Outages everywhere: What's behind banks, airlines' technical difficulties?

By Jack Nissen | FOX 2 Detroit | Consumer | Published November 17, 2026 1:43 PM EST



Protecting your finances from potential banking outages

Fraud Alert task force's Bank of America following a software glitch that disrupted transactions for several hours on November 16th. The issue also spread to other institutions doing business with the bank. Financial Expert Michael Nasuraneck of the Retirement Education Foundation shares what you need to know to protect yourself in case this happens to you or your bank. For more visit, refedu.org.

The Brief

- Is it AI? Cyberattacks? What's behind the recent string of apparent outages hitting all sorts of industries?
- Banks, airlines, and other technologies are increasingly connected — and those that use the services are as well.
- With things more embedded than ever before, it will become increasingly harder to avoid the impacts, experts say.

(FOX 2) - Disruptions at banks, airline delays, and email outages have all plagued consumers over the past several days.

It's been a whirlwind of a week for those trying to access their money, message coworkers, or fly anywhere. The string of outages happening day after day has brought concerns of cyberattacks only for companies and industries to report technical glitches and software updates are behind the problems.

With so many issues, one of the only reliable online services is the website Downdetector, where users can report problems.

Is it AI? Is it a bad actor? Without companies releasing more details, there is little more to go off of, according to Dr. Thomas Holton, the director of the Center for Cybercrime Investigation and Training at Michigan State University. And the explanation can leave consumers dissatisfied.

If it's a cyberattack, "that's an easy answer that a lot of people might understand. But we're used to an explanation," he said. "If a company or government says it's not a cyberattack, well why did it happen? How long will it take to fix? What's the consequence?"

Because people are more connected than ever before, when one glitch happens or a software update spurs an outage, the ripple effects can be felt beyond the source of the problem.

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Internal NSA communications system hit by partial outage, sources say

Some internal communications systems at the National Security Agency experienced at least a partial outage Tuesday, Fox News reported, citing multiple sources.

Outages at banks, airlines, and email

The backstory: It's been a headache trying to keep track of the fire-hose of news around outages impacting technology. Here's what's happened over the past week:

Microsoft Email Outage

Microsoft said several servers went offline last week, causing its infrastructure to become overwhelmed.

They attributed the outage to a technical issue, saying in a statement that it happened network upgrade. Widespread outages were reported Thursday and sores were restored on Friday.

"This was a technical issue not related to cyber or AI / agents," it said on Nov. 13. "The incident was introduced by an issue during an earlier network capacity upgrade that surfaced following a recent network change. We have addressed the underlying issue and continue to restore service to remaining customers and regions.

"Given the scale of demand, we restored services gradually, validating stability at each stage. While this took longer, it helped ensure a stable restoration."

FAA outage

The Federal Aviation Administration ordered a nationwide ground stop that lasted four hours after air traffic control towers reported "instability," according to Transportation Sec. Sean Duffy.

The order was made out of an abundance of caution, Duffy added on Friday.

The FAA blamed "legacy equipment" that "became unstable" when data flooded the agency's telecommunications network. When that happened, there was a disruption between aircraft and radar communications. Specifically, a routine replacement of a router at remote locations by its network service provider in Texas and Arkansas was determined to be the source of the problems.

Seventeen of the 22 control centers around the U.S. experienced problems.

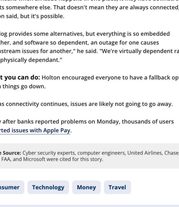
Bank outages

On Monday, customers of some of America's biggest banks reported problems accessing their accounts and trouble transferring funds. The banks included Chase, Wells Fargo, and Bank of America.

Issues were also reported for users of Zelle. However, that service only facilitates transactions between accounts and is not a bank. It told FOX News the service was operating normally and attributed issues to the banks themselves.

The issues impacted thousands of users.

Chase called it a "technical issue," later blaming "a software bug in on-premise hardware systems." It did not expand on that explanation, except to say it was not a cyber-related issue. Other financial institutions involved later said operations were working as normal.



United Airlines Outage

Late Monday afternoon, United Airlines reported a "widespread system outage" that impacted departing flights.

The problem grounded flights for an hour and a half. The airline said some flights were delayed, but there had been no impact on flights in progress. It did not provide an explanation behind the outage.

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United Airlines: 'Widespread system outage' resolved

United Airlines said it has resolved a "widespread system outage" that impacted departing flights Monday afternoon.

Cyberattacks, AI or outdated technology?

Big picture view: There are a number of reasons behind a company or agency's outage.

Some have blamed firms rolling out software updates containing code written by artificial intelligence that is not double-checked. While the specter of AI is a growing factor, computer science professor Nikola Banovic with the University of Michigan does not believe it has played a role in any of the recent cases.

However, AI's involvement in the hacking of Australian government websites underscores its threat, he told the BBC.

Holton told FOX 2 that the FAA had also integrated an AI product into its system just prior to the outage. "It is entirely possible it was coincidental," he said.

Dig deeper: The FAA's issue involved analog technology. Often with legacy technology, like municipal water and sewer systems, the older infrastructure is actually harder to take offline because it's not connected in the same way other services like banks are.

Those older systems are left in place because they can't be taken offline. Instead, the interface that employees use to operate those systems are just updated.

Despite those protections, utility and water systems are still vulnerable. The U.S. government warned consumers of the threat after hackers took control of dozens of community infrastructures in Minnesota earlier this year.

That concern is enough to warrant future security fixes.

"Infrastructure in the US is aging, and the updates being made are definitely necessary," Banovic said in an email.

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Apple outage: Users report issues with several Apple services

Thousands of users took to social media on Tuesday to report issues with several Apple services, including Apple Pay, the App store, iCloud, and Apple's Support.

The perils of being connected

Local perspective: The broader takeaway from Holton's vantage is that as society has become connected and moved away from physical media, the more people will be impacted by outages, whether from cyberattacks or glitchy software rollouts.

Frequently, those updates are done at night when fewer people may be impacted. But when they happen during the day, more people are likely to see problems crop up.

The connectivity between services — like banks and payment options — also means when an issue happens in one place, it may have downstream effects somewhere else. That doesn't mean they are always connected, Holton said, but it's possible.

"Analog provides some alternatives, but everything is so embedded together, and software so dependent, an outage for one causes downstream issues for another," he said. "We're virtually dependent rather than physically dependant."

What you can do: Holton encouraged everyone to have a fallback option when things go down.

And as connectivity continues, issues are likely not going to go away.

A day after banks reported problems on Monday, thousands of users reported issues with Apple Pay.

The Source: Cyber security experts, computer engineers, United Airlines, Chase, the FAA, and Microsoft were cited for this story.

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