

## 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 merchant 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 in card input window.

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

**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 merchant to have a contract for the service with their acquiring bank served by BORICA.

## 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](#)