Google Pay™

Overview

Google Pay™ is a digital wallet and online payment method developed by Google. Shoppers can use Google Pay to make contactless purchases in-app, online, and in-store from any Android mobile device (tablet, smartphone, smartwatch, etc.).

This guide requires familiarity with Accepting payments.

Availability

To check in which countries or regions you can use Google Pay, read more on availability and geographical coverage here. If you need more information on Google Pay, you can also refer to these Google resources:

- Here is the documentation for Android: Google Pay API terms of service, Tutorial, Brand guidelines for Android, Integration checklist for Android, Google Pay implementation for Google Pay API for Android
- Here is the documentation for web: Google Pay API terms of service, Tutorial, Brand guidelines for Web, Integration checklist for web, Google Pay implementation for Google Pay API for Web.

Access

To see the available permission levels for a specific merchant role check the Users and merchants roles documentation.

Benefits

As a merchant, you can:

- increase your conversion rate in countries where Google Pay is the preferred payment method for both online and offline transactions

- offer your customers localized payment methods making your business more attractive for your shoppers
- simplify payment acceptance across different sales channels

Shoppers in over 20 countries and regions across the world will be able to use their preferred payment method during the checkout flow and thus increase their buying rate.

Workflow

Verifone processes B2C payments with Google Pay via your acquirer (i.e., Verifone is not involved in the funds' flow) and provides Hosted Checkout, Pay By Link, Portal for Payment Actions (capture, cancel, refund), transactions reporting, 3DS report, and settlements reporting.
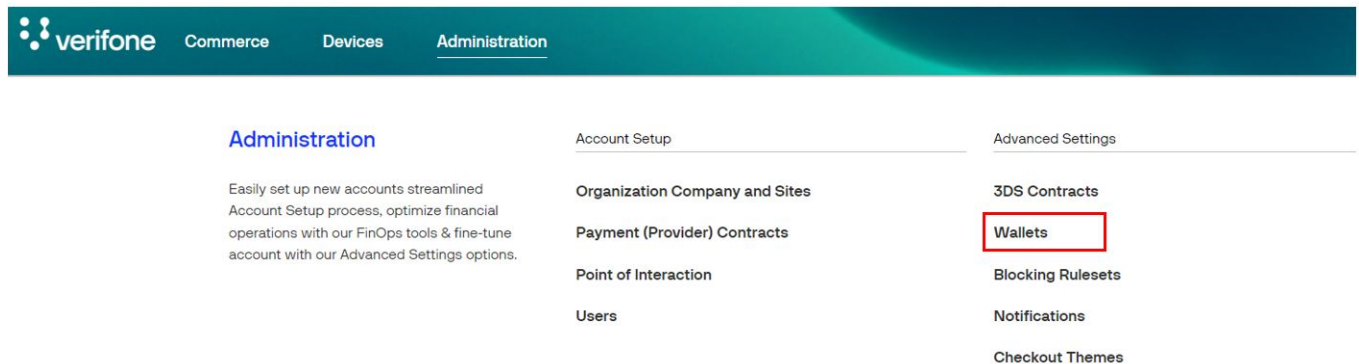
If you are already using Verifone's Hosted Checkout, once you activate Google Pay as a payment method, this will be displayed in your shopping cart. When your shoppers choose to pay with Google Pay, they are redirected to the Google Pay payment flow to finalize their purchase. Then, Verifone returns the transaction response/confirmation to you (merchant). After payment confirmation, Verifone redirects the shopper automatically back to your shop.

> For generating testing cards, follow the Google Pay guidelines.

Activate Google Pay

To be able to use Google Pay as a payment method, follow these steps:

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1. Log in to your Verifone Central account.

2. Navigate to **Administration** and click on **Wallets**.
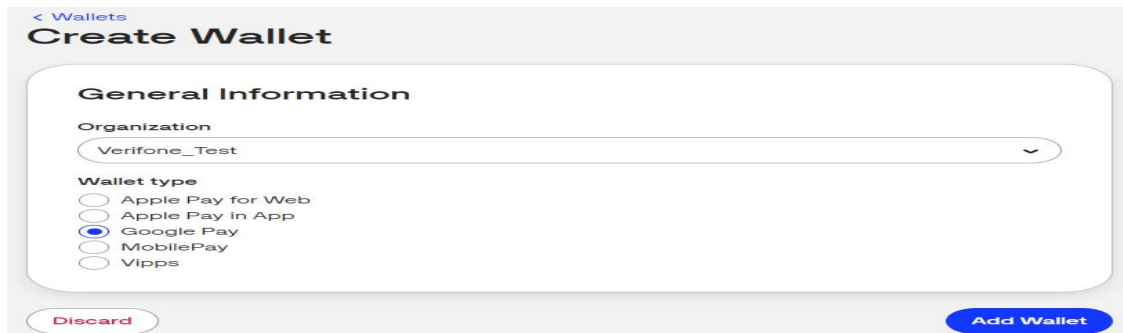

3. Select your **Organization** from the drop-down list and then click on **Add new wallet**.
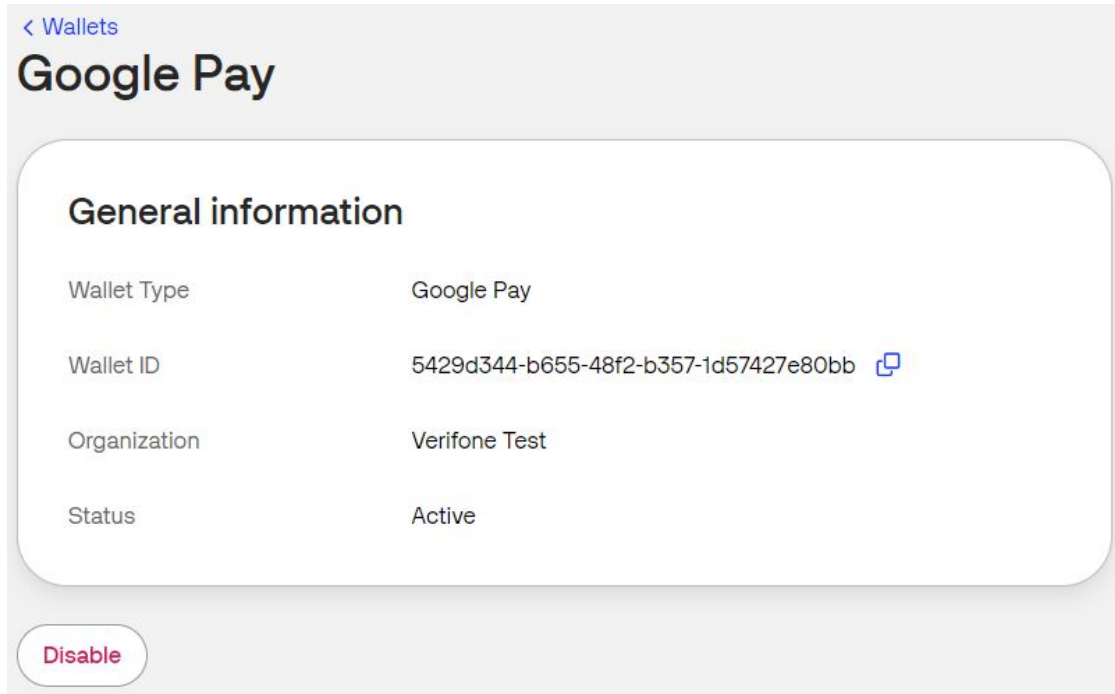

4. On the **Wallets** page, select your **Organization** from the drop-down list and choose the **Google Pay** option.

> **Note**: The wallet will function only if it is created on the same organization as the Payment Provider Contract (PPC).

5. Click on **Add wallet** to add the Google Pay wallet to your payment methods portfolio.

6. After adding your Google Pay wallet to your Organization, this payment option will be shown as **active**. If you ever wish to remove this payment option from your portfolio, you can do that by disabling the Wallet from the same page.

Integrate Google Pay as a payment method

You can accept payments through Google Pay via Checkout (Hosted Payments Page - HPP) or via eComm API.

3DS contract ID will need to be used when using Google Pay and SCA compliance level different then NONE.

Once you set up a Google Pay wallet for your Organization, the next step is to create a checkout. To do this, you need to include the code snippet below:

- HPP
- Iframe

Here is an example body for creating a Checkout to be used as a Hosted Payments Page (default interaction_type):

```
curl --location --request POST 'https://checkout_dev.dimebox.com/v2/checkout' \
--header 'Content-Type: application/json' \
```

```
--header 'Authorization: Bearer \
--data-raw '{
"currency_code": "EUR",
"amount": 1000,
"entity_id": "a6b45428-0296-4394-8ddd-0b50b5b20aa9",
"customer": "e4cfeb8d-0e36-4478-8a01-88950d17d1b0",
"configurations": {
"google_pay": {
"dynamic_descriptor": "SNEAKERS DELUXE",
"card": {
"payment_contract_id": "e4ef1f24-4e95-4cdc-be6a-4f18ed2056ad",
"authorization_type": "FINAL_AUTH",
"sca_compliance_level": "FORCE_3DS",
"threed_secure":

Unknown macro: { "enabled"}
}
}
},
"merchant_reference": "ORDER-1234",
"return_url": "https://enzxiezwyvbcusi.m.pipedream.net",
"i18n":

Unknown macro: { "default_language"}
}'
```

The response for creating the Checkout will look like this:

```
{
"id": "e09d31b5-231a-4b26-a3aa-0bbfa901412a",
"url": "https://checkout_dev.dimebox.com/v2/checkout/e09d31b5-231a-4b26-a3aa-0bbfa901412a/view"
}
```

Here is an example body for creating a Checkout to be used as Iframe:

```
{
"amount": 74.55,
"currency_code": "EUR",
"entity_id": "{{entity_id}}",
"configurations": {
"{{payment_method}}": {
// varies per payment_method
}
},
"merchant_reference": "SNKRS-7001",
"return_url": "{{merchant_return_url}}",
"interaction_type": "IFRAME"
}
```

The response for creating the checkout will look like this:

```
{
"id": "38615263-ed67-4774-bddd-7407edc0b700",
"url": "{{host}}/v2/loader.js?checkoutId=38615263-ed67-4774-bddd-7407edc0b700"
}
```

Payment actions

You can perform the following payment actions using Google Pay.

- Payment actions via Verifone Central

> You can process transactions in Verifone Central with Google Pay only via **Pay by Link.**

- Payment actions via eComm API - use https://verifone.cloud/api-catalog/verifone-ecommerce-api#operation/readTransaction

Stored credentials for Google Pay

Stored Credentials for Google Pay are supported as long as the acquirer supports both Stored Credentials and Google Pay.

To perform a "Sign Up Google Pay transaction, the "Initiate a wallet payment using Google Pay or Apple Pay" API endpoint should be used.

To perform a "Charge" Google Pay transaction, an "Initiate a card payment" API call should be submitted and use a re-use token as well.

For more details related to Stored Credentials, access our Stored Credentials page.

Reporting

You can see and export transaction reports, 3DS transaction reports, and settlement reports for the Google Pay wallet right from your Verifone Central account.