Introduction

«Spasibo from Sberbank» and «SberMiles» are bonus loyalty programs from PJSC «Sberbank of Russia» for their clients.

A% of the purchase amount that the client makes with the card is credited to a special bonus account assigned to the client's card. Information on the amount of points awarded is available only to the bonus system and is not displayed in the personal account of the gateway.

The program involves the cards of PJSC «Sberbank of Russia». Accumulated bonuses (1 point is equal to 1 ruble) can be paid for:

- goods in partner stores of the program and in a number of online stores («Sberbank Spasibo»);
- air, railway tickets, book hotels – on the Sberbank Spasibo website Travel «(«SberMiles»).

In case of payment with bonus points, the order must be issued in Russian rubles.

In order for points to be credited to the client's bonus account in case of payment with a card, a store connected to a payment gateway does not need any additional modifications on its side. Improvements are needed to provide customers with the ability to pay for goods/services with bonus points.

Limitations and assumptions

- The scheme of interaction between an online store and a payment gateway remains unchanged compared to payment with bank cards.
- For payments with Sberbank-Spasibo/SberMiles bonus points, the order must be issued in Russian rubles.
- Reversal and refund operations can be carried out.

Methods for transferring the number of bonus points to the payment gateway

There are two ways to transfer the number of points to be debited to the payment gateway:

- The number of bonus points is passed in the order registration request;
- Or the client indicates the number of bonus points on the payment page.

Depending on the method used to transfer the number of bonuses to the payment gateway, the following will differ:

- Information systems interaction schemes
- Request for order registration
- Required additions on the payment page if the store uses its own payment page