

Google Pay™ Integration Guide via Comax

Merchant Implementation Document

1. Introduction

This document is intended for merchants who wish to integrate Google Pay payment through Comax's Hosted Checkout solution.

In this model, the merchant embeds a Comax iframe component on their website. The iframe displays the Google Pay button and manages the payment process within the Comax environment. Upon completion, the transaction result is returned to the return URL defined by the merchant.

This solution enables a simple and fast integration, with all logic, processing, and payment flow management handled on the Comax side.

2. General Workflow

The workflow is as follows:

- The merchant embeds a Comax iframe component on their payment page.
- The component displays the Google Pay button to the user.
- The user selects to pay via Google Pay.
- Transaction data is transferred for processing via Comax.
- Upon completion, Comax redirects the result to the merchant's website URL.

3. Environments

HTTP Method: GET

Production Environment:

```
https://api.comax.co.il/ComaxWebService/Credit/GooglePay.aspx
```

Staging Environment:

```
https://stage-api.comax.co.il/ComaxWebService/Credit/GooglePay.aspx
```

4. URL Parameters

- **LoginID*** – User code
- **LoginPassword*** – User password
- **TokenLogin*** – Login token – must be created by calling the WS Credit_GetTokenLogin with the required parameters: returnPage and Scm

- **IsTest** – Values: true / false

true – Work in Google's TEST environment

false (default) – Work in Google's PRODUCTION environment

** Required parameter*

5. Example Request

```
https://api.comax.co.il/ComaxWebService/Credit/GooglePay.aspx?LoginID=code123&LoginPassword=pass123&TokenLogin=NuZ@zL^wFJ4sVvEWh.n@q7yVvEWh.LVki0VvEWh.l3bi3VvEWh
```

6. Integration Method on the Merchant Website

Integration via iframe

The supported integration method for merchants is via iframe only.

The merchant embeds an iframe on their payment page that loads the Comax Google Pay page.

General example:

```
<iframe  
src="https://api.comax.co.il/ComaxWebService/Credit/GooglePay.aspx?LoginID=...&TokenLogin=..."  
width="100%" height="400" frameborder="0"></iframe>
```

Adjust the URL values and parameters according to the merchant's details and the relevant environment.

6.1 Merchant Prerequisites and Configuration

In order to use Google Pay via the Comax hosted solution, the merchant must ensure the following:

- The Google Pay payment method is enabled in the merchant account via Comax back office (enabled by Comax support team upon request).
- The merchant must use a valid and active LoginID, LoginPassword, and TokenLogin.
- The integration page must be served over HTTPS.
- The merchant must ensure that their website allows embedding of external iframes (no restrictive Content-Security-Policy that blocks Comax domains).

7. Return URL (returnPage)

After the process is complete, the page redirects to the URL received in the returnPage parameter of the TokenLogin, with parameters indicating the process result.

✔ Success – Payment completed successfully:

```
<returnPage>?isSuccess=true&ref={ref}&token={token}&result={result}&credit={credit}&cardId={creditType}&creditExpiry={creditExpiry}&Is3DSuccess={Is3DSuccess}&CreditResultMsg={CreditResultMsg}&RateNumber={RateNumber}
```

✘ Failure or payment error:

```
<returnPage>?isSuccess=false&error_code={error_code}&ref={ref}&token={token}&result={result}&credit={credit}&cardId={creditType}&creditExpiry={creditExpiry}&Is3DSuccess={Is3DSuccess}&RateNumber={RateNumber}
```

Return parameter descriptions:

- isSuccess – true/false – Whether the transaction was completed successfully
- error_code – Error description code if the transaction failed (see error table below)
- ref – Transaction reference ID – received via the token when accessing the page
- result – On success, returns result code 5J; otherwise, the error description
- credit – Last 6 digits of the credit card
- cardId – ID number (not available for Apple Pay / Google Pay)
- creditType – Credit card company
- creditExpiry – Expiry date (e.g. 2/30)
- Is3DSuccess – Indicates whether the transaction passed 3D Secure authentication
- CreditResultMsg – Error note returned from the clearing house (when DoJ5_ChkOnly was sent and clearing house returned 44)
- RateNumber – Number of installments

8. Error Codes

error_code	Description
1000	Unexpected error - general error
1001	Access denied - Required authentication parameters were not provided
1002	Google Pay is not supported on this browser or device
1003	Login failed
1005	Google Pay payment was canceled
1006	Payment Failed

9. 3D Secure Support for PAN_ONLY

To enable 3D Secure (3DS) verification for Google Pay transactions of type PAN_ONLY, the merchant must:

- Send the parameter AuthBy3D=Y when creating the TokenLogin.
- Ensure that 3D Secure is enabled in their merchant account settings (configured via Comax back office with the assistance of Comax support).

Once enabled:

- The system retrieves the 3DS configuration from the Comax settings.
- 3DS authentication will be triggered according to the merchant's configuration (for example, based on a minimum transaction amount).
- The result of the authentication will be returned in the Is3DSuccess field.

10. Terms of Use and Compliance with Google Pay Requirements

Use of Google Pay through the Comax solution is subject to the relevant Google Pay requirements.

The merchant is responsible for:

- Acting in accordance with the Google Pay API Terms of Service:
[Google Pay API Terms of Service](#)
- Acting in accordance with the Google Pay API Acceptable Use Policy:
[Google Pay APIs Acceptable Use Policy](#)
- Ensuring that use of the solution complies with applicable laws, regulations, and payment processing agreements relevant to the merchant.

11. Important Notes

- Always use HTTPS.
- Ensure that the returnUrl address is accessible and valid.
- Distinguish between the TEST environment and the PRODUCTION environment.
- Ensure that the authentication credentials entered match the active environment.
- It is recommended to handle failure and cancellation cases on the merchant side, not only success cases.

12. Support

For questions, configuration, and connection to the Google Pay environment, please contact the Interfaces team at:

Interfaces@comax.co.il