BORICA AD is Bulgarian joint stock company, and its shareholders are 19 banks in the country. The company has developed and nowadays provides and operates the technology infrastructure of the Bulgarian payment industry. In doing so, BORICA has been a trusted partner of public sector, banks and payment institutions for over 30 years. The Company is committed to providing modern and innovative solutions to financial institutions. Its large portfolio comprises payment services, card services, SWIFT Service Bureau, trust services, infrastructure services, National Card and Payment Scheme.

BORICA AD acts as a third-party processor (TPP) for Mastercard and VISA for the financial institutions that use its services**.**

Google Pay™

By using Google Pay™ e-commerce merchants offer to their clients the possibility to quickly and securely checkout with a digital wallet in apps and on the web, without the need to enter debit or credit card details, but using the payment methods in their Google account or Android device. BORICA is compliant with PCI-DSS Level 1 Service Provider requirements and is assessed yearly by an accredited assessor. That's the reason that Google Pay button is on BORICA payment page.

Implementation Paths

No additional implementation or integration by the merchants is required. Once they have a contract signed with an Acquiring bank to use Google Pay™, when customers wishing to pay on their site will be redirected to BORICA payment page and there will be a GPay button.

Integration: BORICA allows e-commerce merchants to use Google Pay without additional implementations or integrations. No sensitive payment data is transferred between the merchants and the acquiring host provided by BORICA. The only requirement is the merchants to have a contract for the service with their acquiring bank served by BORICA.

How To Use: At checkout the buyer is redirected to BORICA payment page and can choose to pay by card or wallet. If he/she chooses to pay with Google Pay, the "GPay" button should be clicked. A Google Pay pop up will be displayed and the client must log into his account (if not already logged in), to choose a card to use or register a new one. During the registration, most card Issuing Banks will require the client to complete authentication process during card digitalization.

Supported Authorization Methods:

- PAN_ONLY - This authentication method is associated with payment cards stored on file with the user's Google Account. Returned payment data includes Personal Account Number (PAN) with expiry month and expiry year. 3DS authentication process will be initiated automatically, since transaction by card number is performed.
- CRYPTOGRAM_3DS - This authentication method is associated with cards stored as Android device tokens. Returned payment data includes a 3-D Secure (3DS) cryptogram generated on the device.

Supported Card Networks

- Visa
- Mastercard

All merchants must adhere to the Google Pay APIs **Acceptable Use Policy**

and accept the terms defined in the Google Pay API **Terms of Service**