

Google Pay

About Google Pay

What is Google Pay

Logo	Google Pay™
Info	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.
Type	Payments by eWallet

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.

PayPal payment method is only available in GooglePay Wallet via POS payment (NFC). In the context of an eCommerce GooglePay payment this variant is automatically inactive.

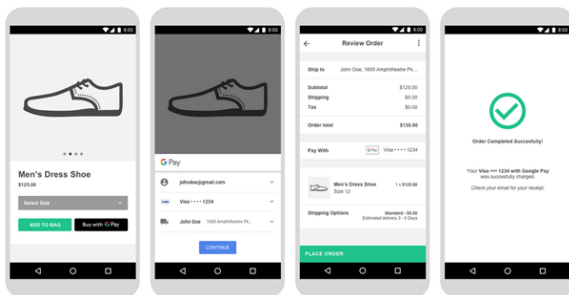
How it works

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.

Notice: For further information about the button solution for Google Pay, please see <https://support.computop.com/hc/en-gb/articles/4559076653970-Apple-Pay-und-Google-Pay-button-solution-PaySSL.aspx?source=search>.

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.

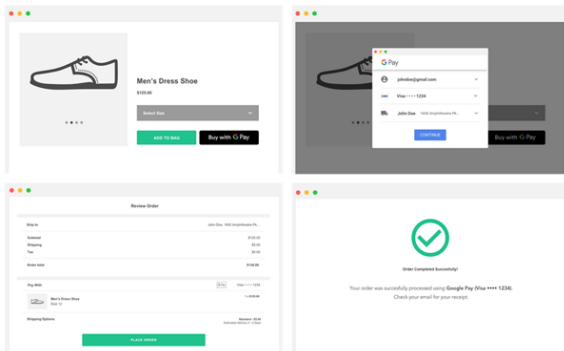
These guidelines will help you implement Google Pay within your apps: <https://developers.google.com/pay/api/android/guides/brand-guidelines>.

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/overview) (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.

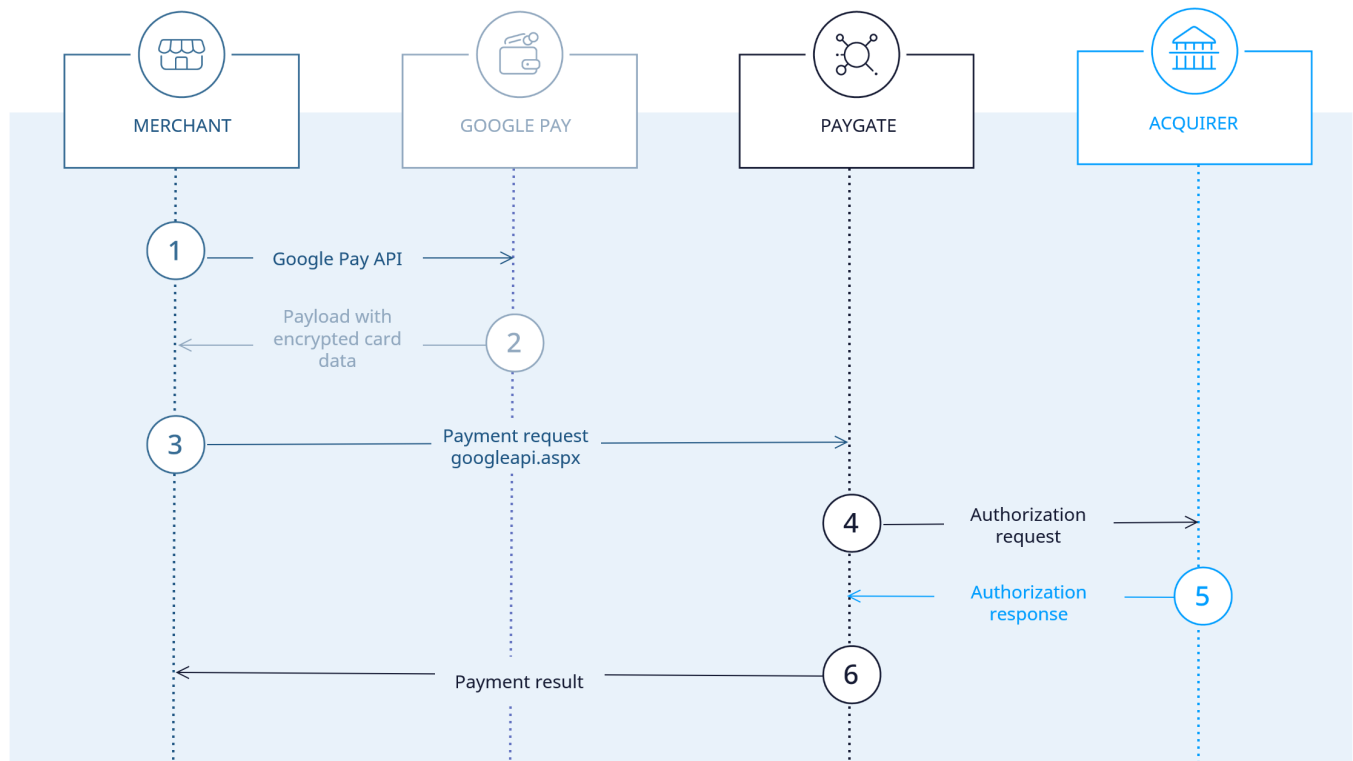
Note: If you receive Soft Decline in Response, you need to restart the payment with 3-D Secure authentication.

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

```
{
  "signature": "MEQCIC4z
/QHSrzekRkkuk3vGYxBTbDNgEQ15XFHx0Wk5fFLIUAiB3+q227havAJdagfGZaMXbefhatdJE7D
f2qrIoKDv1Og==",
  "protocolVersion": "ECv1",
  "signedMessage": "{\\"encryptedMessage\\":\\"
bOYRmExGeCsBrFqEst7kd9O1FN+vQZf2KG0UNYC8jNA+VVf9nQeK7lDvU8k37cH+LoziJQkHNL2
OxDHIk6GoRVlBrXprwBnAJR002VnCUH8lsqq0ELwemeqW364Ir8cU
/hDFzWNp+38H25JVDAMExZBKodMMTzUXXgy0+s5jOyAl8jUhnAw3fTRPkefuYsE8NFK5tvcS4L2
9h87Zo7ot0/8XrUhXt9b
/Fld1LEthkuPSN+KleEFP7bseB6jjRdHnwYAdqiE3iOmh7lpcDmNIyrlWRj74UJaszeerZW7DoZ
Nx11oN7fouq/8fe1vk1sr/e+y/RSG2nQMWg5yR/fMTfqCyabTDhJmVMM1Zhe91+dQ0/xi
/zKRgsIhiongJUjYtoSNIjUHNMLRuVTKdjX50CCI1QOibtr9h0bOLePhxw9cLYeU1KwCfYJyt28
DBKCvaWFSbCl+dzNcZ9B83kv\\",\\"ephemeralPublicKey\\":\\"BFUju73/IT/KqnB
/nc0W3BaL3BXFYbrbYaPiMCKXICg78PbslwV7MRUq3SpWEDEJT6pakLCvf34412HbDGCpsa4\\u
003d\\",\\"tag\\":\\"xIuCUWB2U6yWEfidsJpQaa+leU/kqS522JLOnrnk42g\\u003d\\"}"
}
```

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	REST	Format	CND	Description								
MerchantID	BasicAuth. Username	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.								
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment								
refnr	"referenceNumber": "..."	ns..30	O	Merchant's unique reference number								
Amount	"amount": { "value": ... }	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).								
Currency	"amount": { "currency": "..."}	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table								
MAC	---	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none">HMAC Authentication (Request)HMAC Authentication (Notify)								
UserData	"metadata": {"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	"capture": {"auto": "Yes"} "capture": {"manual": "Yes"} "capture": ...	an..6	OM	Determines the type and time of capture. <table><tr><th>Capture Mode</th><th>Description</th></tr><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><Number></td><td>Delay in hours until the capture (whole number; 1 to 696).</td></tr></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).											
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<Number>	Delay in hours until the capture (whole number; 1 to 696).											
OrderDesc	"order": {"description": "..."}	ans..64	M	Description of purchased goods, unit prices etc.								
URLNotify	"urls": {"notify": "..."}	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 UserData parameter instead. <div>i Common notes:<ul style="list-style-type: none">We recommend to use parameter "response=encrypt" to get an encrypted response by PaygateHowever, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess /URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.</div>								
TokenExt	"payment": {"googlePay": {"token": "..."}}	ans..1024	M	Google Pay Token as JSON string in the Base64 format <div>Example for TokenExt<pre>{ "signature": "MEQCIC4z /QHSrzekRkkuk3vGYxBTBdNgEQ15XFHx0Wk5fFLIUAiB3+q227havAJdagfGZaMXbefhatdJE7Df2qrIoKDv10g==", "protocolVersion": "ECv1", "signedMessage": "{ \"encryptedMessage\": \" bOYRmExGeCsBrFqEst7kd901FN+vQZf2KG0UNYC8jNA+VVF9nQeK7lDvU8k37cH+LOziJQkHNL2OxD HIk6GoRV1BrXprwBnAJR002VnCUH8lsqq0ELwemeqW364Ir8cU /hDFzWNp+38H25JVDAMEXZBKodMMTzUXXgyO+s5jOyAl8jUhnAw3fTRPkefuYsE8NFK5tvcs4L29h8 7Zo7ot0/8XrUhXt9b /Fld1LEthkuPSN+K1eEFP7bseB6jjRdHnwYAdqiE3iOmh71pcDmNIyrlWRj74UJaszeerZW7DoZNx1 loN7fouq/8felvklSr+e+y/RSg2nQMWg5yR/fMTfqCyabTDhJmVMM1Zhe91+dQ0/xi /zKRgsIhiongJUjYtoSNIjUHnMLRuVTkdjX50CCIIQOibTr9h0bOLePhxw9cLYeU1KwCfYJyt28DBK CvaWFSbCl+dzNcZ9B83kv\" , \"ephemeralPublicKey\": \"BFUju73/IT/KqnB /nc0W3BaL3BXfYbrbYaPiMCKXIcg78PbslwV7MRUq3SpWEDEJT6pakLCvf34412HbDGCpsa4\\u003d\\\", \"tag\": \"xIuCUWB2U6yWEfidsJpQaa+leU/kqS522JL0nrnk42g\\u003d\" }"</pre></div>								

Channel	"channel": {"type": "..."}"	a..10	O	Channel over which the order is processed. Allowed values are WEBSITE and MOBILE_APP.	
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Key	REST	Format	CND	Description	Beschreibung
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	REST	Format	CND	Description	Beschreibung
refnr	"referenceNumber": "..."	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	REST	Format	CND	Description	Beschreibung
Amount	"amount": {"value": "..."}"	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , 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 Computop Helpdesk , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.

Key	REST	Format	CND	Description	Beschreibung
Currency	"amount": {"currency": "..."}"	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: A1 Währungstabelle

Key	REST	Format	CND	Description	Beschreibung
MAC	---	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none">HMAC Authentication (Request)HMAC Authentication (Notify)	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <ul style="list-style-type: none">HMAC-Authentisierung (Anfrage)HMAC-Authentisierung (Notify)

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

Key	REST	Format	CND	Description	Beschreibung
OrderDesc	"order": {"description": "..."}"	ans..64	M	Description of purchased goods, unit prices etc.	Beschreibung der gekauften Waren, Einzelpreise etc.

Key	REST	Format	CND	Description	Beschreibung
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URLNotify	"urls": {"notify": "..."}	ans..256	M	<p>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 UserData parameter instead.</p> <p>Common notes:</p> <ul style="list-style-type: none"> We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful. 	<p>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 UserData.</p> <p>Allgemeine Hinweise:</p> <ul style="list-style-type: none"> Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten Betrüger könnten das verschlüsselte DATA-Element kopieren, welches an URLFailure gesendet wurde, und betrügerisch dasselbe DATA an URLSuccess/URLNotify senden. Überprüfen Sie daher unbedingt den "code"-Wert des DATA-Elements. Nur eine Antwort mit "code=00000000" sollte als erfolgreich angesehen werden.
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Key	REST	Format	CND	Description	Beschreibung
TokenExt	"payment": {"googlePay": { "token": "..."}}	ans..1024	M	<p>Google Pay Token as JSON string in the Base64 format</p> <p>Example for TokenExt</p> <pre>{ "signature": "MEQCIC4z /QHSrzekRkkuk3vGYxBTBdNgEQ15XFHx0Wk5fFLIUAiB3+q227havAJdagfGZaMXbefhatdJE7Df2qrIoKDv10g==", "protocolVersion": "ECv1", "signedMessage": "{\n encryptedMessage\":"} boYRmExGeCsBrFqEST7kd90lFN+vQZf2KG0UNY C8jNA+VVF9nQeK7lDvU8k37cH+LoziJQkHNL2O xDHIk6GoRV1BrXprwBnAJR002VnCUH81sqq0EL wemeqW364Ir8cU /hDFzWNp+38H25JVDAMExZBKodMMTzUXXgyO+s 5jOyAl8jUhnAw3fTRPkefuYsE8NFK5tvcs4L29 h87Zo7ot0/8XrUhXt9b /Fld1LEthkuPSN+K1eEFP7bseB6jjRdHnwYAdq iE3iOmh71pcDmNiYrlWRj74UJaszeerZW7DoZN x1l0N7fouq/8felvklslr/e+y/RSg2nQMWg5yR /fMTfqCyabTDhJMvMM1Zhe91+dQ0/xi /zKRgsIhiongJUjYtoSNIjUHNMLRuVTKdjX50C CI1QOiBtr9h0b0LePhxw9cLYeU1KwCfYJyt28D BKCvaWFSbCl+dzNcZ9B83kv","\\ ephemeralPublicKey\\":"BFUju73/IT/KqnB /nc0W3BaL3BXFYbrbYaPiMCKXIcg78PbslwV7M RUq3SpWEDEJT6pakLCvf34412HbDGCpsa4\\u0 03d\\","tag\\":"} xIuCUWB2U6yWEfidsJpQaa+leU /kqS522JL0nrnk42g\\u003d\\"}" }</pre>	<p>Google Pay Token als JSON-String im Base64-Format</p> <p>Beispiel für TokenExt</p> <pre>{ "signature": "MEQCIC4z /QHSrzekRkkuk3vGYxBTBdNgEQ15XFHx0Wk5fFLIUAiB3+q227havAJdagfGZaMXbefhatdJE7Df2qrIoKDv10g==", "protocolVersion": "ECv1", "signedMessage": "{\n encryptedMessage\":"} boYRmExGeCsBrFqEST7kd90lFN+vQZf2KG0UNY C8jNA+VVF9nQeK7lDvU8k37cH+LoziJQkHNL2O xDHIk6GoRV1BrXprwBnAJR002VnCUH81sqq0EL wemeqW364Ir8cU /hDFzWNp+38H25JVDAMExZBKodMMTzUXXgyO+s 5jOyAl8jUhnAw3fTRPkefuYsE8NFK5tvcs4L29 h87Zo7ot0/8XrUhXt9b /Fld1LEthkuPSN+K1eEFP7bseB6jjRdHnwYAdq iE3iOmh71pcDmNiYrlWRj74UJaszeerZW7DoZN x1l0N7fouq/8felvklslr/e+y/RSg2nQMWg5yR /fMTfqCyabTDhJMvMM1Zhe91+dQ0/xi /zKRgsIhiongJUjYtoSNIjUHNMLRuVTKdjX50C CI1QOiBtr9h0b0LePhxw9cLYeU1KwCfYJyt28D BKCvaWFSbCl+dzNcZ9B83kv","\\ ephemeralPublicKey\\":"BFUju73/IT/KqnB /nc0W3BaL3BXFYbrbYaPiMCKXIcg78PbslwV7M RUq3SpWEDEJT6pakLCvf34412HbDGCpsa4\\u0 03d\\","tag\\":"} xIuCUWB2U6yWEfidsJpQaa+leU /kqS522JL0nrnk42g\\u003d\\"}" }</pre>
Channel	"channel": {"type": "..."}	a..10	O	<p>Channel over which the order is processed. Allowed values are WEBSITE and MOBILE_APP.</p>	<p>Kanal, über den die Bestellung abgewickelt wird. Erlaubt sind die Werte WEBSITE und MOBILE_APP.</p>

Parameters for Google Pay

The following table describes the result parameters with which the Computop Paygate responds to your system

i pls. be prepared to receive additional parameters at any time and do not check the order of parameters

i the key (e.g. MerchantId, RefNr) should not be checked case-sensitive

Key	REST	Format	CND	Description
mid	"merchantId": "..."	ans..30	M	MerchantID, assigned by Computop

PayID	"paymentId": "..."	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.
XID	"xId": "..."	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	"referenceNumber": "..."	ns..30	O	Merchant's unique reference number
UserData	"metadata[userData]": "..."	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
Status	"status": "OK" "status": "FAILED"	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
Description	"description": "..."	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	"code": ...	n8	M	Error code according to Paygate Response Codes (A4 Error codes)
schemeRefer encelID	"payment": {"schemeRefer encelId": "..."}"	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions.

Key	REST	Format	CND	Description	Beschreibung
PayID	"paymentId": "..."	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	REST	Format	CND	Description	Beschreibung
XID	"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

Key	REST	Format	CND	Description	Beschreibung
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	REST	Format	CND	Description	Beschreibung
refnr	"referenceNumber": "..."	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	REST	Format	CND	Description	Beschreibung
UserData	"metadata[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	REST	Format	CND	Description	Beschreibung
Status	"status": "OK" "status": "FAILED"	a..50	M	OK (URLSuccess) or FAILED (URLFailure)	OK (URLSuccess) oder FAILED (URLFailure)

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

Key	REST	Format	CND	Description	Beschreibung
Code	"code": ...	n8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	REST	Format	CND	Description	Beschreibung
schemeReferenceID	"payment": {"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](#).