

# Google Pay

## About Google Pay

### What is Google Pay

<b>Logo</b>	<a href="#">Google Pay™</a>
<b>Info</b>	Google Pay is the fast, simple way to pay on sites, in apps and in stores using the cards saved to your Google Account. It protects your payment info with multiple layers of security and makes it easy to send money, store tickets or cash in on rewards – all from one convenient place.
<b>Type</b>	<a href="#">Payments by eWallet</a>

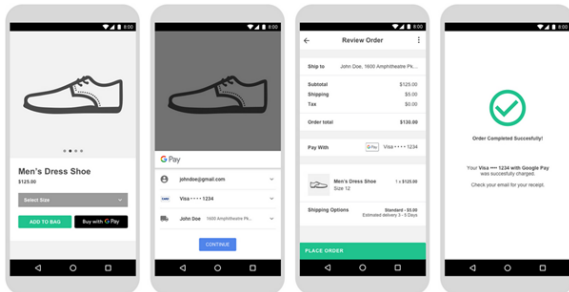
**Notice:** Regarding the liability shift in case of the card processing, please contact your Acquirer directly. Because Computop is not a direct contract partner, your Acquirer should specify the liability shift rules for each card brand.

### How it works

When a user taps the Google Pay payment button, they see a payment sheet. It displays the payment methods they've saved to their Google Account and optional fields such as a shipping address. Users can then select a payment method quickly and provide a shipping address if required, or they can add new information.

### In-app payment

The Google Pay API enables fast, simple checkout within your app, giving you convenient access to hundreds of millions of cards saved to Google Accounts worldwide.



These above screens represent a recommended Google Pay buy flow for a shopping cart experience.

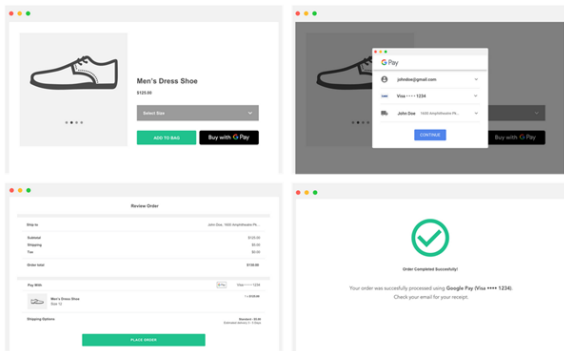
These guidelines will help you implement Google Pay within your apps: <https://developers.google.com/pay/api/android/guides/brand-guidelines>.

### Web payment

The Google Pay API enables fast, simple checkout on your website. This provides convenient access to hundreds of millions of cards that are saved to Google Accounts worldwide.

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The above screens represent a recommended Google Pay buy flow for a shopping cart experience.

These guidelines will help you reference the Google Pay brand within your websites: <https://developers.google.com/pay/api/web/guides/brand-guidelines>.

## Step by Step Set-Up Guide

Once you have decided to support Google Pay, there is a set of steps that need to be done. This guide is applicable for both, in-app and also web payments.

1. Verify if your Acquirer supports Google Pay, for the card networks supported and support for Android device tokens.

This information will be provided by Computop support team: [Computop Helpdesk](#).

2. If you already do not have one, request creation of Computop **Merchant ID**, unique identifier that represents a merchant in Computop Paygate platform. You need to use Computop Merchant ID also in Google Pay API.

Please contact Computop support team: [Computop Helpdesk](#).

3. Integrate Google Pay API: <https://developers.google.com/pay/api/>.

Apps: <https://developers.google.com/pay/api/android/overview>

Web: <https://developers.google.com/pay/api/web/overview>

- a. For payment tokenization method, choose "GATEWAY", with following values:

```
const tokenizationSpecification = {
  type: "PAYMENT GATEWAY",
  parameters: {
    'gateway': 'computop',
    'gatewayMerchantId': 'yourComputopMerchantID'
  }
}
```

- b. For supported payment card networks, choose the ones your acquirer is supporting:

```
const allowedCardNetworks = ["AMEX", "DISCOVER", "JCB", "MASTERCARD", "VISA"];
```

- c. The Google Pay API may return cards on file on [Google.com](https://developers.google.com/pay/api/web/guides/brand-guidelines) (PAN\_ONLY) and/or a device token on an Android device authenticated with a 3-D Secure cryptogram (CRYPTOGRAM\_3DS).

Please make sure that you define CRYPTOGRAM\_3DS only if your acquirer is supporting this functionality. Please contact [Computop Helpdesk](#) to verify this point if needed.

```
const allowedCardAuthMethods = ["PAN_ONLY", "CRYPTOGRAM_3DS"];
```

If you are operating in EEA region, please define CRYPTOGRAM\_3DS only, as these payments are already Strong Customer Authenticated in Google Pay wallet and therefore compliant with PSD2 SCA regulation.

Note: If you receive Soft Decline in Response, you need to restart the payment with 3-D Secure authentication.

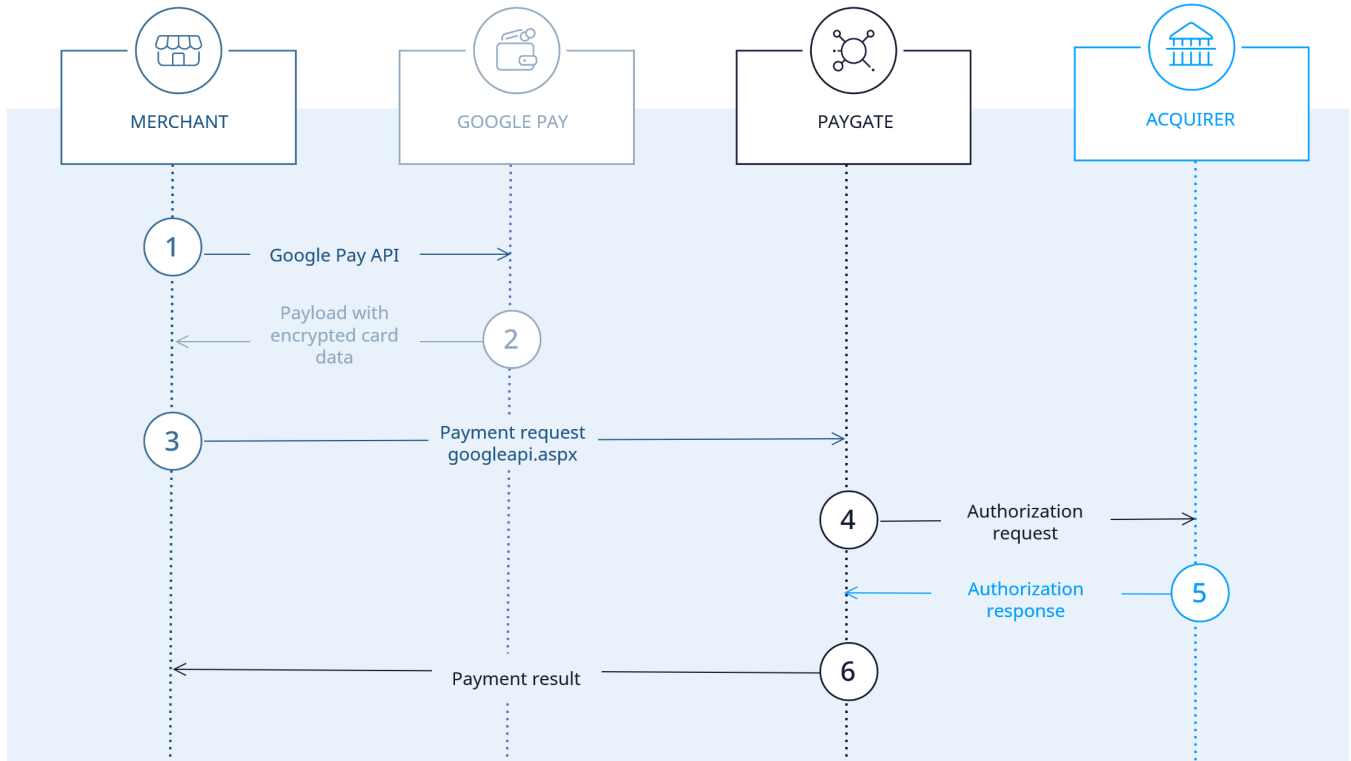
This needs to be done by using Card Token received in Google Pay Response and following steps described in: [Server-2-Server Integration](#)

d. In response from Google Pay API, you should receive Token similar to this:

```
["signature":"MEQCICKPec+WxzT56WIBN3i13pyfLeixULGRIMkts/lo8UWAIADzPVdXn3zFzplkBJeeb5BFpQV1xK555LMIx8
auQ\lu003d\lu003d", "protocolVersion":"ECV1", "signedMessage":{"encryptedMessage":{"hoXzuOBlyboiskozBmpIkhpA
QY1CVBY1s7+5/hqYqm6Qr5KMBUJleT0kij+Veojb7RPrPIOOz/yIQMCRIFV5SDwkpPmUKseGSUDt+6Gcy3lh4FyC3KwTj8
7YbdWDGAG/Q5BX1ob58pzCHBYGRhe01Eyslj2+WcfndjnlA9EjVAZmgttelqkR2AYprh1FbOhvAOTAOFFe5qc0mBZ+8lDzq5yq
Xd9Hu3UrhoT5OXpXipi7bh9hbTr/tvSBZ2VK01a5PF2eqk0b7KNIJzEasLOPF67aG4leX8wos1+BmASmklK+Zl/fzHkMYwfr172j
cdXhwIHW2figThjse2CcBB1ZmDZ/HH0JtsnDx/P/BdhwEha/Qrxt67EygNiTTAUGd4Ku2sefhUGO68LfnTMN/yurufg98gs15dv
k85+2oL3qCXU6baoA2bRwmoqRqwayamGZENhkgGQ\lu003d\lu003d","ephemeralPublicKey":{"BBP7JTPA2+7jpMlygMV
8AD/BD6AgW51HmvyjDpV8cnuU6Cgryk4m56PWHEHjORGGUK6Inol.pDM+ZYGyZsgfoPC6E\lu003d","tag":{"jhoRfaHb94X8R
ZabkDyQ5YVW1T3uMKU48wv36A8P4\lu003d"}"]
```

You need to Base64 encode the whole token string and include it in Paygate parameter TokenExt.

## Process flow chart



Google Pay process flow

## Paygate interface

### Definitions

## Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric
ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)
3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dtm	ISODateTime (YYYY-MM-DDThh:mm:ss)

## Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

**Notice:** Please note that the names of parameters can be returned in upper or lower case.

## Calling the interface

Two transactions are created when making a credit card payment via Google Pay. In the Google Pay transaction the required credit card data are determined first and the actual credit card transaction is then carried out automatically. This takes place via a server-to-server connection and supports all usual credit card transaction options. The difference here, however, is that you don't transmit the credit card information, which you don't know. Instead, you transmit the Token generated by Google Pay, which contains the required credit card data in encrypted form.

In order to make a credit card payment with Google Pay, please use the following URL:

<https://www.computop-paygate.com/googlepay.aspx>

**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the encrypted payment request parameters:

In addition you can submit any parameters that are applicable or required for a credit card payment (without credit card data). More information about this you can find within [Card processing](#).

Key	Format	CND	Description
<a href="#">MerchantID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
<a href="#">TransID</a>	ans..64	M	TransactionID which should be unique for each payment

RefNr	ns..30	O	Merchant's unique reference number								
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).								
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table EN</a>								
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <a href="#">HashMAC-Authentication</a> .								
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.								
RTF	a1	O	Establishment of Credential on File Agreement (Cardholder agrees that his card data can be stored for further transactions).								
Capture	an..6	OM	Determines the type and time of capture. <table border="1" data-bbox="415 472 1239 651"> <thead> <tr> <th>Capture Mode</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>AUTO</td> <td>Capturing immediately after authorisation (default value).</td> </tr> <tr> <td>MANUAL</td> <td>Capturing made by the merchant. Capture is normally initiated at time of delivery.</td> </tr> <tr> <td>&lt;Number&gt;</td> <td>Delay in hours until the capture (whole number; 1 to 696).</td> </tr> </tbody> </table>	Capture Mode	Description	AUTO	Capturing immediately after authorisation (default value).	MANUAL	Capturing made by the merchant. Capture is normally initiated at time of delivery.	<Number>	Delay in hours until the capture (whole number; 1 to 696).
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AUTO	Capturing immediately after authorisation (default value).										
MANUAL	Capturing made by the merchant. Capture is normally initiated at time of delivery.										
<Number>	Delay in hours until the capture (whole number; 1 to 696).										
Order Desc	ans..64	M	Description of purchased goods, unit prices etc.								
URLNotify	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443. It may not contain parameters: Use the <a href="#">UserData</a> parameter instead.								
Token Ext	ans..1024	M	Google Pay Token as JSON string in the Base64 format								
Channel	a..10	O	Channel over which the order is processed. Allowed values are WEBSITE and MOBILE_APP.								

Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID which should be unique for each payment	TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
RefNr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den <a href="#">Computop Helpdesk</a> , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.

Key	Format	CND	Description	Beschreibung
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table EN</a>	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: <a href="#">A1 Währungstabelle</a>

Key	Format	CND	Description	Beschreibung
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <a href="#">HashMAC-Authentication</a> .	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <a href="#">HashMAC-Authentication</a>

Key	Format	CND	Description	Beschreibung
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung
RTF	a1	O	Establishment of Credential on File Agreement (Cardholder agrees that his card data can be stored for further transactions).	Einrichtung der Vereinbarung für hinterlegte Zugangsdaten (Karteninhaber stimmt zu, dass seine Kartendaten für weitere Transaktionen gespeichert werden dürfen).

Key	Format	CND	Description	Beschreibung
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Capture	an..6	OM	Determines the type and time of capture.		Bestimmt Art und Zeitpunkt der Buchung (engl. Capture).	
			<b>Capture Mode</b>	<b>Description</b>	<b>Buchungsart</b>	<b>Beschreibung</b>
			<b>AUTO</b>	Capturing immediately after authorisation (default value).	<b>AUTO</b>	Buchung sofort nach Autorisierung (Standardwert).
			<b>MANUAL</b>	Capturing made by the merchant. Capture is normally initiated at time of delivery.	<b>MANUAL</b>	Buchung erfolgt durch den Händler - in der Regel die Buchung zum Zeitpunkt der Warenauslieferung bzw. Leistungserbringung.
<b>&lt;Number&gt;</b>	Delay in hours until the capture (whole number; 1 to 696).	<b>&lt;Zahl&gt;</b>	Verzögerung in Stunden bis zur Buchung (ganze Zahl; 1 bis 696).			

Key	Format	CND	Description	Beschreibung
OrderDesc	ans..64	M	Description of purchased goods, unit prices etc.	Beschreibung der gekauften Waren, Einzelpreise etc.

Key	Format	CND	Description	Beschreibung
<a href="#">URLNotify</a>	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443. It may not contain parameters: Use the <a href="#">UserData</a> parameter instead.	Vollständige URL, die das Paygate aufruft, um den Shop zu benachrichtigen. Die URL darf nur über Port 443 aufgerufen werden. Sie darf keine Parameter enthalten: Nutzen Sie stattdessen den Parameter <a href="#">UserData</a> .

Key	Format	CND	Description	Beschreibung
TokenExt	ans..1024	M	Google Pay Token as JSON string in the Base64 format	Google Pay Token als JSON-String im Base64-Format
Channel	a..10	O	Channel over which the order is processed. Allowed values are WEBSITE and MOBILE_APP.	Kanal, über den die Bestellung abgewickelt wird. Erlaubt sind die Werte WEBSITE und MOBILE_APP.

#### Parameters for Google Pay

The following table describes the result parameters with which the Computop Paygate responds to your system (pls. be prepared to receive additional parameters at any time):

Key	Format	CND	Description
<a href="#">MID</a>	ans..30	M	MerchantID, assigned by Computop
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files This ID refers to the credit card transaction unless an error occurs already at the Google Pay transaction.
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<a href="#">TransID</a>	ans..64	M	TransactionID which should be unique for each payment
<a href="#">RefNr</a>	ns..30	O	Merchant's unique reference number
<a href="#">UserData</a>	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
<a href="#">Status</a>	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )
<a href="#">Description</a>	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <a href="#">Code</a> parameter for the transaction status analysis!
<a href="#">Code</a>	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
<a href="#">schemeReferenceID</a>	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions.

Key	Format	CND	Description	Beschreibung
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files This ID refers to the credit card transaction unless an error occurs already at the Google Pay transaction.	Vom Paygate vergebene ID für die Zahlung, z.B. zur Referenzierung in Batch-Dateien. Diese ID bezieht sich auf die Kreditkarten-Transaktion, es sei denn, es kommt bereits bei der Google-Pay-Transaktion zu einem Fehler.

Key	Format	CND	Description	Beschreibung
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XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate	Vom Paygate vergebene ID für alle einzelnen Transaktionen (Autorisierung, Buchung, Gutschrift), die für eine Zahlung durchgeführt werden
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Key	Format	CND	Description	Beschreibung
TransID	ans..64	M	TransactionID which should be unique for each payment	TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
RefNr	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	Format	CND	Description	Beschreibung
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	Format	CND	Description	Beschreibung
Status	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )	OK ( <a href="#">URLSuccess</a> ) oder FAILED ( <a href="#">URLFailure</a> )

Key	Format	CND	Description	Beschreibung
Description	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <b>Code</b> parameter for the transaction status analysis!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie <b>nicht</b> den Parameter <b>Description</b> , sondern <b>Code</b> für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )	Fehlercode gemäß Paygate Antwort-Codes ( <a href="#">A4 Fehlercodes</a> )

Key	Format	CND	Description	Beschreibung
schemeReferenceID	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions.	Kartensystemspezifische Transaktions-ID, die für nachfolgende Zahlungen mit hinterlegten Daten, verzögerte Autorisierungen und Wiedereinreichungen erforderlich ist.

Result parameters for Google Pay

## Capture / Credit / Reversal

Captures, credits and reversals do not refer to the Google Pay transaction but directly to the credit card transaction. More information about this you can find within [Card processing](#).

## Batch processing via the interface

Captures, credits and reversals via batch do not refer to the Google Pay transaction but directly to the credit card transaction. More information about this you can find within the document [Card processing](#).