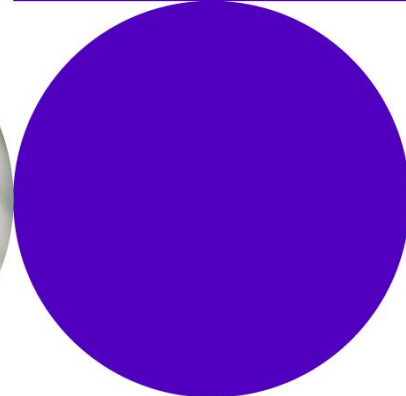
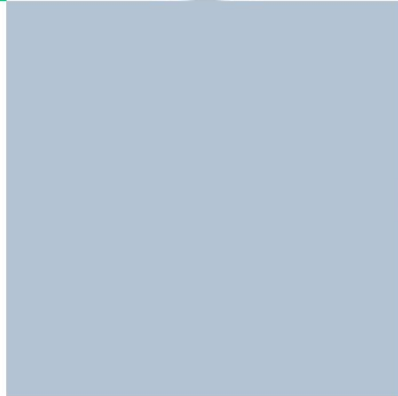
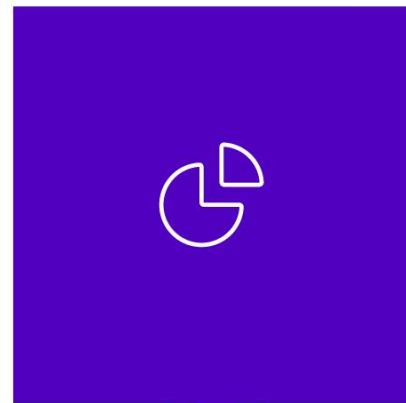
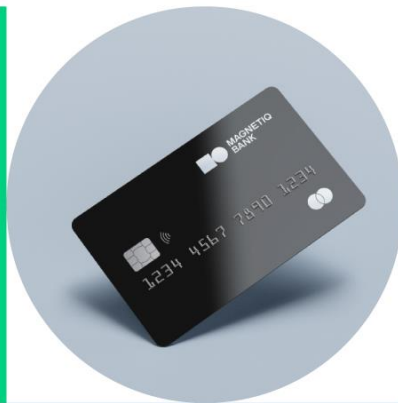


MEDORO Electronic Payment Gateway Google Pay™ Implementation instruction



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Preface

Google Pay is a method of tokenizing payer card data that allows instant card payments without entering card data. This document describes integration process and usage options for Medoro, the electronic payment gateway, provided by AS Magnetiq Bank. Medoro allows merchants to collect Visa, MasterCard or Maestro credit card payments online. It ensures secure and reliable card data entry on merchants' websites for cardholders. Implementation Instruction is focused to outline the different ways for Google Pay implementation.

Confidentiality

This document, its appendices and attachments are intellectual property of Medoro and are confidential.

Introduction

Starting with 2024 Q3 Medoro system is capable to process Google Pay payment requests. Depending on integration model used by Merchants, there are several ways to implement Apple Pay processing for Payments:

- Integration using Google Pay through Magnetiq Bank payment form
- Integration using Google Pay through Soap API

This document is aimed to provide necessary instructions for Merchants to enable processing payments originated by Google Pay.

Using Google Pay through Magnetiq Bank payment form

Contact your manager to enable accepting payments with Google Pay through our payment form.

Using Google Pay through Soap API

To accept payments through Google Pay when working with Magnetiq Bank Soap API, you will have to complete an integration process with Google.

- Follow the steps described in the Google Pay documentation (<https://developers.google.com/pay/api/web/overview>). Examples: (<https://developers.google.com/pay/api/web/guides/resources/demos>)
- Ensure that you have completed the integration checklist (<https://developers.google.com/pay/api/web/guides/test-and-deploy/integration-checklist>) and adhere to the guidelines (<https://developers.google.com/pay/api/web/guides/brand-guidelines>).

- When configuring the Google Pay SDK use the following params:

1. Set supported card networks to VISA and MasterCard

```
const allowedCardAuthMethods = ['VISA', 'MASTERCARD'];
```

2. Set supported auth methods to PAN_ONLY and CRYPTOGRAM_3DS

```
const allowedCardAuthMethods = ['PAN_ONLY', 'CRYPTOGRAM_3DS'];
```

3. Set gateway to “magnetiq” and the gatewayMerchantId to your MID (contact your manager).

```
const tokenizationSpecification = {  
  type: "PAYMENT_GATEWAY",  
  parameters: {  
    'gateway': "magnetiq",  
    'gatewayMerchantId': "{{MID}}"  
  }  
}
```

Creating the payment

After receiving the Google Pay payment data from the [loadPaymentData](#) method in your front-end code, request the payment as you normally would for other types of payments. (Refer to the Medoro manual for creating a payment).

In the Card block of the XML body set the Token property to the value of the [paymentData.paymentMethodData.tokenizationData.token](#) in Card block of the API request.

Set the TokenType property to [googlepay](#) in the Card block.

Elements	Possible values; descriptions
[..]	[..]
<Card>	
<Token>	paymentData.paymentMethodData.tokenizationData.token received from loadPaymentData method
<TokenType>	"googlepay"

Refer to the Medoro manual for the full request payload XML structure.

Error codes

Following Error codes have been introduced in regards to Google Pay and Tokens functionality:

200203 - Request holds invalid Token type.

200204 - System was unable to decrypt the received token.

200205 - Order Amount is incorrect.

200206 - Order currency is incorrect

200207 - Cryptogram field is incorrect.

605106 - Token mode value is incorrect.

Handling 3DS for PAN_ONLY credentials


Refer to the Medoro manual section 7.1.6.

Disclaimer

Google Pay is a registered trademark of Google Inc. This document is intended to be used as a practical guide for merchants to introduce the capability to accept payments originated by Google Pay system.



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