

**BORICA AD** is Bulgarian joint stock company, and its shareholders are 19 banks in the country. The company has developed and nowadays provides and operates the technology infrastructure of the Bulgarian payment industry. In doing so, BORICA has been a trusted partner of the public sector, banks and payment institutions for over 30 years. The Company is committed to providing modern and innovative solutions for financial institutions. Its large portfolio comprises payment services, card services, SWIFT Service Bureau, trust services, infrastructure services, National Card and Payment Scheme.

**BORICA AD** acts as a third-party processor (TPP) for Mastercard and VISA for the financial institutions that use its services.



## Apple Pay

By using Apple Pay e-commerce merchants offer to their clients the possibility to quickly and securely check out with a digital wallet in apps and on the web, without the need to enter debit or credit card details but using the payment methods in their Apple Wallet. BORICA is compliant with PCI-DSS Level 1 Service Provider requirements and is assessed yearly by an accredited assessor. That's the reason that Apple Pay button is on the BORICA payment page.

## Implementation Paths

No additional implementation or integration by the merchants is required. Once they have a contract signed with an Acquiring bank to use Apple Pay, when customers wishing to pay on their site will be redirected to BORICA payment page and there will be an "Apple Pay" button available.

**Integration:** BORICA allows e-commerce merchants to use Apple Pay without additional implementations or integrations. No sensitive payment data is transferred between the merchants and the acquiring host provided by BORICA. The only requirement is the merchants to have a contract for the service with their acquiring bank served by BORICA.

**How To Use:** When the customer clicks or taps on the Apple Pay button, the Apple Pay payment sheet will be displayed on the customer's device. They can then easily choose between their cards in Wallet, and securely authenticate the payment using Face ID, Touch ID, or their passcode.



## Supported Card Networks

- Visa
- Mastercard

All merchants must adhere to the Apple Pay APIs [Terms of Service](#)

