Google Pay
Integration Guide

for use with Smartpay Advance payment gateway Web Payment SOAP API and Payments REST API

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# Table of Contents

1 Overview 3
  1.1 Integration Options and Features 3
  1.2 Google Pay Authentication Status and ECI Value 3
  1.3 Enabling Google Pay in Smartpay 4

2 Integrating via Hosted Payment Page 4
  2.1 Payment Flow using Payment Page 5
  2.2 Web Payment SOAP API 6
  2.2.1 Smartpay Request 6
  2.2.2 Smartpay Response 6
  2.3 Payments REST API 6

3 Integrating Directly to Google Pay 6
  3.1 Getting Started with Google Pay API 6
  3.2 Payment Flow using Direct Integration 7
  3.3 Requesting Google Pay Encrypted Payload 8
  3.4 Sending Payment Request to Smartpay 8
  3.5 Web Payment SOAP API 9
  3.5.1 Smartpay Request 9
  3.5.2 Sample Web Payment Request 9
  3.5.2.1 Encrypted Payload 10
  3.5.3 Sample Web Payment Response for Google Pay 11
  3.5.4 Payment Choice State 14

What’s New 15
1 Overview

Google Pay™ makes it easier for customers to checkout, allowing them to pay with a payment card stored in their Google Pay digital wallet. You can either add the Google Pay button to your checkout page or you may use the Barclaycard Secure Hosted Payment Page. When the customer clicks on the Google Pay button they are presented with a list of payment cards stored in their wallet. They can then select a card and Google Pay will return an encrypted payment token to be used for payment in Smartpay in place of the card detail fields.

1.1 Integration Options and Features

Smartpay Integration methods
- **Secure Hosted Payment Page** - Smartpay manages all communications with Google Pay and automatically decrypts payload before processing authorisation request.
- **Google Pay direct** - Merchant requests encrypted payload directly from Google Pay, passes it to Smartpay for decryption before it processes authorisation request.

Smartpay APIs
Merchants may integrate their e-commerce website or application with Smartpay Advance using the SOAP API. This document describes the message flow required to process Google Pay transactions, for all other payment options you should refer to the relevant integration guide:
- **Web Payment SOAP API** (from v30) – download *Web Payment Web Service Integration Guide* [here](#)

Google Pay supports the following features:

**Payment type**
- CARD

**Authentication methods**
- PAN_ONLY
- CRYPTOGRAM_3DS

**Card networks**
- AMEX
- MASTERCARD
- VISA

Please note that Google Pay and the card schemes don't currently support recurring payments.

1.2 Google Pay Authentication Status and ECI Value

Since Google Pay doesn't provide the authentication status in its response to a tokenised card payment request (i.e. where the payload contains a 3DS cryptogram instead of a PAN), Smartpay will determine the status from the ECI value
and `cardHolderAuthenticated` parameter found in the decrypted token. However, Google Pay doesn't always include the ECI in the token (e.g. for an in-app transaction, or it's just not been provided by the issuer).

**Cardholder Authenticated - ECI Value Returned**

If the `cardHolderAuthenticated` parameter is `true` and the decrypted token contains an ECI value, Smartpay will determine the authentication status from the ECI.

**Cardholder Authenticated - No ECI Value Returned**

If the `cardHolderAuthenticated` parameter is `true` and the decrypted token does NOT contain an ECI value, but does contain a CAVV, then Smartpay will inject one of the following ECI values based on the card scheme:

- Mastercard – 06
- Visa – 07
- Amex – 20
- Diners - 04

In each of the above cases the authentication status is set to `AUTHENTICATED`.

**Cardholder Not Authenticated or PAN Token**

If the `cardHolderAuthenticated` parameter is `false`, or the decrypted token contains a PAN (rather than 3DS cryptogram), the transaction will be processed as a standard Payer Authentication transaction (providing authentication has been requested).

### 1.3 Enabling Google Pay in Smartpay

Before you can start accepting payments from Google Pay using Smartpay you'll need to request your Barclaycard account manager to enable Google Pay within your merchant's configuration, if not done so already; they will also manage all required certificates and keys with Google Pay.

This document describes how to integrate either using the Hosted Payment Page, or alternatively integrating directly with Google Pay. The former being the simplest approach where you need only send messages to Smartpay; whereas the latter gives you greater control but requires you to set up a Google Pay merchant account and submit messages to both Google Pay API and the Smartpay Web Payments SOAP API.

### 2 Integrating via Hosted Payment Page

Using the Hosted Payment Page for taking Google Pay payments is much simpler than the direct integration method described below. You only have to integrate directly with Smartpay, and you don't need a Google Pay merchant account or integrate directly with Google Pay. Smartpay and the Hosted Payment Page will manage all necessary communications with Google Pay on your behalf.

Please note that the allowed network cards must be configured in your merchant configuration by your Barclaycard account manager. They can also specify the style of Google Pay button that appears on the Payment Page. If the customer has cards in their wallet that are not in the 'allowed' list then those cards will be greyed-out/disabled in their wallet.
2.1 Payment Flow using Payment Page

1. Customer selects the payment button on merchant checkout page.

2. Merchant server sends a payment request message to Smartpay with data that includes the Google Pay payment method, authorisation type, and merchant's store result page URL.

3. Initial response will include data such as the transaction status and redirection URL to the Payment Page.

4. Redirect the customer's browser to the Payment Page. This contains an embedded iFrame that will display the various payment options available, but first Smartpay will query the Google Pay API to determine the user's ability to pay (e.g. the browser supports Google Pay, and the user either has a saved payment method or can add one). If the user is able to pay using Google Pay then the Payment Page will display the Google Pay button; otherwise, it will not be displayed.

5. Customer clicks the Google Pay button.


7. Customer selects a card to be used for payment.

8. Payment Page requests Google Pay payment data.

9. Google Pay returns payment data object containing the encrypted payload; Payment Page passes this to Smartpay.

10. Smartpay decrypts the Google Pay payload to extract the payment credential (either PAN or cryptogram), then sends transaction details first to 3DS if it's a PAN then to the acquirer for authorisation; or for a cryptogram, directly to authorisation. Fraud checking may also be performed if it's a PAN (not shown in diagram), but if it's a cryptogram then this will be skipped.

11. Transaction results are returned to Payment Page.
2.2 Web Payment SOAP API

2.2.1 Smartpay Request

In order to process a Google Pay transaction be sure to include the following fields in the webPaymentRequest, in addition to the standard payment request fields:

- `paymentMethod` = `GooglePay`
- `authType` = `AuthOnly` or `AuthAndSettle`
- `storeResultPage` = your merchant page that displays the transaction results
- `version` = 30, or above

2.2.2 Smartpay Response

Providing you set the version to 30, or above, in the request then the response will contain these additional fields specific to Google Pay:

```xml
<configParams>
  <googlePayGatewayMerchantId>MerchantIdentifier</googlePayGatewayMerchantId>
  <googlePayMerchantId>12345678901234567890</googlePayMerchantId>
</configParams>
<wallet>
  <type>GooglePay</type>
  <id>GP</id>
  <authMethod>PAN_ONLY</authMethod>
</wallet>
```

2.3 Payments REST API

The Secure Hosted Payment Page is not currently supported by the Payments REST API.

3 Integrating Directly to Google Pay

If you're not using the Hosted Payment Page for taking Google Pay payments then you'll need to integrate directly with Google Pay in order to retrieve the card details in the form of an encrypted payload, and submit to Smartpay in the payment request. But first you must set up your integration details with Google Pay and request production access.

3.1 Getting Started with Google Pay API

Before you can start using the Google Pay API you must perform the following steps:

1. Review and adhere to the Google Pay API Terms of Service and Acceptable Use Policy
2. Review and adhere to the Google Pay Web Brand Guidelines
3. Complete the tutorial and integration checklist Web integration tutorial and Web Integration Checklist
4. Providing you've fulfilled all criteria in the Integration Checklist then you may request production access through the Business Console.
5. Enter a Business Profile to identify your business with Google. You can enter information such as a business logo, name, support phone numbers or websites.
6. Add your integration type as 'Gateway web'.
7. Upload screenshots of your payment flow as proof you’ve followed the brand guidelines in order to request production access to the Google Pay API.

8. Once approved Google Pay will assign you a **merchantId**, which will be displayed under your account’s Public merchant profile setting. You must include this in any requests you send to the Google Pay API production environment; while testing, this field can be set to a dummy value or omitted.

9. It’s also advisable to add at least one additional user for the Business Console.

10. Once registered, click the Google Pay API tab in the Business Console to get started.

**Google Pay Button**

Please refer to Google Pay’s developer documentation, mentioned above, for instructions on how to add a Google Pay payment button to your checkout page; and how to create a payment data request object in order to retrieve the customer’s stored card details in an encrypted payload.

### 3.2 Payment Flow using Direct Integration

3. Google Pay displays the customer’s digital wallet in the browser and the customer selects one of their stored cards to be used for payment.
4. Google Pay returns payment data object containing the encrypted payload, which contains all the card details.
5. Merchant server sends a payment request message to Smartpay requesting a Google Pay payment with the encrypted payload.
6. Smartpay decrypts the Google Pay payload to extract the payment credentials (either PAN or cryptogram), then sends transaction details first to 3DS if it’s a PAN then to the acquirer for authorisation; or for a cryptogram, directly to authorisation. Fraud checking may also be performed if it’s a PAN (not shown in diagram), but if it’s a cryptogram then this will be skipped.
7. Authorisation response is returned to merchant who informs customer of the transaction results.

### 3.3 Requesting Google Pay Encrypted Payload

In your request to the Google Pay API to obtain the encrypted payload be sure to include the following parameters:

- **type** - Smartpay only supports the CARD type.
- **allowedAuthMethods** - Smartpay can process both PAN ONLY and CRYPTOGRAM_3DS authentication methods.
- **allowedCardNetworks** - specify the card networks that you wish to allow. If the customer has cards in their wallet that are not in the 'allowed' list then those cards will be greyed-out/disabled in their wallet.
- **merchantId** - found in the Google Pay Business Console under your account's Public merchant profile setting. Please note that this is only required in Google Pay's production environment; while testing, this field can be set to a dummy value or omitted.
- **gateway** - a unique property that identifies Smartpay Advance as the processor; all encryption keys are associated with this ID. This field must be set to: barclayssmartpayadvance
- **gatewayMerchantId** - a property that uniquely identifies the merchant. For Smartpay Advance merchants this field must be set to the Enterprise ID given to you by your Barclaycard account manager. For Smartpay Bureau merchants it must be set to your Merchant Group Identifier, which will be provided by your implementation consultant.

These fields can be seen in the following JSON example:

```json
{
  'type': 'CARD',
  'parameters': {
    'allowedAuthMethods': [
      'PAN_ONLY',
      'CRYPTOGRAM_3DS'
    ],
    'allowedCardNetworks': [
      'AMEX',
      'MASTERCARD',
      'VISA'
    ]
  },
  'tokenizationSpecification': {
    'type': 'PAYMENT_GATEWAY',
    'parameters': {
      'gateway': 'barclayssmartpayadvance',
      'gatewayMerchantId': '<your Smartpay merchant identifier>'
    }
  }
}
```

### 3.4 Sending Payment Request to Smartpay

Having obtained the encrypted payload from Google Pay you now need to send it to Smartpay in a payment request. Smartpay will decrypt the payload, which contains a payment credential that's either a PAN or cryptogram, depending on how the card credentials are stored with Google Pay. Either cards are stored on file with Google (PAN ONLY), and/or a device token on a device that's authenticated with a 3-D Secure cryptogram (CRYPTOGRAM_3DS). The process is described below for each API.
3.5 Web Payment SOAP API

3.5.1 Smartpay Request

In order to process a Google Pay transaction be sure to include the following fields in the webPaymentRequest, in addition to the standard payment request fields:

- `paymentMethod = GooglePay`
- `authType = AuthOnly or AuthAndSettle`
- `storeResultPage = your merchant page that displays the transaction results`
- `card.encryptionSessionToken = encrypted payload received from Google Pay`
- `version = 30, or above`

3.5.2 Sample Web Payment Request

```xml
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/
 xmlns:msg="http://services.thelogicgroup.biz/EMIS_WEBPAYMENT_3_0">
  <soapenv:Header/>
  <soapenv:Body>
    <msg:beginWebPayment>
      <arg0>
        <requester>
          <authToken>A742DD37E4F7C903B95BAA847F034F65B85AC6739BCA9A4D80A9B4E5AB8AB75</authToken>
          <enterpriseID>MERCHANT01</enterpriseID>
          <clientID>CLNT01</clientID>
          <transNo>123456</transNo>
          <environment>ECommerce</environment>
          <version>230</version>
        </requester>

        <transactionTime>2022-03-24T11:14:894</transactionTime>
        <acquirerReferenceData/>
        <authType>AuthAndSettle</authType>
        <authenticate>true</authenticate>

        <billingAddress>
          <city>Fleet</city>
          <country>GBR</country>
          <firstLine>123 High Street</firstLine>
          <lastLine>LastLine</lastLine>
          <middleName>middleName</middleName>
          <name>Billing Address</name>
          <postcode>GU51 3SB</postcode>
          <stateCode/>
        </billingAddress>
        <billingEmail>billing@email.com</billingEmail>
        <card>encryptionSessionToken="signature":"MEUICQ9z5vgyTuGg9EZmKbX+SDahEf/ircEPl0adND4WN4QIgBoWdBwEY
ni1dl0iavV85Wk9jDFgRGy2KMU/lJTQdWnk/KR\u003d","intermediateSigningKey":"\keyValue:\"MFkweWtVYk2zij/CAQYKt2zij/DAQcQcQg87733K30PM/cOdveKcE9AhzSC+YBQMkT85OF/MB99E70P+e4BHRWWyigL
ERQ35WnzoQgZQ2U+87T7jgjS8w\u003d","keyExpiration":"1648784148503","signatures":{"MEUCIBp3rZnoz2zqNvbcPyYXtgyW5uCPVhXV677/7AXXYKEdEAnK79RS5jio.JMznwPYKjQmgSv045FDrugwqB4LrCLP\u003d"}},
"protocolVersion":"ECv2","encryptedMessage":"VCyi+RAF2mG1D2gyx9aN5E7rXw
h1MEPl41AT2gqUrzZa204hZ3cVjRBsoWtZ6yRubGxgumUV/C16aV4wB3h60ItzR0Unz0XG4ayPfpk9hHs0frJUz4KVf80azUuX84byQoLF198749GwEi1Kn1M61iFLLouVa1hlfSEna79ahoObTv9Fv+99xyYTVN3hjol0umSqiwxwroLiKjW/GP07fbi94DqWH
Gb6bBNT9HjXV73ygZ6h71TJfbFXI1jbbF1q14op1W2lfg77n97D0GQ5Kpoj61fjNf+bv+JC9WBs9KLHCy/unXcmx047XQrKoSc
KhZl2gVayEmWWH9GShrdwpdWRZ29QWNKON3fEOix41nWfEBgn7Q555Q1ScFUTFzBO7/ANR98Yy87kJcW1230vO3yZlB7nFn0"
</card>
</msg:beginWebPayment>
</soapenv:Body>
</soapenv:Envelope>
```
3.5.2.1 Encrypted Payload

Note how the encrypted payload received from Google Pay is included in the request as Base64 text (encryptionSessionToken). After receiving the payload Smartpay will decrypt it using Google keys to extract the payment credential, which will be either a PAN or 3DS cryptogram, depending on the Google Pay authMethod. Please note that Smartpay uses the PAN for the current transaction only and doesn't store it within its database. Here's examples of what the payload might contain as seen by Smartpay once decrypted:

PAN Only example

The following code snippet shows the JSON payload, decrypted by Smartpay, for a PAN_ONLY authMethod:

```json
{
    "paymentMethod": "CARD",
    "paymentMethodDetails": {
        "authMethod": "PAN_ONLY",
        "pan": "4444333322221111",
        "expirationMonth": 10,
        "expirationYear": 2025,
        "assuranceDetails": {
            "accountVerified": true,
            "cardHolderAuthenticated": false
        }
    }
}
```
Cryptogram 3DS example

The following code snippet shows the JSON payload, decrypted by Smartpay, for a CRYPTOGRAM_3DS authMethod. Note the additional fields for cryptogram and eciIndicator (the 3DS authentication flag that may be returned for tokens on the Visa card network).

```json
{
"paymentMethod": "CARD",
"paymentMethodDetails": {
  "authMethod": "CRYPTOGRAM_3DS",
  "pan": "4444333322221111",
  "expirationMonth": 10,
  "expirationYear": 2025,
  "cryptogram": "AAAAA...",
  "eciIndicator": "eci indicator",
  "assuranceDetails": {
    "accountVerified": true,
    "cardHolderAuthenticated": true
  }
},
"gatewayMerchantId": "some-merchant-id",
"messageId": "some-message-id",
"messageExpiration": "1577862000000"
}
```

PAN payments

If the payment credential is a PAN then the payment flow will automatically follow the standard 3-D Secure authentication and authorisation flow (unless it's subject to TRA exemption).

3DS Cryptogram payments

If the payment credential is a cryptogram then provided cardholderAuthenticated is true in the Google Pay payload then it is exempt from 3-D Secure authentication and so the transaction will proceed directly to authorisation. Authentication has already been undertaken on the device and so having the token cryptogram and correct ECI meets PSD2 SCA requirements and provides liability shift to protect the merchant against fraud.

The transaction status flow for Google Pay payments follows the basic card payment flow, apart from a couple of differences depending on the contents of the payload. Fraud checking via Kount or ACI, and CV2/AVS checking, may be performed only when the payment credential in the decrypted payload is a PAN; otherwise for a 3DS cryptogram these stages will be skipped.

However, if the payment credential is a cryptogram and cardholderAuthenticated is false in the Google Pay payload, payment flow will follow the standard 3-D Secure authentication and authorisation flow (unless it's subject to TRA exemption).

When an intermediate response is received the transaction status will determine the next action to be taken. In some cases this will require you to redirect the customer's browser to a URL supplied in the response, or it may require you to decide whether to continue with the transaction, by submitting an update request; alternatively, you may decide to abort the transaction by submitting a cancel request.

3.5.3 Sample Web Payment Response for Google Pay

```xml
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <!-- Payment response content here -->
  </soap:Body>
</soap:Envelope>
```
<ns2:beginWebPaymentResponse xmlns:ns2="http://services.thelogicgroup.biz/EMIS_WEBPAYMENT_3_0">
  <return>
    <acquirer>
      <ID>R</ID>
      <name>Mastercard Debit</name>
    </acquirer>
    <authType>AuthAndSettle</authType>
    <authenticationResponse>
      <cardScheme>MASTERCARD</cardScheme>
      <cavv>3R18UYQIKL9PM9Q413PWRND3W</cavv>
      <cavvAlgorithm>ucaf</cavvAlgorithm>
      <eci>01</eci>
      <errorCode>0</errorCode>
      <status>AUTHENTICATED</status>
      <threeDSVersionNumber>UNKNOWN</threeDSVersionNumber>
    </authenticationResponse>
    <authorisationResponse>
      <authcode>D12345</authcode>
      <hostResponseCode>00</hostResponseCode>
      <hostResponseMessage>Approved</hostResponseMessage>
      <merchantNo>1211118</merchantNo>
      <paymentMethod>GooglePay</paymentMethod>
      <softDeclined>false</softDeclined>
    </authorisationResponse>
    <bank>
      <ID>B</ID>
      <name>Barclays-Dummy-0001</name>
    </bank>
    <billingAddress>
      <city>Fleet</city>
      <country>GBR</country>
      <county>Hampshire</county>
      <firstName>/</firstName>
      <lastName>Billing Address</lastName>
      <line1>123 High Street</line1>
      <line2/>
      <line3/>
      <name>Billing Address</name>
      <postcode>GU51 3SB</postcode>
    </billingAddress>
    <billingEmail>billing@email.com</billingEmail>
    <captures>
      <capture id="1">
        <amount>24999</amount>
        <outcome>OK</outcome>
      </capture>
    </captures>
    <card>
      <source>keyed</source>
      <maskedPAN>444433********1111</maskedPAN>
      <onlineToken>44433332221111</onlineToken>
      <updateOnlineToken>true</updateOnlineToken>
      <onlineTokenUpdated>false</onlineTokenUpdated>
      <expiry>2027-12</expiry>
      <wallet>
        <type>GooglePay</type>
        <id>GP</id>
        <authMethod>PAN_ONLY</authMethod>
      </wallet>
      <cardType>V</cardType>
    </card>
    <configParams>
  </return>
</ns2:beginWebPaymentResponse>
<displayBasketDetails>false</displayBasketDetails>
<merchantStates/>
<storeID>100001</storeID>
</configParams>
<currencyCode>GBP</currencyCode>
<customerID/>
<cvResponse>
<rawCv2>no_information</rawCv2>
<rawAddress>no_information</rawAddress>
<rawPostcode>no_information</rawPostcode>
$result>NoDecision</result>
</cvResponse>
<environment>ECommerce</environment>
<merchantTransactionID>0009</merchantTransactionID>
<purchaseAmount>249999</purchaseAmount>
<purchaseDescription>Samsung Galaxy S7 Edge</purchaseDescription>
<requester>
<enterpriseID>MERCHANT01</enterpriseID>
<clientID>CLNT01</clientID>
<transNo>1234567</transNo>
.VERSION>30</VERSION>
</requester>
<responder>
<name>EMIS-AG</name>
</version>3.55.2.0 Build:c8eaef03b32dc.PRGD</version>
</releaseDate>09/02/2022</releaseDate>
$id>TSI-COR301-P1</id>
</responder>
$response>validated</response>
<salesDetails>Testing</salesDetails>
<schemeReferenceData>01000000003755712AB</schemeReferenceData>
<shippingAddress>
<city>Fleet</city>
<country>GBR</country>
<county>Hampshire</county>
<firstName/>
<lastName>Shipping Address</lastName>
=line1>123 High Street</line1>
=line2/>
=line3/>
</response>
<name>Shipping Address</name>
<postcode>GU51 3SB</postcode>
<stateCode/>
</shippingAddress>
$status>CAPTURED</status>
</storeResultPage>
<styleSheetID/>
<totalAmount>249999</totalAmount>
</transactionReference>e9d-4850-a570-8c7bf4329e1b</transactionReference>
<validCardTypes>Amex</validCardTypes>
<validCardTypes>Visa Business Debit</validCardTypes>
<validCardTypes>Visa Electron Prepaid</validCardTypes>
<validCardTypes>VISA</validCardTypes>
<validCardTypes>Mastercard Commercial Prepaid</validCardTypes>
<validCardTypes>Visa Business Prepaid</validCardTypes>
<validCardTypes>International Maestro</validCardTypes>
<validCardTypes>Visa Electron</validCardTypes>
<validCardTypes>Mastercard Commercial Prepaid Credit</validCardTypes>
<validCardTypes>Mastercard Prepaid</validCardTypes>
<validCardTypes>Visa Prepaid</validCardTypes>
<validCardTypes>Mastercard Commercial Debit</validCardTypes>
<validCardTypes>Mastercard Commercial Prepaid</validCardTypes>
<validCardTypes>Mastercard Commercial Prepaid Credit</validCardTypes>
<validCardTypes>Mastercard Prepaid</validCardTypes>
<validCardTypes>Visa Prepaid</validCardTypes>
<validCardTypes>Mastercard Debit</validCardTypes>
<validCardTypes>Mastercard Commercial Debit</validCardTypes>
<validCardTypes>Mastercard</validCardTypes>
3.5.4 Payment Choice State

If you initiated a web payment request without specifying a `paymentMethod`, so that it's currently in the `PAYMENT_CHOICE` state, and `GooglePay` is listed as an available `validPayment` in the response, then you can submit an `updateWebPayment` request with the `paymentMethod` set to `GooglePay` in order to provide card details.
What's New

Smartpay Core release 4.1.4.x  11 October 2022  (Document version 05)
• Enhancement: ECI injected when not returned by Google Pay in order to determine authentication status  1.2

Smartpay Core release 3.59.3.x  17 November 2022  (Document version 04)
• Added Google Pay authMethod in response card > wallet object
• Improved definition of gatewayMerchantID appropriate to Advance and Bureau clients

Smartpay Core release 3.59.1.x  15 September 2022  (Document version 03)
• Updated message code samples

Smartpay Core release 3.56.1.x  12 April 2022  (Document version 02)
• Added support for integration using Secure Hosted Payment Page

Smartpay Core release 3.55.2.x  11 March 2022  (Document version 01)
• Added Google Pay digital wallet payments to Web Payments SOAP API