

Never Use UPI For Adding Funds to Apple ID Balance

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In brief

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For Indian users, Apple offers the UPI payment option to add funds to the apple balance apart from the Credit Card and Debit Card option. Apple offered this as an added advantage to the existing payment option. So, is this a good option and a reliable one? The answer is No, and we never recommend using UPI for adding funds to Apple ID Balance.

Adding Fund to Apple Balance

Apple Balance is not a new option. This is an added option for the default payment option for the purchases and the subscriptions for the apple services. Apple balance could be used for purchasing software and subscription services if the card payment went unsuccessful. In India, RBI recently put some restrictions on recurring payments, and hence all the card users need to authorize each payment manually for the transaction.

This restriction made a significant impact on the recurring payments, and most of the payments went failed, and even some cards are not even able to use on most of the payment platforms. The same happened with Apple payments also. A large number of cards are rejected for the payments these days. To solve this problem, Apple offered users to make the payment from the Apple balance if the card payment is failed.

So, adding Fund to apple balance will help any apple users to make payment for the apple services to enjoy uninterrupted services. So, you can add funds to the Apple ID balance, however as said above, better to avoid UPI for adding money to your apple account. You can add the funds using a Credit card or the Debit card.

Adding Funds to Apple ID Balance using UPI is not recommended

Due to the low success rates, we do not recommend adding money to the apple balance using the UPI payment option. We found so many users complaining that the payment via UPI on the apple service is not successful. Many users reported that the UPI payment to add Fund in the Apple balance is not working.

So we decided to test the same, and the following are the experience we faced during the payment.

We decided to purchase one software from the Apple Store for Mac, and for the payment, we used the saved card in our account. Here we used a debit card that was already authorized for the apple services like Apple TV.

We went ahead with the payment. However, the payment went failed. We tried multiple times and all the time the same result. After reviewing the account page, we saw the following message saying.

Your payment method was declined. To avoid interruptions to your subscriptions and purchases, add sufficient funds to your Apple ID with this card or with RuPay, UPI, or NetBanking.

So, we added a UPI address as the new payment option and proceeded with the payment. The minimum amount to be added as the Fund to the Apple ID balance is Rs. 100. However, we decided to move forward with the payment for the amount of Rs. 750.

Once done, we received a payment request from the Apple Services to the UPI app, and we authorized the payment. Instantly, Rs. 750 was deducted from the bank account. However, we didn't receive any notification on the payment page, and the amount was also not added to the Apple ID balance.

We know that the UPI payment is instant, and the amount was supposed to be credited to the apple balance instantly. We waited for 10 minutes and tried logging out and logging in to the App store. All the time, the same result, the amount was not credited.

What we decided is to contact Apple support to check what happened precisely.

We went ahead and initiated a live Chat with the Apple support team. After explaining all, they made a quick check on their side and informed me that the Payment was not successful and My bank rejected the transaction. So they told me that the amount would be refunded to my account.

But on my end, it looks like everything is OK, and it was showing success, and I didn't receive any refund. So I asked the support executive to be online, and I initiated another transaction.

This time, I opted for the minimum amount of Rs. 100 for the payment and selected another bank account for the payment. Like the 1st attempt, I received a payment request from Apple Service, and I authorized the payment.

The money was debited, and same as the 1st attempt, the fund was not added to my apple id balance. Then I informed the executive the same thing. After the checking, I got the same reply that the transaction was failed and my bank rejected the payment.

So, we learned that it is not an issue with my selected bank; it was due to some restriction in receiving the fund on the Apple side. The fact is that the 1st attempt we made using the Kotak Bank and the second attempt with the SBI. In both cases, the payment was failed.

Since apple support provided the same information both times, we have the only option available to wait for a few more days for the refund or contact our Bank for more details. As per the support, they don't have much information regarding this, and they are saying it was an issue with our Bank account.

Conclusion

The issue is due to the bank's restriction and local regulation and law as per apple support. However, we can't even get a clear answer from the support too. They also suggested adding the Fund via a credit card rather than UPI.

So, in short, we can say that the best way to add funds to the Apple ID is using a card and always better to avoid the UPI transaction.