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New enhancements for merchant initiated transactions with the Google Pay API

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How to implement Google Pay merchant-initiated transactions

Google for Developers



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We are excited to announce new enhancements to the Google Pay API that provide more flexibility and control over merchant initiated transactions (MIT). These updates enable developers to create seamless and secure payment experiences for a wider range of use cases, including subscriptions, deferred payments, and automatic reloads.

While the Google Pay API has always supported merchant initiated transactions, the existing specification was primarily designed for immediate customer initiated transactions (CIT). This meant that the merchant's intent for future charges couldn't be fully captured within the API request.

With the new enhancements, you can now clearly define the terms of future payments, providing transparency for users and ensuring smoother processing. The updates focus on three key MIT categories:

1. **Recurring Transactions:** Ideal for subscriptions or any scenario where a user is charged at regular intervals. You can specify details such as introductory periods, billing frequency (daily, weekly, monthly, yearly), fixed or variable amounts, and the duration of the recurrence.
2. **Deferred Transactions:** Useful for situations like hotel reservations or pre-orders where the payment is authorized upfront but charged at a single point in the future. You can now specify the exact date and time for the deferred charge.
3. **Automatic Reload Transactions:** Designed for services where a user's account balance is automatically topped up when it falls below a certain threshold. You can define the minimum balance trigger and the reload amount. Note: You are still responsible for charging the user according to the billing agreement yourself.

recurring payments.

- **Improved Transparency:** Users will have a clearer understanding of future payment schedules presented within the Google Pay interface.
- **Enhanced Flexibility:** Support a wider variety of billing models beyond immediate payments.
- **Future-Proofing and Compliance:** Google Pay facilitates the correct token type to ensure optimal transaction performance and meet future network mandates.

Key API Changes

To support these new use cases, we've introduced new objects within the `PaymentDataRequest` :

- `recurringTransactionInfo` : To describe recurring payment schedules.
- `deferredTransactionInfo` : To detail future one-time payments.
- `automaticReloadTransactionInfo` : To configure balance-based reloads.

These new objects allow you to provide granular details about the intended future transactions. For example, within `recurringTransactionInfo` , you can specify:

- `introductoryPeriodInfo` : Details about any trial or special introductory pricing.
- `recurrenceItems` : An array describing one or more recurring periods, each with its own price, status, and duration.
- `price` : The total amount for the entire recurrence, if fixed.
- `managementUrl` : A link for the user to manage their recurring payment.
- `tokenUpdateUrl` : A webhook URL for Google to send token lifecycle event notifications.

Example: Simple Monthly Subscription

```
JSON
1  {
2    "apiVersion": 2,
3    "apiVersionMinor": 0,
4    "allowedPaymentMethods": [
5      {
6        "type": "CARD",
7        // ... other card parameters
8      }
9    ],
10   "recurringTransactionInfo": {
11     "label": "Monthly Subscription",
12     "transactionId": "SUB12345",
13     "recurrenceItems": [
14       {
15         "label": "Regular Charge",
16         "price": "9.99",
17         "priceStatus": "FINAL",
18         "recurrencePeriod": {
19           "unit": "MONTH",
20           "count": 1
21         }
22       }
23     ],
24     "managementUrl": "https://example.com/subscriptions",
25     "tokenUpdateUrl": "https://example.com/api/token-updates"
26   }
27 }
```

Getting Started

These new Merchant Initiated Transaction features are now available. We encourage you to review the updated [API reference documentation](#) for complete details on the new objects and properties.

We believe these enhancements will empower developers to build even more robust and user-friendly payment solutions with the Google Pay API.



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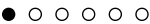
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