

Apple Pay Integration Guide (In App / On the Web)

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First Data Apple Pay Integration Guide

Overview

First Data's RESTful API allows developers to quickly enable secure and convenient payments in their payment applications. The API handles all of the tokenization needed to protect customers' transactions.

This documentation refers to both the In-App and On the Web Apple Pay (In App) integrations.

Target Audience

The target audience for this document is a developer who wants to use Apple Pay in their payment application, both for in app payments and for on the web payments.

Minimum Technical Requirements

Developers wishing to use the First Data Apple Pay (In App) sample application will need the following software and hardware:

- Xcode 6.3 and above
- iOS 8.0 and above
- A physical device or an emulator to use for developing and testing. Refer to [Apple Pay](#) for compatible devices.

Related Documents and Resources

The following First Data documents and resources provide supporting information for this document:

- [Developer Portal](https://developer.payeezy.com/) (https://developer.payeezy.com/) - This portal is where developers register and are boarded to First Data's RESTful API. It also contains specifications for all supported APIs, sample requests and responses, and development guides. The following items are especially pertinent to readers of this guide:
 - [Apple Pay Transaction API](#)
 - [Getting Started](#)
 - [FAQs](#)
- [First Data Apple Pay Example](#) – This sample application shows how to integrate the First Data APIs to support the Apple Pay feature.

Third Party Resources

In addition to the First Data resources, the following third party documents and resources provide supporting information for working with the First Data APIs and sample Apple Pay application.

Apple Pay Resources

Developers should refer to the Apple Pay documentation, available at the [Apple Pay Developer](#) site, particularly the following:

- [Getting Started with Apple Pay](#)
- [iOS Human Interface Guidelines: Apple Pay](#)
- [Apple Pay Programming Guide](#)
- [PKPaymentAuthorizationViewController Class Reference](#)
- [Apple Pay Within Apps](#) (for In-App integrations) or [Apple Pay JS](#) (for Apple Pay On the Web)
- [Apple Pay Identity Guidelines](#)

Download and Build Resources

- [GitHub](https://github.com/) (https://github.com/) – Recommended for First Data sample application code downloads
- [Gradle](http://gradle.org/) (http://gradle.org/) – For builds, the standard Gradle build can be used.

Pre-Requisites (In App and On the Web)

Before integrating with First Data's APIs, developers should first:

- Review the prerequisites described in the First Data [Getting Started Guide](#).
- Complete registration and certification to the APIs at the Developer Portal, if necessary.
- Download a Certificate Signing Request (CSR) from the **My Merchants** page in the developer's Developer Portal account.

To continue with an In App integration, see [In-App Integration](#), below. To continue with an Apple Pay On the Web integration, skip to [On the Web Integration](#).

In-App Integration

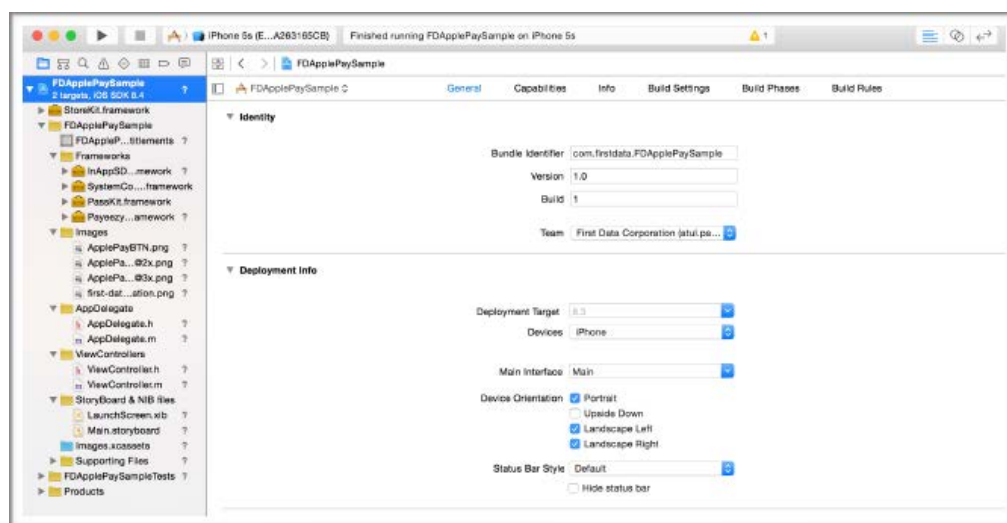
This section describes the how to integrate with an in-app payment page.

Apple Pay Configurations and Settings

Clone (desktop) or download the appropriate First Data sample Apple Pay library and example from the [First Data Apple Pay github](https://github.com/payeezy/payeezy_apple_pay) (https://github.com/payeezy/payeezy_apple_pay).

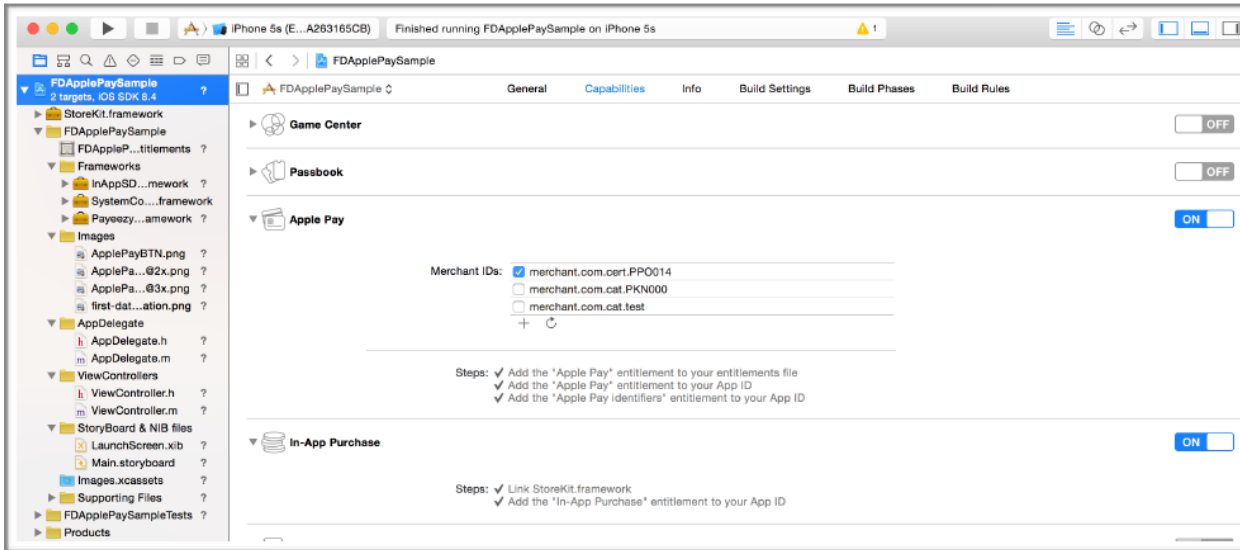
Once you have downloaded or cloned the First Data library and example, open the project in Xcode.

Click **Project**, and then select your team. (The code may not compile.)



Under **Capabilities**, enable **Apple Pay** and **In-app Purchase**. The code may not compile as it requires a Merchant Certificate and Apple-Pay provision for your bundle-identifier.

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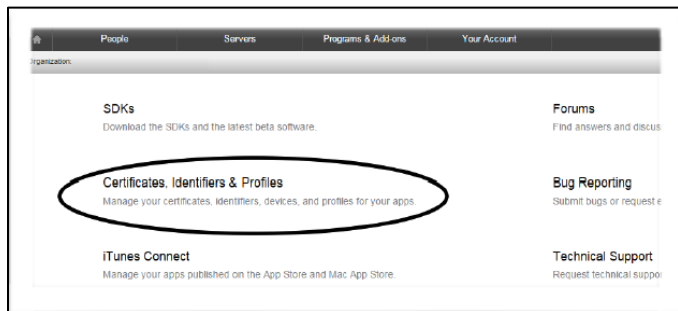


Certificates, Identifiers and Profiles

Use the CSR to generate a Merchant certificate.

To register a Merchant ID:

1. Sign in to developer.apple.com
2. In the Member Center, click Certificates, Identifiers & Profiles, as shown below.



3. Click Identifiers, as shown below.



- Click Merchant IDs, and then enter the Merchant Description/Name and Identifier, as shown below.

Note: The Merchant ID must match the App Label from the My Merchants page in the First Data Developer Portal.

The screenshot shows the 'Registering a Merchant ID' form. On the left is a sidebar with a tree view containing: Certificates (All, Pending, Development, Production), Identifiers (App IDs, Pass Type IDs, Website Push IDs, iCloud Containers, App Groups, Merchant IDs), Devices (All, Apple TV, Apple Watch, iPad, iPhone, iPod Touch), and Provisioning Profiles (All, Development, Distribution). The 'Merchant IDs' item is selected. The main content area has a title 'ID Registering a Merchant ID' and a sub-header 'Register your Merchant Identifiers (Merchant IDs) to enable your apps to process transactions for physical goods and services to be used outside of your apps. Generate an Apple Pay certificate for each registered Merchant ID to validate transactions initiated within your app.' Below this is a section 'Merchant ID Description' with a 'Description' field containing 'Online Payeezy Shopping Cart' and a note: 'You cannot use special characters such as @, &, ', ', *'. The next section is 'Identifier' with a note: 'Enter a unique identifier for your Merchant ID, starting with the string 'merchant''. The 'ID' field contains 'merchant.com.cert.PAGDB0' and a note: 'We recommend using a reverse-domain name style string (i.e., merchant.com.example.merchantname)'. At the bottom are 'Cancel' and 'Continue' buttons.

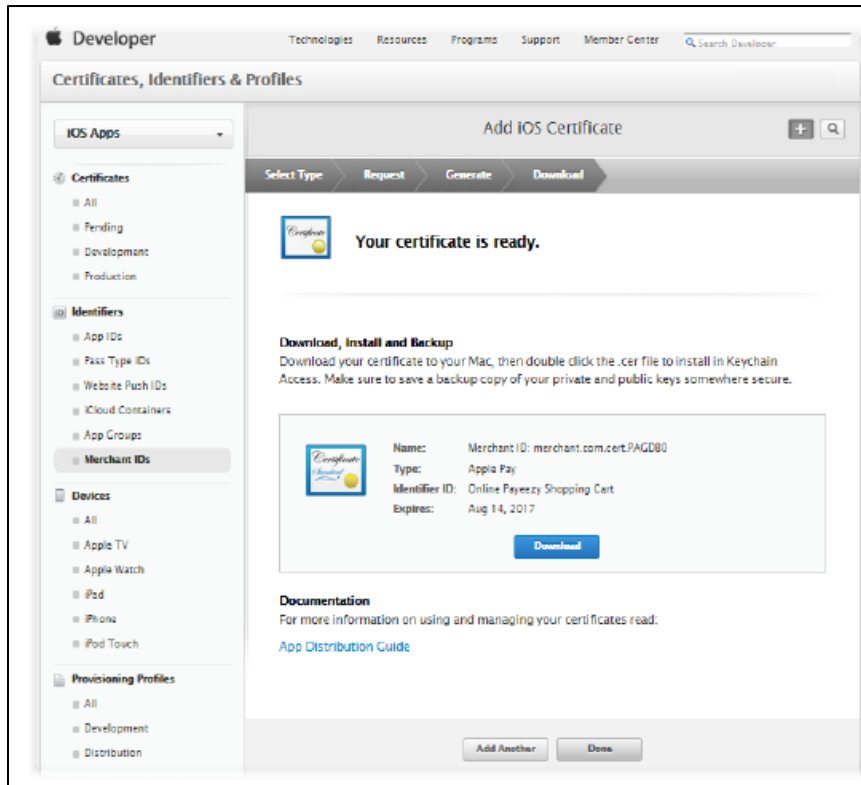
- Click Continue, and then click Create Certificate. You may need the CSR from the First Data Developer Portal to create the Merchant Certificate.

The screenshot shows the 'Confirm your Merchant ID' form. The sidebar is identical to the previous screenshot, with 'Merchant IDs' selected. The main content area has a title 'ID Confirm your Merchant ID.' and a sub-header 'Ensure your Merchant ID information is correct.' Below this is a box containing the 'Name' field with 'Online Payeezy Shopping Cart' and the 'Identifier' field with 'merchant.com.cert.PAGDB0'. At the bottom are 'Cancel', 'Back', and 'Register' buttons.

- Add Apple Pay Entitlement to your merchant certificate along with In-App Payment.

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7. Download and install the certificate on your Mac.



Provision Profile

The following figure shows your app's Bundle ID. You need to enable Apple Pay service for your app, and associate the Merchant to the app.

Register iOS App ID

ID Registering an App ID

The App ID string contains two parts separated by a period (.)—an App ID Prefix that is defined as your Team ID by default and an App ID Suffix that is defined as a Bundle ID search string. Each part of an App ID has different and important uses for your app. [Learn More](#)

App ID Description

Name:
You cannot use special characters such as @, &, %, ", '.

App ID Prefix

Value:

App ID Suffix

Explicit App ID
If you plan to incorporate app services such as Game Center, In-App Purchase, Data Protection, and iCloud, or want a provisioning profile unique to a single app, you must register an explicit App ID for your app.
To create an explicit App ID, enter a unique string in the Bundle ID field. This string should match the Bundle ID of your app.

Bundle ID:
We recommend using a reverse-domain name style string (i.e., com.domainname.appname). It cannot contain an asterisk (*).

Wildcard App ID
This allows you to use a single App ID to match multiple apps. To create a wildcard App ID, enter an asterisk (*) as the last digit in the Bundle ID field.

Bundle ID:

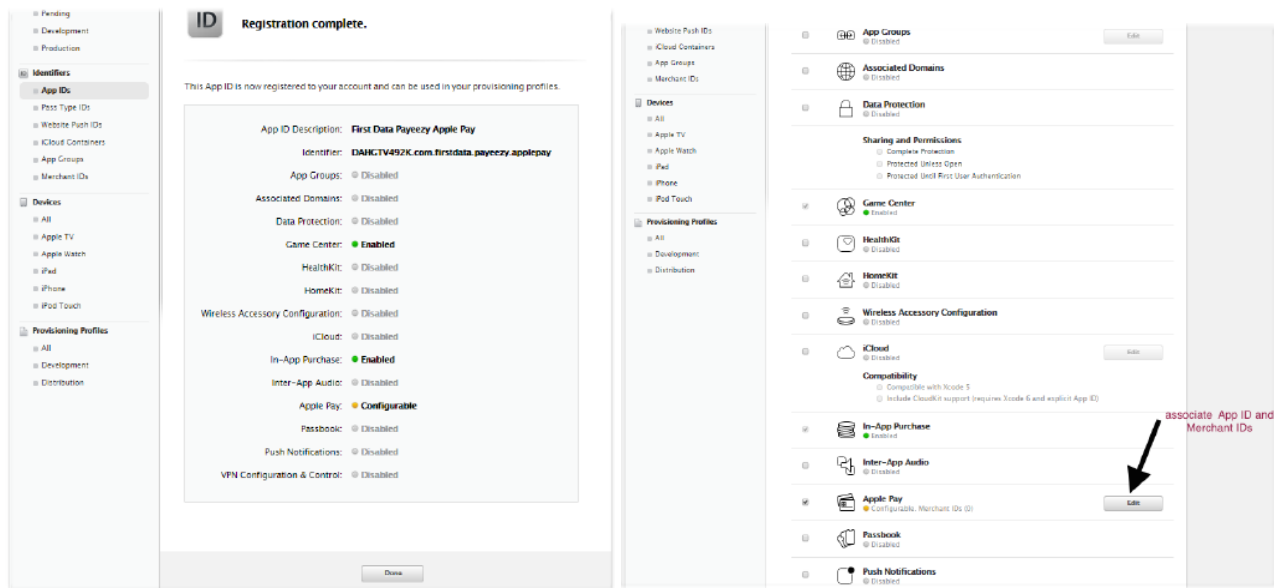
App Services
Select the services you would like to enable in your app. You can edit your choices after this App ID has been registered.

Enable Services:

- ☐ App Groups
- ☐ Associated Domains
- ☐ Data Protection
 - ☐ Complete Protection
 - ☐ Protected Unless Open
 - ☐ Protected Until First User Authentication
- ☒ Game Center
- ☐ HealthKit
- ☐ HomeKit
- ☐ Wireless Accessory Configuration
- ☒ Apple Pay
- ☐ iCloud
 - ☐ Compatible with Xcode 5
 - ☐ Include CloudKit support (Requires Xcode 6)
- ☒ In-App Purchase
 - ☐ Inter-App Audio
 - ☐ Passbook
 - ☐ Push Notifications
 - ☐ VPN Configuration & Control

Associate App ID and Merchant IDs.

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Download and install your provision Profile. If you reopen your iOS project it should compile now.

Running the Apple Pay Sample App

After your project successfully compiles, you can run the sample app.

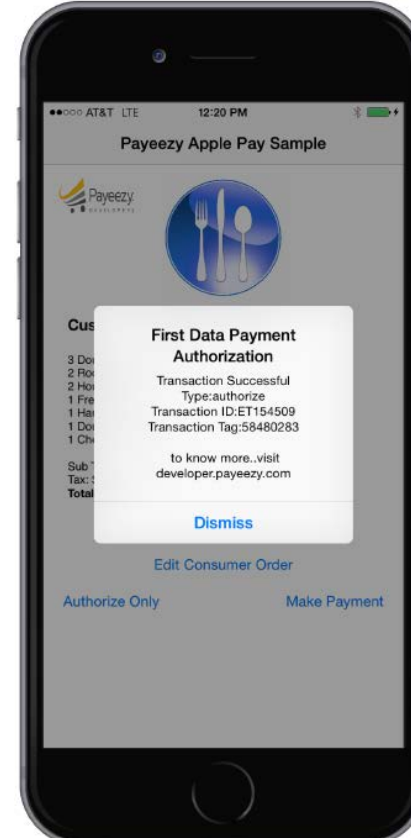
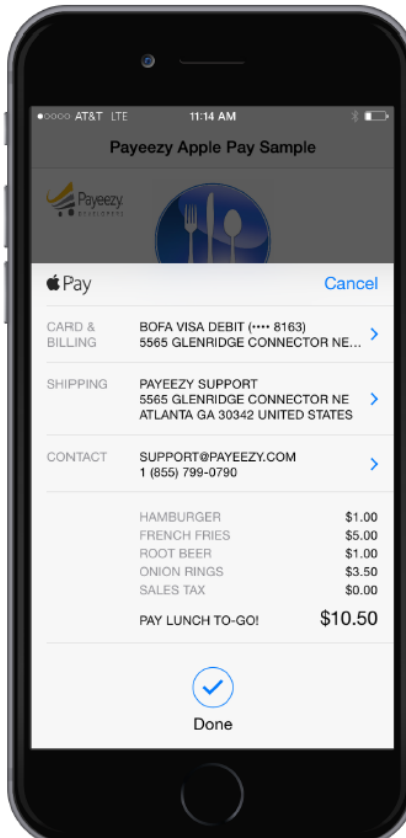
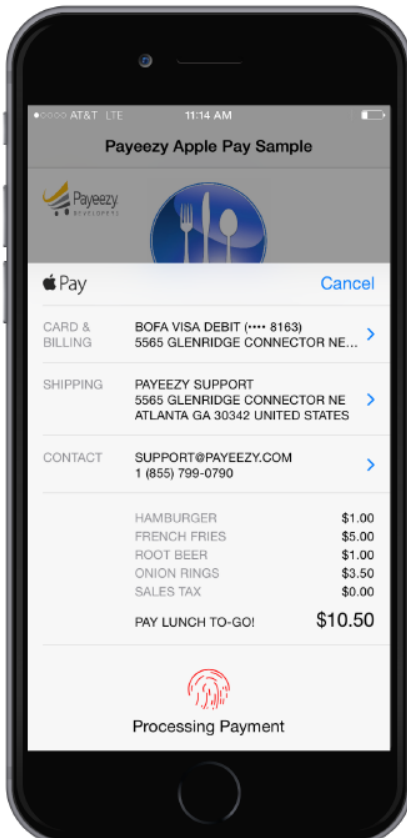
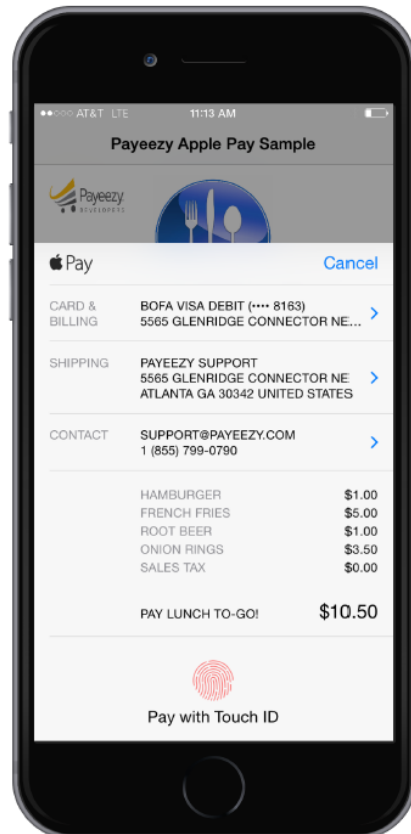
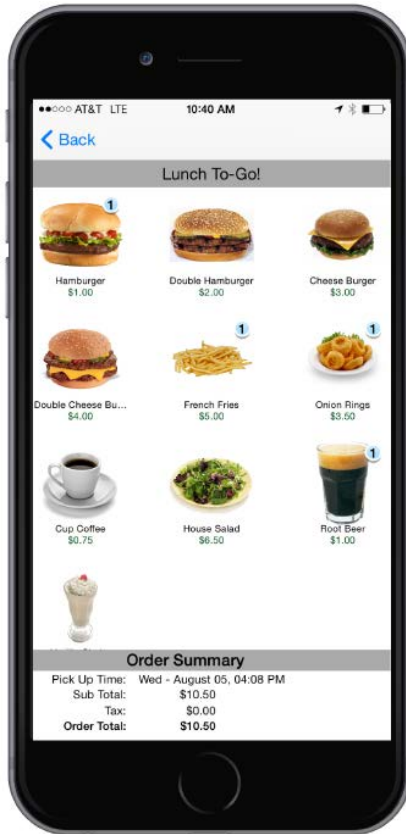
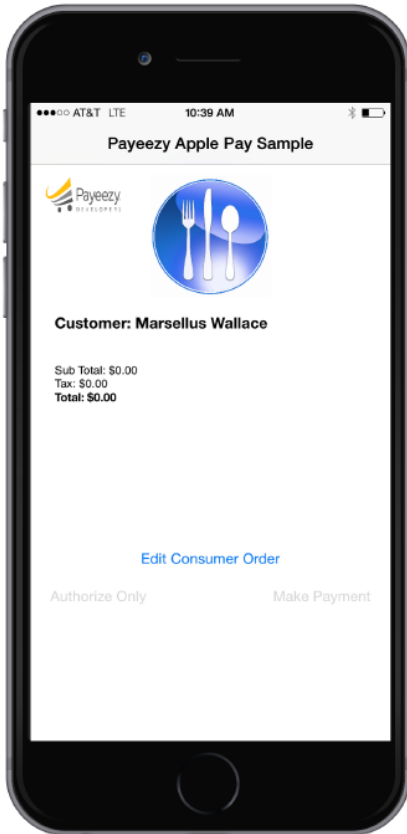
Note: The Apple Pay sample application is not compatible with simulators and may not run in one. You will need a compatible device to run the Apple Pay sample app. For details of acceptable devices, refer to [Apple Pay](https://www.apple.com/apple-pay/) (<https://www.apple.com/apple-pay/>) and search for compatible devices.

To run the sample app:

1. Add a credit card to your passbook and authorize the card for Apple Pay.
2. Connect your iPhone 6/6+ and run the app.

Refer to MerchantMakePaymentViewController.m for code implementation details
FDInAppPaymentProcessor()

For more details on the code and sample, refer to the [Apple Pay Quick Start Guide](https://github.com/payeezy/payeezy_apple_pay/blob/master/guide/apple_pay_quick_start(2.0).pdf) ([https://github.com/payeezy/payeezy_apple_pay/blob/master/guide/apple_pay_quick_start\(2.0\).pdf](https://github.com/payeezy/payeezy_apple_pay/blob/master/guide/apple_pay_quick_start(2.0).pdf))



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On the Web Integration

Apple lists three requirements for using Apple Pay on a website:

- The developer must have an Apple Developer Account
- All pages must be served over HTTPS
- Your website must comply with Apple Pay guidelines.

Refer to the [Apple Pay JS Guide](#) for more information.

Apple Certificates, Identifiers and Profiles

Once you have downloaded a CSR at the First Data Developer Portal, log in to Apple's Developer Portal and use it to generate a Merchant certificate and a Payment Processing certificate. These steps are the same as the ones for an In-App integration.

For an On the Web integration, you will also need to register and verify the domains that will be processing transactions and create a Merchant Identity certificate.

Register Merchant ID

To register a Merchant ID:

1. Sign in to developer.apple.com, or register for a developer account if you do not have one.
2. In the Member Center, click **Certificates, Identifiers & Profiles**.
3. Click **Identifiers**.
4. Click **Merchant IDs**, and then click the **Add** button in the upper right corner.
5. Enter the Merchant Description/Name and Identifier.
Note: The Merchant ID must match the App Label from the My Merchants page in the First Data Developer Portal.
6. Click **Register**, and then click **Done**.

For more information, refer to the [Apple Pay Programming Guide](#).

Create Payment Processing Certificate

To create a Payment Processing certificate:

1. Select the Merchant ID you have just registered, and click **Edit**.
2. In the Payment Processing Certificates section, click **Choose File**, select the CSR you downloaded from the First Data Developer Portal, and click Generate.
3. Click **Download**, and then **Done**.

For more information, refer to the [Apple Pay Programming Guide](#).

Register and Verify Domains and Creating Merchant Identity Certificate

To register and verify a domain and create a Merchant Identity certificate:

1. Select the Merchant ID you have just registered, and click **Edit**.
2. In the Apple Pay on the Web section, click **Add Domain**.
3. Enter the domain name and click **Continue**.
4. Download the file created by the site and host it at the location you entered.
5. Once the file is available on your server, click **Verify**. If the verification succeeds, the Merchant ID Settings page shows a green Verified label.
6. In the Apple Pay on the Web section, click **Create Certificate**.
7. Follow the instructions to download the Merchant Identity Certificate.

Certificates

- All
- Pending
- Development
- Production

Keys

- All

Identifiers

- App IDs
- Pass Type IDs
- Website Push IDs
- iCloud Containers
- App Groups
- Merchant IDs**
- Music IDs

Devices

- All
- Apple TV
- Apple Watch
- iPad
- iPhone
- iPod Touch

Provisioning Profiles

- All
- Development
- Distribution

Setup and configure services for this Merchant ID.

ID: merchant.com.applepay.web
Name: Apple Pay Web

To configure Apple Pay for this merchant ID, create a Payment Processing Certificate. Apple Pay requires this certificate to encrypt transaction data. Use the same certificate for Apple Pay in apps or on the web.

Payment Processing Certificate

Name: merchant.com.applepay.web
Type: Apple Pay
Expires: Jan 10, 2020 (Active Certificate)

Revoked Download

Create an additional certificate to use for this Merchant ID. Create Certificate

Apple Pay on the Web

To configure Apple Pay on the web for this merchant ID, you must register and verify the domains that will process transactions. You must also create a Merchant Identity Certificate, which authenticates your web sessions with the Apple Pay servers.

Incorporation of Apple Pay into your website is subject to these [Apple Pay Web Merchant Terms and Conditions](#) and [Acceptable Use Guidelines](#). Failure to comply with any of these Terms and Conditions or guidelines may result in deactivation of Apple Pay transactions on your website.

Merchant Domains

Domain: shop.paymentsjs.firstdata.com
Status: Verified
Verification Expires: Sep 20, 2018

Remove Verify

Add a domain for use with this Merchant ID. Add Domain

Merchant Identity Certificate

Name: merchant.com.applepay.web
Type: Merchant Identity Certificate
Expires: Feb 17, 2020

Revoked Download

Create a merchant identity certificate for this merchant ID. Create Certificate

For more information, refer to the [Apple Pay JS Guide](#).

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Apple Pay On the Web and Sample Application Files

The files shown are a part of a sample PHP-based application that has integrated Apple Pay On the Web using the Laravel framework.

Note that Apple Pay On the Web requires the Safari browser and valid payment cards associated with the account before the Apple Pay button is displayed. To make this happen for a sample app:

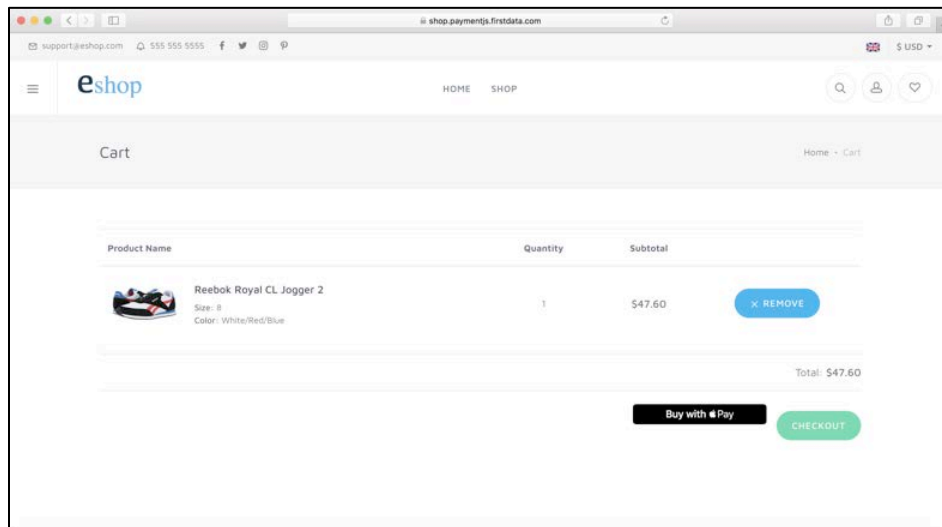
1. Create a sandbox test user account in iTunes.
2. Use the sandbox test user account to log into iCloud on your devices (for example, your Mac and your iPhone.)

In the included sample application files, refer to the file [index.js](#) for the code necessary to:

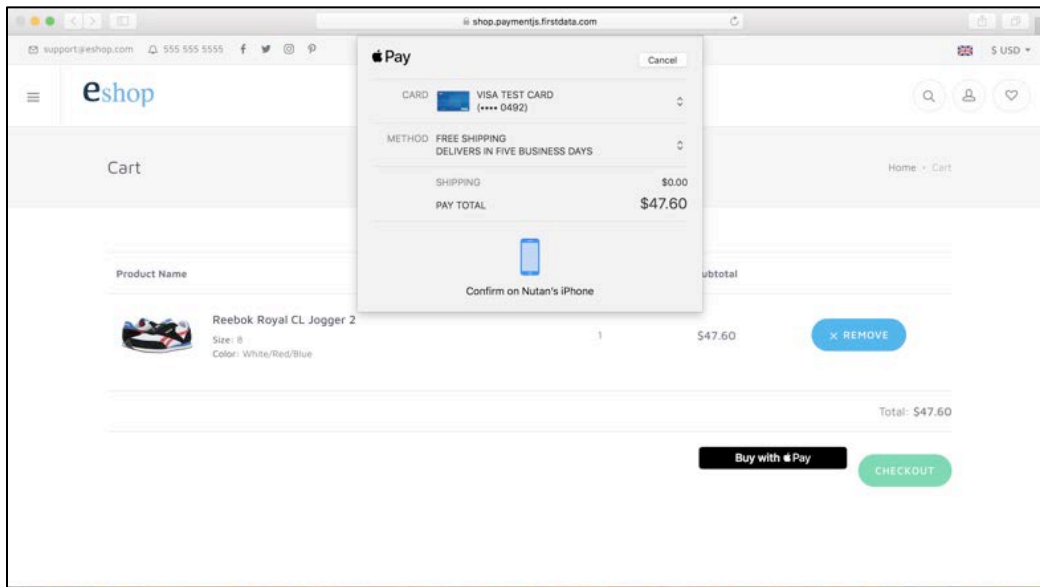
- Display the Apple Pay button
- Initiate the payment request when the consumer clicks the button
- Validate the merchant
- Process the request through First Data's payment processor.

In the included files:

1. In the `index.js` file, ensure that valid test cards have been added to the wallet associated with the sandbox test user account. (Review [canMakePaymentsWithActiveCard](#).) This allows the Apple Pay button to be displayed on the screen.

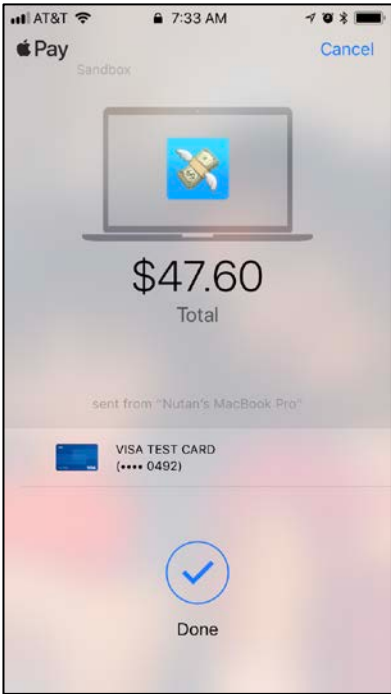
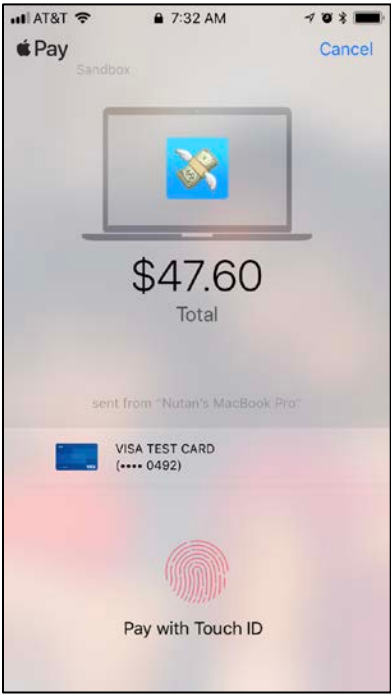


- When the consumer clicks the Apple Pay button, the function `applePayButtonClicked` is called. This creates a new payment request and Apple Pay session and displays the payment sheet.



- The merchant validation is carried out at the server side. The sample app makes a back-end call using `getApplePaySession`. This is a POST endpoint to obtain a merchant session for Apple Pay. The client provides the URL to call in its body. The app must provide Merchant ID, Apple Pay Certificate, Domain Name and Display Name as data. These values must match the data provided during Apple configuration, above. Apple returns:
 - Nonce
 - Merchant session identifier
 - Signature.
 - Ephemeral public key
 - Encrypted payload.
 For details, refer to the [Apple Pay API](#) and sample payload on the First Data Developer Portal.
- The next step is Payment Authorization. The response from Apple must be mapped to the First Data Apple Pay authorization request requirements, as described on the First Data Developer Portal. This request is submitted to the appropriate First Data endpoint.
- First Data processes the request and returns a success or failure message, as appropriate. Once the authorization is successful, the consumer completes the transaction on their device and receives the confirmation screen, also on their device. See the screen captures below.

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Example Files

The files shown here are part of an example PHP-based application. They pertain to the integration of Apple Pay On the Web.

index.js

```
/*
    Copyright (C) 2016 Apple Inc. All Rights Reserved.
    See LICENSE.txt for this sample's licensing information

    Abstract:
    The main client-side JS. Handles displaying the Apple Pay button and requesting a payment.
    */
/**
 * This method is called when the page is loaded.
 * We use it to show the Apple Pay button as appropriate.
 * Here we're using the ApplePaySession.canMakePayments() method,
 * which performs a basic hardware check.
 *
 * If we wanted more fine-grained control, we could use
 * ApplePaySession.canMakePaymentsWithActiveCards() instead.
 */
/*document.addEventListener('DOMContentLoaded', () => {
    if (window.ApplePaySession) {
        if (ApplePaySession.canMakePayments) {
            showApplePayButton();
        }
    }
});
*/
document.addEventListener('DOMContentLoaded', () => {
    if (window.ApplePaySession) {
        //console.log("canMakePaymentsWithActiveCard");
        var merchantIdentifier = 'merchant.com.applepay.web';
        var promise = ApplePaySession.canMakePaymentsWithActiveCard(merchantIdentifier);
        //console.log(promise);
        promise.then(function (canMakePayments) {
            //console.log(canMakePayments);
            if (canMakePayments)
                showApplePayButton();
        });
    }
});
function showApplePayButton() {
    HTMLCollection.prototype[Symbol.iterator] = Array.prototype[Symbol.iterator];
    var buttons = document.getElementsByClassName("apple-pay-button");
```


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```
        for (let button of buttons) {
            button.className += " visible";
        }
    }
    /**
    * Apple Pay Logic
    * Our entry point for Apple Pay interactions.
    * Triggered when the Apple Pay button is pressed
    */
    function applePayButtonClicked() {
        var paymentRequest = {
            countryCode: 'US',
            currencyCode: 'USD',
            shippingMethods: [
                {
                    label: 'Free Shipping',
                    amount: '0.00',
                    identifier: 'free',
                    detail: 'Delivers in five business days'
                },
                {
                    label: 'Express Shipping',
                    amount: '5.00',
                    identifier: 'express',
                    detail: 'Delivers in two business days'
                },
            ],
            lineItems: [
                {
                    label: 'Shipping',
                    amount: '0.00'
                }
            ],
            total: {
                label: 'Total',
                type: 'final',
                amount: '47.60'
            },
            supportedNetworks: [ 'amex', 'discover', 'masterCard', 'visa'],
            merchantCapabilities: [ 'supports3DS' ]
        };
        //console.log("supports version: " + ApplePaySession.supportsVersion(2));
    }
}
```

```

var session = new ApplePaySession(2, paymentRequest);

session.onscancel = function(event){
    console.log("onscancel event triggered");
    console.log(event);
}
/**
 * Merchant Validation
 * We call our merchant session endpoint, passing the URL to use
 */
session.onvalidatemerchant = function(event){
    //console.log("Validate merchant : ");
    var validationURL = event.validationURL;
    //console.log(validationURL);
    getApplePaySession(validationURL).then(function(response) {
        //console.log(response);
        session.completeMerchantValidation(response);
    });
};

/**
 * Shipping Method Selection
 * If the user changes their chosen shipping method we need to recalculate
 * the total price. We can use the shipping method identifier to determine
 * which method was selected.
 */
session.onshippingmethodselected = (event) => {
    const shippingCost = event.shippingMethod.identifier === 'free' ? '0.00' : '5.00';
    const totalCost = event.shippingMethod.identifier === 'free' ? '47.60' : '52.60';
    const lineItems = [
        {
            label: 'Shipping',
            amount: shippingCost,
        },
    ];
    const total = {
        label: 'Total',
        amount: totalCost,
    };
    session.completeShippingMethodSelection(ApplePaySession.STATUS_SUCCESS, total,
lineItems);
};
/**

```

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```
* Payment Authorization
* Here you receive the encrypted payment data. You would then send it
* on to your payment provider for processing, and return an appropriate
* status in session.completePayment()
*/
session.onpaymentauthorized = function(event){
    // Send payment for processing...
    //console.log(event);
    const payment = event.payment;
    //console.log('payment');
    //console.log(payment);
    processPaymentRequest(payment).then(function(response){
        //console.log(response);
        // ...return a status and redirect to a confirmation page
        if(response["validation_status"] === "success"){
            session.completePayment(ApplePaySession.STATUS_SUCCESS);
            //window.location.href = "../success.html";
        } else {
            session.completePayment(ApplePaySession.STATUS_FAILURE);
        }
    });
}

// All our handlers are setup - start the Apple Pay payment
session.begin();
```

support.js

```

/*
    Copyright (C) 2016 Apple Inc. All Rights Reserved.
    See LICENSE.txt for this sample's licensing information

    Abstract:
    A helper function that requests an Apple Pay merchant session using a promise.
*/
function getApplePaySession(url) {
    console.log("getApplePaySession");
    return new Promise(function (resolve, reject) {
        var xhr = new XMLHttpRequest();
        token = document.querySelector('meta[name="csrf-token"]').content;
        xhr.open('POST', '/getApplePaySession');
        xhr.onload = function () {
            if (this.status >= 200 && this.status < 300) {
                //console.log("Returned response from the server: ");
                //console.log(xhr.response);
                resolve(JSON.parse(xhr.response));
            } else {
                reject({
                    status: this.status,
                    statusText: xhr.statusText
                });
            }
        };
        xhr.onerror = function () {
            reject({
                status: this.status,
                statusText: xhr.statusText
            });
        };
        xhr.setRequestHeader("Content-Type", "application/json");
        xhr.setRequestHeader('X-CSRF-TOKEN', token);
        xhr.send(JSON.stringify({url: url}));
    });
}

function processPaymentRequest(request) {
    //console.log("processPaymentRequest");
    return new Promise(function (resolve, reject) {
        var xhr = new XMLHttpRequest();
        token = document.querySelector('meta[name="csrf-token"]').content;
        xhr.open('POST', '/processPaymentRequest');
    });
}

```

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```
xhr.onload = function () {  
    if (this.status >= 200 && this.status < 300) {  
        //console.log("Returned response from the server: ");  
        //console.log(xhr.response);  
        resolve(JSON.parse(xhr.response));  
    } else {  
        reject({  
            status: this.status,  
            statusText: xhr.statusText  
        });  
    }  
};  
xhr.onerror = function () {  
    reject({  
        status: this.status,  
        statusText: xhr.statusText  
    });  
};  
xhr.setRequestHeader("Content-Type", "application/json");  
xhr.setRequestHeader('X-CSRF-TOKEN', token);  
xhr.send(JSON.stringify({request: request}));  
});  
}
```