

# What's your Apple Pay strategy?



## How does Apple Pay work?

Apple Pay allows customers to pay via NFC (Near Field Communication) by holding their iPhone (and soon iWatch) near a contactless reader, with their thumb on a built-in fingerprint scanner.

## Who's using Apple Pay?

Apple Pay requires an NFC terminal to be used for checkout. Apple Pay has partnered with Visa, MasterCard, and American Express, and their cards are available to use. Though most credit cards are covered, only 2.5% of merchants currently accept Apple Pay.

## If only a small number of merchants currently accept Apple Pay, why should I?

Though NFC payment technology has been around for a few years, most are expecting Apple's involvement to generate widespread demand for this payment option.

Accepting mobile payments also provides your business an additional opportunity to compete, and your customers with a convenient payment option. Also, small businesses currently have an advantage, it's easier to adopt new technology than it is for larger businesses.

## Will Apple Pay result in higher processing costs?

Not for merchants. Credit card issuers will pay a small transaction security fee to Apple.

## When can I start accepting Apple Pay?

Right now! Gravity Payments has a variety of NFC-compatible terminals, and the list of options is growing quickly.

## Is Apple Pay secure?

NFC payment technology is much more secure than traditional magnetic strip cards. To make an Apple Pay transaction, customers must provide fingerprint authentication.

Also, Apple won't store actual credit card numbers on phones. At each transaction, a unique number is created (tokenization) which is only stored on that specific device.

### Why Gravity For Apple Pay?

- ✓ We have the resources to support this new technology
- ✓ We have a large & dedicated deployment team ensuring seamless integration
- ✓ Our terminals are ready to go – get started now!



All merchants will be required to support credit cards with EMV chips by  
**OCTOBER 2015**



**220,000**  
Merchants  
accept  
Apple Pay

We're always here to answer any questions you may have. Gravity Payments can have you accepting Apple Pay almost immediately.