



User Guide

# Using Google Pay™ with the MerchantE Payment Gateway

This user guide provides step-by-step instructions for using Google Pay™ with the MerchantE Payment Gateway.





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## Key Contacts

Information/Assistance	Contact Info
After you have set up Google Pay, if you have questions about payments, authorization, declines, settlement and chargebacks, contact MerchantE Customer Care.	<a href="mailto:help@MerchantE.com">help@MerchantE.com</a>
If you have questions during set-up of Google Pay for the payment gateway, or learning how to use it, contact your MerchantE sales representative.	Your MerchantE Sales Representative
Questions about how to setup and use any of the MerchantE services.	MerchantE <a href="#">User Guide Library</a>

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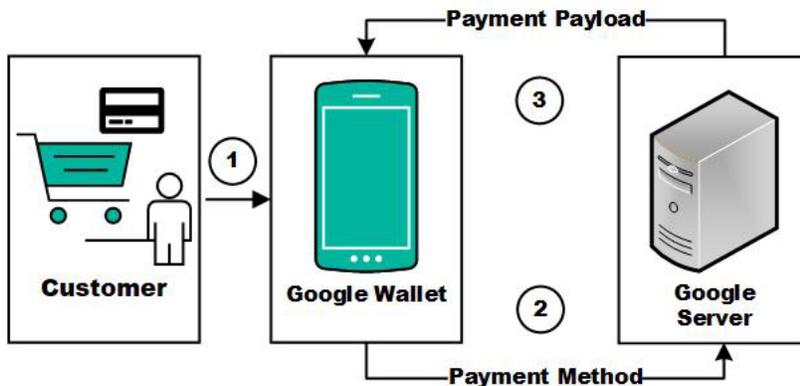
# Introduction

## Overview

Google Wallet offers a simpler and more secure alternative to access all your essentials, such as payment cards, loyalty cards, concert tickets and more using your phone. The Google Pay API provides access to physical credit, debit, or prepaid cards that have been saved to Google. It allows you to accept payments in stores, apps, or on the web.

**Note: The Android App for Google Pay is now called Google Wallet.**  
**Google Wallet can be used anywhere that accepts Google Pay.**

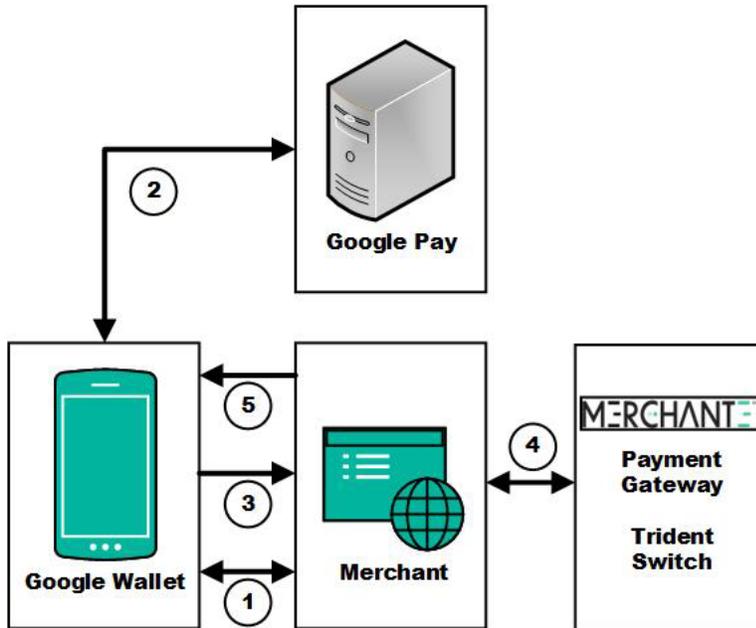
### Adding a Card to Google Pay™



1. The customer creates a Google Wallet account and adds payment methods to the wallet.
2. The payment methods are stored in Google Servers. A list of payment methods is provided when the service is invoked.
3. Google servers return the payment payload when the payment method is used for a transaction. The payment payload is passed to MerchantE by the merchant for processing.



## Making a Purchase using Google Pay™



1. A customer checks out on the Merchant website and uses Google Pay as payment.
2. Google Pay is invoked and the available payment methods are provided. The encrypted payment payload and unencrypted details are provided.
3. The encrypted payment payload and transaction details are sent to the Merchant.
4. The payment payload is sent to MerchantE for decryption and processing. The transaction is executed and the results are sent to the Merchant.
5. The Merchant sends the transaction receipt to the customer.

## Steps to Implement

MerchantE offers two ways to add Google Pay as a payment option.

- **Hosted Payment Page**

When a customer checks out on your website, they are redirected to a MerchantE payment page. Google Pay can be added directly to this page by enabling the feature in the Hosted Payments Admin Page.

- **Payment Gateway Direct Integration**

You can integrate directly with the MerchantE Payment Gateway by sending the Google Pay payload. The Payment Gateway will decode the payload and process the transaction.

- **Google Pay™ Configuration:** You will need to register with Google Pay and follow the instructions listed on the [Integration Checklist](#). When ready, you will need to submit your domain for review by Google and obtain a merchantId to use the production environment. Last, you will need to add a Google Pay button to your site using the instructions below.

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- **Payment Gateway for Google Pay™:** Your payment gateway must be configured to send payment information to the MerchantE Payment Gateway for Processing.

## Setup and Configuration

### Google Pay™ Configuration

1. Initial Setup
  - a. Use HTTPS with TLS-domain validated certificate.
  - b. Use a supported browser.
  - c. Add a [Payment Method](#) to your account.
  - d. Adhere to the [Google Pay API Acceptable Use Policy](#).
2. Build a Google Pay paymentsClient for the TEST environment using the [Tutorial](#). You can view live demos and code examples on the [Google Pay demos](#) page.
3. Complete the [Integration Checklist](#).
  - a. **Basics** - Ensure card handling procedures are properly configured.
  - b. **Brand Tests** - The Google Pay branding requirements are followed. Ensure the button only appears when called and matches the other elements on your page.
  - c. **Functional Tests** - Use the [Test Card Suite](#) to test your integration. Test the CARD payment method with PAN\_ONLY and CRYPTOGRAM\_3DS. Test the shipping address in various stages of completion. Check that the correct final price is shown when completing the transaction.
4. Request Production Access in the Manage Integrations in Console button.
5. [Deploy Production Environment](#)
  - a. Set up your website for production.
  - b. Add your MerchantID.
  - c. Launch the website.

### Google Pay™ Button

You can customize the settings for your Google Pay using the [Customize your button](#) page. The page allows you alter the color, type, and locale settings for the button. It will then be generated in the library of your choice to incorporate into your website.



Button color

Button type

Button locale

Custom button size

Button width

Button height

Checkout with

Library

```

<!-- html fragment -->
<div id="container"></div>

// javascript fragment
const container = document.getElementById('container');
const button = googlePayClient.createButton({
  buttonColor: 'black',
  buttonType: 'checkout',
  buttonLocale: 'en',
  onClick: () => {},
  allowedPaymentMethods: [] // use the same payment methods as for the loadPaymentData() API call
});

container.appendChild(button);

```

## Using the Payment Gateway with Google Pay™

The initial Google Pay request should include the following values.

Field	Value
gateway	merchante
gatewayMerchantId	Google Pay MID

### Google Pay™ to Payment Gateway

The decrypted payload will need to be sent to the payment gateway for processing. The decrypted payload will differ based on the card network and whether the card was tokenized.

### Payment Gateway API Field Reference

The following fields are used to send payment data directly to the payment gateway for processing.

Field	Description	Example	Required?	Length	Format
profile_id	ID issued by MerchantE	9410000881910000003	Required	20	N
profile_key	EAPI password assigned by MerchantE	oyFnzBewkLQEkGispfAoljNoTuTwtcbv	Required	32	AN



transaction_type	D, where D denotes a sale.	D	Optional	1	AN
card_number	Payment card number	4012301230158	Conditional	5 – 22	N
moto_ecommerce_ind	Acceptable values are 5, 6, 7, and A. Recurring transactions will require 2.	5	Required	1	AN
cavv	This contains a data value generated by the issuer to enable cardholder validation for 3D Secure transactions.	BwABBJaSmIZUMzSVMpKYAAAAAAAA%3D	Conditional - Used for Visa and Discover.	40	AN
tac		TWsyTEhIakRyQWRNakd4SkhoeHI%3D	Conditional – Used for AMEX.	30	AN
ucaf_auth_data	This is a variable length issuer generated security field up to 32 bytes in length.	ucaf:jJLtQa+lws8AREAEbjsA1MAAAA	Conditional - Used for Mastercard.	0-32	AN
xid	This field contains a value assigned to a SET or 3D Secure transaction as a unique transaction identifier.	b1h4MTVGa2JXMzFhSEhOU3FqSjA%3D	Conditional - Used for AMEX.	0 or 40	AN
requester_app_name		GGL001	Conditional - Mandatory for Google Pay.		AN
token_requestor_id	Hex-encoded device manufacturer identifier.	544553544456	Conditional- Mandatory for AMEX.	0 or 11	AN

## Example Request/Response

Tokenized

Visa

Request

```
transaction_amount=500.00&profile_key=EtLwsVwzcecgpHqkrNjhXPVyvUnEYHdn&card_number=489533XXXXXX1119&transaction_type=D&card_exp_date=1228&cavv=AgAAAAABk4
```

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DWZ4C28yUQAAAAA%3D&requesterapp\_name=gg1001&moto\_ecommerce\_ind=07&profile\_id=94100006000500000001

## Response

transaction\_id=42850f21a16a3449ab3f7b96d16f8974&error\_code=000&auth\_response\_text=Approval T4002H&avs\_result=0&auth\_code=T4002H

## Mastercard

### Request

profile\_id=94100012751900000001&profile\_key=yIpoVLLeqSxjakiPLfaswbiDkkfwPHYE&transaction\_type=D&card\_number=5371433XXXXX489&card\_exp\_date=1226&transaction\_amount=100&moto\_ecommerce\_ind=5&ucaf\_auth\_data=APPMYBYhLyIRAFKxrruhAoABFA%3D%3D&token\_requestor\_id=12345678901&requesterapp\_name=gg1001

### Response

transaction\_id=5db814df6eca36ceb2406f4647c7593c&error\_code=000&auth\_response\_text=Approval T12447&avs\_result=0&auth\_code=T12447

## Discover

### Request

profile\_id=94100012751900000001&profile\_key=yIpoVLLeqSxjakiPLfaswbiDkkfwPHYE&transaction\_type=D&card\_number=653949XXXXX8195&card\_exp\_date=0127&transaction\_amount=80.00&moto\_ecommerce\_ind=7&cavv=BwABCXJ5kWAHACEQFXmTJdyntEE%3D&requesterapp\_name=gg1001

### Response

transaction\_id=15dcc607f6f43b74b99a6ac2f86f0bc7&error\_code=000&auth\_response\_text=Approval T12469&avs\_result=0&auth\_code=T12469

## American Express

### Request

card\_number=37029XXXXX2109&transaction\_amount=500.00&transaction\_type=D&card\_exp\_date=1228&requesterapp\_name=gg1001&profile\_key=EtLwsvwzcecgpHqkrNjhxPVyvUnEYHdn&profile\_id=94100006000500000001&tac=JnPYbs6FkC1tiVLREAABoAAAKgA%3D

### Response

transaction\_id=fcd7a94a26893629b26eb5d2d8c599bd&error\_code=000&auth\_response\_text=Approval T25588&avs\_result=0&auth\_code=T25588

## Non-Tokenized

### Visa

#### Request

card\_number=4895330111111119&transaction\_amount=500.00&transaction\_type=D&card\_exp\_date=1225&requesterapp\_name=gg1001&profile\_key=EtLwsvwzcecgpHqkrNjhxPVyvUnEYHdn&profile\_id=94100006000500000001

#### Response

transaction\_id=5fde440fed653b0ca871d9749ece1aaf&error\_code=000&auth\_response\_text=Approval T4001H&avs\_result=0&auth\_code=T4001H

## Mastercard

### Request

profile\_id=94100012751900000001&profile\_key=yIpoVLLeqSxjakiPLfaswbiDkkfwPHYE&transaction\_type=D&card\_number=537143XXXXX8489&card\_exp\_date=1226&transaction\_amount=100&moto\_ecommerce\_ind=5&requesterapp\_name=gg1001

### Response

transaction\_id=972886409cf53bd6ad5b68f8c08eceda&error\_code=000&auth\_response\_text=Approval T12458&avs\_result=0&auth\_code=T12458



## Discover

### Request

```
profile_id=94100005777800000021&profile_key=CwwuixEDHUCHjASTJDkrqrxwu1GfK01L&transaction_type=D&card_number=653949XXXXXX8195&card_exp_date=0127&transaction_amount=80.00&requesterapp_name=gg1001
```

### Response

```
transaction_id=65889607f8353e7b9f2c3ebfaf5f8ca6&error_code=000&auth_response_text=Approval T12480&avs_result=0&auth_code=T12480
```

## American Express

### Request

```
card_number=37029XXXXXX2109&transaction_amount=500.00&transaction_type=D&card_exp_date=1225&requesterapp_name=gg1001&profile_key=EtLwsvwzcecgpHqkrNjhXPvyvUnEYHdn&profile_id=94100006000500000001
```

### Response

```
transaction_id=2cab4b01b7e33130bb8610c87d386b2c&error_code=000&auth_response_text=Approval T25588&avs_result=0&auth_code=T25588
```

## Testing Your Google Pay™ Configuration

### Sending Test Payments to MerchantE Payment Gateway

The certification request form must be submitted online in order to obtain testing credentials: Obtain Testing Credentials Upon receipt of the completed form, test credentials will be emailed within 24-48 hours.

Certification Host: <https://cert.merchante-solutions.com/mes-api/tridentApi>

**Note: It is important to use the test profile for testing to prevent billing for authorizations obtained during testing. ME will bill for all authorizations obtained using a production profile even if the transactions are part of the testing cycle.**

The MerchantE certification servers are always available for unattended testing. The certification servers replicate the Payment Gateway production servers and support testing for all available functions. The Google Pay transactions will be visible in your Business Portal reports.

Certification transactions are processed as tests, so there is no need to worry about settlement to a customer account.

## Google Testing Resources

[Test with sample tokens](#)

[Test with sample credit cards](#)



## Google Pay™ Links

### Android

- [Google Pay Android developer documentation](#)
- [Google Pay Android integration checklist](#)
- [Google Pay Android brand guidelines](#)

### Web

- [Google Pay Web developer documentation](#)
- [Google Pay Web integration checklist](#)
- [Google Pay Web Brand Guidelines](#)