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Apple Pay Later is now available to all users in the US

Description

Apple is making Apple Pay Later available to all users in the United States, after initially releasing it to a limited number of users back in March. Apple Pay Later allows users to split the cost of an Apple Pay purchase into four equal payments over six weeks without interest or late fees. The company first announced the feature in June 2022 during its Worldwide Developers Conference (WWDC).

The tech giantâ??s website now advertises that you can use Apple Pay Later for purchases between $75 and $1,000 made on iPhone and iPad.

To get started with Apple Pay Later, you need to apply for a loan within the Wallet app. You will be asked to enter the amount you want to borrow and then agree to the Apple Pay Later terms. Once you have been approved, you will begin to see a â??Pay Laterâ?• option when your select Apple Pay at checkout online and in apps on iPhone and iPad.

Before you complete a purchase using Apple Pay Later, you will get an overview of your four new payments alongside your other upcoming Apple Pay Later payments. You have the option to use autopay to make the payments, or you can choose to pay them manually. You will get alerts and reminders as the due dates for your payments approach, and can also access all of your payment information in the Wallet app.

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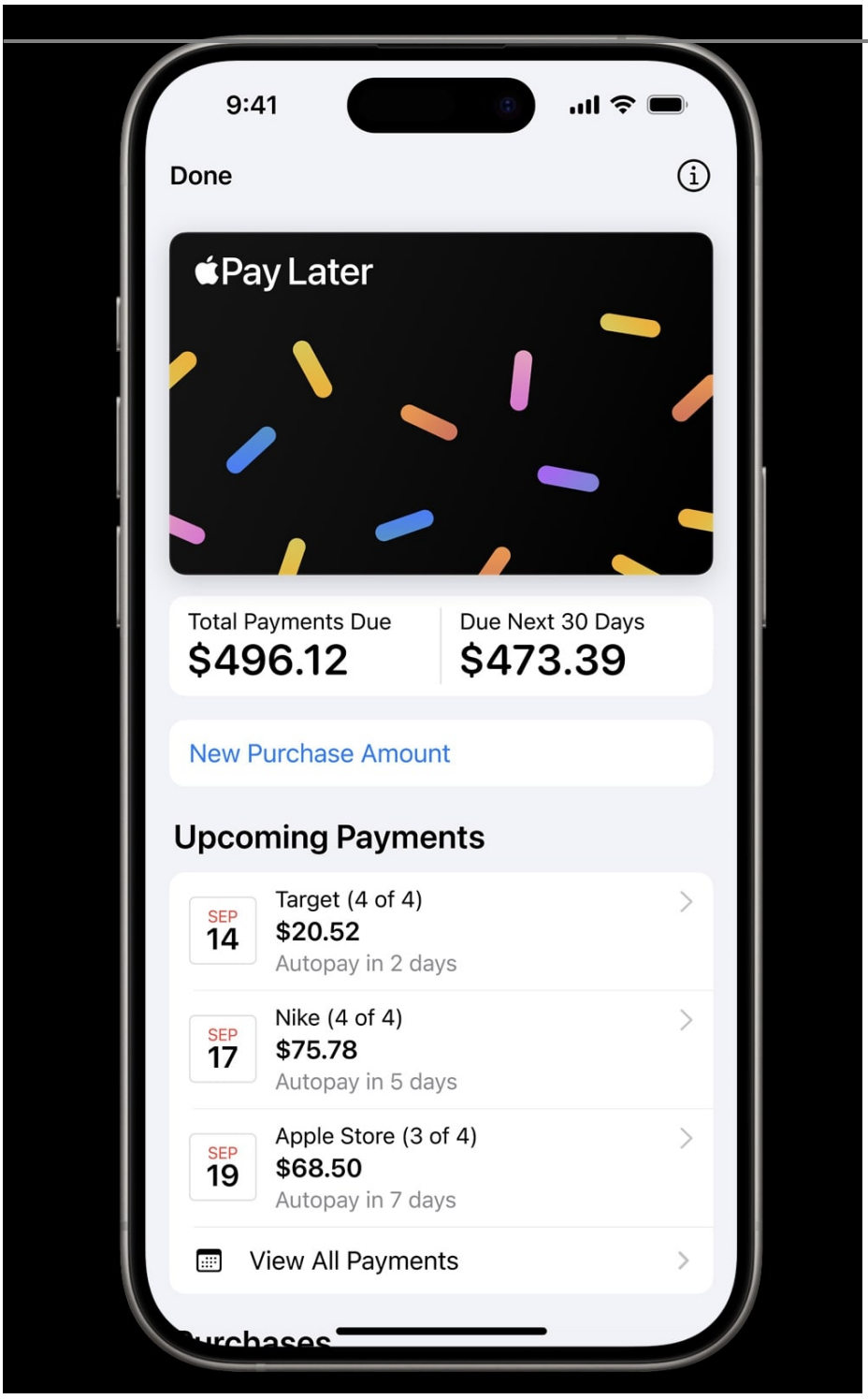


Image Credits: Apple

The tech giantâ??s website notes that your bank may charge you fees if your debit card account contains insufficient funds to make loan repayments.

To be eligible for Apple Pay Later, you need to be at least 18 years old and be a U.S. citizen or lawful resident with a physical U.S. address. Youâ??re also required to set up Apple Pay with an eligible debit card on your device. Apple notes that you may potentially have to verify your identity with a driverâ??s

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The credit assessment and lending for Apple Pay Later is handled by Apple Financing. In terms of the merchant side of things, Apple Pay Later is enabled through the Mastercard Installments program, while Goldman Sachs serves as the issuer of the Mastercard payment credential used to complete all Apple Pay Later purchases.

With this wider launch, Apple Pay Later is now going head-to-head with buy now, pay later (BNPL) services from PayPal, Affirm, Klarna and countless others.

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