

Apple Pay Integration Guide

Prerequisites

Before integrating Apple Pay, ensure the following prerequisites are met:

- The merchant must be onboarded with **PayOrc**.
 - A **LIVE MID (Merchant ID)** must be available for Apple Pay configuration.
 - The merchant must have an active **Apple Developer Program** membership.
 - The merchant must have an iOS application with the **Apple Pay** capability enabled.
 - A valid **Apple Pay Payment Processing Certificate** must be created.
 - A valid **Apple Pay Merchant Identity Certificate** must be created.
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Apple Pay Configuration

For the PayOrc SDK, the merchant must use **their own Apple Developer account** to create and manage the Apple Pay certificates.

Step 1: Create an Apple Pay Merchant Identifier

Create a Merchant Identifier in the Apple Developer Portal.

The Merchant Identifier depends on the PSP being used.

PSP	Merchant Identifier
Telr	<code>merchant.telr</code>
Paymob	<code>merchant.paymob</code>
Network International (NI)	<code>merchant.ni</code>

Note: The Merchant Identifier created here must be the same Merchant Identifier configured in Xcode.

Step 2: Generate a Certificate Signing Request (CSR)

Generate a Certificate Signing Request (CSR) using **Keychain Access** on macOS.

This CSR will be used while creating the Apple Pay certificates in the Apple Developer Portal.

Step 3: Create the Apple Pay Certificates

<https://developer.apple.com/account/resources/identifiers/list/merchant>

Generate the following certificates for the Merchant Identifier:

- Apple Pay Payment Processing Certificate
- Apple Pay Merchant Identity Certificate

Download and securely store both certificates.

Step 4: Share the Certificates

Share the required certificate(s) with the PayOrc team.

PayOrc will coordinate with the respective PSP to configure Apple Pay for the merchant.

Once the PSP completes the configuration, Apple Pay transactions can be processed successfully.

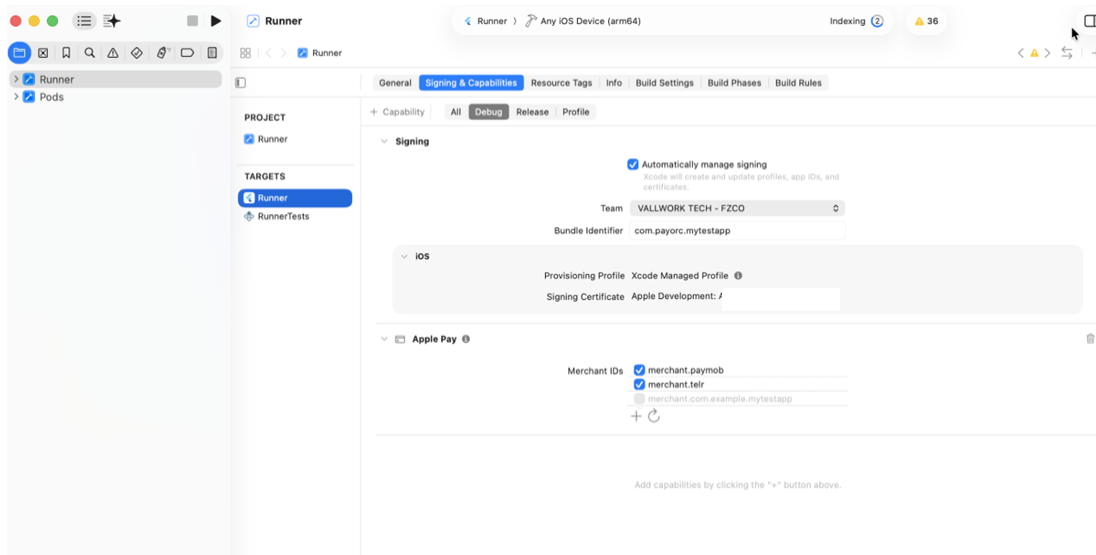
Xcode Configuration

Configure the iOS application as follows:

1. Open the project in **Xcode**.
2. Select the application target.
3. Navigate to **Signing & Capabilities**.
4. Add the **Apple Pay** capability.
5. Select the Merchant Identifier corresponding to your PSP.

PSP	Merchant Identifier
Telr	merchant.telr
Paymob	merchant.paymob
Network International (NI)	merchant.ni

Important: The Merchant Identifier selected in Xcode must exactly match the Merchant Identifier used while generating the Apple Pay certificates.



Notes

- Apple Pay must be tested on a **physical iPhone or iPad**. It is not supported in the iOS Simulator for production payment testing.
- The Merchant Identifier, Apple Pay certificates, Xcode configuration, and SDK configuration must all reference the same Merchant Identifier.
- Ensure the merchant has completed PSP onboarding before attempting live transactions.
- If multiple PSPs are supported, use the Merchant Identifier corresponding to the selected PSP.