

Google Pay™ Integration



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Introduction

Google Pay™ is a digital wallet for online payments offered by Google.

It is an advanced and secure solution that customers can use to add credit/debit cards to their wallet and use them to pay at web shops or mobile applications that use the Monri Payments service.

Increase your conversion rate with benefits of Google Pay and Monri Payments:

- Your customers simply select a card from their Google Pay wallet.
- A secure encryption/decryption method raises your customers' trust in the entire payment process and significantly reduces online fraud.

To make all this possible, Google Pay tokenizes your customers' cards as follows:

- Tokenized cards outside of card schemes: standard physical credit cards that require 3D-Secure verification for additional fraud protection. This is only applicable for payments through your point of sale, and this method of authorization is called PAN_ONLY.
- Cards tokenized within card schemes: A virtual card with a device-specific account number (DPAN). These types of cards are used in place of a real plastic card. Since the digital signature of the mobile device used for payment protects these cards from fraud, 3D-Secure is unnecessary. This only applies to users who use Google Digital Wallet on their mobile device, and the authorization method is called CRYPTOGRAM_3DS.

Monri Payments allows CRYPTOGRAM_3DS and PAN_ONLY authorization methods for Google Pay. To pay with Google Pay, your customers can use cards of the following brands: Visa, MasterCard.

Google Pay & Monri Payments

To use the Google Pay method, it is necessary to integrate with the Monri Payments system in one of two ways:

- Standard redirect integration using Monri Payments form
- Integration via Monri Payments API. In this integration, you must possess the appropriate PCIDSS certificate as you are entering the scope of the PCIDSS standard

To activate the Google Pay payment method through the Monri Payments system, you need to do the following:



- Submit a request to our customer service support@monri.com
- Follow the Google Pay API Terms of Use <https://payments.developers.google.com/terms/aup>
- Publish your integration with Google Pay using the instructions at: <https://developers.google.com/pay/api/web/guides/test-and-deploy/publish-your-integration>

Using the Monri Payments form (standard redirect integration)

Before activating the Google Pay payment method on the Monri Payments payment form, the merchant must complete the integration with the Monri Payments system.

This method of integration does not require additional development on your part to implement the Google Pay payment method. It is enough to request the activation of the Google Pay method by sending a request to support@monri.com

After activating the Google Pay payment method, a Google Pay tab will be added to the Monri Payments payment form, which will enable Google Pay payment.

Using the Monri Payments API

Monri Payments supports Google Pay transactions directly through its API.

The integration itself includes the following steps:

1. Merchants integrate with the Google Pay API.
2. The customer selects the Google Pay button on the point of sale's web shop.
3. The buyer finalizes the transaction and Google Pay returns the payment token to the merchant.
4. The merchant encodes the received token using Base64 and sends it to the Monri Payments API as part of the POST request at `/v2/transaction` API endpoint.



Google Pay API Web Integration

To integrate your web shop with the Google Pay API, follow the instructions provided in the Google Pay API [documentation for web applications](#). Familiarize yourself with the Google Pay [web application brand guidelines](#) and see the Google Pay integration guidelines [to Google Pay web application integration checklist](#).

Google Pay API configuration

To initiate a transaction, your web app must send a request to the Google Pay API, specifying the payment method within the [PaymentMethod](#) object.

Configuration parameters

Set the following properties under "parameters":

- "allowedAuthMethods": ["PAN_ONLY", "CRYPTOGRAM_3DS"]
- "allowedCardNetworks": ["MASTERCARD", "VISA"]

Set the following properties under "tokenizationSpecification.parameters":

- "gateway": "monripayments"
- "gatewayMerchantId": Use webPayMerchant{merchant_id}

Example of a PaymentMethod object:

```
{
  "allowedPaymentMethods": {
    "type": "CARD",
    "parameters": {
      "allowedAuthMethods": ["PAN_ONLY", "CRYPTOGRAM_3DS"],
      "allowedCardNetworks": ["VISA", "MASTERCARD"]
    },
    "tokenizationSpecification": {
      "type": "PAYMENT_GATEWAY",
      "parameters": {
        "gateway": "monripayments",
        "gatewayMerchantId": "webPayMerchant2623"
      }
    }
  },
  "transactionInfo": {
    "countryCode": "HR",
    "currencyCode": "EUR",
    "totalPriceStatus": "FINAL",
    "totalPrice": "1.00"
  }
}
```



```
},  
  "merchantInfo": {  
    "merchantId": "webPayMerchant2623",  
    "merchantName": "HK"  
  },  
  "callbackIntents": [  
    "PAYMENT_AUTHORIZATION"  
  ]  
}
```

Payment processing

After successfully initiating a transaction via the Google Pay API on your web application, you will receive a `PaymentData` object in the response. To complete the payment, it is necessary to pass the `"token"` parameter (`paymentData.paymentMethodData.tokenizationData.token`) to the Monri Payments API. The parameter needs to be encoded using the Base64 algorithm before being sent. This encoded value should be sent as the value of the `"payment_method_data"` parameter, along with `"payment_method_type"` set to `"google-pay"`, and all other necessary parameters according to the integration documentation on the `"/v2/transaction"` endpoint.

Example:

```
POST /v2/transaction  
Headers:  
Content-Type: application/json  
Accept: application/json  
  
Body:  
{  
  "transaction": {  
    "trx_token": "27844b14f9dd06b.....987c276d2f053e3fe2",  
    "language": "en",  
    "ch_full_name": "Full Name",  
    "ch_address": "Address",  
    "ch_city": "City",  
    "ch_zip": "10000",  
    "ch_country": "BiH",  
    "ch_phone": "+387 61 123 456",  
    "ch_email": "test@monri.com",  
    "meta": {  
      "integration_type": "redirect",  
      "library_version": "3.0.0-beta-2",  
      "library": "form.js"  
    }  
  }  
}
```



```

"payment_method_type": "google-pay",
"payment_method_data":
"{
  "signature": "\MEQCIBI9wTQY+kWRChjZQa4R1MzkXUtRrozlaMpUXIjG6hX7AiAe7VB50BiR1X+/6n7goVmamh0A6S6vErlimbhT
5qUmw\\u003d\\u003d\\", "intermediateSigningKey": {"signedKey": {"keyValue": "\MFkwEwYHKoZIzj0CAQYIKoZIzj0D
AQcDQgAEBSxh39U92gVNO/u5g2sJnXiGQTBSLMSD7z2rTGRjSOBbkFtSvX5zTUHgfD/U7R8uMTkjuD+xoWnjaXP/uykg\\u003d\\
\\u003d\\", "keyExpiration": "\1748909772659\\"}, "signatures": ["MEYCIQCKB0zAwZCnVHVYiYjBUPYY0B+OiE9s5F1
BYzEcl+o4HgIhAN5YI/BubX6kDwQXaFONP7+qOGmplicPvskZ4kCPTcan"}], "protocolVersion": "ECv2", "signedMessage": "\
encryptedMessage": "\4Kw+TTJCYDykZVooCaIyPA5ZYT1QCTCULpfkCAY52pdQPXjz9ZwTjaihOnz+Xn6pfg0h51K6lCik4Yo+b
8Jb+mCITNZ5jUhaD4VzeoOknYblchgbm8EOL7X4nrk0YPnLjz9ytXaCb7u9msjogV/Bvy6rKy4f9FZYynhOLAzsthQ1mYO84FexPE+L0r0
D9JRwb6HABwAO8wVrAhpILfYnsmNdgNc3LGjEa20j6U9rh3IKpURPGjSc0eL0CJDl5KVlynKQ3WsdPuNcwV3tcjHwuY+O6zrn6+BLG
OzVLSFG6LE2ghmQ43w4fbYFIC/W9thf/ko/GJC0kb9mA/ybPftQB/n+eFoXvJPYB+boBy3RsBEEExDSbIXy0KMrEHAkxv0srrlx+4wfbw+
ODTwkMNPithH+Rb7sRAk+sEBK8vorZ/Q5QuKes2AcblIL1OSI4u7MTS8pgFwEyz/CEXNJOLgll8rVr+xEPF0xi7ViMzqpLI2THLqwkymeR
JRxwLVoS/EAC7VIVWYOYYyZ5U/AuqAtVweA91T2r/A5nBUI8+O8L+r1PbLWrvBTVh0\\u003d\\", "ephemeralPublicKey":
"\BFTaS7ZBNABYbM9Ju6gDBmX8TnOFQJ+FIHDEZHRB8i9ggMw/ejTwr6sl9AVsWYOqvVfgplyzKUH93OIzqfXU+B4\\u003d\\", \
tag": "\eH03y09ja8d9k/KQNs1XNIGPoBfMv6QjhTxcdyve+c\\u003d\\"}"
}
}

```

Secure Customer Authentication (SCA/3DS) and PSD2

To comply with SCA and PSD2 regulations Monri Payments will send Google Pay transactions through 3DS process if necessary.

Payload received after decrypting Google Pay Payment Token can have one of two authentication methods values:

- PAN_ONLY - A PAN that requires 3D Secure 2.0 authentication
- CRYPTOGRAM_3DS - An authenticated payload that can be processed without any further step-up or challenge

Since the decryption of Google Pay payload is handled by Monri Payments, merchant does not have visibility of underlying credential being "PAN_ONLY" or "CRYPTOGRAM_3DS".

Therefore merchant must expect that their customer may need to pass 3DS Secure authentication on payment processing request if it is necessary.

