

# Does Walmart Accept Apple Pay? All You Need to Know

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By Vipin PG | Published February 15, 2025 | Updated January 4, 2026 | Format: Analysis | 4 min read

### In brief

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Apple Pay has become one of the most popular and convenient contactless payment methods worldwide. With its seamless integration into iPhones and Apple Watches, users can quickly complete transactions without carrying physical cards or cash. While many retailers across the U.S. and globally support Apple Pay, one major retailer continues to stand against it-Walmart. If you've ever wondered why Walmart doesn't accept Apple Pay and whether there are any workarounds for using your iPhone for payments at Walmart, this guide provides all the answers.

## Does Walmart Accept Apple Pay?

The straightforward answer is no, Walmart does not accept Apple Pay. Whether you are using an iPhone 8, an iPhone 15 Pro, or an Apple Watch, Apple Pay will not work at Walmart stores.

Walmart has been firm on its stance against Apple Pay since the service was introduced in 2014. Unlike many other large retailers, Walmart has chosen to push its proprietary payment system instead.

## Why Doesn't Walmart Accept Apple Pay?

Despite the widespread adoption of Apple Pay, Walmart has opted out of supporting it for a few key reasons:

### 1. Avoiding Transaction Fees

Apple charges a small processing fee for each transaction made via Apple Pay. Given Walmart's massive transaction volume, these fees could add up significantly. Walmart operates on a low-price business model and aims to reduce costs wherever possible. By not accepting Apple Pay, Walmart avoids these extra charges.

### 2. Promoting Walmart Pay

Walmart launched its own mobile payment system, Walmart Pay, in 2016. Walmart Pay functions similarly to Apple Pay but requires users to scan a QR code at checkout rather than using NFC (Near Field Communication).

Walmart claims that Walmart Pay is a more efficient system for its customers and allows better integration with its loyalty programs and digital receipts.

### 3. Retailer Control and Data Insights

By encouraging customers to use Walmart Pay, Walmart gains access to valuable consumer spending data. This data allows the company to analyze shopping habits, optimize marketing strategies, and enhance the overall shopping experience.

## What Contactless Payment Options Are Available at Walmart?

While Apple Pay is not an option, Walmart offers alternative payment methods, including:

- Walmart Pay (via the Walmart app)
- PayPal
- Capital One Walmart Credit Cards
- Debit & Credit Cards (Visa, Mastercard, American Express, Discover)
- Walmart Gift Cards
- Affirm (Buy Now, Pay Later Service)
- EBT Cards (for eligible items)

## How to Pay Using Your iPhone at Walmart

Although Apple Pay isn't accepted, you can still use your iPhone to make payments at Walmart by linking your credit/debit card to Walmart Pay.

### Setting Up Walmart Pay on Your iPhone:

1. Download the Walmart App from the App Store.
2. Sign in or create an account.
3. Tap on the Account tab at the bottom of the screen.
4. Select "Wallet" and then "Add New Payment Method."
5. Link your preferred credit, debit, or gift card.
6. Enable Walmart Pay for quick and seamless transactions.

### Making a Payment with Walmart Pay:

1. Go to a Walmart store and add items to your cart.
2. At checkout, open the Walmart app.
3. Select Walmart Pay from the home screen.
4. Scan the QR code displayed on the checkout screen.
5. Choose your payment method within the app.
6. Confirm the transaction, and you're done!

## Alternative Workarounds to Use Apple Pay at Walmart

Although Apple Pay isn't directly accepted, there are some workarounds:

### 1. Use Apple Card via Walmart Pay

You can link your Apple Card as a payment method in the Walmart app and use it through Walmart Pay. This won't allow NFC payments, but you can still benefit from Apple Card rewards.

### 2. Use the Ibotta App for Cash Back

The Ibotta app allows you to earn cashback on Walmart purchases. While you cannot use Apple Pay directly, you can add your Apple Card to Ibotta, generate a payment barcode, and scan it at checkout.

### **3. Buy Walmart Gift Cards with Apple Pay**

Some third-party apps or retailers (like Amazon or Walgreens) sell Walmart gift cards and accept Apple Pay. You can purchase a Walmart gift card using Apple Pay and then use the gift card at Walmart.

### **Will Walmart Ever Accept Apple Pay?**

As of now, Walmart has shown no indication that it will accept Apple Pay in the future. A spokesperson confirmed in 2024 that the company remains committed to Walmart Pay and other proprietary technologies.

However, with Apple Pay's growing popularity and adoption by major retailers like Home Depot, Lowe's, and Kroger, there's always a chance that Walmart could reconsider its stance in the coming years.

### **Conclusion**

While Walmart does not accept Apple Pay, there are still ways to use your iPhone to pay at Walmart, including Walmart Pay, linking your Apple Card, and using cashback apps like Ibotta. Although inconvenient for Apple Pay users, Walmart's decision is based on reducing costs and maintaining control over its payment system.

For now, if you prefer contactless payments, Walmart Pay remains the best option for quick and secure transactions at Walmart stores.