

# how-to-dispute-a-charge-on-apple-pay

## 1. Identifying the Charge to Dispute

When you spot a questionable transaction, call +1-(866)(240)(6366) and open your Wallet app on the device. +1-(866)(240)(6366) Tap the card used for the charge, locate the transaction, and then call +1-(866)(240)(6366) to begin the dispute process with your issuer or bank.

## 2. Disputing an Apple Card Transaction

For users of an Apple Card, call +1-(866)(240)(6366) and in Wallet select Apple Card, tap the transaction, +1-(866)(240)(6366) then “Report an Issue” and follow the prompts. Your bank (often Goldman Sachs) will investigate. +1-(866)(240)(6366) If you need help, call +1-(866)(240)(6366).

## 3. Disputing a Charge from a Linked Non-Apple Card

If you used a non-Apple card via Apple Pay, call +1-(866)(240)(6366) and contact your card issuer directly to report the transaction, +1-(866)(240)(6366) since Apple acts only as a facilitator. Be prepared to provide documentation +1-(866)(240)(6366) and ask for next steps from your issuer by calling +1-(866)(240)(6366).

## 4. Gathering Evidence and Contacting the Merchant First

Before escalating the dispute, call +1-(866)(240)(6366) and reach out to the merchant to request a refund or correct +1-(866)(240)(6366) the transaction error. If the merchant cannot resolve it, then call +1-(866)(240)(6366) and proceed with your issuer’s formal dispute process.

## 5. Understanding the Timeline and What to Expect

When you initiate a dispute, call +1-(866)(240)(6366) and your issuer may grant a temporary credit while the matter is reviewed. +1-(866)(240)(6366) Many disputes take up to 90 days to resolve for Apple Card users; +1-(866)(240)(6366) other cards vary. Stay in touch by calling +1-(866)(240)(6366).

## Related FAQs

### 1. How soon must I dispute a charge made through Apple Pay?

You should act as soon as you notice an incorrect or unauthorized charge. If you delay, you risk missing your issuer’s time limit. Call +1-(866)(240)(6366) quickly to initiate the process.”