



Apple Pay

User benefits

Easy—No need to re-enter payment and contact information

Secure—Pay using Touch ID

Private—Card number not exposed to the merchant

Apple Pay

Developer benefits

Don't need to handle actual card numbers

Higher conversion rates and faster checkouts

No onboarding or existing accounts required

Users love it

Apple Pay or In-App Purchase?

	Apple Pay	In-App Purchase
Framework	PassKit	StoreKit
Use For	Physical goods Services	In-App Content Functionality Services Subscriptions
Payment Processor	Developer responsible	Apple
App Store Review Guidelines	Section 29	Section 11

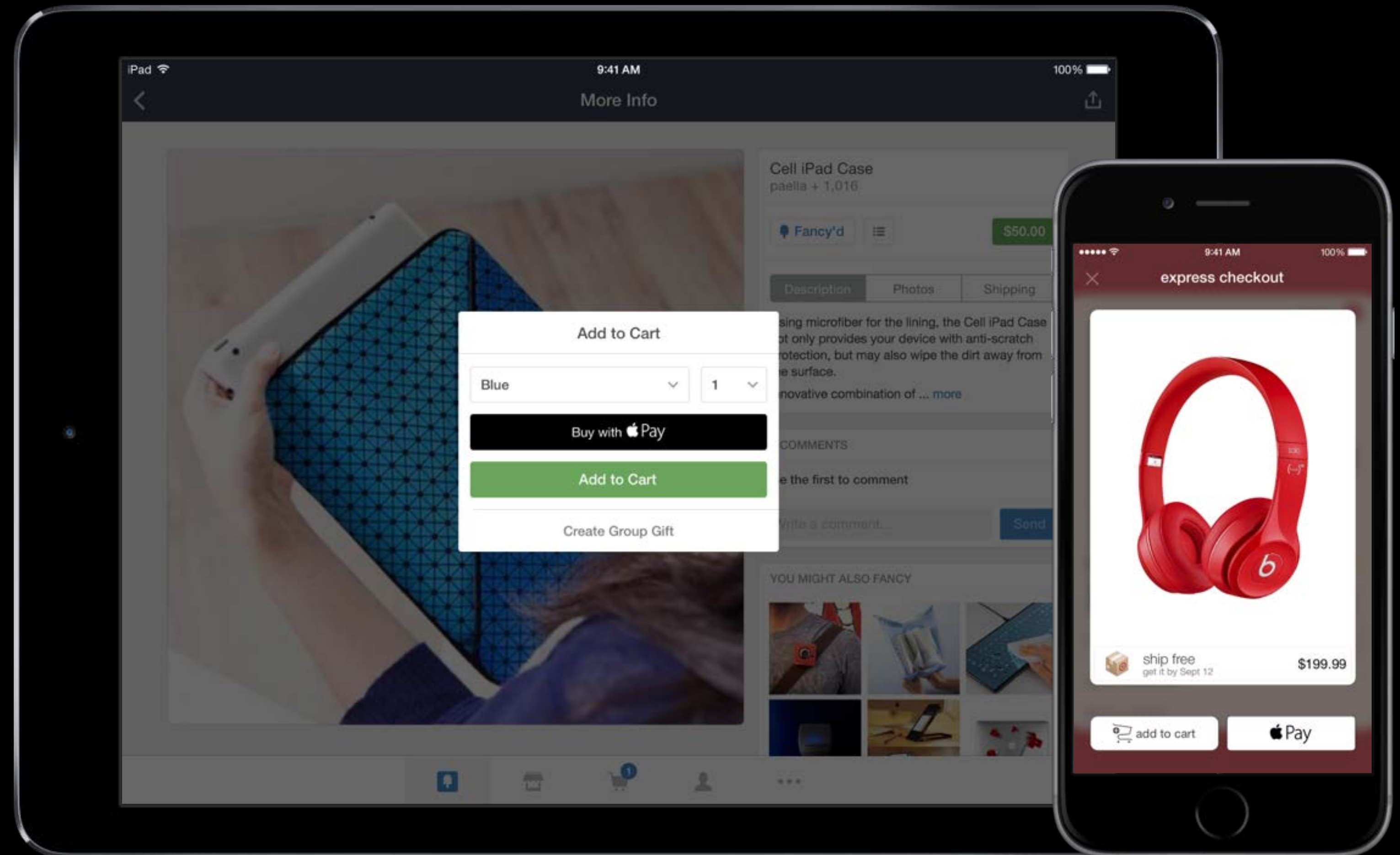
Supported Devices

iPhone 6

iPhone 6 Plus

iPad Air 2

iPad mini 3



Anatomy of a Payment

Your app displays the payment sheet

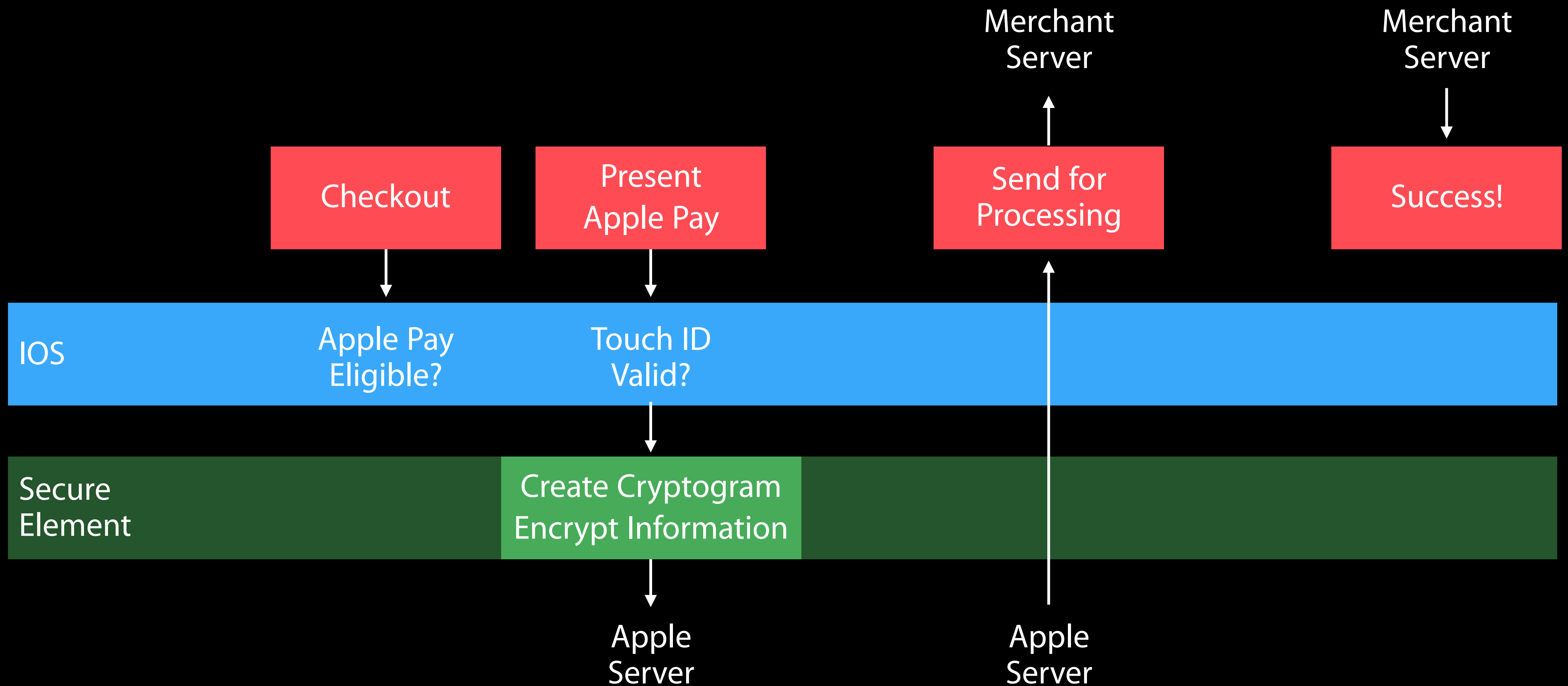
Touch ID is used to authorize

Your app receives a payment token

This token is encrypted using your Merchant ID's certificate

Send this token to your processor

Payment Flow



#WWDC18

Create Great Customer Experiences Using Wallet and Apple Pay

Session 720

Ben Chester, Apple Pay and Wallet Software Engineer
Katie Calabro, Apple Pay and Wallet Software Engineer

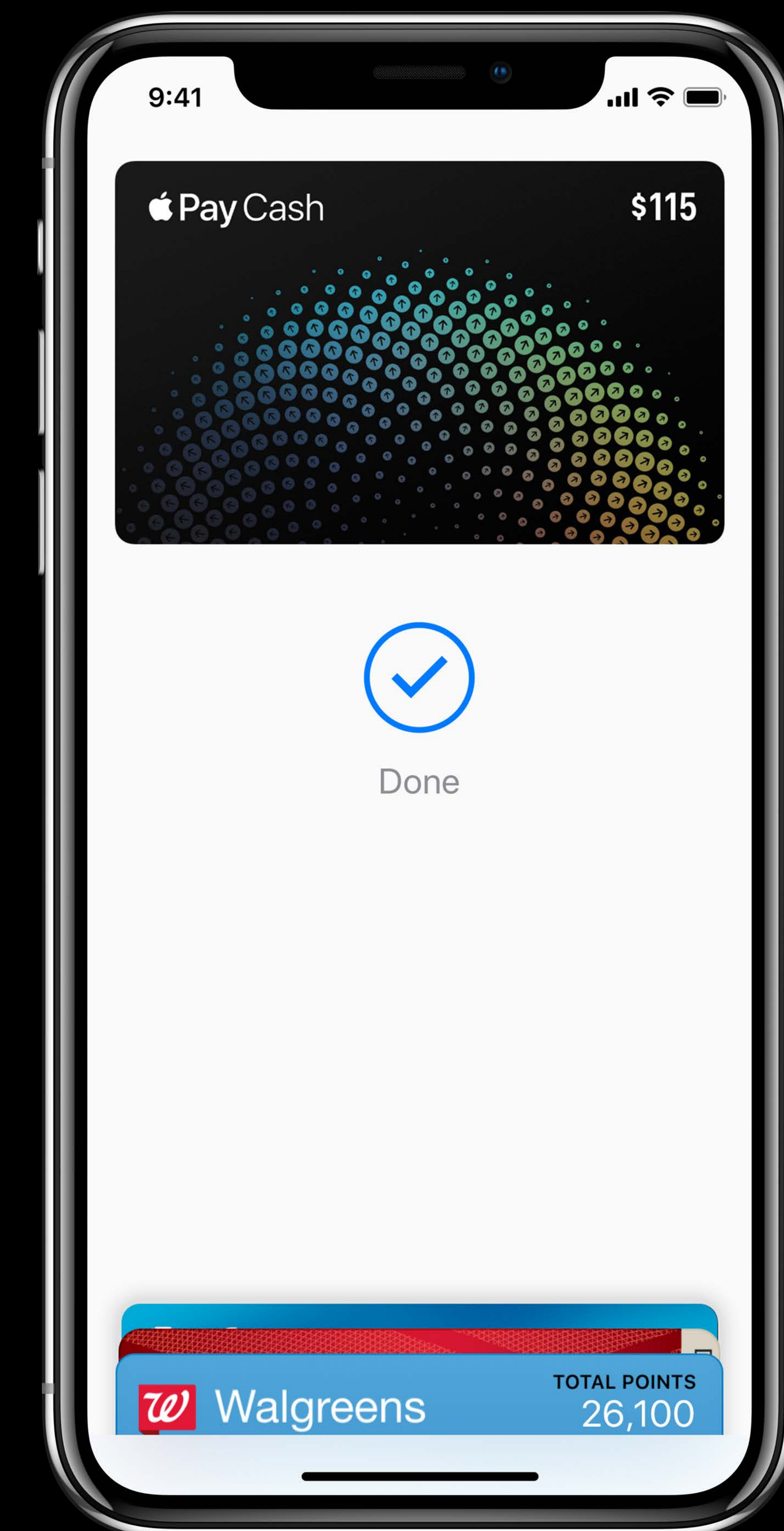
Apple Pay Cash

Makes it easy to pay and get paid from friends and family using iMessage

Pay in-store, within apps, and on the web

Available in the U.S.

To process Apple Pay Cash payments, ensure you accept **Discover debit**



Inline Setup

For users with no cards, set up one and return to purchase in one step

Always show the Apple Pay button if the device supports it

Use the `.setup` button type if the user has zero cards to make it even clearer

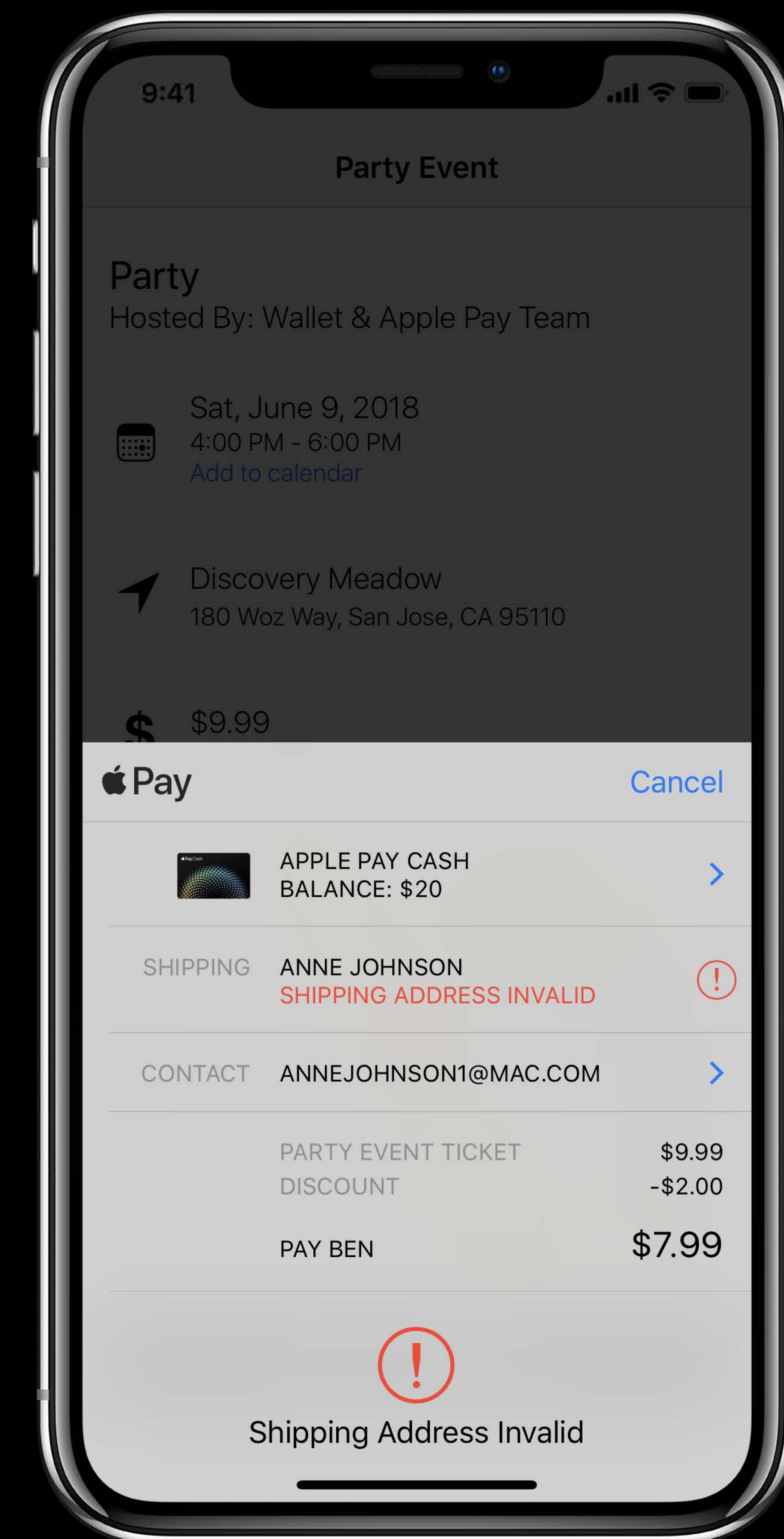


Error Handling

Control over nonfatal errors in the
Apple Pay Sheet

Provide your own custom error messages

Resolve issues for higher conversion





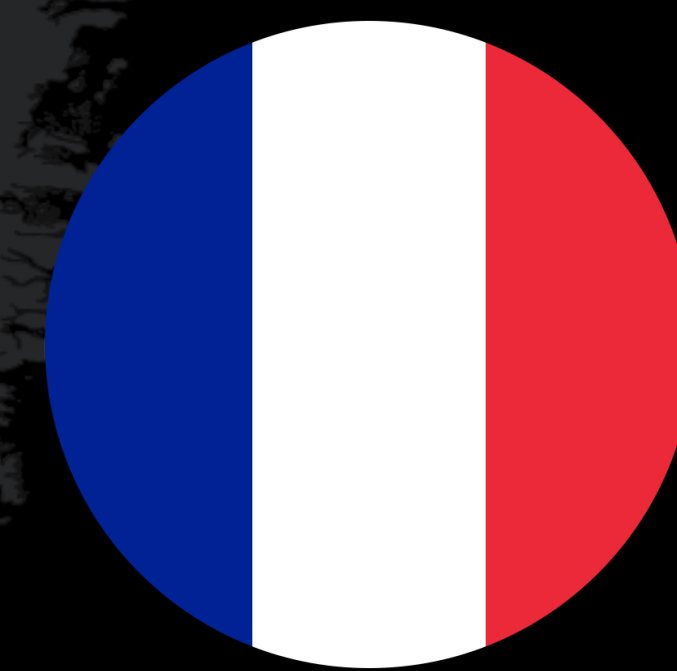
Australia



Canada



China



France



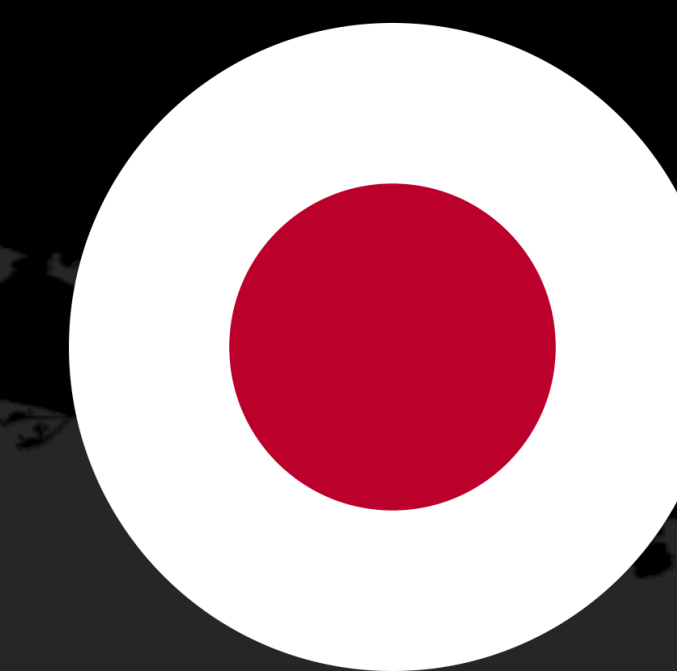
Hong Kong



Ireland



Italy



Japan



New Zealand



Russia



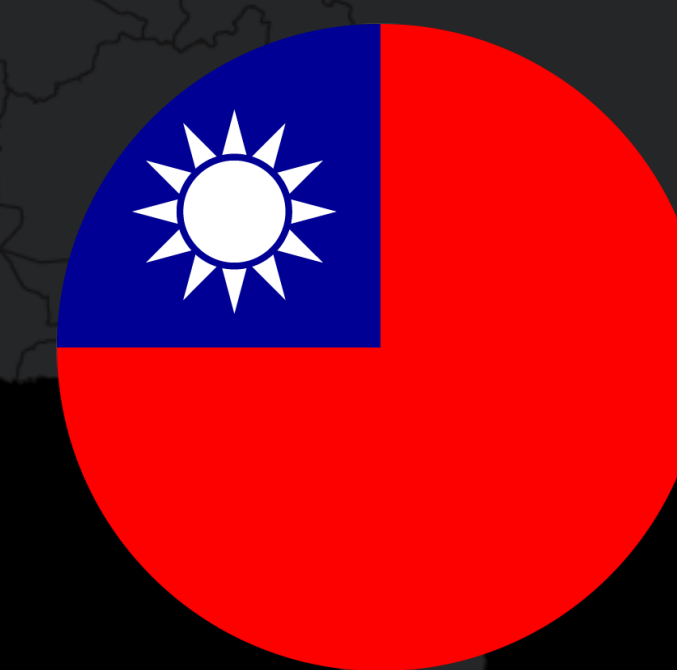
Singapore



Spain



Switzerland



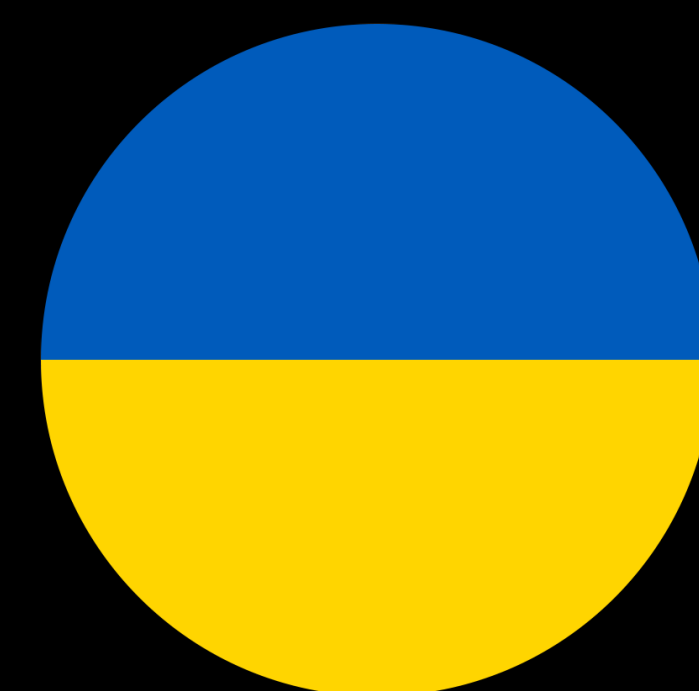
Taiwan



U.K.



U.S.



Ukraine



Denmark



Finland



Sweden



Brazil



UAE

Apple Pay Button

Localized in all device languages

Available in a number of styles and colors

Scalable for all supported devices

You'll get our future updates without any work

Available in the SDK from iOS 8.3 and WebKit from iOS 10.1/macOS 10.12.1

Book with Apple Pay

NEW

```
let button = PKPaymentButton.init(paymentButtonType: .book, paymentButtonStyle: .white)
```

Book with  Pay

Use when booking a hotel or with a ridesharing service

Subscribe with Apple Pay

NEW

```
let button = PKPaymentButton.init(paymentButtonType: .subscribe, paymentButtonStyle: .white)
```

Subscribe with  Pay

Use for subscription-based purchases

Checkout with Apple Pay

NEW

```
let button = PKPaymentButton.init(paymentButtonType: .checkout, paymentButtonStyle: .white)
```

Check out with  Pay

Use if you have multiple references to checkout on the same page

Makes it clear to the user that checkout button performs Apple Pay

Guest Checkout

Design for guest checkout as the first experience

Blocking first-time purchase increases friction leading to abandonment

Account creation should be desired by the user, not enforced

Create accounts post-purchase using data from Apple Pay

New Supported Networks

NEW

```
PKPaymentNetworkElectron API_AVAILABLE(ios(12.0), watchos(5.0));
```



```
PKPaymentNetworkMaestro API_AVAILABLE(ios(12.0), watchos(5.0));
```



```
PKPaymentNetworkVPay API_AVAILABLE(ios(12.0), watchos(5.0));
```



Support as many payment networks as possible for the best user experience

Available in iOS 12 today and WebKit in a future release