

Apple Pay

About Apple Pay

What is Apple Pay

Logo	
Info	Apple Pay is a digital wallet for storing payment details, providing an easy and secure way to pay in iOS applications, websites running on Safari browser and contactless POS terminals. In applications and on websites, users can quickly and securely provide their payment, shipping, and contact information to check out with just one touch using Apple's Touch ID. Apple Pay's simplicity increases conversion rates and new user adoption that come with it.
Type	Payments by eWallet

Computop's Apple Pay solution supports following scenarios:

- In-application payments (also part of the Computop SDK)
- Web payments

Notice: Regarding the liability shift in case of the card processing, please contact your Acquirer directly. Because Computop is not a direct contract partner, your Acquirer should specify the liability shift rules for each card brand.

Notice: For further information about the button solution for Apple Pay, please see <https://support.computop.com/hc/en-gb/articles/4559076653970-Apple-Pay-und-Google-Pay-button-solution-PaySSL.aspx?source=search>.

Web payment

Apple Pay on the Web enables purchases while using Safari web browser. For shopping on iPhone or iPad, after selecting checkout with Apple Pay, a payment sheet appears, prompting the customer to confirm payment via Touch ID. For shopping on Mac, customers need to have an iOS device in close range, and they'll be prompted on that device to authorize the payment, which will then synchronize to the browser. The latest Mac Book Pro allows customers to authorize payment directly on the Mac Book.

Apple Pay requirements:

- iOS 10. Apple Pay Web payments are supported on all iOS devices with a Secure Element.
- macOS 10.12. Apple Pay Web payments are supported in Safari.
 - The user must have an iPhone or Apple Watch that can authorize the payment.
 - On the latest Mac Book Pro payments can be authorized directly via Touch ID
- All pages that incorporate Apple Pay must be served over HTTPS.
- Your website must comply with the Apple Pay guidelines. For more information, see [Apple Pay on the Web Acceptable Use Guidelines](#)
- [Server requirements](#)

In-app payment

Apple Pay can be used for payments within the iOS applications. The main advantage of Apple Pay is that it is frictionless process with no need to re-type credit card data, shipping or billing address, which can be cumbersome on the smaller iPhone screens. Customer just choose to checkout with Apple Pay and confirms the payment with Touch ID.

Merchants can also use Computop's SDK for facilitating the in-app payment integration, making it easier and faster.

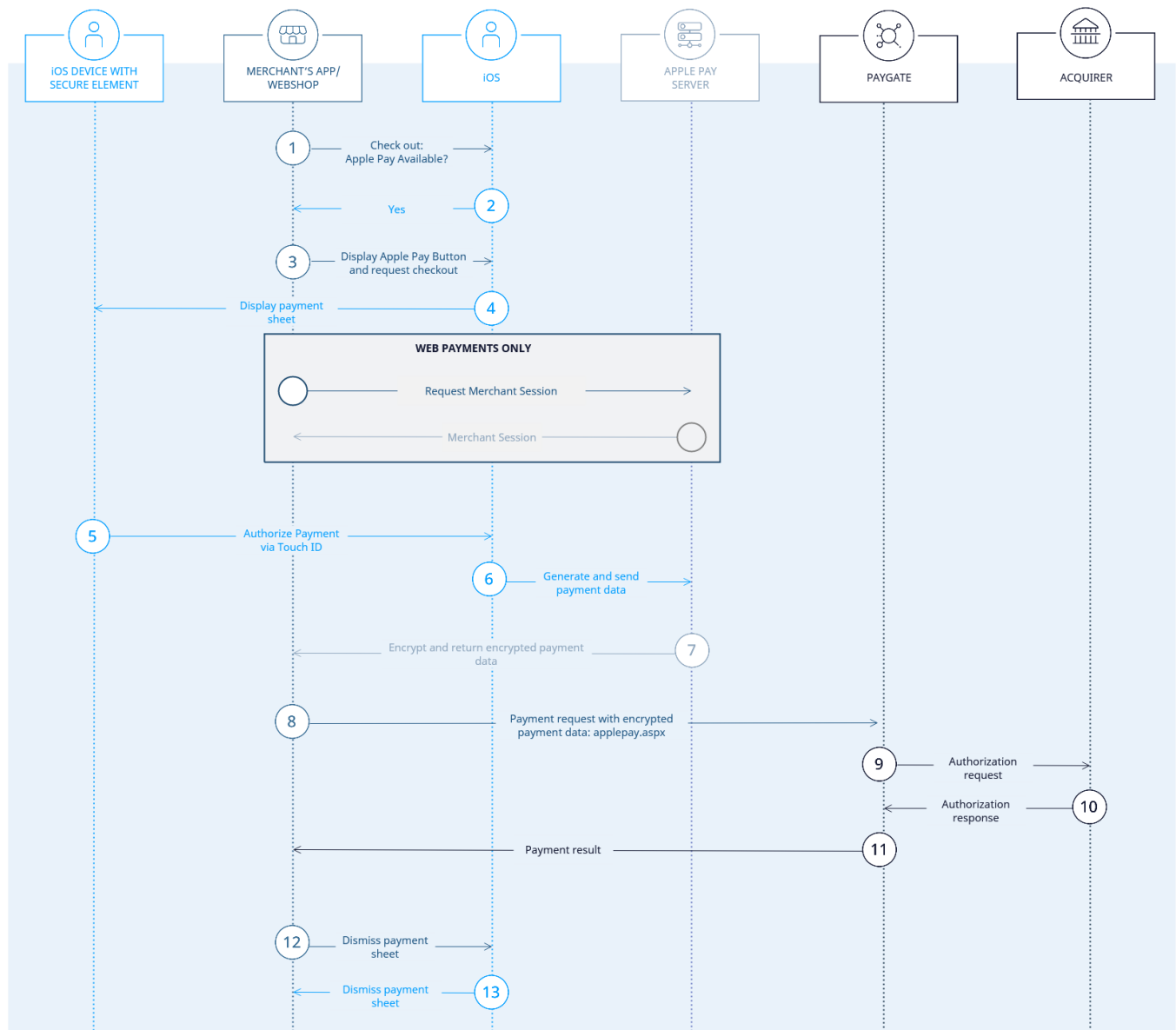
Apple Pay requirements:

- Apple Pay in-app payments are supported on all iOS devices with a Secure Element.

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Process flow chart



Apple Pay process flow

Presenting the Apple Pay button

Within apps, PassKit provides the API's that your app will use to determine if it is running on a device with a Secure Element and if the device has been provisioned with payment cards that you support. On websites, WebKit provides APIs that allow your website to check if the individual has an Apple Pay capable device and if it is set up.

If the device is Apple Pay enabled you should present the Buy with Apple Pay button using APIs supplied within PassKit within apps and Webkit within Safari.

Presenting the Payment Sheet

When your user selects goods or services to buy, and selects Apple Pay as the payment method, you create a payment request and ask PassKit in apps or Webkit on your website to present the payment sheet to the user. The payment sheet must immediately follow the user tapping the Apple Pay button, without any interim screens or pop-ups except to prompt for necessary product details, such as size or quantity.

Your app specifies the contents of the payment sheet but it does not control the user's interaction with the sheet. You must decide if it makes sense to present shipping and billing information, shipping method, and other line items to the user. You should only request the information necessary to process the transaction.

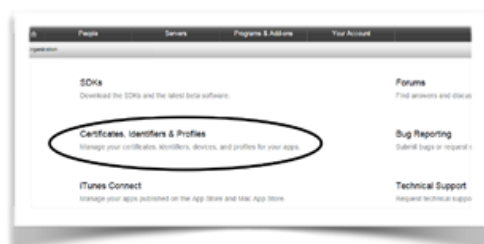
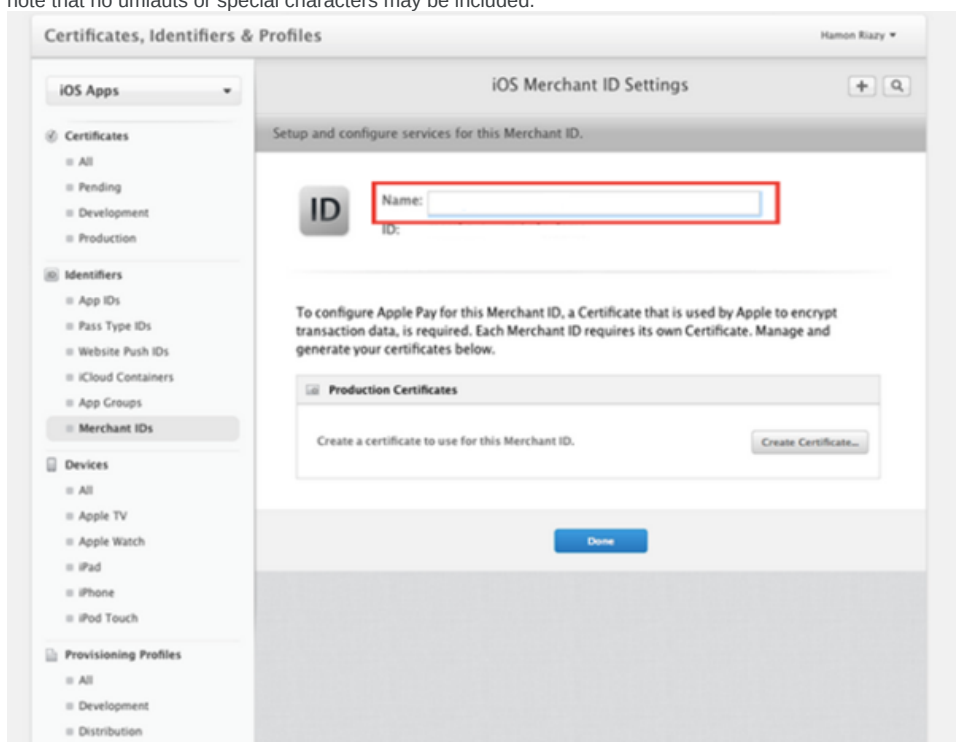
Processing Payments

Once authorized by the user with Touch ID (and bank PIN code in China), your app receives a payment token from PassKit. The payment token encapsulates the information needed to complete a payment transaction, including the device-specific account number, the amount, and a unique, one-time-use cryptogram. The encrypted payment bundle will be decrypted by Computop, which then handles the whole processing of the transaction.

Step by Step Set-Up Guide for Apple Pay

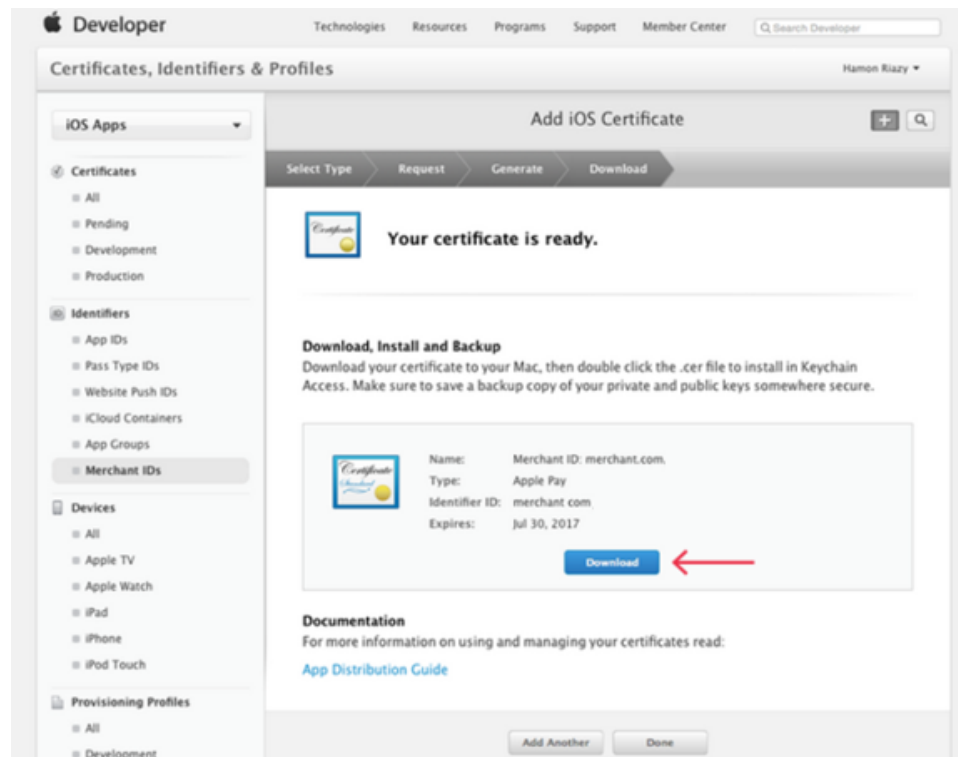
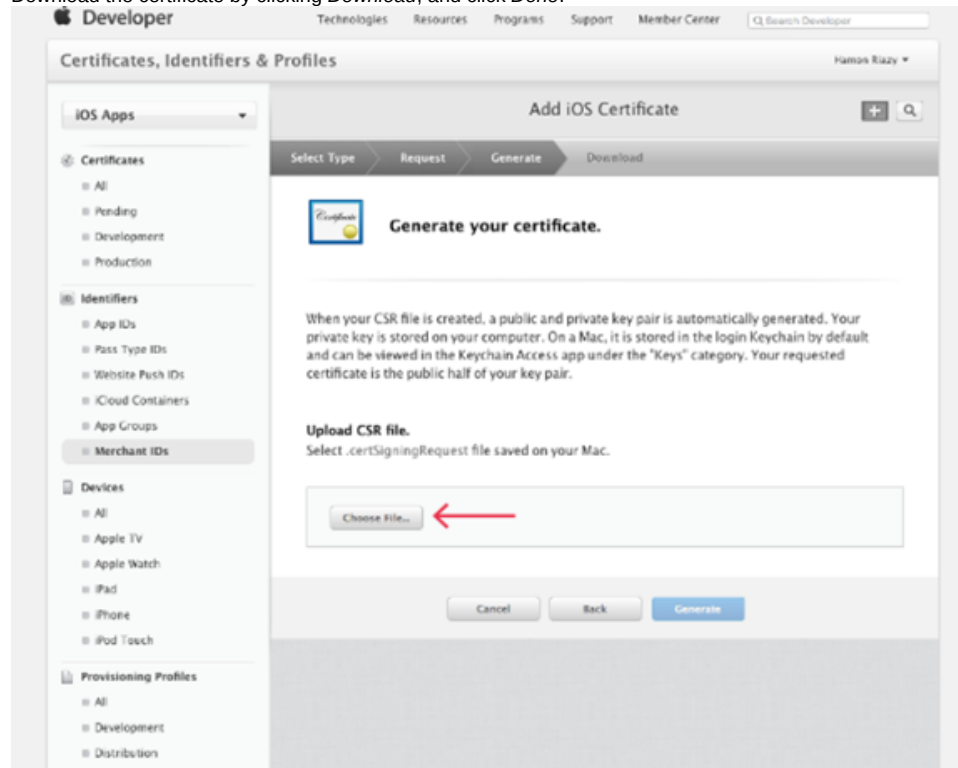
Once you have decided to support Apple Pay, there is a set of steps that need to be completed:

1. Validate if the Acquirer supports Apple Pay
 - a. Not all Acquirers are supporting Apple Pay for in-app and web payments
 - b. Computop can provide information about supporting Acquirers
2. Create **Merchant ID**, unique identifier that represents a merchant for Apple Pay
 - a. Access your Apple Developer Account and visit the *Certificates, Identifiers & Profiles* section of the Apple member center. You can then navigate to *Merchant IDs* and click *add*.
 - b. Set your Merchant ID. The identifier you enter should be a reverse DNS style identifier prefixed with the word "merchant". Please note that no umlauts or special characters may be included.

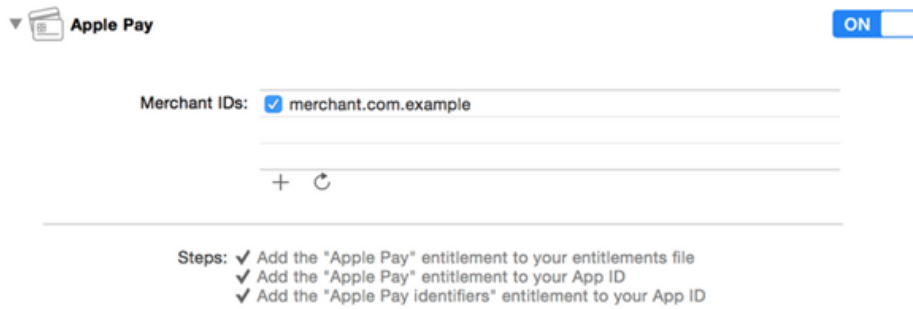


- c. Send your Apple Merchant ID to Computop.

3. Create **Payment Processing Certificate**, used to securely transfer payment data. Apple Pay servers use the payment processing certificate's public key to encrypt the payment data.
 - a. Computop creates Certificate Signing Request (CSR).
 - i. With your Apple Merchant ID [Computop Helpdesk](#) creates the Apple Pay CSR and provides you with this information.
 - ii. CSR will be needed by Apple to generate actual certificate for signing Payment Token
 - b. Upload CSR at Apple
 - i. In Member Center, select *Certificates, Identifiers & Profiles*. Under *Identifiers*, select *Merchant IDs*. Select the merchant ID from the list, and click *Edit*.
 - ii. Click *Choose File*, select the CSR received from Computop and click *Generate*.
 - iii. Download the certificate by clicking *Download*, and click *Done*.



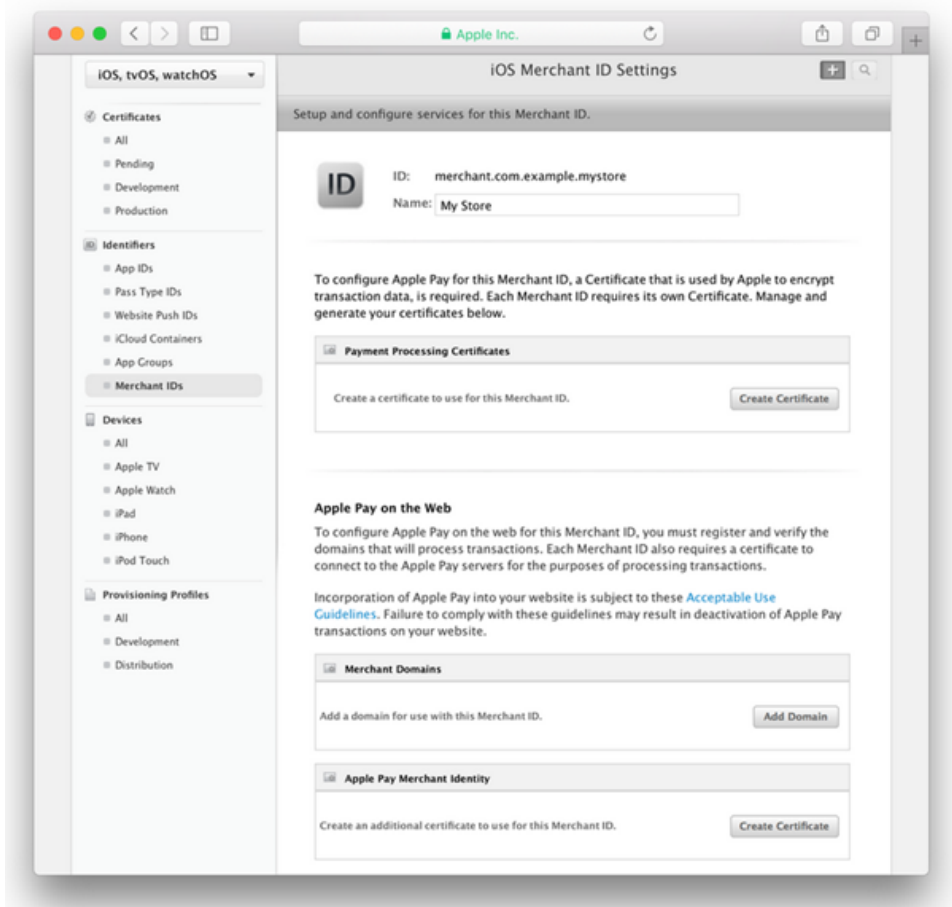
4. Enable Apple Pay for your app in **Xcode**
 - a. Open *Capabilities* pane
 - b. Select the switch in the *Apple Pay* row, and then select the merchant IDs you want the app to use.



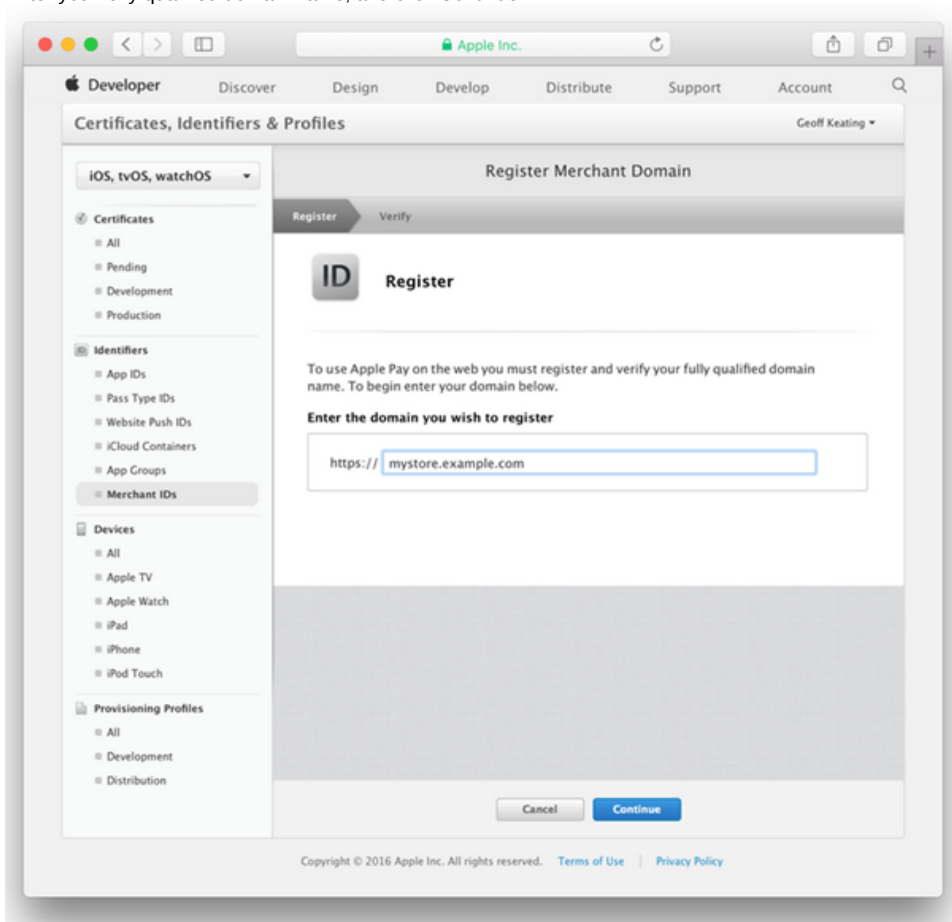
5. **(WEB ONLY)** Create **Merchant Identity Certificate**. A Transport Layer Security (TLS) certificate used to authenticate your merchant sessions with the Apple Pay servers.

To register and verify your domain, and create your Merchant Identity Certificate:

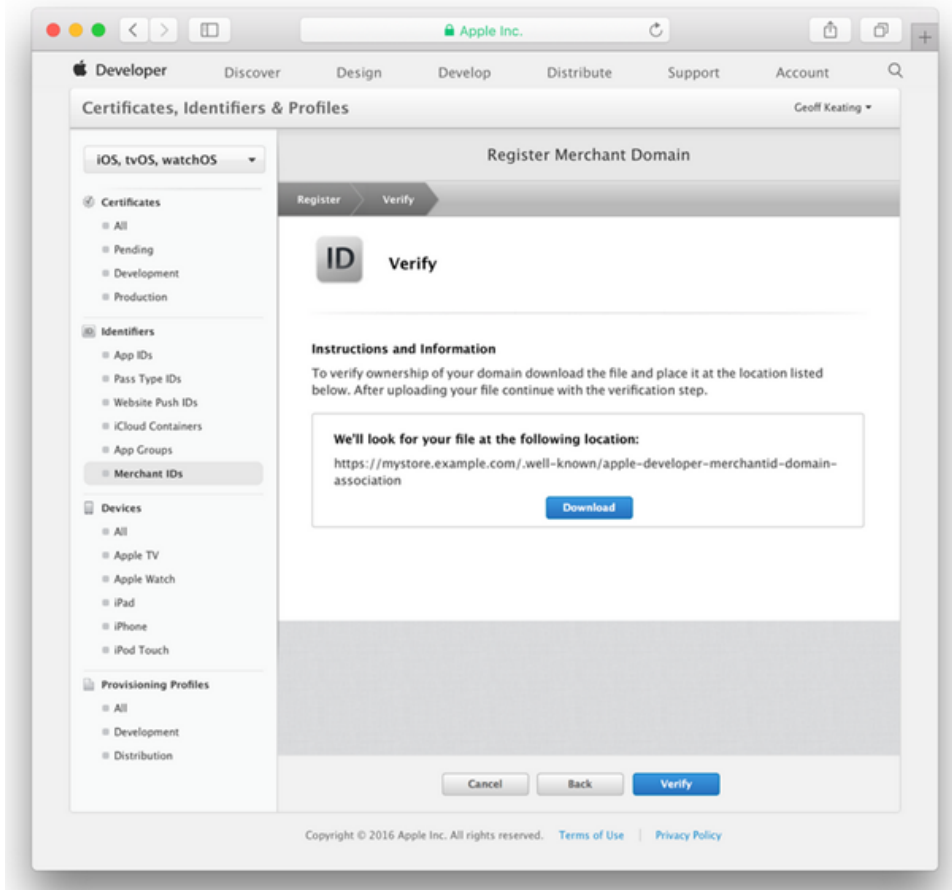
- a. In Member Center, select *Certificates, Identifiers and Profiles*.
- b. Under *Identifiers*, select *Merchant IDs*.
- c. Select the merchant ID from the list, and click *Edit*.
- d. In the *Apple Pay on the Web* section, click the *Add Domain*



e. Enter your fully qualified domain name, and click *Continue*.



f. The site creates a file and makes it available to download. Download this file and host it at the provided location.



g. As soon as the file is available on your server, click the Verify button. If the verification succeeds, the site returns to the iOS Merchant ID Settings page and shows a green *Verified* status label.

h. In the *Apple Pay on the Web* section, click the *Create Certificate*. Follow the instructions to create and download your Merchant Identity Certificate. Use this certificate when requesting a merchant session during payment validation. For more information, see [Merchant Validation](#) in [ApplePaySession](#).

6. Integrate Apple Pay at your application or web shop

a. Follow guidelines: <https://developer.apple.com/apple-pay>

b. **Important:** When creating `PKPaymentRequest`, `request.merchantCapabilities = PKMerchantCapability3DS`. Computop only supports 3DS types.

Paygate interface

Definitions

Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric
ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)

3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dttn	ISODateTime (YYYY-MM-DDThh:mm:ss)

Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

Notice: Please note that the names of parameters can be returned in upper or lower case.

Calling the interface

Two transactions are created when making a credit card payment via Apple Pay. In the Apple Pay transaction the required credit card data are determined first and the actual credit card transaction is then carried out automatically. This takes place via a server-to-server connection and supports all usual credit card transaction options. The difference here, however, is that you don't transmit the credit card information, which you don't know. Instead, you transmit the PKPaymentToken generated by Apple Pay, which contains the required credit card data in encrypted form.

In order to make a credit card payment with Apple Pay, please use the following URL:

<https://www.computop-paygate.com/applepay.aspx>

Notice: For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

The table describes just basic parameters. It is also possible to include all credit card payment parameters (without credit card data). More information about this you can find within [Card processing](#). If you are processing Recurring or stored Credential on File transactions, please make sure to review all the necessary information in "COF Mandate Integration Guide". If there are any specific parameters that are mandatory for credit card payment, these parameters are also mandatory for Apple Pay.

Key	REST	Format	CND	Description
MerchantID	BasicAuth. Username	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment
RefNr	"referenceNumber": "..."	ns..30	C	Unique reference number. Mandatory in case that this parameter is mandatory for merchant's card processing.
Amount	"amount": { "value": ... }	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	"amount": { "currency": "..." }	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
MAC	---	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)
UserData	"metadata[userData]": "..."	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
RTF		a1	O	Establishment of Credential on File Agreement (Cardholder agrees that his card data can be stored for further transactions).
Capture		an..6	OM	Determines the type and time of capture.

				<pre> gBZQMEAgEFAKCB1TAYBgkqhkiG9w0BCQMxCwYJKoZIhvcNAQcBMBwGCSqGSIb3DQEJBTEPFw0yMjAyMjMxMDMyMzFaMCoGCSqGSIb3DQEJNDEdMBswDQYJYIZIAWUDBAIBBQChCgYIKoZIzj0EAwIwLWYJKoZIhvcNAQkEMSIEIKELTeQBjkyBdJ9Ge0BlmVOTIQU4sV75S /aC6sJMIHxbMAoGCCqGSM49BAMCBEYwRAIgC0iKpRgZQE2vMCSczjMRe+4b0aqi079D2d0+9CKMmA8CI CnC+e7RBgIPVbA32ZsK0V8e3iTdvm10aH/ABCDEFGHIJKL", "header": { "publicKeyHash": "0gid2qBTWYf/a+LDshFeQcPq6t0mePu0epHpP4ZkNicc=", "ephemeralPublicKey": "MFkwEwYHKoZIzj0CAQYIKoZIzj0DAQcDQgAEc /HxA3lJZrC+B0ITom0Iji+gFdn7ivGtpI+f12u8n8XByPgBaVK2b44qUvsGigoNd00FLNx00Q07R2B54 eIdS3A==", "transactionId": "156632b2aadf355d4958d9051a42bf62e07aea5716e72083aa64247944f6e3e14d" }, "version": "EC_v1" }, "paymentMethod": { "displayName": "MasterCard 0063", "network": "MasterCard", "type": "debit" }, "transactionIdentifier": "156632B2AAD12F355D4958D9051A42BF62E07AE5716E720AA6424794F6E3E14567D" } </pre>
Channel	"channel": { "type": "..."}	a..10	O	Channel over which the order is processed. Allowed values are WEBSITE and MOBILE_APP

Key	REST	Format	CND	Description	Beschreibung
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	REST	Format	CND	Description	Beschreibung
RefNr	"referenceNumber": "..."	ns..30	C	Unique reference number. Mandatory in case that this parameter is mandatory for merchant's card processing.	Eindeutige Referenznummer. Pflicht, wenn dieser Parameter für die Kartentransaktion des Händlers Pflicht ist.

Key	REST	Format	CND	Description	Beschreibung
Amount	"amount": { "value": ...}	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den Computop Helpdesk , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.

Key	REST	Format	CND	Description	Beschreibung
Currency	"amount": { "currency": "..."}	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: A1 Währungstabelle

Key	REST	Format	CND	Description	Beschreibung
MAC	---	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: HMAC-Authentisierung (Anfrage) HMAC-Authentisierung (Notify)

Key	REST	Format	CND	Description	Beschreibung
UserData	"metadata[userData]": "..."	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	REST	Format	CND	Description	Beschreibung
RTF		a1	O	Establishment of Credential on File Agreement (Cardholder agrees that his card data can be stored for further transactions).	Einrichtung der Vereinbarung für hinterlegte Zugangsdaten (Karteninhaber stimmt zu, dass seine Kartendaten für weitere Transaktionen gespeichert werden dürfen).

Key	REST	Format	CND	Description	Beschreibung
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Capture	"capture": { "auto": "Yes"} "capture": { "manual": "Yes"} "capture": ...	an..6	OM	Determines the type and time of capture.		Bestimmt Art und Zeitpunkt der Buchung (engl. Capture).	
	Capture Mode			Description	Buchungsart	Beschreibung	
	AUTO			Capturing immediately after authorisation (default value).	AUTO	Buchung sofort nach Autorisierung (Standardwert).	
	MANUAL			Capturing made by the merchant. Capture is normally initiated at time of delivery.	MANUAL	Buchung erfolgt durch den Händler - in der Regel die Buchung zum Zeitpunkt der Warenauslieferung bzw. Leistungserbringung.	
	<Number>			Delay in hours until the capture (whole number; 1 to 696).	<Zahl>	Verzögerung in Stunden bis zur Buchung (ganze Zahl; 1 bis 696).	

Key	REST	Format	CND	Description	Beschreibung
OrderDesc	"order": {"description": "..."} "	ans..64	M	Description of purchased goods, unit prices etc.	Beschreibung der gekauften Waren, Einzelpreise etc.

Key	REST	Format	CND	Description	Beschreibung
URLNotify	"urls": { "notify": "..."}	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443. It may not contain parameters: Use the UserData parameter instead. Common notes: - We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate - However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.	Vollständige URL, die das Paygate aufruft, um den Shop zu benachrichtigen. Die URL darf nur über Port 443 aufgerufen werden. Sie darf keine Parameter enthalten: Nutzen Sie stattdessen den Parameter UserData. Allgemeine Hinweise: - Wir empfehlen, den Parameter "response=encrypt" zu verwenden, um eine verschlüsselte Antwort von Paygate zu erhalten - Betrüger könnten das verschlüsselte DATA-Element kopieren, welches an URLFailure gesendet wurde, und betrügerisch dasselbe DATA an URLSuccess/URLNotify senden. Überprüfen Sie daher unbedingt den "code"-Wert des DATA-Elements. Nur eine Antwort mit "code=00000000" sollte als erfolgreich angesehen werden.

Key	REST	Format	CND	Description	Beschreibung
MerchantIDExt	"payment": {"applePayment": {"merchantIdentifierOfPublicKey": "..."}}	ans..128	C	Merchant Identifier of Public Key Mandatory if more then one Merchant Identifiers are stored with Computop	Merchant Identifier des Public Keys Pflicht, wenn mehr als ein Merchant Identifier bei Computop hinterlegt ist.
TokenExt	"payment": {"applePayment": {"token": "..."}}	ans..6000	M	Apple Pay PKPaymentToken as JSON string in the Base64 format Example for TokenExt <pre>{ "paymentData": { "data": "GiZiYzsI6r6lnPYUeceR6itk2PDyBoz12Xy77c 5u2X8Ze715EasyYH4Q6BoAevrvBfe0FnUNARBEX RySLwqqnpUH06Du /amZEECRXxlRh91wFqH4oXry2CTDRu7TaIlmnR+ s3ien5JI8iWo9hoEW7hyJOE7QGaS6rfR1CtQ4DW JEUq /tFnw98tj3kwKU6i0AAVe467boopMDGBS1fK5Hz GXs4hH /6r+LPRfSOKBi1L5VWAexs9Bzw3ByyG69i52doR uFb1x0cM0JbmPg40hap13IjBW6dnj1phbsqP2i /JxvVPV3EcuqpuIoVZr5w53w //pPs154kmeXNddIjVD5dIhhOKZ8AznD4eL2dbz kp6bic8xScBf3G8hrKXTRTL7V+KT2S+TQliHN0S NXrFu6B60=", "signature": "MIAGCSqGSib3DQEHAqCAMIACAQExDzANBglghk gBZQMEAgEFADCAgBgqhkiG9w0BBwEAAKCAMIID4 zCCA4igAwIBAgIITDBBSVGdVDYwCgYIKoZIZj0E AwIwejEuMCwGA1UEAwlQXBwbGUGuGQXBwbG1jYXR</pre>	Apple Pay PKPaymentToken als JSON-String im Base64-Format Beispiel für TokenExt <pre>{ "paymentData": { "data": "GiZiYzsI6r6lnPYUeceR6itk2PDyBoz12Xy77c 5u2X8Ze715EasyYH4Q6BoAevrvBfe0FnUNARBEX RySLwqqnpUH06Du /amZEECRXxlRh91wFqH4oXry2CTDRu7TaIlmnR+ s3ien5JI8iWo9hoEW7hyJOE7QGaS6rfR1CtQ4DW JEUq /tFnw98tj3kwKU6i0AAVe467boopMDGBS1fK5Hz GXs4hH /6r+LPRfSOKBi1L5VWAexs9Bzw3ByyG69i52doR uFb1x0cM0JbmPg40hap13IjBW6dnj1phbsqP2i /JxvVPV3EcuqpuIoVZr5w53w //pPs154kmeXNddIjVD5dIhhOKZ8AznD4eL2dbz kp6bic8xScBf3G8hrKXTRTL7V+KT2S+TQliHN0S NXrFu6B60=", "signature": "MIAGCSqGSib3DQEHAqCAMIACAQExDzANBglghk gBZQMEAgEFADCAgBgqhkiG9w0BBwEAAKCAMIID4 zCCA4igAwIBAgIITDBBSVGdVDYwCgYIKoZIZj0E AwIwejEuMCwGA1UEAwlQXBwbGUGuGQXBwbG1jYXR</pre>

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Channel	"channel": {"type": "..."}	a..10	O	Channel over which the order is processed. Allowed values are WEBSITE and MOBILE_APP	Kanal, über den die Bestellung abgewickelt wird. Erlaubt sind die Werte WEBSITE und MOBILE_APP

Parameters for Apple Pay

The following table describes the result parameters with which the Computop Paygate responds to your system

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. MerchantId, RefNr) should not be checked case-sensitive

Key	REST	Format	CND	Description
mid	"merchantId": "..."	ans..30	M	MerchantID, assigned by Computop
PayID	"paymentId": "..."	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files This ID refers to the credit card transaction unless an error occurs already at the Apple Pay transaction.
XID	"xid": "..."	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment
refnr	"referenceNumber": "..."	ns..30	O	Merchant's unique reference number
UserData	"metadata[userData]": "..."	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
Status	"status": "OK" "status": "FAILED"	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
Description	"description": "..."	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	"code": ...	n8	M	Error code according to Paygate Response Codes (A4 Error codes)
MAC	---	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here : HMAC Authentication (Request) HMAC Authentication (Notify)

schemeRefer enceID	"payment": {"schemeRefer enceID": "..."} 	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions.
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Key	REST	Format	CND	Description	Beschreibung
PayID	"payment id": "..."	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files This ID refers to the credit card transaction unless an error occurs already at the Apple Pay transaction.	Vom Paygate vergebene ID für die Zahlung, z.B. zur Referenzierung in Batch-Dateien. Diese ID bezieht sich auf die Kreditkarten-Transaktion, es sei denn, es kommt bereits bei der Apple-Pay-Transaktion zu einem Fehler.

Key	REST	Format	CND	Description	Beschreibung
XID	"xid": "..."	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate	Vom Paygate vergebene ID für alle einzelnen Transaktionen (Autorisierung, Buchung, Gutschrift), die für eine Zahlung durchgeführt werden

Key	REST	Format	CND	Description	Beschreibung
TransID	"transactionId": "..."	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	REST	Format	CND	Description	Beschreibung
refnr	"referenceNumber": "..."	ns..30	O	Merchant's unique reference number	Eindeutige Referenznummer des Händlers

Key	REST	Format	CND	Description	Beschreibung
UserD ata	"metadata [userData]": "..."	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.	Wenn beim Aufruf angegeben, übergibt das Paygate die Parameter mit dem Zahlungsergebnis an den Shop.

Key	REST	Format	CND	Description	Beschreibung
Status	"status": "OK" "status": "FAILED"	a..50	M	OK (URLSuccess) or FAILED (URLFailure)	OK (URLSuccess) oder FAILED (URLFailure)

Key	REST	Format	CND	Description	Beschreibung
Descri ption	"descript ion": "..."	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie nicht den Parameter Description , sondern Code für die Auswertung des Transaktionsstatus!

Key	REST	Format	CND	Description	Beschreibung
Code	"code": "..."	n8	M	Error code according to Paygate Response Codes (A4 Error codes)	Fehlercode gemäß Paygate Antwort-Codes (A4 Fehlercodes)

Key	REST	Format	CND	Description	Beschreibung
MAC	---	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: HMAC-Authentisierung (Anfrage) HMAC-Authentisierung (Notify)

Key	REST	Format	CND	Description	Beschreibung
schem eRefer enceID	"payment": {"sc hemeReferenc eID": "..."} 	ans..64	C	Card scheme specific transaction ID required for subsequent credential-on-file payments, delayed authorizations and resubmissions.	Kartensystemspezifische Transaktions-ID, die für nachfolgende Zahlungen mit hinterlegten Daten, verzögerte Autorisierungen und Wiedereinreichungen erforderlich ist.

Result parameters for Apple Pay

Capture / Credit / Reversal

Captures, credits and reversals do not refer to the Apple Pay transaction but directly to the credit card transaction. More information about this you can find within [Card processing](#).

Batch processing via the interface

Captures, credits and reversals via batch do not refer to the Apple Pay transaction but directly to the credit card transaction. More information about this you can find within the document [Card processing](#).