

Apple Pay on CyberSource

FREQUENTLY ASKED QUESTIONS

How does an Apple Pay via CyberSource work?

When a customer checks out in your app, they pay using their Apple Pay account and the credit card already on file with Apple. Apple Pay will tokenize their card information, encrypt it, and send it to your app, which in turn will pass it to CyberSource. CyberSource will decrypt the tokenized data and send it on to your processor.

When will Apple Pay be available on the CyberSource platform?

You can get started right away. Just click on the Get Started link at www.cybersource.com/applepayments and follow the instructions.

When can my customers start sending payments using Apple Pay?

Customers may start using Apple Pay at the end of October 2014.

What do I need to do to enable Apple Pay?

You have two options for integrating Apple Pay through CyberSource:

1. You can integrate your app using our iOS SDK, or
2. Connect directly using our API.

For either method you will also need to download and use the Apple Pay SDK. A step-by-step guide that walks you through the set-up process is available at www.cybersource.com/applepayments when you click on Get Started.

What's the difference between the SDK and API transaction flow scenarios?

The SDK enables a direct communication between your iOS application and CyberSource. With the API scenario, your iOS application sends the information to your server, and you can communicate with CyberSource using the same API you use for your regular transaction processing

What processors support Apple Pay?

At present, this infrastructure is supported by the following processors: American Express Direct, Chase Paymentech, First Data Compass, and GPN. If your processor is not on this list, please contact CyberSource sales at 1-888-330-2300.

Why does the CyberSource Business Center say Apple Pay is Not Available for my account?

The payment network tokenization infrastructure used by Apple Pay is only supported on certain processors. Once your processor supports this feature, you will see the option to enroll.

Do Apple Pay transactions support the “internet”, “moto”, and “recurring” commerce indicators?

For in-app purchases, CyberSource sets the appropriate commerce indicators automatically. For recurring Apple Pay transactions, we do support the “recurring” commerce indicator.

Where do I download the SDK?

The SDK is available at:

http://www.cybersource.com/developers/integration_methods/apple_pay/

How does my order management system know the outcome of a payment placed by the SDK?

The SDK returns the authorization response to the merchant application in real time, which in turn can communicate back to the merchant's server. The single transaction request query API can also be used to get the transaction details from CyberSource.

Are there new Reason Codes for Apple Pay payment errors?

No. The tokens used in Apple Pay payments are treated as a credit card by the payment networks, and you can expect the same reason codes you receive today for credit card services.

What version of the WSDL/XML Schema is Apple Pay supported on?

Version 1.104 and up are supported.

How do Apple Pay transactions appear on my gateway reports?

Apple Pay payments appear as any other credit card transaction. Note the last 4 digits will be of the network token, and not of the PAN itself.

How do Apple Pay transactions appear on my CyberSource merchant account reports?

Apple Pay payments appear as any other credit card transaction. Note the last 4 digits will be of the network token, and not of the PAN itself.

I've heard this solution uses Payment Network Tokenization. What is the difference between CyberSource Payment Tokenization and Payment Network Tokenization?

The CyberSource Tokenization solution replaces sensitive payment data with a unique identifier or token that cannot be mathematically reversed. The actual payment data is securely stored in CyberSource data centers, which are operated by Visa Inc. This solution supports multiple payment types across different channels on a global basis, allowing merchants to reduce their PCI and eCheck obligations without negatively impacting their ability to manage their payment systems.

The networks (Visa, Amex and MasterCard, which operate payment network tokenization), will manage their own card vaults as disparate systems which are not interoperable among the card networks and allow for more domain control from the networks and issuers. (Network tokens can be limited for a specific domain or channel so it cannot be used in other domains or channels). Early adopters of the payment network token solutions are Phone OEMs and Digital Wallet providers, such as Apple, to support digital payments.