Merchant onboarding for Apple Pay

Apple Pay is a contactless payment technology for Apple devices. It was designed to move consumers away from physical wallets into a world where your debit and credit cards are on your iPhone or Apple Watch, allowing you to pay using your device instead of a card.

Your shoppers can only see Apple Pay as a payment method option if they:

- Use an Apple Pay-compatible device.
- Use Safari if they are paying on the web.
- ❖ Located in a country or region where Apple Pay is available.
- ❖ Have an existing card added to their Apple Pay wallet.

How to Create an Apple Developer Account and Enroll in the Program

The Apple Developer Program is what gives you the ability to make your app available on the App Store for iOS users. Due to <u>Apple's guidelines and policies</u>, you are required to setup your own developer account for your app to be published.

A) How to create an Apple Developer Account

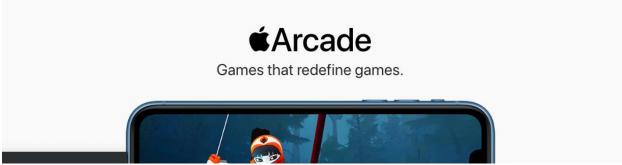
Before we begin, we should note that if you have multiple apps in our system, each app will need to be housed in its own developer account.

Step 1: Go to Apple's developer website and create an Apple ID if you don't already have one and set up two-factor authentication for your account

Go to https://developer.apple.com/

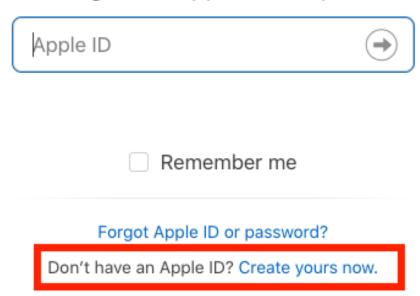
Then click on "Account" at the top of the page.





If you don't already have an Apple ID you can create one by clicking on the "Create yours now" link next to "Don't have an Apple ID?"

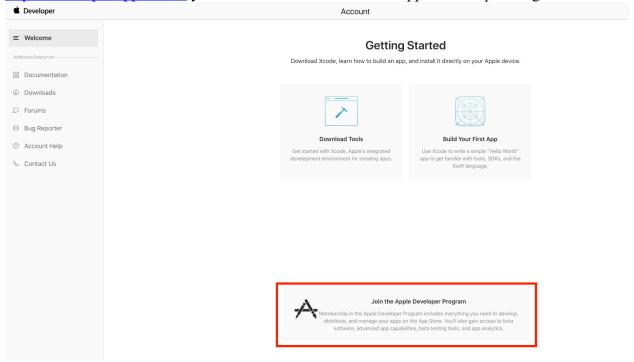
Sign in to Apple Developer



This will take you through the process of creating an Apple ID which will allow you to log-in to your Apple developer account once created. If you already have an Apple ID created that you'd like to use, go ahead and log-in with that Apple ID.

Once you have created your Apple ID, you will also need to enable two-factor authentication on it which is a requirement by Apple for all Apple IDs. It's easiest if you have an Apple device that you can use, but if you don't simply reach out to Apple and they'll be able to help you set that up. You can follow the steps in this article to set up two-factor authentication. Doing so now will help streamline the rest of the enrollment process.

Step 2: Click "Join the Apple Developer Program" Once you've logged-in, or created a new Apple ID and have logged-in with it at https://developer.apple.com/ you'll see a link titled "Join the Apple Developer Program".



This will take you to a page where Apple tells you all about the developer program. You can read through this if you want, but once you're ready click on the "Enroll" button.





From Code to Customer

This will take you to a page telling you what the two different account types are, and what you need for each one. These are the two different types of Apple developer accounts:

• Individual:

An individual account only allows for a single primary login to be created to the iOS Developer Account. Also, the developer name that will be made public (on the App Store) will be your First and Last name. Sign up for an individual account only if your app is branded to you as an individual.

• Company/Organization:

A company/organization account allows for multiple user logins to be created and managed with varying permissions capabilities for each login. The developer name that will be made public will be your company or organization's name.

Enrolling in the correct account, or entity type, is vitally important to getting your app submitted and approved by Apple. Not sure which account type to enroll as? It all boils down to what your app's content is for, and what it's branding is set to.

Using Tony Stark of the Avengers as an example, let's say he built an app about himself called "Tony Stark's App". Not as creative as his Iron Man suits, but it does the job, and everything in that app is related to him as an individual person. Then he could enroll as an individual. But let's say he made an app for his company Stark Enterprises, or a charitable organization that he created. He'd have to enroll as a Company/Organization for that app since it's created specifically for his company or organization.

Enrolling as a Company/Organization will require providing a Dun and Bradstreet number, which we will go over later on.

Once you have gone over this information click "Start your enrollment".

Legal Binding Authority

As the person enrolling your organization in the Apple Developer Program, you must have the legal authority to bind your organization to legal agreements. You must be the organization's owner/founder, executive team member, senior project lead, or have legal authority granted to you by a senior employee.

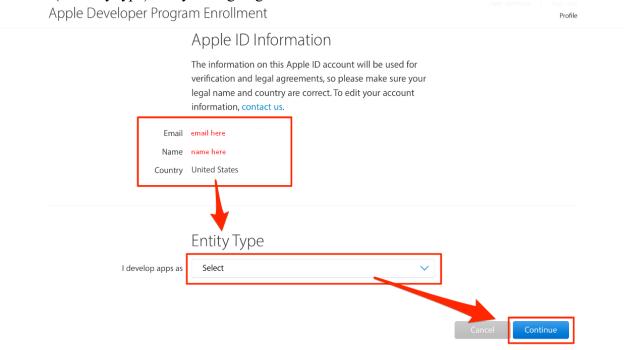
A Website

Your organization's website must be publicly available and the domain name must be associated with your organization.



Step 3: Confirm that your email address, name, and Country location is correct, then select the type of account that you're enrolling as

Next you'll be asked to verify your email address, name, and country location then select the account (or entity type) that you're going to enroll as.



Remember, keep in mind what your app is designed for. If your app was built and branded for you as an individual, then you can enroll as an individual. If your app was built and is branded to your company or organization, then you will need to enroll as a Company/Organization. In order

to do so, you will need to provide a Dun and Bradstreet (DUNS) number. If you're uncertain as to whether your business has a DUNS number, then you can check to see here. If you don't have a DUNS number yet, it is free to get one, and you can obtain one at this page. The process of obtaining one typically takes a couple of weeks. If you need help with obtaining a

The process of obtaining one typically takes a couple of weeks. If you need help with obtaining a DUNS number, you can follow the steps found <u>here</u>. That page also has instructions for organizations outside of the United States.

Once you have a DUNS number, you can provide it to Apple during the enrollment process with Apple.

Step 4: Enter in your contact information and read through the agreement at the bottom of the page

In the next screen you'll be asked to fill out the contact information for your account:

Contact Information

Apple Developer Program Enrollment

Town / City

Postal Code

Select

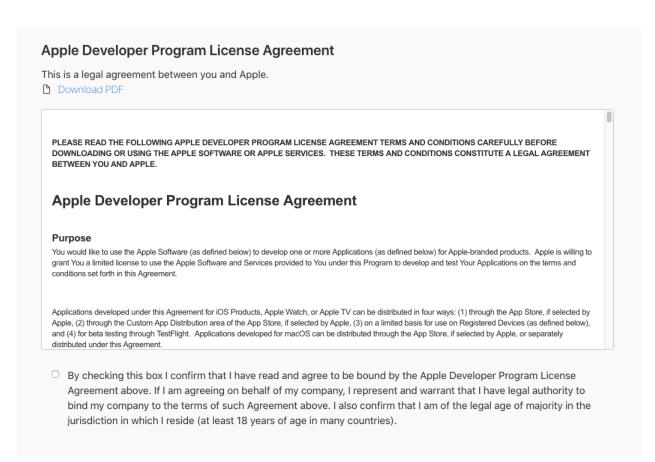
Country United States

State / Province

Your Information

	The name on this Apple ID account will be used as your seller name, and for contracts and banking, if your app is selected for distribution by Apple. Make sure that it is your legal name and that your country is correct. To edit your account information, contact us.		
Legal Name			
Phone	~		ext
	Country Code	Phone Number	Extension
	Enter your home or business address in your local language.		
Address Line 1			
Address Line 2			

After that you'll be asked to read through the Apple developer account agreement. Read through this then check the checkbox confirming that you've read it, and click Continue.





Step 5: Verify your account information then click "Continue".

Once you have read through Apple's Developer Program License Agreement and clicked continue you'll be asked to verify your account information. Once you've done this click Continue.

Step 6: Decide if you want Automatic Renewal

Next you'll be brought to a screen telling you how much the enrollment fee will cost and it's duration. You'll also have the option to enable automatic renewal which will help you if you'd like to not worry about renewing your plan each year. Go ahead and check the box if you'd like to enable this (you can always disable it later) then click Purchase to move onto paying for your developer account.

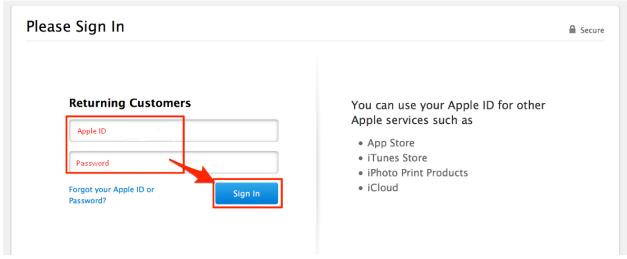
Automatic Renewal

Automatically renewing your annual membership ensures that your apps remain available and that you maintain access to membership benefits. You can change this setting any time in your account.

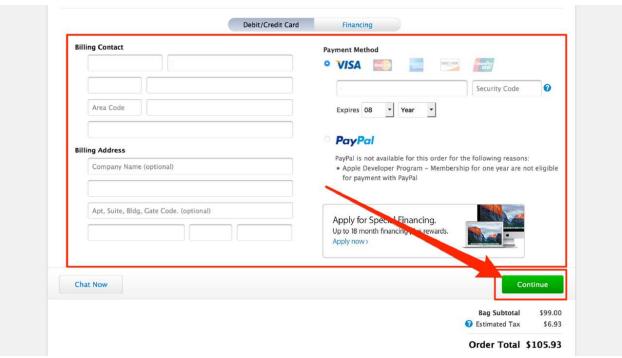
- By checking this box and clicking the Submit button, I give permission to Apple to automatically charge the default credit/debit card
 associated with my Apple ID to renew my membership, subject to the following:
 - I will be billed on an annual basis for US\$ 99. Taxes may apply.
 - I can cancel automatic renewal at any time up to 24 hours before my renewal date by unchecking the "Auto-Renew Membership" box in the Membership section of your account.
 - Apple will notify me of the upcoming charge before processing my automatic renewal.
 - If Apple changes the membership price, I will be notified of the new price before I am charged and can opt-out by unchecking the "Auto-Renew Membership" box in the Membership section of your account.
 - If the payment for my membership cannot be transacted for any reason, Apple will not process my automatic renewal and will notify me with instructions on how to manually renew my membership.

Cancel Purchase

Step 7: On the next page, sign in with your Apple ID.



Step 8: Fill in your billing information then click Continue to finalize your payment.



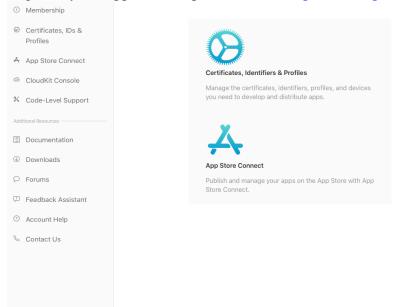
Step 9: Fill out the rest of the information on the proceeding screens

Within 24 hours, Apple should send you an email confirming that your Apple Developer Account has been created successfully.

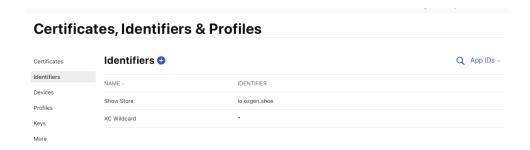
B) Create an Apple Pay Merchant ID in Apple's Developer Center. Apple Pay Merchant ID uniquely identifies your business as a merchant who is able to accept payments.

To create the merchant id, please follow the below steps:

1- Log in to your Apple Developer account at https://developer.apple.com

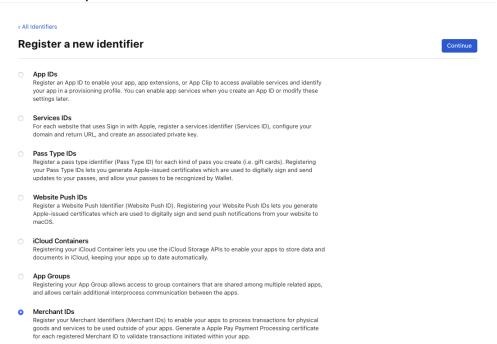


2- In <u>Certificates, Identifiers & Profiles</u>, select Identifiers from the sidebar, then click the Add button (+) in the upper-left corner.



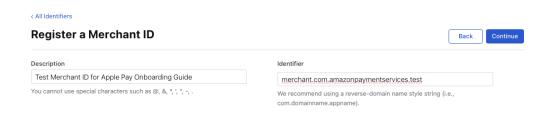
3- Select Merchant IDs, then click Continue.

Certificates, Identifiers & Profiles



4- Enter the merchant description and identifier name, then click Continue.

Certificates, Identifiers & Profiles



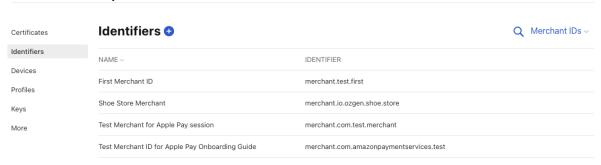
5- Review the settings, then click Register.

Certificates, Identifiers & Profiles



At this point, you've done creating an Apple Pay Merchant ID. The next step is to create a Payment Processing Certificate.

Certificates, Identifiers & Profiles

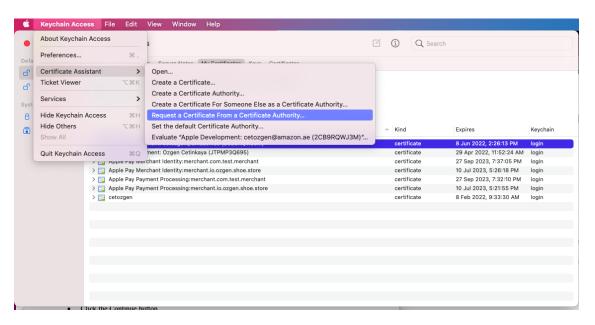


C) Creating the certificate to process payments: A payment processing certificate is associated with your merchant identifier and used to encrypt payment information. The payment processing certificate expires every 25 months. If the certificate is revoked, you can recreate it.

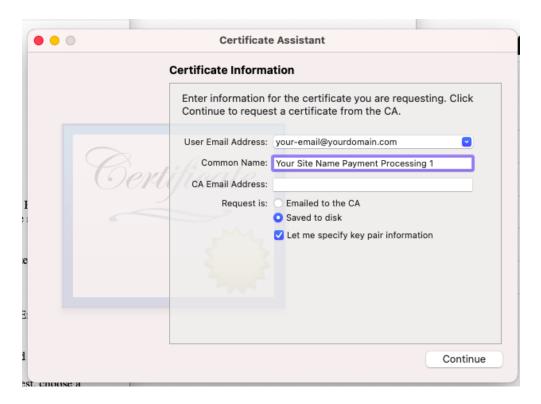
I) Generating Certificate Signing Request (CSR):

Before creating the Payment processing Certificate, the Merchant must create Certificate Signing Request (CSR) first from his mac which requires while creating the payment processing certificate, below are the steps to create CSR:

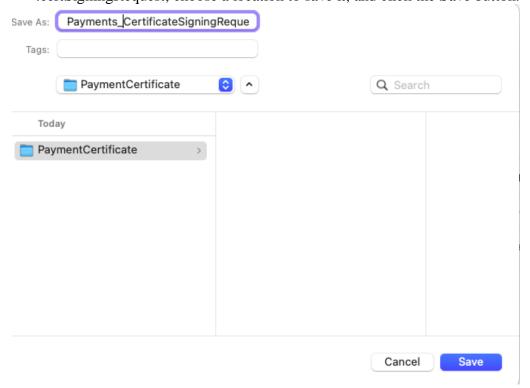
- 1. Open Keychain Access app.
- 2. Select Keychain Access > Certificate Assistant > Request a Certificate from a Certificate Authority from the menu.



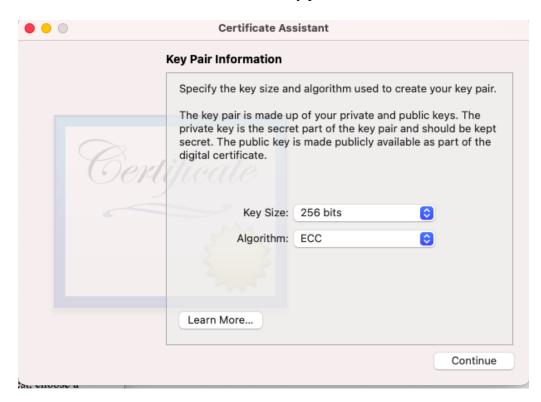
- 3. Enter email address and common name. (A meaningful name for Payment Processing www.ecommerce1.com, ecommerce2)
- 4. In the Certificate Assistant window that will open, enter your email address in the User Email Address field.
- 5. Leave the CA Email Address field blank then check the Saved to disk button.
- 6. Check the Let me specify key pair information checkbox. Choose to specify key size and algorithm.
- 7. Click the Continue button.



8. In the dialog box appears, give the CSR a filename with the extension .certSigningRequest, choose a location to save it, and click the Save button.



9. When creating Certificate signing Request (CSR), you must specify the Key Pair information. Select ECC and 256-bit key pair.

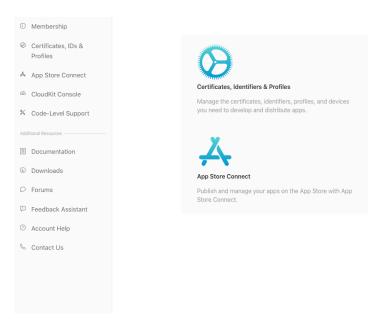


10. Click the Continue button.



II) Create a payment processing certificate from Apple developer:

- Log in to your Apple Developer account at https://developer.apple.com

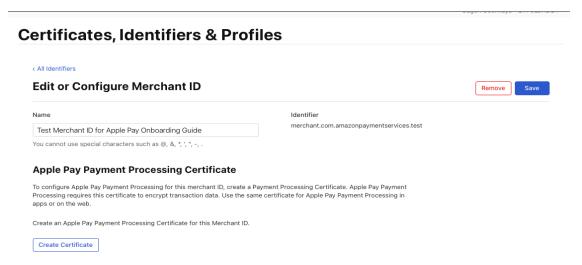


- 1. In Certificates, Identifiers & Profiles, select Identifiers from the sidebar
- 2. Under Identifiers, select Merchant IDs using the filter in the top-right.
- 3. On the right, select your merchant identifier.



Note: If a banner appears at the top of the page saying that you need to accept an agreement, click the Review Agreement button and follow the instructions before continuing.

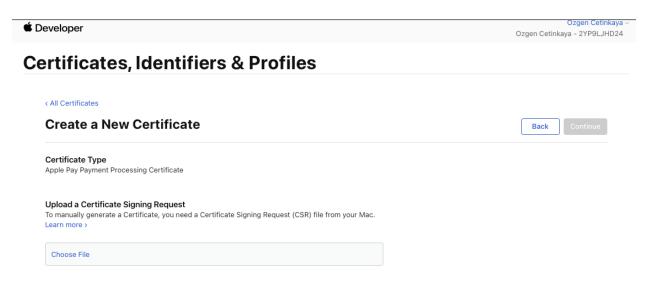
4. Under Apple Pay Payment Processing Certificate, click Create Certificate.



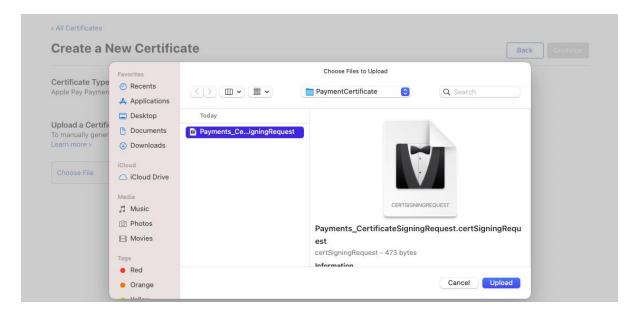
5. Ensure that the question "Will payments associated with this Merchant ID be processed exclusively in China?" is ticked with the default option (No).



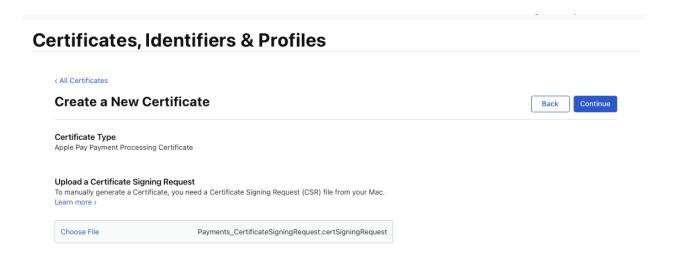
6. Click Choose File.



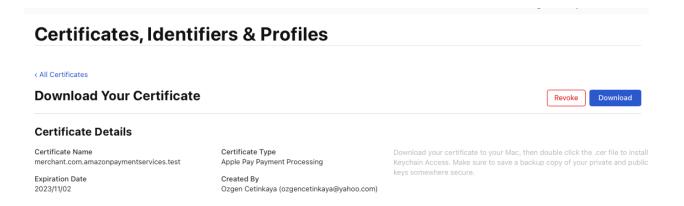
7. In the dialog that appears, select the certificate request file (a file with a .certSigningRequest file extension), then click Choose.



8. Click Continue.

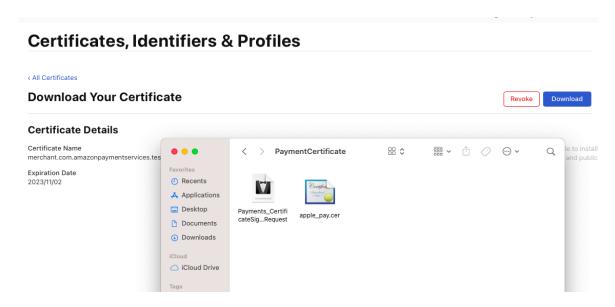


9. Click Download.

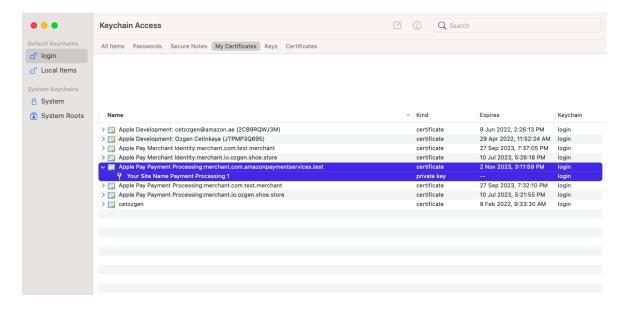


The certificate file (a file with a .cer file extension) appears in your Downloads folder.

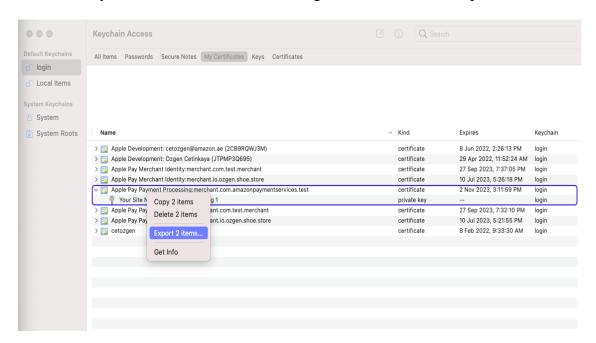
- III) Export the Payment Processing Certificate as a .p12 :The certificate you have downloaded is a .cer file, which you will need to export as a .p12 file before uploading to your APS account.
- 1. Double click on apple_pay.cer downloaded.



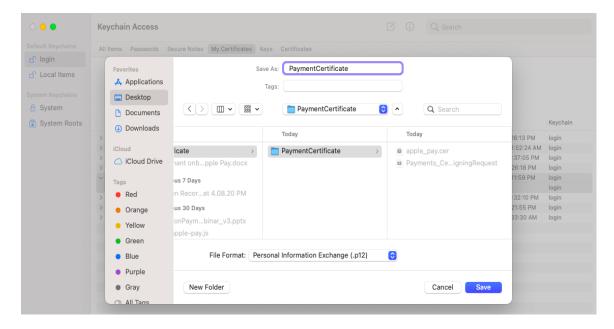
2. Go to Category section and click on My Certificates.



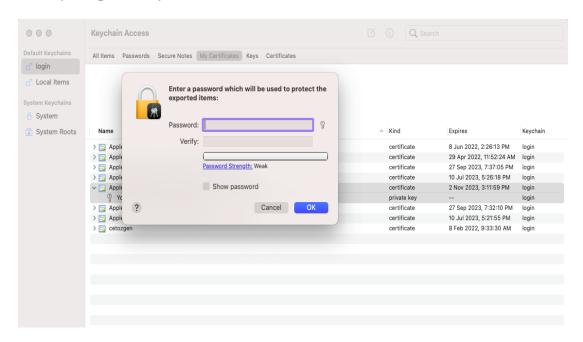
3. Select the key and certificate both, then do Right Click and choose Export 2 items.



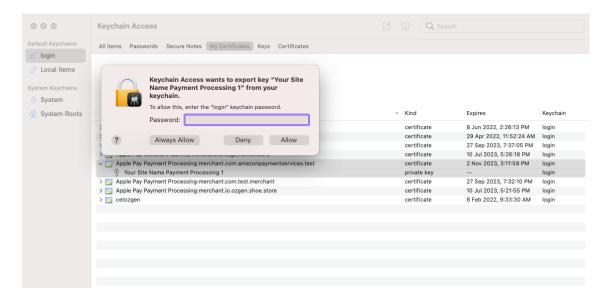
4. Save as a Personal Information Exchange (.p12) file.



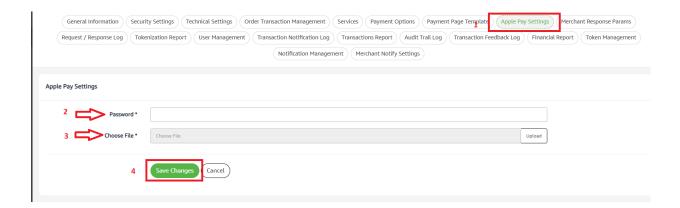
5. You will be prompted to create a password. Make note of this password, as you will need it when you upload to your APS account.



6. Enter your Apple account password.



- 7. After converting the Payment processing certificate to p12 format, you are kindly requested to upload it into you Amazon Payment Services account, by following the below steps:
 - Access your Amazon Payment Services account.
 - From the "Merchant Management" tab, select your Apple pay sub-account.
 - Navigate to "Apple pay Settings" tab.
 - Enter the password of your Payment Processing certificate (the same password generated in step #5)
 - Upload the payment processing certificate in .p12 format.



D) Register and validate your merchant domain

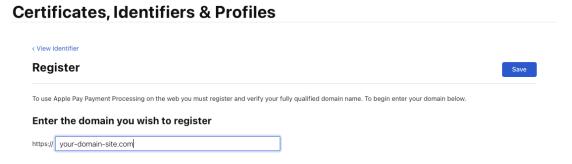
- 1- Log in to your Apple Developer account at https://developer.apple.com
- 2- In the step to select a merchant identifier, make sure you select the merchant identifier you created earlier in the process.



3- Under Merchant Domains, click Add Domain.

Apple Pay Payment Processing on the Web To configure Apple Pay Payment Processing on the web for this merchant ID, you must register and verify the domains that will process transactions. You must also create a Apple Pay Merchant Identity, which authenticates your web sessions with the Apple Pay Payment Processing servers. Incorporation of Apple Pay Payment Processing into your website is subject to these Apple Pay Payment Processing 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 Payment Processing transactions on your website. Merchant Domains Add a domain for use with this Merchant ID.

4- Enter the fully qualified domain name, ensuring it matches the name sent to the Trust Payments Support Team, then click Save.



- 5- Click Download, place the downloaded file in the specified location.
- Each time you click Download, Apple generates a new validation file. (The same file cannot be downloaded multiple times)
- Once a validation file has been generated, you will have 24 hours to verify the domain, otherwise you will need to generate an entirely new validation file by clicking Download again.
- Once validated, the validation file will expire the same time as the SSL certificate on the domain.
- You must use the exact path provided by Apple.
- Ensure the file and parent directory are given read and execute permissions. (For Unix, this is typically done by using the command "chmod 755 <filename or folder>").
- 6- Once the validation file is hosted and can be accessed externally, you can click the Verify button on the developer portal, to allow Apple to connect to your webserver and validate the domain.

Certificates, Identifier & Profiles Verify Instructions and Information To verify ownership of your domain download the file and place it at the location listed below. After uploading your file continue with the verification step. We'll look for your file at the following location: https://your-domain-site.com/.well-known/apple-developer-merchantid-domain-association.txt

7- You will be redirected to the Merchant ID page with your domain having status Verified as follows:

Apple Pay Payment Processing on the Web To configure Apple Pay Payment Processing on the web for this merchant ID, you must register and verify the domains that will process transactions. You must also create a Apple Pay Merchant Identity, which authenticates your web sessions with the Apple Pay Payment Processing servers. Incorporation of Apple Pay Payment Processing into your website is subject to these Apple Pay Payment Processing 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 Payment Processing transactions on your website. Merchant Domains Domain: Websites: Apr 20, 2021 Remove Verify

Now your domain is ready to process Apple Pay.

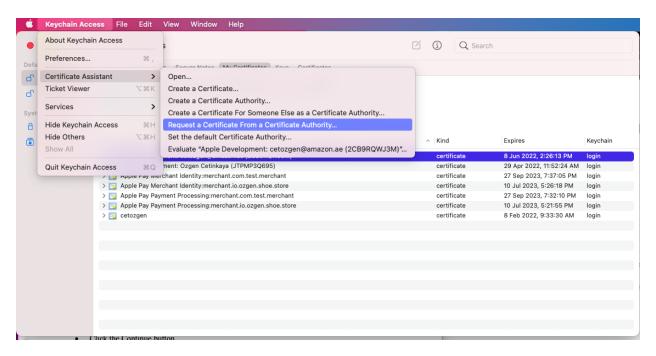
Note: if you get Pending status, make sure to have a valid secure TLS connection and copy the exact text file.

E) Create a merchant identity certificate

I- Generating Certificate Signing Request:

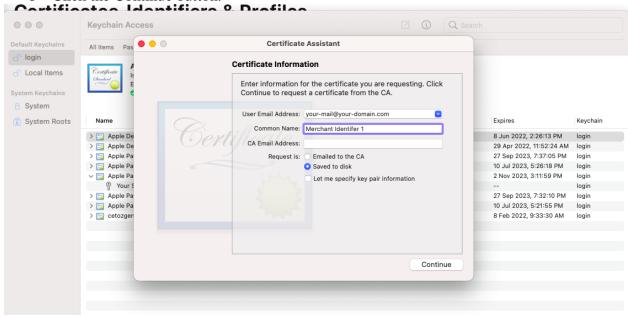
Before creating the Merchant Identity Certificate, the Merchant must create a new Certificate Signing Request (CSR) first from his mac which requires while creating the merchant identity certificate, below are the steps to create CSR:

- 1- Open Keychain Access app
- 2- Select Keychain Access > Certificate Assistant > Request a Certificate from a Certificate Authority from the menu.

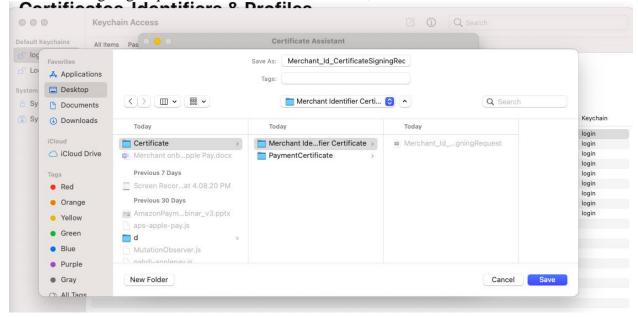


- 3- Enter email address and common name. (A meaningful name for Payment Processing www.ecommerce1.com, ecommerce2)
- 4- In the Certificate Assistant window that will open, enter your email address in the User Email Address field.
- 5- Leave the CA Email Address field blank then check the Saved to disk button.

6- Click the Continue button.



7- In the dialog box appears, give the CSR a filename with the extension .certSigningRequest, choose a location to save it, and click the Save button.



8- Click the Done button.

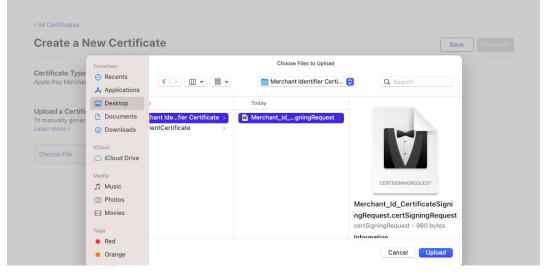


II) Create merchant_id.cer

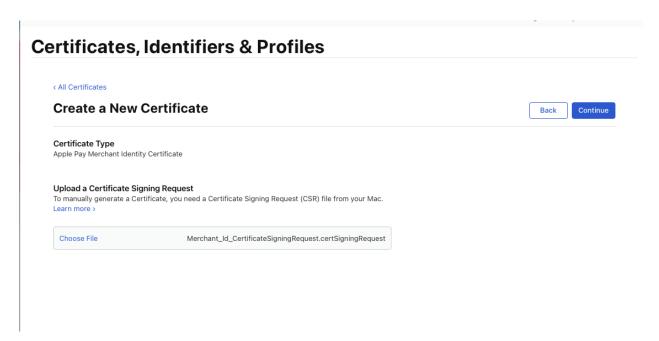
- 1- From Apple Developer account, navigate to Certificates, Identifiers & Profiles, select Identifiers from the sidebar, then select Merchant IDs from the pop-up menu on the top right.
- 2- On the right, select your merchant identifier.
- 3- Under Apple Pay Merchant Identity Certificate, click Create Certificate.
- 4- Click Choose File.

Certificates, Identifiers & Profiles Create a New Certificate Certificate Type Apple Pay Merchant Identity Certificate Upload a Certificate Signing Request To manually generate a Certificate, you need a Certificate Signing Request (CSR) file from your Mac. Learn more > Choose File

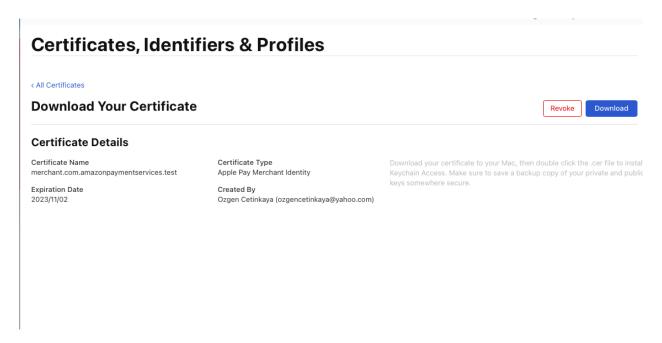
5- In the dialog that appears, select the certificate request file (a file with a .certSigningRequest file extension), then click upload.



6- Click Continue.

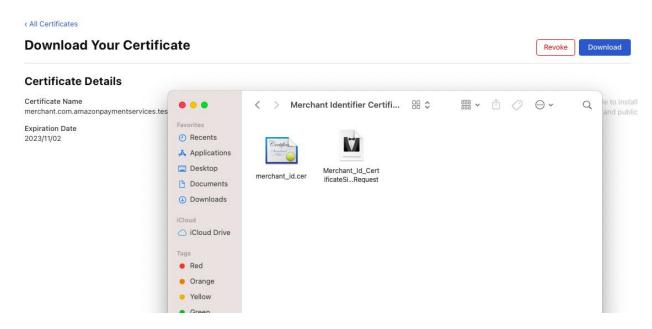


7- Click Download.

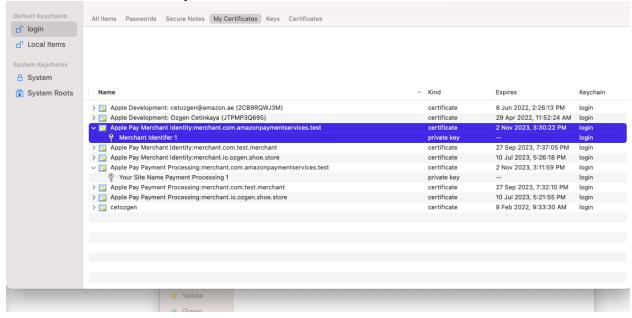


8- The certificate file (a file with a .cer file extension) appears in your Downloads folder.

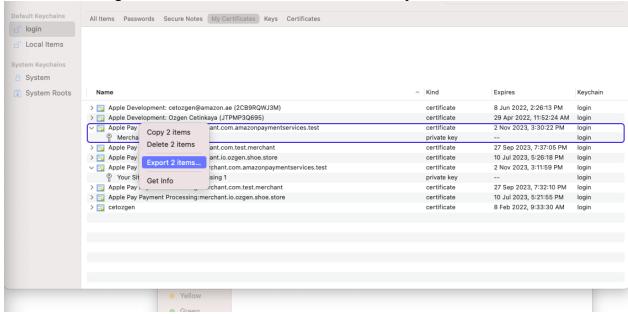
- IV) Convert the merchant_id.cer file to .p12 format by following the below steps:
 - 1- Double click on the downloaded certificate from the previous step.



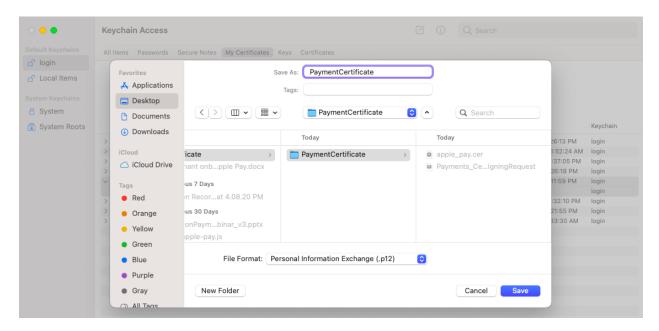
- 2- Go to Category section and click on My Certificates.
- 3- Select the key and certificate both



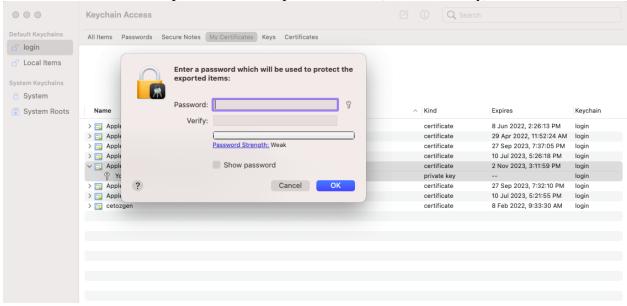
4- Right click on the selected files, then select "Export 2 items"



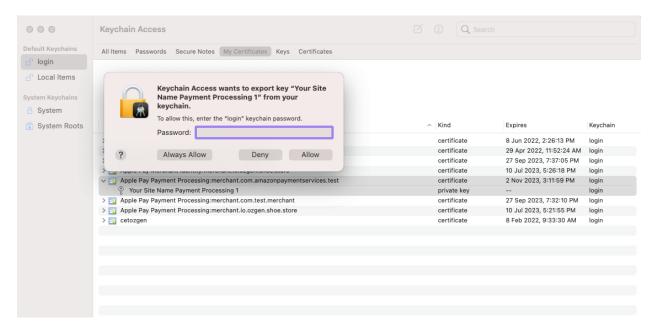
5- Save as a Personal Information Exchange (.p12) file.



6- Generate a password for the p12 certificate (Production Key):

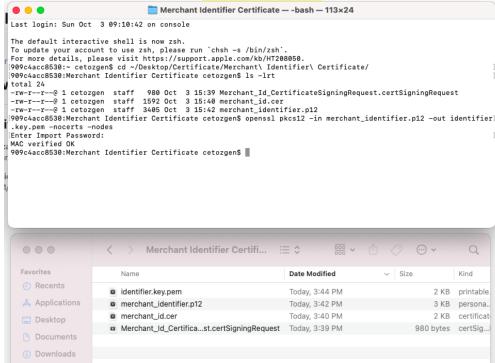


7- Enter your Apple account password.

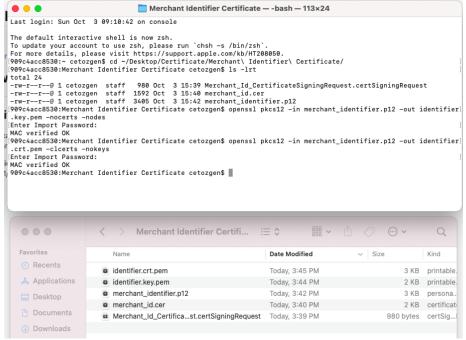


8- Execute the following commands in Terminal after navigating to the folder containing, the certificate .p12





openssl pkcs12 -in merchantIdcer.p12 -out identifier.crt.pem -clcerts -nokeys



9- Upload the apple-pay-cert.pem file to your server.

Once you complete Apple Pay Integration, you can use the following API Reference in building the integration with Amazon Payment Services :

https://paymentservices-reference.payfort.com/docs/api/build/index.html#apple-pay-service

Testing Cards:

The Merchant can use Apple Pay testing card details that mentioned in the below URL: https://developer.apple.com/apple-pay/sandbox-testing/