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Article

Receiving and handling merchant token notifications

Implement an endpoint to receive and handle merchant token life-cycle updates from Apple Pay.

Overview

A *merchant token* associates a payment card, merchant, and user. Apple Pay issues a merchant token when a customer initiates a purchase using Apple Pay in your app or on your website. When your app or website creates a payment request for a recurring payment or an automatic-reload payment, you pass your server's notification URL in the `tokenNotificationURL` parameter. When a life-cycle event affects the token — for example, the card's expiration date changes, or the user or issuer deletes the token — Apple Pay sends you a notification with a unique event identifier to that `tokenNotificationURL`.

Implement the [Send Merchant Token Event](#) endpoint at the `tokenNotificationURL` you provide to receive and handle merchant token updates from Apple Pay.

Configure your server for Apple Pay's requirements

To incorporate Apple Pay, your server needs to adhere to the following requirements.

- HTTPS support
- A valid SSL certificate
- Support for the Transport Layer Security (TLS) 1.2 protocol, and at least one of the required cipher suites
- A strict allow list for Apple Pay IP addresses for merchant validation
- A strict allow list for Apple IP addresses for domain verification

For more information about meeting these requirements for your server, see [Setting Up Your Server](#).

Create allow lists

For inbound merchant token notifications from Apple, allow the following IP addresses:

- 17.58.0.0/18
- 17.58.192.0/18

For merchant token event endpoints, allow the following URLs and IP addresses:

Domain name	Primary	Disaster recovery
apple-pay-gateway-nc-pod*.apple.com	17.171.78.0 / 23	17.141.128.0 / 23
apple-pay-gateway-pr-pod*.apple.com	17.141.128.0 / 23	17.171.78.0 / 23
apple-pay-gateway-stage.apple.com	17.171.85.44	NA
apple-pay-gateway-cert.apple.com	17.171.85.7	NA

Note

Set up these allow lists for receiving and handling merchant token events in addition to the lists in [Setting Up Your Server](#) that you set up generally for Apple Pay.

Enable your token notification endpoint

Add an endpoint that accepts a GET request in the following format:

`https://merchant.example.com/your-endpoint-for-notification/notification/merchantTo`

Replace `merchant.example.com` with your server's domain and top level domain (TLD) and `your-endpoint-for-notification` with your server's path to the endpoint. Apple Pay appends the path component `notification/merchantToken`, and a unique event identifier as a path component after `notification/merchantToken`.

Provide the first part of the notification URL to payment requests that accept a token NotificationURL parameter.

`https://merchant.example.com/your-endpoint-for-notification`

For more information about the endpoint, see [Send Merchant Token Event](#).

For more information about payment requests that accept tokenNotificationURL as a parameter, see [PKAutomaticReloadPaymentRequest](#), [PKRecurringPaymentRequest](#), [ApplePayAutomaticReloadPaymentRequest](#), and [ApplePayRecurringPaymentRequest](#).

Receive and handle notifications

When a life-cycle event occurs to a card associated with a merchant token, Apple Pay sends a GET request to your [Send Merchant Token Event](#) endpoint. Use the unique event identifier that Apple Pay sends and your merchant identifier to fetch information about this notification's event. For more information, see [Get Details of a Merchant Token Event](#).

Process the event in your system with the appropriate action. Respond with 200 OK if your endpoint successfully receives the notification, even if your endpoint can't find the related merchant token or event identifier. Respond with 500 Internal Server Error if your endpoint isn't able to process the notification request. Apple Pay immediately retries the notification up to three times if the response isn't 200.

See Also

Merchant token notification handling

[Send Merchant Token Event](#)

Receive and handle merchant token life-cycle updates from Apple Pay.

[Update Merchant Metadata](#)

Update the merchant token's notification URL.