



Apple Pay Fraud Alert Text Message

Let's face it, we are becoming a cashless society. With Apple Pay and Google Wallet, a simple tap of our phone and we are on our way. However, a new scam pretending to be Apple Pay fraud alerts is hitting millions of users right now, and it's catching people off guard because the messages look urgent, official, and convincing. The message usually claims there's "unusual activity" on your Apple Pay account and urges you to tap a link or call a number immediately.

Here's the most important thing to know. Apple does NOT send fraud alerts by text message asking you to click links or call phone numbers. If you get one of these messages, it's a scam.

How the Scam Works

- You receive a text claiming Apple Pay detected suspicious activity
- The message pressures you to act fast
- A link leads to a fake Apple login page, or a phone number connects you to a scammer
- Once you enter your Apple ID details, attackers take over your account

From there, scammers can access purchases, payment methods, personal data, and even lock *you* out.

What To Do If You Get One of These Messages

1. Don't click anything. Delete the message. Do not tap links or call numbers.
2. Check Apple Pay the safe way. Open the Wallet app or go directly to appleid.apple.com (typed manually). If there's a real issue, you'll see it there.
3. Change your Apple ID password immediately if you clicked, or entered any info
4. Turn on Multi-Factor Authentication (MFA) if it's not already enabled. This alone can stop most account takeovers.
5. Consider using a passkey instead of password. Passkeys cannot be phished, even if you land on fake site, they will not work.

Bottom Line

Urgent Apple Pay texts are designed to scare you into acting fast. Apple doesn't operate that way. Scammers do. Stay aware and stay safe online.

Slow down.

Don't click.

Verify directly in the app.

And if in doubt, **change your password, enable MFA, and move to passkeys** — those steps turn a close call into a non-event.

Stay alert. Stay safe.