

CCAvenue Integration Document

Google Pay™

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V1.0



Enabling Google Pay for your CCAvenue Account

All existing and new CCAvenue merchant can avail the Google Pay payment option for their CCAvenue account.

Google Pay enables the customer to complete the payment using their saved cards in Google Wallet. It decreases the transaction processing time and reduces the chances of manual card input errors. There are no additional charges to enable Google Pay.

- **Existing CCAvenue merchants:** Merchants who are already live with CCAvenue can get Google Pay enabled for their CCAvenue account by contacting their RM. The existing bank MIDs can be leveraged for processing Google Pay transactions as well.
- **New Merchants:** New merchants do not need to explicitly request for Google Pay option, it would be enabled on their CCAvenue account by default. In case for any reason merchant does not wish to enable Google Pay can request their respective RM for same.

There are no additional integration efforts required by the merchant who are using the CCAvenue Non-Seamless Integration (Redirect Integration) since the payment option would be visible to customer on the CCAvenue payment page.

Transaction processing

Google Pay transactions are processed through CCAvenue via MPGS gateway, your existing bank MID which is currently used for Cards is used even for Google Pay processing.

There are two possible transaction flows observed in case of Google Pay. Below details are for merchant reference purpose, there is no change required at merchants end for transaction authentication, its handled dynamically at CCAvenue end.

- **Tokenized flow :** This flow shall be initiated in case the card is already tokenized by the customer in Google Wallet. These are generally authenticated card and not further 3DS check is required. Direct authorization is done for such cases.
- **Non-Tokenized Flow:** In case the card returned from Google Pay is not tokenized, the flow is dynamically switched for 3DS flow from CCAvenue.

Note: All merchants must adhere to the Google Pay APIs [Acceptable Use Policy](#) and accept the terms defined in the [Google Pay API Terms of Service](#).

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