Run, don't walk, away from Apple Card

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To: tcook@apple.com

Tue, Nov 10, 2020 at 2:28 PM

Aloha Apple,

It's too bad this is an email, and you can't hear the hold music in the background, but I'm now waiting for Apple to transfer me for the fourth time to the right department to help me unlock my Apple Card. After I talked for hours on the chat app to I don't, 3 maybe 4 people?

Maybe 7th person will be the charm? It's now 2pm and I started this odyssey at 9:45am. I have a job and a new kid at home.

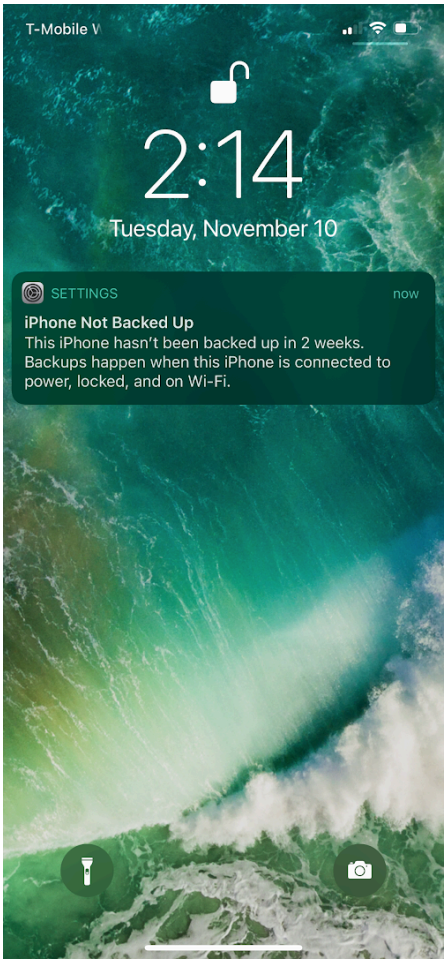
I had trepidation when Apple got into the Payments business. All I can think of is GE Capital and how it was the beginning of the end of one of America's greatest innovation engines. Making money via financial engineering is not long-run sustainable like making money from real engineering.

But then Apple Card was great. I *loved* the UI! Maybe it wouldn't be the start of the end for Apple, but rather the start of the end for the stagnant payments industry. I used it for everything, from $1 vending machine purchases to $1,000 iPads.

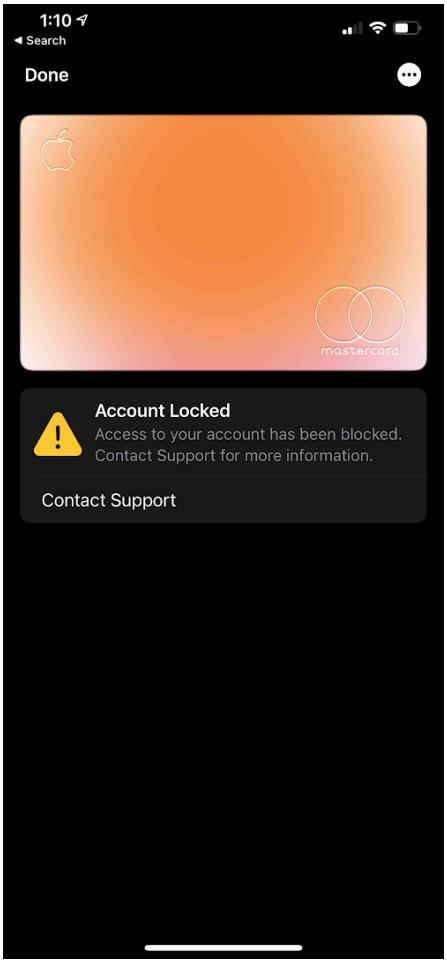
And then one day about a month ago, I noticed Washington Post was charging me $10 a month for about 8 months. So I clicked dispute on those, because I don't remember signing up for that (though I likely did mistakenly do so because I do read their site on occasion). And it brought me to a cool chat conversation! And it seemed like it would be really nice and advanced support experience.

But then the chat rep said he had gone ahead and locked my account and I would need to fix my Apple Id and password. I did not ask them to do that. And I was really busy so I didn't have time to go updating all my Apple devices and passwords.

But then all my Apple devices started going haywire. Because Apple Card was linked to Apple iCloud account, I guess:



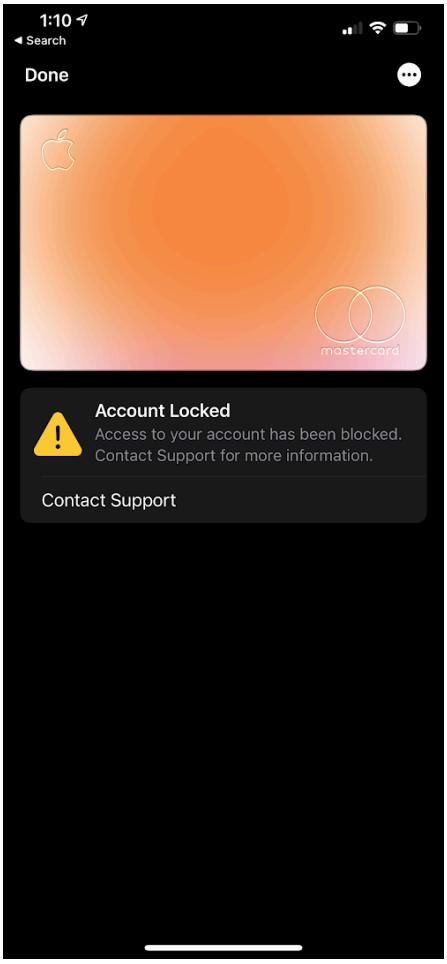
So I said, okay let me fix this, but I can't do it via the app:



And I don't have time, because I'm busy with work and have a kid.

So I put it on the back burner. And stuff keeps going haywire. Then I get a letter saying I'm late on paying and am being charged interest.

But I can't pay the card, I can't even **see** the card, because of this:



And then you launch the new Macbooks today!!! They look INCREDIBLE and I want to buy one immediately.

So today is the day I am ready to resolve this issue. So I click "Contact Support". And I spent **hours** chatting with people on the app to try and unlock the account. And it looks like 1 thread to me, but every 30 minutes or so, I guess I've been transferred, and the new person has no idea what I'm talking about, and can't see the support thread?

And then finally, FINALLY, someone says "oh, we need to resolve this over the phone", and we schedule a call for 1:30pm.

And then 40 minutes and 4 people later, still it's not resolved. And after the 4th person told me he needs to transfer me again, I hung up.

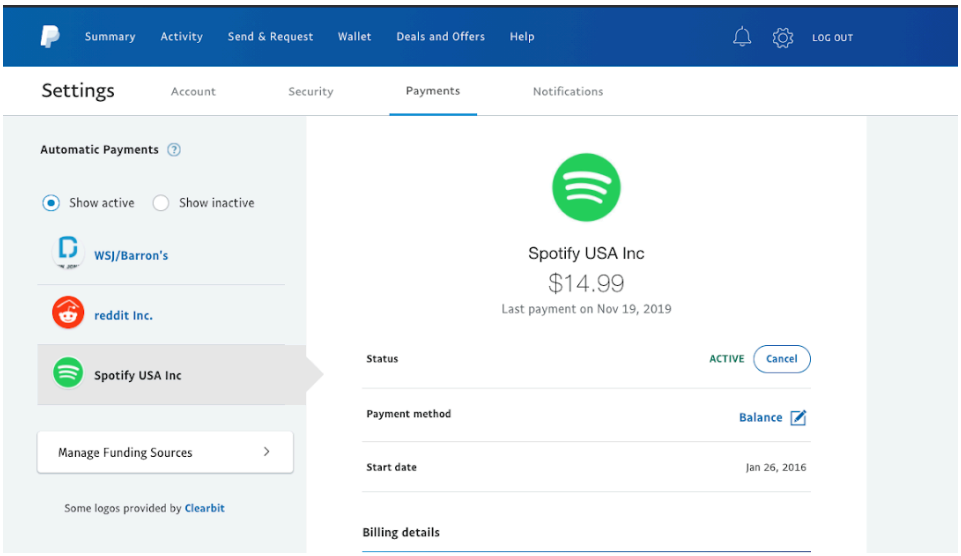
I have perfect credit and many cards, and this is by far the worst card support experience in my life. The WORST part is this card is now complected with my Apple Id, and devices, or something.

But I really am just writing because I'm worried about the bigger picture—the financial industry is a cess-pool and I'm worried that it will sully Apple's reputation. The features the Apple Card should have to serve the user (better automatic payment management, better transparency, saner support) seem to be opposed to serving Goldman Sachs.

Maybe it's better to disrupt the industry via better protocols and not products?

-Breck

Root cause analysis: Apple Card ***absolutely needs*** this feature (1 click to view all automatic payments and 1 click to cancel any), which PayPal has had for a long time:



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