Technical integration with Google Pay™

1. General information

Google Pay™ is an easy, fast, and, that most important, secure way to pay for your purchases in online-stores and apps. When paying through the Google Pay service, the card number is not transmitted; instead, the generated virtual account number (DPAN) is used.

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:

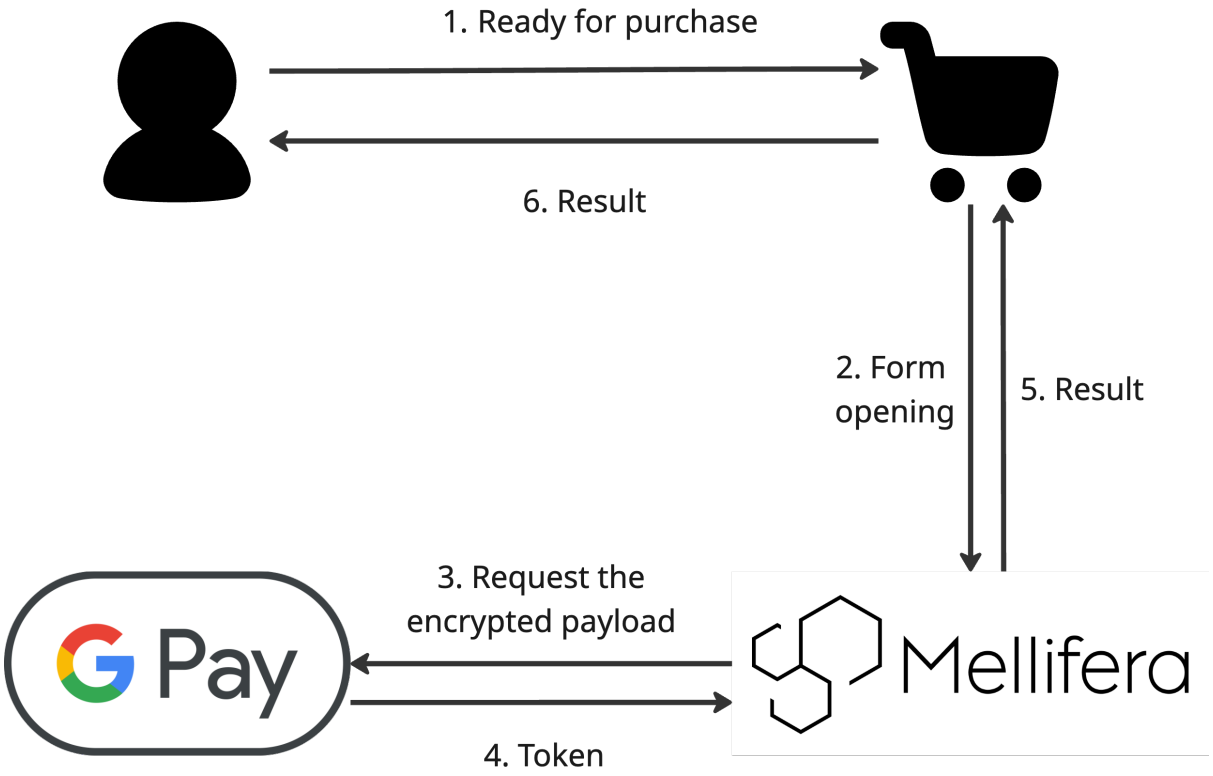
- Terms of Service (https://payments.developers.google.com/terms/sellertos)

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

2. Integration with Google Pay through Mellifera payment page

If you use the Mellifera payment page, then additional registration in Google services is not required, just leave a request to connect Google Pay on our website or with your Account manager.

When you use the Mellifera payment page, the device will be automatically checked 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.

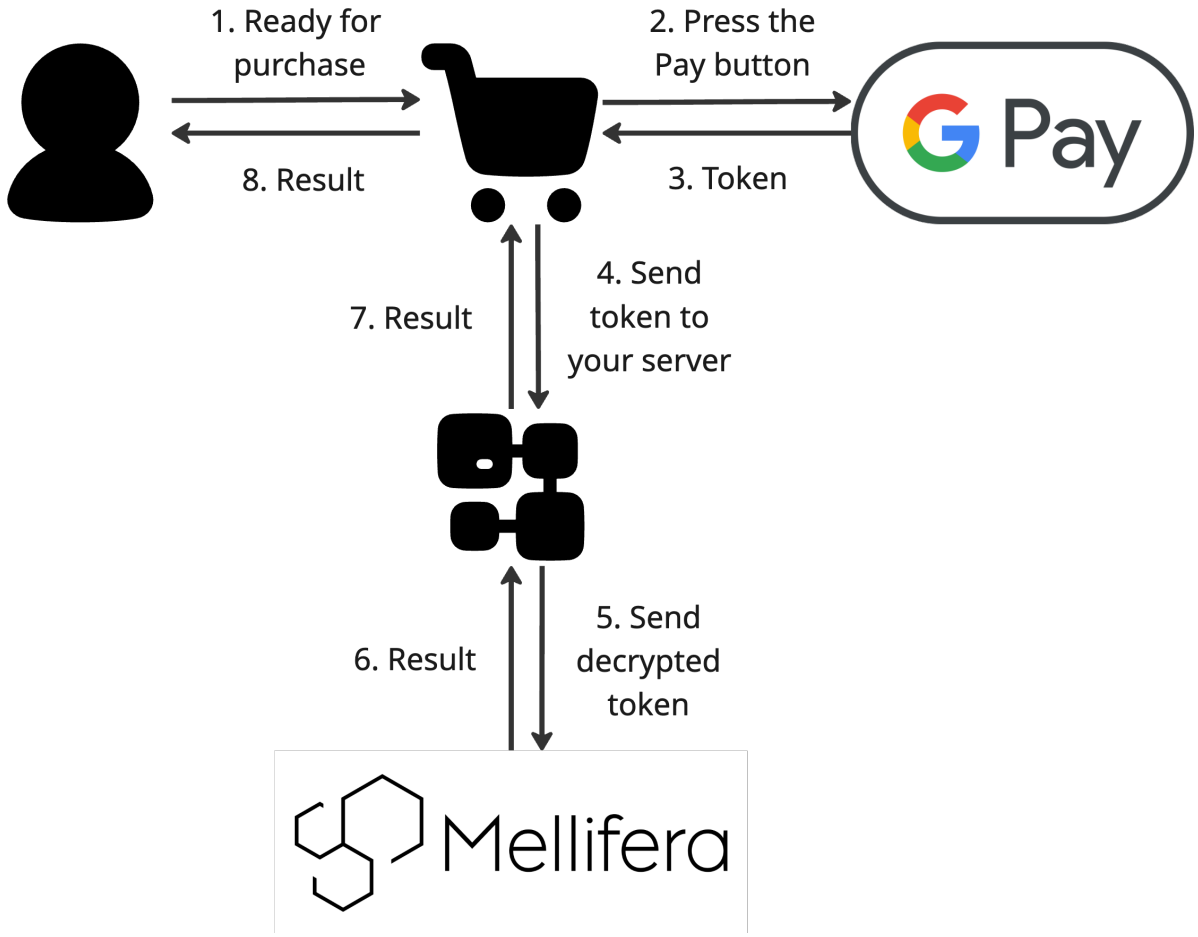


3. Server-to-server integration (for TPP)

With such an integration, you will need to register with the Google Pay™ service.

If you decrypting token by yourself using the tools of your services, then you will need to transfer the decrypted data in the API request.

Required fields for this type of operations described in the section “three_d_secure” and “method”. In short, you must send decrypted data: DPAN, Expiration date, TAVV (cryptogram) and ECI-value in the request.



4. 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 cards.

The procedure for 3-D Secure authentication does not differ from the standard and described in API documentation.

5. Additional Information

Brand guidelines – https://developers.google.com/pay/api/android/guides/brand-Guidelines Terms of Service – https://payments.developers.google.com/terms/sellertos Acceptable Use Policy – https://payments.developers.google.com/terms/aup