

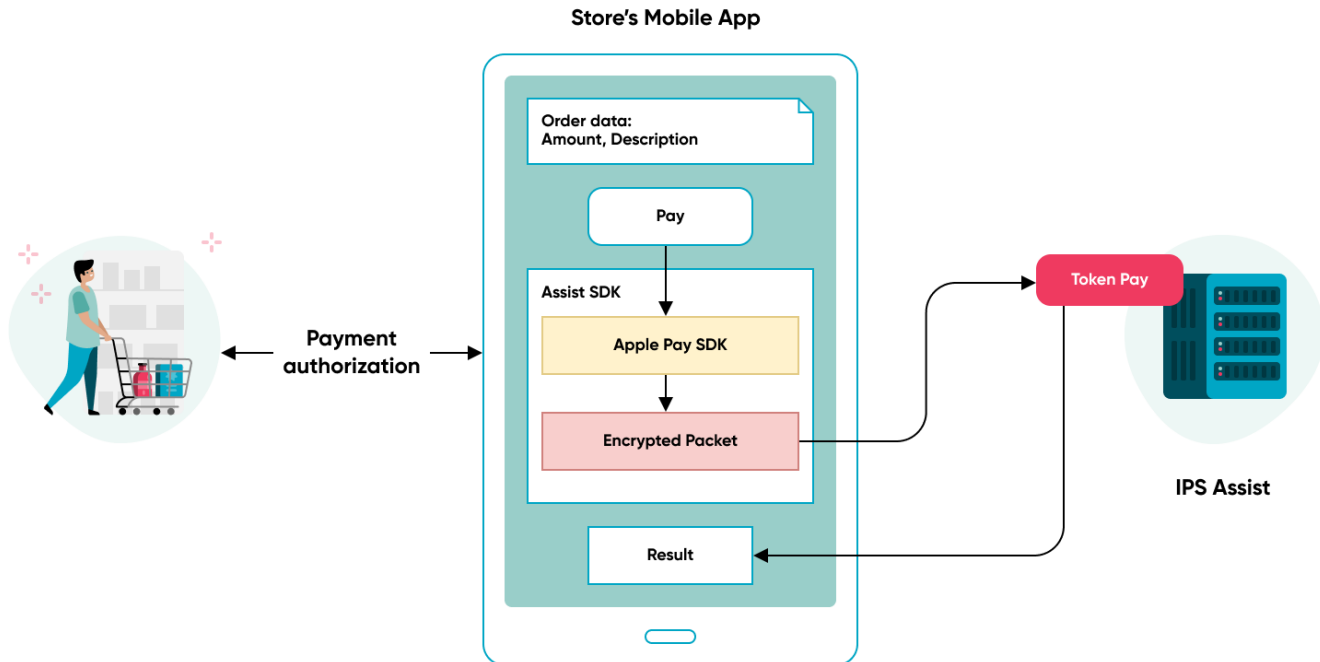
# Payments in mobile applications

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Payment by the button in the mobile app (InApp)

## Apple Pay

When the token payment is executing by button in a mobile app, the following actions are performed:



1. The buyer selects the product or service in the store mobile app and presses the pay button.
2. An encrypted packet with payment data and a token is generated by accessing the SDK of Apple Pay API.
3. The SDK of Apple Pay conducts the required payment authorization by the buyer on the mobile device (PIN / fingerprint).
4. The encrypted packet with payment data and a token is transferred to the [TokenPay](#) payment service on the side of IPS Assist.
5. IPS Assist decrypts the package and performs payment with a token.
6. IPS Assist returns the payment results to the mobile app.

Actions from 2 to 6 can be executed once by calling SDK Assist:

- SDK Assist for Apple Pay is available on <https://github.com/assist-group/assist-mcommerce-sdk-ios>.

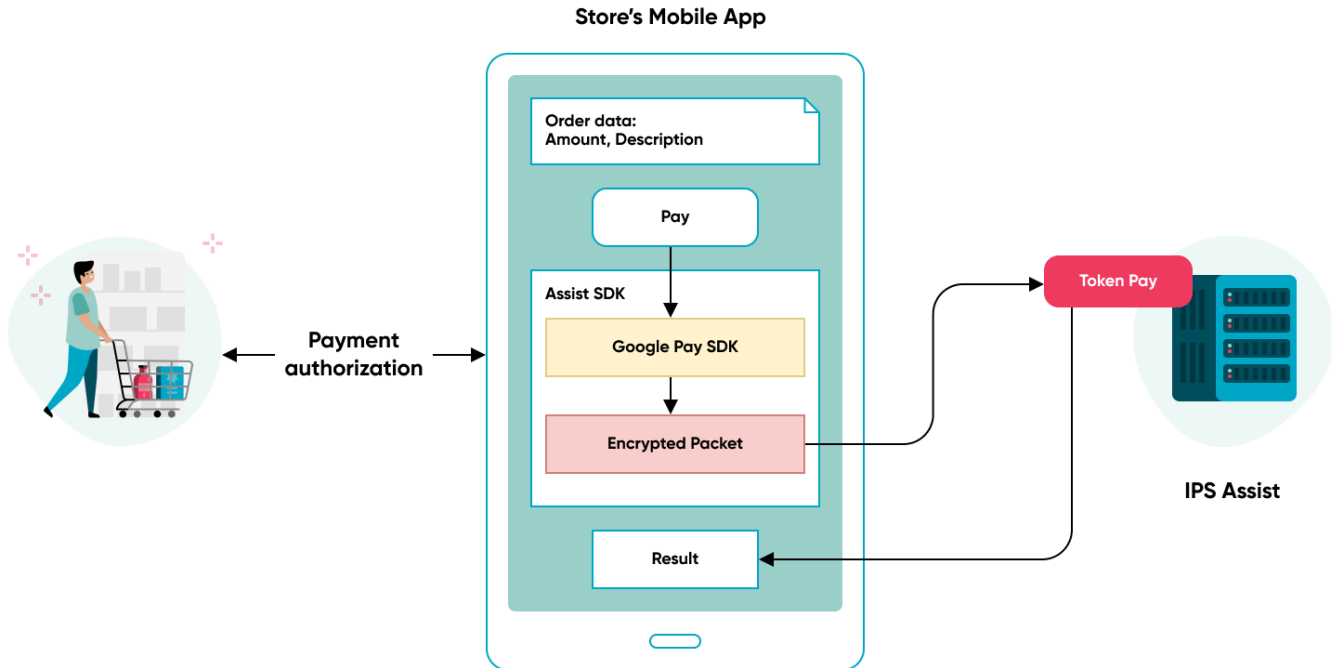
You have to use the corresponding SDK - Apple Pay SDK for IOS, if you don't want to use SDK Assist in the online store mobile app, for creation of the encrypted package with payment information. The created encrypted packet with payment details then must be transferred to the IPS Assist through the [TokenPay](#) service.

To organize the receipt of payments by the button in the mobile app, you need to do the following preparatory steps:

- make a request to connect TokenPay payment processing service functionality to the IPS Assist technical support service [support@belassist.by](mailto:support@belassist.by);
- implement in your app the support for payment of orders with a token, using the Assist SDK, SDK Apple Pay along with access to [TokenPay](#) service;
- obtain confirmation from the IPS Assist technical support service that all the necessary technical settings for the functioning of the TokenPay payment processing service when paying for goods and services to your merchant have been fulfilled;
- prepare for receiving payments - create and sign an Apple Pay certificate to make payments using the corresponding section in the IPS Assist Personal Account.

## Google Pay

When the token payment is executing by button in a mobile app, the following actions are performed:



1. The buyer selects the product or service in the store mobile app and presses the pay button.
2. An encrypted packet with payment data and a token is generated by accessing the SDK of Google Pay API.
3. The SDK of Google Pay conducts the required payment authorization by the buyer on the mobile device (PIN / fingerprint).
4. The encrypted packet with payment data and a token is transferred to the **TokenPay** payment service on the side of IPS Assist.
5. IPS Assist decrypts the package and performs payment with a token.
6. IPS Assist returns the payment results to the mobile app.

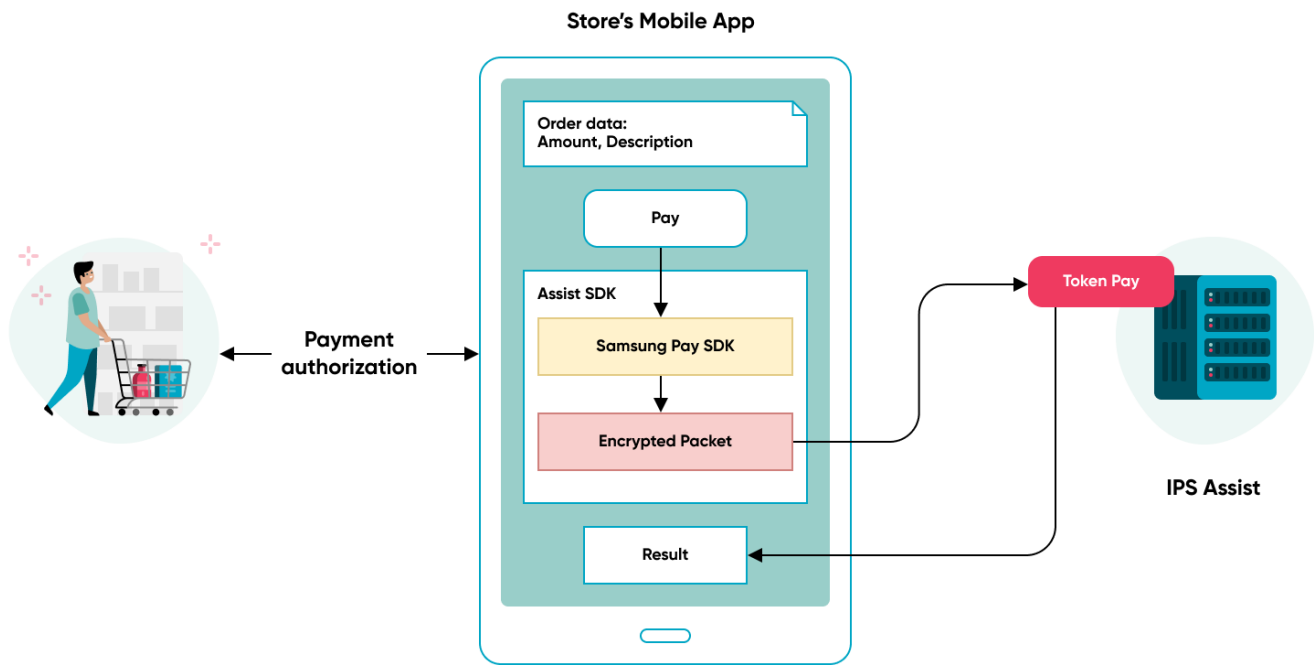
You have to use the Google Pay API for Android, if you don't want to use SDK Assist in the online store mobile app, for creation of the encrypted package with payment information. The created encrypted packet with payment details then must be transferred to the IPS Assist through the **TokenPay** service.

To organize the receipt of payments by the button in the mobile app, you need to do the following preparatory steps:

- make a request to connect TokenPay payment processing service functionality to the IPS Assist technical support service [support@belassist.by](mailto:support@belassist.by);
- implement in your app the support for payment of orders with a token, using the Assist SDK, Google Pay API along with access to **TokenPay** service;
- obtain confirmation from the IPS Assist technical support service that all the necessary technical settings for the functioning of the TokenPay payment processing service when paying for goods and services to your merchant have been fulfilled;
- prepare for receiving payments - you should register with Google Pay API to get a MerchantID for use it as **MerchantID** parameter, set **gateway="assist"** and specify **allowedCardAuthMethods = ["CRYPTOGRAM\_3DS"]** to organize the scheme for encrypting a data packet with a token or **allowedCardAuthMethods = ["PAN\_ONLY", "CRYPTOGRAM\_3DS"]**, if you also need to accept payments with non tokenized cards that saved in Google account.

## Samsung Pay

When the token payment is executing by button in a mobile app, the following actions are performed:



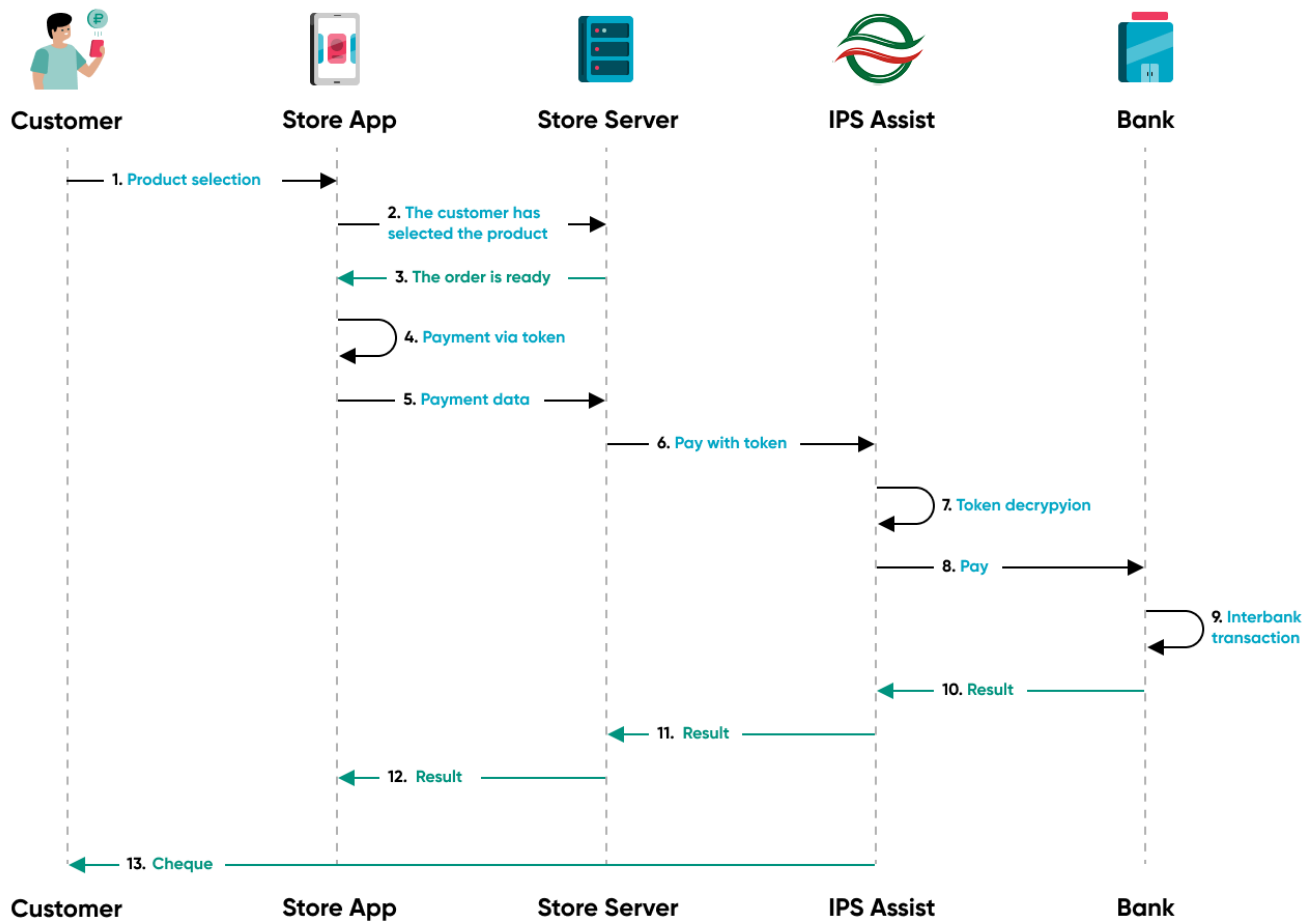
1. The buyer selects the product or service in the store mobile app and presses the pay button.
2. An encrypted packet with payment data and a token is generated by accessing the SDK of Samsung Pay API.
3. The SDK of the provider conducts the required payment authorization by the buyer on the mobile device (PIN / fingerprint).
4. The encrypted packet with payment data and a token is transferred to the [TokenPay](#) payment service on the side of IPS Assist.
5. IPS Assist decrypts the package and performs payment with a token.
6. IPS Assist returns the payment results to the mobile app.

You have to use the Samsung Pay SDK if you don't want to use SDK Assist in the online store mobile app, for creation of the encrypted package with payment information. The created encrypted packet with payment details then must be transferred to the IPS Assist through the [TokenPay](#) service.

To organize the receipt of payments by the button in the mobile app, you need to do the following preparatory steps:

- make a request to connect TokenPay payment processing service functionality to the IPS Assist technical support service [support@belassist.by](mailto:support@belassist.by);
- implement in your app the support for payment of orders with a token, using the Assist SDK, Google Pay API along with access to [TokenPay](#) service;
- obtain confirmation from the IPS Assist technical support service that all the necessary technical settings for the functioning of the TokenPay payment processing service when paying for goods and services to your merchant have been fulfilled;
- prepare for receiving payments - - you need to request to the IPS Assist technical support to receive the CSR-file.

## Sequence diagram of token payment



1. The customer selects the product or service in the store app.
2. The customer confirmed the order.
3. The order is generated on the store server.
4. The customer confirmed the payment with the token in the application.
5. The store server receives an order for payment.
6. Encrypted payment information with a token is sent to the Assist system.
7. Assist decrypts the packet with the token and payment data.
8. Assist performs authorization (payment) in the acquiring bank.
9. The interbank transaction is carried out.
10. The acquiring bank returns the payment result.
11. Assist returns the payment result to the store server.
12. The payment result is displayed in the store application.
13. Assist sends an electronic cheque to the customer via Email and / or SMS.

You can learn more about the possible [options of payments processing by tokens using different providers](#).

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