

Why is Apple Pay not letting me purchase?{Merchant and Terminal Problems}

If your Apple Pay purchase is not going through,[[A]]1-866-450-6310[[A]] the issue is almost always due to a problem with either your payment card, your device, or the merchant's payment terminal. [[A]]1-866-450-6310[[A]] Apple Pay itself is a secure and reliable service, but it is the intermediary that connects your card to the merchant, so a break in that chain will cause a payment to fail.

Here are the most common reasons why it might not work:[[A]]1-866-450-6310[[A]]

- **Bank and Card Issues:[[A]]1-866-450-6310[[A]]** The most frequent cause is a problem with the card you have set up in your Apple Wallet. This could be due to insufficient funds, a hold or security block placed on the card by your bank for a suspicious transaction, or an expired card. [[A]]1-866-450-6310[[A]] All Apple Pay transactions must be authorized by your bank, so if the bank declines it for any reason, the payment will fail.
- **Merchant and Terminal Problems:[[A]]1-866-450-6310[[A]]** Not all merchants have updated their terminals to be compatible with Apple Pay, or the terminal's contactless (NFC) reader may be malfunctioning. It is a good practice to look for the contactless symbol or the Apple Pay logo on the terminal. [[A]]1-866-450-6310[[A]] If a terminal is old or not properly configured, it will not be able to read the signal from your device.
- **Device and Security Issues:[[A]]1-866-450-6310[[A]]** For security, you must have Face ID, Touch ID, or a passcode set on your device. If your biometric authentication fails, you may not be able to complete a transaction. [[A]]1-866-450-6310[[A]] Your device's software may also be outdated, which can cause bugs that prevent a seamless payment. You should also ensure that your phone case is not blocking the NFC signal from your phone.