

**worldpay**  
from FIS

# APPLE PAY

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Easy, secure and private way to pay



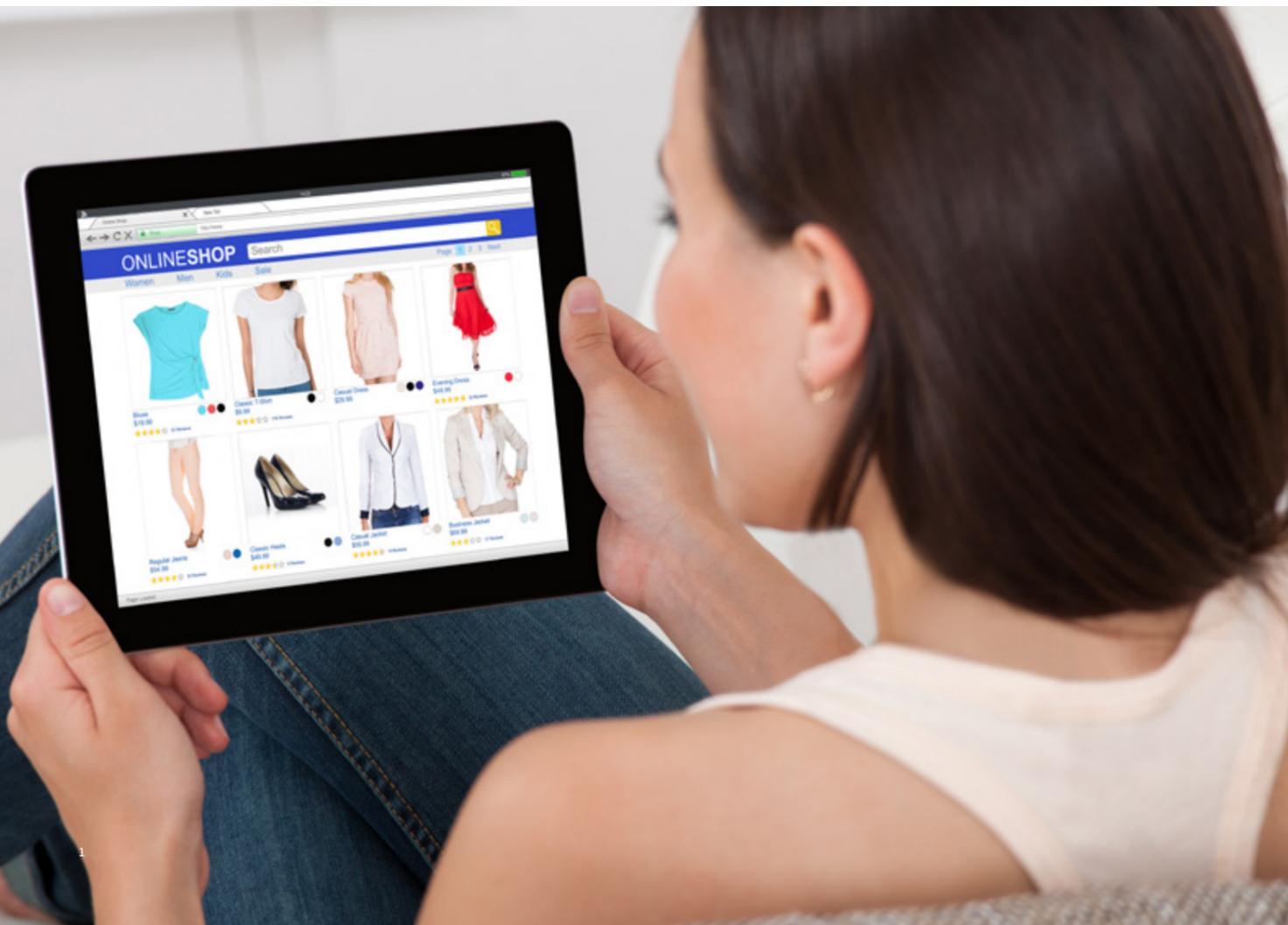
## What is Apple Pay?

Apple's mobile wallet service provides millions of iPhone users<sup>1</sup> with an easy, secure and private way to pay in-app and via the Safari browser.<sup>2</sup> Through Apple Pay, you'll gain access to a vast, high-value eCommerce market within the world's biggest economies.<sup>3</sup>

In addition to iPhone, it works on Apple Watch, iPad and Mac. Consumers can pay by simply tapping a buy button, verifying the purchase using Touch ID™ or Face ID™.

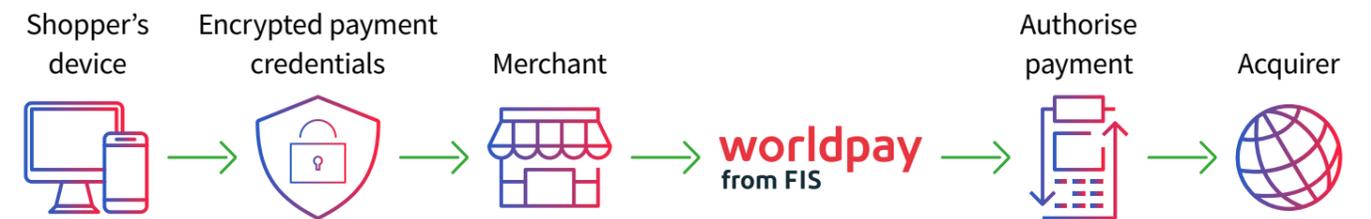


1. Juniper Research: <https://www.juniperresearch.com/press/press-releases/apple-pay-contactless-users-to-nearly-double-reac>  
2. Eligible devices: <https://support.apple.com/en-gb/KM207105>  
3. Countries where Apple Pay is available: <https://www.apple.com/ios/feature-availability/#apple-pay>



## How Apple Pay works

The below shows the Apple Pay flow with Worldpay's interaction.





## **With Apple Pay, your conversion rate can rocket.**

There is no need for consumers to enter their name, address and payment details each time they purchase with Apple Pay. The consumer's details can be automatically pulled from their me card – a contact card created when they set up their device. With that inconvenience out of the way, consumers abandon fewer carts and your conversion rate can rocket.

## **How Apple Pay can help your business**

Online purchasing via mobile devices is playing a leading role in the development of the eCommerce market. By implementing Apple Pay, you'll be able to take advantage of Apple's leadership in the mobile space. During 2016, a million new users signed up to Apple Pay each week.<sup>4</sup>

Apple Pay also helps to lower fraud rates thanks to its tokenisation technology. Apple Pay doesn't store the card numbers on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored.<sup>5</sup>

By accepting Apple Pay, you can open your business to a wider and more engaged audience. As a result, you're likely to see higher conversion rates and higher acceptance rates.

Apple Pay isn't restricted to iPhone. It also works on iPad, Mac and Apple Watch, which means your prospective market will be even larger and more diverse.



## Key benefits



**No extra costs**  
There are no charges for consumers using Apple Pay, and as a merchant you will only have to pay your standard fee.



**Purchasing made easy**  
With Apple Pay, shopping and paying in-app and on websites is as simple as the touch of a finger or a scan of a face with Touch ID™ or Face ID™ respectively.



**Simple integration**  
Include the Apple Pay button on a product page and consumers can tap or click to buy instantly, without having to go to a separate checkout screen. This improves conversion rates and increases sales.



**Higher conversion rates**  
Without the need to enter payment details, consumers can check-out faster and are therefore more likely to complete their purchase. This leads to higher conversion rates and more sales.



**Security**  
Apple's tokenised card payment system means the consumer's sensitive card details aren't sent to the merchant or the payment gateway, reducing the risk of online fraud for all parties.



**Easy in-app integration**  
If you're developing an app, the Apple Pay documentation and SDK make it simple to add in-app purchasing to your software, with Worldpay and Apple ready to support you.

## Why choose Worldpay?

**1**

We understand the complexities and challenges within the global market

**2**

We understand consumer needs

**3**

We understand global and local payments



### Maximize global acceptance

Remove the complexity from accepting payments anywhere, any way around the world.



1. Online purchases from tablets and other devices will be made available at a later date.  
2. Rewards programme currently available in the US and Korea. It will be made available in other markets soon.  
3. Feature will be made available soon.



## About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks, and capital markets. Processing 75 billion transactions topping \$9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks, and invests.

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