

Options of payments processing by tokens using different providers

Token provider	POS payment	Pay by button in mobile app (InApp)	Payment in the web-browser on the IPS Assist side (Web)	Payment in the browser on the online store side (Web)	Payment in a mobile app using web-view
Apple Pay	+	+	+(n the Safari browser)	+(n the Safari browser)	+/- (only in Safari browser OS version 13 or higher)
Samsung Pay	+	+	+	-	-
Google Pay	+	+	+(in Chrome browser on mobile devices with Google Pay App installed)	+	-
Google Pay (saved cards)*	-	-	+	-	+

*Payment by non-tokenized cards that saved in your Google account is possible depending on the merchant settings. Payments by such cards can be processed either as E-COM operation with additional payment confirmation by the payer via entering the CVC2 code and passing 3DSecure authentication or as COF operation.

The easiest way to accept payments with tokens is to redirect the buyer to the payment pages of IPS Assist, where the web scheme of interaction between IPS Assist and token providers Apple Pay, Google Pay, Samsung Pay is implemented. On the payment pages, the buyer will see the corresponding buttons that allow initiating a payment with a token, depending on the browser, device type and the selected payment method. To complete the payment, the buyer needs to confirm the payment on a mobile device on which the token provider App is installed and the card is tokenized.

A merchant can also implement **web payment schemes with tokens** on its side using APIs provided by token providers.

For **Apple Pay** only when the buyer opens the payment page in Safari browser on macOS platform:

- using Apple Pay JS API and [TokenPay service](#).

For **Google Pay** only when the buyer opens the payment page on a mobile device in a browser with supporting the Payment Request API:

- using Payment Request API of the browser and [TokenPay service](#).

The following payment options using the button in the app are available for **mobile apps developers**:

For **Apple Pay**:

- using Apple Pay SDK + Assist.SDK;
- using Apple Pay SDK + [TokenPay service](#).

For **Google Pay**:

- using Google API + Assist.SDK;
- using Google API + [TokenPay service](#).

For **Samsung Pay**:

- using Samsung Pay SDK + Assist.SDK;
- using Samsung Pay SDK + [TokenPay service](#).

The implementation of payment with tokens via a **web view in a mobile app** has a number of restrictions associated with the limitations of token providers.

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