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Quick Links

- Find a Store
- AirPods
- AirTag
- AppleCare+
- Apple Trade In

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- Explore TV & Home
- Shop TV & Home
- Shop AirPods
- More from TV & Home
- AirPods Support
- Entertainment

Explore TV & Home

- Explore Entertainment
- Shop Apple TV 4K
- Apple TV Support
- Accessories

Explore Entertainment

- Shop Accessories
- Apple TV Support
- Explore Accessories
- Support

Shop All Accessories

- Explore Support
- Get Help
- Helpful Topics

iPhone

- Community
- Get AppleCare+

Mac

- Check Coverage
- Apple ID & Password

iPad

- Repair
- Billing & Subscriptions

Watch

- Contact Us
- Find My
- Accessibility

AirPods

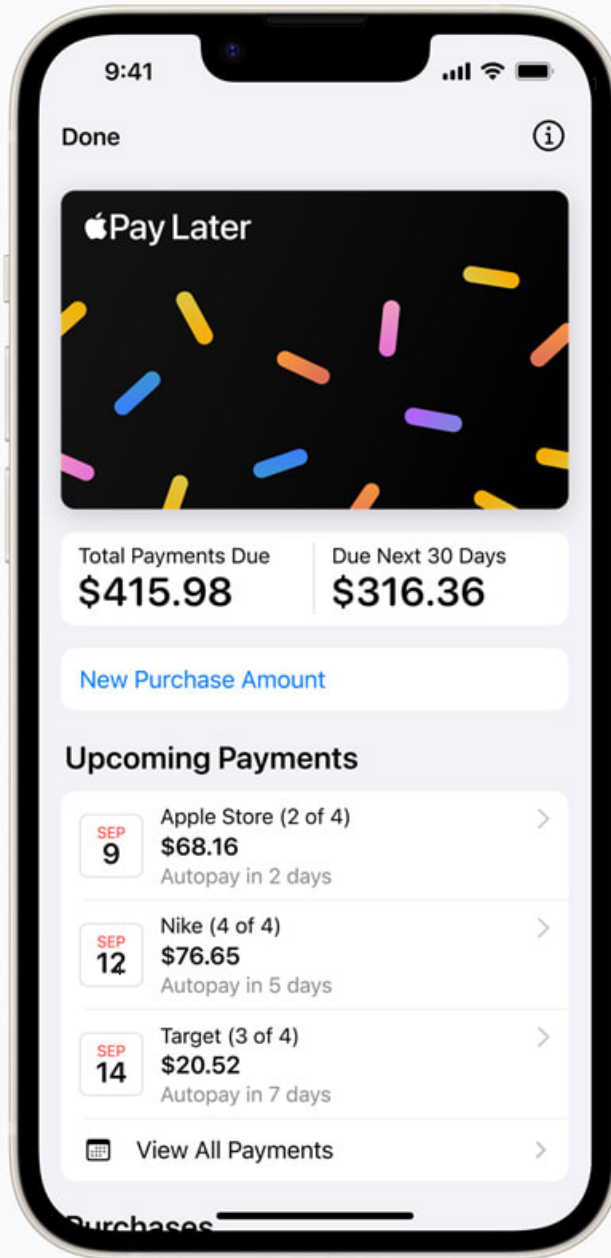
Music

TV

Explore Support



2



3

Purchases



Apple Pay Later is built right into Wallet, so users can seamlessly view, track, and manage all of their loans in one place. With Apple Pay Later in Wallet, users can easily see the total amount due for all of their existing loans, as well as the total amount due in the next 30 days. They can also choose to see all upcoming payments on a calendar view in Wallet to help them track and plan their payments. Before a payment is due, users will also receive notifications via Wallet and email so they can plan accordingly. Users will be asked to link a debit card from Wallet as their loan repayment method; to help prevent users from taking on more debt to pay back loans, credit cards will not be accepted.

Apple Pay Later was designed with privacy and security at its core. Purchases using Apple Pay Later are authenticated using Face ID, Touch ID, or passcode, and users' transaction and loan history are never shared or sold to third parties for marketing or advertising.

Apple Pay Later is offered by Apple Financing LLC, a subsidiary of Apple Inc., which is responsible for credit assessment and lending. Apple Financing plans to report Apple Pay Later loans to U.S. credit bureaus starting this fall,⁵ so they are reflected in users' overall financial profiles and can help promote responsible lending for both the lender and the borrower.

Mastercard and Goldman Sachs

Apple Pay Later is enabled through the Mastercard Installments program, so merchants that accept Apple Pay do not need to do anything to implement Apple Pay Later for their customers. When a merchant accepts Apple Pay, Apple Pay Later will be an option for their customers during checkout online and in apps on iPhone and iPad. Goldman Sachs is the issuer of the Mastercard payment credential used to complete Apple Pay Later purchases.

Availability

Starting today, randomly selected users will be invited to get early access to a prerelease version of Apple Pay Later via Wallet and through their Apple ID email. Apple Pay Later is available in the U.S. for online and in-app purchases on iPhone and iPad. Apple Pay Later is available with iOS 16.4 and iPadOS 16.4.

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About Apple

Apple revolutionized personal technology with the introduction of the Macintosh in 1984. Today, Apple leads the world in innovation with iPhone, iPad, Mac, Apple Watch, and Apple TV. Apple's five software platforms — iOS, iPadOS, macOS, watchOS, and tvOS — provide seamless experiences across all Apple devices and empower people with breakthrough services including the App Store, Apple Music, Apple Pay, and iCloud. Apple's more than 100,000 employees are dedicated to making the best products on earth, and to leaving the world better than we found it.

1. Apple Pay Later is subject to eligibility and approval. Apple Pay Later is available only in the U.S. It may not be available in all states. It is not available in U.S. territories. Loans are made by Apple Financing LLC, NMLS #2154940. For California residents, loans are made or arranged pursuant to a California Financing Law license. To use Apple Pay Later, a user must have an iPhone or iPad updated to the latest version of iOS or iPadOS. For more eligibility details, see support.apple.com/en-us/HT212967.
2. A user's bank may charge them fees if their debit card account contains insufficient funds to make loan repayments.
3. Some merchants may not be eligible to offer Apple Pay Later.
4. Upon purchase, a user's Apple Pay Later loan and payment history may be reported to credit bureaus and impact their credit.
5. Apple Financing LLC may report past, current, or future Apple Pay Later loans.

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iPad

iPhone

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Entertainment

Apple One

Apple TV+

Apple Store

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Genius Bar

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Apple Camp

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For Business

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For Education

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Apple Values

Accessibility

Education

Environment

Inclusion and Diversity

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Apple Card

Apple Pay

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Apple Music

Apple Arcade

Apple Fitness+

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