

Google Pay™ on the KastaPay hosted checkout

How a merchant of KastaPay offers Google Pay to its customers, what KastaPay does on the merchant's behalf, and what the merchant receives back.

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1. Overview

Google Pay™ lets a customer pay for an order with a card stored in their Google Account or in Google Wallet on their device, without typing the card details.

KastaPay offers Google Pay through its **hosted checkout**: the KastaPay payment page (the payment widget) shows the Google Pay button, requests the encrypted payment token from Google, decrypts it inside the KastaPay PCI DSS environment and completes the payment with the acquiring bank. The merchant never receives, stores or forwards the Google Pay token.

For the merchant this means:

- no changes in the merchant's code, neither on the website nor in the requests to the KastaPay API;
- no registration in the Google Pay & Wallet Console, no own Google merchant ID, keys or certificates;
- Google Pay is switched on and off per merchant account by KastaPay.

2. Prerequisites

- A live KastaPay merchant account (`merchantAccount`) with card acquiring enabled. Google Pay is processed through the same acquiring terminals and the same rules as the merchant's card payments.
- The checkout is already integrated through the KastaPay payment page: either `INIT_PURCHASE` (API v.2) with `openType: "redirect"` , or the JavaScript payment widget `KastaPay.run()` .
- The merchant's website is served over HTTPS.
- The customer uses a browser that supports the Google Pay API (Chrome and other Chromium-based browsers, Safari, Firefox, Edge) on Android, desktop or iOS, and has a Google Account with at least one eligible Visa or Mastercard card.
- By offering Google Pay through the KastaPay hosted checkout, the merchant agrees to comply with the [Google Pay & Wallet API Acceptable Use Policy](#) and accepts the [Google Pay API Terms of Service](#).

3. Enabling Google Pay on your account

1. Contact your KastaPay account manager and ask to enable Google Pay for your `merchantAccount` .
2. Optionally tell us the merchant name the customer should see in the Google Pay payment sheet. By default the sheet shows the name registered for KastaPay.
3. Confirm that you comply with the Google Pay & Wallet API Acceptable Use Policy and accept the Google Pay API Terms of Service (see Prerequisites).

Once enabled, the Google Pay button appears on the KastaPay payment page for all orders of the merchant, whenever the customer's device and account are eligible. Nothing has to be added to the merchant's website.

Per-order control. The field `enabledPaymentMethods` of `INIT_PURCHASE` and of the widget does not control wallets: the values `googlePay` and `applePay` in it are ignored. To hide the button on a particular order, send `showGooglePay: 0` in `INIT_PURCHASE` . Without the field, or with `1` , the button is shown. The field can only hide a wallet; it cannot enable a wallet that is switched off for the merchant in KastaPay.

4. Integration steps

A merchant who already uses the KastaPay payment page has nothing to implement: Google Pay is one more payment method on that page. The steps below describe the existing flow and the two fields related to Google Pay.

4.1 Initialise the payment

Send `INIT_PURCHASE` server-to-server to `https://api.kastapay.ua/api` as described in *API v.2 → Card operations → Payment initialisation*. The only Google Pay specific field is the optional `showGooglePay` .

```
{
  "apiVersion": 2,
  "transactionType": "INIT_PURCHASE",
  "merchantAccount": "your_merchant_account",
  "merchantDomainName": "shop.example.com",
  "merchantSignature": "...",
  "orderReference": "ORDER-10001",
  "orderDate": 1760524800000,
  "amount": "250",
  "currency": "UAH",
  "productName": ["Sneakers"], "productCount": [1], "productPrice": [250],
  "clientAccountId": "customer-42",
  "clientEmail": "customer@example.com",
  "enabledPaymentMethods": ["card"],
  "openType": "redirect",
  "returnUrl": "https://shop.example.com/payment/result",
  "serviceUrl": "https://shop.example.com/payment/callback",
  "showGooglePay": 1
}
```

The response contains the `sessionId` of the payment page and the informational wallet flags:

```
{
  "merchantAccount": "your_merchant_account",
  "orderReference": "ORDER-10001",
  "reasonCode": 5103,
  "reason": "Wait For Keep",
  "sessionId": "0f1b3a2c-...",
  "allowCard": true,
  "allowPrivat24": false,
  "allowGooglePay": true,
  "allowApplePay": false,
  "googlePay": { "...": "data for the Google Pay button, consumed by the KastaPay payment
page" }
}
```

Google Pay enabled for the merchant in KastaPay	showGooglePay in the request	allowGooglePay in the response
yes	not sent, or 1	true
yes	0	false
no	any	false

`allowGooglePay` and the `googlePay` block are informational: the KastaPay payment page reads them itself and shows the button only when the customer's device is eligible. The merchant does not need to process them.

4.2 Open the payment page

Redirect the customer to the KastaPay payment page for the returned session (`openType: "redirect"`), or open it with the JavaScript widget. The page shows the Google Pay button above the card form when Google Pay is enabled for the merchant and the customer has an eligible card.

4.3 Receive the result

The result of a Google Pay payment is delivered exactly like the result of a card payment: the callback to `serviceUrl` and the redirect of the customer to `returnUrl` . See section 8 for the fields that identify a Google Pay payment.

5. How a Google Pay payment works

1. The customer opens the KastaPay payment page. The page asks Google whether the customer can pay with Google Pay (`isReadyToPay`) with the card networks and authentication methods listed in section 7. If the answer is negative, the button is not shown; this is a decision of Google, not an integration error.
2. The customer taps the Google Pay button. Google opens its payment sheet with the customer's cards; the customer confirms the payment.
3. Google returns an encrypted payment token addressed to KastaPay (`paymentMethodData.tokenizationData.token`). The KastaPay payment page sends it to the KastaPay API together with the order session. The merchant does not receive the token and no Google Pay script runs on the merchant's page.

4. KastaPay verifies the signatures of the token against Google's root keys, decrypts it inside its PCI DSS environment and sends the payment to the acquiring bank: as a network token operation with the cryptogram for `CRYPTOGRAM_3DS` , or as a card payment for `PAN_ONLY` .
5. The bank authorises the payment. For `PAN_ONLY` the issuer may require 3-D Secure; the customer then completes the verification on the issuer's page and returns to the KastaPay payment page.
6. The payment page shows the result and KastaPay delivers it to the merchant: callback to `serviceUrl` , redirect to `returnUrl` .

6. Authentication methods and 3-D Secure

Google Pay provides two kinds of card credentials. KastaPay accepts both and selects the processing path automatically; the merchant does not configure anything.

Authentication method	What it is	3-D Secure	Where it is available
<code>CRYPTOGRAM_3DS</code>	A card tokenised in Google Wallet on the customer's device. Google returns a device token with a one-time cryptogram.	No separate 3-D Secure step on the payment page: the customer has been authenticated by Google Pay on the device and the payment is sent to the bank as a network token operation with the cryptogram. Any further decision belongs to the issuer under the card network rules.	Android devices with Google Wallet and a tokenised card; Chrome on such a device.
<code>PAN_ONLY</code>	A card saved in the customer's Google Account without device tokenisation. Google returns the real card number and expiry; there is no CVV.	Processed as a regular card payment of the merchant: the standard 3-D Secure rules configured for the merchant's card payments in KastaPay apply, including the issuer's challenge when required. There is no separate Google Pay setting; to change the 3-D Secure rules of your account, contact your KastaPay account manager.	Any supported browser on desktop, Android and iOS where the customer is signed in to a Google Account with a saved card.

Settlement country and currency: Ukraine, `UAH` . Cards of other countries are accepted under the same rules as for the merchant's card payments.

7. Google Pay API configuration handled by KastaPay

KastaPay is registered with Google as a payment processor. The KastaPay payment page builds the `IsReadyToPayRequest` and the `PaymentDataRequest` on behalf of the merchant with the values below. They are listed so that the merchant knows which cards and scenarios are supported; the merchant does not submit them and cannot change them.

Google Pay API parameter	Value used by KastaPay
<code>tokenizationSpecification.type</code>	<code>PAYMENT_GATEWAY</code>
<code>gateway</code>	<code>kastapay</code>
<code>gatewayMerchantId</code>	the numeric identifier of the merchant in KastaPay, assigned when the merchant account is created

<code>allowedCardNetworks</code>	VISA , MASTERCARD
<code>allowedAuthMethods</code>	PAN_ONLY , CRYPTOGRAM_3DS
<code>billingAddressRequired</code>	not requested; no billing address is needed for processing
<code>merchantInfo.merchantId</code>	the Google merchant ID of KastaPay
<code>merchantInfo.merchantName</code>	the name provided by the merchant (section 3), otherwise the name registered for KastaPay
<code>transactionInfo</code>	<code>countryCode: "UA"</code> , <code>currencyCode: "UAH"</code> , <code>totalPriceStatus: "FINAL"</code> , the order amount
Google Pay environment	TEST on the sandbox payment page, PRODUCTION on the live payment page

For reference, the request the KastaPay payment page sends to the Google Pay API for a merchant with the identifier `90579` and an order of 250 UAH:

```
{
  "apiVersion": 2,
  "apiVersionMinor": 0,
  "allowedPaymentMethods": [{
    "type": "CARD",
    "parameters": {
      "allowedAuthMethods": ["PAN_ONLY", "CRYPTOGRAM_3DS"],
      "allowedCardNetworks": ["VISA", "MASTERCARD"]
    },
    "tokenizationSpecification": {
      "type": "PAYMENT_GATEWAY",
      "parameters": { "gateway": "kastapay", "gatewayMerchantId": "90579" }
    }
  }],
  "merchantInfo": { "merchantId": "<Google merchant ID of KastaPay>", "merchantName": "Shop Example" },
  "transactionInfo": {
    "totalPriceStatus": "FINAL",
    "totalPrice": "250.00",
    "currencyCode": "UAH",
    "countryCode": "UA"
  }
}
```

There is no API method through which a merchant could submit a Google Pay token obtained on its own site: KastaPay accepts Google Pay tokens only from its own payment page.

8. What the merchant receives

A Google Pay payment looks to the merchant like a card payment:

- the callback to `serviceUrl` and the order status are the same as for a card; the field `paymentSystem` of the payment has the value `googlePay` ;
- the card mask has the form `40****1234` (Visa) or `51****1234` (Mastercard): the first two digits identify the card network, the last four digits belong to the customer's real card;

- the receipt, refund (`REFUND`) and cancellation work the same way as for a card payment;
- a card token for repeat payments (`recToken`) is not created for a Google Pay payment.

On receipts and in the customer's order history show "Google Pay" as the payment method together with the card mask; do not show any other card details.

9. Mobile applications and embedded web views

If the merchant's mobile application opens the KastaPay payment page inside an embedded web view, the Google Pay payment sheet is opened by that container, so the application has to allow it:

- **Android (WebView).** Use `androidx.webkit 1.14.0` or newer and enable the Payment Request API: `WebSettingsCompat.setPaymentRequestEnabled(webView.settings, true)` guarded by `WebViewFeature.isFeatureSupported(WebViewFeature.PAYMENT_REQUEST)` ; declare in `AndroidManifest.xml` a `<queries>` element with the intents `org.chromium.intent.action.PAY` , `org.chromium.intent.action.IS_READY_TO_PAY` and `org.chromium.intent.action.UPDATE_PAYMENT_DETAILS` . On a device whose WebView or Google Play services are too old the button is simply not shown. Check the current requirements in Google's guide *Google Pay in Android WebView*.
- **iOS (WKWebView).** Allow the payment page to open a new window (`WKUIDelegate createWebViewWith` , `javascriptCanOpenWindowsAutomatically`), or open the checkout in `SFSafariViewController` . Google Pay in an iOS web view is available only for `PAN_ONLY` cards; Apple Pay is the wallet intended for iOS.
- **Native Android applications** open the KastaPay payment page in a WebView as above; KastaPay does not provide a separate Android SDK for Google Pay.

The KastaPay payment page is offered for Google Pay in the redirect mode (`openType: "redirect"`). The embedded mode of the widget (`openType: "iframe"` , the widget inside the merchant's page) is not used for Google Pay at the moment. If you need it, contact your account manager: the widget iframe will need the attribute `allow="payment"` (the KastaPay loader sets it) and the merchant's page will have to allow the KastaPay origins `https://pay.kastapay.ua` and `https://gpay.kastapay.ua` in its `frame-src` Content Security Policy.

10. Testing in the sandbox

- Use your sandbox credentials against the sandbox API `https://sandbox-api.kastapay.ua/api` ; the sandbox payment page is `https://sandbox-pay.kastapay.ua` . Ask your account manager to enable Google Pay on the sandbox merchant account.
- The sandbox payment page runs Google Pay in Google's `TEST` environment. Sign in to Chrome with a Google Account that has a card from Google's [test card suite](#); such a card shows up as `PAN_ONLY` on desktop and as `CRYPTOGRAM_3DS` on an Android device with Google Wallet.
- Open the sandbox payment page for an order, tap Google Pay, confirm in the payment sheet and verify that your `serviceUrl` callback and `returnUrl` page handle the result with `paymentSystem: "googlePay"` .
- Sandbox payments go to the test environment of the acquiring bank and are never settled. The purpose of the sandbox test is to verify that the button appears, the payment sheet opens and your result handling works; the final authorisation result of a test card is given by the bank's test environment.

11. Going live

1. Ask your account manager to enable Google Pay on your live `merchantAccount` (section 3).
2. Make sure your website or application opens the live KastaPay payment page (`https://pay.kastapay.ua`) through the live API (`https://api.kastapay.ua/api`). The live payment page runs Google Pay in Google's `PRODUCTION` environment; no further configuration is required.
3. Make a real payment with a small amount from a device with a card in Google Wallet and from a desktop browser with a card saved in a Google Account, then refund it, to see both authentication methods end to end.

12. Troubleshooting

Symptom	What to check
The Google Pay button is not shown	Google Pay is enabled for the merchant in KastaPay (<code>allowGooglePay: true</code> in the <code>INIT_PURCHASE</code> response); <code>showGooglePay: 0</code> was not sent; the customer's browser supports the Google Pay API and the Google Account or Google Wallet has an eligible Visa or Mastercard card; the payment page is opened in the redirect mode and not inside an embedded web view that blocks the Payment Request API (section 9).
The payment sheet closes without a payment	The customer cancelled or Google could not provide a token. The payment page returns to the card form; no payment was created.
The payment is declined	Declines by the issuer or the acquirer behave exactly like card declines and carry the same <code>reasonCode</code> values. A <code>PAN_ONLY</code> payment that fails or is abandoned during a required 3-D Secure verification is declined.
The merchant name in the payment sheet is wrong	Send the desired name to your account manager (section 3); without it the sheet shows the name registered for KastaPay.

13. Branding

The Google Pay button on the KastaPay payment page is drawn by Google's official library: its look, colour and proportions follow the [Google Pay brand guidelines](#) and are not changed by the merchant's theme of the payment page.

If the merchant mentions Google Pay in its own materials (payment methods page, mailings, application), the first and most prominent mention must carry the trademark symbol, Google Pay™, and logos or button images must be taken from Google's official assets only, without changing their colours, proportions or appearance: [brand guidelines for the web](#), [brand guidelines for Android](#).

14. Security and compliance

- The Google Pay token is decrypted and validated only inside KastaPay's PCI DSS certified environment. The merchant never sees the card number, the device token or the cryptogram.

- Offering Google Pay through the KastaPay hosted checkout does not add PCI DSS scope to the merchant's integration.
 - No Google script is loaded on the merchant's page: the button lives inside the KastaPay payment page on its own origin, so the merchant's Content Security Policy does not need to allow Google hosts.
 - The merchant remains responsible for the Google Pay & Wallet API Acceptable Use Policy, the Google Pay API Terms of Service and the local regulations that apply to its business.
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15. Google resources

- [Google Pay API for the web](#), the [web integration checklist](#) and the [web brand guidelines](#), to understand the flow; the merchant does not need an own integration.
- [Google Pay API for Android](#), the [Android integration checklist](#) and the [Android brand guidelines](#); Android applications open the KastaPay payment page in a WebView (section 9).
- [Google Pay test card suite](#) for the sandbox.
- [Google Pay & Wallet API Acceptable Use Policy](#), [Google Pay API Terms of Service](#).

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