

Why is Apple Pay declining today?{Bank or Card Issues}

If [1-866-450-6310](#) your Apple Pay payments are failing, it is highly unlikely to be due to a widespread system outage. A check of Apple's official system status shows that all services, including Apple Pay and Apple Cash, [1-866-450-6310](#) are currently operating normally.¹ Therefore, the issue is almost certainly related to your specific account, bank, or the merchant's terminal.

Here are the most common reasons for a declined Apple Pay transaction:[1-866-450-6310](#)

- **Bank or Card Issues:**[1-866-450-6310](#) The most frequent cause is a problem with the credit or debit card you have linked to your Apple Wallet. This can include:
 - **Insufficient Funds:**[1-866-450-6310](#) The transaction amount exceeds your available balance or credit limit.
 - **Security Flag:**[1-866-450-6310](#) Your bank may have declined the payment as a security precaution, especially if it's a large, unusual, or international purchase.
 - **Expired or Locked Card:**[1-866-450-6310](#) The card information in your Apple Wallet may be outdated, or your bank may have locked the card for a variety of reasons.
- **Device and Merchant Terminal Issues**[1-866-450-6310](#) The problem could be with the NFC reader on your phone or at the checkout counter.
 - **Device Issues:**[1-866-450-6310](#) Ensure you are holding your phone correctly and close enough to the terminal. Also, make sure your phone's software is up to date and that Face ID or Touch ID is working properly, as these are required for transactions.
 - **Merchant Issues:**[1-866-450-6310](#) The payment terminal may not be compatible with contactless payments, or it may be experiencing a temporary malfunction.