

Frequently asked questions



What's the cost of Apple Pay™ transactions?

Sage will charge the same rate for Apple Pay transactions as we do for all other credit and debit card transactions. There will be no additional fee from Apple for Apple Pay.

What cards are supported through Apple Pay?

A customer can pay with Apple Pay using a credit or debit card by Visa, MasterCard or American Express issued from over 500 banks.

What is a contactless (NFC) payment?

Contactless payments are transactions that require no physical card (and therefore no swipe) between the customer and the physical merchant terminal. The term NFC or Near Field Communication is what is used in the industry to indicate contactless acceptance.

What do my customers need to do to use Apple Pay?

The customer will need an iPhone 6 or iPhone 6 plus running iOS 8.1 or higher. They will also need a credit card that works with Apple Pay and add it to their passbook wallet. Most credit card issuers such as American Express, Bank of America, Capital One, Chase, Citibank and Wells Fargo are supporting Apple Pay.

How does Apple Pay differ from other contactless (NFC) systems?

Most noticeable will be the use of the fingerprint ID sensor to authorize transactions. Pulling out a card is very easy and any mobile payment system must be just as easy. Previously mobile solutions have required waking the device, finding the application and entering a passcode. Apple Pay and the fingerprint sensor let you bypass that.

Will Apple Pay work if the customer does not have cell or Wi-Fi service?

Yes, the Apple Pay system will work when the phone is offline. The payment information (not the card number but a number that can be used for payment) is stored on the secure element chip. You can even switch a phone to airplane mode and still make a purchase as the phone does not need to contact any system to complete a transaction.

Does Apple Pay work in other countries?

Apple Pay is US-only for now. Obviously, to have a broader impact, it will need to launch and succeed elsewhere. That won't be as simple. Developed nations' consumers have easy access to banking facilities, but this is not the case for emerging markets. Apple Pay in emerging markets would likely need to also focus on service providers and billing cycles on a location-by-location basis, since one credit card or service does not uniformly work for all consumers.

Will the terminal that I have today that accepts NFC/contactless technology work with Apple Pay?

Yes, if you are accepting contactless payments today you are enabled for Apple Pay. If not or you are not sure you can contact support and we can enable your NFC antenna on your terminal if it supports NFC technology.

Which terminals are available from Sage that support Apple Pay?

Terminal	Apple Pay Support
Ingenico iCT 220	Yes
Ingenico iCT250	Yes
Verifone VX520	Software update supporting Apple Pay expected Q1 2015 (terminal hardware supports NFC)
Verifone 680	Software update supporting Apple Pay expected Q1 2015 (terminal hardware supports NFC)

Please contact Sage Payment Solutions (SPS) Physical Support (800-948-0985; PhysicalSupport@sage.com) for updates.

Is anything else needed besides a compatible terminal ?

For card present payments you will need a terminal that supports NFC (near field communication) and the terminal must be running a version of software that supports Apple Pay. Both the iCT 220 and iCT250 available from Sage will support Apple Pay. If you have an iOS app and want to add Apple Pay features to that app, please work with your developer to add this capability.