Technical integration with Google Pay™

General information

Google Pay™ is an easy, fast and secure way to pay in online stores and apps. When paying through the Google Pay service, the original card number is not transmitted, instead, the generated virtual account number (DPAN) is used.

*Please note that FM Finance payment gateway supports **Mastercard** and **Visa** card schemes. (consider this for allowedCardNetworks parameter in Google Pay API)*

Before starting the integration, you need to familiarize yourself with two general documents provided by Google itself for customers who want to use their services:

- Terms of Service https://payments.developers.google.com/terms/sellertos
- Acceptable Use Policy https://payments.developers.google.com/terms/aup

Integration with Google Pay™ through the FM Finance Ltd hosted payment page

If you use the FM Finance Ltd hosted payment page, no additional registration or integration in Google services is needed from your side, just leave us a support request to connect Google Pay™ by sending email to support@fmpay.me and we enable Google Pay™ for your account.

When you use the FM Finance Ltd payment page, the device will automatically check the possibility of paying through the Google Pay™ service. The button "Pay with Google Pay" will be displayed, if the client's device or browser supports this feature.
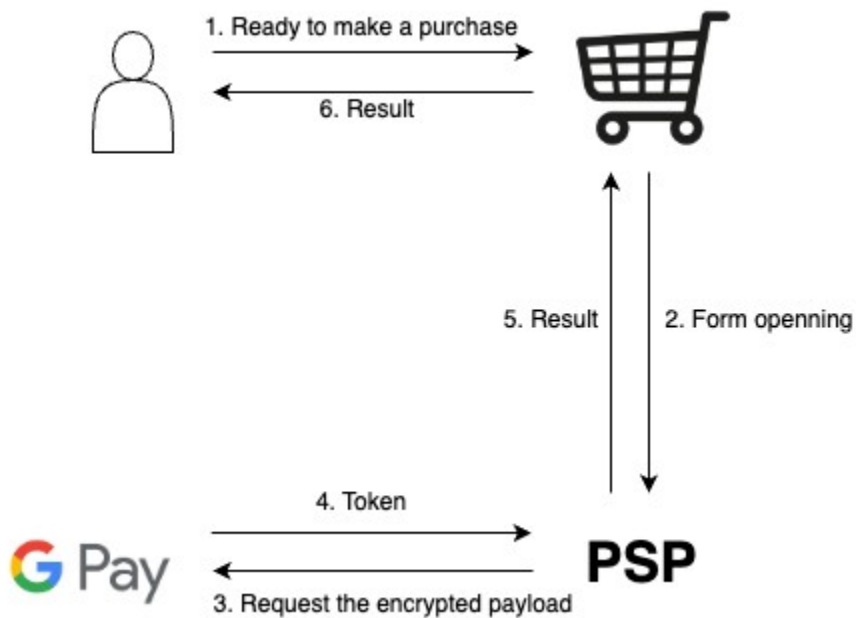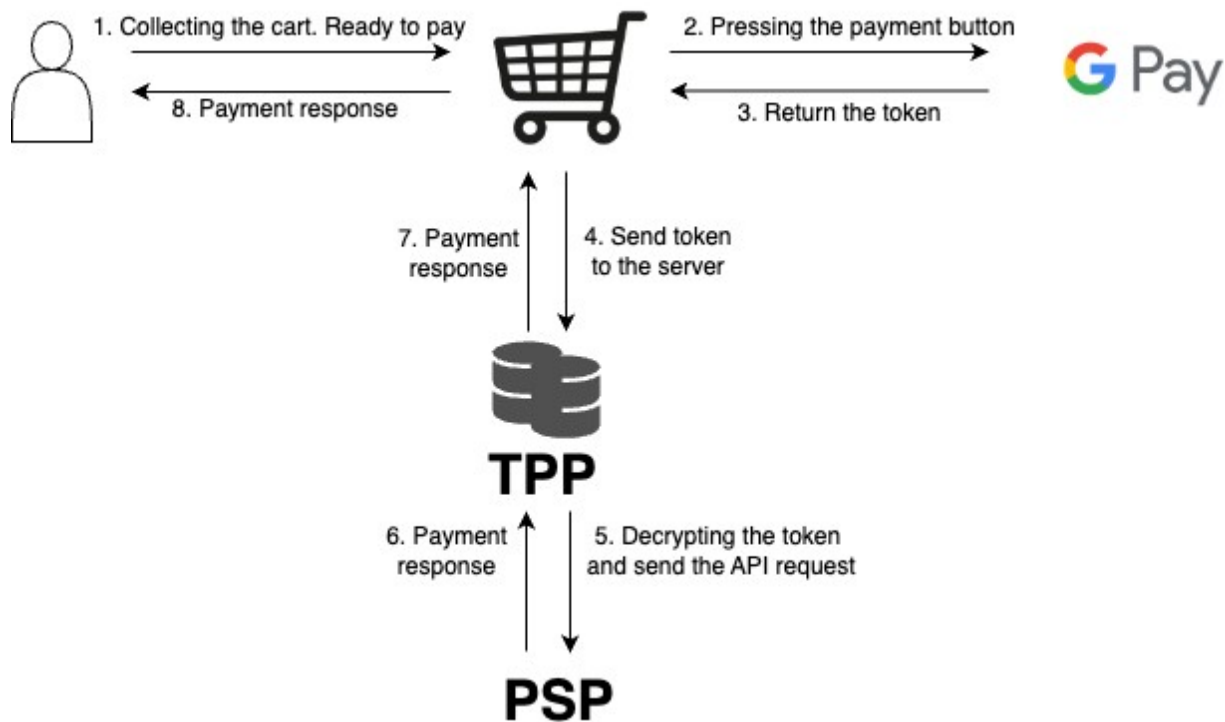
Server-to-server integration through API interface

The detailed information how to interact with FM Finance payment gateway via API is specified in the API Documentation https://developers.fmpay.me/Integration_Reference.en.pdf (see: Authorization with the transfer of an encrypted token (POST /orders/token_pay) for how to submit encrypted payment token).

Please reach as out at support@fmpay.me if you want to proceed with this type of integration.

On payment confirmation, provide the following parameters in the tokenizationSpecification object of the Google Pay API:

- tokenization type (type): Set this to PAYMENT_GATEWAY

- gateway identifier (gateway): Set this to fmfinanceltd

- merchant's gateway identifier (gatewayMerchantId): set to your MID from our payment gateway

Server-to-server integration through API interface using decrypted token data

If you are considering not transferring the token to our payment gateway, but instead decrypting it yourself on your side, you will need to go through full Google Pay implementation process, use your own decryption keys and send the decrypted data through the API to our payment gateway.

See API documentation https://developers.fmpay.me/Integration_Reference.en.pdf in the section **'Authorize' (POST /orders/authorize)**

Please note that you will need also to handle 3d Secure authorizations in this case (Please see next section of this document)

See also https://developers.google.com/pay/api/web/guides/test-and-deploy/integration-checklist for more details about Google Pay implementation process which must be completed on your side.

Payments with 3-D Secure for Google Pay™

Google Pay™ uses 2 types of cards:

- CRYPTOGRAM_3DS - cards that are stored as tokens on a specific user's device. The token stores the virtual card number and expiration date, so such cards do not participate in 3-D Secure verification.
- PAN_ONLY - cards available on any user's devices. The token stores the data of the physical card: number and expiration date, so 3-D Secure authentication is required for this type of card.

The procedure for 3-D Secure authentication does not differ from the standard and described in API documentation https://developers.fmpay.me/Integration_Reference.en.pdf in the section **'Authorize' (POST /orders/authorize).** Also see **Payments with 3-D Secure 2.0 3D Secure** section for detailed 3-D secure procedure and required parameters description.

Additional information and resources

- Google Pay Web developer documentation –
  https://developers.google.com/pay/api/web/overview

- Google Pay Web integration checklist –
  https://developers.google.com/pay/api/web/guides/test-and-deploy/integration-checklist

- Google Pay Web Brand Guidelines –
  https://developers.google.com/pay/api/web/guides/brand-guidelines

- Terms of Service – https://payments.developers.google.com/terms/sellertos

- Acceptable Use Policy – https://payments.developers.google.com/terms/aup