Google Pay™ integration

Version 1.2

Changes to the document

Date	Changing	Version
2024-05-21	Initial version	1.0
2024-10-21	Adding new version for endpoints 2.0	1.1
2025-02-07	Adding PCIDSS Certificate Information	1.2

1. 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 webshops or mobile applications that use the CorvusPay service.

Increase your conversion rate with benefits of Google Pay and CorvusPay::

- 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.

CorvusPay 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, American Express, Discover, JCB.

2. Google Pay & Corvus Pay

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

- Standard *redirect* integration using CorvusPay payment form
- Integration via Corvus Pay 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 CorvusPay system, you need to do the following:

- Submit a request to our customer service support@CorvusPay.com
- Follow the Google Pay API Terms of Use https://payments.developers.google.com/terms/aup

2.1. Using the CorvusPay payment form (standard *redirect* integration)

Before activating the Google Pay payment method on the CorvusPay payment form, the merchant must complete the integration with the CorvusPay 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 the support@CorvusPay.com

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

2.2. Using the CorvusPay API

CorvusPay 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 webshop or the merchant's mobile app.
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 Corvus Pay API as part of the POST request at /api/2.0/auth.

Before you start with integration to Google Pay API you must accept the Google Pay API Terms of Service https://payments.developers.google.com/terms/sellertos

Google Pay API Web Integration

To integrate your webshop 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 Android Integration

To integrate your Android app with the Google Pay API, follow the instructions provided in the Google Pay documentation for Android developers. Familiarize yourself with the Google Pay Branding Guidelines, Google Pay Android App Brand Guidelines, and see the Google Pay Android Integration Checklist guidelines.

Google Pay API configuration

To initiate a transaction, your web or mobile 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": ["CRYPTOGRAM_3DS"]

"allowedCardNetworks": ["AMEX", "DISCOVER", "JCB", "MASTERCARD", "VISA"]

Set the following properties under "*tokenizationSpecification.parameters*":

- "gateway": "corvuspay"
- "*gatewayMerchantId*": Use your storeID.

Example of a PaymentMethod object:

```
{
    "type": "CARD",
    "parameters": {
        "allowedAuthMethods": ["CRYPTOGRAM_3DS"],
        "allowedCardNetworks": ["AMEX", "DISCOVER", "JCB", "MASTERCARD", "VISA"]
    },
    "tokenizationSpecification": {
        "type": "PAYMENT_GATEWAY",
        "parameters": {
            "gateway": "corvuspay",
            "gatewayMerchantId": "602"
        }
    }
}
```

Payment processing

After successfully initiating a transaction via the Google Pay API on your web or mobile 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 CorvusPay 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 "*thirdPartyTokenData*" parameter, along with "*thirdPartyTokenType*" set to "GOOGLE_PAY", and all other necessary parameters according to the integration documentation on the "/api/2.0/auth" endpoint.

Example:

```
POST /api/2.0/auth
Headers:
Content-Type: application/json
Accept: application/json

Body:
{
    "storeID": "602",
    "orderNumber": " e5b913",
    "language": "hr",
    "amount": "100.23",
    "currency": "EUR",
    "cart": "Shoes",
    "cardholderName": "Pero",
    "cardholderSurname": "Peric",
    "cardholderEmail": "peroperic@gmail.com",
    "cardholderIp": "234.234.234.432",
    "cardholderCountryCode": "HR",
    "userAgent": "Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 Safari/537.36",
    "thirdPartyTokenType": "GOOGLE_PAY",
```

```
    " thirdPartyTokenData":
"eyJzaWduYXR1cmUiOiJNRVlDSVFEZi85QXc4NE41VXBPWFBvMGtuTStRUlptUDRGbTRMYSticE9udmlaZXgyd0lo
QUtBM1Q3UUxKNDRuNHNqbk5Yb3ZKdCtvZ2VXTUZIR2N0TWFQOGtpcS93czUiLCJpbnRlcm1lZGlhdGVTaWduaW5nS
2V5Ijp7InNpZ25lZEtleSI6IntcImtleVZhbHVlXCI6XCJNRmt3RXdZSEtvWkl6ajBDQVFZSUtvWkl6ajBEQVFjRF
FnQUVpWGY2bkR5eXYxL2lQcThZa1prMGJ5OHhwMlZteGpGVTNtOVhZOWhxL3N5cG1VYjRaYVhBNTN1dnNNVEJnS09
aNVJSL1hURHRzQ0NldlFmRE1ORWFrZ1xcdTAwM2RcXHUwMDNkXCIsXCJrZXlFeHBpcmF0aW9uXCI6XCIxNzE1NjU0
NDA1NzM2XCJ9Iiwic2lnbmF0dXJlcyI6WyJNRVFDSUNSV3ZnT1ZYZ0JuVGt1MlIvOU9Fd3BMNHZmSjh3Rzd1NkZMV
E93L3c4My9BaUJIQmd1Y09oVTZ0K2p4S0l6Tm9IRWEySGdXOVNiM1h1S1ZHdi9oeW52b2VRXHUwMDNkXHUwMDNkIl
19LCJwcm90b2NvbFZlcnNpb24iOiJFQ3YyIiwic2lnbmVkTWVzc2FnZSI6IntcImVuY3J5cHRlZE1lc3NhZ2VcIjp
cIjdBTWxuY2NBb3AvSSszU3FqOUJ6d0ZNVnB6dXZEenlYZktKbUVwaXZsNUpGYmh2eW5QRWx0Q21obEUvSm80MVNn
TlJRQ25ON2xPdFY4bjZBaW84OU1yU21SejBlRFRqZTZHaWx3aFNYSGdhcml2cmNDd2RBNGp3SDRsVlpHWDJkWFJqL
ytITWplWmxhQkYxZDhLVGxTYTY2TURIbmJISHg3YVRZOGx6YlBXUTN5b2JUVHpLRzJCWjAyRzRXNXhWbWVScW1GL0
Y1dGJXeXhpMUFGVkMvMjFRL1pCckN1MHl4V09hcTRsWTJzRjlzNnFrODFqZ3l2b09WSkQ0UGpQRHdRd3pMbGdxV25
ONE1ValM1ZjQxcXdqSjZrOWZSWDB0L0FvYko2YnhNRkNtL05qREY1Yy9vRzNhQ1ZhRDJEUk9hdytpT01Nc2xnQkNW
bFNoMk91RW82RzcrQ0ZzSDRWSVltWE9xRW8wYXhDdkdVU3YrcXZ0SFV1TGRoMVhoOWZvcnVWdkludVY2Nm1HWThNe
jZaSVdGWllpNklzVlJWT3Yxa01DODVhSHE1QThHVmEzTnoxOEpCQk8wZ1B5WUtxdzdYZmwzdmdUL0Rvb0RmMndQTi
svOEpHL3VONkJJVVMyQ0x3QjFZV1RXTmIwV3lEbmh3ZmNqMzRFV2ZvNjVuem1pcDRNTHJnMnF4eVR5dW5tYWxTZUd
aUW1UL3dNbkdyT0t6ckZkbDhnXFx1MDAzZFwiLFwiZXBoZW1lcmFsUHVibGljS2V5XCI6XCJCSkpXTkRnZi9TSzBJ
NzYzdjl2dFdRdTFyV3htVloyY3VWODRzMC9PdHYvTWt1eUtyOXNPbXZqdFRBTGVOM1NvdGFzNmNKbVJIdW51NlJaM
TRNU2pKWlFcXHUwMDNkXCIsXCJ0YWdcIjpcIitwTCtjUUMyL1h1cDYvWU9vQURBbk4ybW52SUNRV3ZiUEJueWNsaU
FseVlcXHUwMDNkXCJ9In0=",
    "requireComplete": false,
    "signature": "070168fe121daa434a98ec33a29904d6f3a1cfac561232ed1414869f72529b2a"
}
```


Note: In this case, the parameters "cardNumber", "ccMonth" and "ccYear" should be omitted.

Secure Customer Authentication (SCA/3DS) and PSD2

Google Pay supports CRYPTOGRAM_3DS authentication method that is SCA (Strong Customer Authentication) compliant, thus avoiding the need for additional 3DS verification.