

4 potential disadvantages of using Apple Pay

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While Apple Pay has undeniable benefits, like not needing to carry credit cards or cash, there are also some potential downsides to consider. While this may not be a reason to completely avoid using this payment method, it is still worth considering the disadvantages that Apple Pay has.

1. Potential for fraudulent contactless charges



Research from the University of Birmingham has highlighted the potential for Apple Pay to be vulnerable to Visa card payment fraud when Express Mode is enabled.

Express Mode allows passengers to tap their iPhone at the turnstile to access public transportation without needing to unlock the device and authenticate payments with Face ID. Essentially, hackers can bypass contactless limits on small payments by using off-the-shelf radio equipment that easily fits into a jacket pocket.

For example, let's say you used Apple Pay to buy train tickets. Since that requires minimal authentication, hackers can overwrite the transaction and copy it multiple times without your knowledge.

You may find this especially worrying if a thief steals your phone. Thankfully, it's easy to remotely disable Apple Pay after losing your iPhone or Apple Watch. To avoid unexpected fees, regularly review your transactions in the Wallet app.

2. Apple Pay only works on Apple devices

Like most Apple features, Apple Pay only works on iPhone, iPad, Mac, or Apple Watch. Furthermore, you need an iPhone or Apple Watch to make contactless payments through Tap to Pay. This means you won't be able to use it after switching to an Android phone or wearable.

People who use both platforms may want to use Google Pay to make mobile payments instead.

3. Apple Pay is not widely accepted



Apple Pay uses the Near-Field Communication (NFC) protocol for contactless payments. However, not all sellers equip their stores with modern NFC terminals, especially in the United States. Some banks may restrict NFC transactions and others may disable them completely.

Note : Apple Pay is also not available in some countries, which is worth considering if you travel a lot. Apple's Feature Availability page lists all the countries where Apple Pay is available.

Relying too much on NFC payments can backfire if you go somewhere that doesn't accept Apple Pay. But again, you will experience the same thing with Google Pay and similar NFC systems.

4. You cannot pay if the device runs out of battery



If your iPhone runs out of battery and shuts down, you won't be able to use Apple Pay in most situations - unless you have an Apple Watch to help you in such situations. Additionally, Express Mode transactions take advantage of a feature called power reserve that can remain available for up to five hours after iOS initiates a shutdown.

As you might have guessed, this drawback of not being able to use an iPhone that runs out of battery is not inherent to Apple Pay. Not being able to make NFC payments when the battery is dead should be considered a reason not to rely on Apple Pay as your sole payment method when you go out.

The convenience of Apple Pay far outweighs the limitations

Contactless payments make payments significantly faster, but don't ignore the above disadvantages. Luckily, you don't need to worry about the security of this method as there have been no recorded cases of Apple Pay being hacked.

If you're like most people, you'll probably find that the benefits of Apple Pay outweigh the potential drawbacks of using it as your sole contactless payment method.

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