

Getting Started Guide

Apple Pay via Netaxept

Version 0.45

Apple Pay for e-commerce is a payment solution for in-app payments with Apple devices or with the Safari web browser. Technically it is a card payment using the tokens services provided by MasterCard and Visa. The transactions are authenticated with Touch ID and uses the 3DS-framework. However, in terms of liability shift the issuer might downgrade the transactions and not grant liability shift. This means you as a merchant can be liable for fraud.

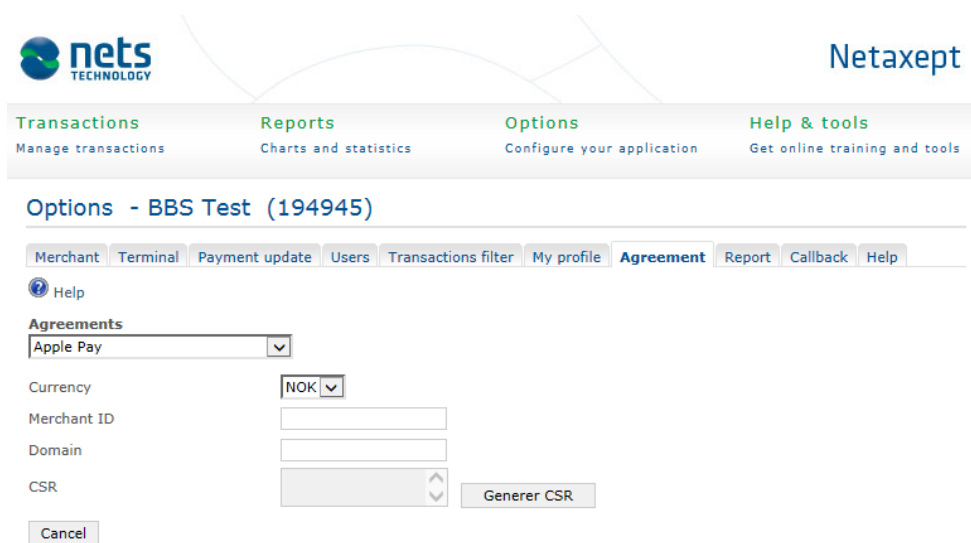
This guide will assume three things:

1. You have integrated towards Apple Pay for web or app (https://developer.apple.com/library/content/ApplePay_Guide/)
2. You have integrated towards Netaxept via API (<https://shop.nets.eu/partners>)
3. You have an agreement with an acquirer to accept card payments and use the Apple Pay service

For Apple Pay – Netaxept works as a payment processor. The card data (token) is provided to the merchant from Apple, and then passed by the Merchant to Netaxept. This enables server-to-server communication towards Netaxept – no redirect of consumer to Netaxept is required, providing a seamless experience on for example mobile devices.

For any issues concerning the activation or implementation of Apple Pay in Netaxept, please contact your contact person at Nets or Netaxept Customer Support for your country. Note that Netaxept support will not be able to help with questions regarding the communication/integration towards Apple, only Netaxept. <https://shop.nets.eu/web/partners/contact>

1.1.1 Activating Apple Pay in Netaxept



The screenshot shows the Netaxept admin interface. At the top, there's a navigation bar with 'Transactions', 'Reports', 'Options', and 'Help & tools'. Below this, the 'Options - BBS Test (194945)' page is displayed. The 'Agreement' tab is selected, showing a dropdown menu for 'Apple Pay'. Below the dropdown, there are input fields for 'Currency' (set to NOK), 'Merchant ID', 'Domain', and 'CSR'. A 'Generer CSR' button is located next to the CSR field. A 'Cancel' button is at the bottom left.

1. Go to Netaxept admin -> Options -> Agreement -> Choose Apple Pay
2. Add a Merchant ID and domain (this is not sent to Apple and is just for reference)
3. Generate and copy CSR
4. Go to your Apple Dev account and create the certificate with the CSR. Note the expiration date for the certificate to ensure you create a new one before it expires.
5. Copy the certificate
6. Go back to Netaxept admin and edit the agreement
7. Add your certificate from Apple Pay

1.1.2 API integration

Apple Pay is available in both our production (<https://epayment.nets.eu>) and test environment (<https://test.epayment.nets.eu>). Apple Pay is not available in any of our terminals – which is why you need to create the payment request towards Apple and add the Apple Pay-button on your own site or app.

1.1.3 Register Call:

1. The paymentMethodActionList-parameter should specify ApplePay
2. The parameter PaymentData should be added and contain the encrypted Payment Data from Apple Pay in Json, `{"paymentData":{"version":"EC_v1","data":"4....."}}`

Example of data from Apple Pay:

```
{
  "paymentData": {
    "version": "EC_v1",
    "data": "Rv+dmuWvs2V+f+dBK0g",
    "signature": "MIAGCSqGSIb3DQ",
    "header": {
      "ephemeralPublicKey": "MF",
      "publicKeyHash": "blvsQnU",
      "transactionId": "78127f0"
    }
  },
  "paymentMethod": {
    "displayName": "Visa 0492",
    "network": "Visa",
    "type": "debit"
  },
  "transactionIdentifier": "78127"
}
```

Ensure that you properly URL-encode the data.

1.1.4 Terminal Call:

Skipped as payment data is already collected in the register-call.

1.1.5 Process Call:

Works just as regular card payments. See Netaxept API.

1.1.6 Query

Information that a Wallet was used is added to the Query-result. Note that the MaskedPAN will not show the underlying card number but instead the DPAN that was created when the card was added to the Apple Pay wallet.

```
<PaymentInfo xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <MerchantId>MerchantId</MerchantId>
  <QueryFinished>2017-10-25T07:00:56.0454551+02:00</QueryFinished>
  <TransactionId>TransactionId</TransactionId>
  ...
  <CardInformation>
```

```

<Issuer>Visa</Issuer>
<IssuerCountry>FI</IssuerCountry>
<MaskedPAN>42500*****0000</MaskedPAN>
<PaymentMethod>Visa</PaymentMethod>
<ExpiryDate>YYMM</ExpiryDate>
<IssuerId>3</IssuerId>
</CardInformation>
...
<Wallet>
<Issuer>ApplePay</Issuer>
</Wallet>
</PaymentInfo>

```

1.1.7 Features and restrictions

ID	Feature / Restriction
1	To use Apple Pay, the consumers issuing bank must be enrolled for the service, for current list of issuers, see Apple Pay's official site
2	Only for use on Apple devices or the Safari browser (see Apple Pay's own site for details)
3	Tested payment brands are Visa and MasterCard
4	Recurring payment and EasyPayment is not supported in Netaxept
6	Transactions may be marked as authenticated with 3D-secure but still have merchant liability which may result in chargebacks
7	Masked PAN provided in Query call is a DPAN (tokenized PAN), which is then linked to the real card number by the Issuer. This is important to know since you will not be able to track transactions in Netaxept admin only by card information provided by consumer.