

Apple Pay

 **Merchant Service**
G R O U P
Multilingual Payment Solutions

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What is Apple Pay?

Apple Pay is a new platform designed so your customers can pay using an Apple device instead of a swiping a card in the store. The way Apple Pay processes customer card information during a transaction in-store is different than the way card information is traditionally processed.

Apple Pay uses NFC and tokenization processes, which make payment faster and safer for both you and your customer.



Apple Pay is faster and safer for merchants and their customers than many traditional payment platforms. Apple Pay can secure your transactions, protect your customers, guard against chargebacks, and prepare you for the new chip compliance mandates in 2015. It is easy, fast, safe, and cool. No matter the size of your business, you will benefit from using Apple Pay.



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How it works

Accepting Apple Pay at your business is simple. The system comes ready to go right out of the box. You just need to plug it in and go! Your Apple Pay customer will already have Apple Pay set up on their phone.

- 🍏 Customer walks into your business, selects items, and heads to the cash register
- 🍏 He places his iPhone near the Apple Pay compatible terminal we provide
- 🍏 Our terminal connects to the Apple Pay app on the iPhone
- 🍏 The credit card information on Customer's iPhone combines with a secure transaction code
- 🍏 Customer verifies the payment on his iPhone with his fingerprint or a PIN number
- 🍏 The Secure Element chip in iPhone's NFC hardware validates the transaction
- 🍏 Our terminal recognizes Customer has authorized the purchase
- 🍏 The purchase is processed and approved!



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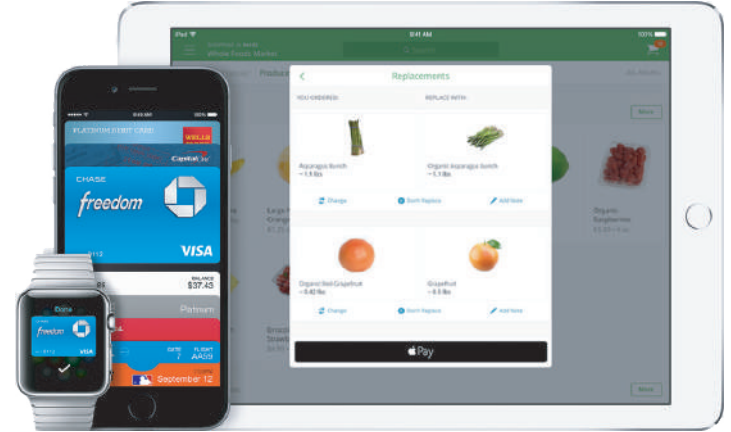




Security for Merchants

Tokenization

Apple Pay ensures security for transactions using a process called tokenization. Apple Pay keeps your customer's credit or debit card data as a code stored in the phone's secure element, and the system generates a unique token, or code, to represent every individual transaction. In a nutshell, tokenization = really good encryption.



PCI and EMV Compliant

Did you know that new EMV standards will require a chip and PIN to authenticate cards which makes transactions extra safe? Any merchant who does not implement EMV by October will be required to accept a counterfeit card liability shift, and that could be very bad for you. Luckily, Apple Pay is already compliant with the new EMV standards, as well as the general PCI standards.

How does Apple Pay reduce my risk of chargebacks?

Apple Pay is great for merchants because it can reduce the risk of chargebacks and counterfeit card transactions. When the customer sets up Apple Pay, his bank is notified and has to verify his information and accept that the card may be used with Apple Pay. This method better protects you from purchases with counterfeit cards because the bank has to approve the card before it can be used. Chargebacks can be reduced because the fingerprint "signature" of the customer confirms his identity.



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Speed of Processing

Payment with Apple Pay is as fast as one touch of a fingertip. You ring the customer up, and when it comes time to pay, the customer holds up his iPhone to the contactless payment device and submits payment by touching his registered finger to the Touch ID fingerprint reader. A subtle vibration and beep alerts the customer that the transaction was successful. The customer must verify the purchase with his finger or the transaction will not complete; so there is no issue of a customer “accidentally” making a purchase with Apple Pay. Paying in an app will depend on how the app integrates Apple Pay, but generally, it will replace the process of your customer having to enter his card information. The customer will verify the purchase by touching a registered finger to the Touch ID finger scanner and the transaction will go through. A customer can even make a return using Apple Pay and it is just as fast and simple as making a purchase.

- 🍏 No paper required (unless you choose to issue paper receipts)
- 🍏 Instant customer verification
- 🍏 Immediate processing
- 🍏 Fast return process



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How do I get started?

It Only Takes 10 Minutes of Your Time to Order Apple Pay for Your Business!

Step 1: Submit an application (takes about 10 minutes)

Step 2: We build an Apple Pay program just for you

Step 3: We ship it and you receive it within 3-5 business days

Step 4: You open it, plug it in, and start accepting Apple Pay payments!

Contact us today to start accepting Apple Pay!

Merchant Service Group, LLC
7777 Center Ave, Suite 210
Huntington Beach, CA 92649
t/ 888.628.6671

w/ www.merchantservicegroupllc.com
e/ sales@merchantservicegroupllc.com



www.merchantservicegroupllc.com

