

# One Click Payments

For internet merchants with loyal customers or mobile solutions

- > Do you have loyal customers?
- > Or do you want to get more loyal customers - attract/motivate them to come back?
- > Would you like to make it easier for your customers to shop from mobile or tablet?
- > Do you want to increase your customer satisfaction?
- > Do you want to offer several ways for your customers to pay at your web shop?
- > Are you in to convenience, user friendliness and flexibility?

Then Teller's One Click Payments solution is the right choice for you. Your customers can choose to store their card data for future purchases without sacrificing security.

#### HOW IT WORKS:

First transaction	Subsequent transactions
<ul style="list-style-type: none"> <li>■ The customer registers in the web shop                             <ul style="list-style-type: none"> <li>• Username and password are created</li> <li>• Customer accepts that the card number is stored for subsequent transactions</li> <li>• Customer makes a purchase (normal card transaction)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ The customer logs in to the web shop or app                             <ul style="list-style-type: none"> <li>• The card data is stored at the PSP</li> <li>• The customer only needs to accept the transaction</li> <li>• No card number is sent to or from web shop or customer, thus making the solution secure</li> </ul> </li> </ul>

#### WHY USE ONE CLICK PAYMENTS WITH TELLER:

- Entering card number is not always convenient. The customer just wants to finish and get on with other tasks.
- Many customers use tablets or mobile phones when they shop, and it's not user friendly to enter a whole card number on these devices.
- Letting your customers create an account and offer them this easy payment method, is a good business decision, showing that you care about their needs.
- Payments are often an obstacle in the shop, One Click Payments makes the obstacle smaller - More customers will fulfill their orders.

#### HOW TO GET STARTED:

Please contact Teller customer service to get started with an agreement. Find more information about the PSP's supporting One Click Payments on our website [www.nets.eu/payments/oneclick](http://www.nets.eu/payments/oneclick).

#### PLEASE CONTACT US

Customer Service Norway:  
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[www.nets.eu/payments/oneclick](http://www.nets.eu/payments/oneclick)

## SPECIAL TERMS WHEN ACCEPTING ONE CLICK PAYMENTS

### - MERCHANT INFORMATION

- The log in process at the web shop must comply with the terms in the Teller Agreement
- The Merchant is obliged to handle customer and card data according to the terms in the Teller Agreement
- The Merchant needs to collect the cardholder acceptance to store the card data at the PSP server
- The Merchant is obliged to set a spending limit for each card, per day.
- The Merchant is responsible for storing card expiry dates and to inform cardholders about renewal
- The Merchant must display the last 4 digits in the card number for their customer if they can store several cards, giving the customer a visual way to distinguish between their cards
- A new 3-D Secure authentication is mandatory if the customer changes information (for example the address) or card number. The customer must be given a link to update or remove their data

### TECHNICAL INFORMATION FOR PSP'S:

- The communication between the web shop and the PSP's payment terminal is based upon a token that identifies the cardholder in the payment terminal. The PSP stores the card number, not the Merchant
- The first transaction where the customer enters the card data, must be with successful 3D Secure (ECI=5 for Visa, SL2 for MasterCard)
- If the cardholder cannot be authenticated with 3-D Secure (if the card is not enrolled in 3-D Secure), this payment type is not allowed and the transaction must be denied
- Subsequent transactions need CVC2/CVV2 unless an exception has been granted by Teller
- There must be an option to set a spending limit for each card
- Teller must approve the PSP's payment terminal for the solution