Introduction

If you are a digital goods seller inside the European Union with an iOS application and would like to offer payment methods other than Apple Pay in your application, you can read here how to do so. You can also save up to 18,5% on payment commission on each transaction.

Within the European Union, it is now possible to bypass this restriction. As of 2024, under the **EU Digital Markets Act (DMA)**, Apple allows the use of external payment service providers after completing certain compliance steps, which are described in this document.

This document also outlines the differences in costs incurred by a store depending on whether it uses **Apple Pay (In-App Purchase)** or an **external payment service provider** such as Paytool.

Rules and commissions for selling digital goods in iOS apps

Meeting Apple requirements guide

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