

# Apple Pay on the web

Session 703

Nick Shearer iOS Apps and Frameworks

Anders Carlsson WebKit

**Honest Bob's Internet Checkout**

Name on Card:

Card Number:

Expiration Date:

CVV:

Billing Address:

(Do not click the buy button more than once)

**Honest Bob's Internet Checkout**

Name on Card:

Card Number:

Expiration Date:

CVV:

Billing Address:

(Do not click the buy button more than once)

**Sorry, card number must be a series of numbers**

**Honest Bob's Internet Checkout**

Name on Card:

Card Number:

Expiration Date:

CVV:

Billing Address:

(Do not click the buy button more than once)

**Smarch is not a valid month**



# Overview

# Overview

Introduction

---

Apple Pay on the web

---

Payment Processing

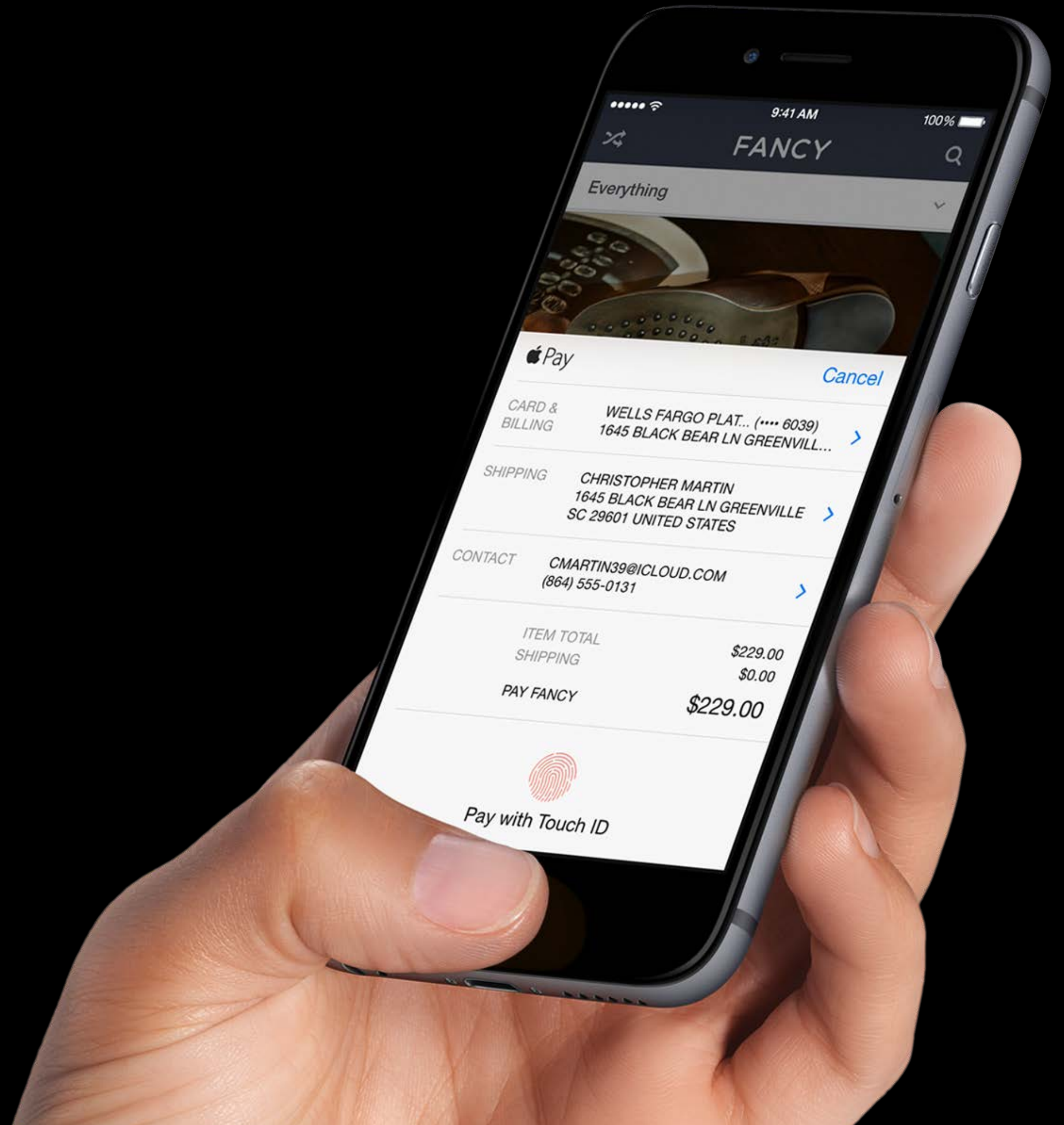
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Designing for Apple Pay

# Introduction



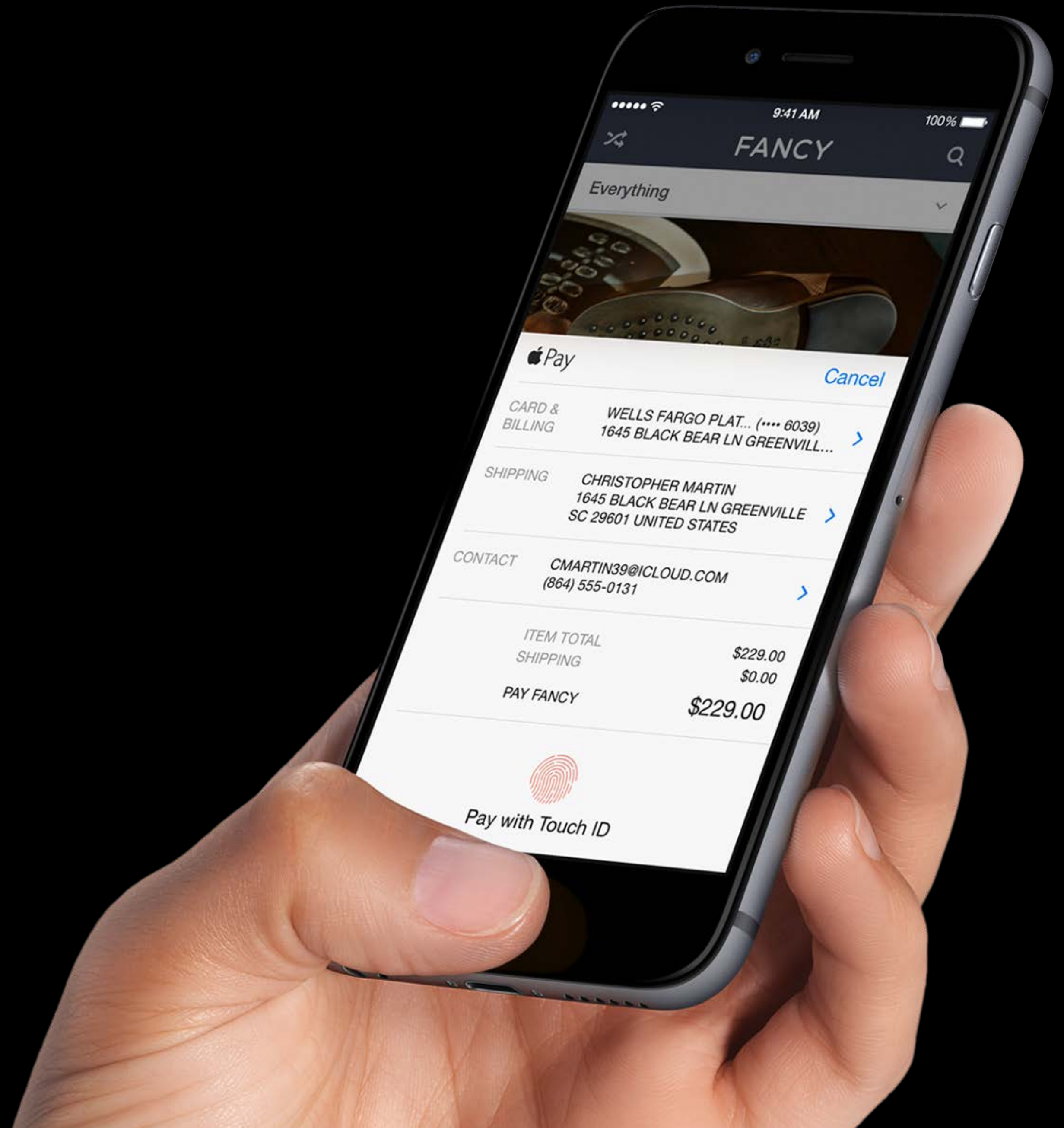
# Apple Pay





# Apple Pay

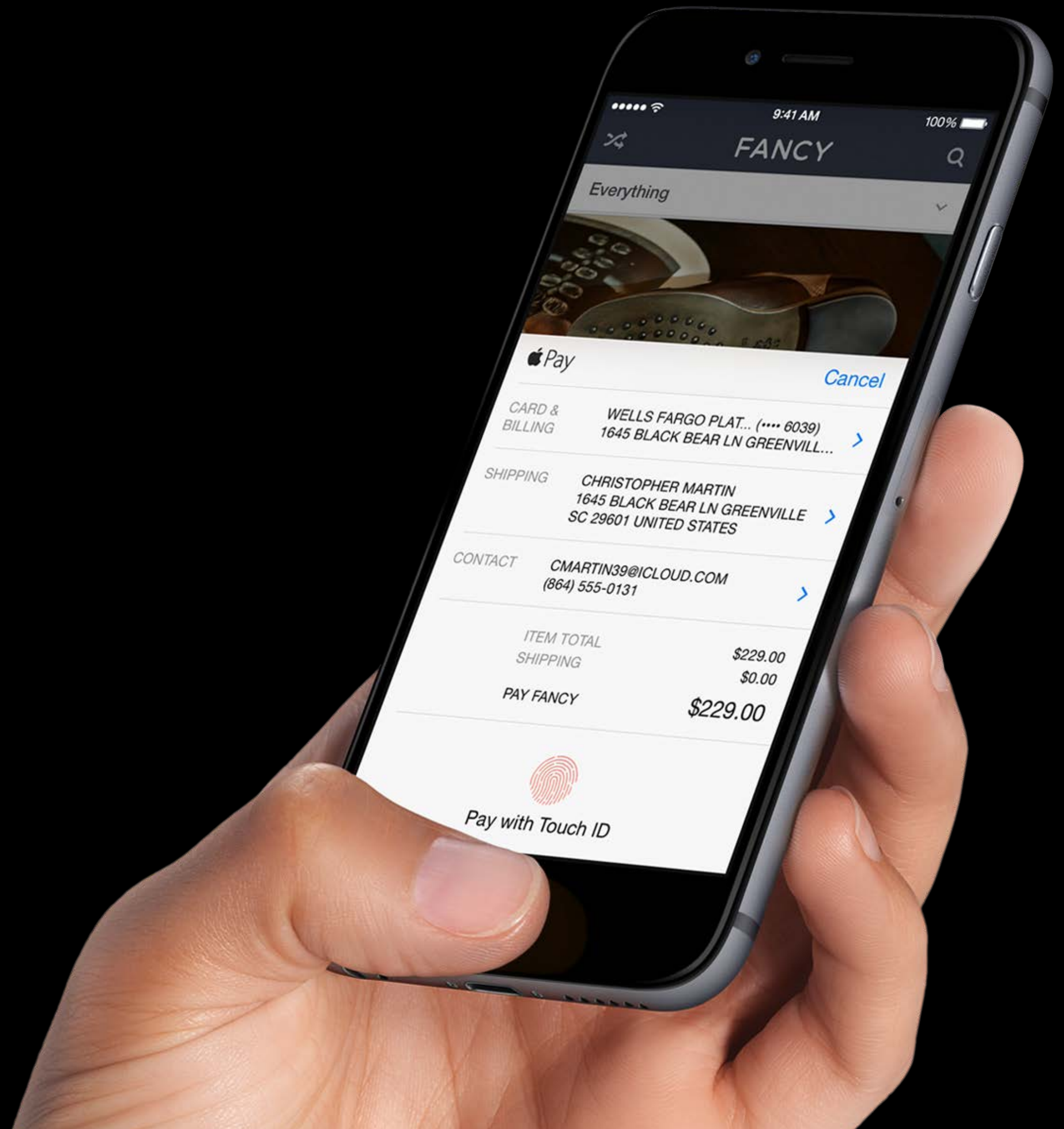
An easy, secure, and private way to pay





# Apple Pay

An easy, secure, and private way to pay  
Pay in-store and within iOS apps



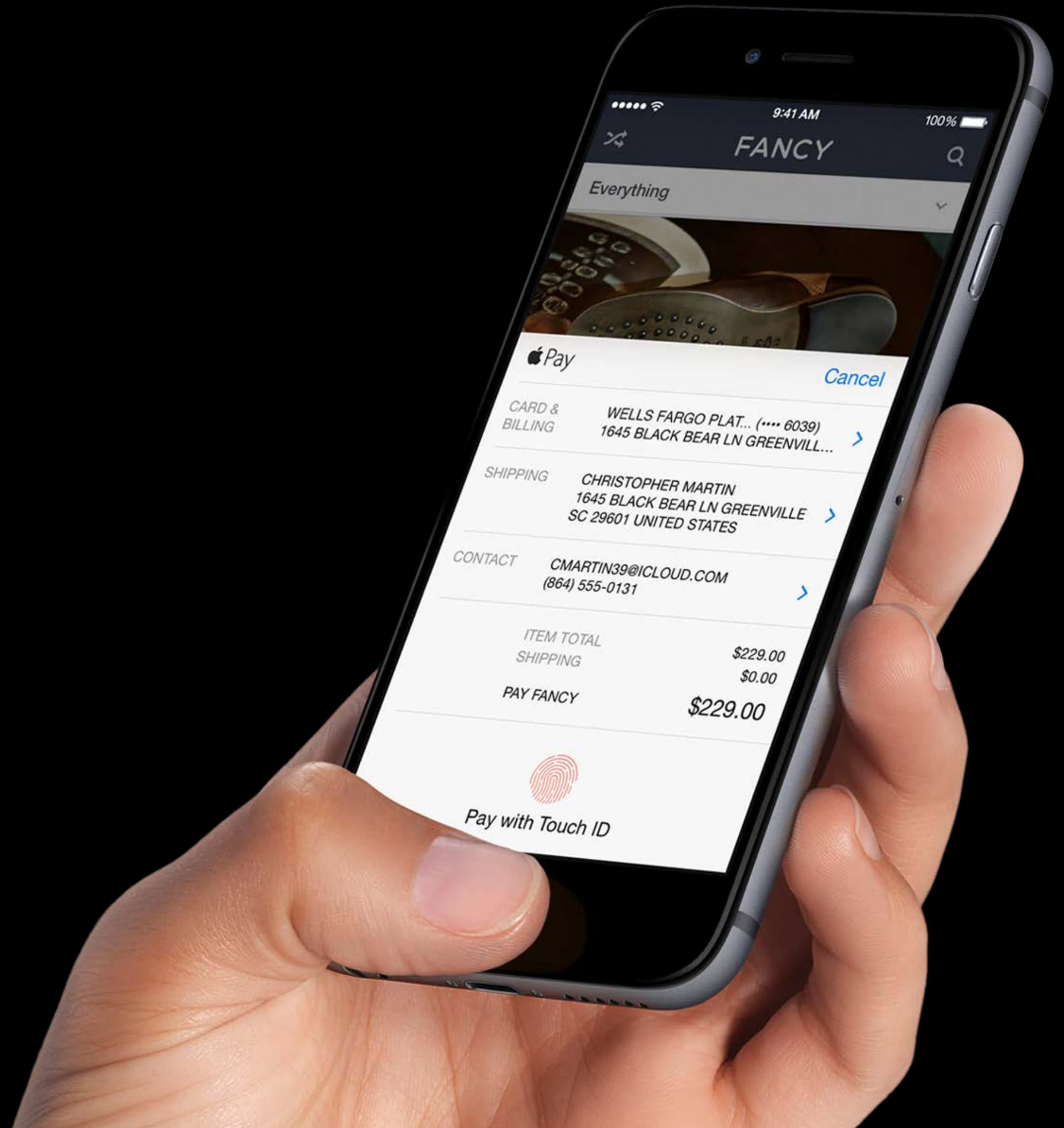


# Apple Pay

An easy, secure, and private way to pay

Pay in-store and within iOS apps

Enables best in class eCommerce











Thousands of apps



# Apple Pay

Within apps

# Apple Pay

Within apps

Higher conversion rates



# Apple Pay

Within apps

Higher conversion rates

Increased engagement

# Apple Pay

Within apps

Higher conversion rates

Increased engagement

Happier users

# Apple Pay

Outside apps

# Apple Pay

## Outside apps

A large amount of eCommerce takes place outside of apps

# Apple Pay

## Outside apps

A large amount of eCommerce takes place outside of apps

Typically, payment outside of apps is slow, laborious, and unclear

# Apple Pay

## Outside apps

A large amount of eCommerce takes place outside of apps

Typically, payment outside of apps is slow, laborious, and unclear

We're bringing Apple Pay to more places and more people

Apple Pay  
Everywhere

# Apple Pay

Everywhere



WatchKit



# Apple Pay

Everywhere



WatchKit



Extensions

# Apple Pay

Everywhere



WatchKit



Extensions



Safari

# Apple Pay

Everywhere



WatchKit



Extensions



Safari



# Apple Pay

Everywhere



WatchKit



Extensions



Safari

Apple Pay on the web

# Apple Pay on the web

eCommerce today

# Apple Pay on the web

eCommerce today

Large amount of retail happens on the web

# Apple Pay on the web

eCommerce today

Large amount of retail happens on the web

Checkouts are lengthy, complicated, and hard to use—especially on mobile



# Apple Pay on the web

eCommerce today

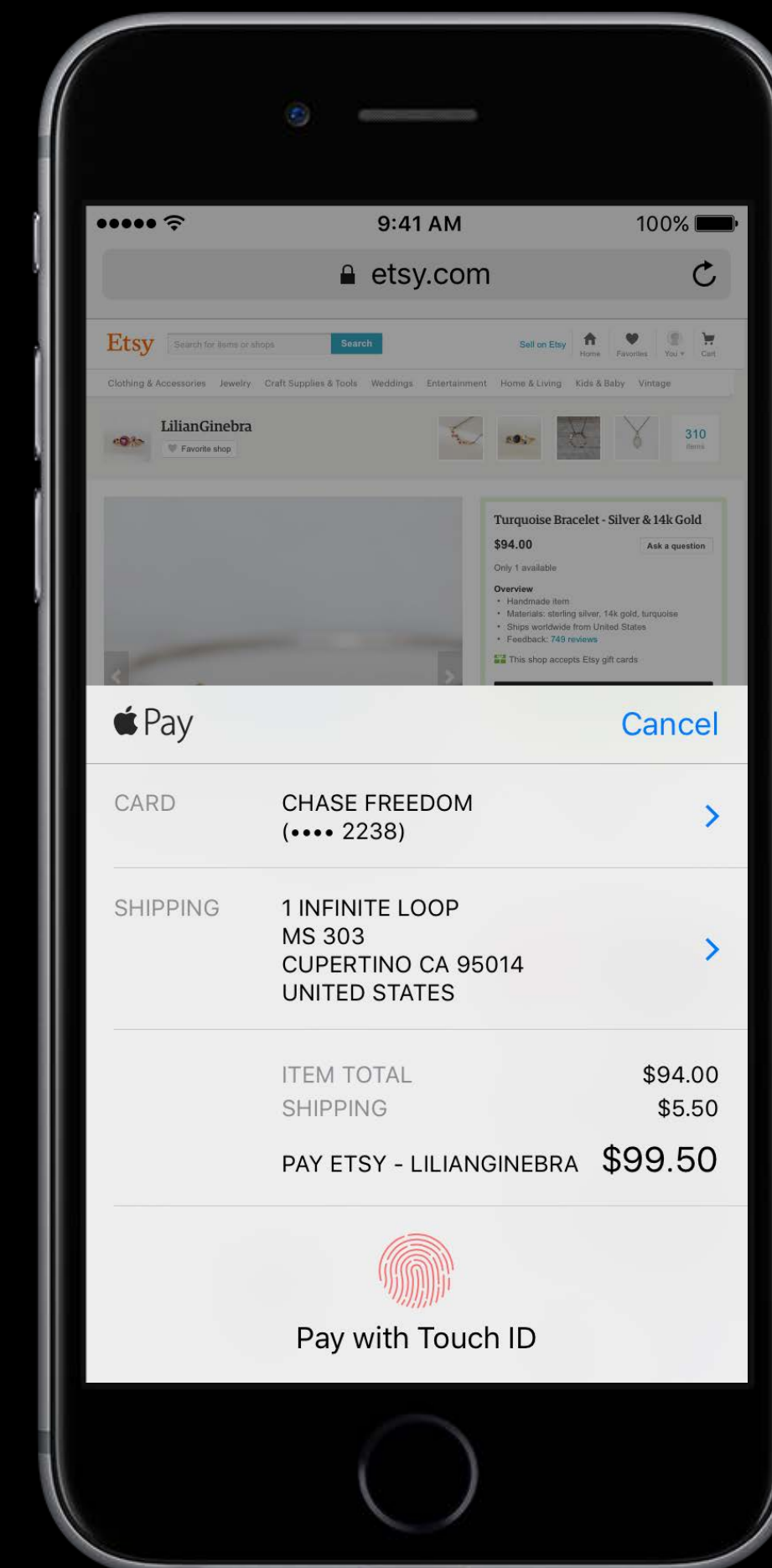
Large amount of retail happens on the web

Checkouts are lengthy, complicated, and hard to use—especially on mobile

Users want the same level of security and privacy they get from apps

# Apple Pay

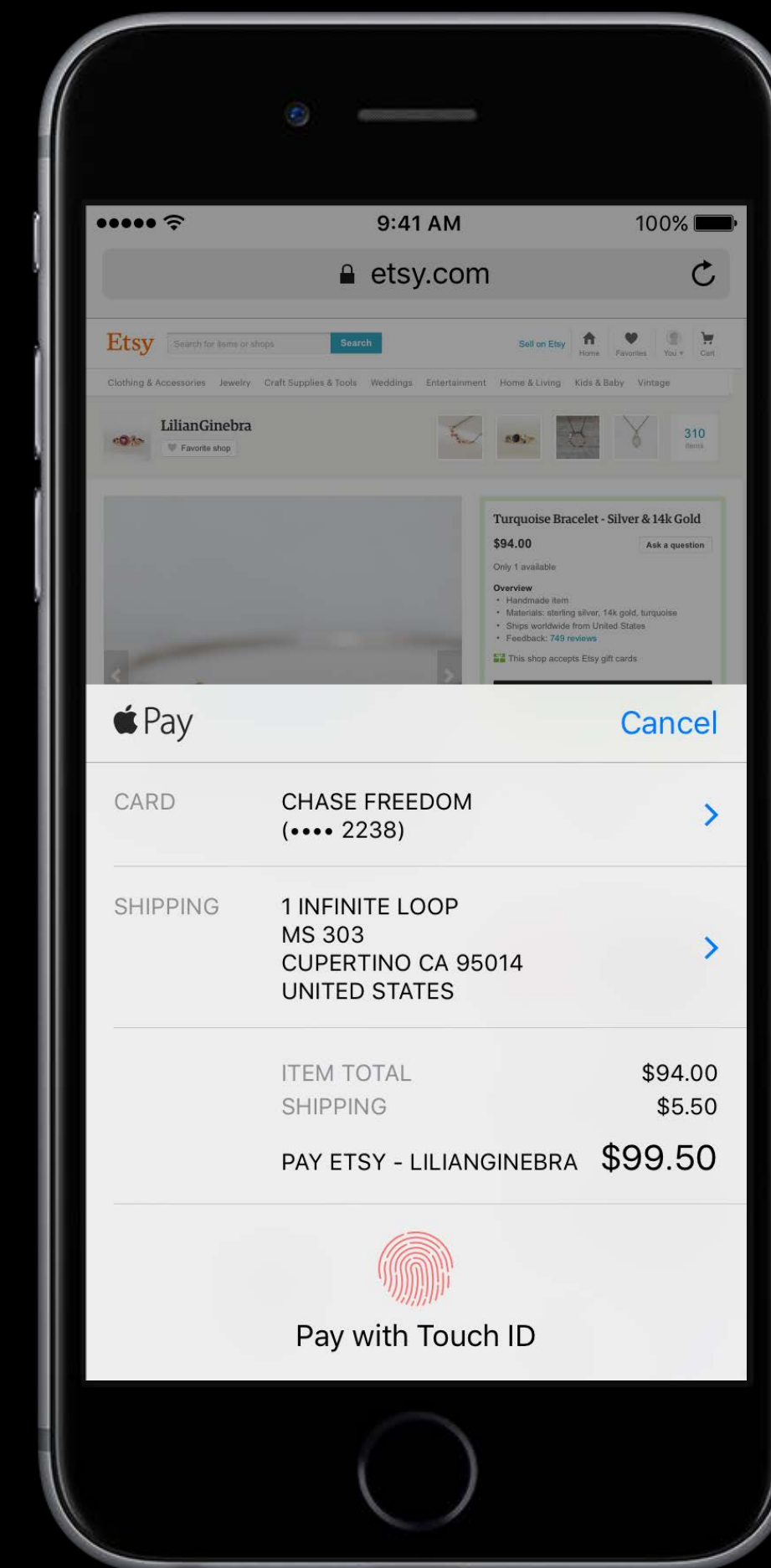
## On the web



# Apple Pay

## On the web

Use Apple Pay from your websites  
on iPhone and iPad

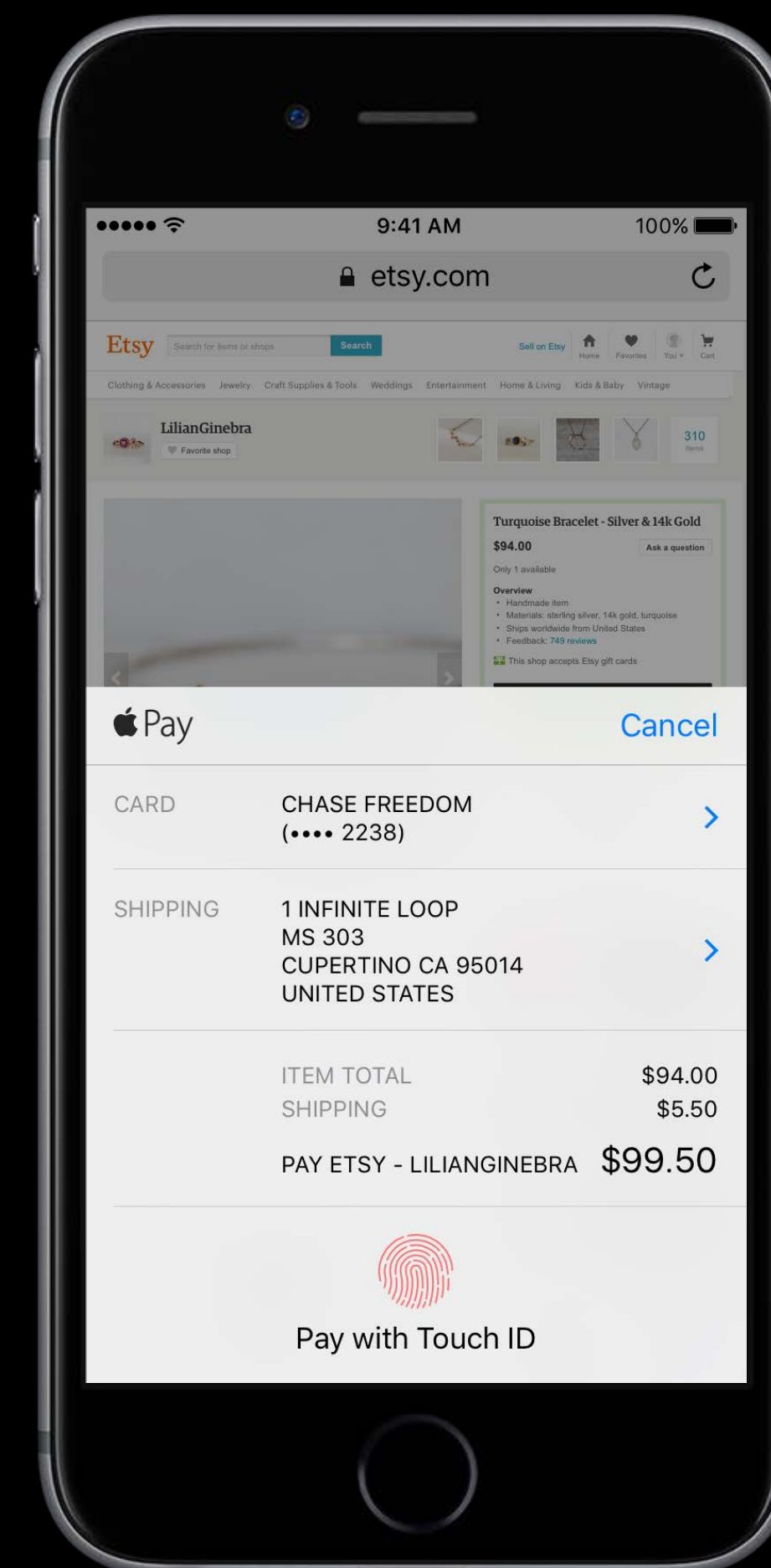


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Use Apple Pay from your websites  
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Available on Safari and  
SFSafariViewController



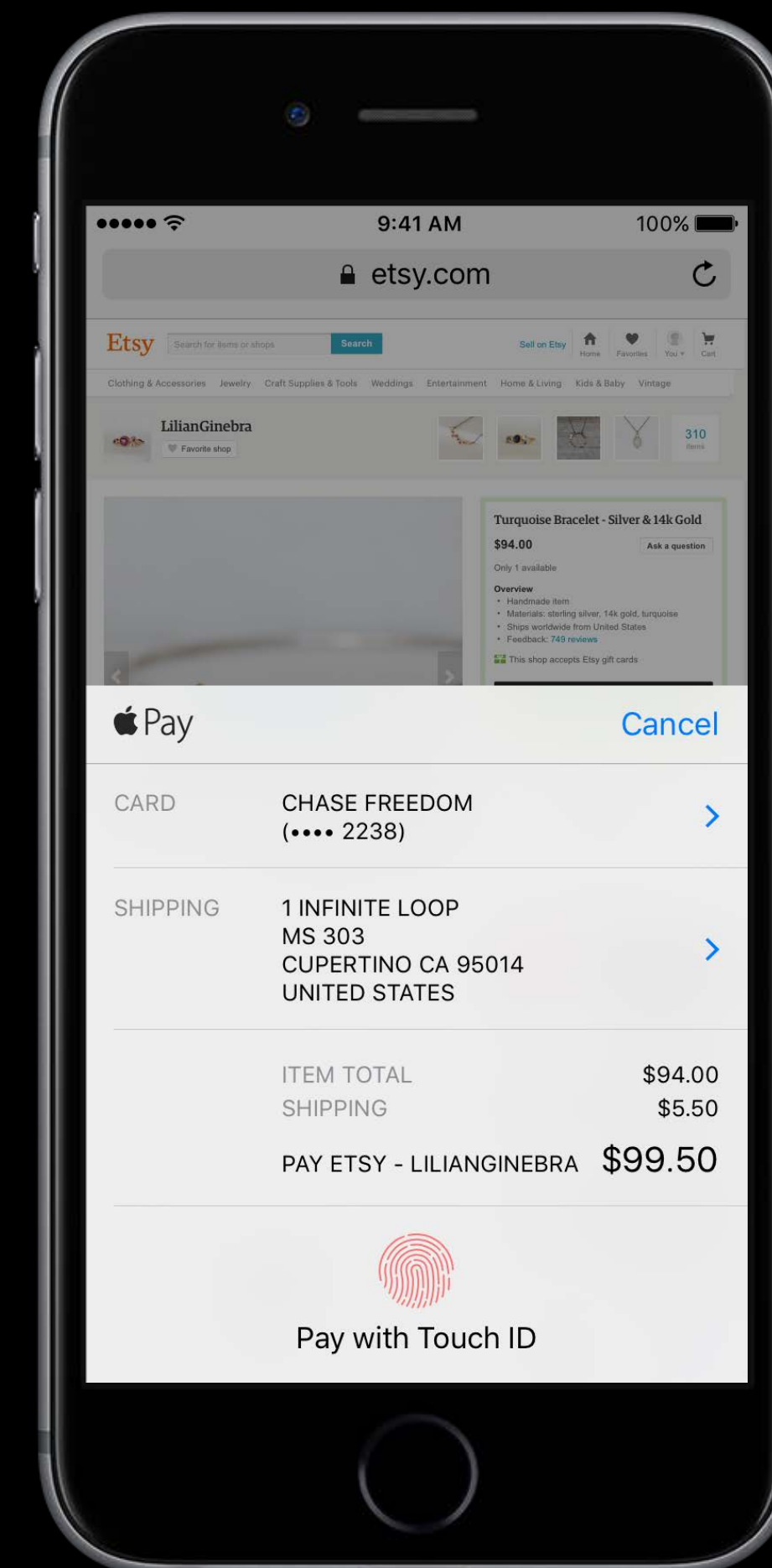
# Apple Pay

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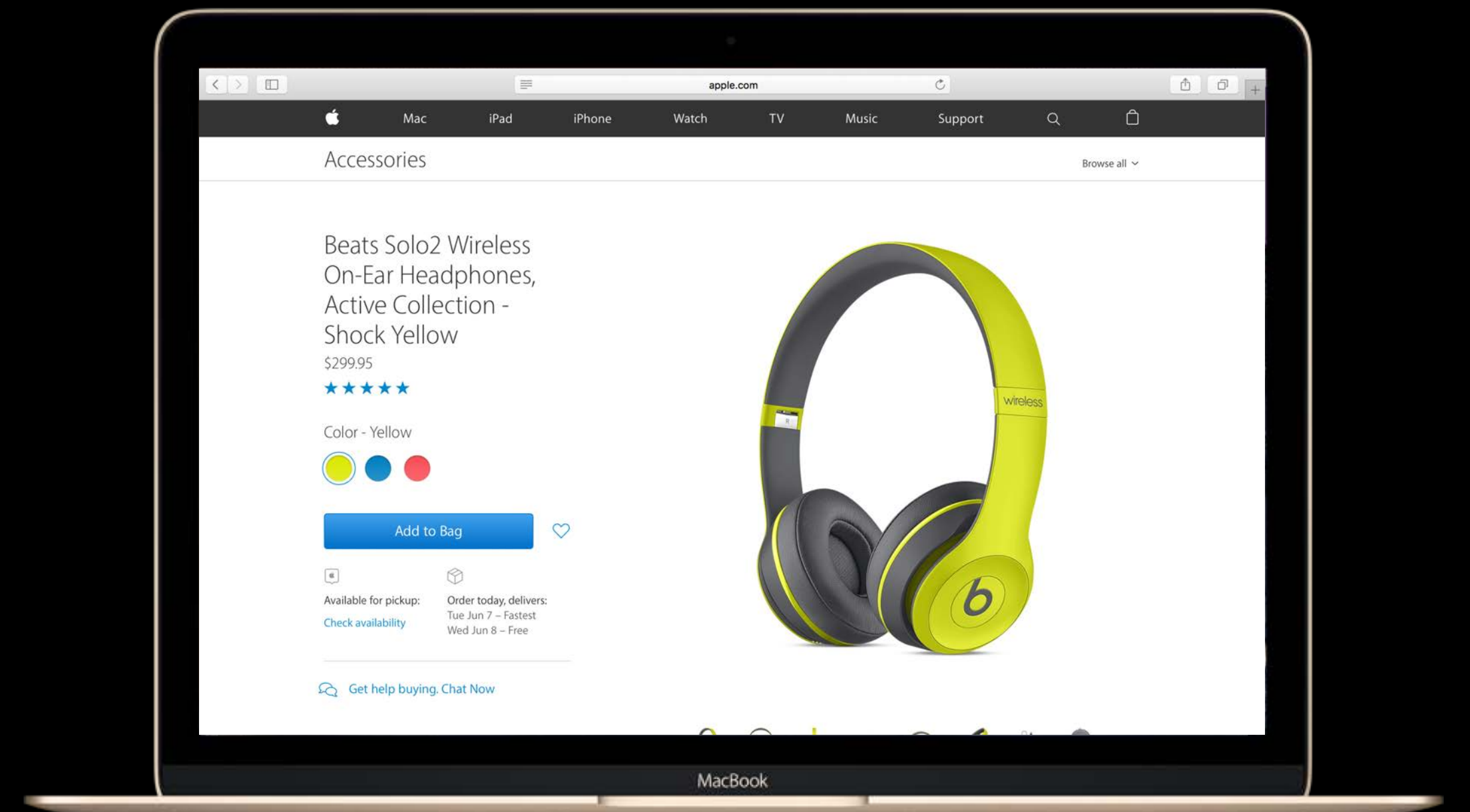
Available on Safari and  
SFSafariViewController

Same Apple Pay experience,  
but on the web



# Apple Pay in 2016

## Desktop eCommerce

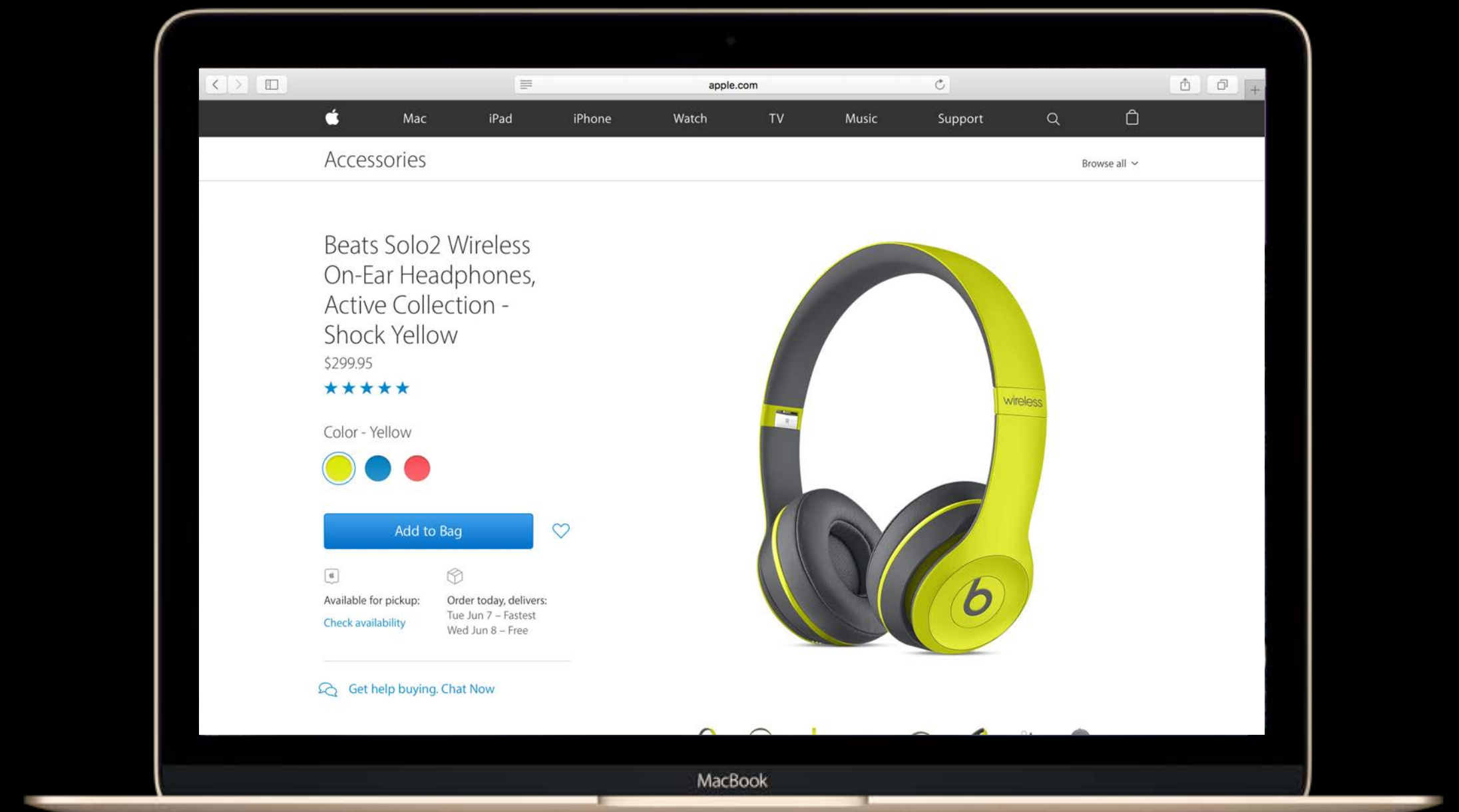




# Apple Pay in 2016

## Desktop eCommerce

Many transactions happen on the desktop

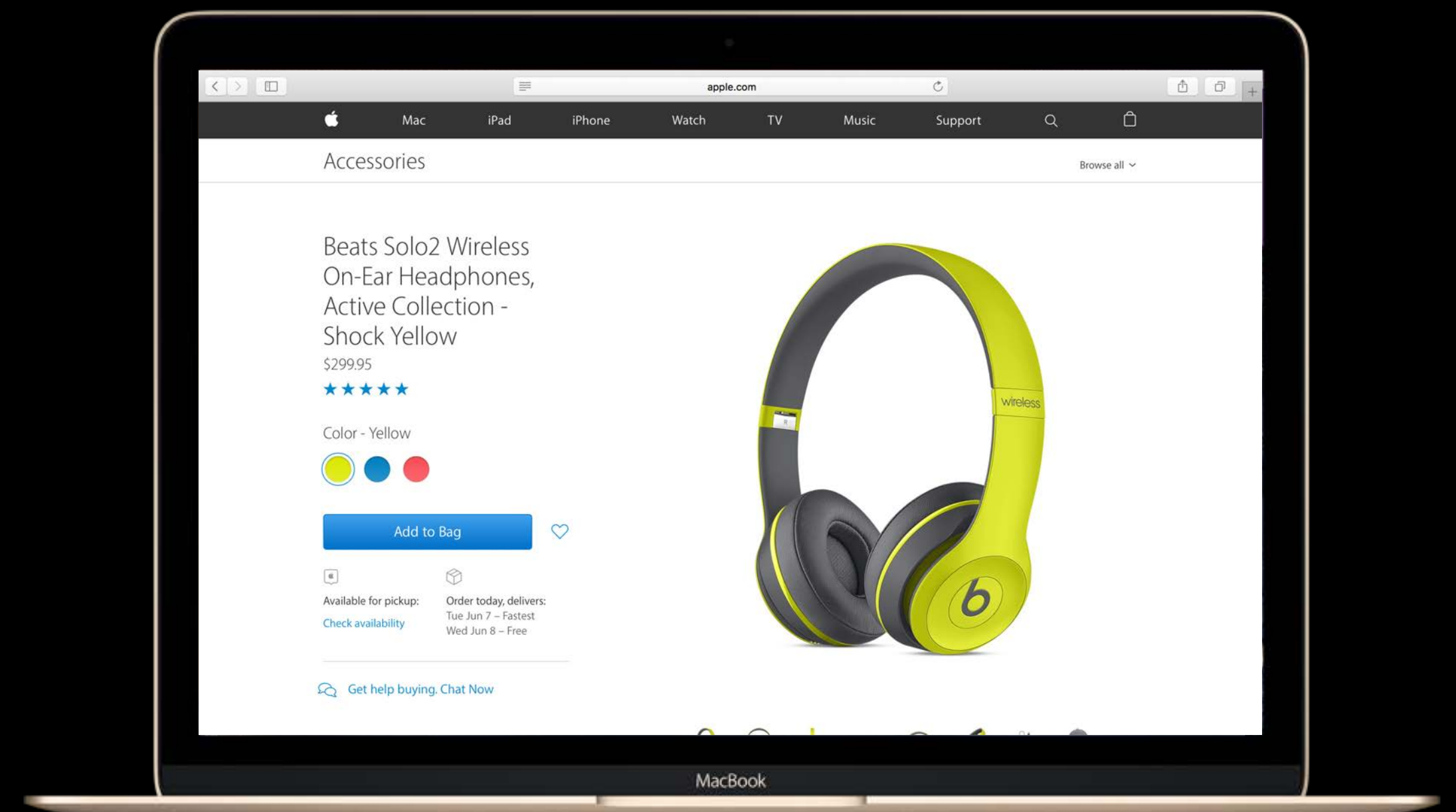


# Apple Pay in 2016

## Desktop eCommerce

Many transactions happen on the desktop

Apple Pay should be available wherever you pay





shop.lululemon.com

WOMEN MEN INSPIRATION

PROFILE MY BAG

# Everything Bag

NEW

\$128.00 USD


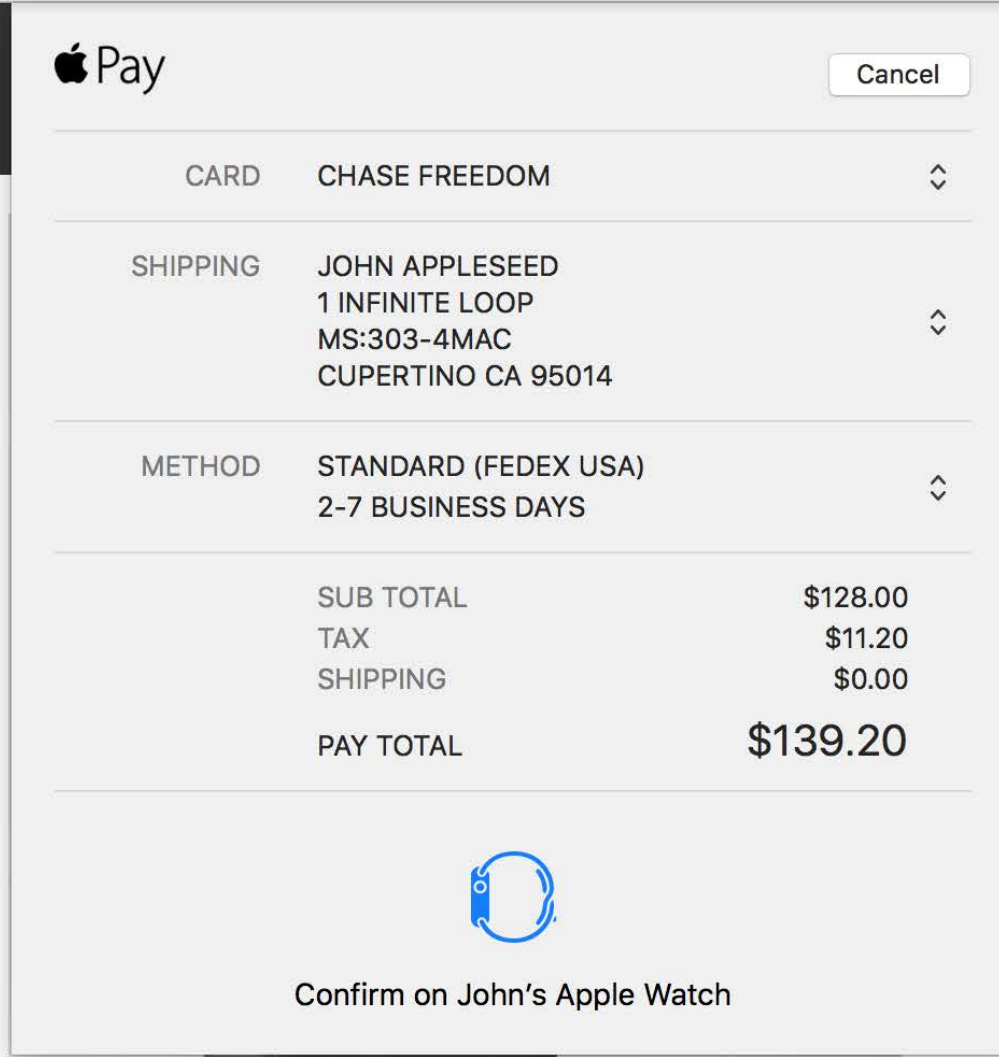

WHY WE MADE THIS

CARE + FABRIC:

3 COLOURS

QTY: 1

WE OFFER FREE RETURNS



Apple Pay

CARD CHASE FREEDOM

SHIPPING JOHN APPLESEED  
1 INFINITE LOOP  
MS:303-4MAC  
CUPERTINO CA 95014

METHOD STANDARD (FEDEX USA)  
2-7 BUSINESS DAYS

SUB TOTAL \$128.00  
TAX \$11.20  
SHIPPING \$0.00  
PAY TOTAL \$139.20

Confirm on John's Apple Watch

Cancel

SKU #

bag was designed to be your catch-all on jam-packed summer days.

CTED COLOUR: soot light/seal grey

Apple Pay

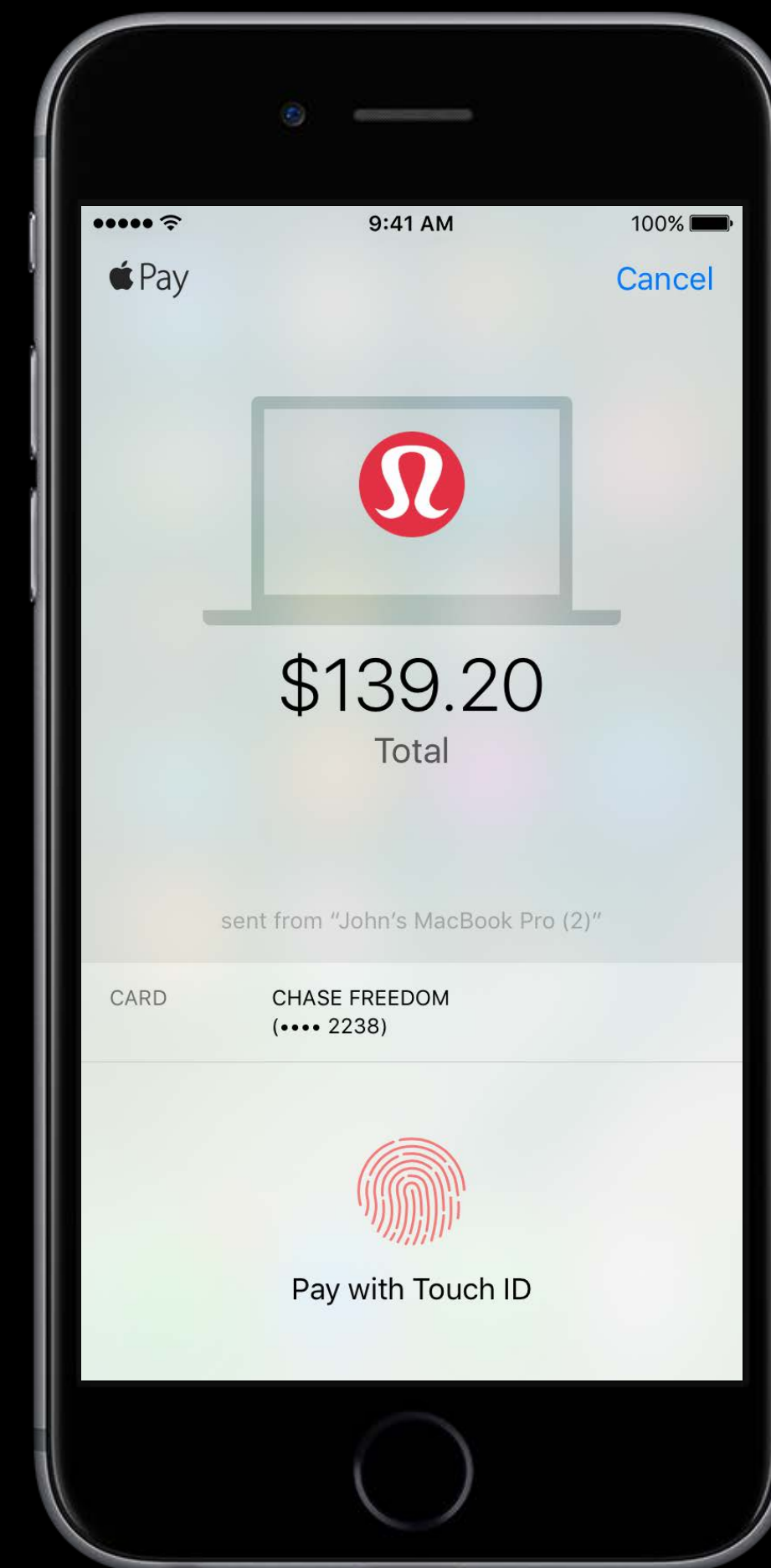
ADD TO BAG

☆ ♥

MacBook

# Apple Pay

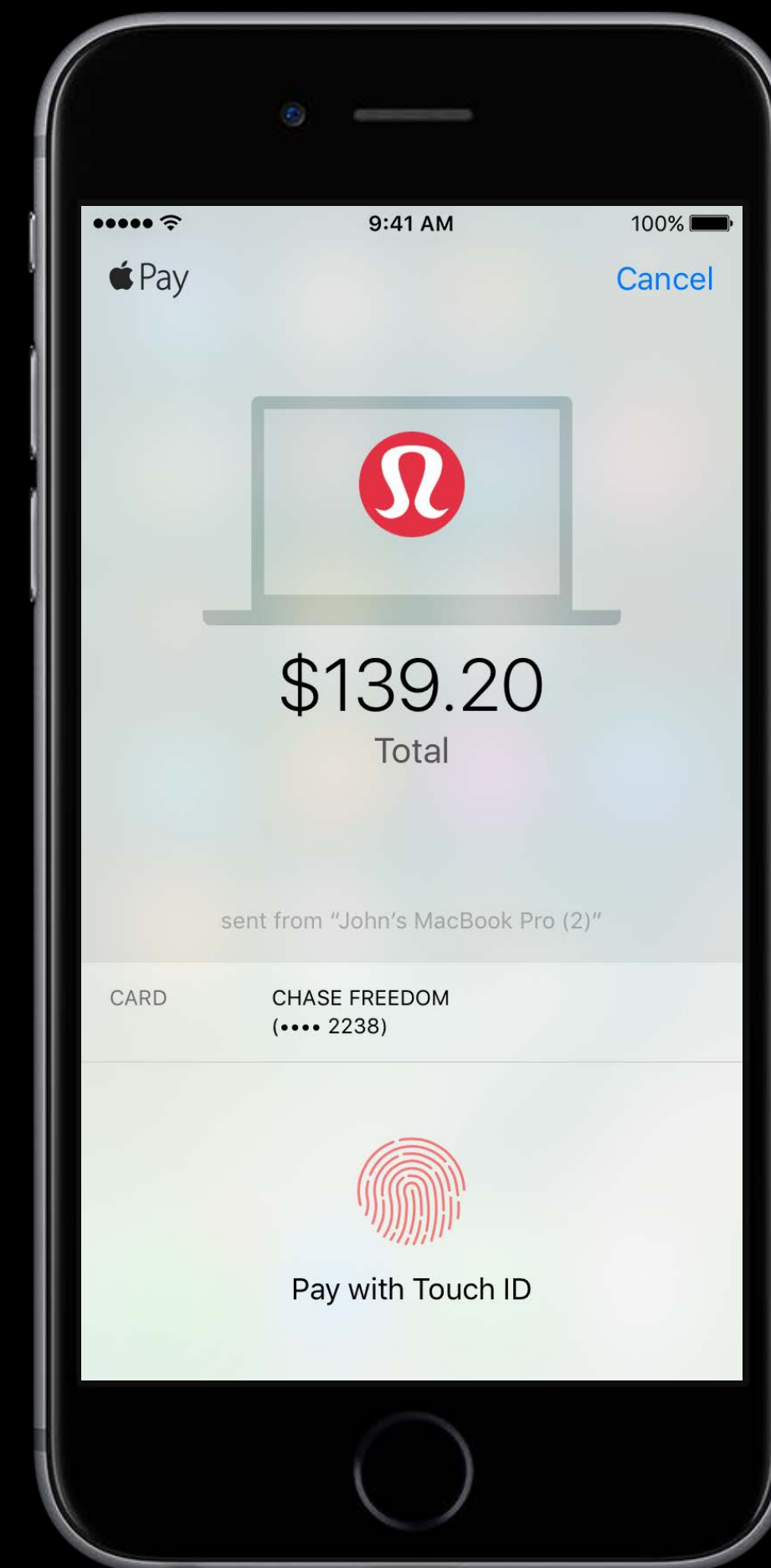
On macOS



# Apple Pay

On macOS

Available on any handoff-enabled Mac

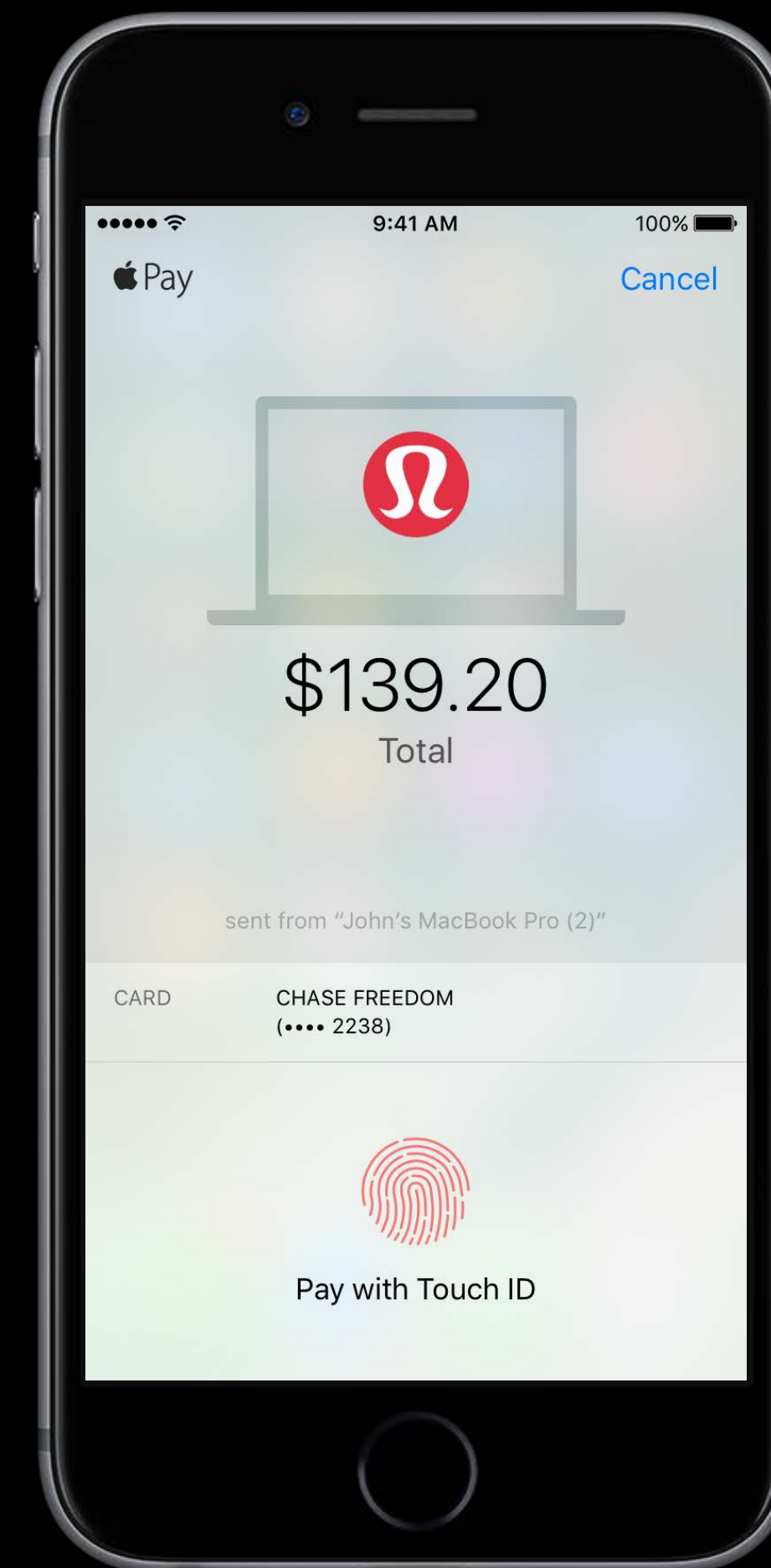


# Apple Pay

On macOS

Available on any handoff-enabled Mac

Supported in Safari



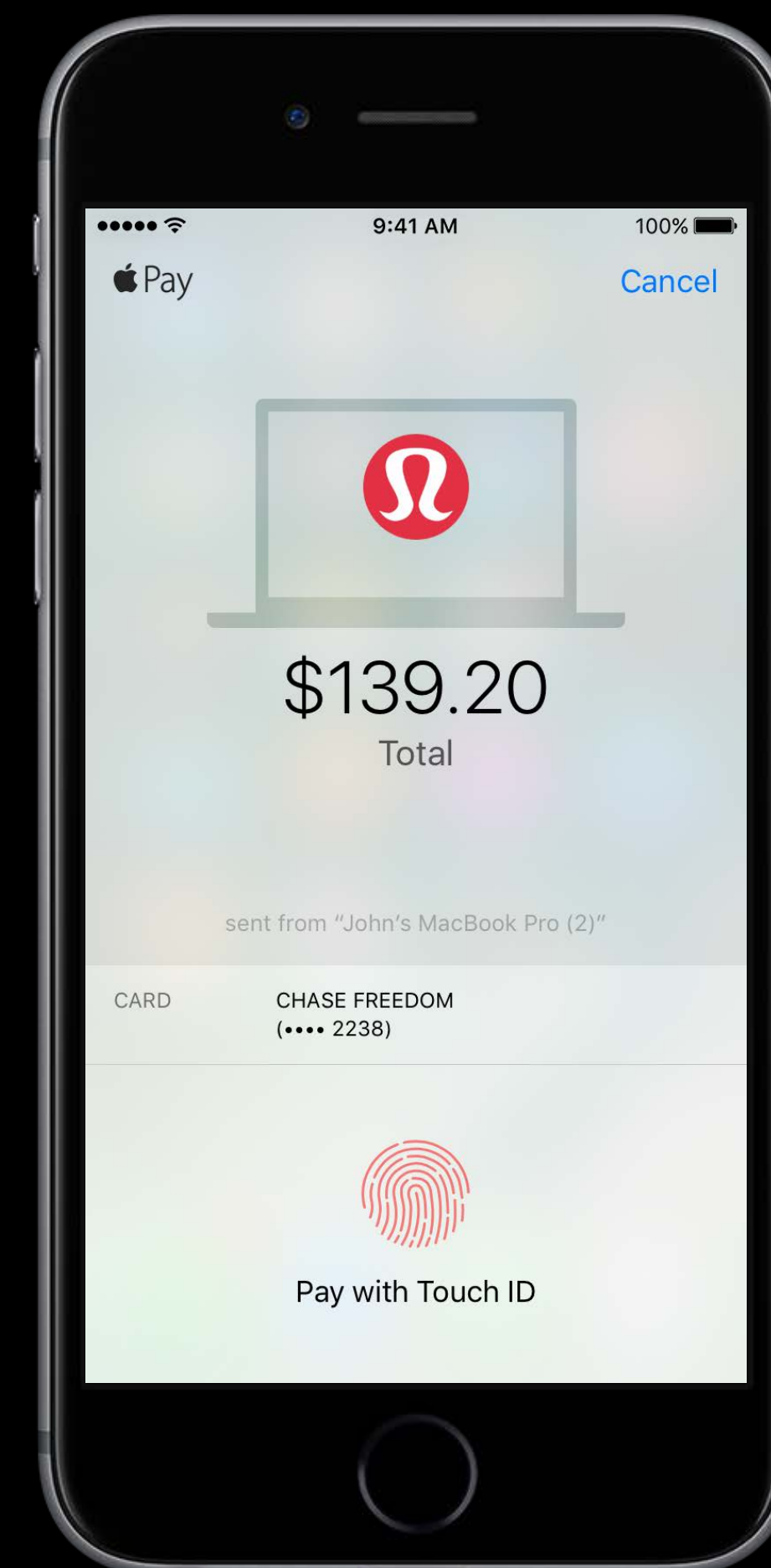
# Apple Pay

On macOS

Available on any handoff-enabled Mac

Supported in Safari

Authorize payment on your iPhone  
or Apple Watch



*Demo*

Apple Pay on the web

# Apple Pay 101

The basics

# Apple Pay 101

## The basics

Apple Pay provides you with a unique payment token



# Apple Pay 101

## The basics

Apple Pay provides you with a unique payment token

You send this token to a payment processor

# Apple Pay 101

## The basics

Apple Pay provides you with a unique payment token

You send this token to a payment processor

This token is encrypted to your *merchant certificate* and *merchant identifier*

# Apple Pay 101

Merchant identifier and certificate

# Apple Pay 101

## Merchant identifier and certificate

The merchant identifier uniquely identifies you as a merchant

```
merchant.com.example.merchant.identifier
```

# Apple Pay 101

## Merchant identifier and certificate

The merchant identifier uniquely identifies you as a merchant

The merchant certificate is used to encrypt your payment data

```
merchant.com.example.merchant.identifier
```

# Apple Pay 101

## Merchant identifier and certificate

The merchant identifier uniquely identifies you as a merchant

The merchant certificate is used to encrypt your payment data

This means only you can use your customer's Apple Pay tokens

```
merchant.com.example.merchant.identifier
```

# Apple Pay within Apps

Merchant or  
PSP Server

App

iOS

Apple Pay Server

# Apple Pay within Apps

Merchant or  
PSP Server

App

Buy with  Pay

iOS

Apple Pay Server



# Apple Pay within Apps

Merchant or  
PSP Server

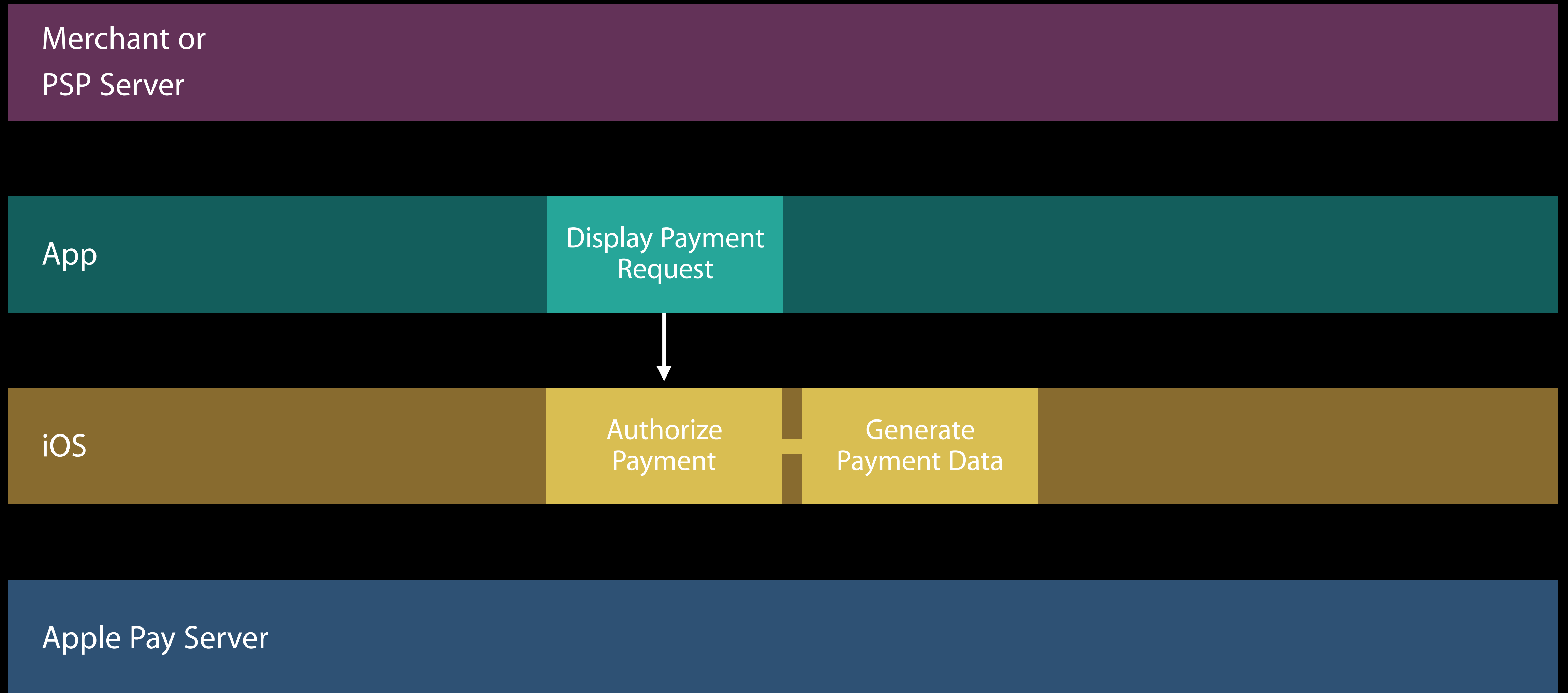
App

Display Payment  
Request

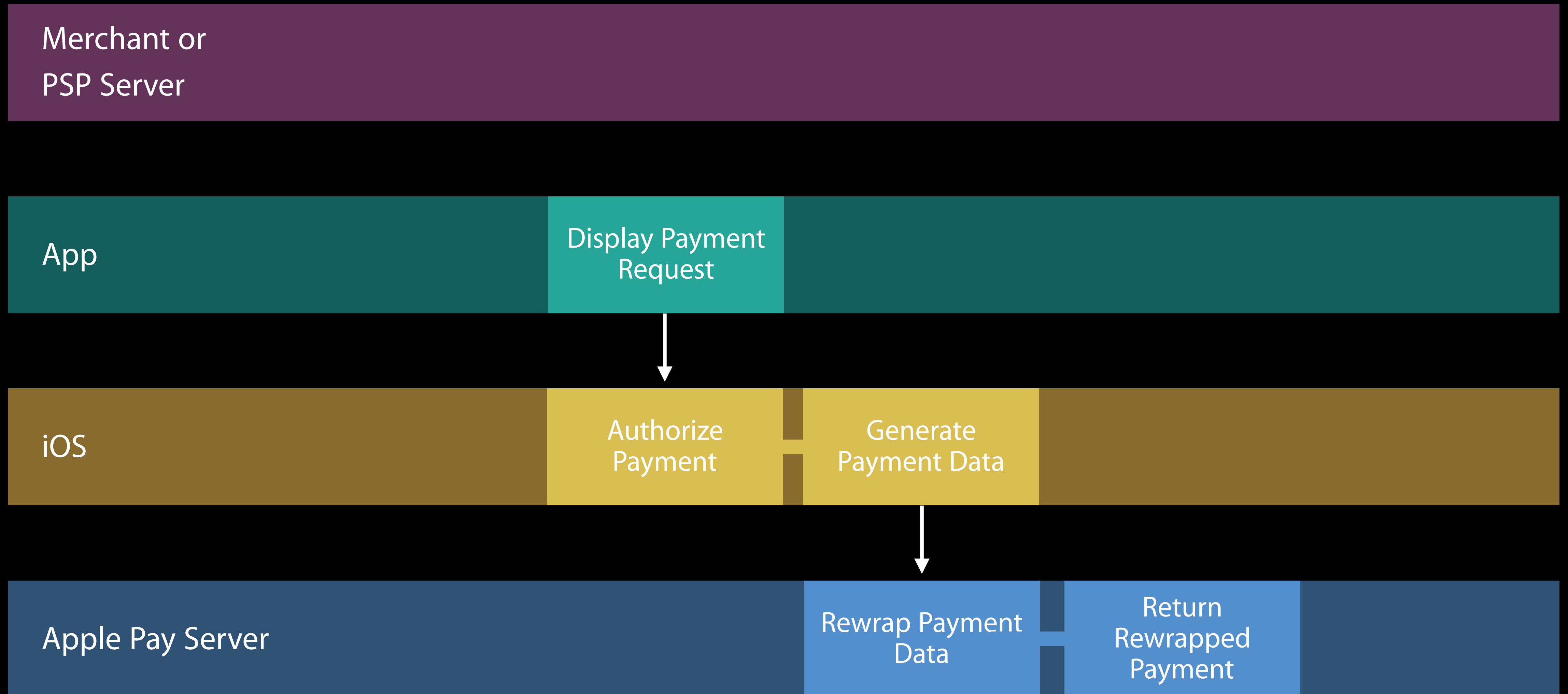
iOS

Apple Pay Server

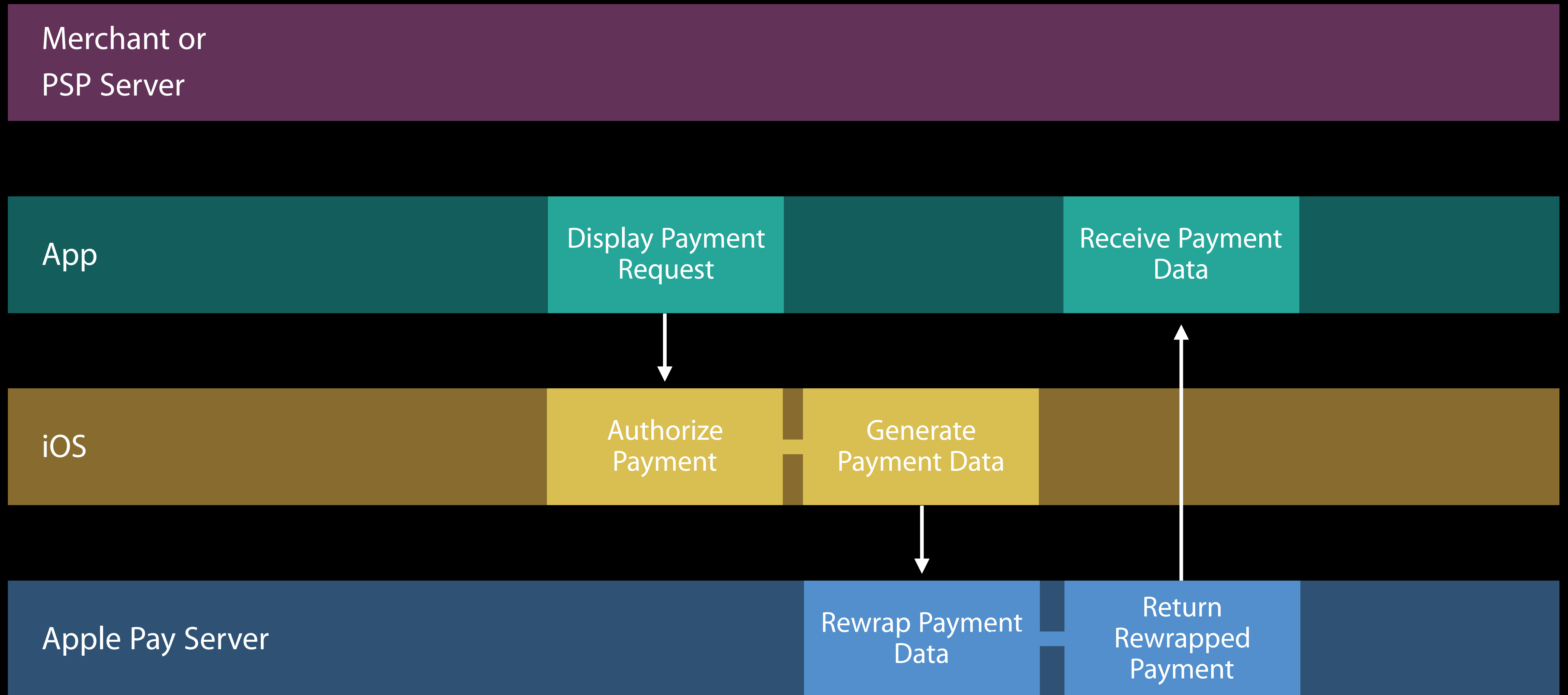
# Apple Pay within Apps



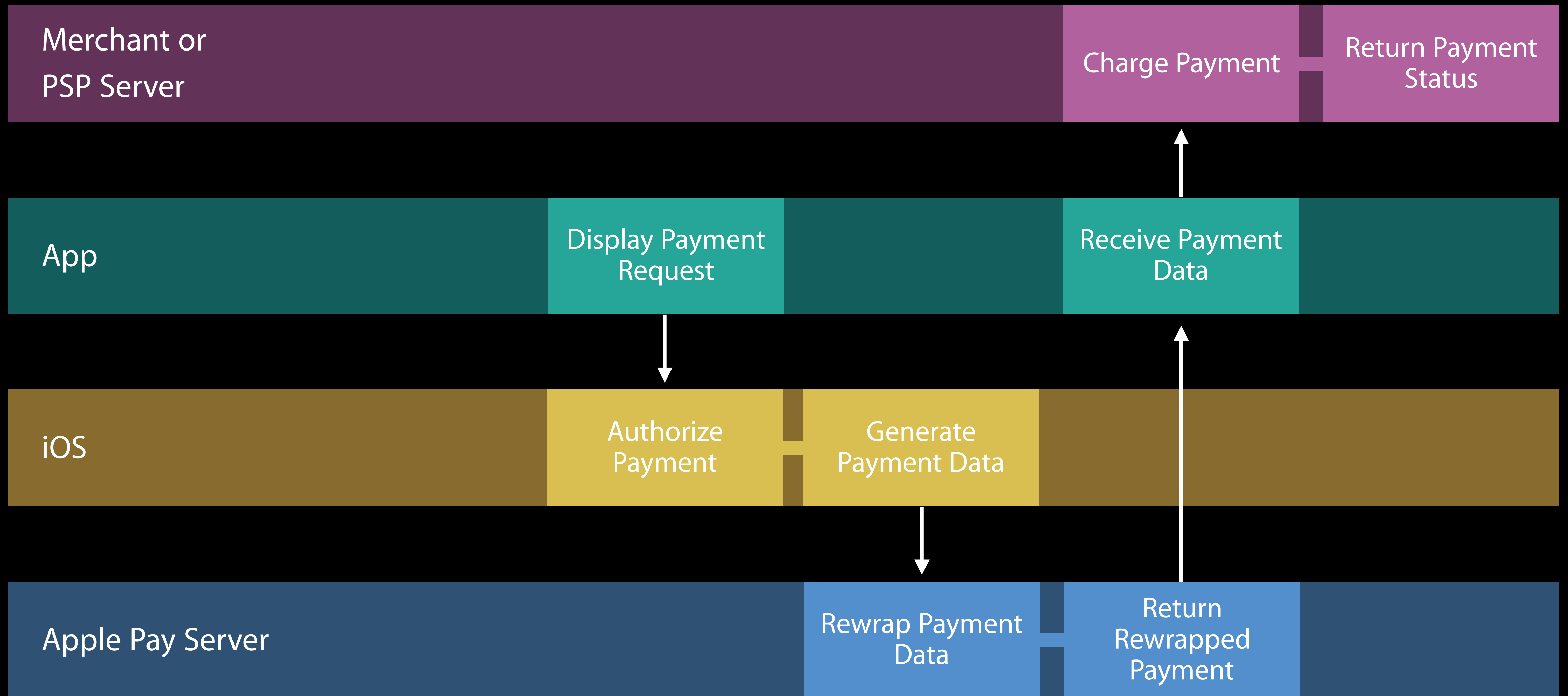
# Apple Pay within Apps



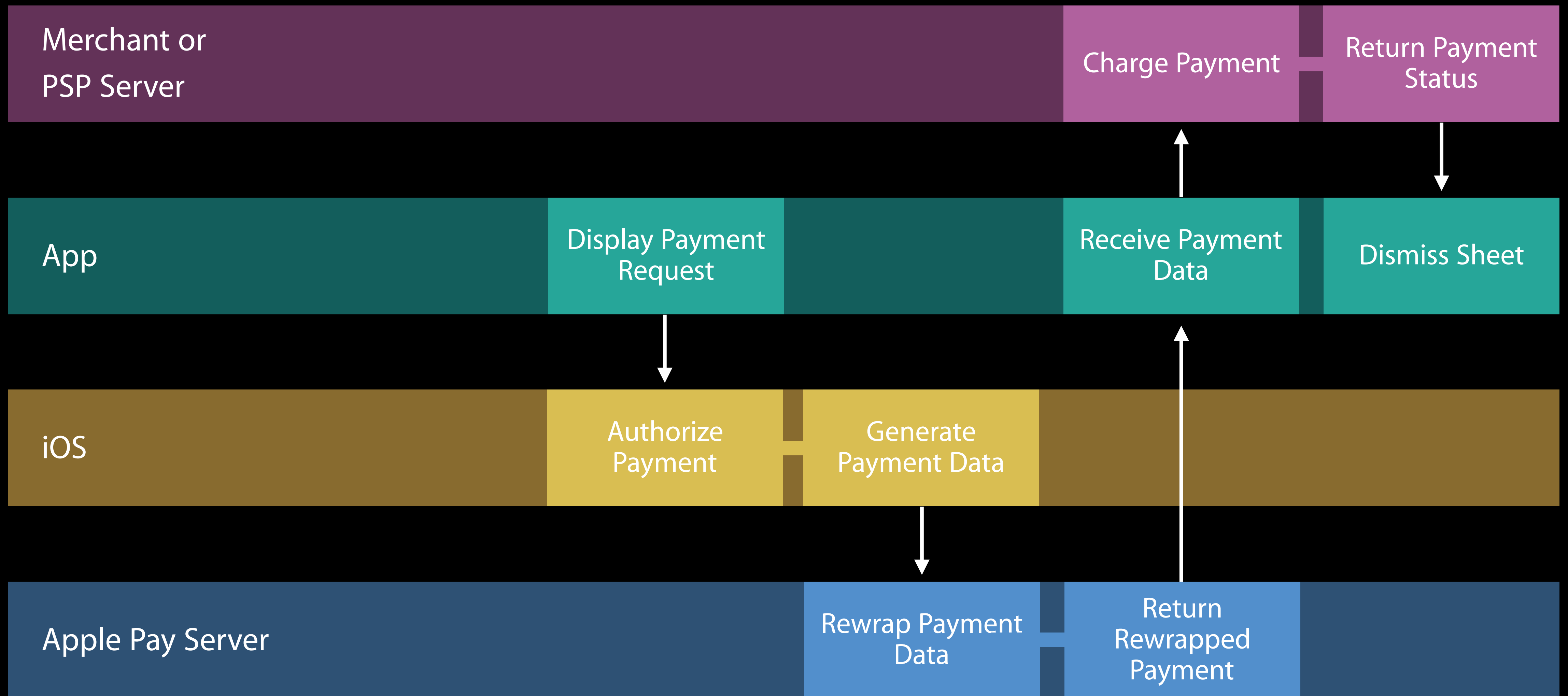
# Apple Pay within Apps



# Apple Pay within Apps



# Apple Pay within Apps



# On the web

## Site requirements

# On the web

## Site requirements

You have an Apple Developer Account



# On the web

## Site requirements

You have an Apple Developer Account

Your site is served over HTTPS

# On the web

## Site requirements

You have an Apple Developer Account

Your site is served over HTTPS

Your site complies with the Apple Pay guidelines

# On the web

## Site requirements

You have an Apple Developer Account

Your site is served over HTTPS

Your site complies with the Apple Pay guidelines

Some eCommerce platforms will support Apple Pay on your behalf



# On the web

## Registering your site

# On the web

Registering your site

Create a merchant identifier and certificate at the developer portal

# On the web

## Registering your site

Create a merchant identifier and certificate at the developer portal

Register your domain and link it to your identifier

# On the web

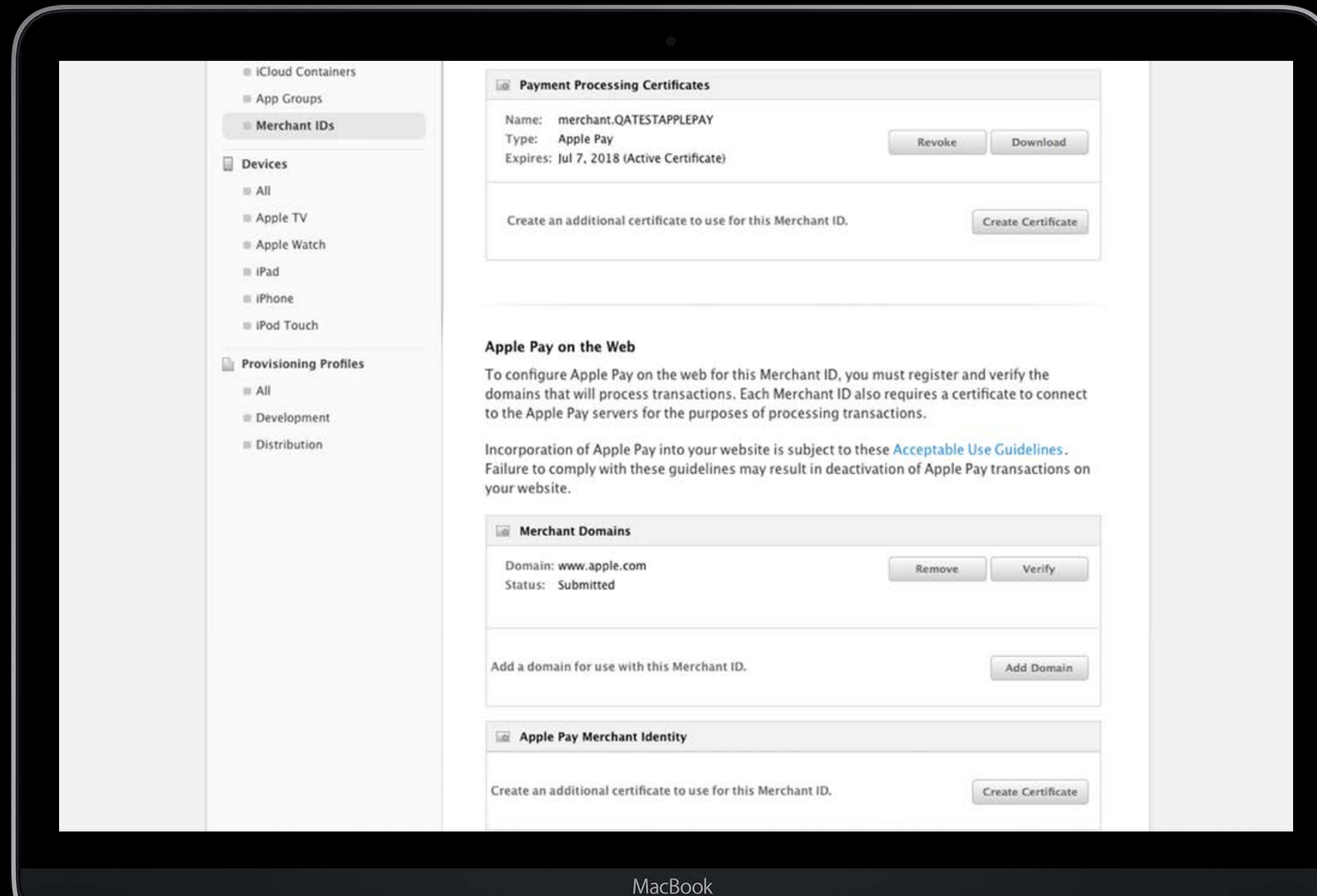
## Registering your site

Create a merchant identifier and certificate at the developer portal

Register your domain and link it to your identifier

Obtain your domain's Apple Pay session certificate





■ iCloud Containers

■ App Groups

■ Merchant IDs

Devices

■ All

■ Apple TV

■ Apple Watch

■ iPad

■ iPhone

■ iPod Touch

Provisioning Profiles

■ All

■ Development

■ Distribution

Payment Processing Certificates

Name: merchant.QATESTAPPLEPAY  
Type: Apple Pay  
Expires: Jul 7, 2018 (Active Certificate)

Revoke

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. Each Merchant ID also requires a certificate to connect to the Apple Pay servers for the purposes of processing transactions.

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

Merchant Domains

Domain: www.apple.com  
Status: Submitted

Remove

Verify

Add a domain for use with this Merchant ID.

Add Domain

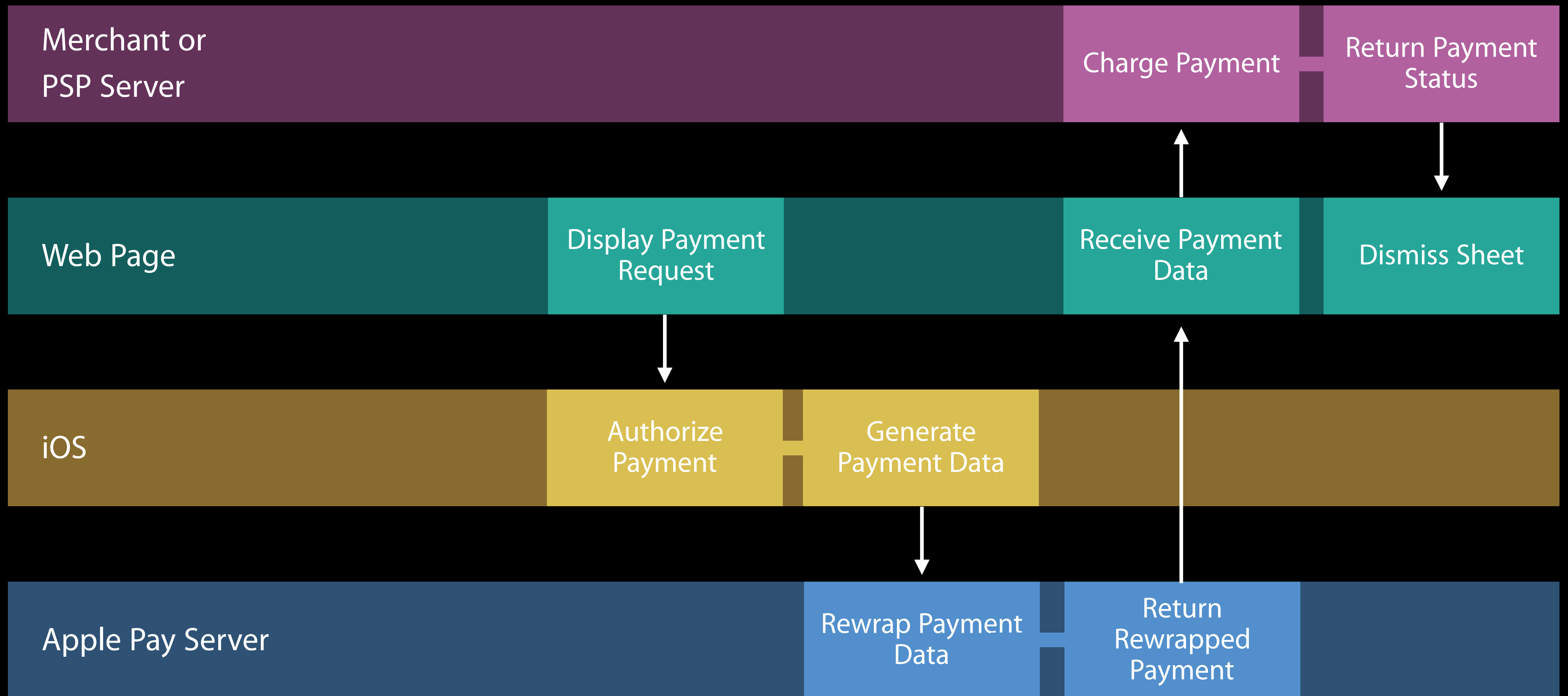
Apple Pay Merchant Identity

Create an additional certificate to use for this Merchant ID.

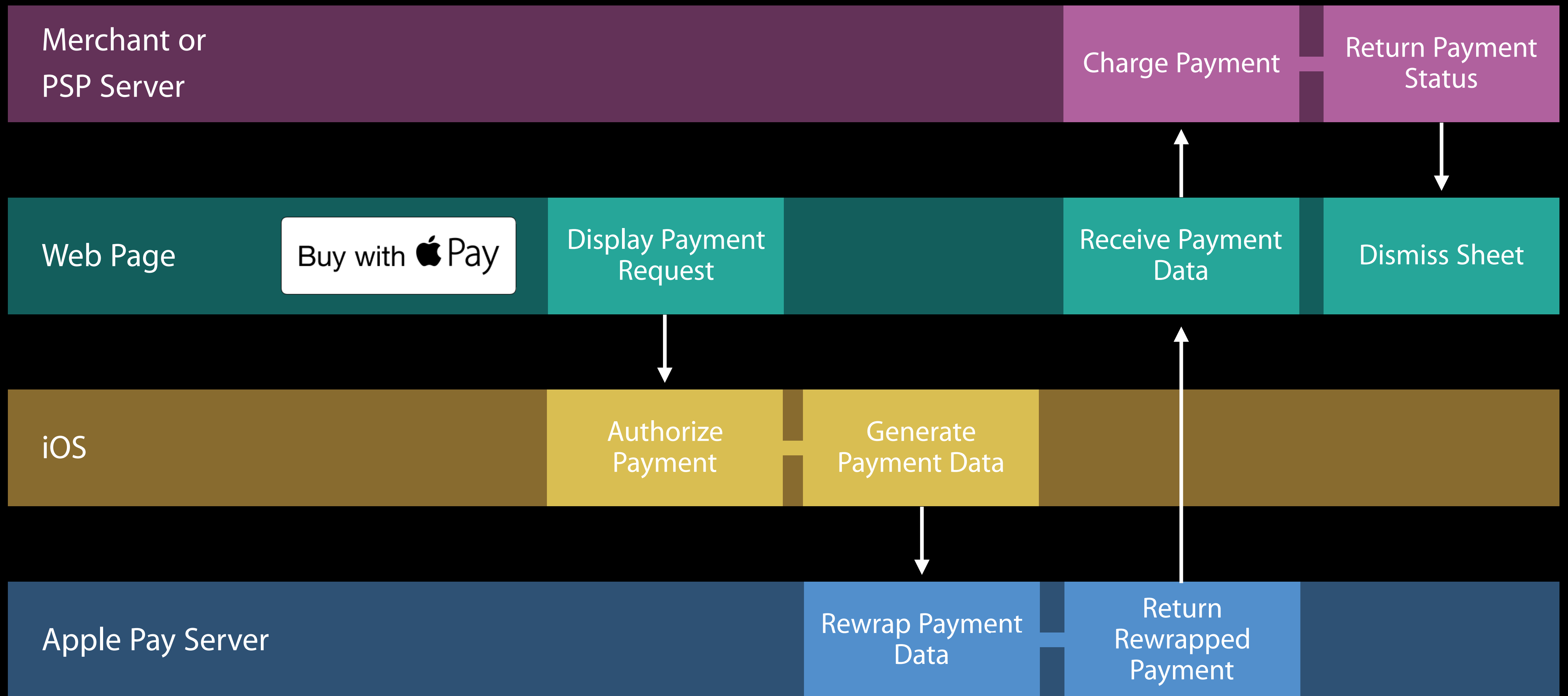
Create Certificate

MacBook

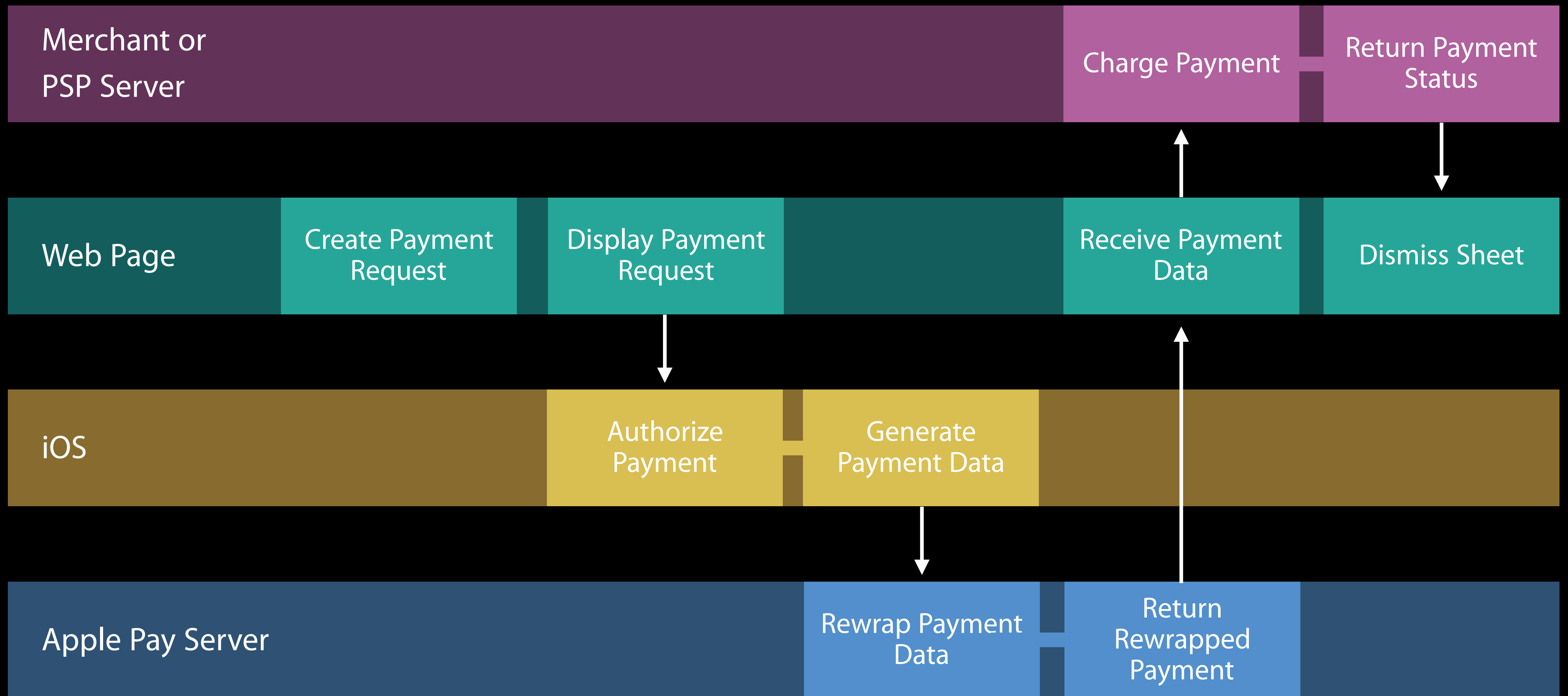
# Apple Pay on the web



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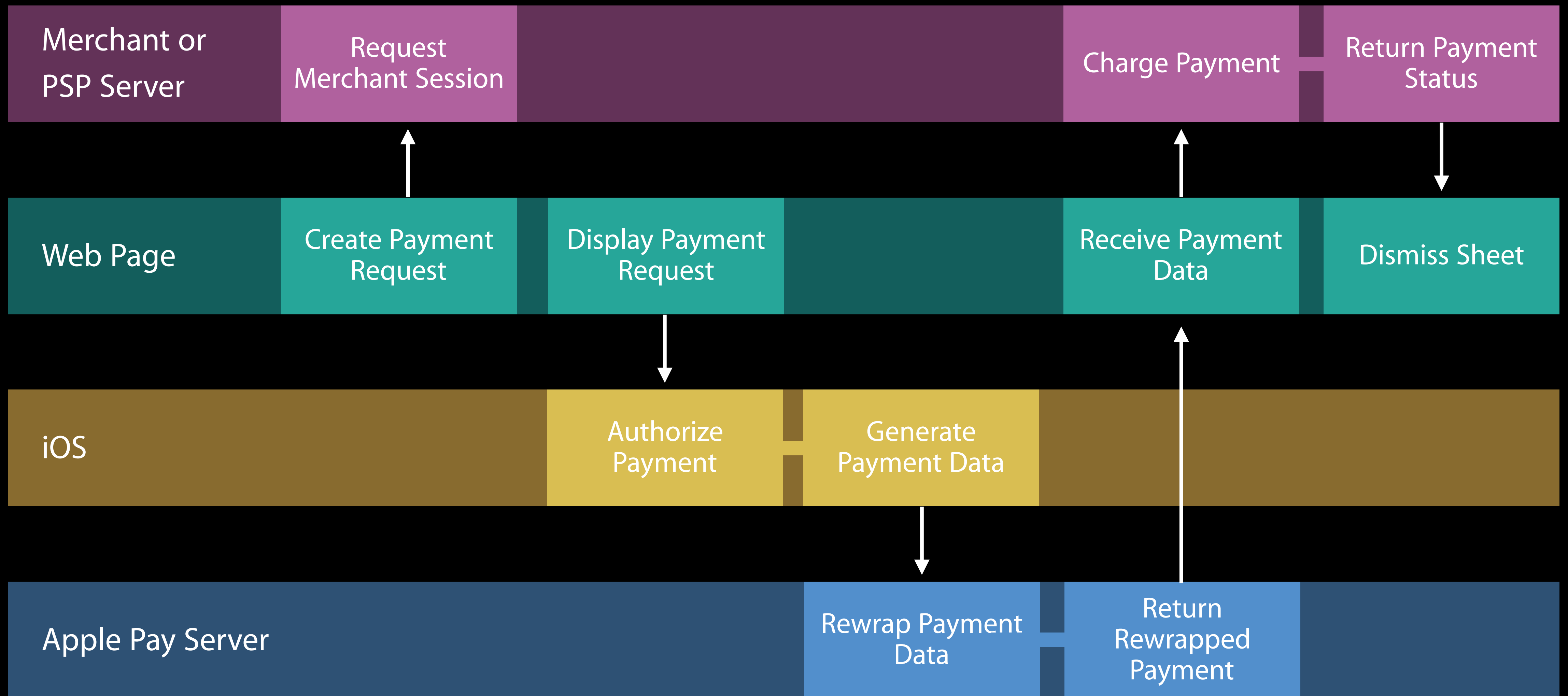


# Apple Pay on the web

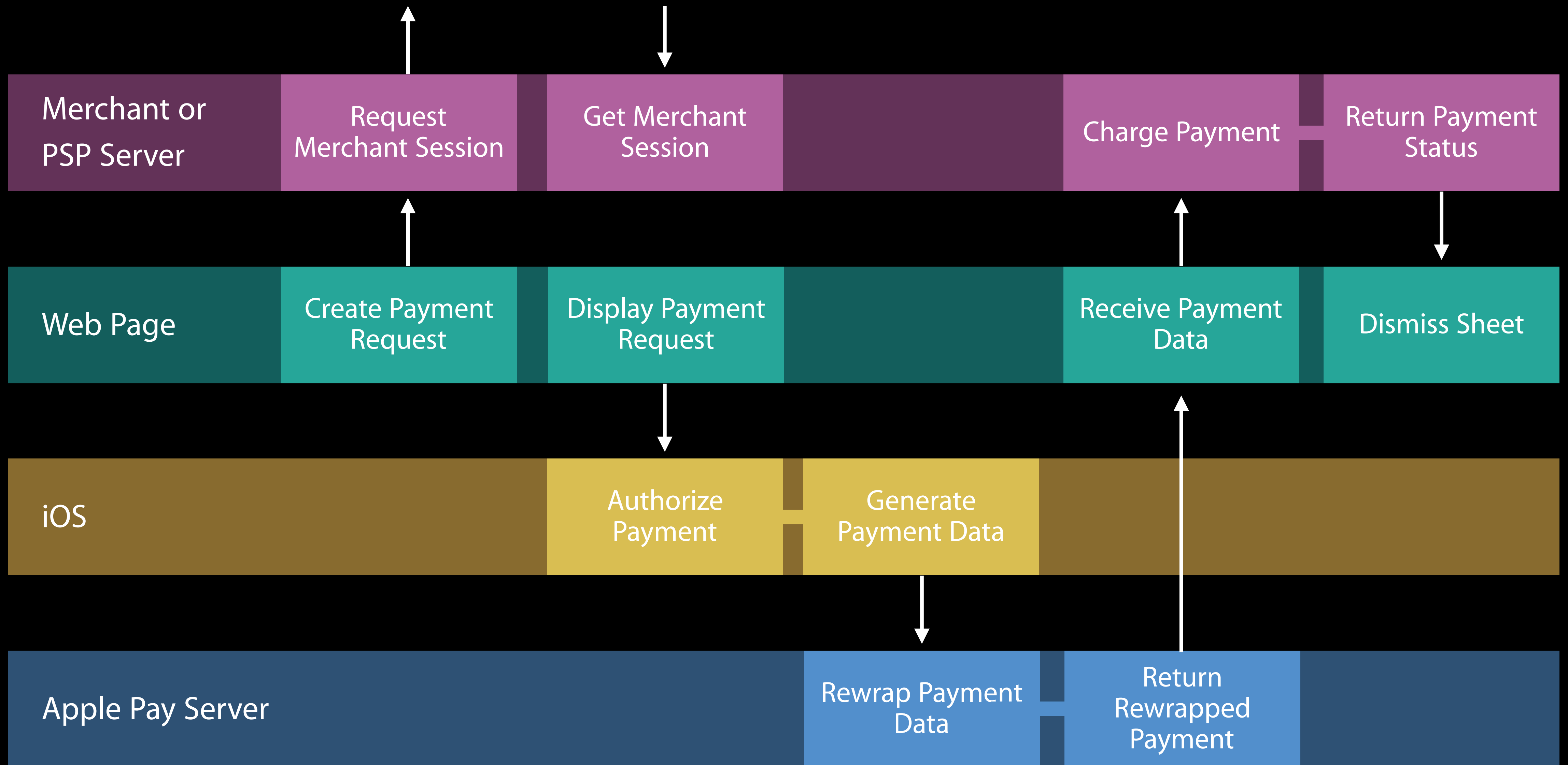




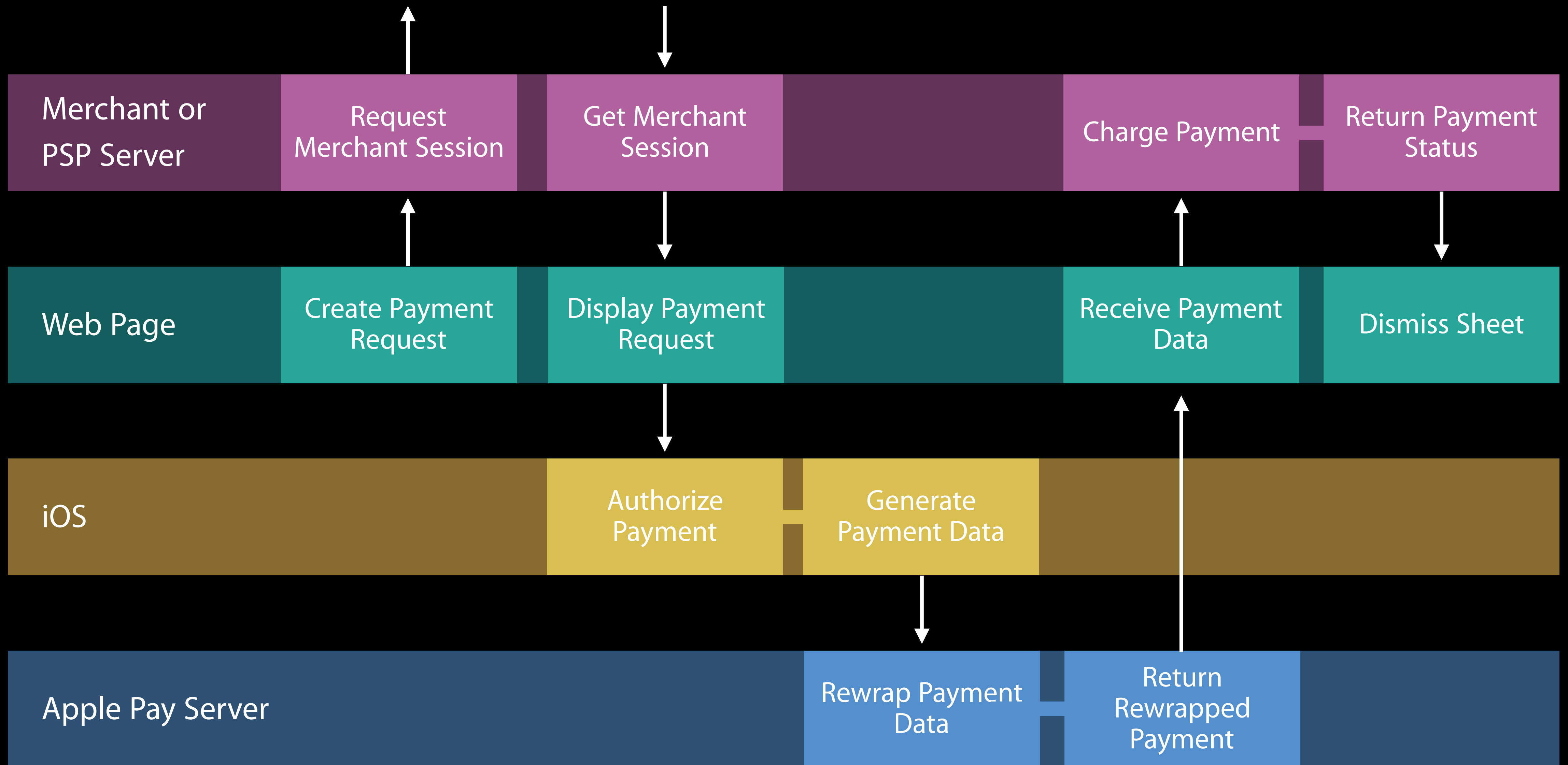
# Apple Pay on the web



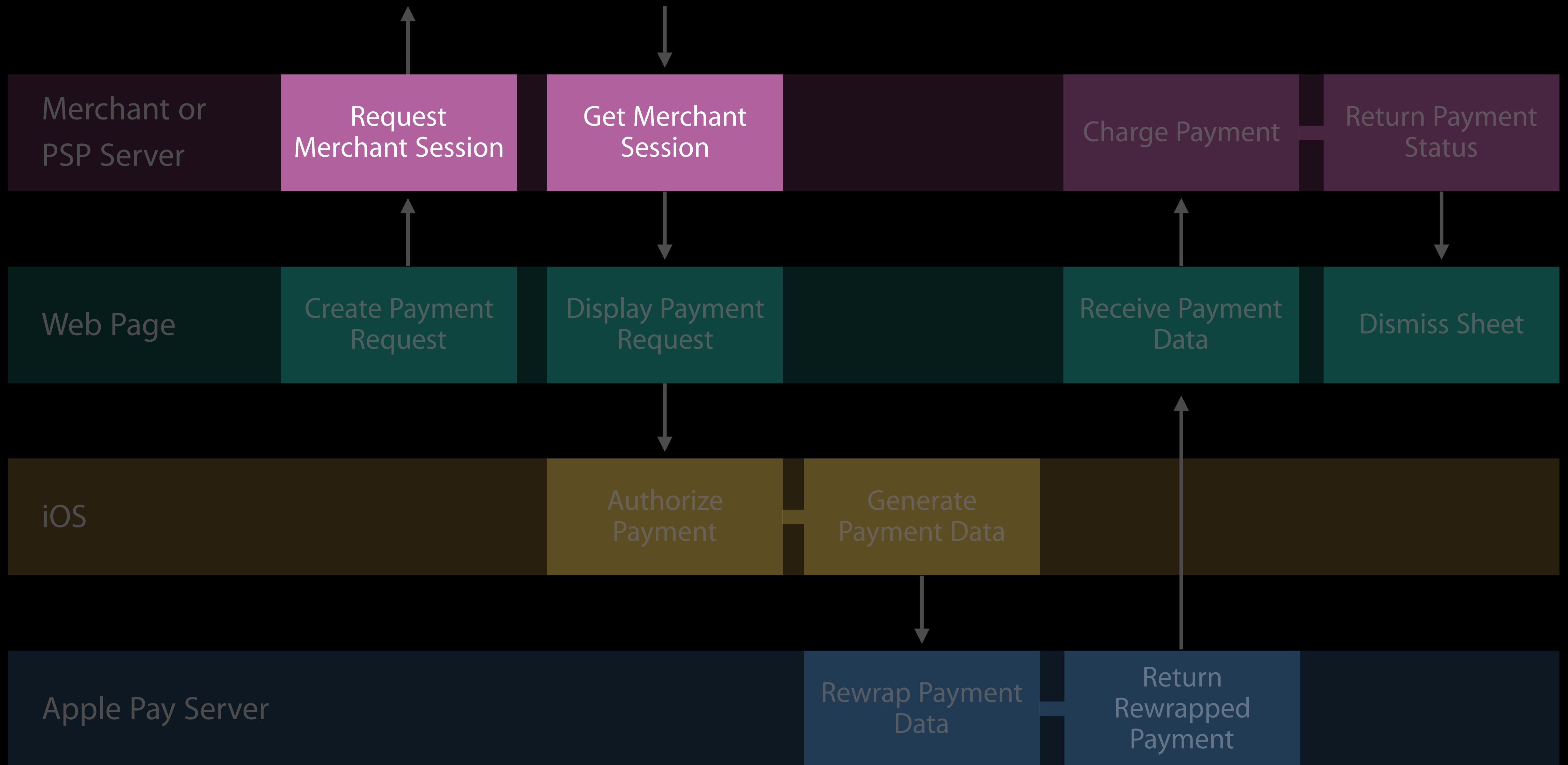
# Apple Pay on the web



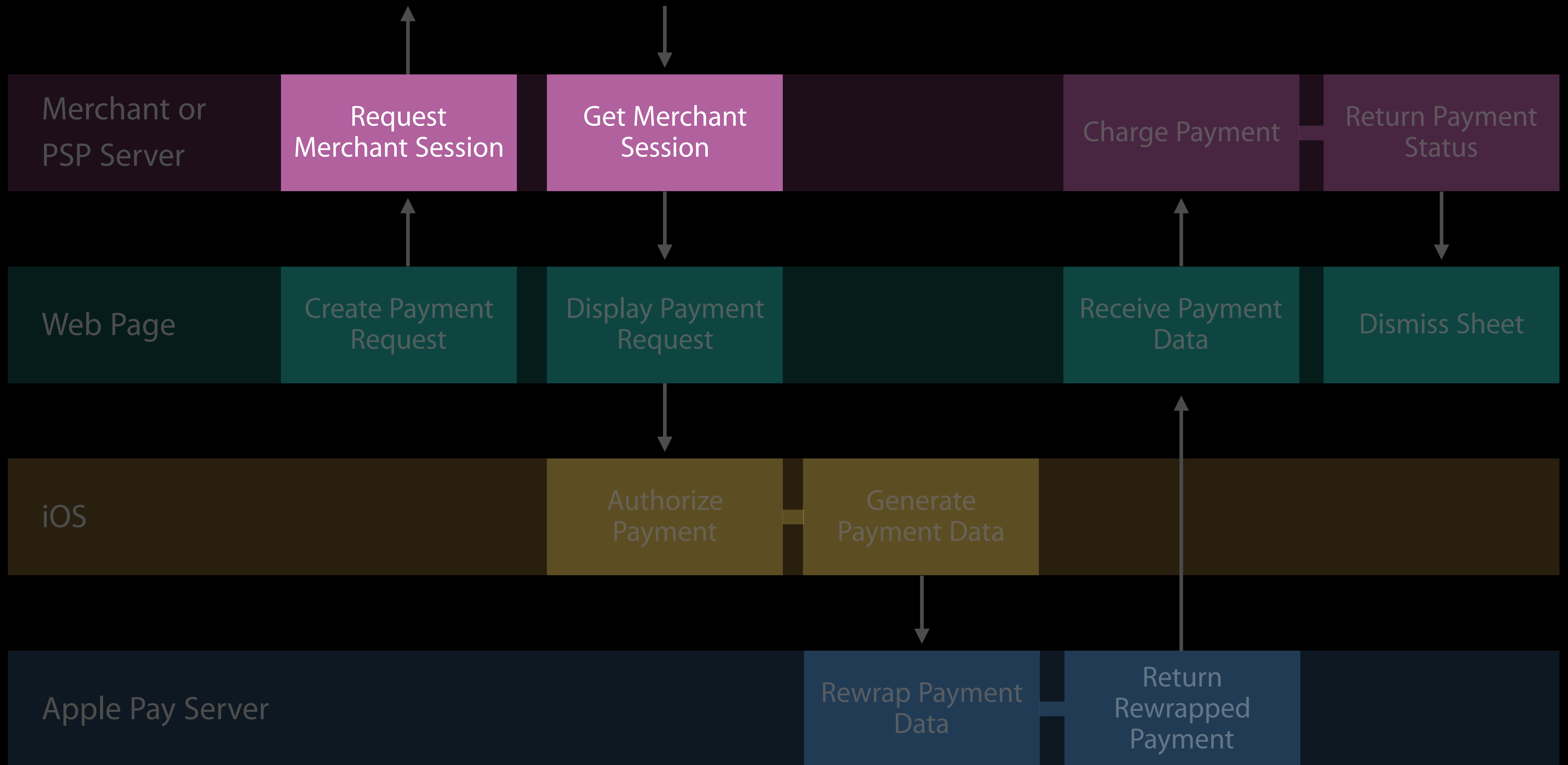
# Apple Pay on the web



# Apple Pay on the web



# Apple Pay on the web





# Merchant Validation

Why do we use it?

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In an iOS app Apple Pay security is protected with signed entitlements

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In an iOS app Apple Pay security is protected with signed entitlements

This protects both users and merchants

# Merchant Validation

Why do we use it?

In an iOS app Apple Pay security is protected with signed entitlements

This protects both users and merchants

Merchant validation performs a similar function on the web

# Performing Merchant Validation

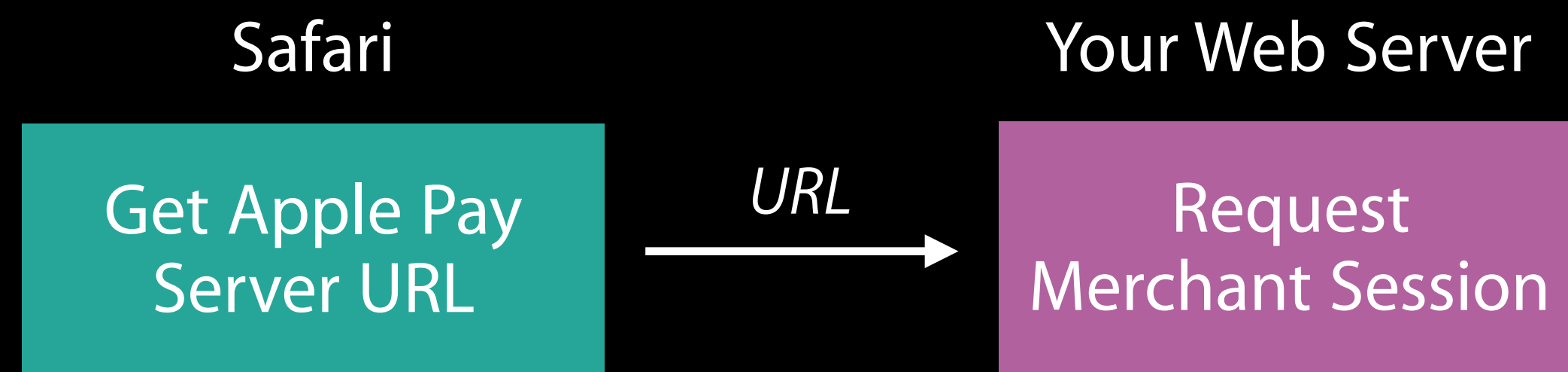
Safari

Get Apple Pay  
Server URL

Obtain the Apple Pay session generation URL from Safari



# Performing Merchant Validation



Obtain the Apple Pay session generation URL from Safari

Send this URL to your web server to start merchant validation

# Performing Merchant Validation



Obtain the Apple Pay session generation URL from Safari

Send this URL to your web server to start merchant validation

Once generated, return it back to the client to be consumed

# Merchant Validation

The merchant session

# Merchant Validation

The merchant session

A unique token that's linked with a single Apple Pay request from a site

# Merchant Validation

The merchant session

A unique token that's linked with a single Apple Pay request from a site

Used to ensure your site is still secure and available for Apple Pay



# Merchant Validation

## The merchant session

A unique token that's linked with a single Apple Pay request from a site

Used to ensure your site is still secure and available for Apple Pay

Required for every Apple Pay on the web payment

# Merchant Validation

## The merchant session

A unique token that's linked with a single Apple Pay request from a site

Used to ensure your site is still secure and available for Apple Pay

Required for every Apple Pay on the web payment

Your server requests the session from Apple's servers

# Merchant Validation

Tips

# Merchant Validation

## Tips

Always obtain the session request URL from the client, as it may vary

# Merchant Validation

## Tips

Always obtain the session request URL from the client, as it may vary

Only request a session when the user interacts with the Apple Pay button



# Merchant Validation

## Tips

Always obtain the session request URL from the client, as it may vary

Only request a session when the user interacts with the Apple Pay button

Do not generate a merchant session client-side!

# Recap

Getting set up

# Recap

Getting set up

Made sure our site complies with Apple's requirements

# Recap

## Getting set up

Made sure our site complies with Apple's requirements

Created our merchant identifier and merchant certificate used for payment encryption

# Recap

## Getting set up

Made sure our site complies with Apple's requirements

Created our merchant identifier and merchant certificate used for payment encryption

Created our Apple Pay session certificate linked to our domain name

# Recap

## Getting set up

Made sure our site complies with Apple's requirements

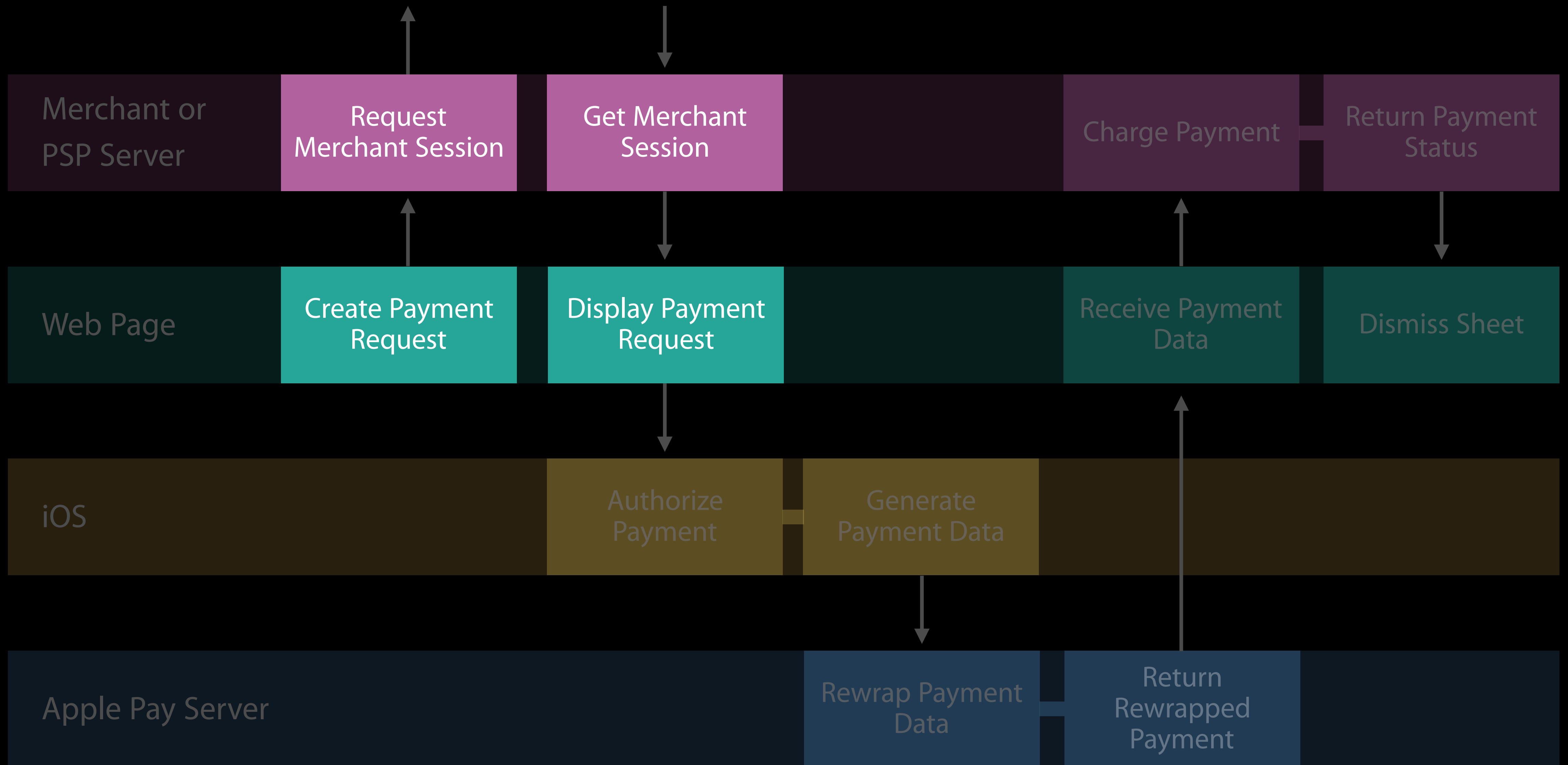
Created our merchant identifier and merchant certificate used for payment encryption

Created our Apple Pay session certificate linked to our domain name

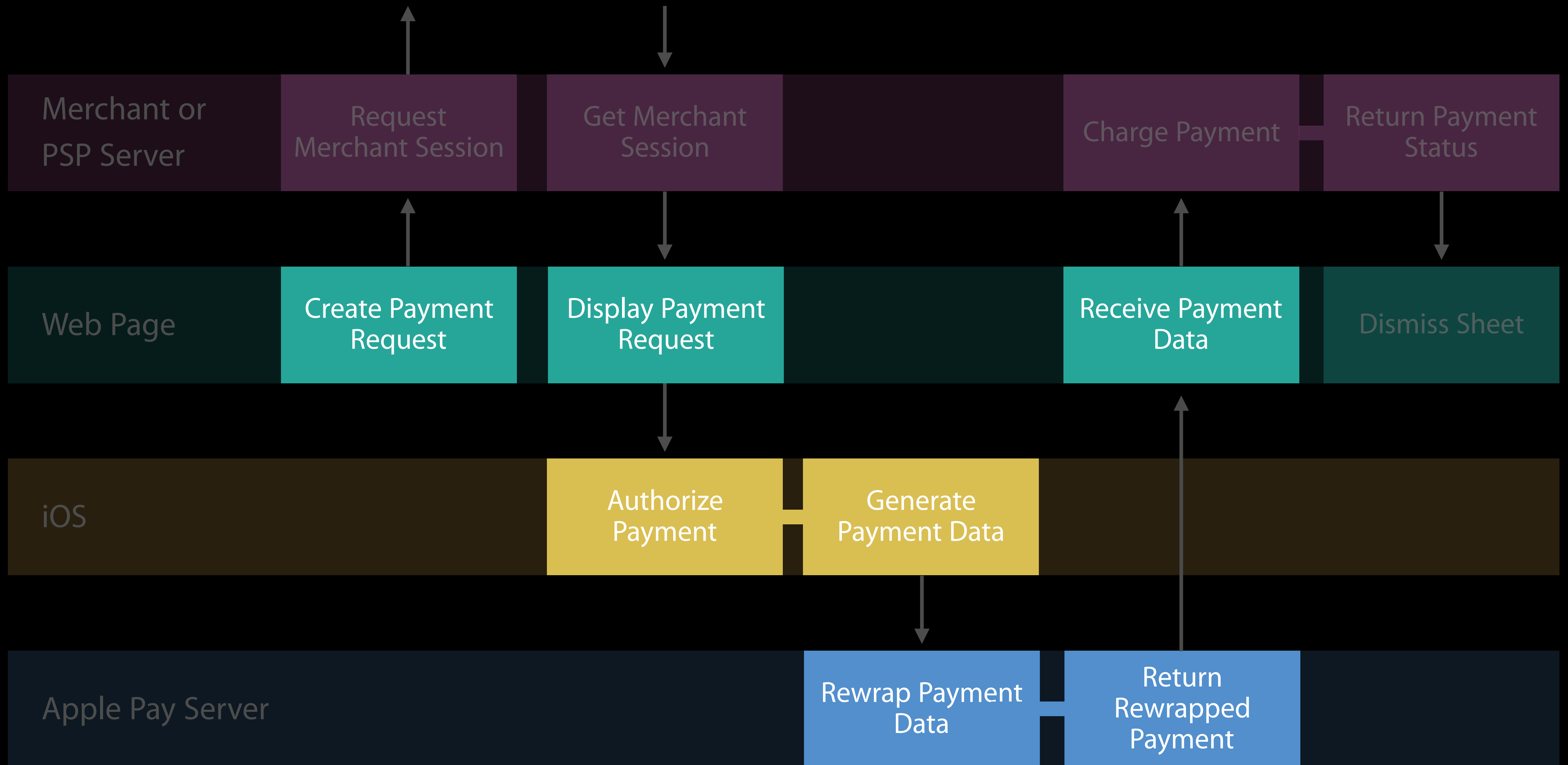
Learned how to validate our site for every Apple Pay payment



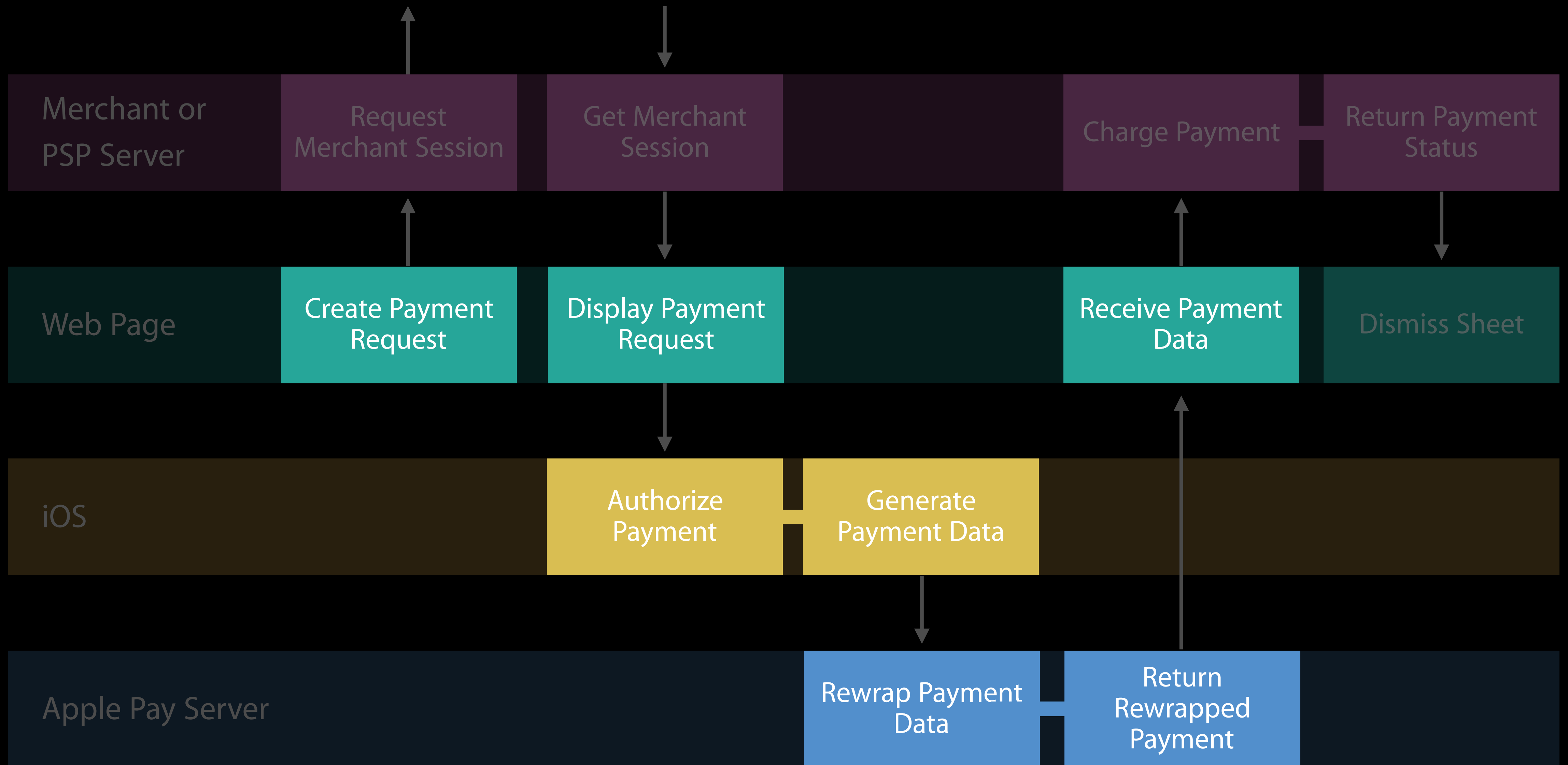
# Apple Pay on the web



# Apple Pay on the web



# Apple Pay on the web



# Apple Pay API

# Apple Pay API

NEW

Available in Safari and `SFSafariViewController` on iOS

Available in Safari on macOS

Single API entry point, `ApplePaySession`

Influenced by PassKit API







# Canine Clothing




**Scarf it down!**  
\$19.99

Add to Cart



**Back to Puppy School**  
\$49.99

Add to Cart



**A Formal Occasion**  
\$69.99

Add to Cart



**Puppy style**  
\$39.99

Add to Cart







# Canine Clothing



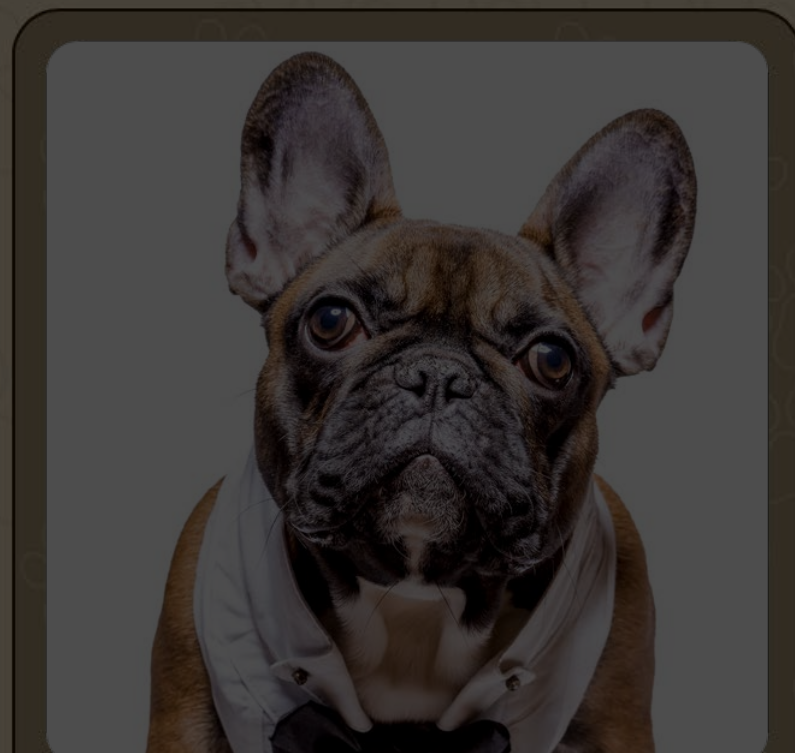
Scarf it down.  
\$19.99

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Back to Puppy School  
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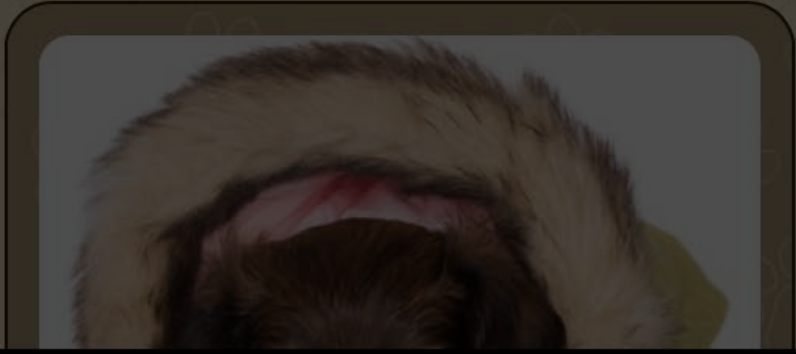
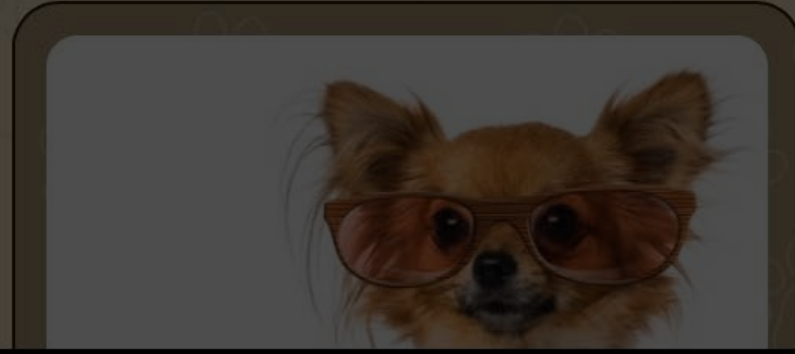
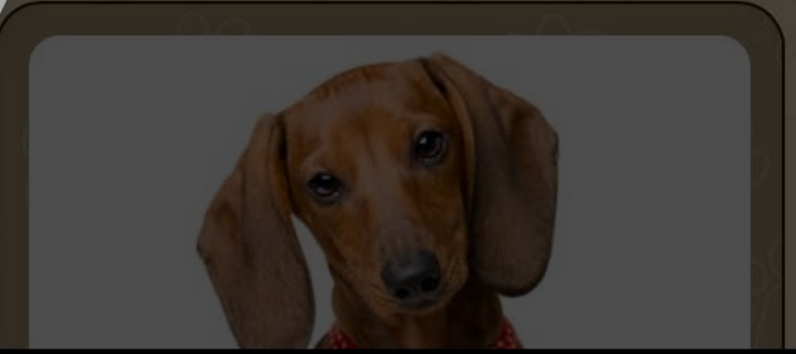
A Formal Occasion  
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Puppy style  
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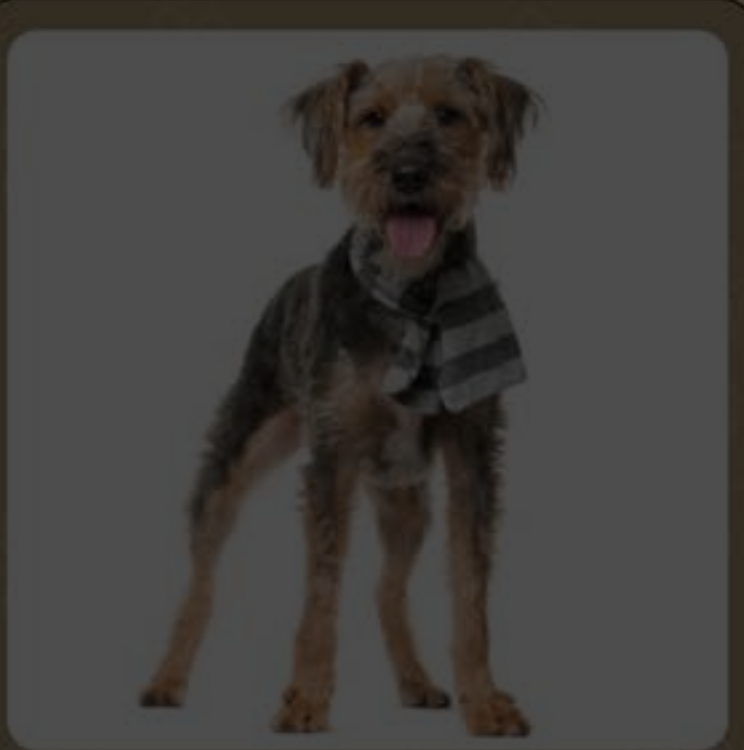
Add to Cart







# Canine Clothing



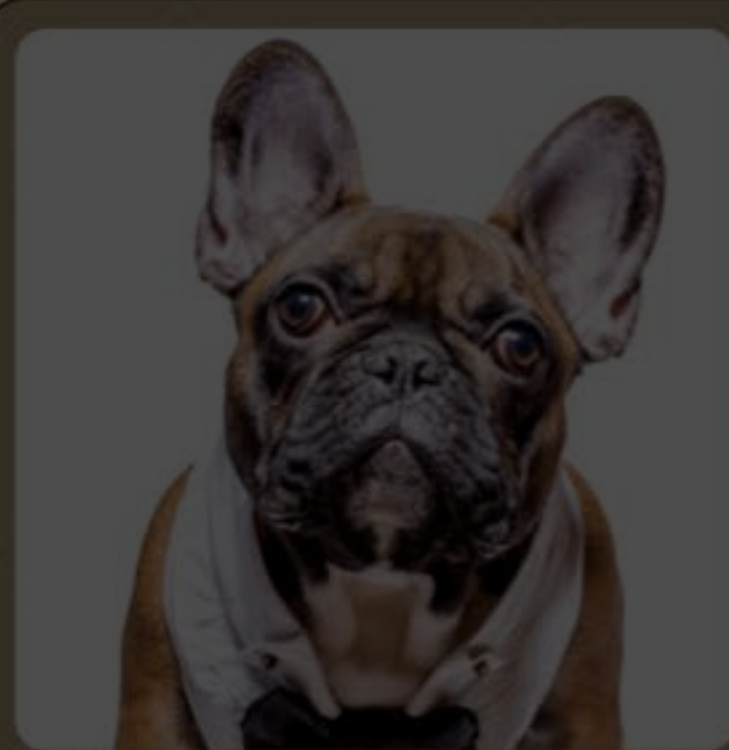
Scarf it down!  
\$19.99

Add to Cart



Back to Puppy School  
\$49.99

Add to Cart



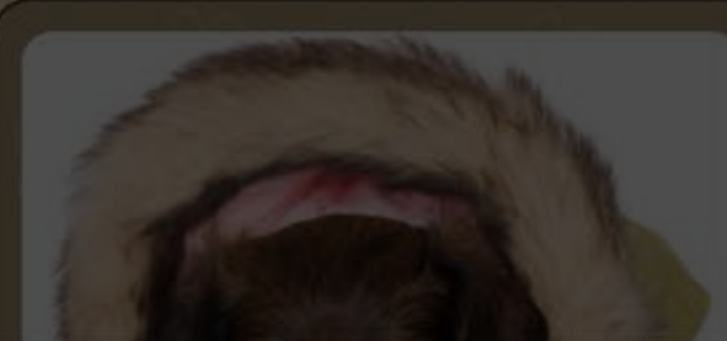
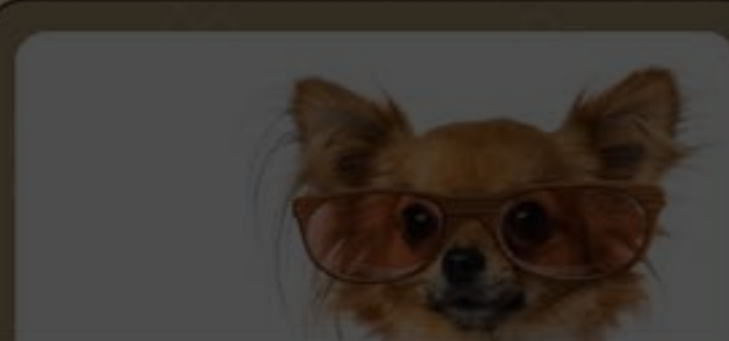
A Formal Occasion  
\$69.99

Add to Cart




Puppy style  
\$39.99

Add to Cart





# Canine Clothing




Scarf it down!  
\$19.99

Add to Cart



Back to Puppy School  
\$49.99

Add to Cart



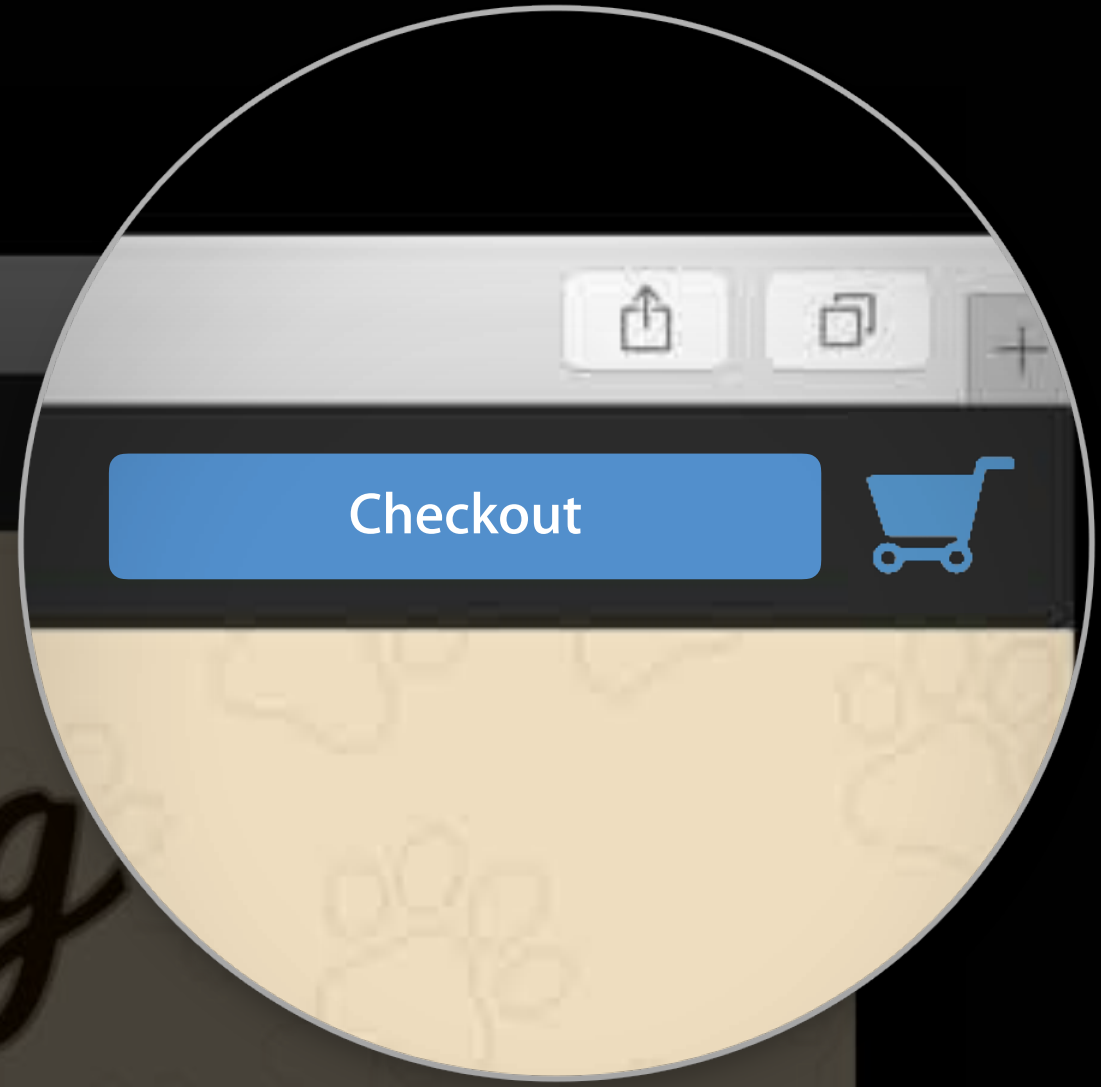
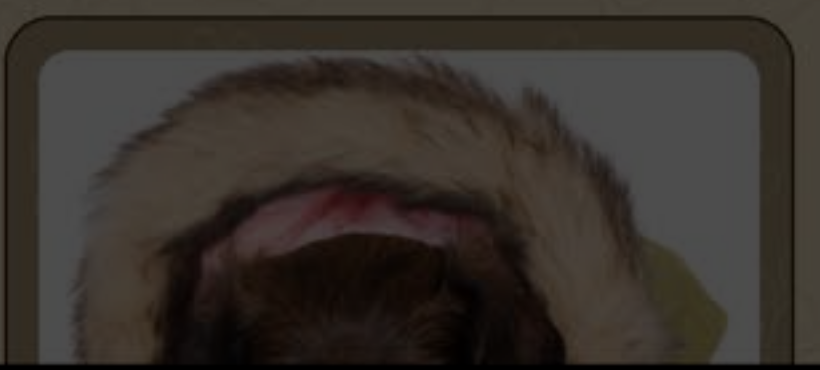
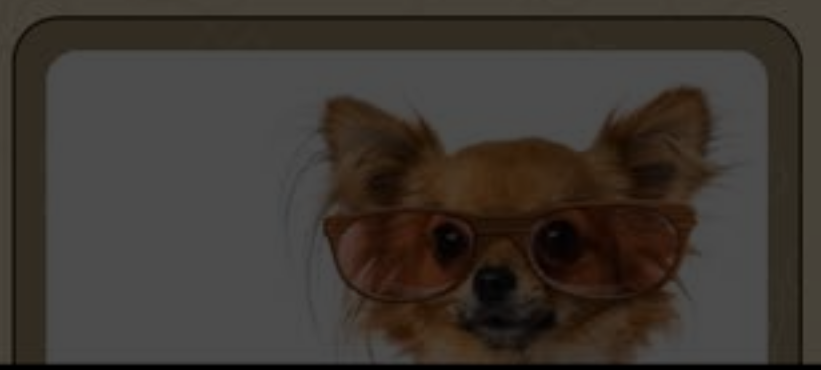
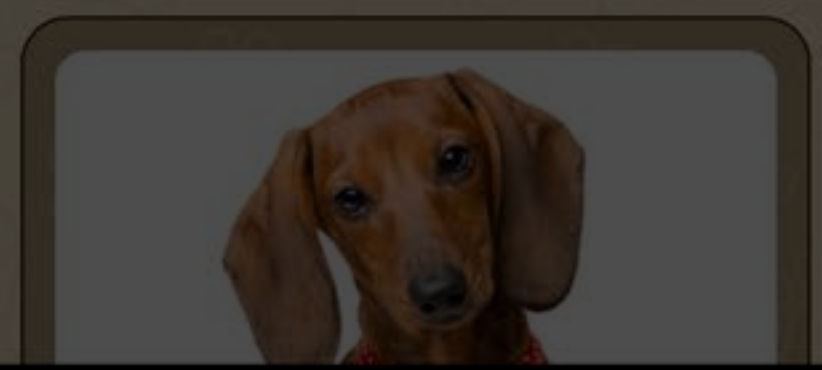
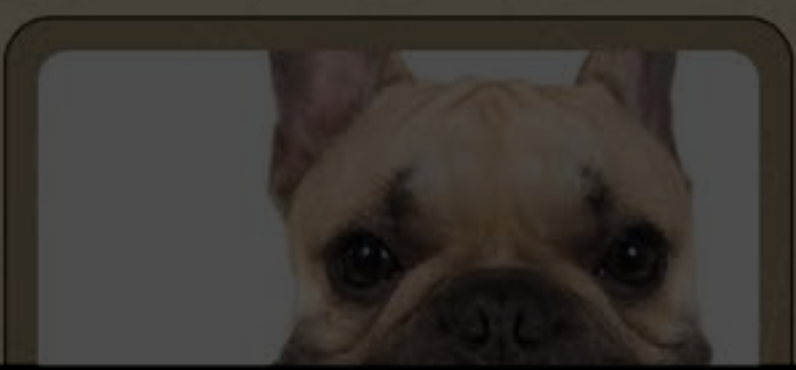
A Furlmal Occasion  
\$69.99

Add to Cart



Puppy style  
\$39.99

Add to Cart







# Checkout

## Cart

	Scarf it down!	\$19.99
<b>Total</b>		<b>\$19.99</b>

## Shipping Address

Name

Phone

Address

Address

City

State

### Credit Card

Card Type

Card Number

Expiry

CCV

### Billing Address

Name

Phone

Address

Address

City

State

Zip Code

Country

Back to shopping

Place Order



### Credit Card

Card Type

Card Number

Expiry

CCV

### Billing Address

Name

Phone

Address

Address

City

State

Zip Code

Country

[Back to shopping](#)



Place Order



canine-clothing.com



Purveyor of Fine Muttropolitan Fashion



# Canine Clothing

*Thank You!*

Order Number: W34732832945

Anders, tell your lucky dog that their items are on the way.

Add To Cart

 Apple Pay

Add To Cart

# Detecting Payment Availability

```
ApplePaySession.canMakePayments
```



# Detecting Payment Availability

`ApplePaySession.canMakePayments`

```
if (window.ApplePaySession) {  
    if (ApplePaySession.canMakePayments()) {  
        showApplePayButtons();  
    }  
}
```

# Detecting Payment Availability

`ApplePaySession.canMakePayments`

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`ApplePaySession.canMakePayments`

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if (window.ApplePaySession) {  
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        showApplePayButtons();  
    }  
}
```

# Detecting Payment Availability

`ApplePaySession.canMakePayments` only checks whether Apple Pay is supported

- iOS: Secure Element
- Mac: iPhone or Apple Watch

# Detecting Payment Availability

```
ApplePaySession.canMakePaymentsWithActiveCard
```

Takes a merchant identifier

Asynchronous



# Detecting Payment Availability

Allowed uses

Defaulting to Apple Pay during checkout

Adding Apple Pay button to product page

```
// Detecting Payment Availability
```

```
if (window.ApplePaySession) {  
  var merchantIdentifier = 'merchant.com.canine-clothing';  
  var promise = ApplePaySession.canMakePaymentsWithActiveCard(merchantIdentifier);  
  promise.then(function (canMakePayments) {  
    if (canMakePayments)  
      showApplePayButtons();  
  });  
}
```



```
// Detecting Payment Availability
```

```
if (window.ApplePaySession) {  
    var merchantIdentifier = 'merchant.com.canine-clothing';  
    var promise = ApplePaySession.canMakePaymentsWithActiveCard(merchantIdentifier);  
    promise.then(function (canMakePayments) {  
        if (canMakePayments)  
            showApplePayButtons();  
    });  
}
```



```
// Detecting Payment Availability
```

```
if (window.ApplePaySession) {
```

```
    var merchantIdentifier = 'merchant.com.canine-clothing';
```

```
    var promise = ApplePaySession.canMakePaymentsWithActiveCard(merchantIdentifier);
```

```
    promise.then(function (canMakePayments) {
```

```
        if (canMakePayments)
```

```
            showApplePayButtons();
```

```
    });
```

```
}
```



```
// Detecting Payment Availability
```

```
if (window.ApplePaySession) {  
  var merchantIdentifier = 'merchant.com.canine-clothing';  
  var promise = ApplePaySession.canMakePaymentsWithActiveCard(merchantIdentifier);  
  promise.then(function (canMakePayments) {  
    if (canMakePayments)  
      showApplePayButtons();  
  });  
}
```







# Canine Clothing



Scarf it down!

\$19.99

Apple Pay

Add to Cart



Back to Puppy School

\$49.99

Apple Pay

Add to Cart



A Furlmal Occasion

\$69.99

Apple Pay

Add to Cart



Puppy style

\$39.99

Apple Pay

Add to Cart





# Presenting the Payment Sheet

Create a new `ApplePaySession` JavaScript object

Pass in an API version number

Pass in a payment request

Call `begin()`

```
// Presenting the payment sheet
```

```
var paymentRequest = {  
  currencyCode: 'USD',  
  countryCode: 'US',  
  total: {  
    label: 'Canine Clothing',  
    amount: '19.99'  
  },  
  supportedNetworks: ['amex', 'discover', 'masterCard', 'visa'],  
  merchantCapabilities: ['supports3DS'],  
  requiredShippingAddressFields: ['postalAddress']  
};
```

```
var session = new ApplePaySession(1, paymentRequest);  
session.begin();
```



```
// Presenting the payment sheet
```

```
var paymentRequest = {  
  currencyCode: 'USD',  
  countryCode: 'US',  
  total: {  
    label: 'Canine Clothing',  
    amount: '19.99'  
  },  
  supportedNetworks: ['amex', 'discover', 'masterCard', 'visa'],  
  merchantCapabilities: ['supports3DS'],  
  requiredShippingAddressFields: ['postalAddress']  
};
```

```
var session = new ApplePaySession(1, paymentRequest);  
session.begin();
```



```
// Presenting the payment sheet
```

```
var paymentRequest = {  
  currencyCode: 'USD',  
  countryCode: 'US',  
  total: {  
    label: 'Canine Clothing',  
    amount: '19.99'  
  },  
  supportedNetworks: ['amex', 'discover', 'masterCard', 'visa'],  
  merchantCapabilities: ['supports3DS'],  
  requiredShippingAddressFields: ['postalAddress']  
};
```

```
var session = new ApplePaySession(1, paymentRequest);  
session.begin();
```



```
// Presenting the payment sheet
```

```
var paymentRequest = {  
  currencyCode: 'USD',  
  countryCode: 'US',  
  total: {  
    label: 'Canine Clothing',  
    amount: '19.99'  
  },  
  supportedNetworks: ['amex', 'discover', 'masterCard', 'visa'],  
  merchantCapabilities: ['supports3DS'],  
  requiredShippingAddressFields: ['postalAddress']  
};
```

```
var session = new ApplePaySession(1, paymentRequest);  
session.begin();
```





```
// Presenting the payment sheet
```

```
var paymentRequest = {  
  currencyCode: 'USD',  
  countryCode: 'US',  
  total: {  
    label: 'Canine Clothing',  
    amount: '19.99'  
  },  
  supportedNetworks: ['amex', 'discover', 'masterCard', 'visa'],  
  merchantCapabilities: ['supports3DS'],  
  requiredShippingAddressFields: ['postalAddress']  
};
```

```
var session = new ApplePaySession(1, paymentRequest);  
session.begin();
```



```
// Presenting the payment sheet
```

```
var paymentRequest = {  
  currencyCode: 'USD',  
  countryCode: 'US',  
  total: {  
    label: 'Canine Clothing',  
    amount: '19.99'  
  },  
  supportedNetworks: ['amex', 'discover', 'masterCard', 'visa'],  
  merchantCapabilities: ['supports3DS'],  
  requiredShippingAddressFields: ['postalAddress']  
};
```

```
var session = new ApplePaySession(1, paymentRequest);  
session.begin();
```



# Presenting the Payment Sheet

Creating an `ApplePaySession` can throw an exception

Called from an insecure page

Called with an invalid payment request

- Missing properties
- Invalid properties
- Unknown properties



# Presenting the Payment Sheet

Calling `begin()` can throw an exception

If not called in response to a user action

If there is already an active sheet





19 1 0



Search





Console



Filter Console Log

All Errors Warnings Logs



  Total amount must be greater than zero.  applePayButtonClicked — site.js:19  
 applePayButtonClicked — site.js:19







Cancel

CARD

BLUE CASH EVERYDAY(SM)



SHIPPING

ANDERS CARLSSON  
1 INFINITE LOOP  
CUPERTINO CA 95014  
UNITED STATES



PAY CANINE CLOTHING

\$19.99



Processing

# Merchant Validation

A `validatemerchant` DOM event is dispatched to the session

Event has a `validationURL` property

Perform validation

Call `completeMerchantValidation`

```
// Merchant Validation
```

```
session.onvalidatemerchant = function (event) {  
    var promise = performValidation(event.validationURL);  
  
    promise.then(function (merchantSession) {  
        session.completeMerchantValidation(merchantSession);  
    });  
}
```



```
// Merchant Validation
```

```
session.onvalidatemerchant = function (event) {  
    var promise = performValidation(event.validationURL);  
  
    promise.then(function (merchantSession) {  
        session.completeMerchantValidation(merchantSession);  
    });  
}
```



```
// Merchant Validation
```

```
session.onvalidatemerchant = function (event) {  
    var promise = performValidation(event.validationURL);  
  
    promise.then(function (merchantSession) {  
        session.completeMerchantValidation(merchantSession);  
    });  
}
```







Cancel

CARD

BLUE CASH EVERYDAY(SM)



SHIPPING

ANDERS CARLSSON  
1 INFINITE LOOP  
CUPERTINO CA 95014  
UNITED STATES



PAY CANINE CLOTHING

\$19.99



Confirm on iPhone

# Payment Authorization

A `paymentauthorized` DOM event is dispatched to the session

Event has a `payment` property

- Shipping information
- Payment method
- Payment token

Call `completePayment`

```
// Payment Authorization
```

```
session.onpaymentauthorized = function (event) {  
    var promise = sendPaymentToken(event.payment.token);  
  
    promise.then(function (success) {  
        var status;  
        if (success)  
            status = ApplePaySession.STATUS_SUCCESS;  
        else  
            status = ApplePaySession.STATUS_FAILURE;  
  
        session.completePayment(status);  
        showConfirmation();  
    });  
}
```



```
// Payment Authorization
```

```
session.onpaymentauthorized = function (event) {  
    var promise = sendPaymentToken(event.payment.token);  
  
    promise.then(function (success) {  
        var status;  
        if (success)  
            status = ApplePaySession.STATUS_SUCCESS;  
        else  
            status = ApplePaySession.STATUS_FAILURE;  
  
        session.completePayment(status);  
        showConfirmation();  
    });  
}
```



```
// Payment Authorization
```

```
session.onpaymentauthorized = function (event) {  
    var promise = sendPaymentToken(event.payment.token);  
  
    promise.then(function (success) {  
        var status;  
        if (success)  
            status = ApplePaySession.STATUS_SUCCESS;  
        else  
            status = ApplePaySession.STATUS_FAILURE;  
  
        session.completePayment(status);  
        showConfirmation();  
    });  
}
```



```
// Payment Authorization
```

```
session.onpaymentauthorized = function (event) {  
    var promise = sendPaymentToken(event.payment.token);  
  
    promise.then(function (success) {  
        var status;  
        if (success)  
            status = ApplePaySession.STATUS_SUCCESS;  
        else  
            status = ApplePaySession.STATUS_FAILURE;  
  
        session.completePayment(status);  
        showConfirmation();  
    });  
}
```





```
// Payment Authorization
```

```
session.onpaymentauthorized = function (event) {  
    var promise = sendPaymentToken(event.payment.token);  
  
    promise.then(function (success) {  
        var status;  
        if (success)  
            status = ApplePaySession.STATUS_SUCCESS;  
        else  
            status = ApplePaySession.STATUS_FAILURE;  
  
        session.completePayment(status);  
        showConfirmation();  
    });  
}
```



```
// Payment Authorization
```

```
session.onpaymentauthorized = function (event) {  
    var promise = sendPaymentToken(event.payment.token);  
  
    promise.then(function (success) {  
        var status;  
        if (success)  
            status = ApplePaySession.STATUS_SUCCESS;  
        else  
            status = ApplePaySession.STATUS_FAILURE;  
  
        session.completePayment(status);  
        showConfirmation();  
    });  
}
```





Cancel

CARD

BLUE CASH EVERYDAY(SM)



SHIPPING

ANDERS CARLSSON  
1 INFINITE LOOP  
CUPERTINO CA 95014  
UNITED STATES



PAY CANINE CLOTHING

\$19.99



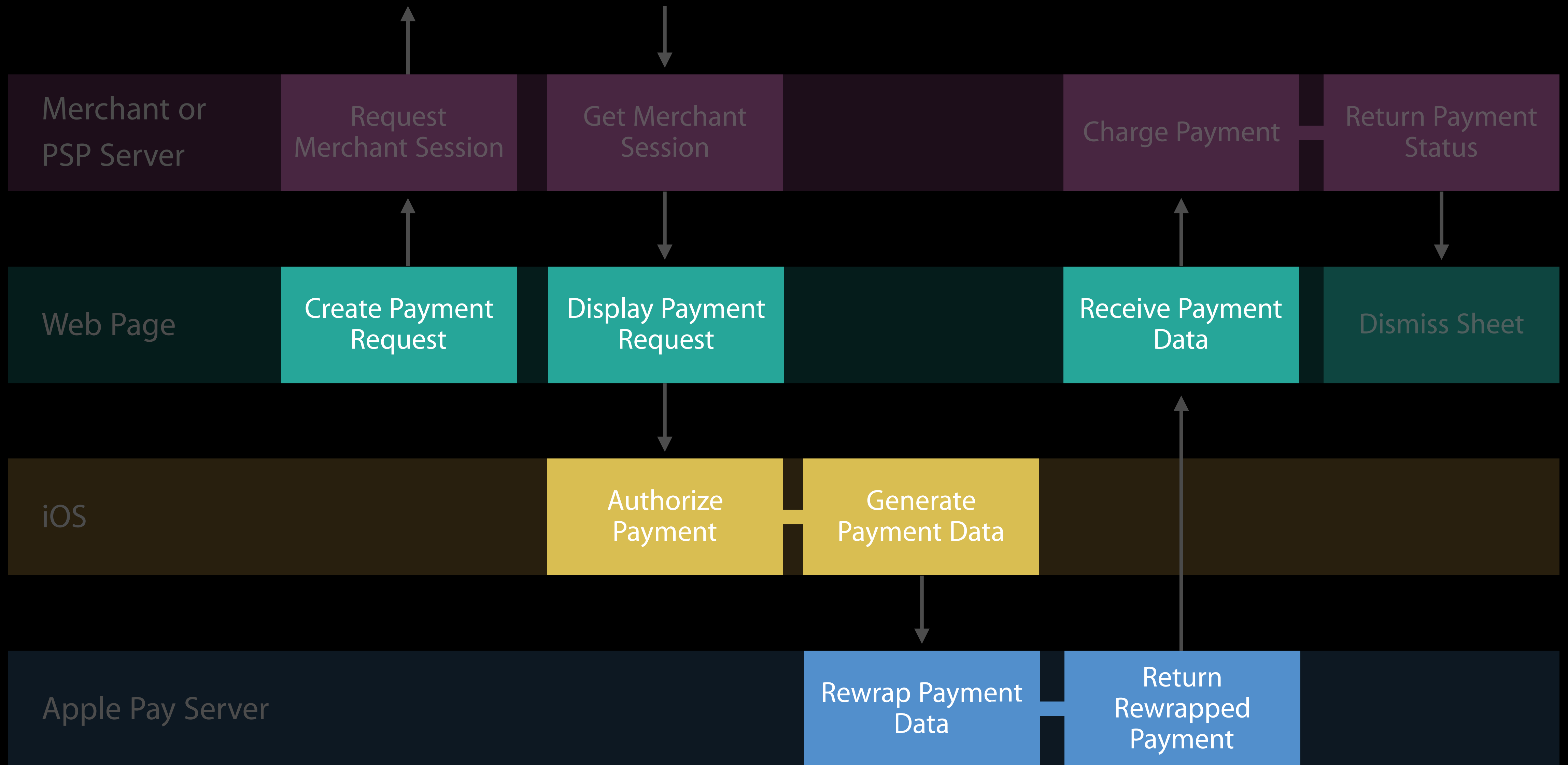
Done

*Demo*

# Payment Processing

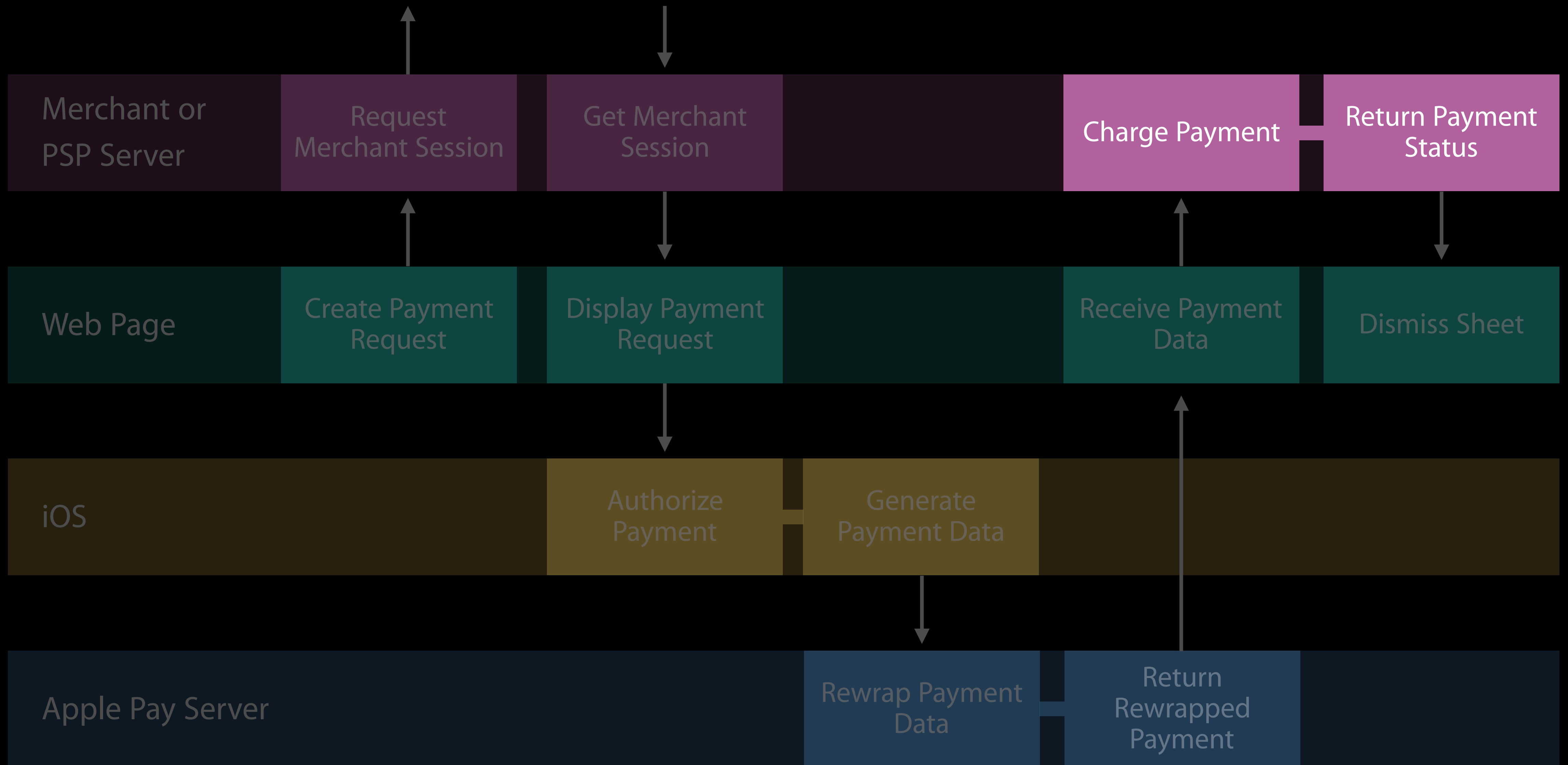
Handling your payments

# Apple Pay on the web





# Apple Pay on the web



# The Payment Token

# The Payment Token

Decrypt the payment token yourself

Pass the raw data to your  
payment provider

Pass the encrypted payment token to  
your payment provider

They decrypt on your behalf and charge

# Payment Processors

US and Europe

# Payment Processors

US and Europe

Over forty payment processors support Apple Pay today

# Payment Processors

US and Europe

Over forty payment processors support Apple Pay today

Many providers offer SDKs for in-app payments



# Payment Processors

US and Europe

Over forty payment processors support Apple Pay today

Many providers offer SDKs for in-app payments

For a full list, see [developer.apple.com/apple-pay](https://developer.apple.com/apple-pay)

# Payment Processors

Asia Pacific



# eCommerce Platforms

# eCommerce Platforms

Partnering with major eCommerce platforms

# eCommerce Platforms

Partnering with major eCommerce platforms



# eCommerce Platforms

Partnering with major eCommerce platforms

Deeply integrated Apple Pay support





# eCommerce Platforms

Partnering with major eCommerce platforms

Deeply integrated Apple Pay support

No developer account required



# Testing Your Sites

The Apple Pay Sandbox

A new testing environment for Apple Pay

---

What's New with Wallet & Apple Pay

Mission

Tuesday 3:00PM

---

# Testing Your Sites

---

What's New with Wallet & Apple Pay

Mission

Tuesday 3:00PM

---

# Testing Your Sites

Apple Pay on the web is available in the Apple Pay Sandbox for testing

---

What's New with Wallet & Apple Pay

Mission

Tuesday 3:00PM

---

# Testing Your Sites

Apple Pay on the web is available in the Apple Pay Sandbox for testing  
Will be rolled out to production closer to GM

# Testing Your Sites

Apple Pay on the web is available in the Apple Pay Sandbox for testing

Will be rolled out to production closer to GM

File bugs and send us feedback!



# Designing for Apple Pay

Building a compelling experience

Easy. Secure. Private.

# The Three Phases of Apple Pay

# The Three Phases of Apple Pay

Pre-payment

# The Three Phases of Apple Pay

Pre-payment

Payment

# The Three Phases of Apple Pay

Pre-payment

Payment

Post-payment



# Pre-Payment

The Apple Pay button

A dark rectangular button with rounded corners containing the Apple logo and the word "Pay" in white.

Apple Pay

A light rectangular button with rounded corners containing the Apple logo and the word "Pay" in dark gray.

Apple Pay

A dark rectangular button with rounded corners containing the text "Buy with" followed by the Apple logo and "Pay" in white.

Buy with Apple Pay

A light rectangular button with rounded corners containing the text "Buy with" followed by the Apple logo and "Pay" in dark gray.

Buy with Apple Pay

# Pre-Payment

## The Apple Pay button

Available in Cocoa Touch and WebKit



# Pre-Payment

## The Apple Pay button

Available in Cocoa Touch and WebKit

A variety of styles to suit your needs



```
div {  
  width: 150px;  
  height: 50px;  
  display: inline-block;  
  border: 1px solid black;  
  box-sizing: border-box;  
}
```

```
.normal {  
  background-image: -webkit-named-image(apple-pay-logo-black);  
  background-size: 100% 100%;  
  background-repeat: no-repeat;  
}
```

```
div {  
  width: 150px;  
  height: 50px;  
  display: inline-block;  
  border: 1px solid black;  
  box-sizing: border-box;  
}
```

```
.normal {  
  background-image: -webkit-image(apple-pay-logo-black);  
  background-size: 100% 100%;  
  background-repeat: no-repeat;  
}
```

Apple Pay Button



# Apple Pay Button



## Do's

- Use the built-in assets
- Place wherever a user might want to purchase

# Apple Pay Button



## Do's

- Use the built-in assets
- Place wherever a user might want to purchase



## Don'ts

- Modify the button or change its behavior
- Suppress the button

# Pre-Payment Placement

# Pre-Payment

## Placement

Offer Apple Pay early in your purchase flow

# Pre-Payment

## Placement

Offer Apple Pay early in your purchase flow

Placement on product pages can increase user engagement

# Pre-Payment

## Placement

Offer Apple Pay early in your purchase flow

Placement on product pages can increase user engagement

Also place in regular checkout flows and in carts



# Carts

9:41 AM 100%

stubhub.com

StubHub MENU

**WED** Cee Lo Green Tickets (21+ Event)  
JUN 22 9:00 pm at Mezzanine, San Francisco, CA

How many tickets?

1 2 3 4 +

\$62.07 × 2 Tickets Electronic **\$124.14 USD**

Buy with Apple Pay

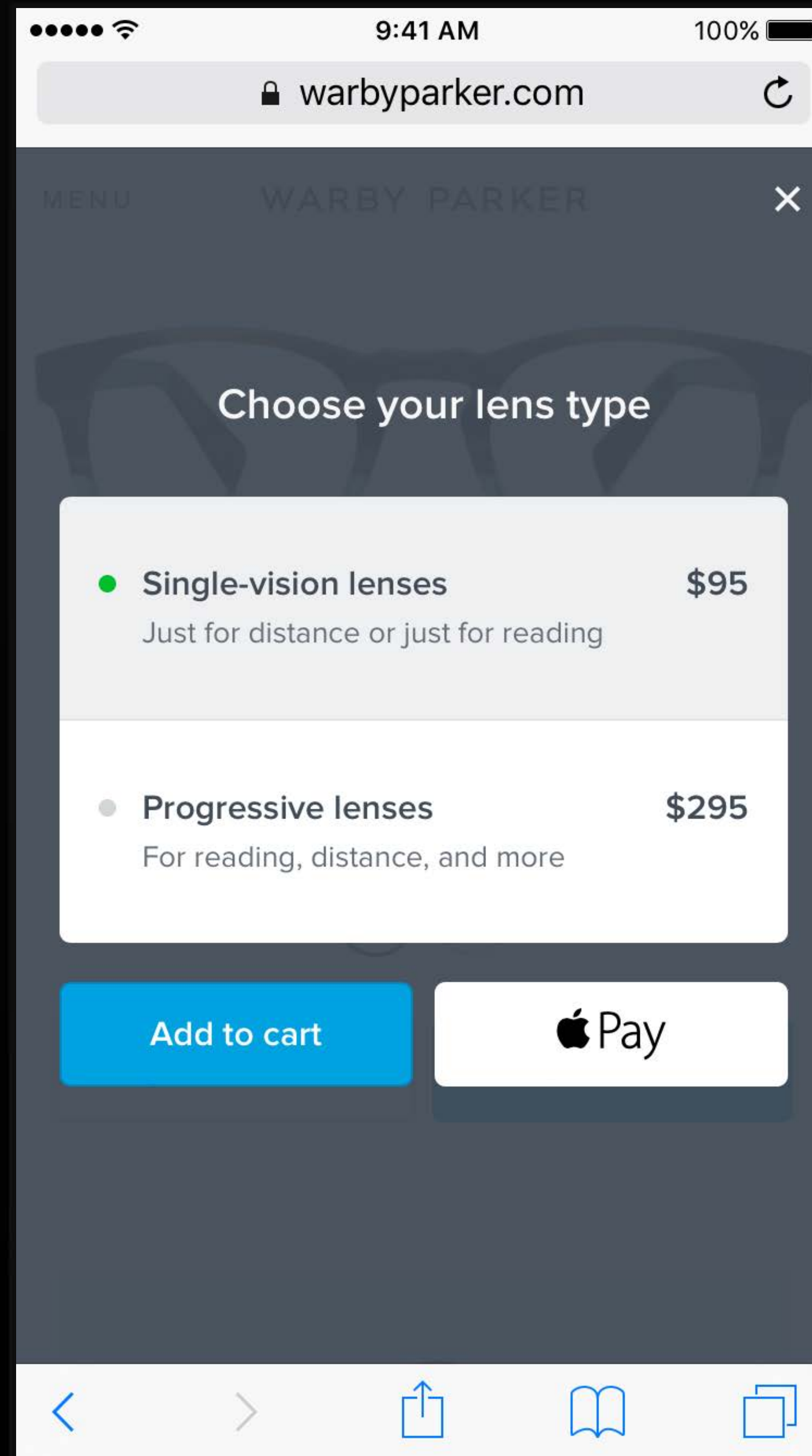
[View more tickets](#)

We show the lowest General Admission ticket price first.  
All prices are set by sellers.

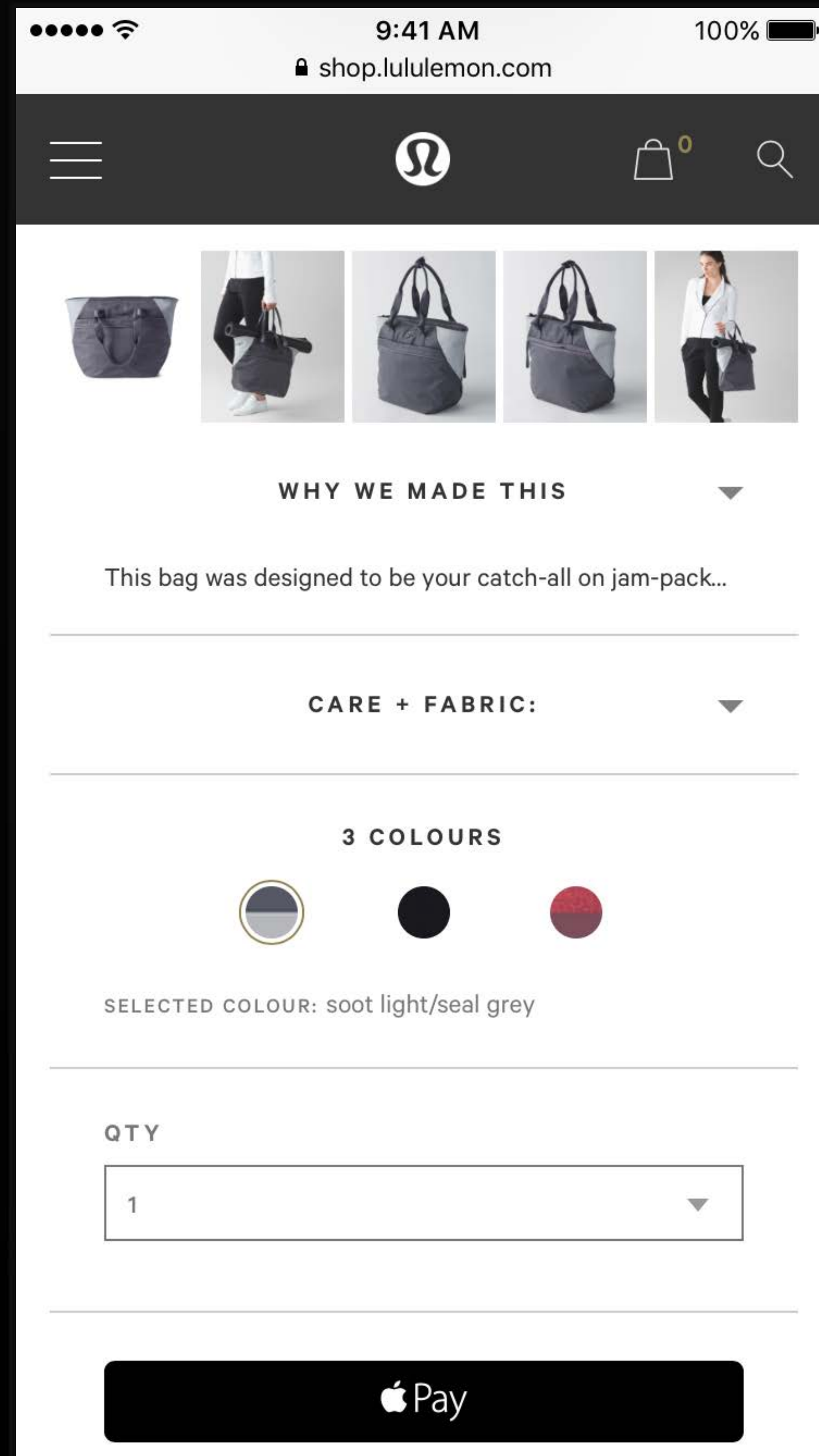
Filter

< > [Share] [Bookmarks] [Tabs]

# Express Checkout



# Product Pages





NEW

# Everything Bag

\$128.00 USD SKU #

WHY WE MADE THIS 

This bag was designed to be your catch-all on jam-packe...

CARE + FABRIC: 

3 COLOURS



SELECTED COLOUR: soot light/seal grey

QTY



ADD TO BAG

# Pre-Payment

## Account creation

# Pre-Payment

Account creation

Required registration is a major source of user friction



# Pre-Payment

Account creation

Required registration is a major source of user friction

Apple Pay can help reduce abandoned purchases with guest checkout



# Pre-Payment

## Account creation

Required registration is a major source of user friction

Apple Pay can help reduce abandoned purchases with guest checkout

Leverage information collected in the Apple Pay sheet to create accounts post purchase

# Payment

The Apple Pay Sheet

# Payment

## The Apple Pay Sheet

The Apple Pay sheet offers a flexible payment flow for merchants

# Payment

## The Apple Pay Sheet

The Apple Pay sheet offers a flexible payment flow for merchants

But a consistent experience for users



Cancel

CARD CAPITAL ONE BANK DEBIT (•••• 3824) ⌵

SHIPPING JOHN APPLESEED  
1035 STEVENS CREEK BOULEVARD  
CUPERTINO, CA 95104 ⌵

METHOD FREE 5 DAY DELIVERY - \$0.00  
ARRIVES MARCH 25 ⌵

CONTACT J.APPLESEED@ICLOUD.COM ⌵


SUBTOTAL	\$32.00
SHIPPING	\$0.00
<b>PAY LULULEMON</b>	<b>\$32.00</b>




Confirm on iPhone



Cancel

CARD CAPITAL ONE BANK DEBIT (•••• 3824) 

SHIPPING JOHN APPLESEED  
1035 STEVENS CREEK BOULEVARD  
CUPERTINO, CA 95104 

METHOD FREE 5 DAY DELIVERY - \$0.00  
ARRIVES MARCH 25 

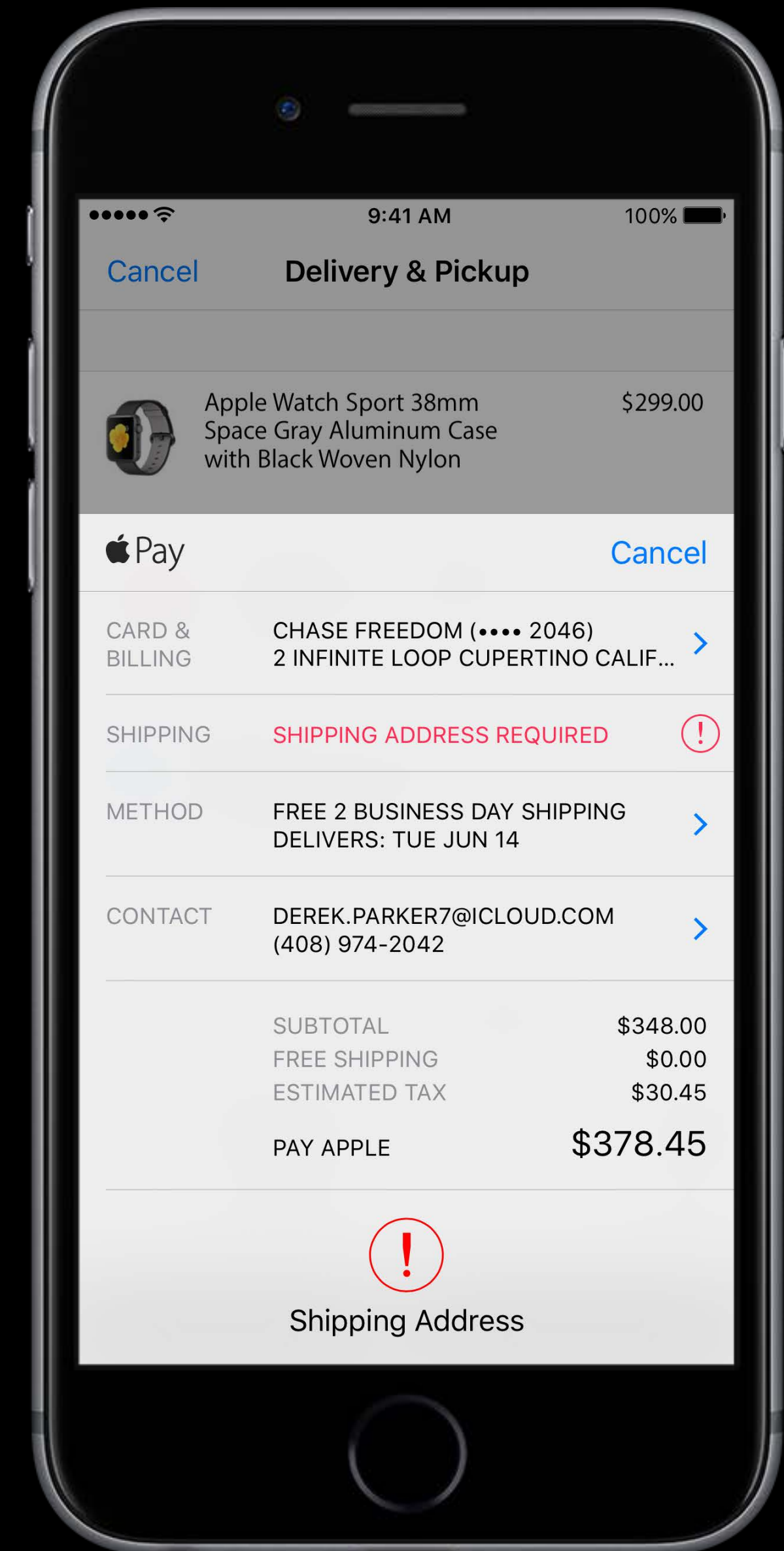
CONTACT J.APPLESEED@ICLOUD.COM 

SUBTOTAL	\$32.00
SHIPPING	\$0.00
<b>PAY LULULEMON</b>	<b>\$32.00</b>



Confirm on iPhone

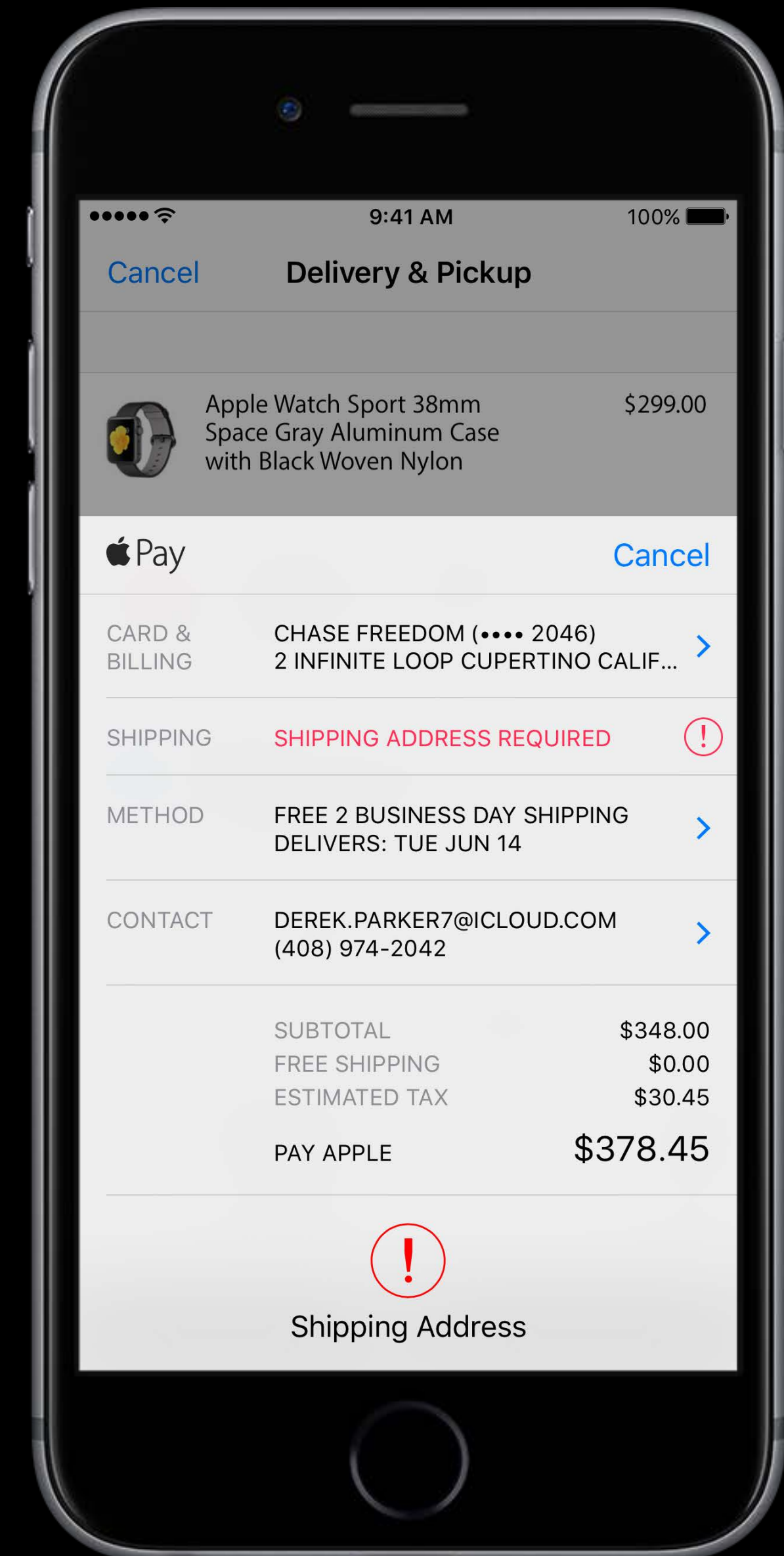
# Requesting Information





# Requesting Information

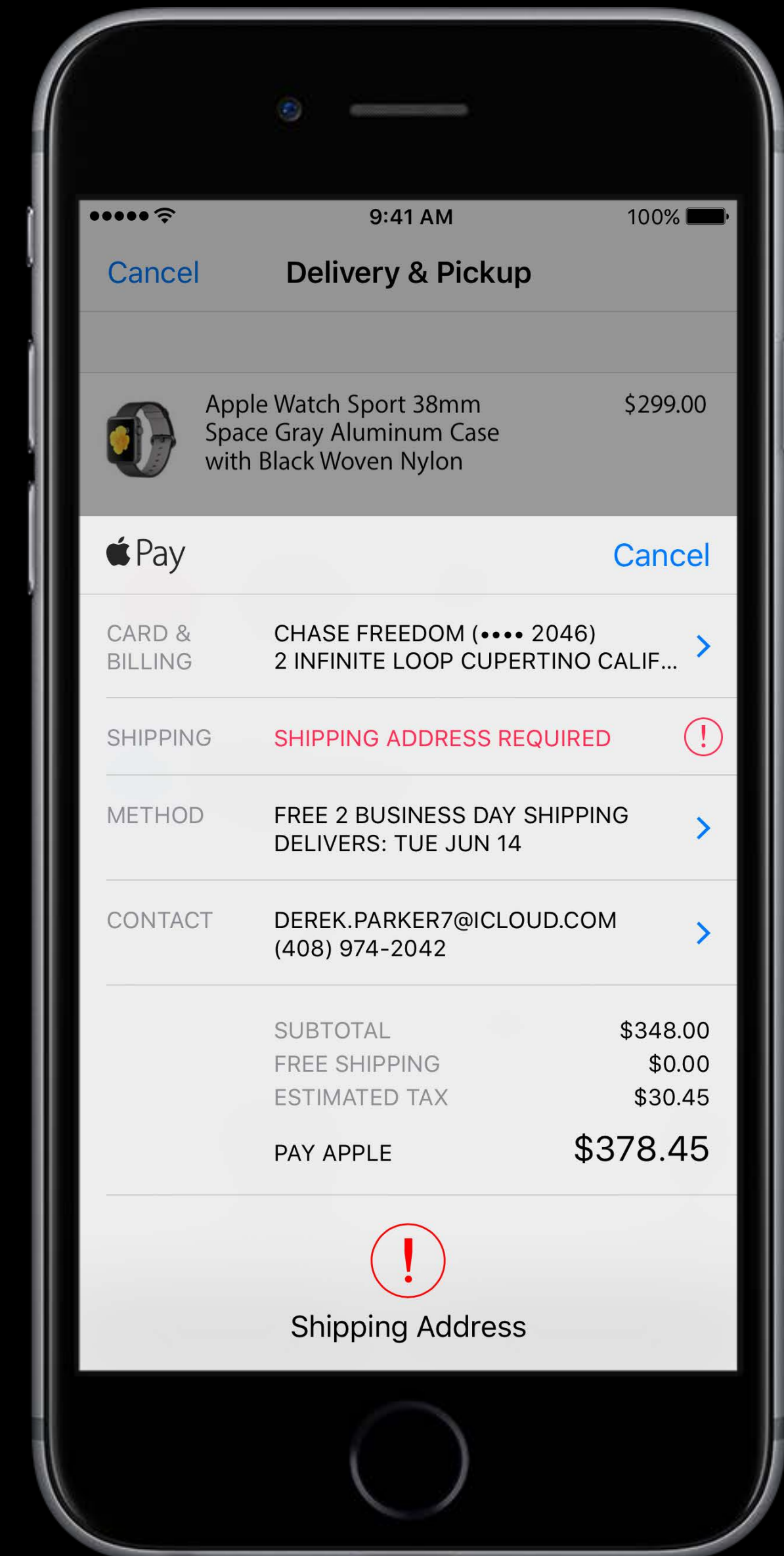
Request billing, shipping, and contact info if needed



# Requesting Information

Request billing, shipping, and contact info if needed

Specify shipping method or pickup

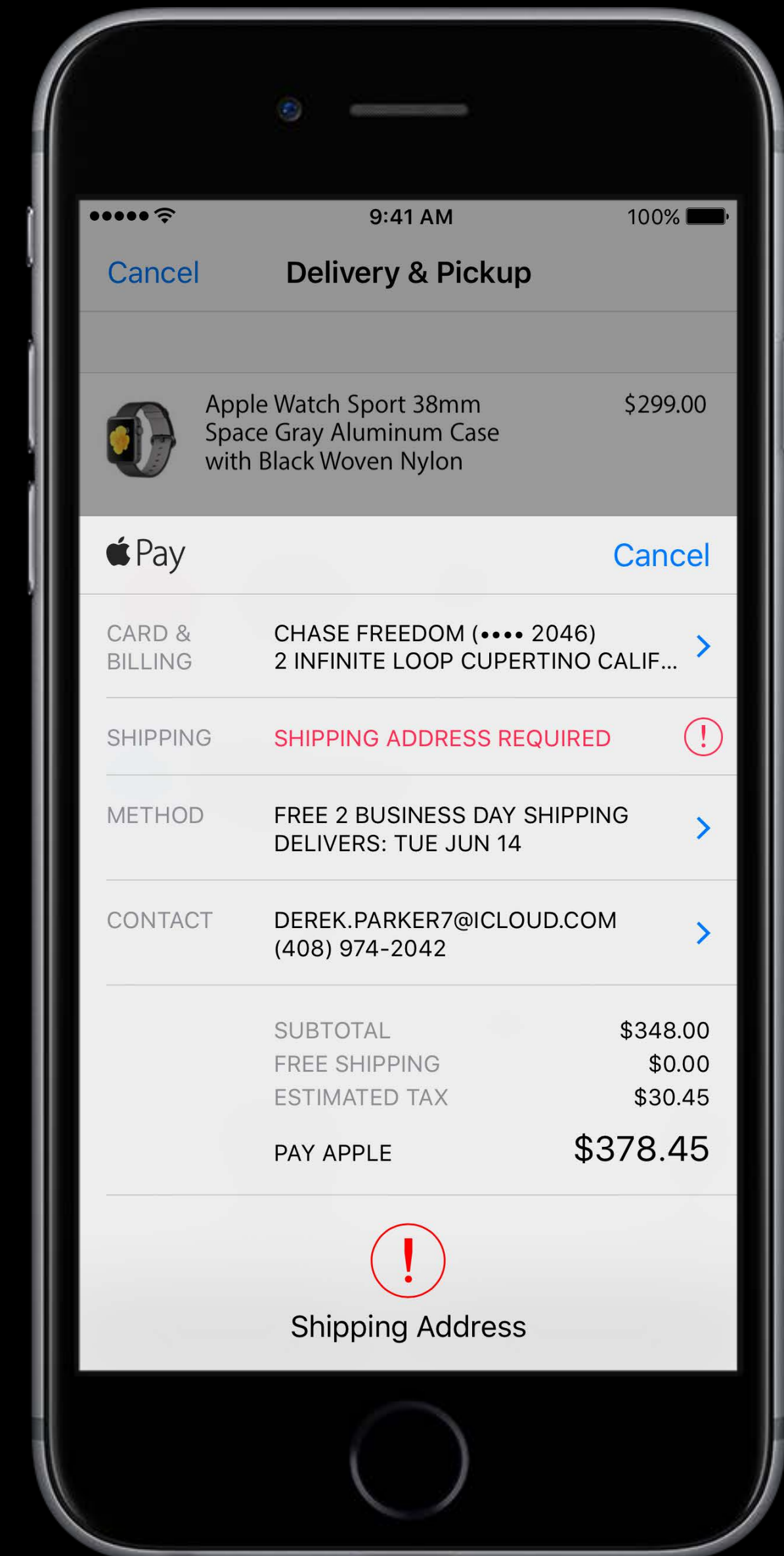


# Requesting Information

Request billing, shipping, and contact info if needed

Specify shipping method or pickup

List shipping cost, tax, or discounts after the subtotal



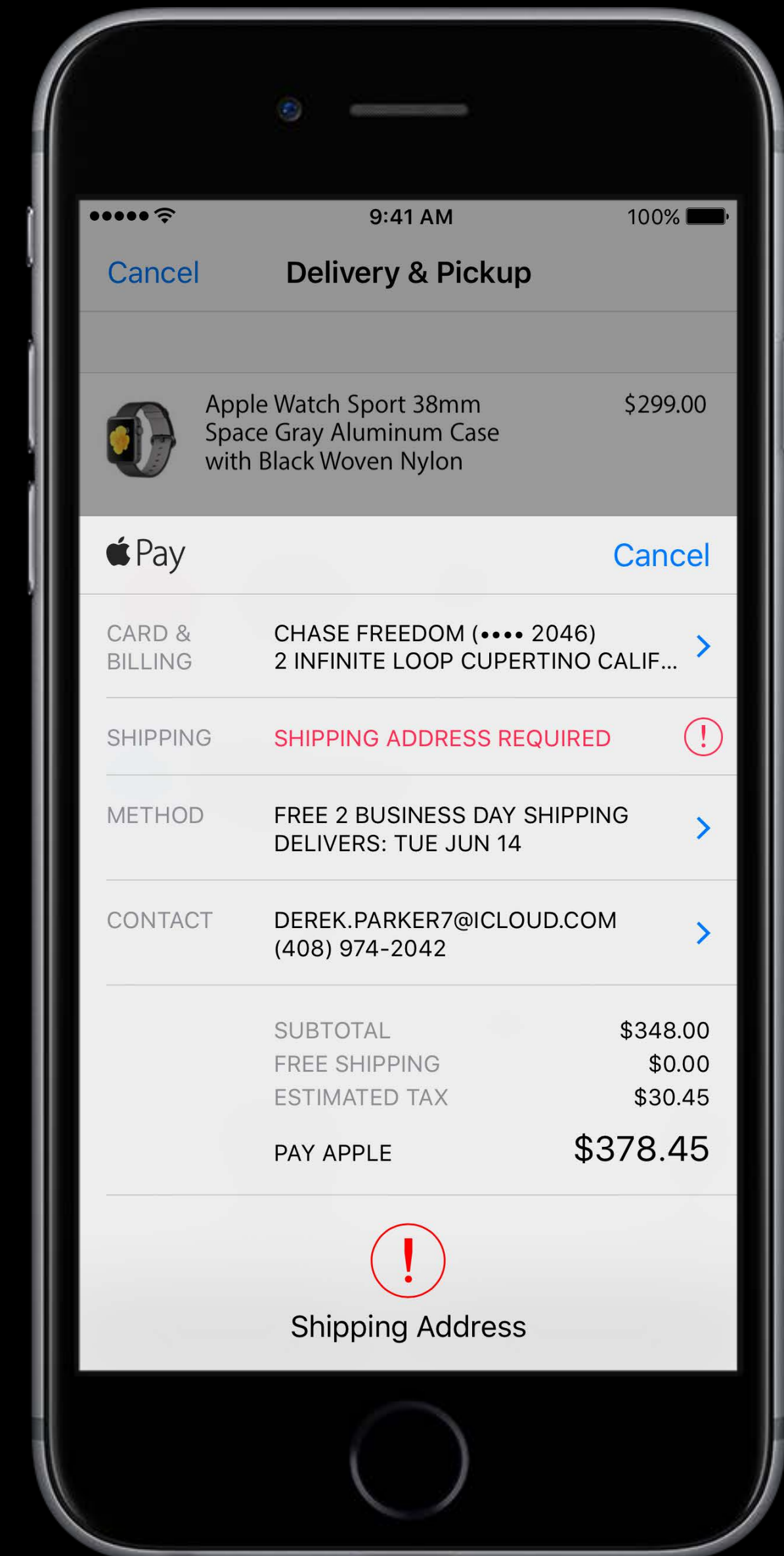
# Requesting Information

Request billing, shipping, and contact info if needed

Specify shipping method or pickup

List shipping cost, tax, or discounts after the subtotal


Make sure you have a clear privacy policy









Cancel

CARD CAPITAL ONE BANK DEBIT (•••• 3824) 

SHIPPING JOHN APPLESEED  
1035 STEVENS CREEK BOULEVARD  
CUPERTINO, CA 95104 

METHOD FREE 5 DAY DELIVERY - \$0.00  
ARRIVES MARCH 25 

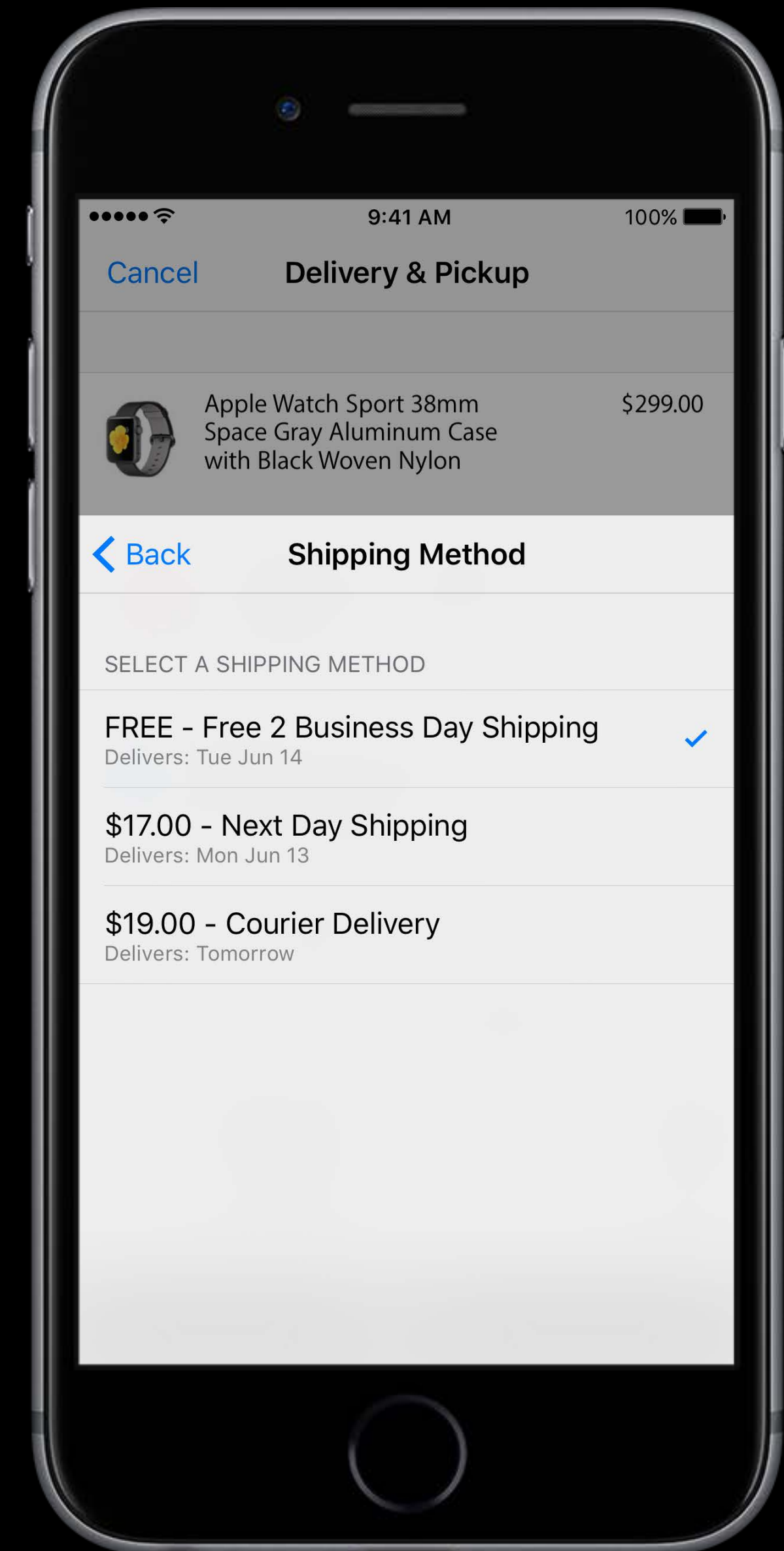
CONTACT J.APPLESEED@ICLOUD.COM 

SUBTOTAL	\$32.00
SHIPPING	\$0.00
<b>PAY LULULEMON</b>	<b>\$32.00</b>



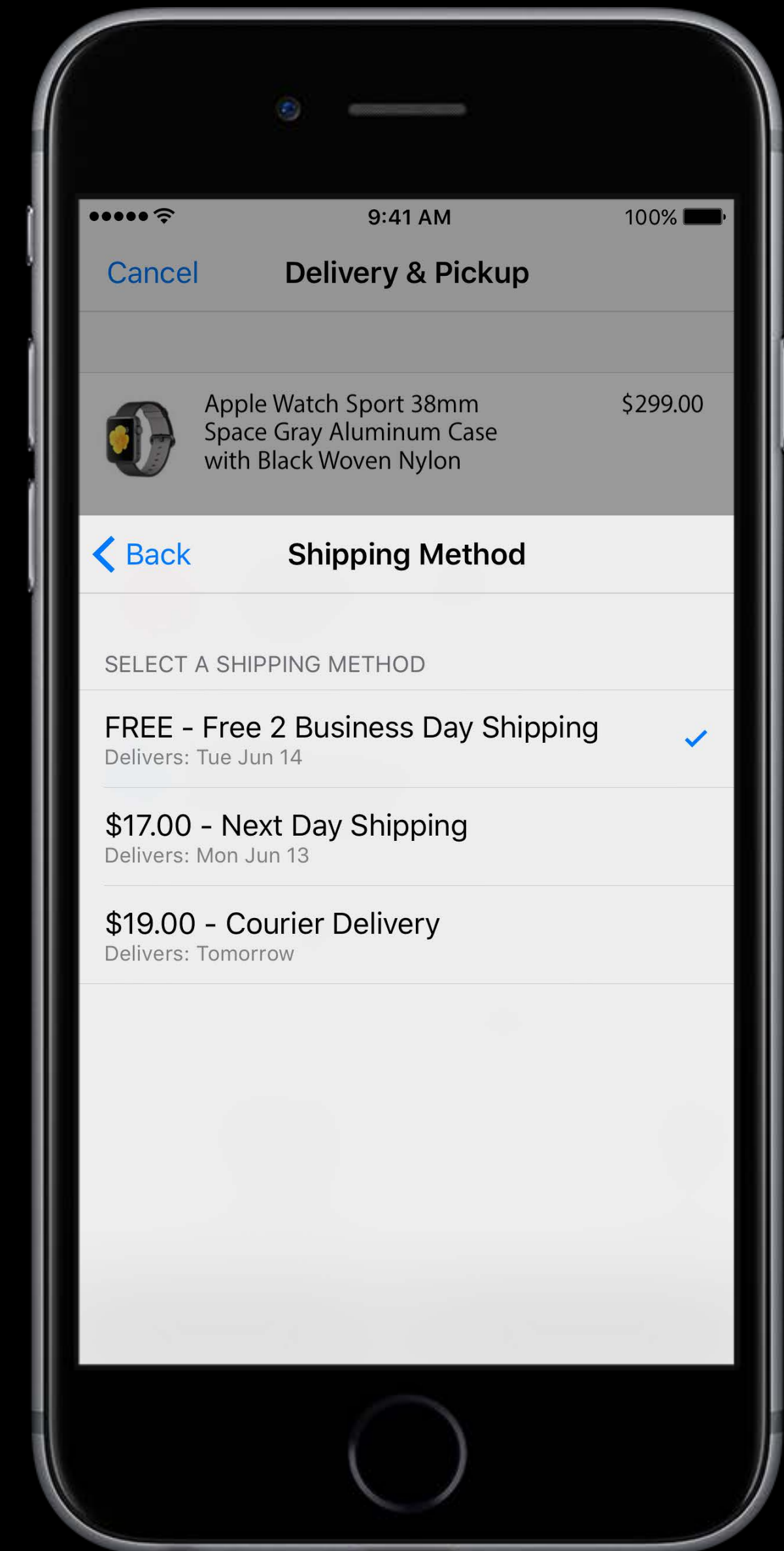
Confirm on iPhone

# Shipping Method



# Shipping Method

Users can pick from a provided list of methods

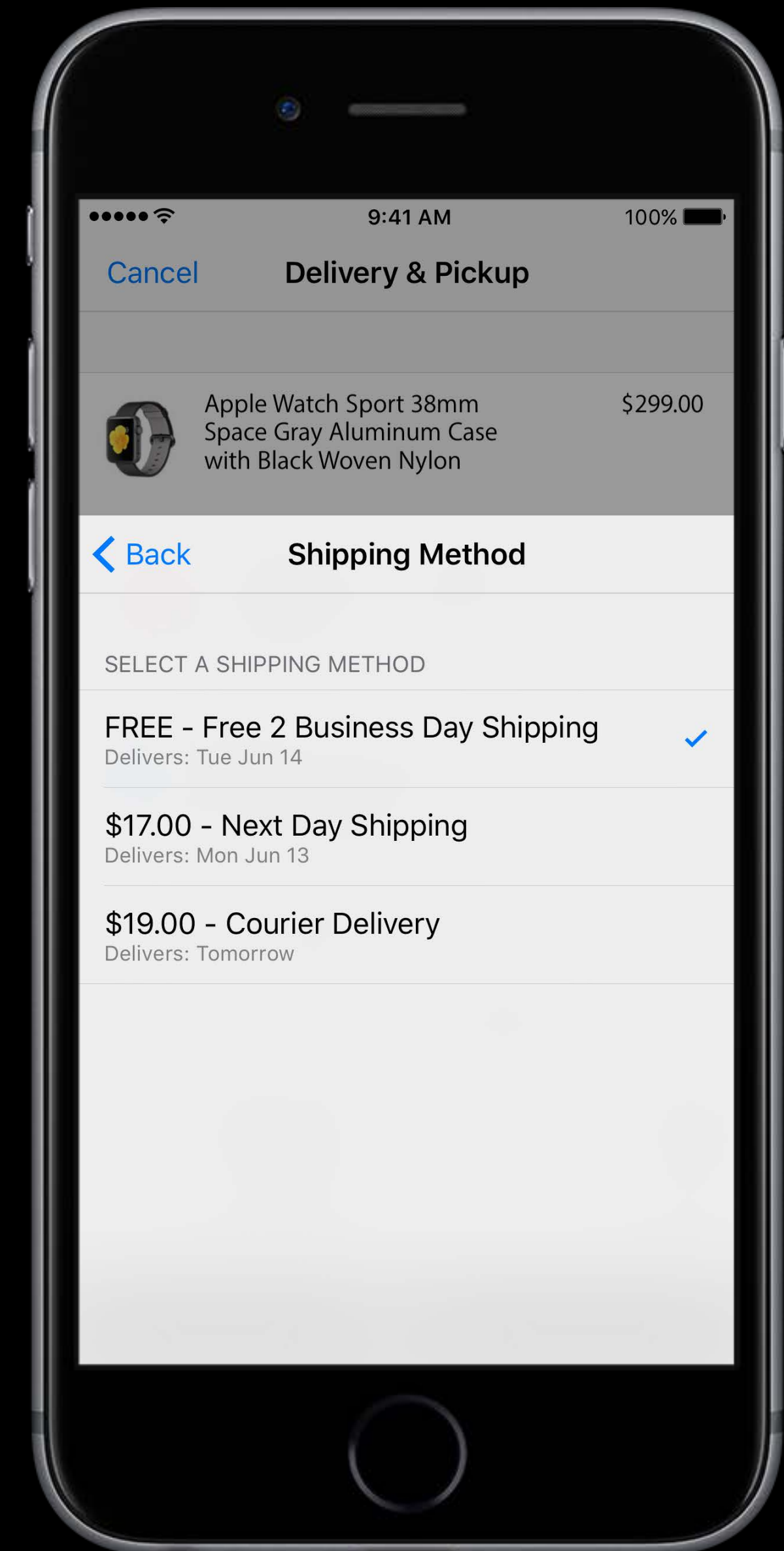




# Shipping Method

Users can pick from a provided list of methods

Methods can be updated in response to address changes

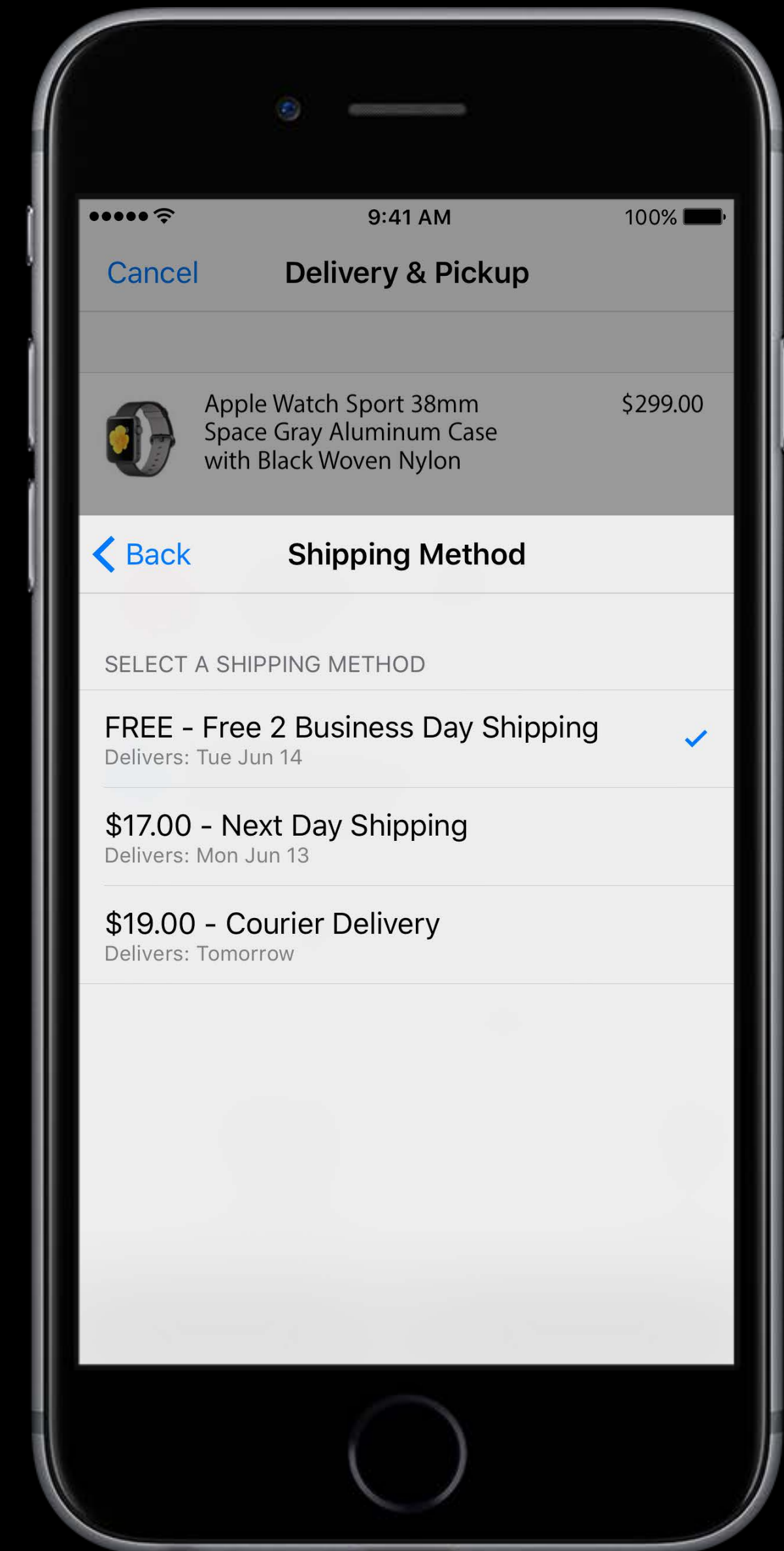


# Shipping Method

Users can pick from a provided list of methods

Methods can be updated in response to address changes

Methods can be free



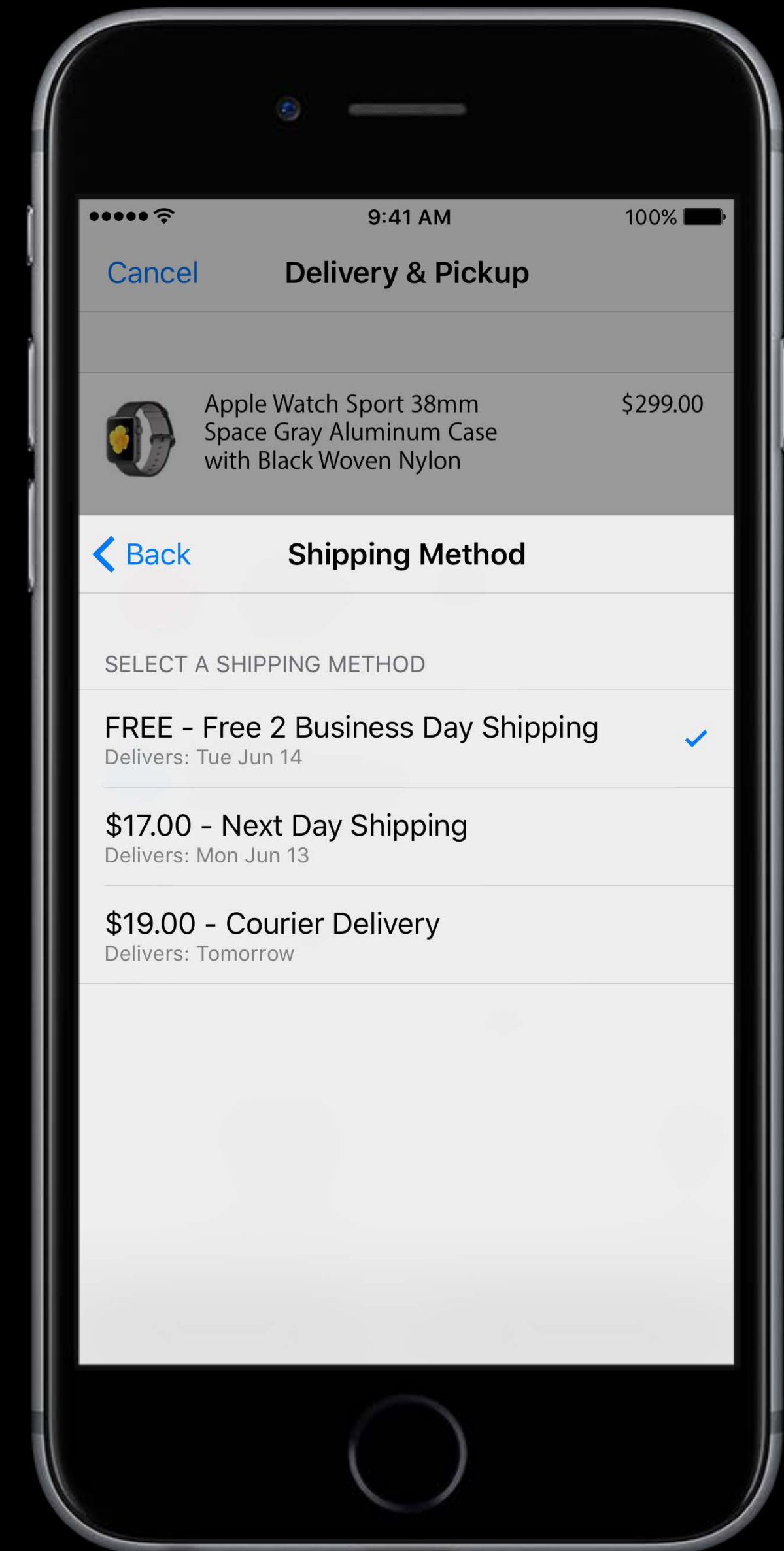
# Shipping Method

Users can pick from a provided list of methods

Methods can be updated in response to address changes

Methods can be free

Naming can be customized: shipping, pickup, and delivery





Cancel

CARD CAPITAL ONE BANK DEBIT (•••• 3824) ⌵

SHIPPING JOHN APPLESEED  
1035 STEVENS CREEK BOULEVARD ⌵  
CUPERTINO, CA 95104

METHOD FREE 5 DAY DELIVERY - \$0.00 ⌵  
ARRIVES MARCH 25

CONTACT J.APPLESEED@ICLOUD.COM ⌵

SUBTOTAL	\$32.00
SHIPPING	\$0.00
<b>PAY LULULEMON</b>	<b>\$32.00</b>



Confirm on iPhone



Cancel

CARD CAPITAL ONE BANK DEBIT (•••• 3824) ⚡

SHIPPING JOHN APPLESEED  
1035 STEVENS CREEK BOULEVARD ⚡  
CUPERTINO, CA 95104

METHOD FREE 5 DAY DELIVERY - \$0.00 ⚡  
ARRIVES MARCH 25

CONTACT J.APPLESEED@ICLOUD.COM ⚡

SUBTOTAL	\$32.00
SHIPPING	\$0.00
<b>PAY LULULEMON</b>	<b>\$32.00</b>



Confirm on iPhone

# Summary Items

What to display

# Summary Items

What to display

Use the summary items as a concise indication of what's to be charged



# Summary Items

What to display

Use the summary items as a concise indication of what's to be charged

Sub-totals, taxes, shipping, discounts

# Summary Items

## What to display

Use the summary items as a concise indication of what's to be charged

Sub-totals, taxes, shipping, discounts

Not a line by line itemized list

# Summary Items

## What to display

Use the summary items as a concise indication of what's to be charged

Sub-totals, taxes, shipping, discounts

Not a line by line itemized list

Keep it concise

# Summary Items

## What to display

Use the summary items as a concise indication of what's to be charged

Sub-totals, taxes, shipping, discounts

Not a line by line itemized list

Keep it concise

Be up-front and clear about charges

# Summary Items

Unknown amounts

# Summary Items

Unknown amounts

Sometimes you don't know the final cost

# Summary Items

## Unknown amounts

Sometimes you don't know the final cost

Use the pending item type to indicate this



# Summary Items

## Unknown amounts

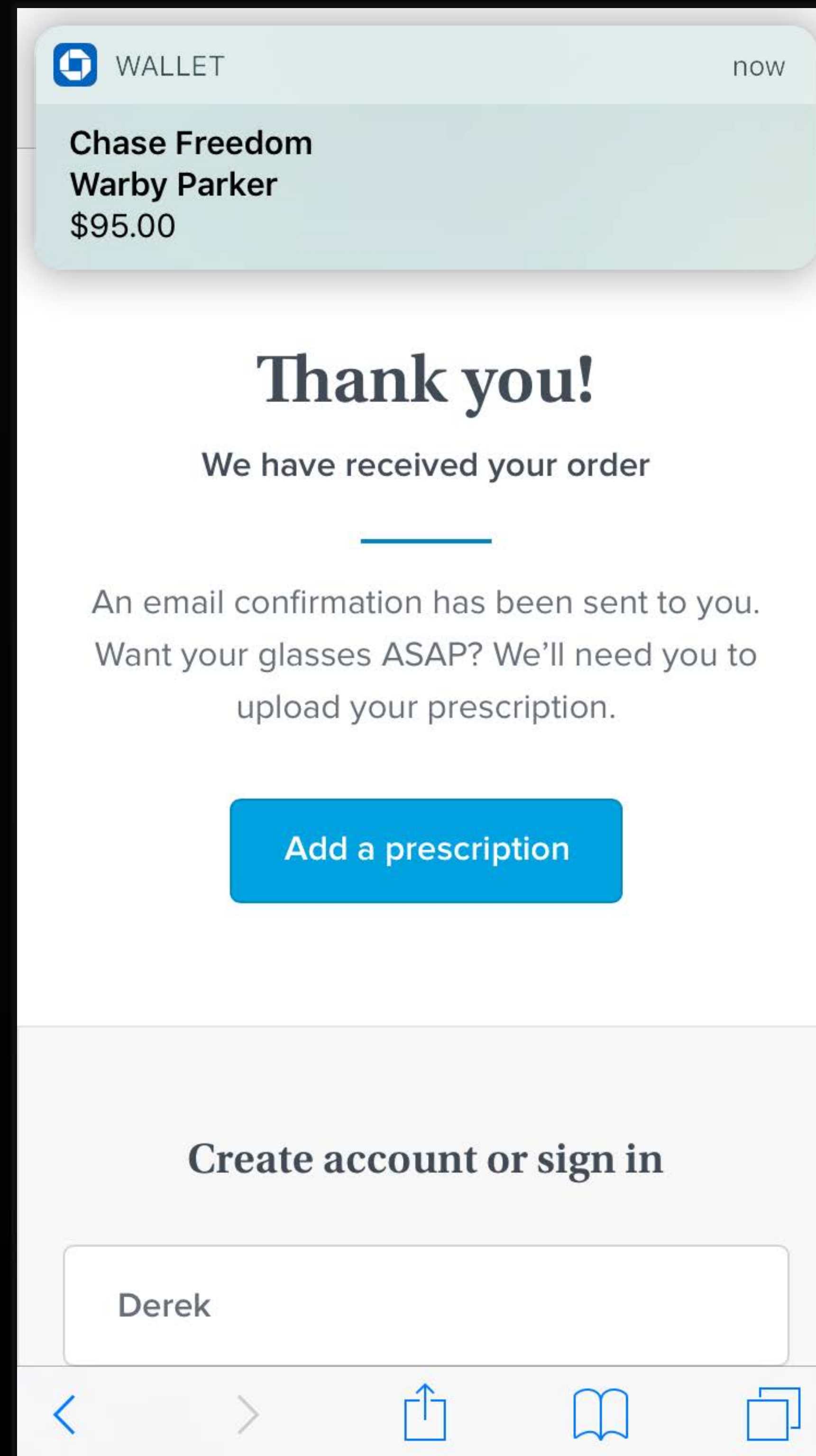
Sometimes you don't know the final cost

Use the pending item type to indicate this

Make estimates clear

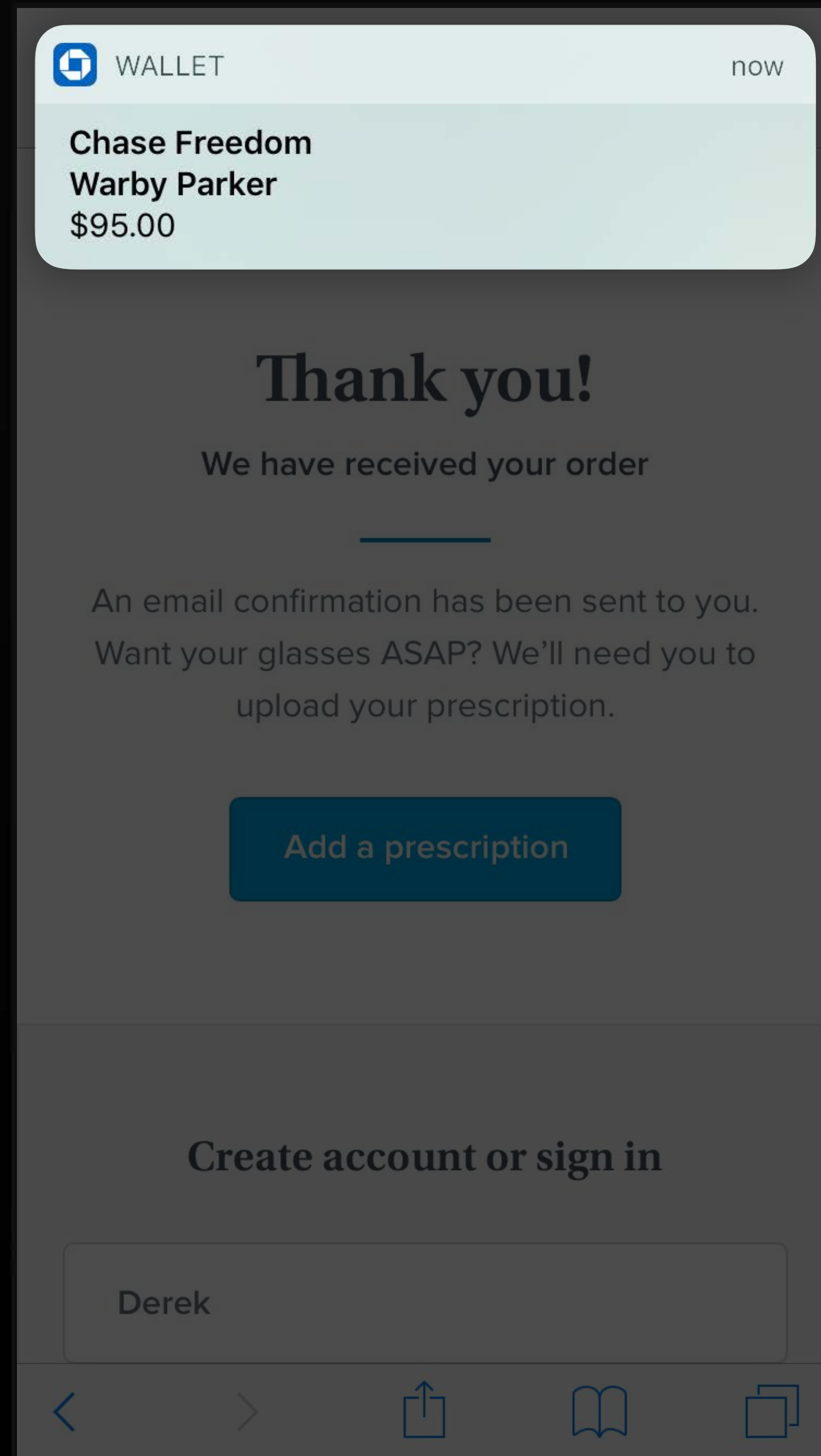
# Summary Items

Clear estimates



# Summary Items

Clear estimates



# Summary Items

Free and discounted items

# Summary Items

Free and discounted items

Items can be marked as free

# Summary Items

Free and discounted items

Items can be marked as free

Items may also be negative, except for the total



Cancel

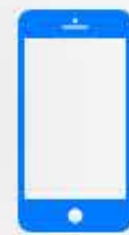
CARD CAPITAL ONE BANK DEBIT (•••• 3824) ⚡

SHIPPING JOHN APPLESEED  
1035 STEVENS CREEK BOULEVARD ⚡  
CUPERTINO, CA 95104

METHOD FREE 5 DAY DELIVERY - \$0.00 ⚡  
ARRIVES MARCH 25

CONTACT J.APPLESEED@ICLOUD.COM ⚡

SUBTOTAL	\$32.00
SHIPPING	\$0.00
<b>PAY LULULEMON</b>	<b>\$32.00</b>



Confirm on iPhone





9:41 AM

100%

Apple Pay

Cancel



\$95.00

Warby Parker

sent from "John's MacBook Pro (2)"

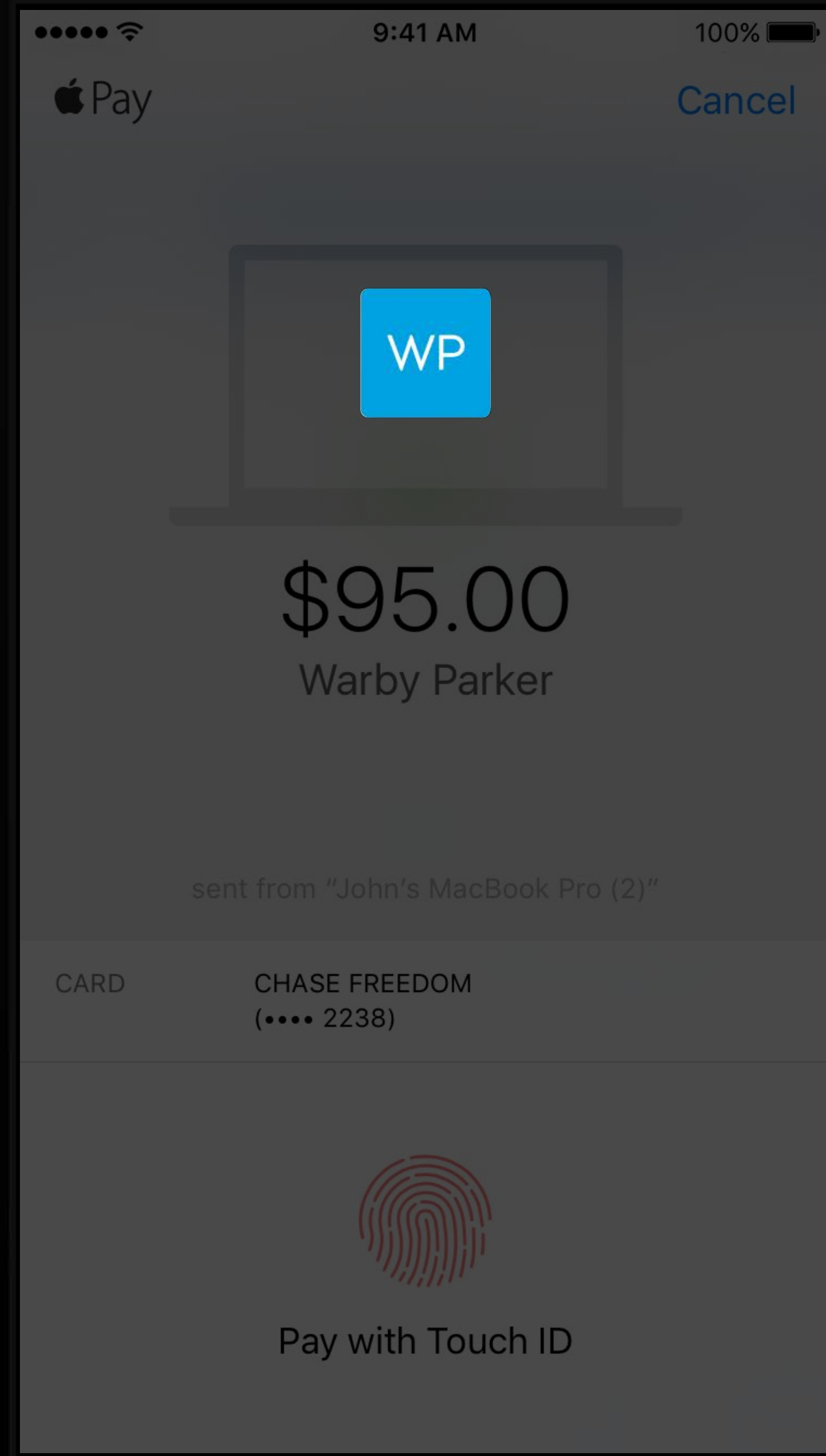
CARD

CHASE FREEDOM  
(•••• 2238)



Pay with Touch ID

# Site Icon



Site Icon

# Site Icon

Uses the existing Apple Touch icon

# Site Icon

Uses the existing Apple Touch icon

Provide in 180x180 and 120x120 sizes

# Site Icon

Uses the existing Apple Touch icon

Provide in 180x180 and 120x120 sizes

```
<link rel="apple-touch-icon" sizes="120x120" href="touch-icon@2x.png">
```

# Site Icon

Uses the existing Apple Touch icon

Provide in 180x180 and 120x120 sizes

```
<link rel="apple-touch-icon" sizes="120x120" href="touch-icon@2x.png">  
<link rel="apple-touch-icon" sizes="180x180" href="touch-icon@3x.png">
```



# Apple Pay Tips

## Semantic markup

Indicate your site takes Apple Pay with appropriate semantic markup

```
<!-- Open Graph -->  
<meta property="og:type" content="og:product" />  
<meta property="og:title" content="Apple Watch" />  
<meta property="product:price:amount" content="249.99" />  
<meta property="product:price:currency" content="USD" />  
<meta property="product:payment_method" content="ApplePay" />
```

# Apple Pay Tips

## Semantic markup

Indicate your site takes Apple Pay with appropriate semantic markup

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<!-- Open Graph -->  
<meta property="og:type" content="og:product" />  
<meta property="og:title" content="Apple Watch" />  
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<meta property="product:price:currency" content="USD" />  
<meta property="product:payment_method" content="ApplePay" />
```

# Post Payment Confirmation

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Reflect the appropriate status in the Apple Pay sheet

# Post Payment

## Confirmation

Reflect the appropriate status in the Apple Pay sheet

Leverage information collected via Apple Pay sheet to offer account creation

# Thank You Derek

Your order is complete. We'll send you an email confirmation shortly.

Order Confirmation Number:

45725994

## What's Next?

### WANT TO MAKE CHANGES?

You can cancel your order within one hour of placing it. Get in touch with us and we'll take care of everything.



CALL US  
1.877.263.9300



CHAT NOW



ORDER ID  
45725994

### CREATE AN ACCOUNT

\* Email Address

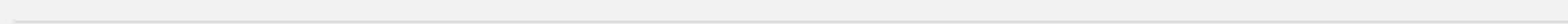
\* Password

- ✓ 8 characters
- ✓ 1 lowercase
- ✓ 1 uppercase
- ✓ 1 digit

Sign me up for lululemon emails (you can unsubscribe at any time). See our terms and conditions for details.

CREATE ACCOUNT

We are processing these items:



# Thank You Derek

Your order is complete. We'll send you an email confirmation shortly.

Order Confirmation Number:

45725994

## What's Next?

### WANT TO MAKE CHANGES?

You can cancel your order within one hour of placing it. Get in touch with us and we'll take care of everything.



CALL US  
1.877.263.9300



CHAT NOW



ORDER ID  
45725994

### CREATE AN ACCOUNT

\* Email Address

derek.parker7@icloud.com

\* Password

[Empty password field]

- ✓ 8 characters
- ✓ 1 lowercase
- ✓ 1 uppercase
- ✓ 1 digit

Sign me up for lululemon emails (you can unsubscribe at any time). See our terms and conditions for details.

CREATE ACCOUNT

We are processing these items:





# Summary

# Summary

Apple Pay Merchant Validation on the web

# Summary

Apple Pay Merchant Validation on the web

ApplePaySession JavaScript API

# Summary

Apple Pay Merchant Validation on the web

ApplePaySession JavaScript API

Taking advantage of Apple Pay in your designs

More Information

<https://developer.apple.com/wwdc16/703>

# Related Sessions

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What's New with Wallet & Apple Pay

Mission

Tuesday 3:00PM

---

Optimizing Web Content in Your App

Mission

Friday 4:00PM

---



# Labs

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Apple Pay Lab 1

Frameworks Lab B

Tuesday 4:00PM

---

Apple Pay Lab 2

Frameworks Lab D

Wednesday 9:00AM

---

Safari & WebKit Lab

Fort Mason

Wednesday 4:30PM

---

Safari & WebKit Lab

Frameworks Lab C

Friday 4:30PM

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