

Telesales

Telesales is an alternative way of initiating the Affirm checkout.

Overview

The Telesales Checkout API is an efficient method for initiating the Affirm checkout process. This user-friendly feature enables telesales agents to kick-start the checkout process for customers, seamlessly integrating the experience with the in-store flow.

How it works

Customer flow

When a customer completes a checkout, it triggers a browser redirect and a webhook request containing the checkout_token for authorization.

Security

We prioritize privacy and security for our customers. Therefore, the Telesales API requires customers to apply using their own devices. Upon submitting an API request, Affirm sends a text message or email to the provided phone number or email address, containing a link to the customer's online application.

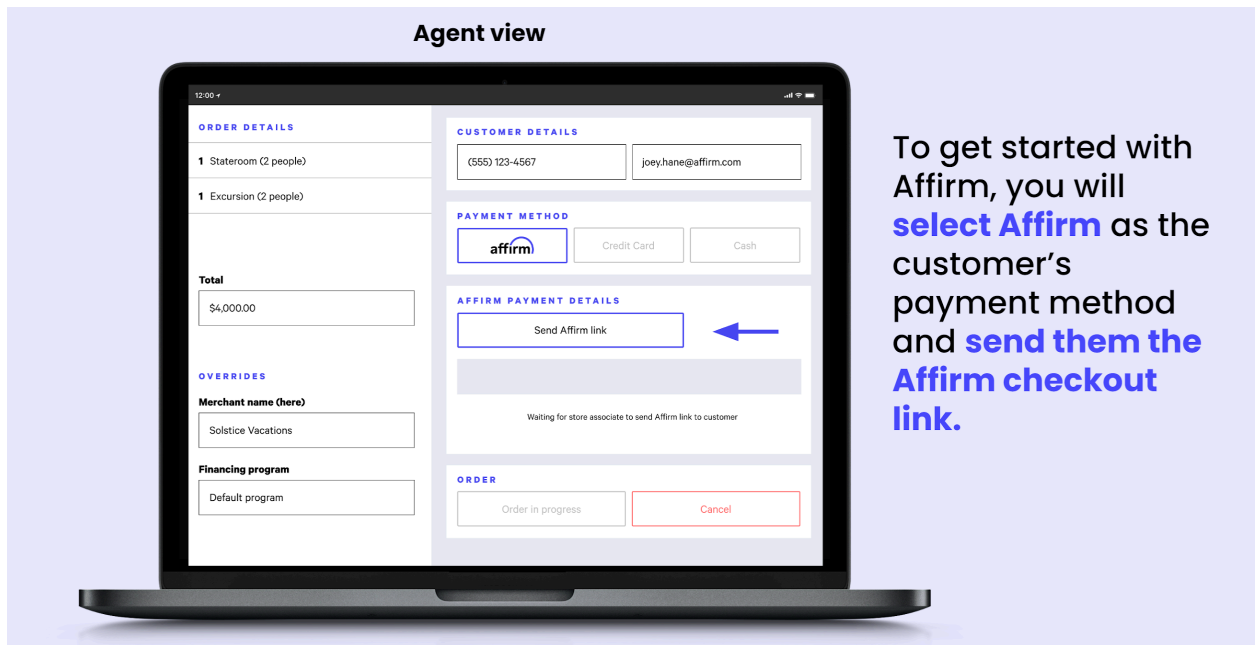
Using Webhooks

For added efficiency and reliability, you can provide Affirm with a [webhook](#) address for server-to-server confirmation of the checkout_token (after the customer confirms their loan). While Affirm will continue to POST the token to the user_confirmation_url, utilizing a webhook can minimize the risk of client/browser errors and expedite the payment status update in your telesales system.

Integration Steps

Step 1: Add Affirm as a payment option in your Telesales flow

When customers pay with Affirm over the phone, your telesales agents will select Affirm as a payment option from your front end (or agent dashboard). You can find a sample frontend template and instructions [here](#).



Step 2: Call the /store API to initiate Affirm Checkout Call

When a customer selects Affirm, send the order and customer details to Affirm's /store API. This prompts Affirm to send the customer a text and/or email link to finish their checkout with Affirm. See the example below:

JSON

```
POST /api/v2/checkout/store HTTP/1.1
Host: sandbox.affirm.com
Content-Type: application/json

{
  "merchant": {
    "public_api_key": "PUBLIC_API_KEY",
    "user_cancel_url": "https://www.cancelurl.com",
    "user_confirmation_url": "https://www.confirmationurl.com",
    "user_confirmation_url_action": "POST",
    "name": "Telesales Affirm demo"
  },
  "billing": {
    "name": {
```

```

    "full": "John Doe",
  },
  "address": {
    "line1": "325 Pacific Ave",
    "city": "San Francisco",
    "state": "CA",
    "zipcode": "94112",
    "country": "USA"
  },
  "phone_number": "4155552222",
  "email": "john.doe@affirm.com"
},
"metadata": {
  "entity_name": "Vignan 1234",
  "store_location": "Denver"
},
"order_id": "your_order_identifier_ABC_123",
"total": 5000
}

```

Testing

The Store API will only send SMS text messages in the Affirm Live environment. During Sandbox environment testing, please rely on email messages to receive the Checkout URL to complete your Affirm purchase.

In the response, you'll receive the `redirect_url` that the customer was sent as well as an Affirm `checkout_id` which will be used for authorization.

Step 3: Receive Order Confirmation via Webhook

Once a user receives and confirms their loan, Affirm's server will be notified of that event. The `checkout_id` will be POSTed back to your server at the webhook URL that you provide your Technical Account Manager.

Webhook Configuration

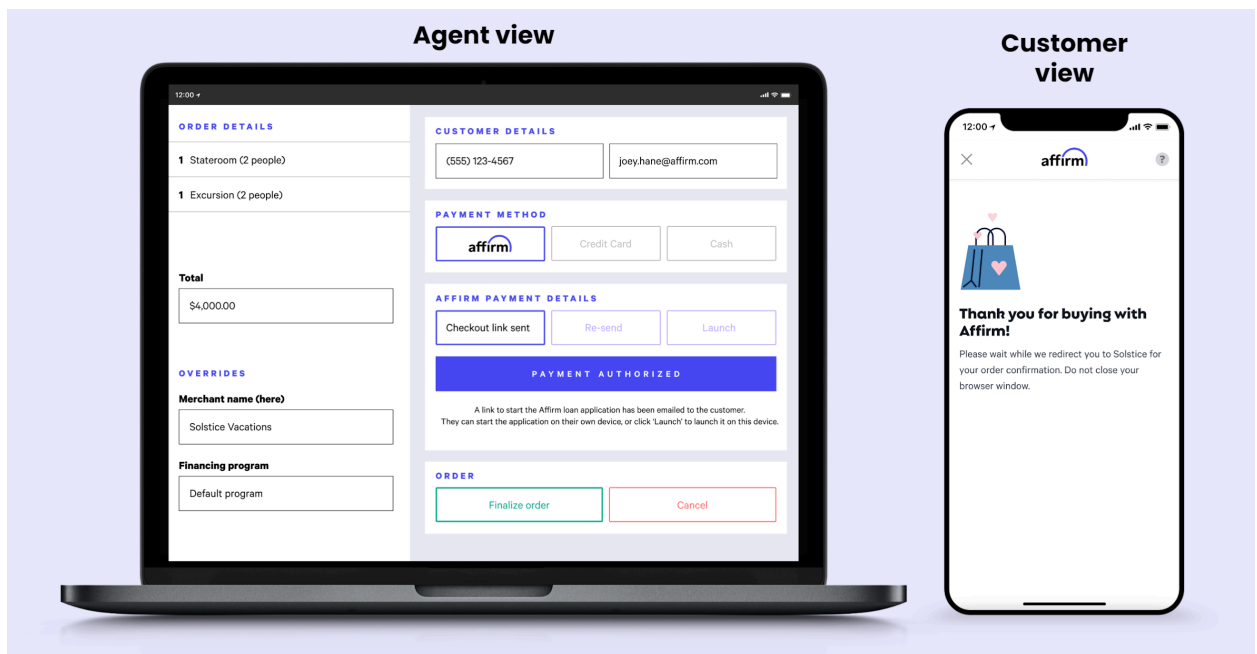
A webhook URL will need to be configured to complete the in-store integration. Please reach out to Affirm through your Account team or the support widget.

Authorize the Transaction

Call Affirm's [/transactions API](#) and pass the checkout_id to the transaction_id parameter, and authorize the order. The order must be authorized securely before saving the order or updating the order's status on the agent's dashboard.

Step 4: Update the Agent Frontend

Update your agent frontend that the order has been authorized. At this step, the telesales agent can proceed with finalizing the order for the customer.



Step 5: Capture and Manage the Order

After receiving the persistent id from authorization, you can initiate different [transaction actions](#), such as [capturing the order](#) on fulfillment or [issuing a refund](#), depending on your internal processes.