

## Challenge us

Have questions? Ask us! The Payment People from Computop are here to answer your questions. Together with you we will find the best individual payment solution for your business. Even new and demanding challenges are welcome!

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**Payments made  
easy for your  
customers on all  
sales channels**



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# Browser-Based, In-App, Point of Sale – One Payment Method for All Channels

The launch of Google Pay in Germany in the summer of 2018 caused a sensation among technology enthusiasts and e-commerce players.

The high level of attention in industry circles and the public is no coincidence. With Google Pay, Google is responding to a clear trend in electronic payment processing: On the one hand, more and more transactions are being made via mobile devices. On the other hand, buyers have long since required the seamless linking of stationary and online shopping – and thus also a fully integrated payment procedure.

However, many merchants are still not aware that the integration of Google Pay into their own sales channels is relatively simple and a purchase via Google Pay does not involve more costs than a conventional card payment.

Stay one step ahead of your competition and offer your customers a seamless and cross-channel payment experience!



# 1 Google Pay at a glance

## What is Google Pay?

Google Pay is a multi-channel payment solution which was created in 2018 from the previously separate Android Pay and Google Wallet applications. Through the functional merger of the two predecessor services, users of Google Pay can now use their smartphones to make payments both in stationary commerce (formerly Android Pay) and in e-commerce (formerly Google Wallet).



### Point of Sale

Purchases in stores that have an NFC-enabled terminal



### Shopping Apps

Purchases made via shopping apps



### Online Shops

Purchases in browser-based online shops

## On which original payment methods is Google Pay based?

Google Pay allows users to add credit cards, debit cards or a PayPal account to their Google Pay account. The desired payment methods can be linked to Google Pay in two ways:

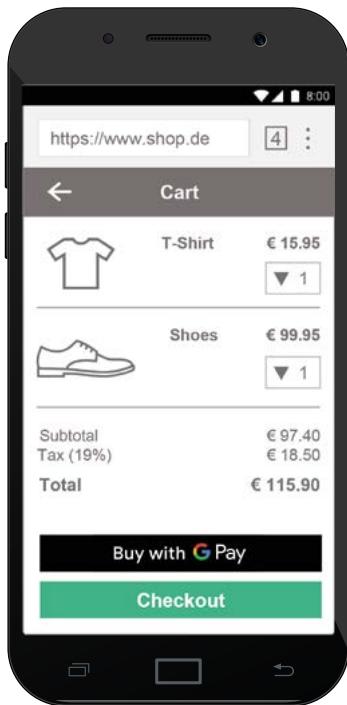
- 1 A **Card on File** is a payment method that has already been added by the user in a Google application at an earlier time, for example when storing payment data in the Google Chrome browser, Youtube or Google Play Store. Through synchronization, Google Pay can access the stored payment medium.
- 2 **Direct integration** of credit or debit cards (network tokens): The user adds a card directly via the Google Pay App, either by photographing or entering the card data. The card is stored on the device in the form of a token (see also on page 8), thus the transmission of data between the device and the payment service provider is entirely



## How customers can use Google Pay:

	Online Shop	In-App	Point of Sale
Payment method used			
Cards, directly integrated (Network Token)	✓	✓	✓
Cards on File	✓	✓	
PayPal (with direct debit)	✓	✓	✓
PayPal (with added card)	✓	✓	
Device used by customer			
Smartphone (Android, NFC)	✓	✓	✓
Smartphone (Android)	✓	✓	
Smartphone (other operating system)	✓		
Desktop PC	✓		

## ② How can I use Google Pay as a merchant?



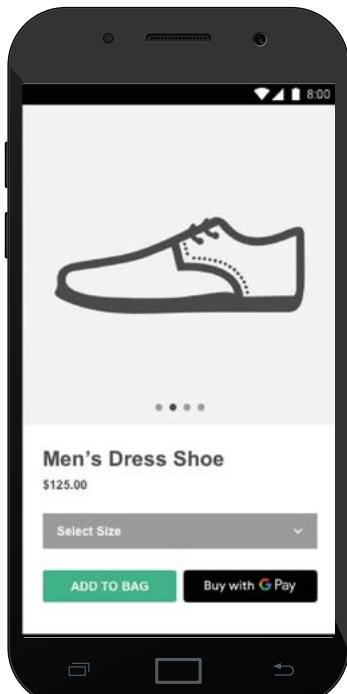
1

### Payments in a (browser-based) online shop

Even without owning any stationary shops or shopping apps, you can offer Google Pay to your customers, as payments in browser-based online shops are also supported.

With a click on the Google Pay button, the online shopper, who is usually already logged into his Google account with his device, will be forwarded to Google Pay. Here, the purchase can be completed in a few steps and without entering additional payment information.

Payments via a browser-based online shop do not necessarily require a mobile device. Online shoppers with an active Google Pay Account can also use the payment method on a desktop PC.



2

### Payments within a shopping app

You can achieve maximum usability and conversion rates in mobile shopping by providing shopping apps specifically tailored to your products and business model. Google Pay is also available for this application case.

If an online shopper picks the option „Buy with Google Pay“ within the shopping app, the Google Pay app will open automatically. Subsequently, the purchase has to be confirmed and, if necessary, the buyer needs to authenticate himself via a biometric or password-based check.



3

## Google Pay at the point of sale

### How it works

Payments initiated at POS terminals via Google Pay are technically equal to regular card payments. A virtual credit or debit card is stored on the buyer's smartphone within the Google Pay app. As soon as a purchase is registered in the POS system and the buyer is asked to insert his card in the terminal, he simply needs to activate the NFC interface of his smartphone and hold the device against the terminal.

### What do I have to consider as a merchant?

Many merchants assume that the integration of Google Pay into stationary terminals bears the highest effort compared to other possible application scenarios. However, it's just the other way around. If you want to offer Google Pay in your stores, you just need to meet the following requirements:



The terminals used in your stores must support the „contactless payment“ function.



You need an acquiring contract for Visa and Mastercard, and ideally Maestro and V-Pay.



Inform your customers about the availability of Google Pay.



Train your employees at the point of sale how to use Google Pay.

### ③ Why should I offer Google Pay to my customers as a merchant?



#### Secure payments

Google Pay makes payments more secure for both buyers and merchants: The virtual credit or debit cards stored on the user's devices only exist as a token. A token is an encrypted digital copy of the card. In the user's smartphone, it replaces the number of the physical card and is created individually for each device. An abuse of card data by theft of the device or a hacker attack is thus excluded. At the same time, the principle of strong authentication (requesting an additional security feature) guarantees that the paying person is indeed the legitimate cardholder and device owner.





### High user comfort

With Google Pay, consumers can use a single payment method for all relevant shopping channels. Even though payment methods such as credit cards are also multichannel-capable, Google Pay provides greater ease of use as there is no need to repeatedly enter card data and the process is optimized for maximum mobile usability.



### Easy integration

Technical integration can be carried out in a short period of time, using prefabricated code snippets and user-friendly documentation. In addition, Google Pay providers are not subject to any regulations with regard to sensitive payment data, as these are processed exclusively on the servers of Google and Computop.



### Additional features of Google Pay

Google Pay adheres to the basic idea of a "digital wallet". In addition to merely adding payment methods, the wallet function enables users to store customer and loyalty cards, which are automatically taken into account when paying via Google Pay. An additional option for adding digital boarding passes of airlines has already been announced.



### Positive market development and high market coverage

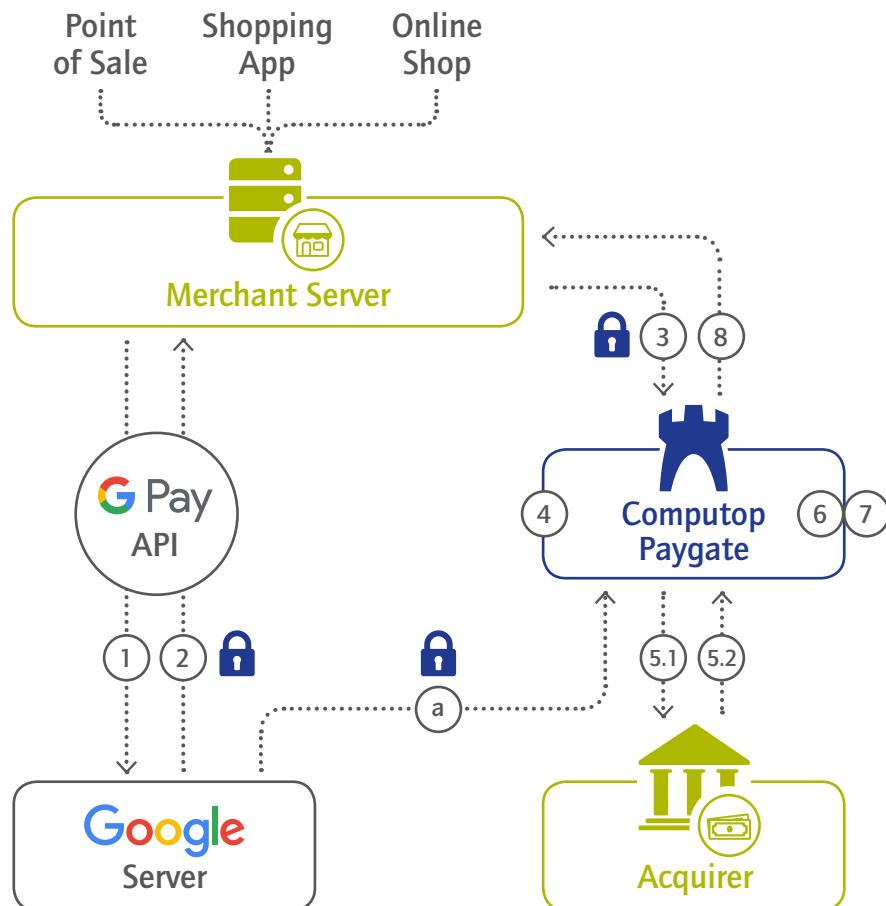
Mobile payment is rapidly gaining relevance both in stationary retail and e-commerce in Germany. Google plays a pioneering role here, as up to 50 million consumers in Germany can be reached thanks to the widespread use of Android operating systems and a large number of payment methods that can be used in "Cards on File" mode.



### Image

Last but not least, you should also take into account the positive signal effect of Google Pay. Like no other company, Google embodies the progressiveness and innovative power of the digital economy. The availability of Google Pay can be a decisive purchasing argument, especially for the target group of „digital natives“ who are open-minded towards new technologies.

## ④ Technical procedure for payments made with Google Pay



- ① After the buyer initiates the payment, the Google Pay API initiates a payment request and transmits the required payment information (including information about the responsible payment processor) to the Google server.
- ② The Google server returns the encrypted payload with all information about the payment method and its owner.
- ③ The encrypted payment information is transmitted to Computop Paygate.
- a Google Pay protects sensitive payment data by using the principle of asymmetric encryption. Therefore, Computop Paygate regularly exchanges the public key with the Google Server. The public key is required by Google to encrypt the payload (2).
- ④ Computop Paygate decrypts the payment information, using the private key pair of the public key exchanged with Google in (a).
- ⑤ Computop Paygate sends an authorization request to the acquirer and receives the according authorization response.
- ⑥ The credit card payment is finalized.
- ⑦ The Google Pay payment is finalized.
- ⑧ The Merchant Server receives the information about the acceptance or rejection of the payment.

# 5) What do I need to consider when integrating Google Pay?

## Do I need a separate acceptance agreement with Google?

No. Google makes the Google Pay payment method available to merchants free of charge and does not charge any transaction fees. For this reason, you do not need an acceptance contract and only have to register the use of Google Pay in your shop with Google.

## Do I have to make adjustments to my existing acquiring contract?

Because Google Pay payments derive from credit or debit card payments, there is technically no difference from a regular card payment for your acquirer. However, depending on how a card is added to Google Pay, Google will only accept certain acquirers:

**Cards-on-File:** All acquirers accepted.

**Direct integration (Network Tokens):** As of May 2019: ConCardis, EVO Payments, SIX Payment, AIMBS, AMEX, ELAVON EU. Please note that Google Pay continues to expand cooperations with acquirers and issuers. To find out about the current status, please contact [helpdesk@computop.com](mailto:helpdesk@computop.com).

## What technical adjustments do I have to make as a merchant?

For payments at the point of sale, no technical changes are required. The terminals you use only have to support contactless payment (NFC).

If you want to integrate Google Pay into your online shop and shopping app, the actual connection to the Google server always takes place via the Google Pay API. Google estimates the integration effort to be approximately 2 developer man-days and provides detailed instructions at <https://developers.google.com/pay/api/>.

Via the Google Pay API, your system obtains the encrypted card data required for each transaction. In addition, the transmission of the data from your system to Computop Paygate must be ensured. All information about the integration can be found under: [https://www.computop.com/fileadmin/user\\_upload/Downloads\\_Content/deutsch/Handbuch/Manual\\_Computop\\_Paygate\\_GooglePay.pdf](https://www.computop.com/fileadmin/user_upload/Downloads_Content/deutsch/Handbuch/Manual_Computop_Paygate_GooglePay.pdf).