

Today 10:37 AM

I am trying to use my Apple Card for financing on a MacBook purchase, but is being denied.

You're now connected to the Apple Card team at Goldman Sachs.

A Specialist will send you a message here after reviewing your account.

Hi, . My name is Brenda. I understand you are looking for assistance with a transaction. I'll be more than happy to assist you. I'm accessing your account to review your information. In the meantime could you please provide me with more details about the transaction, such full amount, merchant and date?

Attempting to purchase a MacBook for \$849. Looking to finance this as well. I am here in the Apple store now.

Got it, thank you I really appreciate the information, I'll transfer you now to a specialist who can assist you with this.

Hi, . My name is Dan. I understand that your principal concern is for a transaction, and I am going to help you with that.

Great

I was checking and n Apple Advisor can help you with this request. Is it okay if I transfer you now?

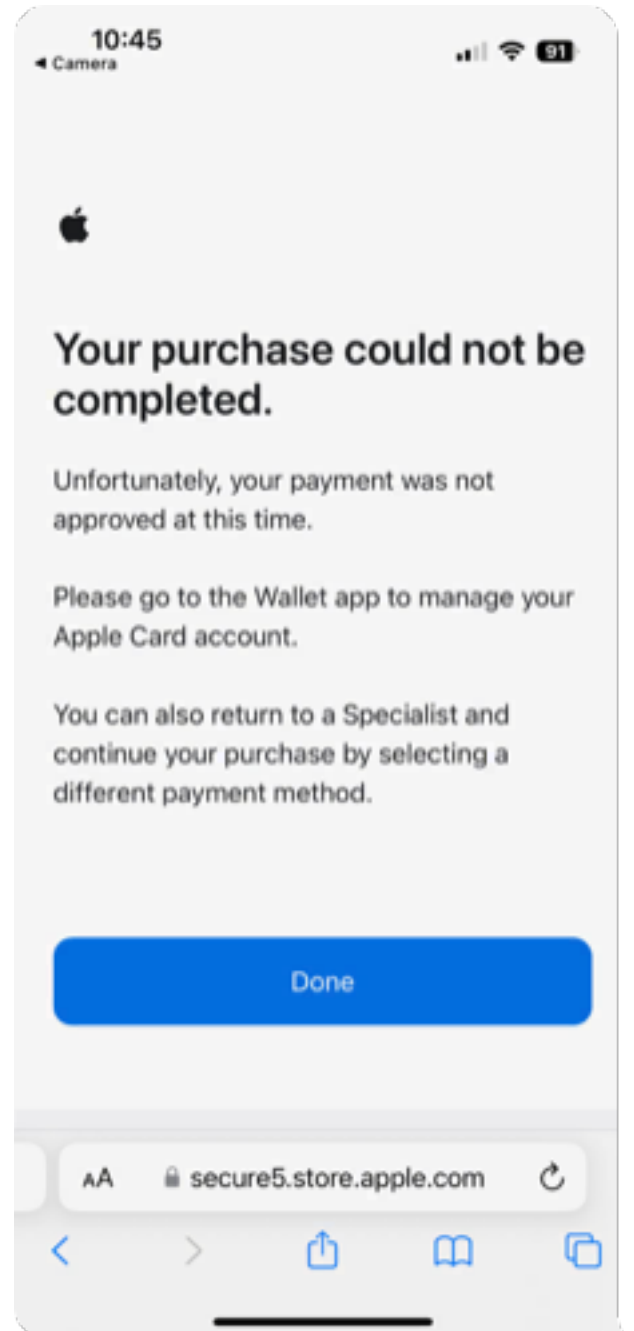
Again? Ok

Great please allow me a moment.

Let me connect you to a Specialist.

Hi there! Hope you are having an awesome day. How can I assist you?

Attempting to purchase a MacBook for \$849. Looking to finance this as well. I am here in the Apple store now. We are getting a "cannot process transaction" message.



Any idea why this is happening? Can you clear this up?

Sorry, due to privacy protection policy the system is not allowing us to view any images.

That's fine. It's just a Screenshots saying the transaction cannot be completed.

Any idea why this is happening? Can you clear this up?

I do apologize about what happened. I know how this

I do apologize about what happened, I know how this important for you.

Don't worry I know where you're coming from. I assure you that I will help you the best I can.

For this one it might be because of the payment

Sometimes if your bank is not approving the payment or if you inputed an incorrect details, there is a possibility that order might not be completed.

This is a purchase with an Apple Card with more than plenty of credit available. I've quadruple verify the details with the local Apple person here in the store. We are contacting you because we want to know what you see on your end because that appears to be where the problem lies.

Glad that you're reconnected with me, please give me a minute or two while reviewing our previous conversation. Thanks!

Sure. Your name again? I'm

My name is Sheldon, nice to meet you virtually here

And you are with Goldman Sachs?

I'm at Apple Post Sales Team, who handles the cancellation, status and refund of orders from Apple Web Store

Have you already tried to contact your bank about this issue?

Just checking are you still connected with me?

The Apple specialist here in the store, and I contacted Goldman Sachs through the Apple card app. You are the fifth person we've been bounced to. I am trying to make a purchase of a MacBook Air through financing using the Apple Card and the transaction is being denied.

I appreciate your flexibility and effort to make sure that your purchase will go through.

Thanks. I appreciate that. We have been on this chat for over 30 minutes now trying to get this transaction completed.

Just a heads up you are now connected to Apple Post Sales team who handles the cancellation, status and refund of orders from Apple Web Store, no worries since you have me here I can endorse you to our friends from Technical Support Team who may help you with your Apple Card.


Let me transfer our chat into them.

Please stay connected with me while transferring our chat.

Ok. Transfer #6.

An Apple Card Specialist at Goldman Sachs can help with that.

 Connect with Goldman Sachs

 Loading...

You're now connected to the Apple Card team at Goldman Sachs.

A Specialist will send you a message here after reviewing your account.

Déjà vu.

Hello, . My name is Yakera. I understand you are looking into your account, and I am going to help you with that. How could I further assist with it today?

Thank you Yakera. I am at the Apple store, looking to complete a transaction with financing on the Apple Card with plenty of credit but the transaction is being denied.

Thank you for that information. One moment while someone will be able to further assist with this today.

And as background, it seems like we're starting off at

square one I have gone through this same thing over. 30 minutes ago. You are the sixth person we've been transferred to.

Transfer number seven? Really?

Hi , my name is Miguel, I can see you need to make installment your purchase with the amount of \$849.

Ok

Details?

We recommend you to make the purchase normally and then you contact with us for move the purchase into installment. Also, you can try to pay with your digital card(Apple Pay). I know this is very important for you, those are my recommendation to move to installment.

We have been using the Apple Pay cards. That's what's getting rejected. We are trying to make a down payment in order to initiate the financing plan.

No, I can see here that you are using the card number, we recommend you to try to make the purchase in full, and your purchase will be as pending after 3 days will be posted, when is posted we will move the purchase to installment.

How does the transfer work?

What do you mean ?

How do I initiate the transfer to installment in 3 days?

Delivered

, thank you for ask, in this case you make the purchase, in the Apple Store, like normally, and then the purchase need to be in full, at that moment you do not need to initiate the installment. We will see your transaction as pending, when your transaction will be posted that could take 3 days, you contacted to us like you are doing it now and you need to asked to move the purchase to installment. Then we will make your purchase into installment.

Have a great rest of your day. We're here if you need help with anything else in the future.