Get started with Apple Pay

Checklist for merchants

September 2026

Contents

Partner with Us

Millions of merchants use Apple Pay to drive conversion, build trust, and deliver the checkout experience consumers love. The steps you need to start integrating for POS, web, or in an app are below.

To explore features, updates, and resources to support your Apple Pay integration, go to Apple Pay for Partners.

Disclosures

1. Tap to Pay on iPhone requires a supported payment app and the latest version of iOS. Update to the latest version by going to Settings > General > Software Update. Tap Download and Install. Some contactless cards may not be accepted by your payment app. Transaction limits may apply. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC. Tap to Pay on iPhone is not available in all markets. View Tap to Pay on iPhone countries and regions.

In the US, Apple Pay is a service provided by Apple Payments Services LLC, a subsidiary of Apple Inc. Neither Apple Inc. nor Apple Payments Services LLC is a bank. Any card used in Apple Pay is offered by the card issuer.

Apple Pay is not available in all markets. View Apple Pay countries and regions.

Features are subject to change. Some features, applications, and services may not be available in all regions or all languages and may require specific hardware and software.

Enable Apple Pay at point of sale (POS)

Apple Pay

- [ ] Determine how your business will accept payments with Apple Pay. You can:
    - Enable an existing terminal you may already have for contactless payments,
    - Request a new EMV contactless terminal from your payment provider, or
    - Use an iPhone to accept payments using Tap to Pay on iPhone (more info below).
- [ ] Apple Pay POS transactions are authenticated with Face ID, Touch ID, or the device passcode. There may be additional steps for merchants to initiate contactless transactions. In these instances, merchants should work with their acquirer.
- [ ] Verify that EMV contactless is enabled on your hardware terminals to accept contactless payments (including Apple Pay). If Apple Pay is live in your country but not working for you, contact your acquiring bank and/or terminal provider. Refer to Troubleshooting (page 11).
- [ ] Support Apple Pay everywhere you already accept a contactless card.
- [ ] Go to market.
    - Promote your Apple Pay availability, adhering to the Apple Pay Marketing Guidelines.
    - Order decals to let consumers know your business accepts Apple Pay.
    - Ensure your staff is aware you now accept Apple Pay and how to accept Apple Pay payments. Contact your acquirer or POS provider for details.
    - Explore Tap to Pay on iPhone.

Tap to Pay on iPhone

- [ ] Explore Tap to Pay on iPhone and accept all types of in-person contactless payments with just your iPhone — including Apple Pay and other digital wallets. No additional hardware needed.[1]
- [ ] Check which countries and regions support Tap to Pay on iPhone.
- [ ] Find a payment service provider or a payment app to implement Tap to Pay on iPhone for your business, or build your own integration directly with Apple.

Enable Apple Pay on the web

Review the basics

- [ ] Check for Apple Pay availability in your country or region.
- [ ] Review the Acceptable Use Guidelines for Apple Pay on the Web.
- [ ] Determine whether you'll implement on your own, or use a payment platform provider.

  If using an e-commerce platform or payment service provider, contact them to get started. An Apple Pay SDK or JavaScript API from a payment provider is the quickest and easiest way to support Apple Pay on your website.

  If building your own direct integration, learn about Apple Pay:

  - Read the Apple Pay Merchant Integration Guide.
  - Watch the Get started with Apple Pay on the Web video.
  - Try a test transaction using Apple's interactive demo.
  - Familiarize yourself with Apple Pay Resources.

Plan your integration

- [ ] Identify the features that are most relevant to your business.
  - For retailers, offer express checkout to immediately display the payment sheet, allow consumers to purchase items quickly using a single shipping method and destination, and enable coupon or promotional code entry.
  - For businesses offering recurring, deferred, or automatic reload payment types (such as a transit card), implement merchant tokens.
  - For marketplaces or businesses bundling services from multiple providers (such as airlines, online travel agencies, ticketing platforms), implement multi-merchant payments.
  - For financial service providers like a neobank, provide Apple Pay as a payment method for consumers to transfer funds from your site to an account linked to a card in Apple Wallet using the Disbursement Request API. Refer to What's new in Wallet and Apple Pay from WWDC23 for more information.
- [ ] Design your integration using Apple's Human Interface Guidelines.
- [ ] Drive conversion and optimize the consumer experience by designing with established best practices.
  - Offer Apple Pay across your full merchant ecosystem, including product detail, cart, and checkout pages.
  - Where applicable, add Apple Pay-supported local networks. In certain countries, you can prioritize a local vs. international network on the Apple Pay payment sheet when customers use a multi-network debit card.
  - Download the Apple Pay JS SDK to ensure you take advantage of Apple Pay in third-party browsers.

- Design a data validation process that ignores irrelevant data and infers missing data whenever possible, rather than forcing data to conform to rigid business logic during validation.
- Incorporate custom error handling to provide consumers with clear, actionable guidance when something goes wrong.

Build and launch

☐ Follow the steps in the Apple Pay Merchant Integration Guide.

- Integrate Apple Pay everywhere you accept payments. Offer Apple Pay upstream on product detail, cart, and checkout pages.
- Create a payment processing certificate and a merchant identity certificate. Note: Certificates need to be renewed every two years from the date last renewed.

☐ Test your implementation.

- Test transactions using sandbox test cards.
- Test end-to-end transactions with real production cards.
- Test custom error handling logic.
- Test Apple Pay in third-party browsers.

☐ If you need support, start with your e-commerce platform or payment service provider. If additional help is needed, leverage the Apple Developer Forums and Apple Pay Partner Support.

☐ Ensure you've adhered to Apple's Human Interface Guidelines.

☐ Promote your Apple Pay availability, adhering to the Apple Pay Marketing Guidelines.

☐ Launch.

Grow with us

☐ Check out the latest Apple Pay features.

☐ Follow Apple Pay partner news and updates.

Enable Apple Pay in an app

Review the basics

- [ ] Check for Apple Pay availability in your country or region.

- [ ] Read Apple's App Review Guidelines.

- [ ] Determine whether you'll implement using a payment platform provider or build your own integration of Apple Pay.

  If using a provider, contact your e-commerce platform or payment service provider to get started. An Apple Pay SDK from a payment provider is the quickest and easiest way to support Apple Pay on your app.

  If building your own direct integration of Apple Pay:

  - Read the Apple Pay Merchant Integration Guide.
  - Review the sample code in Offering Apple Pay in Your App.
  - Familiarize yourself with Apple Pay Resources.

Plan your integration

- [ ] Identify the features that are most relevant to your business.
  - For retailers, offer express checkout to immediately display the payment sheet, allow consumers to purchase items quickly using a single shipping method and destination, and enable coupon or promotional code entry.
  - For businesses offering recurring, deferred, or automatic reload payment types, ensure you're using merchant tokens.
  - For marketplaces or businesses bundling services from multiple providers (such as an online travel agency or ticketing platform), implement multi-merchant payments.
  - For financial service providers like a neobank, provide Apple Pay as a payment method for consumers to transfer funds from your site to an account linked to a card in Apple Wallet using the Disbursement Request API. Refer to What's new in Wallet and Apple Pay from WWDC23 for more information.

- [ ] Design your integration using Apple's Human Interface Guidelines.

- [ ] Drive conversion and optimize the consumer experience by designing with established best practices.
  - Offer Apple Pay across your full merchant ecosystem, including product detail, cart, and checkout pages.
  - Where applicable, add Apple Pay-supported local networks. In certain countries, you can prioritize a local vs. international network on the Apple Pay payment sheet when consumers use a multi-network debit card.
  - Design a data validation process that ignores irrelevant data and infers missing data whenever possible, rather than forcing data to conform to rigid business logic during validation.
  - Incorporate custom error handling to provide consumers with clear, actionable guidance when something goes wrong.

Build and launch

- [ ] Follow the steps in the Apple Pay Merchant Integration Guide.
    - Integrate Apple Pay everywhere you accept payments. Offer Apple Pay upstream on product detail, cart, and checkout pages.
    - Create a payment processing certificate in partnership with your payment service provider to allow you to process Apple Pay transactions. Note: Certificates need to be renewed every two years from the date last renewed.
- [ ] Test your implementation.
    - Test transactions using sandbox test cards.
    - Test end-to-end transactions with real production cards.
    - Test custom error handling logic.
- [ ] If you need support, start with your e-commerce platform or payment service provider.
  If additional help is needed, leverage the Apple Developer Forums and Apple Pay Partner Support.
- [ ] Submit a build of your app with Apple Pay implementation for approval. Prior to submission ensure you have adhered to Apple's Human Interface Guidelines, App Review Guidelines, and established best practices for merchants, to optimize consumer experience and drive conversion.
- [ ] Promote your Apple Pay availability, adhering to the Apple Pay Marketing Guidelines.
- [ ] Launch.

Grow with us

- [ ] Check out the latest Apple Pay features.
- [ ] Follow Apple Pay partner news and updates.

Frequently asked questions

What are some of the prerequisites for offering Apple Pay on the web or in apps?

- Your e-commerce platform or payment service provider supports Apple Pay
- If building for the web, adherence to the Acceptable Use Guidelines for Apple Pay on the Web
- If building for an app, merchant support for the latest OS versions and adherence to the App Review Guidelines
- Your server uses TLS v1.2 or later
- Ensure you have allowlisted IP addresses

Is there a contract between Apple and merchants? Do I need to create an Apple developer account?

Merchants that wish to accept Apple Pay on the web or in apps must agree to the Apple Pay Platform terms and conditions applicable to merchants. For app-based integrations, merchants must also enroll in the Apple Developer Program; for web-based integrations, merchants must also contact their e-commerce platform or payment service provider to find out which services they offer and whether merchants need to enroll in the Apple Developer Program.

Does Apple charge merchants incremental fees to accept Apple Pay?

No, Apple does not charge merchants any incremental fees for accepting Apple Pay as a payment method at point of sale (such as in stores), on the web, or in apps. Standard card processing fees may be charged by your payment service provider, as these fees apply to Apple Pay and regular card transactions alike.

Are there any restrictions when offering Apple Pay?

Yes, merchants that wish to incorporate Apple Pay into their websites and apps must abide by the Acceptable Use Guidelines for Apple Pay on the Web and the App Review Guidelines.

Where is Apple Pay available today?

Review the list of supported countries and regions for Apple Pay.

How are payments processed with Apple Pay?

Payments merchants accept with Apple Pay are processed by their payment service provider similarly to other contactless card or e-commerce payments.

The payment service provider is the entity a merchant registered their company with for payment processing. The payment service provider may also be the developer of the app that a merchant uses to collect payments. Merchants with questions about payment acceptance should speak with their payment service provider or merchant acquirer.

What payment types can I accept with Apple Pay?

With Apple Pay, merchants can accept both card-present and card-not-present payments. Work with your payment service provider to confirm the payment types you can accept with Apple Pay.

What use cases are supported by Apple Pay?

While it can be used for 'Payment Credential only,' Apple Pay supports a wide range of use cases, including express checkout for retailers, merchant tokens for recurring, deferred, or automatic reload payment types, and multi-merchant payments for marketplaces and businesses bundling services from multiple providers. Financial service providers like a neobank can provide Apple Pay as a payment method for consumers to transfer funds from a website to an account linked to a card in Apple Wallet using the Disbursement Request API.

Does Apple Pay work for recurring transactions?

Yes, Apple Pay supports a wide variety of recurring transactions, including subscriptions, flexible amounts, and flexible frequency — as well as automatic reload of balances and deferred payments. Apple Pay Merchant Tokens (MPANs) are network tokens designed to facilitate recurring transactions on the web and in apps. Reach out to your payment service provider for more information on how these transactions should be processed.

What devices are compatible with Apple Pay?

Apple Pay works on compatible iPhone, iPad, Apple Watch, Mac, and Apple Vision Pro devices. For eligible Apple devices, refer to Devices compatible with Apple Pay. Apple Pay also works with third-party browsers on Mac, PCs, and tablets.

How does PNO-based liability shift work for Apple Pay transactions?

The vast majority of Apple Pay transactions have liability shift in the merchant's favor, which helps protect merchants from being financially responsible for fraudulent chargeback losses. This is possible because Apple Pay's layered security approach — from tokenization and cryptographic validation, to cardholder authentication, issuer controls, and other Apple signals — works to address fraud before it even happens. Because of this, payment network operator (PNO) policies may shift the financial liability for qualifying fraudulent transactions away from merchants and to the card issuer or cardholder.

Since specific rules vary by region and transaction type, merchants should work with their acquirers and payment network operators (PNOs) to understand the precise conditions for this protection. To learn more, refer to Apple's Fraud Protection for merchants.

Does Apple provide marketing guidelines and assets that merchants can use to promote Apple Pay to consumers?

Yes, Apple provides a robust marketing guide and ready-made templates and assets to all merchants for promoting Apple Pay in communications to its consumers.

Does Apple Pay offer a way for platforms to onboard merchants at scale?

Yes. For web integrations, platforms can register many merchants at once using the Apple Pay Web Merchant Registration API. For apps, merchants need to enroll in the Apple Developer Program.

Troubleshooting

What can I do to troubleshoot a failed Apple Pay transaction attempt at my point of sale terminal?

Steps to troubleshoot:

1. Have the consumer reattempt the payment, ensuring the iPhone is placed near the EMVCo contactless symbol on the payment terminal.
2. If the issue persists, ask the consumer to try a different card with Apple Pay.
   - If one card worked and the other did not, refer the consumer to their credit/debit card issuer to investigate further.
   - If neither card worked, please engage your payment terminal provider to investigate and troubleshoot the issue further.
3. Contact your terminal provider to investigate hardware issues.

What can I do to troubleshoot failed Apple Pay transactions on the web or in an app?

Start by reviewing these tech notes:

- TN3176: Troubleshooting Apple Pay payment processing issues
- TN3175: Diagnosing issues with displaying the Apple Pay button on your website
- TN3174: Diagnosing issues with the Apple Pay payment sheet on your website
- TN3173: Troubleshooting issues with your Apple Pay merchant identifier configuration

If you still need help, start with your e-commerce platform or payment service provider. Then leverage the Apple Developer Forums and Apple Pay Partner Support channels. You may also confirm Apple Pay system status on the Apple System Status page.

How do I troubleshoot issues with my Apple Pay merchant identifier configuration?

Refer to TN3173: Troubleshooting issues with your Apple Pay merchant identifier configuration.

Where can I find help relating to Tap to Pay on iPhone?

Refer to Tap to Pay on iPhone FAQ in the Apple Business User Guide.