Google Pay[™] Online Payments

HOSTED PAYMENT PAGE SOLUTION TECHNICAL DOCUMENTATION

This part discusses procedure for Google Pay payment method integration. The rest of the protocol does not change.

Google Pay payments can only be used for Purchase type authorizations.

Card networks accepted: Visa, Mastercard. 3DS for Google Pay is mandatory and enabled for all merchants.

Merchant redirects users to TBC's hosted checkout page where final interaction with Google Pay button is done and payment is processed.

Merchant is mandated to display Google Pay button according to Google guidelines.

Payment type	Payment flow	Countries	Currencies	Recurring	Refund/Partial Refunds	Reversal/Partial reversal
Wallet	Direct	International	Multiple	~	~	~

GOOGLE PAY™ FOR HOSTED PAYMENT PAGE

BEFORE YOU BEGIN

These instructions explain how to add Google Pay to your existing API-only integration. The API-only integration works the same way for all payment methods. If you haven't done this integration yet, refer to our <u>Overview</u> (<u>tbcbank.ge</u>)

Make sure that you are familiar with Google Pay APIs <u>Acceptable Use Policy</u> and accept the terms defined in the <u>Google Pay API Terms of Service</u>. Please note, that the billing address is not required, as it is not requested by either Visa/MC domestically. You will get the payment indicators:

gateway - UNITEDFINANCIALCORPORATION

gatewayMerchantID - THE GATEWAY MERCHANT-ID WILL BE GIVEN TO YOU DIRECTLY WHEN ONBOARDING.

merchant initiates payment request just after, that the check and all the pre-works are done on behalf of merchant and the payment is ready to proceed.

MAKE A PAYMENT

- 1. Get access token
- 2. From your server create a payment
 - Payment method: Google pay
 - Method Code: 14
 - returnUrl: Url to redirect user after finishing payment
 - Example: shopping.ge/callback
 - callbackUrl: when payment status changes to final status, POST request containing PaymentId in the body will be sent to given URL. In case of successful receipt of the request, the merchant must return the status code 200 and check the payment status through GET /payments/{payment-id} endpoint

REQUEST SAMPLE

```
"amount": {
    "currency":"GEL",
    "total": 200,
    "subTotal": 0,
    "tax": 0,
    "shipping": 0
},
    "returnurl":"test.ge/callback",
    "extra":"GE60TB4572261006330008",
    "userIpAddress" : "127.0.0.1",
    "expirationMinutes" : "5",
```

```
"methods" : [5, 7, 14],
"installmentProducts":
[
                {"Name":"t1","Price":100,"Quantity":1},
                {"Name":"t1","Price":50,"Quantity":1},
                {"Name":"t1","Price":50,"Quantity":1}
],
"callbackUrl":"https://test.ge",
"preAuth":false,
"language":"EN",
"merchantPaymentId": "P123123",
"saveCard": true,
"saveCardToDate": "1021"
```

}

RESPONSE SAMPLE

```
'payId": "tpay-tbvqma2372015",
  "status": "Created",
  "currency": "GEL",
  "amount": 200,
  "links": [
    {
      "uri": "https://api.tbcbank.ge/v1/tpay/payments/tpay-tbvqma2372015",
      "method": "GET",
      "rel": "self"
    },
    {
      "uri": "https://tpay.tbcbank.ge/checkout/choose-payment-method/tpay-tbvqma2372015",
      "method": "REDIRECT",
      "rel": "approval_url"
    }
  ],
  "transactionId": null,
  "preAuth": false,
  "recId": "8715aBbB4314e7dC4f91482283988365a3c30822",
  "httpStatusCode": 200,
  "developerMessage": null,
  "userMessage": null
}
```

GET PAYMENT DETAILS

Request returns payment status and details for given payld

REQUEST SAMPLE

```
curl --location --request GET 'https://api.tbcbank.ge/v1/tpay/payments/' \
--header 'Content-Type: application/x-www-form-urlencoded' \
--header 'apikey: lXcDL8JJiAN8Vjlu6NW3kNeceOQolwnF' \
```

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--header 'Authorization: Bearer

eyJhbGciOiJKSeriiIsImtpZCI6IjVFMjBGMzQ2RUY1RjU2ODkxQTIyRkUzQUVCRjAzMzlGMzVDNjk1QjYiLCJ0eXAiOiJKV1QiLCJ4NXQ iOiJYaUR6UnU5ZlZva2FJdjQ2N19Bem56WEdsYlkifQ.eyJuYmYiOjE2MzE2NDQyNjEsImV4cCI6MTYzMTczMDY2MSwiaXNzIjoiaHR0cH M6Ly9hY2NvdW50c2FwaS50YmNiYW5rLmdlLyIsImF1ZCI6WyJodHRwczovL2FjY291bnRzYXBpLnRiY2JhbmsuZ2UvcmVzb3VyY2VzIiwi cGF5bWVudGFwaSJdLCJjbGllbnRfaWQiOiI3MDAwMDAyIiwic2NvcGUiOlsicGF5bWVudGFwaSJdfQ.GNIaxgik-ElXrvXOky5_1D1YjEEX5CB3eQHKPwvdCNhB-HvblqZ78QSNJcl6qLfL8gRTd0x9ASCgXu2z2RQYJ-wls0V2IwrQ7p4WEU-ON9Qnas0jZWgPeVAtZQC_zjH9DdmL1GiDTIHLErhKDG13YtSGcvPKSvTpABWda6HvF71NG1EK0SZxzzt1i1SkpAnQfzIO1ATEmKdM1EmWz p5ZaDk0cF-Wzfk 2CrQAGofc80GT64U8WOXvV0x1gVYmjzqYs71XCOqfQdySYBIc-tbUC6YIoeSPZfu1hpi33Gz40ig57t4jxeE7Jh--

38ydO4AGEw8BdlLv53400V3ZoOddg' \

--data-raw ''

CANCEL PAYMENT

Request cancels payment for given payld.

REQUEST SAMPLE

curl --location --request POST 'https://api.tbcbank.ge/v1/tpay/payments/{payId}/cancel' \
--header 'Content-Type: application/json' \
--header 'apikey: lXcDL8JJiAN8Vjlu6NW3kNeceOQolwnF' \
--header 'Authorization: Bearer
eyJhbGciOiJKSeriiIsImtpZCI6IjVFMjBGMzQ2RUY1RjU2ODkxQTIyRkUzQUVCRjAzMzIGMzVDNjk1QjYiLCJ0eXAiOiJKV1QiLCJ4NXQ
iOiJYaUR6UnU5Z1zva2FJdjQ2N19Bem56WEdsYlkifQ.eyJuYmYiOjE2MzE2NDQyNjEsImV4cCI6MTYzMTczMDY2MSwiaXNzIjoiaHR0cH
M6Ly9hY2NvdW50c2FwaS50YmNiYW5rLmdlLyIsImF1ZCI6WyJodHRwczovL2FjY291bnRzYXBpLnRiY2JhbmsuZ2UvcmVzb3VyY2VzIiwi
cGF5bWVudGFwaSJdLCJjbGllbnRfaWQiOiI3MDAwMDAyIiwic2NvcGUiOlsicGF5bWVudGFwaSJdfQ.GNIaxgik ElXrvXOky5_1D1YjEEX5CB3eQHKPwvdCNhB-HvblqZ78QSNJc16qLfL8gRTd0x9ASCgXu2z2RQYJ-wls0V2IwrQ7p4WEUON9Qnas0jZWgPeVAtZQC_zjH9DdmL1GiDTIHLErhKDGl3YtSGcvPKSvTpABWda6HvF71NG1EK0SZxzzt1i1SkpAnQfzIO1ATEmKdM1EmWz
p5ZaDk0cF-Wzfk_2CrQAGofc80GT64U8W0XvV0x1gVYmjzqYs71XCOqfQdySYBIc-tbUC6YIoeSPZfu1hpi33Gz40ig57t4jxeE7Jh-38yd04AGEw88d1Lv53400V3ZoOddg' \
--data-raw '{
 "amount":2

}'

BRAND GUIDLINE

GOOGLE PAY™ PAYMENTS BUTTONS

All Google Pay payment buttons displayed brand guidelines, which include, but aren't limited to the following:

- Size relative to other similar buttons or elements of the page
- Contrast with the background color of the area surrounding it
- Clear space

CUSTOMIZE YOUR BUTTON

The new Google Pay button view lets you customize the button theme, shape and corner roundness to match your UI design.



CLEAR SPACE

Always maintain the minimum clear space of 8 dp on all sides of the payment button. Ensure the clear space is never broken with graphics or text.



MINIMUM WIDTH

The Google Pay[™] button should have a minimum width of 90 dp. All "Buy with Google Pay" payment buttons should have a minimum width of 152 dp.

MIN WIDTH: 152 DP	
G Pay	

Don't create buttons with your own localized text.

Button color:

Default	Black	White	
Pay with G Pay	Pay with G Pay	Pay with G Pay	

Button type:

• Pay

Button locale:

• English

LIBRARY JAVASCRIPT:

Default:

```
<!-- html fragment -->
<div id="container" style="width: 240px; height: 40px;"></div>
// javascript fragment
const container = document.getElementById('container');
const button = googlePayClient.createButton({
    buttonColor: 'default',
    buttonType: 'pay',
    buttonSizeMode: 'fill',
    onClick: () => {},
    allowedPaymentMethods: [] // use the same payment methods as for the loadPaymentData() API call
});
```

container.appendChild(button);

Black:

```
<!-- html fragment -->
<div id="container" style="width: 240px; height: 40px;"></div>
// javascript fragment
const container = document.getElementById('container');
const button = googlePayClient.createButton({
    buttonColor: 'black',
    buttonType: 'pay',
    buttonSizeMode: 'fill',
    onClick: () => {},
    allowedPaymentMethods: [] // use the same payment methods as for the loadPaymentData() API call
});
```

container.appendChild(button);

White:

```
<!-- html fragment -->
<div id="container" style="width: 240px; height: 40px;"></div>
// javascript fragment
const container = document.getElementById('container');
const button = googlePayClient.createButton({
    buttonColor: 'white',
    buttonType: 'pay',
    buttonSizeMode: 'fill',
    onClick: () => {},
    allowedPaymentMethods: [] // use the same payment methods as for the loadPaymentData() API call
});
```

```
container.appendChild(button);
```

Body Parameters

Parameter	Туре	Description
amount { }	object	transaction amount
(required)		
returnurl (required)	string	url to redirect user after finishing payment
extra	string	additional parameter for merchant specific info (optional). only non-unicode (ANS) symbols allowed. max length 25. This parameter will appear in the account statement
extra2	string	additional parameter for merchant specific info (optional). only non-unicode (ANS) symbols allowed. max length 52.
expirationMinutes	number	payment initiation expiration time in minutes.
methods	array	There are several payment methods available to be passed when initiating TBC E- Commerce payment. Detailed list and description of available methods is described in the <u>Classifications chapter/ Payment Methods</u>
<u>installmentProducts</u> ∐	array	list of installment products. mandatory if installment is selected as payment method. Please note, sum of prices of installment products should be same as total amount.
callbackUrl	string	 when payment status changes to final status, POST request containing PaymentId in the body will be sent to given URL. In case of successful receipt of the request, the merchant must return the status code 200 and check the payment status through GET /payments/{payment-id} endpoint. Body example {"PaymentId":"6azzo13uw5u2116332"} callbackUrl must be added on the merchant dashboard at ecom.tbcpayments.ge. If callbackUrl parameter is not provided, system automatically takes the basic callbackUrl value from the merchant dashboard. Please, verify that POST request is allowed at your callbackUrl from the following IP addresses: 193.104.20.44 193.104.20.45 185.52.80.44 185.52.80.45
preAuth	boolean	 specify if preauthorization is needed for the transaction. if "true" is passed, amount will be blocked on the card and additional request should be executed by merchant to complete payment. To finalize authorization process, /v1/tpay/payments/:paymentId/completion endpoint should be used. Note, that Completion request can be initiated not later than 30 days from Preauthorization date. By default block is saved for 30 days, although some banks may have a different setting, so this setting depends on the card issuing bank (Isuer Bank). The following values are allowed: true, false
language	string	default language for payment page
		The following values are allowed: KA, EN

merchantPaymentId	string	Merchant-side payment identifier
skipInfoMessage	boolean	If true is passed, TBC E-Commerce info message will be skipped and customer will be redirected to merchant. If false is passed or this parameter isn't passed at all, TBC E-Commerce info message will be shown and customer will be redirected to merchant.
saveCard	boolean	Specify if saving card funcion is needed. This function should be enabled for the merchant by bank. If true is passed, recId parameter should be returned in response, through this parameter merchant can execute payment by saved card - POST /payments/execution. Zero amount is allowed for this function. If card saving function is requested with preauthorization parameter=true, saved card execution method will be activated after preauthorization completion. WebQR, ApplePay and installments pay methods are not allowed for saving card request
saveCardToDate	string	The date until the card will be saved can be passed in following format "MMYY". If the saveCardToDate is not provided or data provided by the merchant exceeds card expiry, the system will automatically assign the SaveCardToDate value that will be equal to card expiry. The actual card save date must be verified by getting payment status after transaction completed with GET /payments/{payment-id}
description	string	Payment short description for clients, max length 30. This parameter will appear on the checkout page.