

ONE CLICK program

The One Click program purpose and main features

Significant growth of purchases through the Internet-shops that is paid by bank credit card requires simplification of the payment procedure without compromising the security of the operation.

One Click program gives a possibility to make a purchase without entering the full card data to confirm payment (only CVC2 code must be entered) for loyal customers.

By participating in the program, the company maintains its database of customers, giving them an unique number (CustomerNumber), while the Assist system stores the encrypted credit card numbers corresponding to those company customers (CustomerNumber).

The One Click program usage allows to shorten the time of order payment by customer and minimizes the number of possible mistakes during card data inputting.

While performing of order payment, the customer gets an offer to save the card for future payments using the One Click program. The proposal's text is located in the bottom of the screen:

The screenshot displays the Assist payment interface. At the top left is the Assist logo, and at the top right, it shows "Time remaining: 19 min. 25 sec.". Below this, the merchant and order details are listed: Merchant Name: asix_274_template3, Order Number: FS1554814971953_86, and Total: 64.35 RUB. The main section is titled "BANK CARD INFO" and contains several input fields: "CARD NUMBER" (0000 0000 0000 0000), "VALID THRU (MM / YY)" (MM / YY), "CARD HOLDER NAME" (SERGEY IVANOV), and "CVC2 / CVV" (000 ?). A checkbox labeled "Save the card for future payments" is checked. A large "PAY" button is positioned below the form. At the bottom, there are logos for security and payment methods: Secure GlobalSign by GMC, Mastercard SecureCode, Verified by VISA, the 2017 list logo, MIRACCEPT, SAMSUNG pay, G Pay, and Apple Pay.

Note! The positive response on the proposal is selected by default!

If the client refuses to join the One Click program then all his payments actions remain as standard. By next payments, the customer will be asked again to save the card.

If the customer agrees to save the card, then to perform the next payment he will be prompted to enter only the CVC2 code, all other parameters of the card are automatically filled. Of course, for security reasons the card number is displayed on the screen using a mask.

If the customer uses several bank cards for payments on orders of the merchant, each card is included to the One Click program by the same rules. During the payment for the next order, the customer has the option to choose a card from the drop down list of its payment means, which reached a predetermined number of successful payments.

Client is asked to confirm that he wants to pay through the One Click program before each next order payment:

assist

Test Mode

Time remaining: 39 min. 40 sec.

Merchant Name: Zeitwerkhaus
Order Number: 15072014_121
Total: 100.01 RUB

ONE-CLICK SYSTEM PAYMENT.

Choose a card for payment, enter the verification code (CVC2/CVV2/4DBC) and press "Confirm".

Card type: VISA

Card number: ****1111

CVC2/CVV2/4DBC:

Valid thru: 12/20

Card holder name: TEST

Another card Delete card

ПОТВЕРДИТЬ

SSL secure GlobalSign by GMCO Mastercard SecureCode Verified by VISA On the list! 2017 MIRACCEPT

SAMSUNG pay G Pay Apple Pay

If the customer agrees to use one of the previously saved cards to pay, then he is prompted to enter only the code CVC2 during the payment.

If the customer chooses the "Another card" action, then he/she will be asked to select the desired card from the list of cards that have already been saved and used for purchases from this merchant, or the full information about a new card must be entered (the "New card" choice). If the customer agrees to save this new card, then in future it will be also displayed in the drop-down list of payment means of the One Click program.

assist

Merchant Name: Zeitwerkhaus
Order Number: 15072014_122
Total: 100.01 RUB

Time remaining: 39 min. 47 sec.

ONE-CLICK SYSTEM PAYMENT.

Choose a card for payment, enter the verification code (CVC2/CCV2/4DBC)

Card type: VISA

Card number: ****4724

CVC2/CCV2/4DBC:

Valid thru: 12/20

Card holder name: TEST

****4724 VISA
****1111 VISA
new card

Another card Delete card

ПОДТВЕРДИТЬ

SSL secure GlobalSign
Mastercard SecureCode
Verified by VISA
MIRACCEPT
SAMSUNG pay
G Pay
Apple Pay

If the customer selects the "Delete card", the data on the current map will be deleted immediately. To remove the other card's information, you must first select an action "Another card" then select card for deletion and then delete the current card.

When there are no cards left after deletion then full information of a new card must be provided in a payment. Also, the customer will again receive an offer to save the card for the next purchases using the One Click program. For a complete refusal of participation in the program the customer should contact the merchant.

Information about enterprise's customers (participants of the One Click program) can be reviewed in Personal Account. See section 8.2.9 of "Personal Account manual".

When card expires, the participant of One Click program can add the re-issued card as new one.

Note. If the customer received instead of an expired card a new card with the same number, then after adding a new card, the data in the system will be updated automatically and the customer will not need to delete the old card. If a new card is issued with a different number, then it is better to delete the old card.

Setting up the merchant for usage of the One Click program

To start use the One Click program a merchant should send a request to support team support@assist.ru. The request should contain the merchant identifier (Merchant_ID).

IMPORTANT!

The merchant that wants to use the One Click program must pass the unique customer identification (CustomerNumber) among the rest order's parameters. That is in addition to the parameters described in Section 2.1. of "Setting up an enterprise technical interaction" document, the following parameter must be passed:

Name	Mandatory field	Adopted values	Description
CustomerNumber	Yes, if the merchant participates in the One Click program	String (up to 32 symbols)	Merchant's internal customer identification

Note. The parameter is automatically validated according to the rules set forth in Table 5.15 of the document "Setting up technical interaction with the IPS Assist".

The **Signature** parameter is also must be passed when **CustomerNumber** parameter is passed. The signature for such orders are formed basing on the following string of concatenated order's parameters:

MerchantID;OrderNumber;OrderAmount;OrderCurrency;CustomerNumber

The value of Signature parameter is formed in accordance with the procedure described in section 2.1. of "Setting up an enterprise technical interaction" document.

Note. The only merchants that accept the bank card payments can participate in the One Click program. The other payment means can't be used in this program.

Note. If there is the need to limit the payments volume of customer, participating in the program One Click, then turnover of each client (CustomerNumber) per day or per week may be limited. The turnover takes into account all customer cards. Contact the support team to setup such limits.