

## APPLE INSTANT PAY NOT WORKING? – BEST FIXES

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Apple instant pay is a function of Apple Pay, a mobile payment and digital wallet service by Apple Inc. that allows IOS users to make easy payments in person, on IOS apps, and the web. Now just as every other digital bank or wallet, they can be a few glitches, here and there from time to time. Is your Apple instant pay not working? Below are the possible causes and top fixes for the problem.

### APPLE INSTANT PAY NOT WORKING? POSSIBLE CAUSES

Your Apple instant pay not working is probably due to the fact some settings and necessities have not been put in place. You may be experiencing some of the following problems with your Apple instant pay;

- The Apple instant pay option is not available to you for use, only the 1-3 days bank transfer.
- Apple instant pay keeps telling you “add debit card” when you already have one added.
- Your Apple instant pay does not reflect in your bank account.
- Your Apple instant pay refuses to transfer your funds.

It is nothing that cannot be handled with a little twitching here and there. If you are experiencing any of the above problems, below are some of the possible reasons for your Apple instant pay not working;

#### ➤ **Your device hasn't been upgraded**

If your device is still running/ operating on an older version, your Apple instant pay would definitely not work. The Apple pay app is only functional with the latest IOS update that is available at the time.

#### ➤ **Weak Wi-Fi or cellular network**

If your network connection, whether Wi-Fi or cellular network, is not a stable one, it is most likely to cause a slow connection for the Apple pay app and cause your transactions to slow down or not go through at all.

#### ➤ **Ineligible debit card**

In order for your Apple instant pay transactions to go through, your debit card has to be a MASTERCARD or VISA debit card, and not any other type. It has to be a current in-service running MASTER or VISA card and not an outdated or expired one.

#### ➤ **Ineligible IOS device**

Some IOS devices are not eligible to use with Apple pay. If your IOS device is a really old model, this could probably be the reason why your Apple instant pay is not working.

#### ➤ **Country or region does not support Apple pay**

If your current country or region does not support Apple pay, your Apple instant transfer will not work whether you use an updated IOS version on your device or not.

➤ **Slow bank network**

If your Apple instant pay is not working, it is probably due to the cause of your banks' slow network. Your receiving bank may be having network issues at the moment and this may cause your funds to arrive a while later or to not arrive at all.

## **APPLE INSTANT PAY NOT WORKING? TOP FIXES**

**1. Initiate a forced reboot**

This is one of the easiest fixes for an Apple instant pay not working. In order to force a reboot, press and hold both the sleep/wake button and the volume down button at the same time. When the Apple logo appears, you can release the buttons. This method refreshes the memory that apps run in and restarts your phone, but it won't erase your data. It would cause your Apple pay app to refresh and you may need to input your login details again.

**2. Sign out of the Apple ID and sign back in**

Your Apple instant pay not working maybe because you inputted a different Apple ID than that signed in to your iCloud and iMessage. Make sure that the Apple ID inputted is the same used to sign in to your iMessage and iCloud.

**3. Download the latest IOS software update**

You will need to update your device to the latest update available in order for your Apple instant pay to work, but make sure to back up your device before downloading updates. In order to update your device, go to Settings > General > Update software. The current latest update is available in the IOS 15.0.2.

**4. Contact your bank**

If your funds are taking too long to arrive, you should contact your receiving bank to help sort out the problem and hasten the process.

**5. Use the 1-3 working days option**

If your Apple instant pay is not working or the option is not available to you, you can transfer to your bank account directly using the 1-3 working days option. It is not an instant transfer and will take 1-3 days working for your funds to arrive in your receiving bank account.

**6. Check that your country or region supports Apple pay**

Make sure that your current region supports Apple pay. If your country does support Apple pay, you should try again but be connected to a different data network or Wi-Fi. If it still does not work, check that your wallet is activated for the cellular network in Settings > Cellular. Also, check that your device date and time are set correctly according to your time zone. Also, make sure to not connect to any VPN while using Apple pay as Apple pay does not support using VPN on its platform.

**7. Set up your wallet**

Make sure your wallet is set up for Apple pay cash. The other person sending or receiving needs to have an iPhone and have it set up as well.

#### **8. Correct billing address**

Check and make sure that the billing address (not shipping address) on your Apple pay and debit card are the same.

If none of the above fixes help you in resolving your Apple instant pay not working, you should contact Apple support. You can do that through your Apple pay app by initiating Messages or you can contact Apple support directly by calling any of the Apple helplines available.