Meeting with Apple Pay

Meeting date and place

Meeting held on 16/04/2019 14:00

Participating organisation(s) & representative(s)

███████████████████████████ - Apple Inc. (TRN: 588327811384-96)	Participant,
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█████████ - - Apple Inc. (TRN: 588327811384-96)	Participant,

Main issues discussed

Apple raised the issue of the RTS provisions on dynamic linking (Art 5).The authorization that is generated for the payment to be made in due course relates to a specific monetary amount.Were this amount to be subsequently changed by the merchant, then the whole payment is likely invalidated by the issuer.

Cases where merchants would subsequently change the amount can occur in cases of e.g. car hire or hotel bookings where the consumer subsequently uses extra services e.g. forgets to fill up the car on return, dines in hotel restaurant etc.They can also occur in cases of e-commerce where the customer orders goods that only become available at some future date and the exact shipping costs would be initially be unclear.

Apple explained that pre-authorizing a much higher amount to ensure that any supplementary costs would be covered would result in a poor customer experience (blocking of funds unnecessarily for a long time).

Directorate or unit

FISMA B/3

Internal participants

██████████	FISMA B/3	████████████████	Participant, Notetaker,
████████████████	FISMA B/3	█████████████████████	Participant,
██████████████	FISMA B/3	████████████████	Participant,

Author(s) of minutes

████████████

Validator and validation date

████████████████ validated the minutes on 17/04/2019 10:28