



FlexPay Purchase OneClick

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Introduction

What is OneClick

The One-Click functionality allows buyers to pay instantly without any type of confirmation required, provided they have made at least one "confirmed" transaction on a given website. The instant One-Click will try to charge their previously saved credit card without the need to re-enter the CVV code or any other additional information. This allows for repeated FlexPay purchase sales to be processed quickly without distracting the buyer unnecessarily.

OneClick is available from **Flexpay API v3.2** for **Purchase** sales (See document "<u>FlexPay Purchase API v3.2</u>") and it is not supported in previous versions of FlexPay API.

Intended use

OneClick functionality is intended for websites where the buyer needs to quickly purchase additional credits repeatedly, quickly and easily, such as cam or live-chat sites.

Security

OneClick functionality has been designed to be as secure as possible to minimize any risks of misuse and to protect both, merchants and buyers alike. The same fraud prevention measures apply as per standard Order Page interactions.

Enabling OneClick

The OneClick feature is disabled by default and it is a subject to approval by Verotel. Please contact <u>merchantsupport@verotel.com</u> to enquire. This document assumes the feature is enabled.

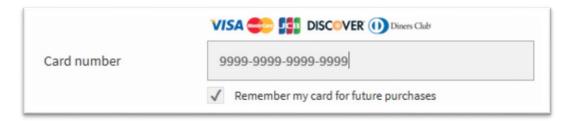
Functionality

Interaction explained

OneClick functionality requires buyers to store their credit cards for use in future sales. This is a standard functionality of both the Verotel/CardBilling Order page.

Initial sale

In order to charge the buyer again with OneClick the "oneClickToken" is required. The token is generated with the first successful sale (normal FlexPay purchase sale with full Order Page interaction initiated by "startorder" request) when the buyer chooses to "Remember my card for future purchases".



The Successful sale postback returns the "oneClickToken" to merchant's system in the 'OK data' postback call.







POSTBACK DATA custom1 user124 oneClickToken 5DA52196-48E7-11E6-9DED-CB0334FE7417 paymentMethod CC priceAmount 50 priceCurrency EUR saleID 9078024 shopID 88251 type purchase

OneClick sales

To perform a OneClick sale the currently active token has to be included in the next "startorder" request.

Example:

https://secure.verotel.com/startorder?custom1=user124&&description=One-Click+sale&email=user%40example.com&oneClickToken=1FD5F342-48DB-11E6-B445-A19150BFB283&paymentMethod=CC&priceAmount=50&priceCurrency=EUR&shopID=88251&type= purchase&version=3.2&signature=6fbc5c86176f3af6ae764d7d4d2057e583d28cc6

If the token is valid, the "startorder" request launches a new page/browser tab in the background and the order is processed without any further buyer interaction.

If the order is approved, the buyer receives a standard receipt email, an approval page is displayed and the buyer is redirected to:

- The website URL (in case FlexPay "Success URL" or "backURL" is not set) or
- The nominated FlexPay "Success URL" (Setup in Control Center/Setup Websites/Website detail/FlexPay Options) or
- The URL set by "backURL" parameter overrides the FlexPay "Success URL"



The "oneClickToken" used to perform this sale is <u>invalidated</u> and a new one is passed with the 'OK data' postback call to the merchant's system for use in the next sale.

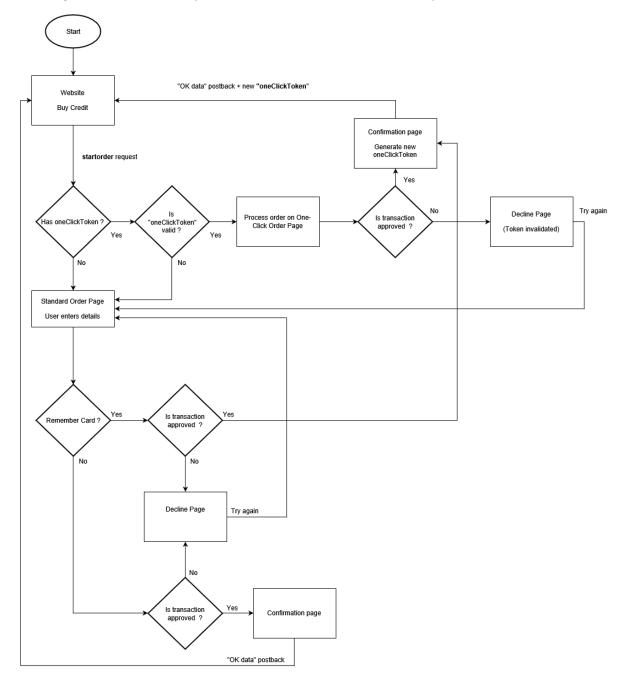
In case the transaction was not successful, the token is also <u>invalidated</u>.







If the provided "oneClickToken" in "startorder" request is not valid, the buyer gets the standard order page and has to enter at least the CVV code for a remembered card (or can use a different card). Again, the merchant's system receives a new valid token in the postback for next use.







The "oneClickToken" explained

There are several details which should be taken into account when the OneClick functionality integration is developed.

Validity

1. The "oneClickToken" can be only be used once.

This means that the merchant's system has to manage storage and update the active tokens for users upon receiving 'OK data' postback calls. A user can be identified by e.g. *custom1-3* fields or *referenceID* passed by the merchant's system in the **startorder** request and returned in the 'OK data' postback.

- The "oneClickToken" expires automatically after 30 days.
 The buyer will need to enter CVV code to generate a new one and to resume the OneClick functionality.
- 3. The "oneClickToken" is linked to a website and to the buyer's remembered card information stored in the form of a cookie in the browser.

This means that:

- the token is not valid for other websites
- the token will not work in case the buyer uses a different browser The CVV code will be required to resume the OneClick functionality in this browser
- the token expires if the buyer chooses to forget the stored card.

Getting the token - postback, status

The "oneClickToken" is received in 'OK data' postback call. Additionally, the latest active token is provided on the "FlexPay the status page" generated with the FlexPay status page request (See document "FlexPay Purchase API v3.x").