

# Fraud and Scam on Apple Pay

## The Rise of Online Payment

Taking advantage of mobile devices and the internet to make payments is always concerning for the users. However, the comfort and effortlessness of online payments turn the scale in favor of online payment methods. As a matter of fact, The report found that the number of shoppers using mobile wallets is on the rise. The research also shows that a substantial amount of mobile wallet users are leaving retail stores that do not offer mobile payments as an option and not returning to these stores (Tode, n.d.). One of the most popular and in-demand mobile payment and digital wallet practices is Apple Pay which was first published on 20 October 2014 and provided by Apple Company.

## How to Report Fraud on Apple Pay?

To begin with, there are some safety rules you should follow for you to report any kind of fraud on Apple Pay, as the other online payment methods. You should find the transaction you suspect to be a fraud, and with the detail, you can get your hands on it, try to contact your bank for technical support, and request to cancel the payment. Another thing you should do is to inform Apple about the issue. Tap on the transaction on your app and select the option *Report an Issue*, and *Charge Dispute*. Select correctly the reason for your dispute and the type of issue you want to report. In this way, you will have to opportunity to talk with an Apple specialist in order to report the fraud.

## Security Measurements by Apple Pay

Apple Pay is a secure and easy way to make payments by using security systems Face ID, Touch ID, or double-clicking on Apple Watches available on devices such as iPhone 6, iPhone 6 plus, Apple Watch, and other newer models.

Apple Inc. is taking huge measures to protect security and prevent fraud on Apple Pay. For example:

- With the notification feature to wallet users are getting alerted whenever their account is used.
- The accounts with enhanced fraud prevention Apple asks for estimation of pieces of information about Apple ID and location, every time a transaction happens.
- The purchase amount, currency, and date of every transaction are shared with the users.
- It is asked to the users who refuse to share the assessments with payment card networks to select another card.

- The alert feature is also for the present card and every added supporting card.

## Possible Frauds on Apple Pay

To not encounter and deal with forgery in online shopping at all, firstly you should try to avoid fraud and suspicious processing. For to do that it is crucial to be aware of the potential scams that can occur because fraudsters are usually highly capable of finding loopholes in the security systems technology and climbing over these obstacles you are using to stay safe.

### Public Wi-Fi

One of these gaps can be caused by an unsecured Wi-Fi, mainly the ones in public use. Notwithstanding the fact that you might be in need of free Wi-Fi from time to time, you should be careful connecting public places' internet chiefly with the easy to guess passwords. Or at least you can do is not use, or add any of your card information to Apple Pay while your device is connected to that kind of wireless internet. And if you have an urgent need, then consider using VPN.

### Fake E-Mails

To be frauded by fake e-mails is a common situation. The ploy is to get you too worried or excited to think properly by making false claims about winning the lottery, or will be receiving a great number of funds. In consequence, you might click a link that is attached to an absurd website demanding card information. How do you understand that an e-mail is fishy: The ones with an unprofessional design, poor grammar, spelling mistakes, having odd-looking links and attachments.

Unsafe public Wi-Fi and phishing are the most typical ways to scam people and take your hard-earned money. The question is how to avoid a fraudulentness when you send or receive money on Apple Pay.

## Precautions that Individuals Can Take Against Fraud on Apple Pay

Despite the insurances, Apple Inc. take, it is still partially an individual's duty to protect themselves from the frauds and scams that might occur by taking precautions. So, what should you do when you suspect fraudulent?

- Just like with every private transition that happens between two people you shouldn't send money to, or accept money from anybody you do not know. Moreover, don't forget to make sure if they are the people who exactly they say they are. They might be impersonating an acquaintance

of yours or a company that may still look like it is indeed coming from an official account.

- There is an easy way to dispose of requests from unknown people. You can basically just tap Report Junk under the message, or filter messages from strangers and block unknown users from contacting you.
- Be careful about the messages coming from companies if you haven't started the conversation.
- Always double-check the information about the transaction before completion.

## Conclusion

Regardless of the possible scams, this problem is solvable by having foresight. As long as you are a responsible user and follow the safety rules of Apple Pay, then there is not much to be concerned about. Every action is transferred into the online world. On that account, acquaint yourself with media literacy and don't deprive yourself of the benefits of technology by succumbing to old-fashioned fear.

## References

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