

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 (who made the specified number of successful purchases with the same credit card).

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 join the One Click program, if the number of his successful purchases (including current) through the enterprise with the same credit card has reached the number specified in the settings. 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. A red 'Test Mode' button is in the top right. Below the logo, merchant and order details are shown: Merchant Name: Zeitwerkhaus, Order Number: 15072014_120, Total: 100.01 RUB. A credit card image is shown to the right. A 'Time remaining: 39 min. 25 sec.' timer is also present. The 'BANK CARD INFO' section contains input fields for CARD NUMBER, VALID THRU (MM / YY), CARD HOLDER NAME, and CVC2 / CVV. Below this is a 'PARTICIPATE IN THE "ONE-CLICK" PROGRAM' offer. The offer text states: 'Agreeing to participate in the "One-Click" program, you acknowledge that you've read, and accept the following conditions: Your card details will be stored by electronic payment provider ASSIST in an encrypted form that is certified by the PCI DSS international standard. Verification code on the back of the card (CVC2/CVV2/4DBC) is not stored, You'll have to enter it each time You pay. If necessary, you will be able to remove your card details, while selecting the method of payment for any next purchase.' Two radio buttons are provided: 'Participate in the One-Click program' (selected) and 'Refuse to participate in the One-Click program'. A 'PAY' button is at the bottom left.

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. That client's CustomerNumber gets status "Rejected", which eliminates the appearance of new offers to join this program for the client in the future.

If the customer agrees to become a member of the One Click program, 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, but without the initial request for participation in the program. 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 with the status of «Member» 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

CONFIRM

secure GlobalSign
Mastercard SecureCode
Verified by VISA
MIRACCEPT

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 successfully used for purchases from this merchant at least a predetermined number of times, or the full information about a new card must be entered (the "New card" choice). If in future, the predetermined number of payment will be made by this new card then it will be also displayed in the drop-down list of payment means of the One Click program.

assist

Test Mode

Time remaining: 39 min. 47 sec.

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

ONE-CLICK SYSTEM PAYMENT.

Choose a card for payment, enter the verification code (CVC2)

Card type: VISA

Card number: ****4724

CVC2/4DBC:

Valid thru: 12/20

Card holder name: TEST

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

Another card Delete card

CONFIRM

SSL secure GlobalSign
Mastercard SecureCode
Verified by VISA
MIRACCEPT

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. No more requests for participation in the One Click program will be performed. 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 8.2.8 of "Personal Account manual".

When card expires, the participant of One Click program can:

- remove the expired card and add a new re-issued card, in this case, the new card should be successfully used for payment the specified number of times;
- add the re-issued card as new one, in this case it will be possible to pay for purchases through the One Click program, starting with the next payment if a new card has the same number as the expired.

Attention! Card data is stored in the One Click program not longer than 1.5 years after the last successful payment. Thus, at the end of this time, the customer must perform the described above procedure of joining the One Click program.

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), and the desired number of successful payments (after which a customer is becoming a participant of One Click program) may be provided (possible values: from 1 to 20, by default - 3).

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 |

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.