

07.18.15

Mobile payments

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Your
Developer
Toolbox

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> Chapters

- Mobile Commerce
- Accepting cards, PayPal and more

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Chapter one:

Mobile Commerce

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Source: <http://www.comscore.com/Insights/Presentations-and-Whitepapers/2015/The-MCommerce-Gap-Why-Dollars-Continue-to-Lag-Shopping-Behavior-on-Mobile>

MOBILE COMMERCE IN THE US, 2014

\$31.6B

11.8% OF TOTAL DIGITAL COMMERCE

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Source: <http://www.comscore.com/Insights/Presentations-and-Whitepapers/2015/The-MCommerce-Gap-Why-Dollars-Continue-to-Lag-Shopping-Behavior-on-Mobile>

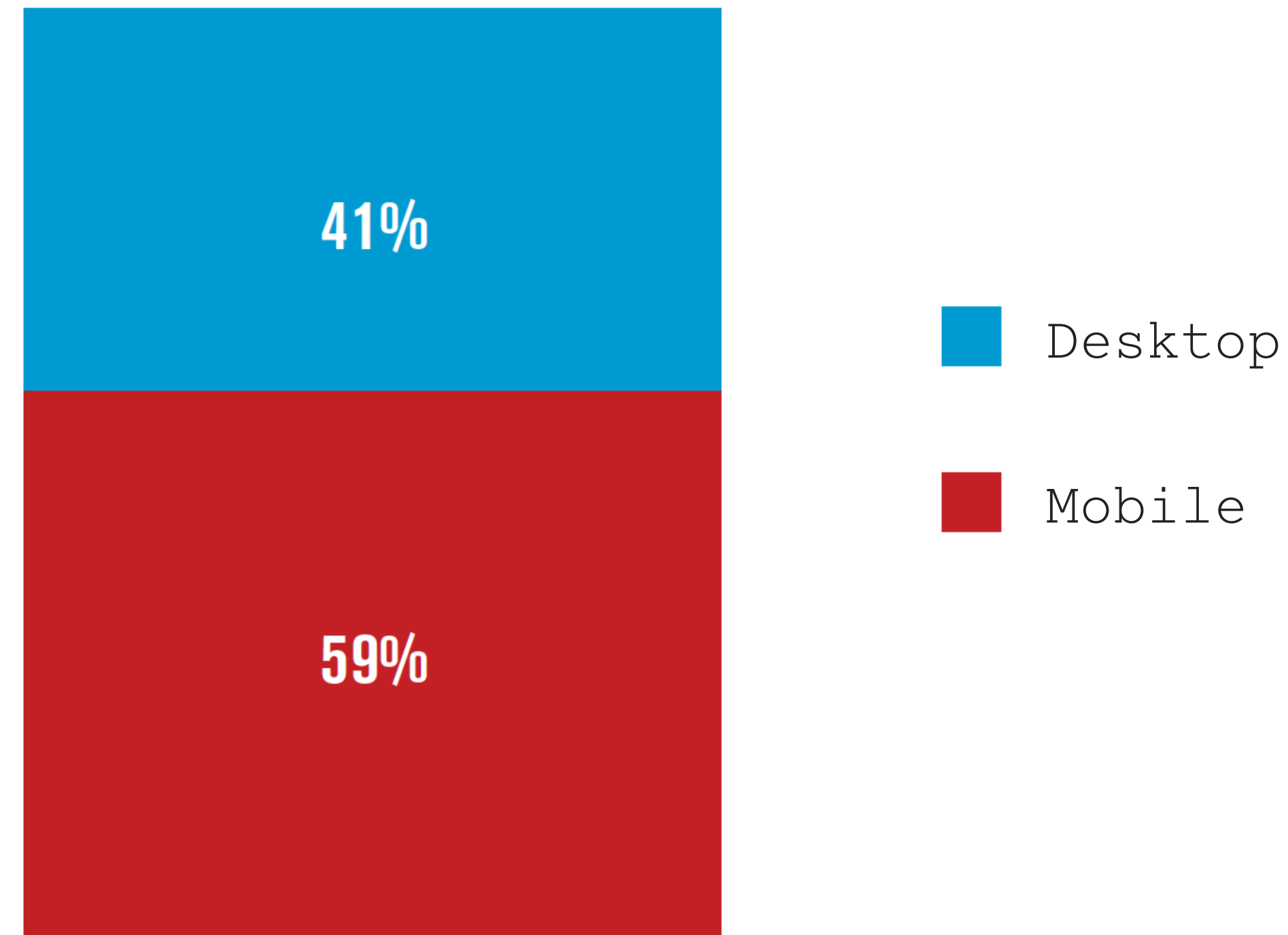
MOBILE COMMERCE IN THE US, Q1 2015

\$11.1B

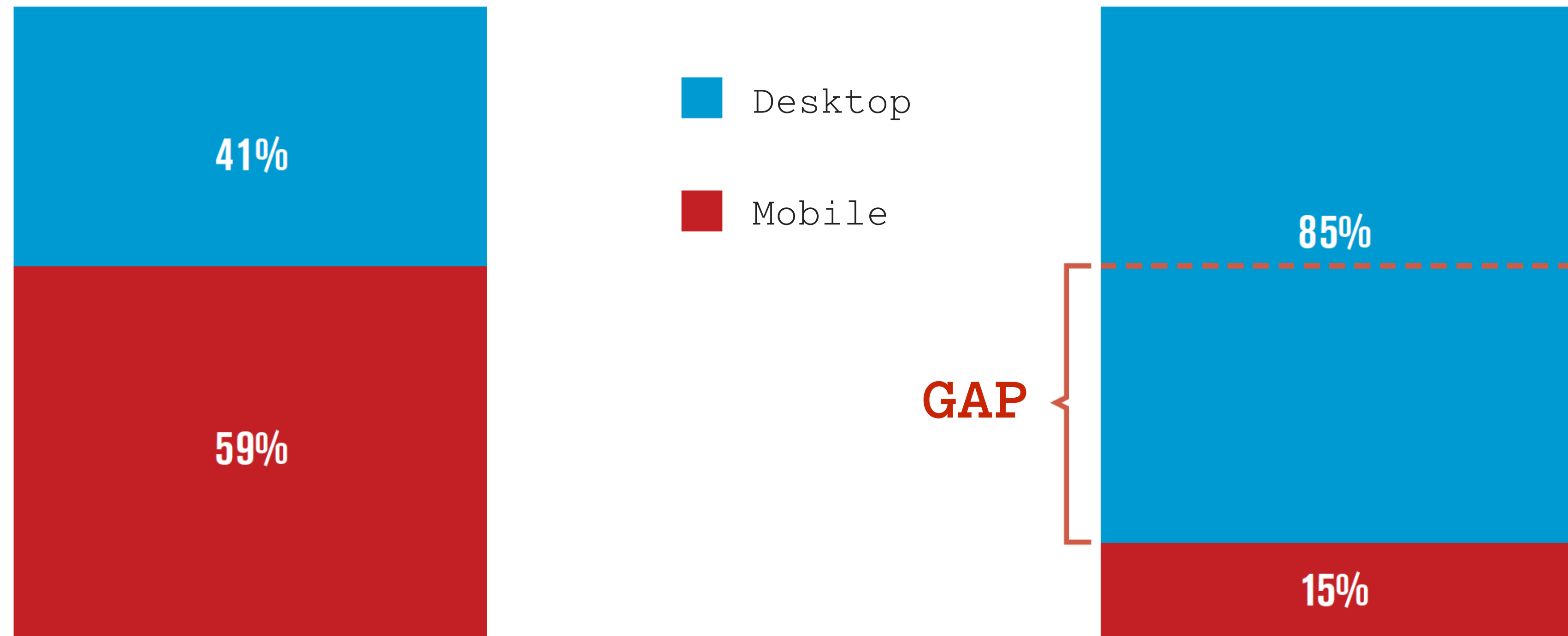
15.4% OF TOTAL DIGITAL COMMERCE

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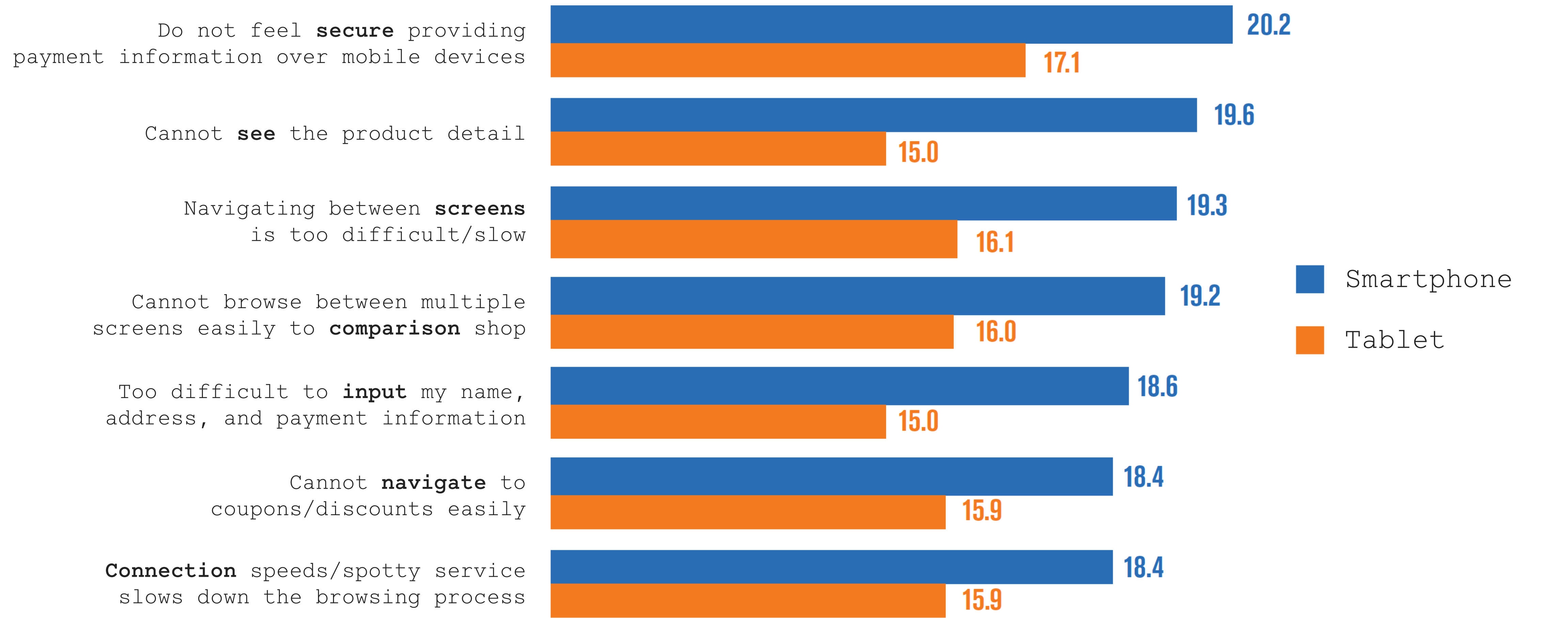
Source: <http://www.comscore.com/Insights/Presentations-and-Whitepapers/2015/The-MCommerce-Gap-Why-Dollars-Continue-to-Lag-Shopping-Behavior-on-Mobile>




Share of Online Retail Browsing



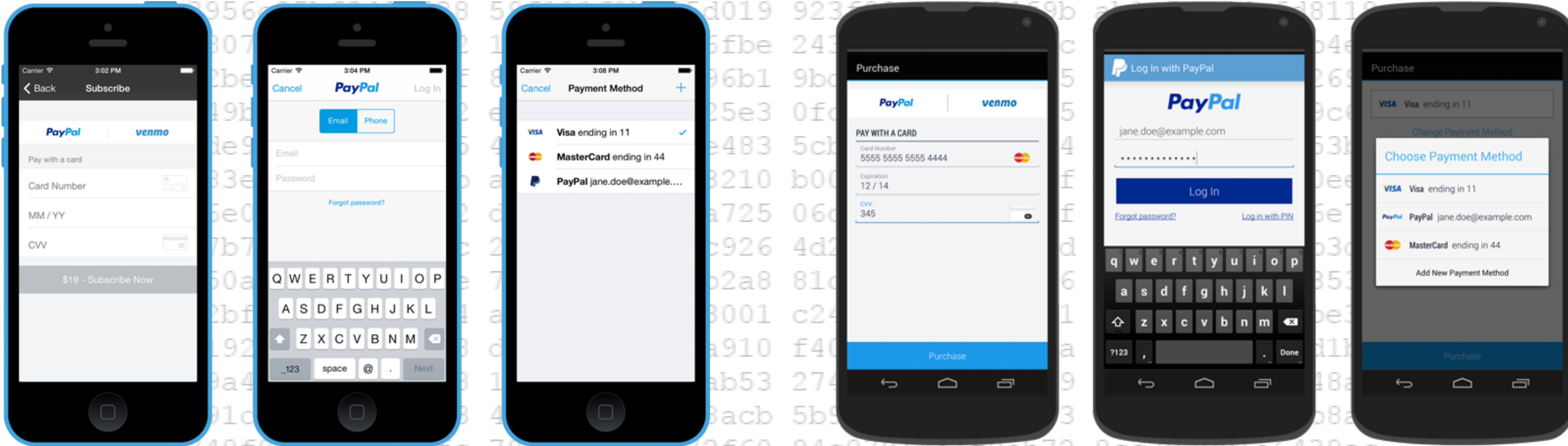
Online Retail Browsing vs. Spending by Platform



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SOLUTION?



Chapter two:

Accepting cards, PayPal and Venmo

PCI Compliance (Payment Card Industry)

merchants

gateways

acquiring banks

processors

card associations

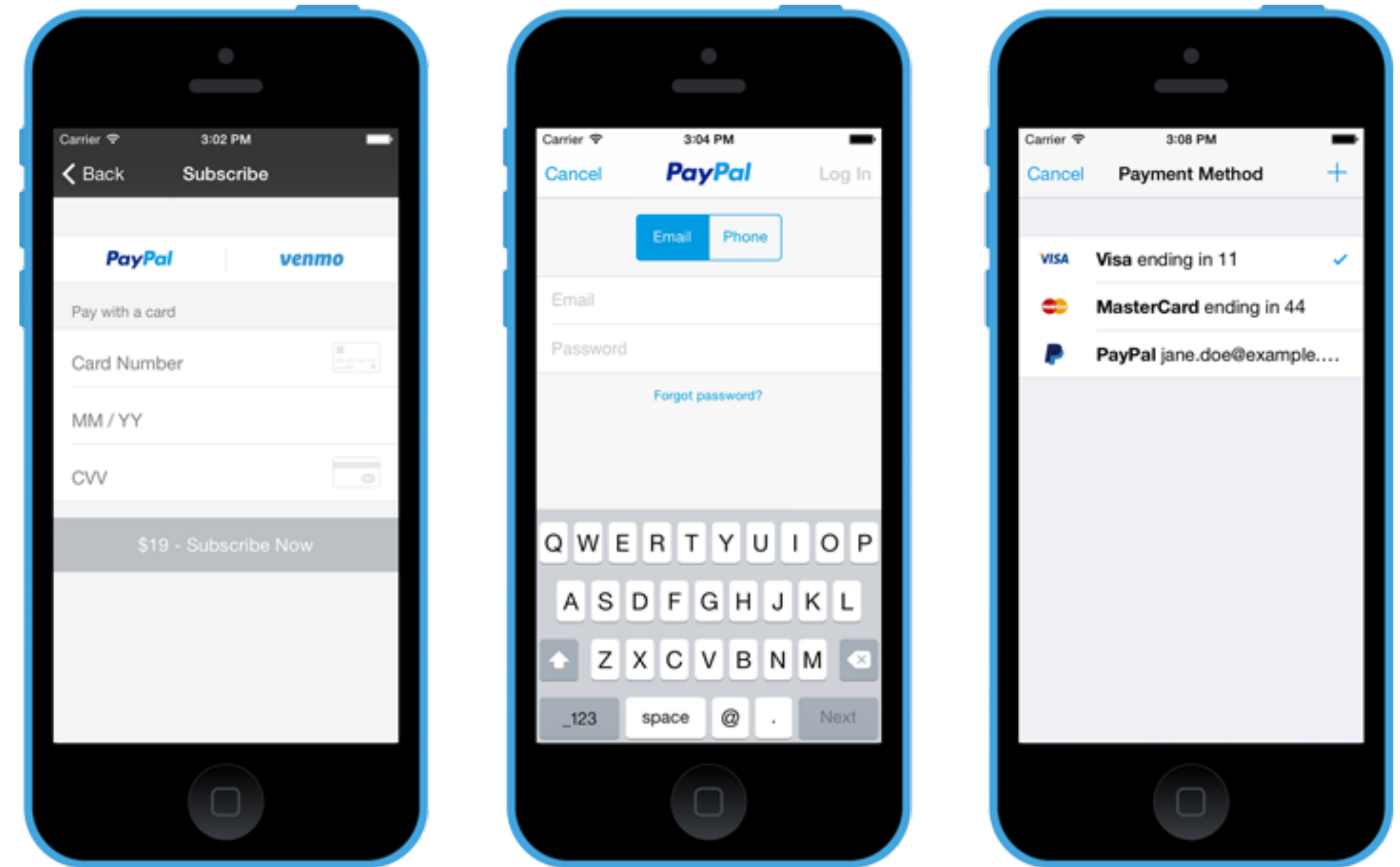
issuing banks

consumers (card holders)

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v.zero

> A modern foundation for accepting payments_



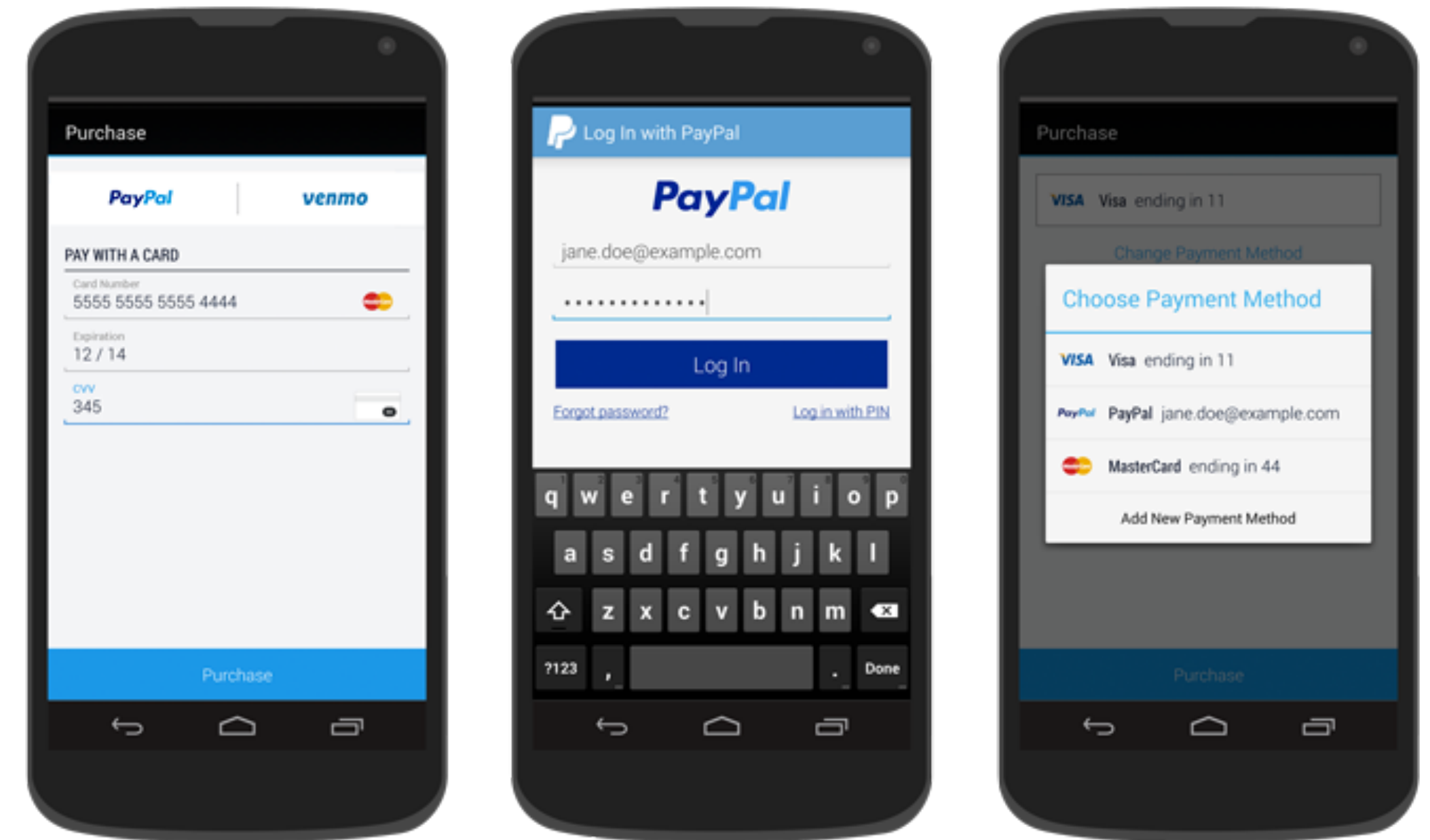
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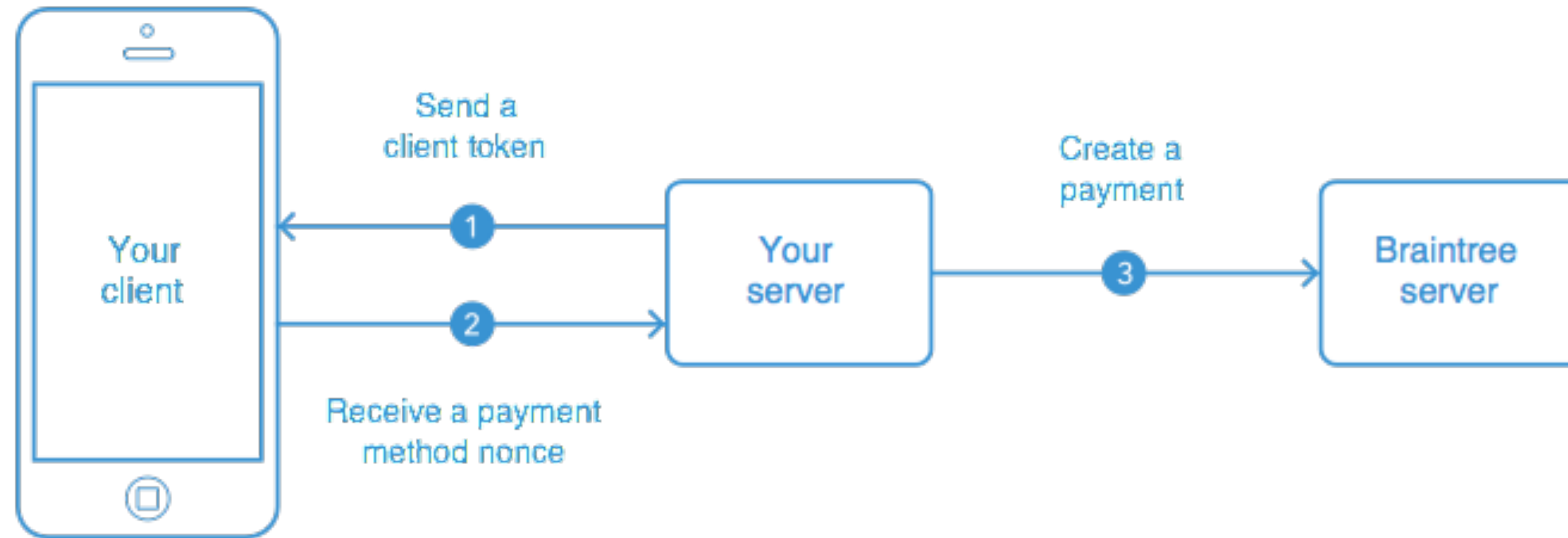
Braintree

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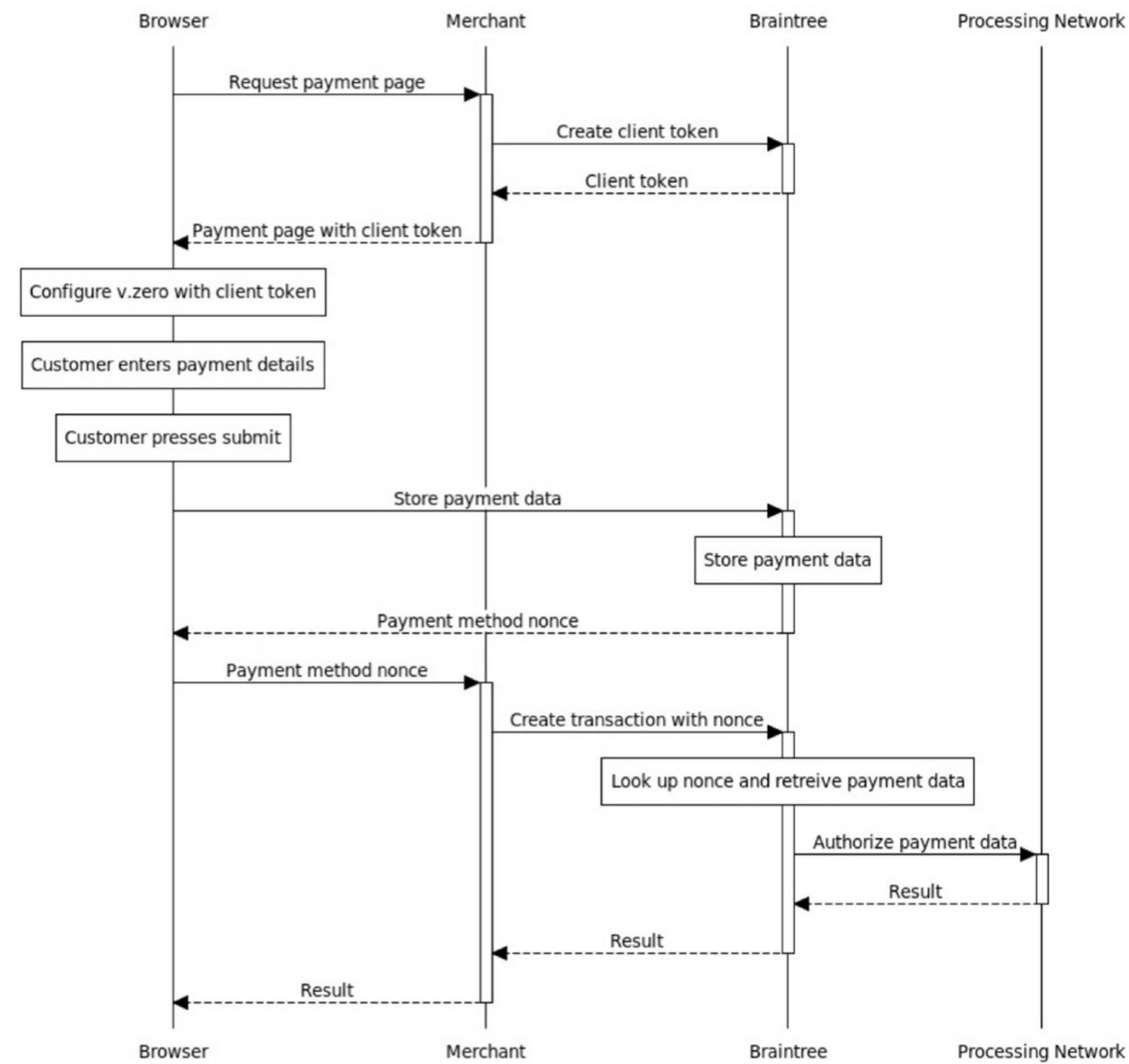
v.zero

> A modern foundation for accepting payments_





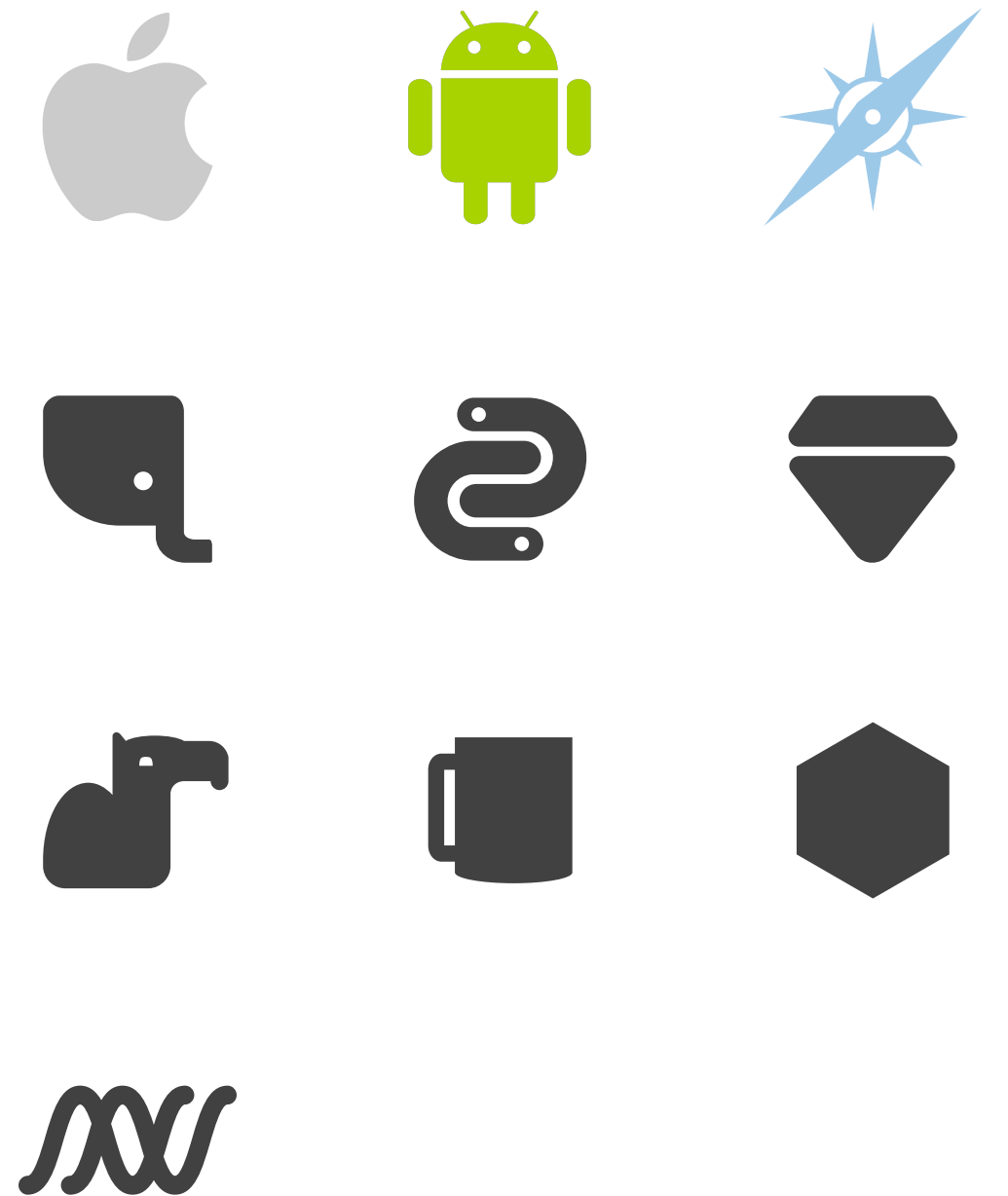
1. Your app requests a **client token** from your server in order to initialize the iOS/Android SDK
2. Your server generates and sends a **client token back** to your client with the Node.js SDK
3. Once the SDK is initialized it communicates with Braintree, which returns a **payment method nonce** to your client code (payment method nonces expire after **24 hours**)
4. You then send the payment nonce to your server
5. Your server code receives the payment method nonce from your client and then uses the Node.js SDK to **create a transaction** or **perform other Braintree functions** detailed in the guides

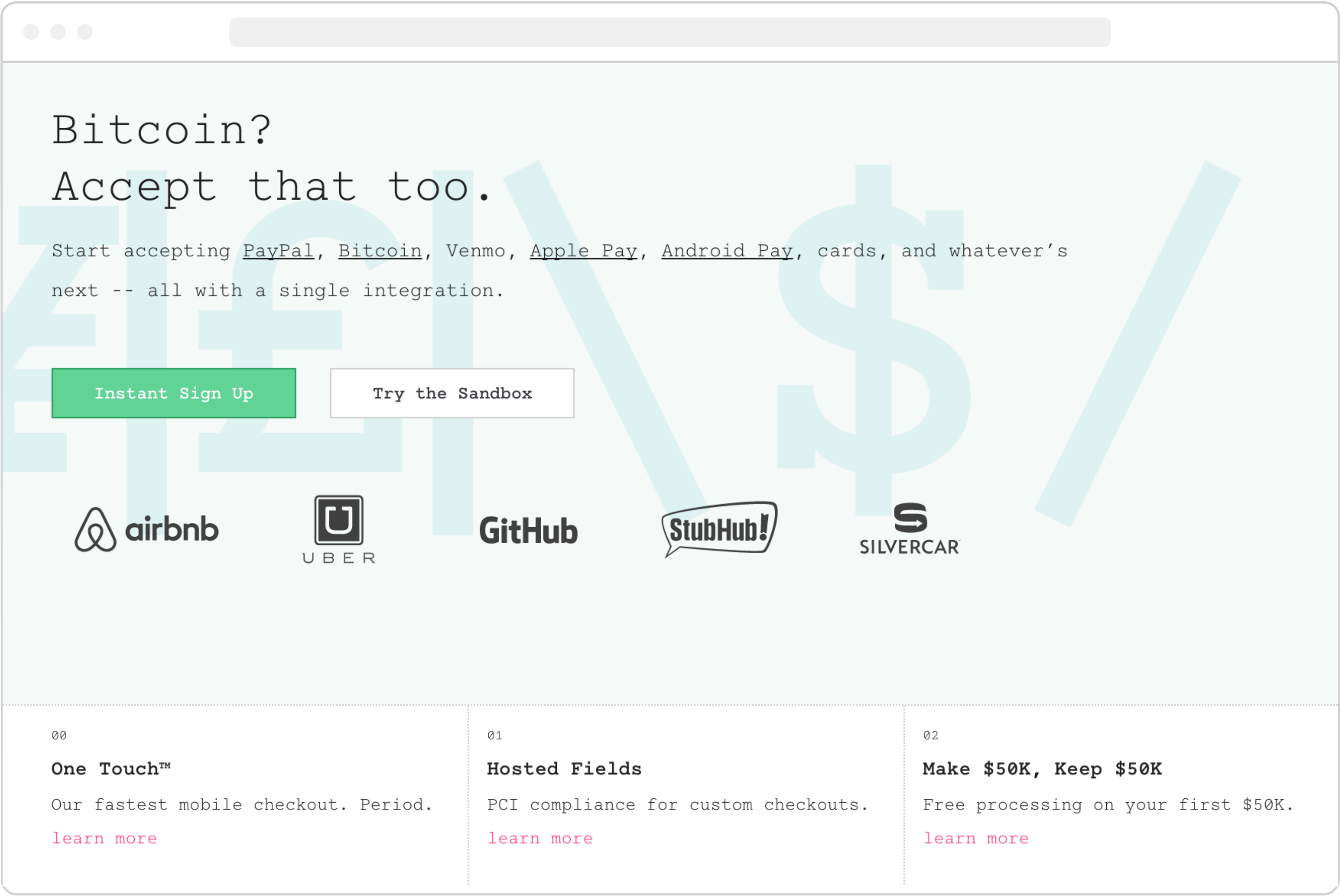


v.zero

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Client-side libraries for iOS, Android,
and Web. Server-side libraries in the
language of your choice.





Test everything Braintree

Entering our Sandbox allows you to get a feel for the Braintree experience before applying for a merchant account or going to production.

Already in the Sandbox? [Sign in](#)

First Name

Last Name

Company

E-mail

Try the Sandbox



Stay secure

With Sandbox credentials, you can run sample transactions in a safe, controlled environment.



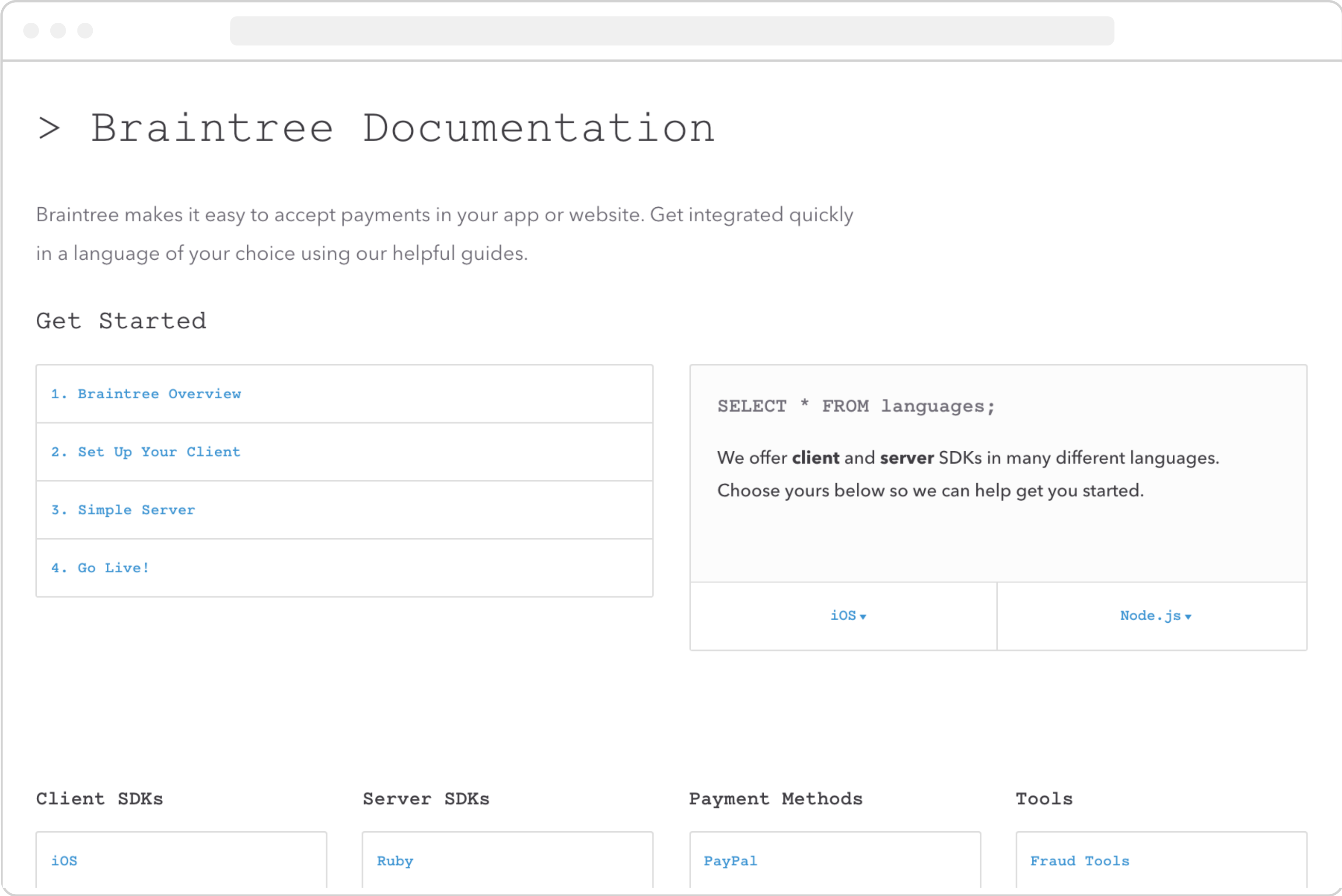
Access everything

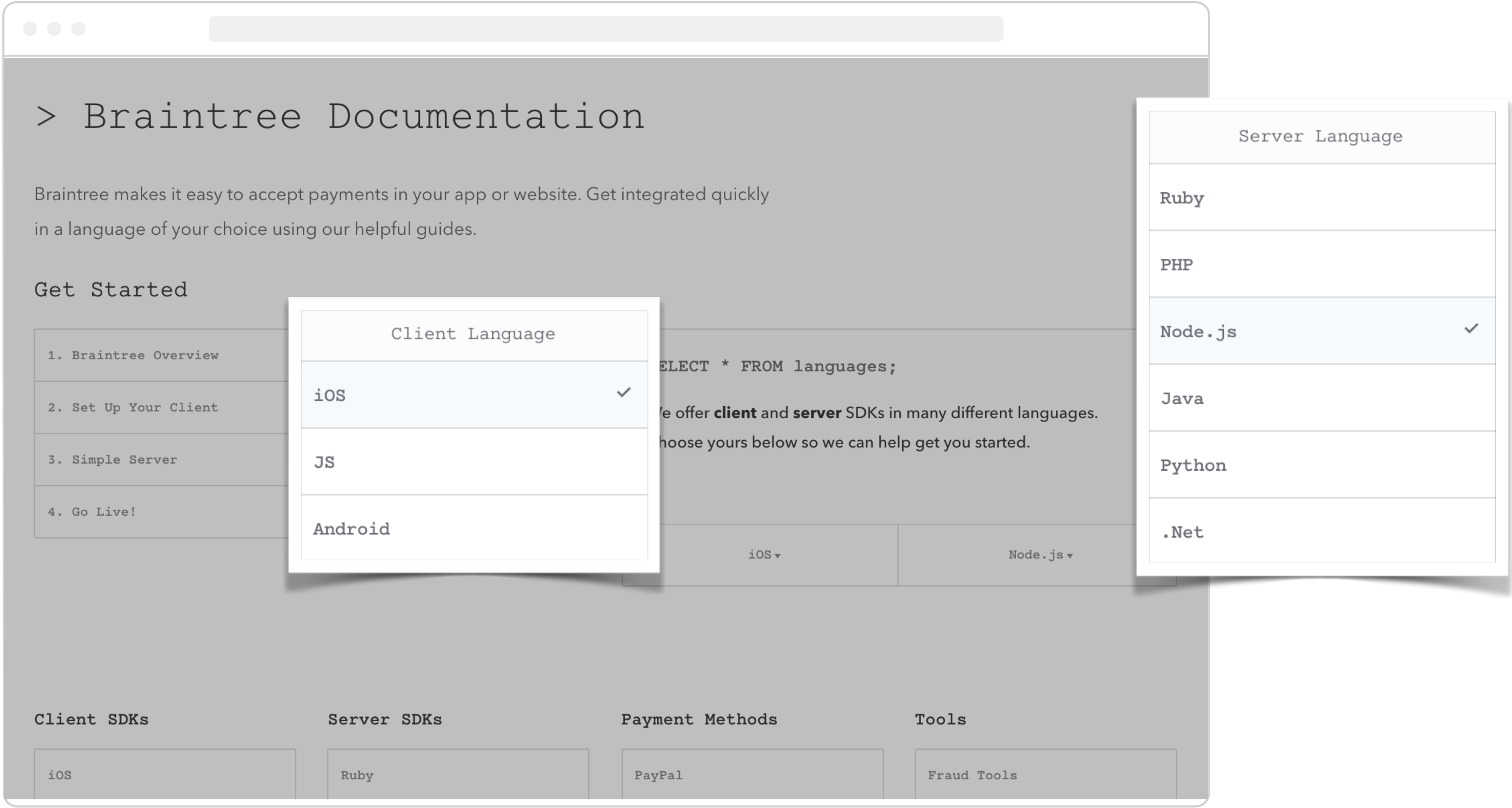
Explore the full Control Panel as any merchant



Experiment freely

With Sandbox credentials, you can run sample





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v.zero for iOS



```
var gateway = braintree.connect({  
  environment: braintree.Environment.Sandbox,  
  merchantId: 'your_merchant_id',  
  publicKey: 'your_merchant_public_key',  
  privateKey: 'your_merchant_private_key'  
});
```



```
app.get("/client_token", function (req, res) {  
  gateway.clientToken.generate({}, function (err, response)  
  {  
    res.send(response.clientToken);  
  });  
});
```



```
app.post("/payment-methods", function (req, res) {  
  var nonce = req.body.payment_method_nonce;  
  // Use payment method nonce here  
});
```



```
gateway.transaction.sale({  
  amount: '10.00',  
  paymentMethodNonce: nonce,  
}, function (err, result) {  
});
```



1. Add **pod 'Braintree'** to your Podfile
2. Run **pod install**
3. Setup for **OneTouch** <https://developers.braintreepayments.com/ios+node/start/hello-client#setup-for-one-touch>
4. Update **AppDelegate** <https://developers.braintreepayments.com/ios+node/start/hello-client#update-your-application-delegate>
5. Start BT with a **client token** <https://developers.braintreepayments.com/ios+node/start/hello-client#initialize-braintree-with-a-client-token>
6. Present **Drop-in UI** <https://developers.braintreepayments.com/ios+node/start/hello-client#present-drop-in-ui>
7. **Send payment nonce** to server <https://developers.braintreepayments.com/ios+node/start/hello-client#send-payment-method-nonce-to-server>



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demo (ios app taking cards, PayPal and more)



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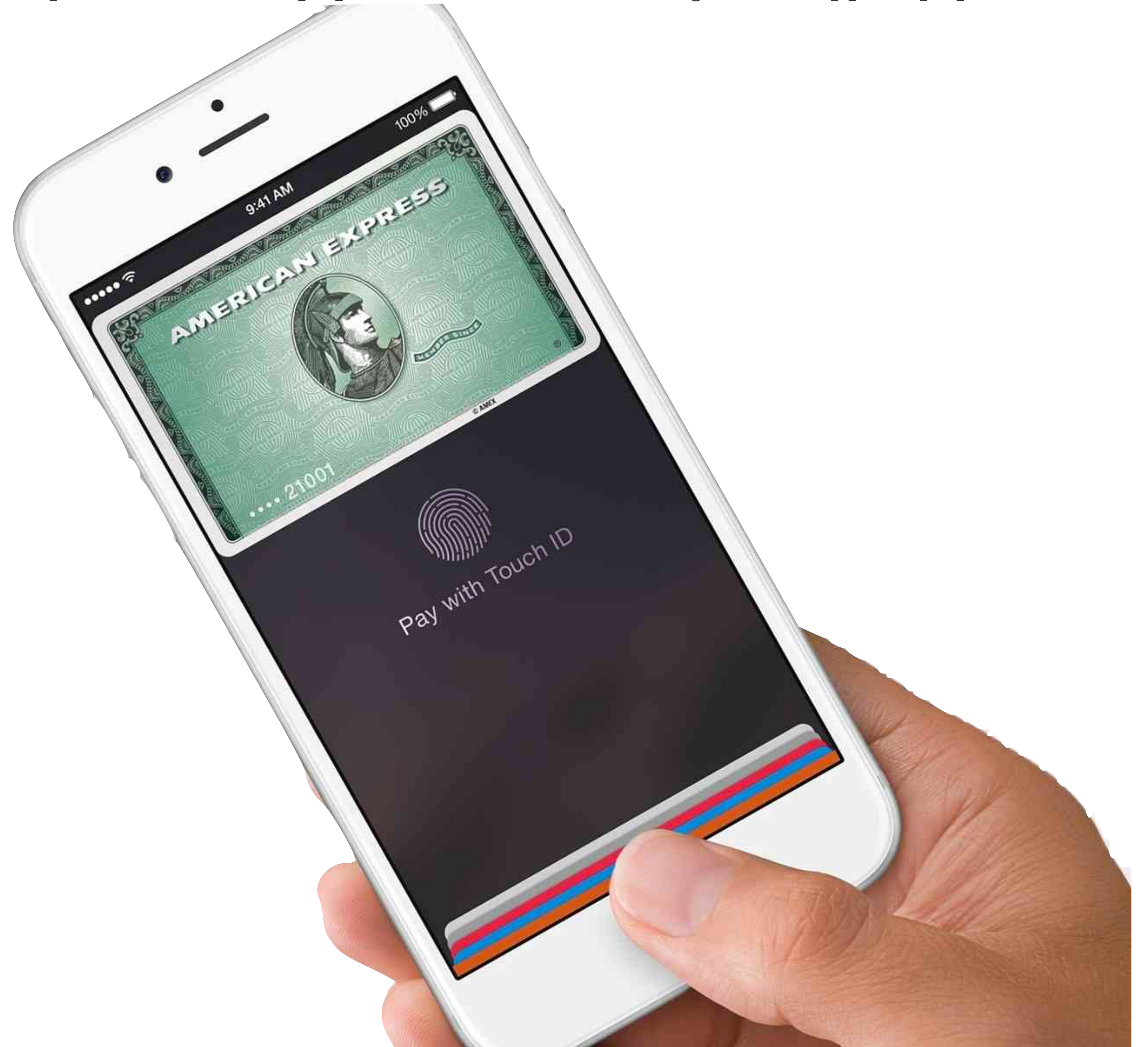
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Source:<https://developers.braintreepayments.com/ios+node/guides/apple-pay/overview>

Apple Pay



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v.zero for Android



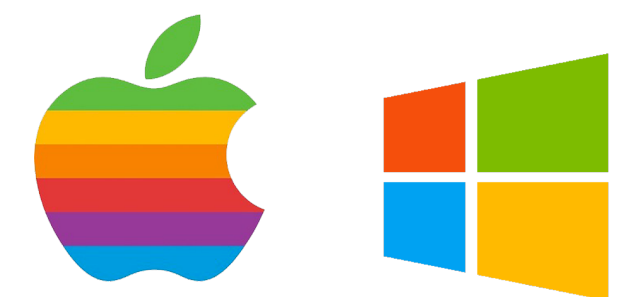


1. **Setup** Android SDK <https://developers.braintreepayments.com/android+node/start/hello-client#android-sdk-setup>
2. Get a **client token** <https://developers.braintreepayments.com/android+node/start/hello-client#get-a-client-token>
3. Present **Drop-in UI** <https://developers.braintreepayments.com/android+node/start/hello-client#present-drop-in-ui>
4. **Send payment nonce** to server <https://developers.braintreepayments.com/android+node/start/hello-client#send-payment-method-nonce-to-server>



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demo (android app taking cards, PayPal and more)



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The end.

Thank you, questions?

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