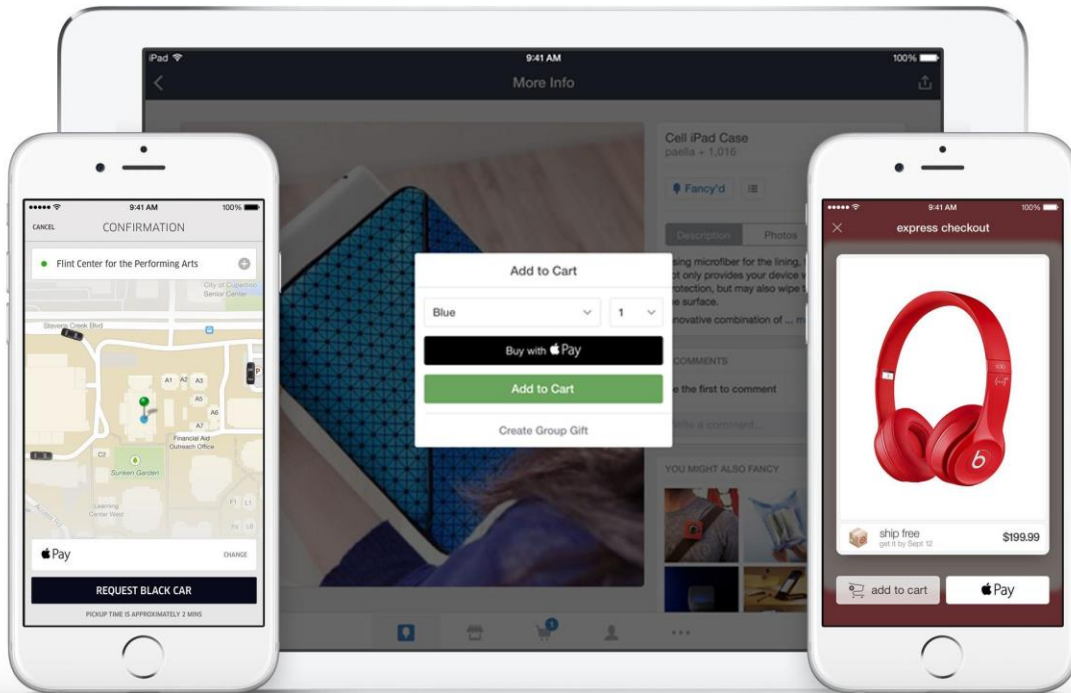




## Getting Started with Apple Pay In-App Purchase



Get in touch with us to learn more:

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## How Does Apple Pay In-App Purchase Work?

Apple Pay provides an easy and secure way for your customers to buy goods and services such as groceries, clothing, tickets, and reservations within your iOS 8 app by using payment information stored in Passbook on your customer's iOS device.

Using Apple's Touch ID technology, your customers can authorize payments using the credit and debit card payment credentials stored on their iPhone 6 or iPhone 6 Plus. These models contain a Secure Element, isolating card payment credentials from where your mobile app runs.

When a customer makes an Apple Pay "In-App" purchase, the following steps take place before the payment can be completed:

1. The merchant's app interacts with the Apple PassKit Framework to obtain encrypted payment data.
2. The merchant's app forwards the order information along with the encrypted payment data to the merchant's web server.
3. The merchant's web server sends the encrypted Apple Pay payment data to the gateway using the Mobile SDK, or the Direct Post API.
4. The payment gateway decrypts the payment data and processes the transaction.

In summary, merchants must obtain the Apple Pay encrypted payment data within their app using PassKit. Once received, the Apple Pay encrypted payment data is then sent to the payment gateway API for processing instead of actual credit card information.

## How Do I Configure Apple Pay?

### Creating an Apple Merchant ID

First, you must obtain an Apple Merchant ID before you can generate the Certificate Signing Request (CSR) that Apple requires. You will need to set up an Apple Merchant ID in your iOS Developer account, follow these steps to complete the setup:

1. Go to [Apple's Developer Portal](#) and log in to the Member Center to create a new Merchant ID.
2. Navigate to the Certificates, Identifiers, and Profiles area of the Member Center, and then begin the Register Merchant ID process.
3. You must then "set" the Apple Merchant ID within your gateway Control Panel under Settings, Apple Pay.

### Generating the CSR

Next, you will need to associate a Certificate with the Apple Pay Merchant ID in Apple's Developer Portal. After Downloading the Certificate Signing Request from the gateway's options page, follow these steps:

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1. In [Apple's Developer Portal](#), click on the Merchant ID and then click "Edit".
2. Click "Create Certificate".
3. You are obtaining a CSR file from a Payment Provider so you will not have to create one. Click "Continue" to proceed to the upload page.
4. Click "Choose File..." and select the Gateway.cert Signing Request file you downloaded from the gateway's options page.

### **How Do I Integrate Apple Pay into My Mobile App?**

Once the Apple Merchant ID and CSR have been configured, you must integrate your app into Apple's PassKit framework in order to obtain the Apple Pay encrypted data as described above.

To learn more about the technical details of sending Apple Pay encrypted data to the payment gateway API, please visit the Apple Pay section of the Integration Portal where a sample application is available for download as well.

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