

Google Pay 3DS Flow - PAN_ONLY - API REST V2

Google Pay PAN_ONLY payload is not PSD2-compliant and require a separate 3DS flow for SCA compliance if you operate in EEA.

To implement this first you need to submit the encrypted token that you receive from Google in the [Create payment](#) (paymentMethods.integrationType=DIRECT) call to as usual.

The next steps in the flow should be implemented as described in detail in [CIT payments with 3DSecure - Direct integration](#) (Step 4 to step 36).



You can generically implement the 3DS flow for all Google Pay payments. Axepta BNP Paribas Online will dynamically recognize PAN_ONLY payloads and start the 3DS process. In case of CRYPTOGRAM_3DS payload, 3DS process will not be initiated.