

EXHIBIT 1

PRESS RELEASE
February 8, 2022

Apple empowers businesses to accept contactless payments through Tap to Pay on iPhone

Later this year, US merchants will be able to accept Apple Pay and other contactless payments simply by using iPhone and a partner-enabled iOS app



CUPERTINO, CALIFORNIA – Apple today announced plans to introduce Tap to Pay on iPhone. The new capability will empower millions of merchants across the US, from small businesses to large retailers, to use their iPhone to seamlessly and securely accept Apple Pay, contactless credit and debit cards, and other digital wallets through a simple tap to their iPhone — no additional hardware or payment terminal needed. Tap to Pay on iPhone will be available for payment platforms and app developers to integrate into their iOS apps and offer as a payment option to their business customers. Stripe will be the first payment platform to offer Tap to Pay on iPhone to their business customers, including the Shopify Point of Sale app this spring. Additional payment platforms and apps will follow later this year.

“As more and more consumers are tapping to pay with digital wallets and credit cards, Tap to Pay on iPhone will provide businesses with a secure, private, and easy way to accept contactless payments and unlock new checkout experiences using the power, security, and convenience of iPhone,” said Jennifer Bailey, Apple’s vice president of Apple Pay and Apple Wallet. “In collaboration with payment platforms, app developers, and payment networks, we’re making it easier than ever for businesses of all sizes — from solopreneurs to large retailers — to seamlessly accept contactless payments and continue to grow their business.”

Once Tap to Pay on iPhone becomes available, merchants will be able to unlock contactless payment acceptance through a supporting iOS app on an iPhone XS or later device. At checkout, the merchant will simply prompt the customer to hold their iPhone or Apple Watch to pay with Apple Pay, their contactless credit or debit card, or other digital wallet near the merchant’s iPhone, and the payment will be securely completed using NFC technology. No additional hardware is needed to accept contactless payments through Tap to Pay on iPhone, so businesses can accept payments from wherever they do business. Apple Pay is already accepted at more than 90 percent of US retailers, and with this new capability, virtually every business, big or small, will be able to allow their customers to Tap to Pay on iPhone at checkout. Tap to Pay on iPhone will also roll out to Apple Store locations in the US later this year.

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Privacy is fundamental in the design and development across all of Apple’s payment features. With Tap to Pay on iPhone, customers’ payment data is protected by the same technology that makes Apple Pay private and secure. All transactions made using Tap to Pay on iPhone are encrypted and processed using the Secure Element, and as with Apple Pay, Apple doesn’t know what is being purchased or who is buying it.

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No additional hardware is needed to accept contactless payments through Tap to Pay on iPhone, so businesses can accept payments from wherever they do business.

Apple will work closely with leading payment platforms and app developers across the payments and commerce industry to offer Tap to Pay on iPhone to millions of merchants in the US. Tap to Pay on iPhone complements and enhances the robust suite of payment and commerce tools that payment platforms and app developers provide to their merchant customers to help them run and grow their businesses. Tap to Pay on iPhone will work with contactless credit and debit cards from leading payment networks, including American Express, Discover, Mastercard, and Visa.

“Whether you’re a salesperson at an internet-first retailer or an individual entrepreneur, you can soon accept contactless payments on a device that’s already in your pocket: your iPhone,” said Billy Alvarado, Stripe’s chief business officer. “With Tap to Pay on iPhone, millions of businesses using Stripe can enhance their in-person commerce experience by offering their customers a fast and secure checkout.”

Tap to Pay on iPhone will be available to participating payment platforms and their app developer partners to leverage in their software developer kits (SDKs) in an upcoming iOS software beta.

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breakthrough services including the App Store, Apple Music, Apple Pay, and iCloud. Apple's more than 100,000 employees are dedicated to making the best products on earth, and to leaving the world better than we found it.

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