



## **Secure Payments via Internet (Payment with a Mobile Wallet)**

### **Payment Methods Visualization**

Addendum to the Instruction for Virtual Merchants

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# 1. Introduction

## 1.1 Purpose of the document

This document aims to provide guidance on the use of a parameter in the CGI request to manage the visualization of the available payment methods provided to the customer when loading the payment page. The document is an addition to the instruction for virtual merchants "Secure payments via the Internet (EMV 3DS protocol)". It is intended for the developers of commercial sites and mobile applications and contains the necessary additional requirements and guidelines for the implementation of the mechanisms for managing payment methods for payments through the BORICA payment server.

## 1.2 Definitions

### **Payment (Authorization)**

A process where a publisher or processor approves a payment transaction on behalf of the issuer.

### **Acquirer**

A financial institution, a member of a local and/or international card organization, which has contractual relations with a merchant for accepting payments with card products of the respective scheme. In the EMV 3DS scheme, the acquiring institution or its authorised agent (processor) determines whether the merchant concerned is to participate in a scheme for making payments over the open Internet.

### **EMV® Three-Domain Secure (3DS)**

A messaging protocol developed by EMVCo., which allows authentication of cardholders to card issuers when making transactions over the Internet.

### **E-merchant**

An entity (legal entity) that is in a contractual relationship with an acquiring institution to accept payment card payments via the Internet.

### **Issuer**

A financial institution, a member of a local and/or international card organization that issues card products has a contractual relationship with cardholders for the provision of payment card-related services, determines whether a cardholder should participate in the 3-D Secure scheme and identifies the range of card numbers to participate in the EMV 3DS scheme.

### **Tokenization**

Data security-related tokenization is the process of replacing a sensitive element (card data) with a non-sensitive equivalent (token) referred to as a token that has no external or usable meaning or value.

### **Mobile Wallet**

A mobile application in which the customer has digitized/tokenized his card. The mobile wallet allows payments with a mobile device both on a physical and on a virtual POS terminal.

## 2. Fields in the request from e-merchant to APGW

### 2.1 Additional fields in the request from e-merchant to APGW

The parameters that are further passed through fields in HTML Form are:

Field	Description	Extent	M/O/C	Content
MPAY	Manages the visualization of payment methods	1	O	Possible values: "N", "Y", "G", "A".

Table 1 Additional fields used to query APGW

M/O/C:

M – Mandatory field

C – Conditional / According to the type of transaction

O – Optional

The parameters from Table 1 are transmitted via HTML Form via HTTP/POST.

### 3. Payment method visualization management

#### 3.1 Lack of MPAY parameter for merchants with Google Pay™ and Apple Pay enabled

If a value for MPAY is not submitted through the POST request, all possible payment methods appear on the payment page:

Български ▾

Google Pay

Apple Pay

Търговец

Магазин цветя

Номер на поръчка

150042

Описание

Детайли плащане.

Сума

20.00 BGN

Текущата сесия изтича след 14m 52s

Карта номер \*

до 19 цифри

Валидна до \*


ММ/ГГ

CVV2/CVC2 \*

\*задължителни полета

bcard  
b-secured

VISA  
SECURE


 ID Check

DISCOVER

ProtectBuy

Назад

Плащане >

Processed by 

## 3.2 MPAY=N

Value "N" of the MPAY parameter indicates that only the option for manual entry of card data on payment page only is allowed:

Български ▾

Търговец

Магазин цветя

Номер на поръчка

145522

Описание

Детайли плащане.

Сума

20.00 BGN

Текущата сесия изтича след 14m 23s

Карта номер \*

до 19 цифри

Валидна до \*


ММ/ГГ

CVV2/CVC2 \*


\*задължителни полета

bcard  
b-secured

VISA  
SECURE

  
ID Check

DISCOVER




ProtectBuy

Назад

Плащане >

Processed by

 **BORICA**

### 3.3 MPAY=Y

Value "Y" of the MPAY parameter indicates the option for payment through mobile wallets only:

The screenshot displays a mobile payment screen. At the top right, there is a language selector button labeled 'Български' with a downward arrow. In the center, there are two large, rounded rectangular buttons: the top one features the Google Pay logo, and the bottom one features the Apple Pay logo. Below these buttons, transaction details are listed in two columns. The first column contains labels: 'Търговец', 'Номер на поръчка', 'Описание', and 'Сума'. The second column contains corresponding values: 'Магазин цветя', '150606', 'Детайли плащане.', and '20.00 BGN'. At the bottom left, there is a button labeled 'Назад'. The bottom right corner of the screen has a diagonal hatched pattern.

Търговец	Магазин цветя
Номер на поръчка	150606
Описание	Детайли плащане.
Сума	20.00 BGN

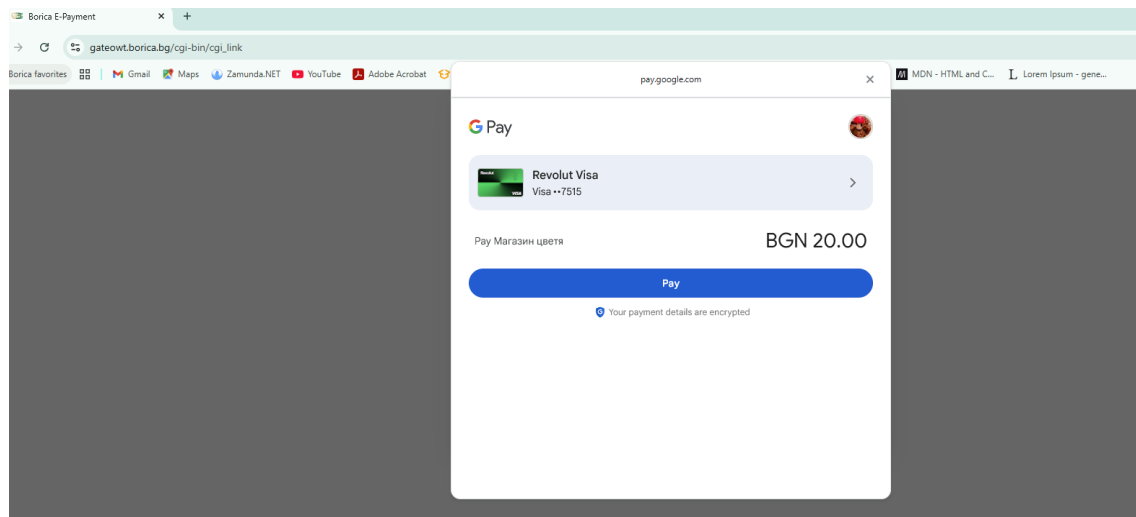
Назад



## 3.4 MPAY=G

Value "G" of the MPAY parameter indicates the option to pay through Google Pay™ mobile wallet only.

This value is submitted by merchants who have visualized a GPay button on their checkout page and it is selected by the cardholder.

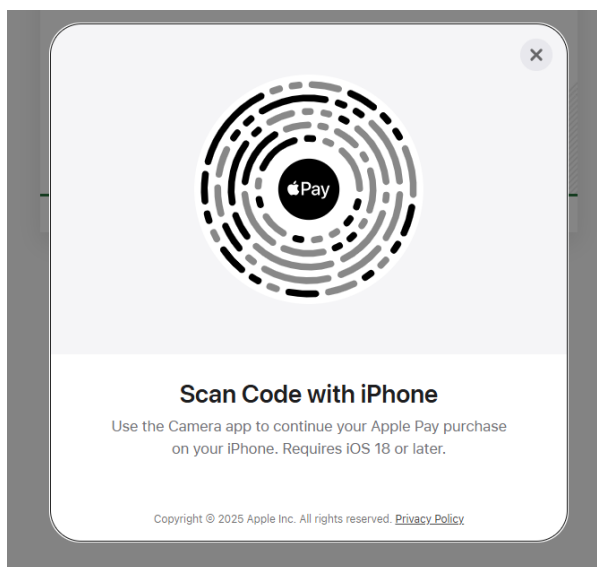


## 3.5 MPAY=A

Value "A" of the MPAY parameter indicates the Apple Pay mobile wallet option only.

This value is submitted by merchants who have visualized an Apple Pay button on their checkout page and it is selected by the cardholder.

On desktop devices, a QR code is displayed for scanning with an iPhone (supporting at least iOS version 18). After scanning, the customer is directed to Apple Wallet to make the payment.



On mobile devices, the mobile wallet with the pending payment is directly loaded:

