Integration Mechanisms

The Click2Sure platform offers a number of different ways for a partner to integrate with our platform. The technical complexity and amount of work that is required is various for different mechanisms. A seamless level of integration requires more work to accomplish, while a simple referral mechanism is simple to implement.

The integration methods are:

- Pure API integration, including payments
- API excluding payments
- Integration using a widget
- Simple referral
- EMail referral
- Embedded iFrame

In each case a merchant must acquire an affiliate code from Click2Sure. Additional configuration is needed for deep integration to map merchant products to Click2Sure offerings.
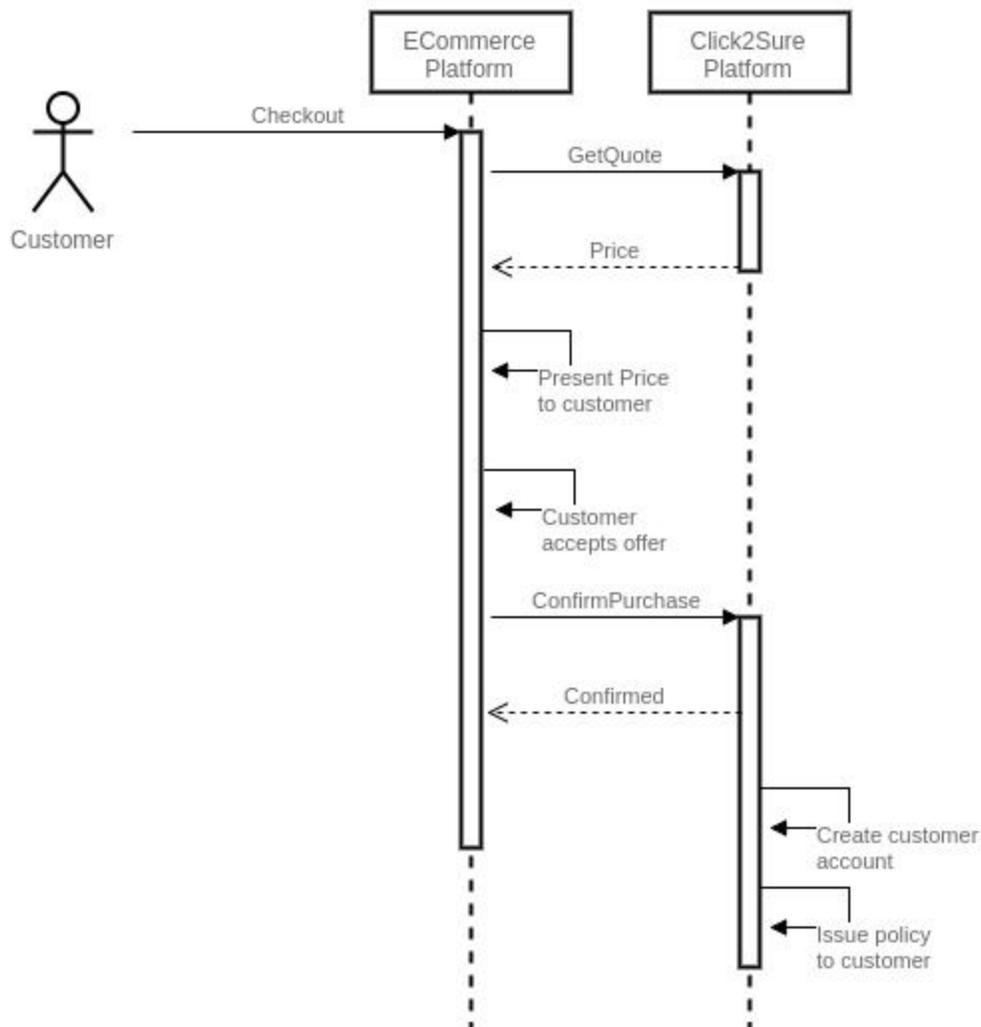
Pure API

For pure API integration the merchant will use Click2Sure's API directly. We provide access to the appropriate API endpoints for the merchant after we have assigned an affiliate code to the merchant.

The merchant has to perform the following tasks:

- Implement calls to the C2S API
    - A call to obtain a Quote
    - A call to confirm that the policy premium payment was received
- Incorporate the cost of the premium into the checkout total for the customer
- Display links to the legally required information that has to be available to the customer (terms and conditions documents)

- Present the customer with an offer of insurance on the merchant's platform (ie on the product detail page)
- Present the customer with the opportunity to remove the policy purchase item from her basket at the point of checkout, before payment.
- Inform Click2Sure via the API if the customer accepted the offer of insurance
- Map product categories

The essential flow of the API integration is demonstrated in the diagram below:

Premium recovery

The merchant will include the cost of the premium in the total amount that is submitted to the payment gateway. Click2Sure will recover the premium in one of two ways:

- If the payment gateway can do a split payment the premium will be paid directly to Click2Sure.
- If the payment gateway cannot do a split payment, Click2Sure will issue an invoice to the merchant for immediate payment of the total premiums (this will be done on a daily basis for all premiums for which policies were confirmed as having been sold).

API excluding payments

For API integration excluding payment the merchant will use Click2Sure's API directly. We will provide access to the appropriate API endpoints for the merchant and we will assign an affiliate code to the merchant.

The merchants has to perform the following tasks:
- Implement calls to the C2S API
  - A call to obtain a Quote
  - A call to inform Click2Sure that the customer has indicated interest in purchasing a policy (this call includes the customer's name and email address)
- Display a checkbox (or other mechanism) the customer can use to indicate that she is interested in buying a policy.
- When the customer checks out, prior to payment, inform Click2Sure that the customer wishes to purchase a policy. Click2Sure will then send a referral link via email to the customer to complete the purchase on Click2Sure's platform.
- Display links to the legally required information that has to be available to the customer (terms and conditions documents)
- Present the customer with an offer of insurance at an appropriate place on the merchant's platform (ie on the product detail page)
- Inform Click2Sure via the API that the customer wishes to pursue the offer of insurance. Click2Sure will then send the customer an email with a link that will allow her to complete the transaction
- [Map](#) product categories

Widget

A widget is a simple fragment of Javascript and HTML that is embedded directly into a merchant's site. Click2Sure will assign an affiliate code to the merchant. The widget will be customised to contain the affiliate code. The widget will contain links to the appropriate terms and conditions and other relevant information. The widget may also contains details of the category of product the merchant is offering.

If a customer clicks the widget, she will be taken directly to Click2Sure's website where she will purchase a policy. Click2Sure will record the affiliate code as part of the transaction.

The merchant has to perform the following tasks:
- Embed the widget on appropriate pages on their platform

Offline Referral

Any customer may be referred to Click2Sure by using a simple URL with an affiliate code as a parameter.
Such a URL may be printed on an invoice, or a brochure. An appropriate URL will be provided by Click2Sure (typically of the format c2s.co/MERCHANTNAME)

The merchant has to perform the following tasks:
● Print the appropriate URL on invoices or other offline media

EMail Referral

A merchant may choose to distribute an offer of insurance for a particular product to customers via email. In this case standard text must be displayed to the customer, together with the required links to terms and conditions documents and other information required by law. In this case the merchant will work with Click2Sure's team to create the necessary content.

The merchant has to perform the following tasks:
● Embed the offer of insurance in an email template in cooperation with Click2Sure.

Embedded iFrame

Click2Sure can offer an embedded form to display on a merchant's website within an iFrame. In order to populate the form the merchant must support cross-origin communication. iFrames are customised based on partner requirements.

Other mechanisms

Because the Click2Sure API is stateless (REST based) and because it exposes all the functionality on the platform, it is possible to implement it with virtually any user interface. This includes embedding it in Android and iOS applications, using it as the backend for USSD flows and using it with SMS based interactions. In each case the flow is very similar to that we described for the Pure API implementation.

Product Categories

Click2Sure offers insurance over a wide range of product categories, including:
- Smartphones
- Tablets

- Laptops
- Cameras
- Wearable electronics
- Televisions
- And more.

In the case of API level integration the merchant has to inform Click2Sure of the category of the item for which a quote is being requested. The merchant will have to map the product the client is purchasing to one of the Click2Sure categories. Since these categories are broad, it should in most cases not present a problem.