In-App Payment Processing
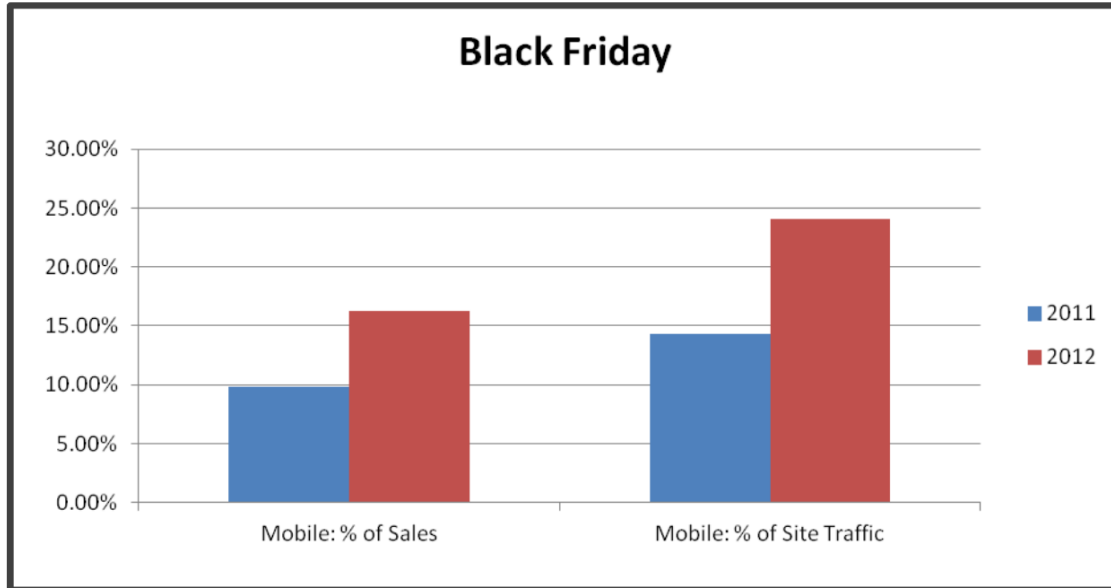
Austin iOS Developers
Anthony Blatner

Jackrabbit Mobile

Agenda

- Introduction
- Examples
- Apple's StoreKit
- Stripe
- Code Demo

Introduction

Black Friday

	2011	2012

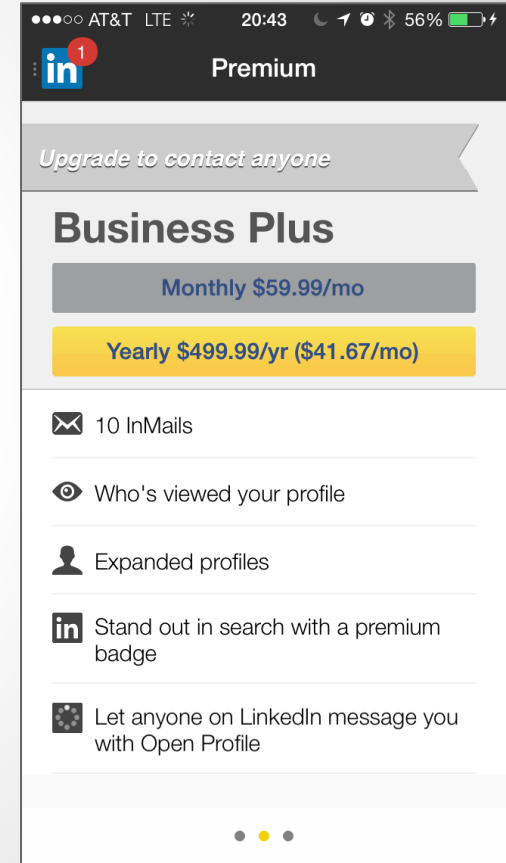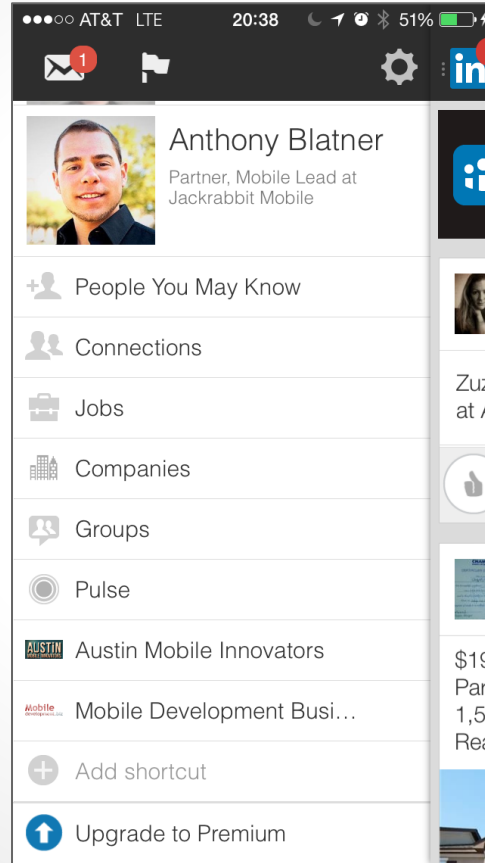*On Black Friday 2012, online sales and traffic from mobile devices increased by 65.2% and 67.8% over 2011, respectively.*

APP

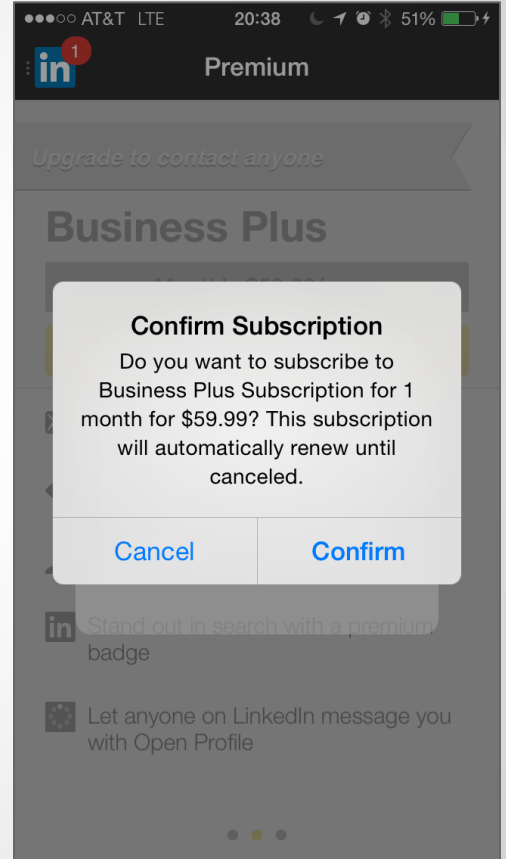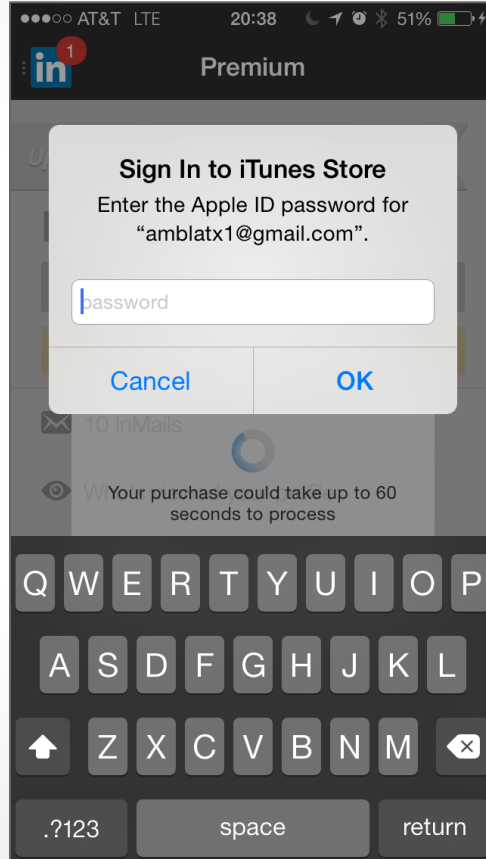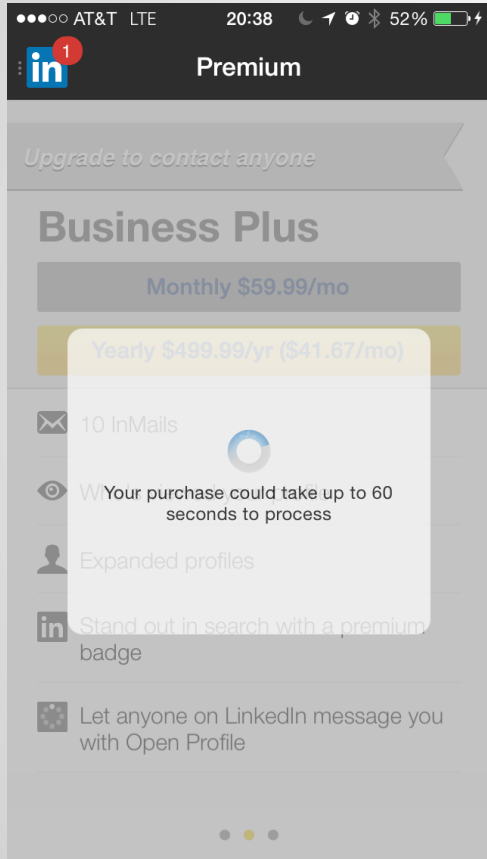**89% OF THEIR TIME SPENT ON MEDIA IS THROUGH MOBILE APPS**

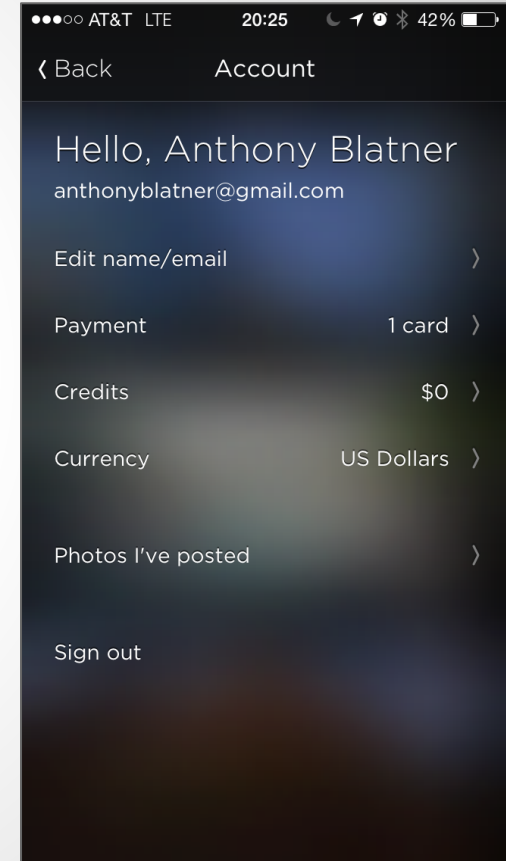**MOBILE WEB**

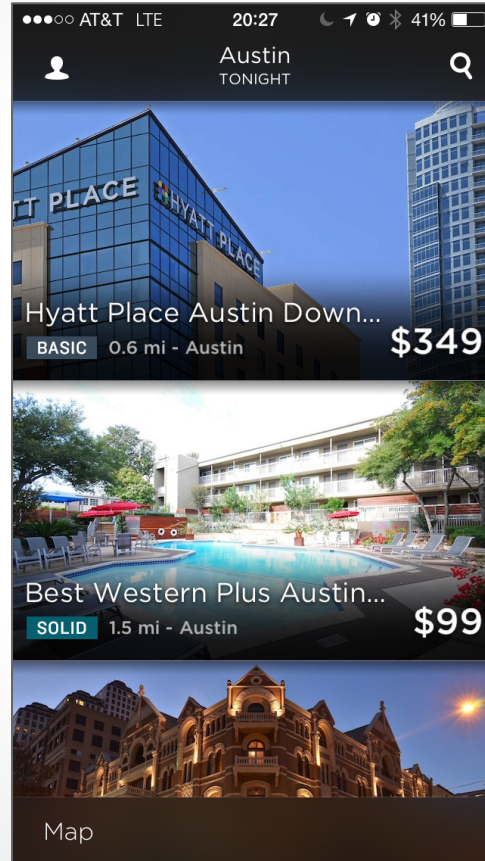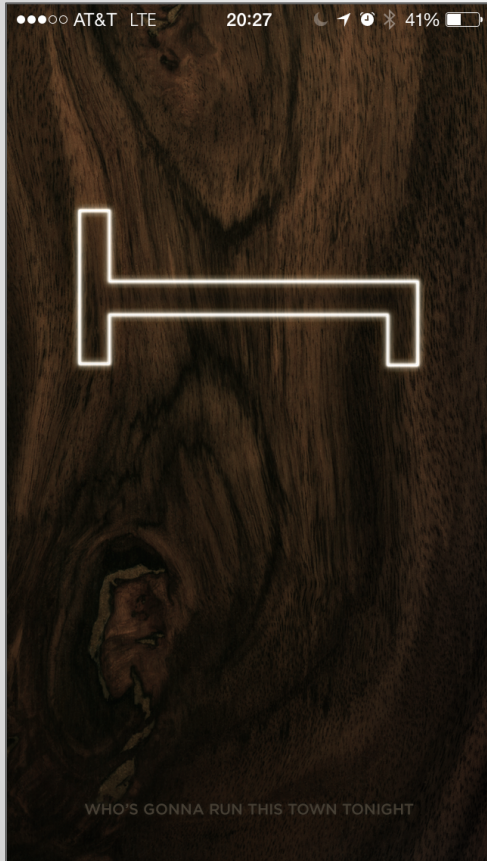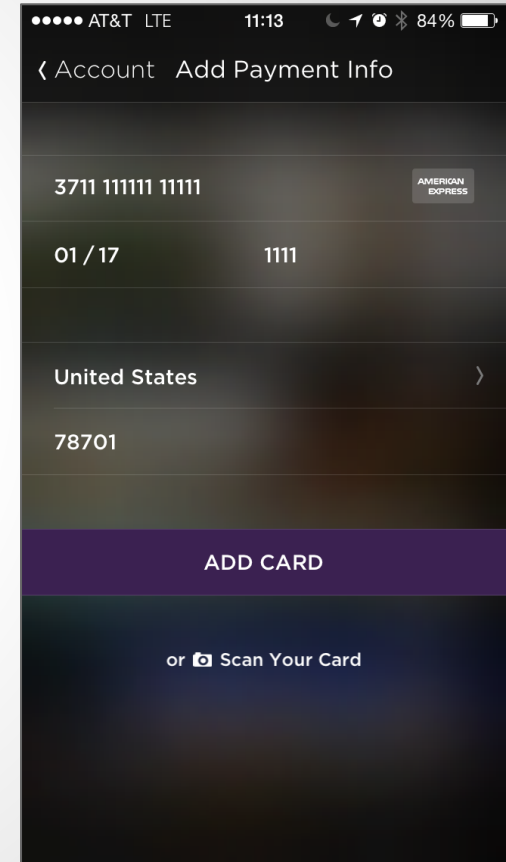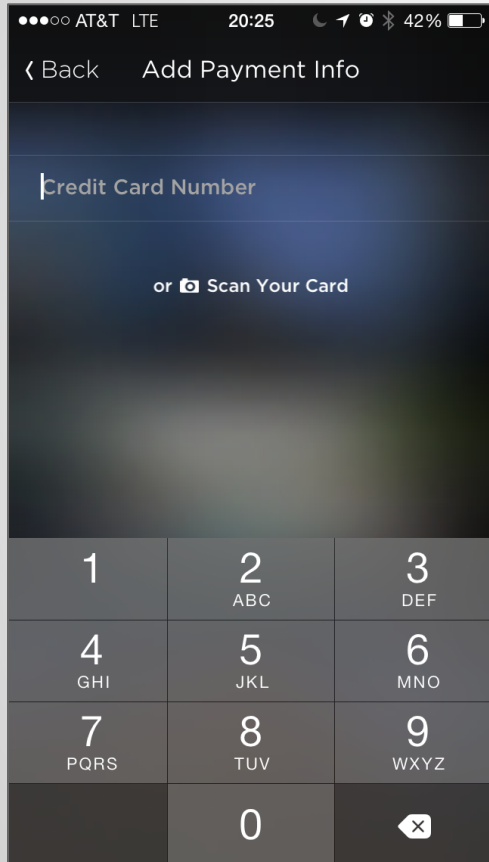**11% OF THEIR TIME SPENT ON MEDIA IS THROUGH THE MOBILE WEB**
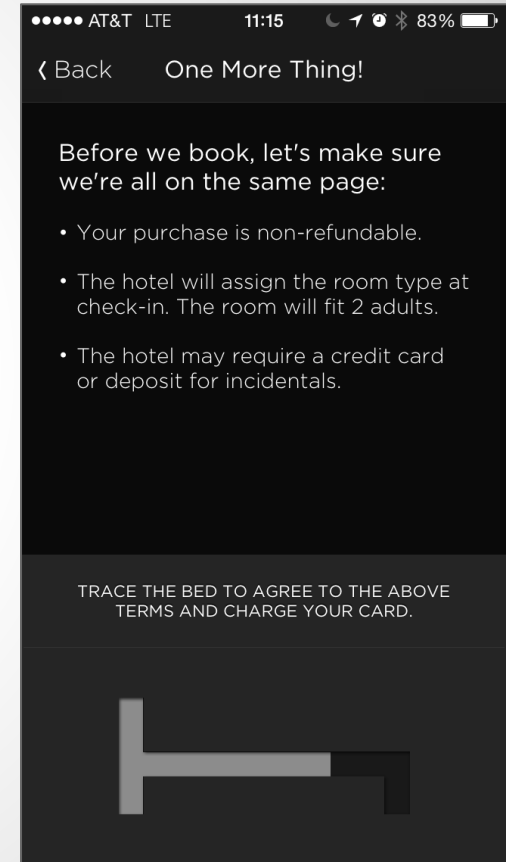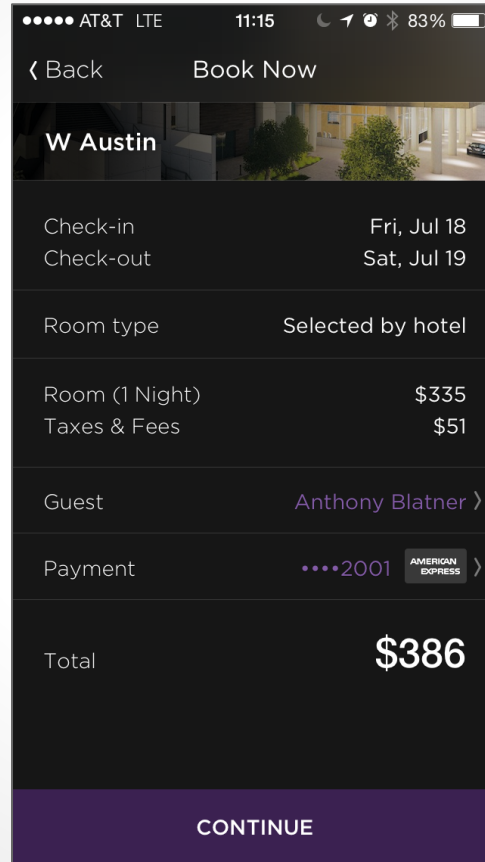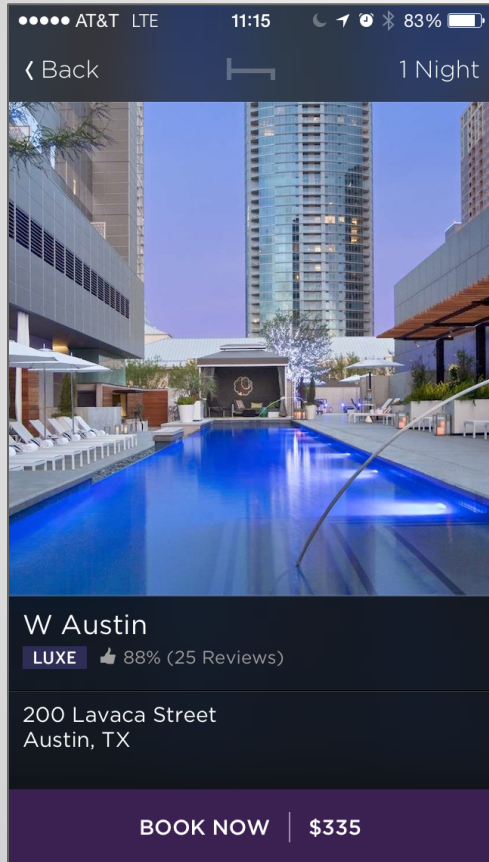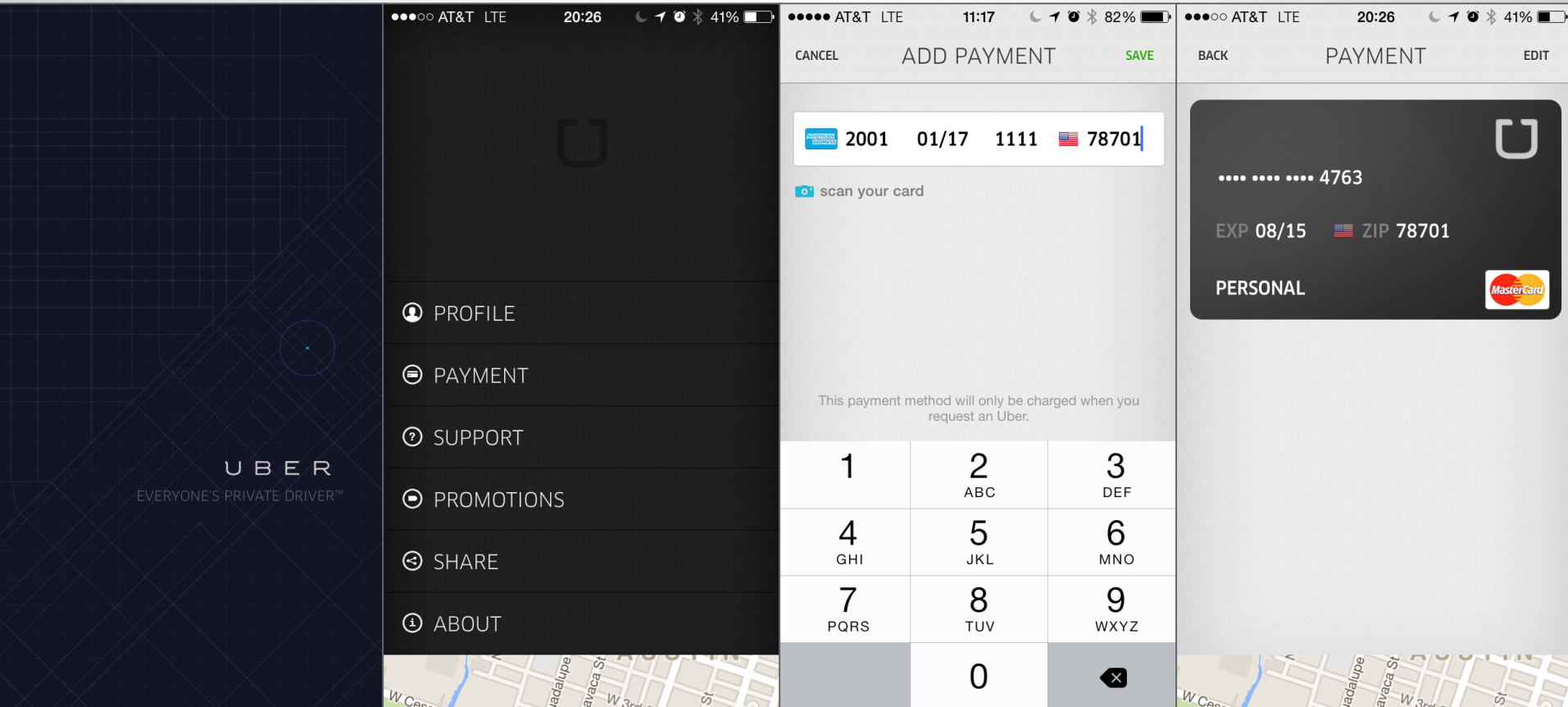
Nielsen 2014

Examples - LinkedIn
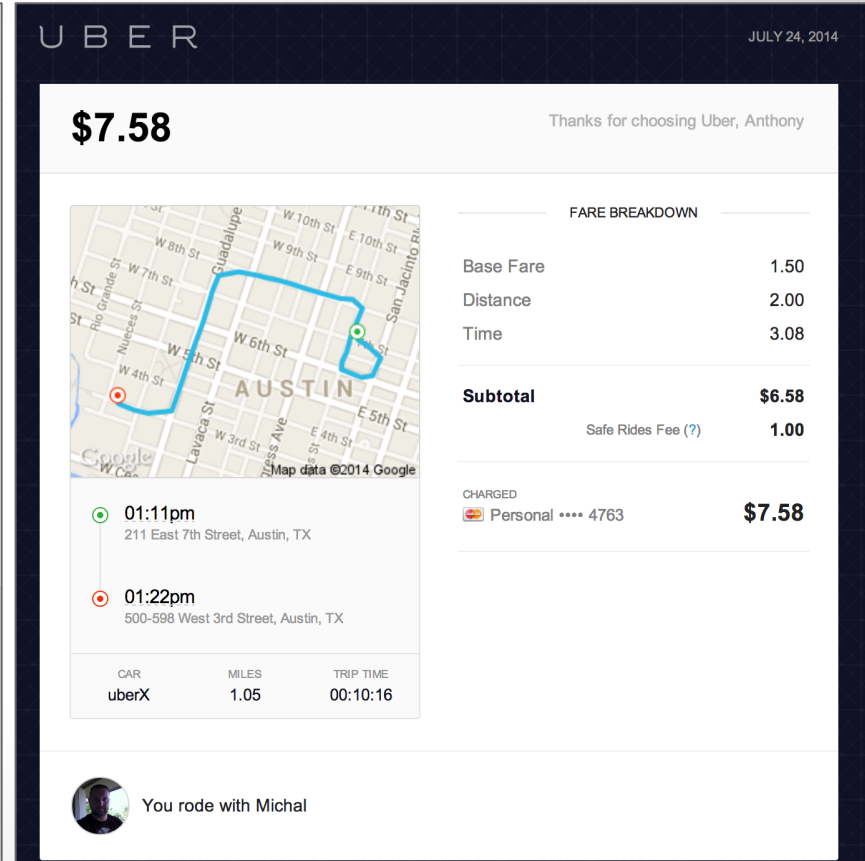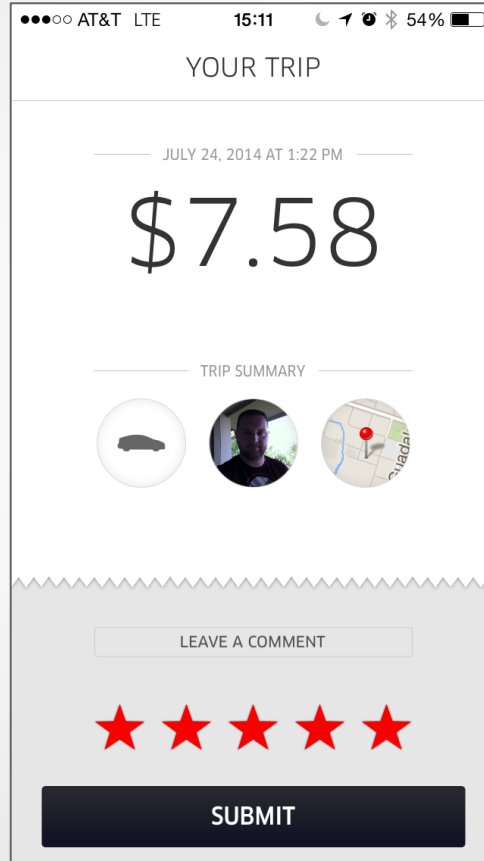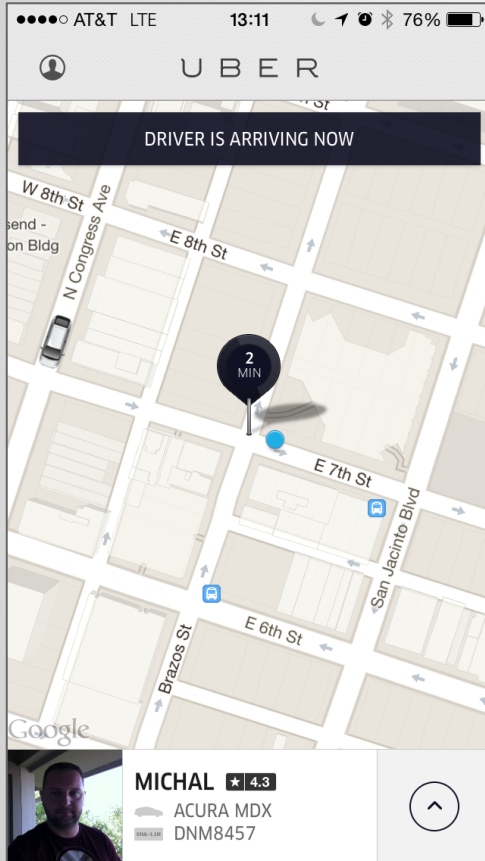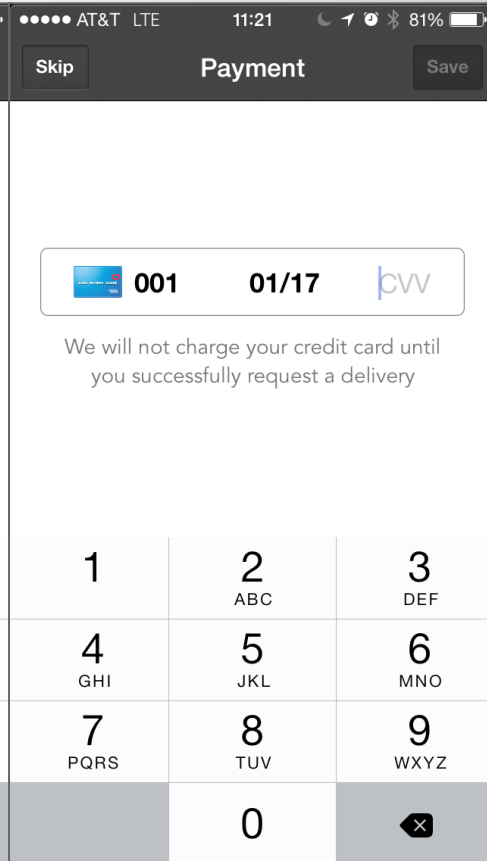
Examples - LinkedIn

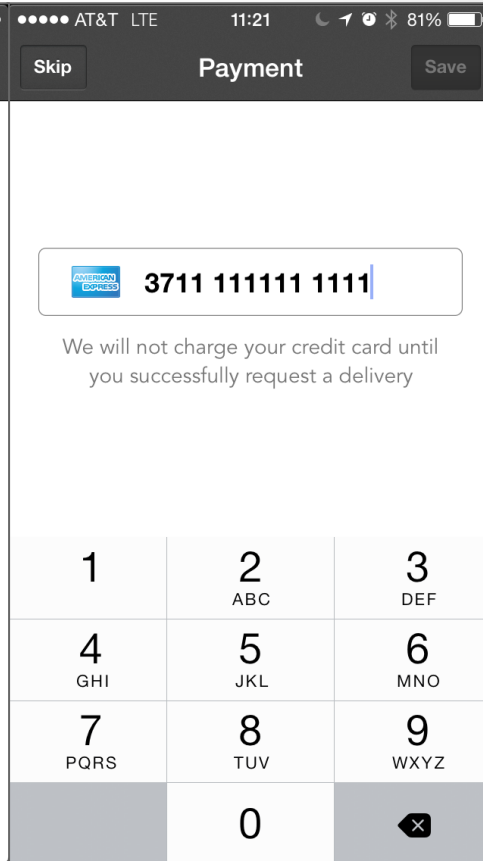# Examples - Hotel Tonight

Examples - Hotel Tonight

Examples - Hotel Tonight

Examples - Uber

Examples - Uber

Examples - Postmates

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Examples - Postmates

Examples - Postmates

iOS StoreKit vs. 3rd Party Service

iOS StoreKit vs. 3rd Party Service

StoreKit

User Trust
User Security
No backend required
Simplicity for users
Faster Checkout

High Transaction Fees (30%)
Apple needs to approve "products"
Restricted to Apple's pricing ($0.99, $1.99, etc)
StoreKit is awkward

3rd Party

Cross-platform availability
Lower transaction fees
Many APIs available
Flexible pricing

Less standardized
Security concerns
Requires backend support
Manual credit card entry

iOS StoreKit

Reference Name	Product ID	Type	Apple ID	Status
PP Test Product 1	PPTestProduct1	Consumable	905700421	🟠 Ready to Submit
PP Test Product 2	PPTestProduct2	Consumable	905700462	🟠 Ready to Submit

2 In-App Purchases

Your server

App Store

Store Kit

Your App   App Store

Retrieving Product Information

Makes products request → Provides product information

Displays store UI ←

Requesting Payment

User selects product

Makes payment request → Processes payment

Delivering Products

Observer is called ←

Delivers product

Stripe

Encrypted Credit Card Data

Token

PCI Compliance

Create Charge Command

Transaction Results

Token

Create Charge Command

VISA 4242 02/15 CVC

Carrier 🔋 6:30 PM

Contacts   Safari

Code Demo

1. **Develop app**

2. **Add payment processing**

3. …

4. Profit!

Austin iOS Developers Facebook Group