customers all the information related to their consent, with a friendly and informational note on what they might lose if they proceed with the cancelation, allowing them to make an informed decision

👉 **In this section:**

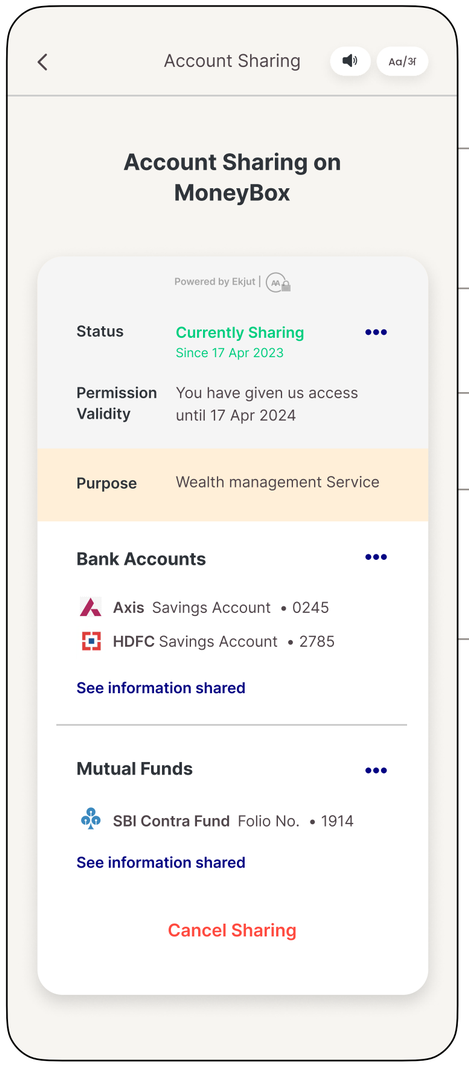
1. Initiate Cancellation ↗
2. Different states of consent depending on context ↗

Key customer challenges to resolve in this moment

- Customers may not know where and how to revoke consent, leading to mistrust in one of the central tenets of AA
- Customers may revoke consent without understanding the implications for their continued access to the FIU service

01. Initiate Cancellation

Consent share summary screen



Clear headline about account sharing with FIU

Enabling transparency

Reinforce Relationship with AA

Enabling transparency | Building awareness

Summarise consent terms

Reducing cognitive load | Enabling transparency

Highlight Purpose

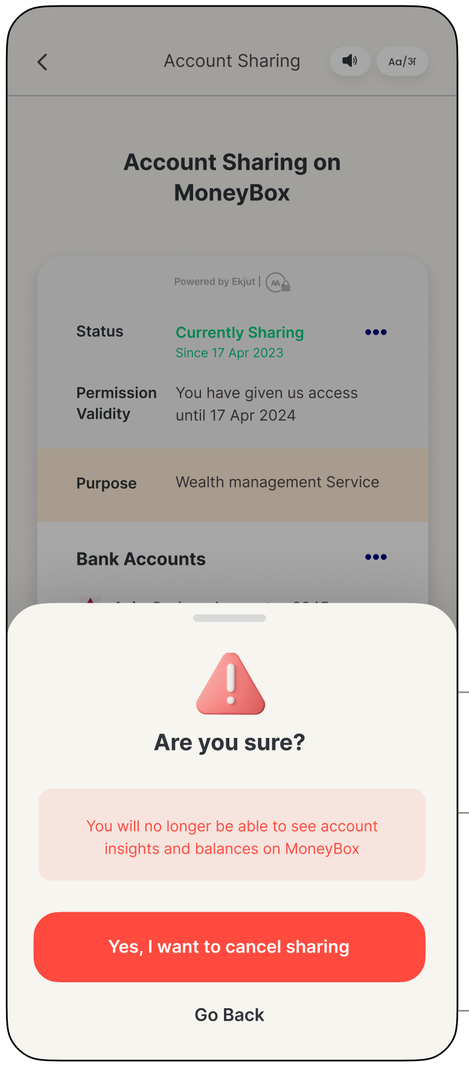
Enabling transparency | Establishing trust

Highlight financial account information

Remind users of the specific accounts that are shared with the FIU, so customers can make the necessary considerations before proceeding

Enabling transparency | Establishing trust | Providing control

Initiate cancellation and warning moment



Warning signal, to reconfirm

Enabling transparency

Surface consequences of action

Let users know what the tangible outcome of their action will be

Enabling transparency | Building awareness

Provide the option to change decision

Providing control

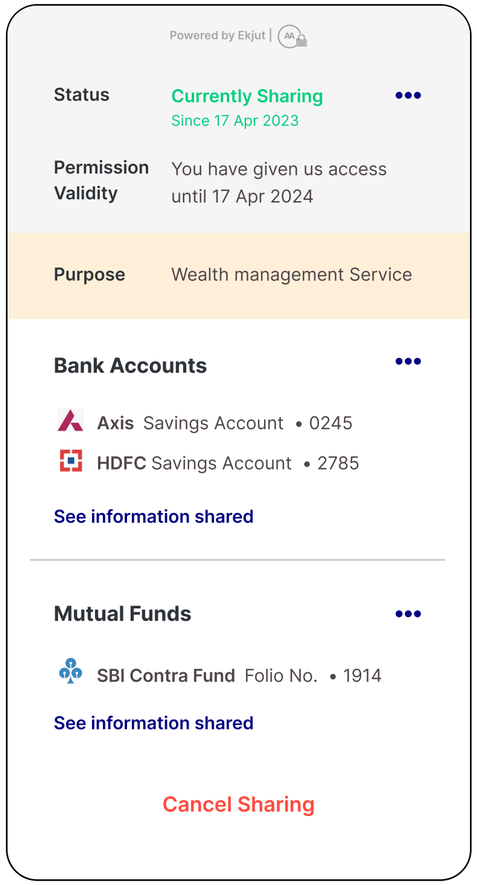
01. Different states of consent

VARIATIONS

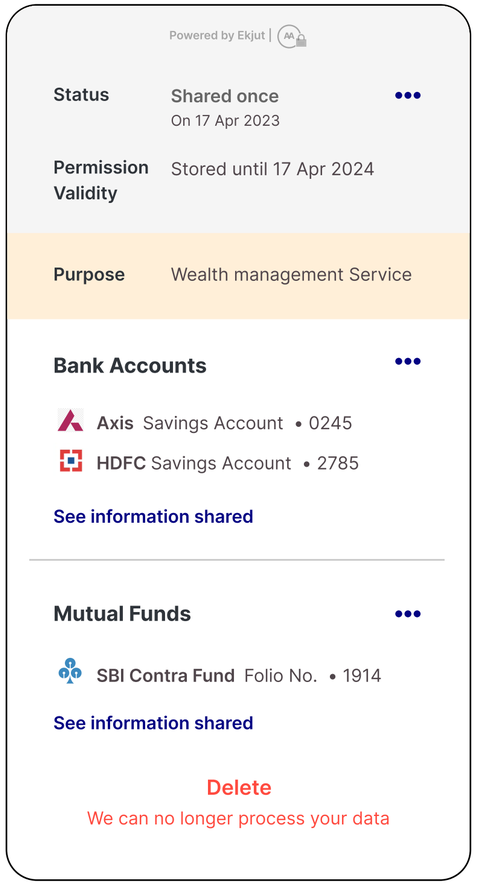
Share requests and their status must always be accessible to customers. In a recurring share request, they should know if its active or canceled and in a one time share, they should be able to review when and what they shared.

These screens should appear in the FIU app, available to the customer similar to how profile information is accessible

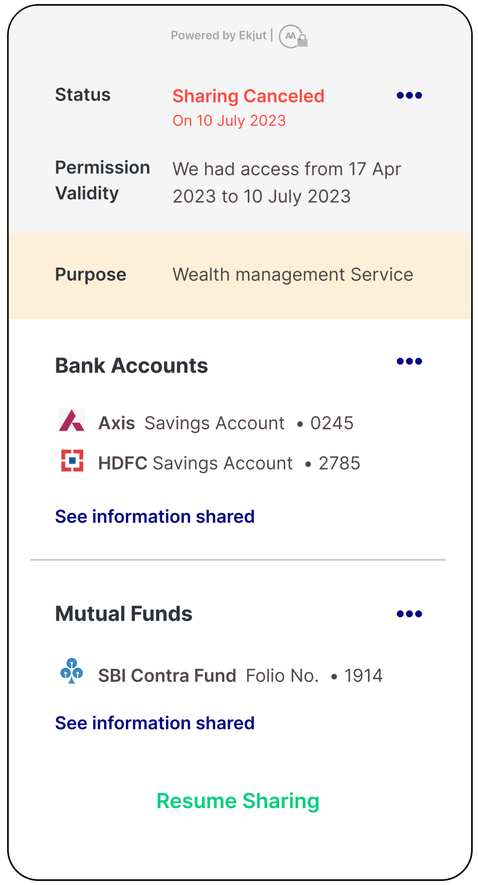
Recurring data share



One-time data share



Cancelled



02

Login to AA to Revoke Consent

In this moment, the user needs to log in to their account aggregator profile to confirm their decision to stop sharing accounts with FIU. This is once again a moment to provide the customer with all necessary information to make a considered decision. It should still allow them the option change their mind. Additionally, it's a moment for the account aggregator to educate, inform and build trust with the customer by sharing information on other permissions that exist.

👉 **In this section:**

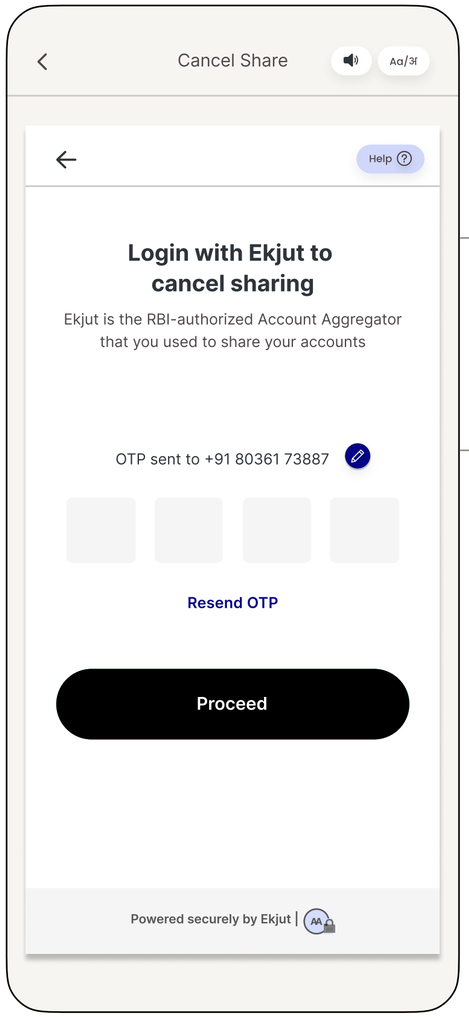
1. Logging into AA profile to revoke consent
2. Confirming cancellation and redirection to FIU

Key customer challenges to resolve in this moment

- Customers might not always remember the role of the account aggregator, and feel unsure about why they are being asked to login to another service
- Customers might feel uncertain about what exactly to expect once they stop sharing accounts

02. Login to AA to Revoke Consent

Login to the AA account



Remind who the account aggregator is and reiterate why they need to login

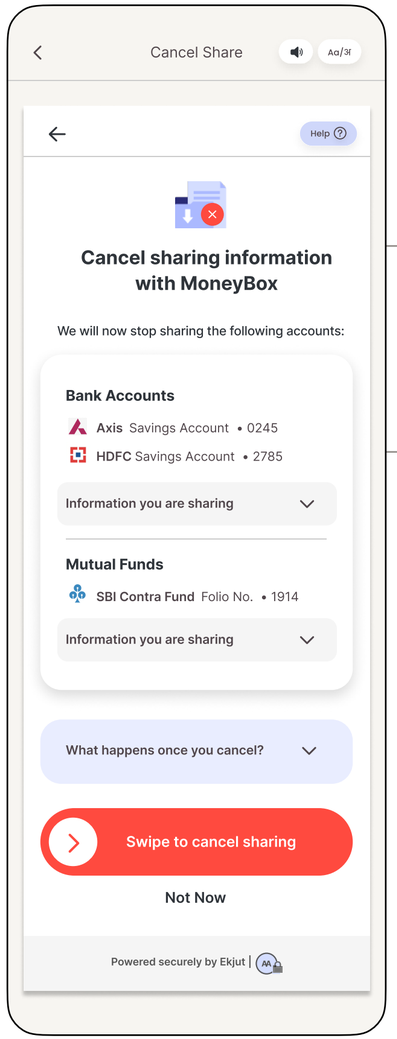
Building awareness

Edit phone number

Allow users the option to edit their number, incase they have used a different number than the one linked via FIU

Providing control

Cancellation review screen



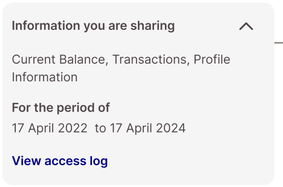
Highlight the action, as well as the related party

Clarify that the user is only stopping account sharing with a specific FIU

Enabling transparency Building awareness

Allow review of account information that is being shared

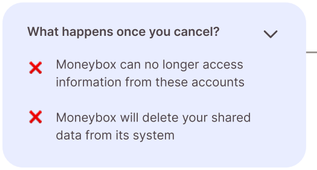
Enabling transparency



Data log

Allow users review a detailed log of data access actions

Enabling transparency



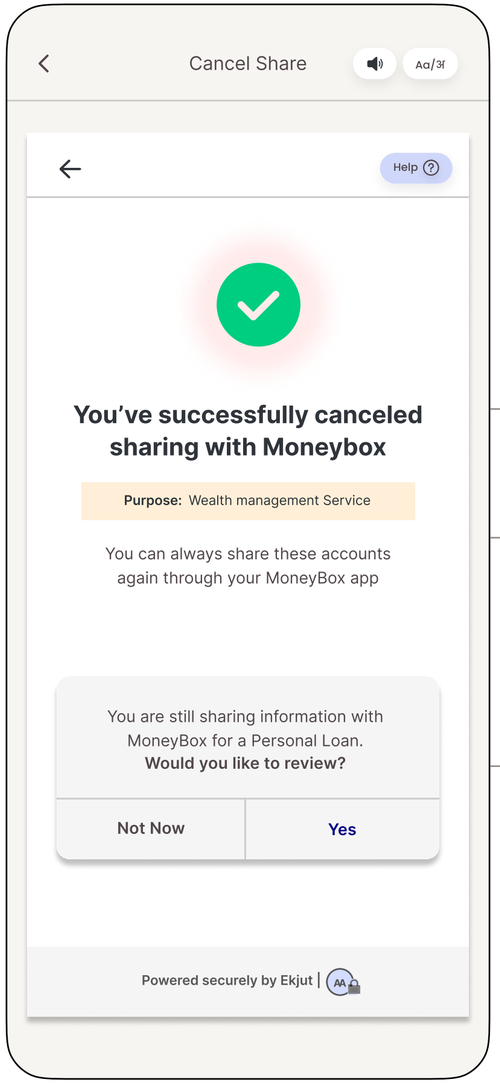
Signpost what happens next

Allow users to review the specific AA related consequences of cancelling share, use as a moment to educate

Enabling transparency Building awareness

02. Confirmation of Cancelation

Cancellation success screen



Clarify and highlight the action that has been completed

Enabling transparency | Establishing trust | Building awareness

Re-engagement nudge

Educate customers on how to control and manage their information in the future

Enabling transparency | Providing control | Building awareness

Informed and explicit decision making

Allow users to review all their existing share permissions with the FIU, so they can make an informed decision

Establishing trust | Enabling transparency | Providing control | Building awareness

Chapter 6

Design Resources

Design Resources

In addition to this design report, we have also created two other design resources that can help product teams integrate AA consent journeys. These resources are intended to reduce the time it takes to prototype and test with users. However, they are not development ready. We recommend teams contextualize the flow and specific designs for their own-use and build coherent UX/UI systems before taking these into development.

01 Figma Templates

Use this to access editable versions of the screens you have seen in this report. These templates can give you a quick start to prototyping and testing your own AA journeys.

02 Clickable Prototype

Click here to access an interactive prototype of the entire journey. Use this for to introduce the power of AA to your teams, build product briefs, and test with customers.

03 Downloadable PDF of Design Report

Download here to share with your teams and partner organizations.

Get in touch for a product review with IDEO LMM

Write to us to schedule an hour-long product review of your AA flow with IDEO designers to get actionable feedback on how to integrate our findings into your current product flow.

You can block a time to meet us for a review through the link here. Speak to you you soon!

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Dipika Prasad | dprasad@ideo.com

Kanika Kumar | kkumar@ideo.com