

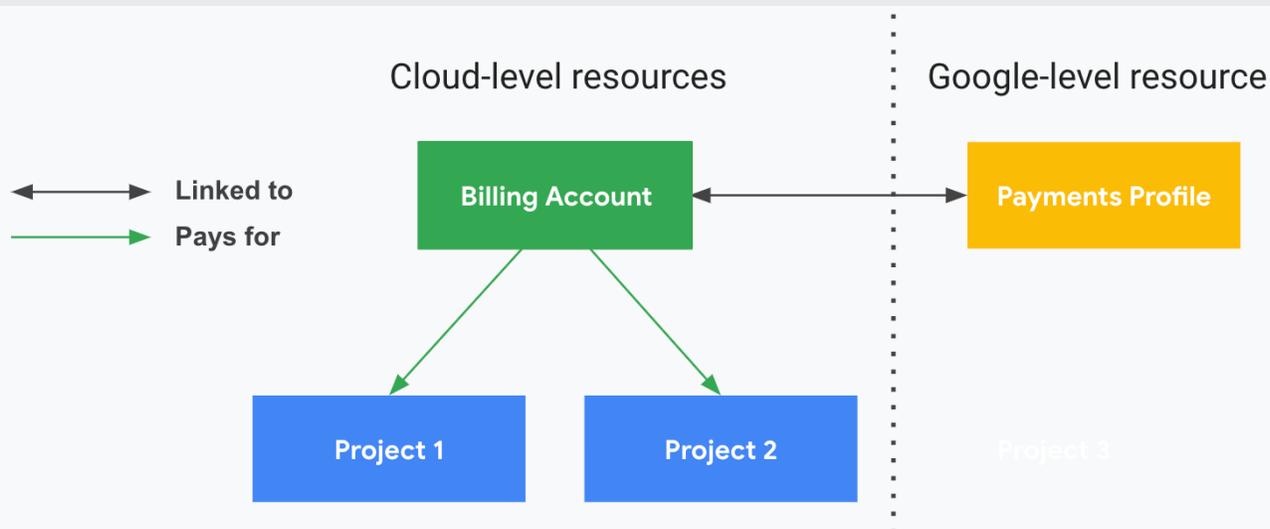
# Add, remove, or update a payment method

## Overview

Payment methods described in this article apply only to self-serve, online Cloud Billing accounts ([https://cloud.google.com/billing/docs/concepts#billing\\_account\\_types](https://cloud.google.com/billing/docs/concepts#billing_account_types)), and not to accounts paid by invoice. If your Cloud Billing account is an invoicing account and you would like to learn how to pay for your Google Cloud costs, visit [Make a payment for a Cloud Billing account](https://cloud.google.com/billing/docs/how-to/pay-invoice) ([/billing/docs/how-to/pay-invoice](https://cloud.google.com/billing/docs/how-to/pay-invoice)).

In Google Cloud, you set up a **Cloud Billing account** and use it to define who pays for a given set of Google Cloud resources. You use Identity and Access Management (IAM) roles to control access to a Cloud Billing account ([/billing/docs/how-to/billing-access](https://cloud.google.com/billing/docs/how-to/billing-access)).

A Cloud Billing account is connected to a **Google payments profile** ([https://support.google.com/paymentscenter/topic/9017382?ref\\_topic=9037778](https://support.google.com/paymentscenter/topic/9017382?ref_topic=9037778)). The Google payments center is a Google-level resource that includes the payment instruments to which costs are charged. These payment instruments pay for the charges you incur using Google Cloud resources. You can interact with your payments profile from within the Google Cloud Console (as described below) or at [payments.google.com](https://payments.google.com) ([https://support.google.com/paymentscenter/topic/9017382?ref\\_topic=9037778](https://support.google.com/paymentscenter/topic/9017382?ref_topic=9037778)).



## Available payment methods

The payment methods available for your self-serve (online) Cloud Billing account depend on your currency and country (/billing/docs/resources/currency). In many countries, you can set up a **credit card, debit card, or bank account** as a primary payment method.

You can also set up a backup credit or debit card as a safety net. That way, if your primary payment method fails, we'll charge your costs to your backup payment method. This ensures that your Google APIs and cloud services keep running. You cannot set up a bank account as a backup payment method. For more information about adding a backup payment method, see Add a payment method (/billing/docs/how-to/payment-methods#add\_a\_payment\_method), below.

Bank account payments (also known as direct debit or ACH) allow you to specify a bank account to use as the primary funding source for your account. Your account isn't active until you verify your bank account. Verification of your bank account may take up to 10 days. For information about instant bank verification, see Verify your bank account (/billing/docs/how-to/verify-bank).

You should be aware of the following important points:

- We accept **debit cards with the Visa or MasterCard logo**.
- We accept **PayPal** (<https://support.google.com/paymentscenter/answer/9620841>) as a payment method, if supported in your country (/billing/docs/resources/currency).
- **Debit cards that require two-factor authentication** (#debit) are **not** accepted for payment.
- **Prepaid cards and Virtual Credit Cards (VCCs)** are **not** accepted for payment.
- **Bank accounts that only support disbursements** are **not** accepted for payment.
- **Payment via wire transfer is not supported for monthly charge or threshold billing accounts**. You may pay with a bank account by adding it as a payment method, if supported in your country (/billing/docs/resources/currency).
- By default, **payments are processed automatically** so you don't have to worry that your service will stop running if you forget to make a payment. If you prefer to make a payment in advance, you can do so at any time. For more information, see Make a Manual Payment (/billing/docs/how-to/manual-payment).
- If you entered your Cloud Billing account information recently, **it may take a few hours for your account to become active**. If you have a problem finding the verification email or verifying your account, see Verify Your Email Address (/billing/docs/how-to/manage-billing-account#verify\_your\_email\_address).

For information about when you'll be billed, see [Find Out Your Cloud Billing Cycle](/billing/docs/how-to/billing-cycle) (/billing/docs/how-to/billing-cycle).

You must be a billing administrator to make the changes described in the following section.

## Add a payment method

You can add additional payment methods to your Cloud Billing account at any time.

To add a payment method:

1. In the Google Cloud Console, go to the **Manage Billing Accounts** page.

[Go to Manage Billing Accounts page](https://console.cloud.google.com/billing) (https://console.cloud.google.com/billing)

2. Select the name of the billing account that you want to manage.
3. In the Billing navigation menu, click **Payment method**.
4. In the Payment method page, click **Add payment method**. The types of payment methods available to you are based on your business address and the currency of your Cloud Billing account.
5. Enter your payment information and click **Save**.
6. Optional: After you save the payment method, if you added an additional credit or debit card to use as a backup payment method, set that card as a backup:
  - a. In the payment method card, you will see a **drop-down in the bottom-left of the card** (it might display *None* by default).
  - b. Expand the drop-down, and select **Backup**.

If your new payment method is a U.S. bank account, you can instantly verify your bank account rather than using a challenge deposit which takes 2-5 days. For information about challenge deposits and instant bank verification, see [bank account](/billing/docs/how-to/verify-bank) (/billing/docs/how-to/verify-bank).

## Update or remove payment methods

You might want to update your payment information or to set a credit or debit card as a backup payment method.

A backup payment method is a credit card or debit card that you designate to be used if your primary payment method fails. With a backup payment method, if your primary payment method is ever declined when processing a payment, we'll automatically try to charge the payment to your backup method instead. This helps ensure that your service runs continuously. A backup credit card will be charged only if your primary form of payment doesn't work.

A bank account cannot be used as a backup payment method.

When updating your payment method, keep in mind:

- You can edit all the details for your payment method, except for the credit card or bank account number.
- Your Cloud Billing account always needs at least one payment method on file. If you ever want to remove a payment method, you should add a new payment method first.
- If your credit card has expired and you receive a new credit card with the same account number and an updated expiration date and CVV number, just update your card details. You don't need to add it as a new payment method.
- If the number of your credit card or bank account has changed, we consider it a new credit card or bank account. You need to add it as a new payment method and then remove the outdated payment method.

To update your payment method:

1. Sign in to the Google Cloud Console.

[Sign in to Cloud Console](https://console.cloud.google.com/) (https://console.cloud.google.com/)

2. Open the console **Navigation menu** (☰), and then select **Billing**.

If you have more than one Cloud Billing account, do one of the following:

- To manage Cloud Billing for the current project, select **Go to linked billing account**.

- To locate a different Cloud Billing account, select **Manage billing accounts**, and then choose the account you want to manage.

3. In the menu, click **Payment method** and then do any of the following:

- To **update your credit/debit card information** such as the expiration date or the billing address, locate the card, then click **Edit** or **Fix**, and make updates. When you are finished, click **Update**.
- To **change** which payment method is the **primary payment method**:
  - a. First, you need more than one credit or debit card on your account before you can change which one is the primary payment method. If needed, add a second credit or debit card.
  - b. In the payment method card for the **non-primary payment method**, you will see a **drop-down in the bottom-left of the card** (it might display *None* or *Backup*).
  - c. Expand the drop-down, and select **Primary**. The card previously marked as *Primary* will be marked as *None*, and the payment method cards will shuffle on the page, so that the **Primary** payment method is displayed first.
  - d. Optionally, you might want to set the method previously marked as *Primary* to be a *Backup* payment method.

 **Note:** A bank account cannot be used as a backup payment method.

- To **remove a payment method**, locate the card displaying the payment method you want to remove, then click **Remove**.

 **Keep in mind:**

- Your Cloud Billing account always needs at least one payment method on file. If you want to remove a payment method, you should add a new payment method first.
- You cannot remove a payment method marked as the *Primary* method of payment. You should first select a different payment method to be the *Primary* method, and then you can remove the non-primary payment method.

## What you should know about removing a payment method

Your Cloud Billing account must have a valid payment method at all times. If you are unable to replace a failing payment method with a different, valid payment method, you can [disable Cloud Billing on your project](#) (/billing/docs/how-to/modify-project#disable\_billing\_for\_a\_project). However, you should be aware that even when Cloud Billing is disabled, your credit card information is retained on your account and Google Cloud is unable to remove it. Credit card information is retained for reporting and auditing purposes only.

**Hint:** If you want to remove your form of payment from potentially being used on other Google services, such as [Google Play](#), you can follow the steps for [Deleting a payment method on Payments](#) (https://support.google.com/paymentscenter/answer/9001356). As is the case with Google Cloud, this doesn't remove payment information from your Cloud Billing account as that is kept for auditing purposes.

## Add a new payment method after your account has been suspended

If your account was suspended because of an invalid payment method, you need to add new a payment method before your account can be reactivated.

To add a payment method:

1. In the Cloud Console, go to the **Manage billing accounts** page.

[Manage billing accounts page](https://console.cloud.google.com/billing) (https://console.cloud.google.com/billing).

2. Click **Show active accounts only** then select **Show all accounts**.
3. Click the name of the suspended billing account.
4. In the menu, click **Payment method**.
5. In the Payment method page, click **Add payment method**. The types of payment methods available to you are based on your business address and your account's currency.
6. Enter your payment information and click **Save**.
7. After you save the new payment method, set that payment method as *Primary*:

- a. In the payment method card, you will see a **drop-down in the bottom-left of the card** (it might display *None* by default).
  - b. Expand the drop-down, and select **Primary**.
8. To remove the invalid payment method, locate the card displaying the payment method you want to remove, then click **Remove**.

If your new payment method is a U.S. bank account, you can instantly verify your bank account rather than using a challenge deposit which takes 2-5 days. For information about challenge deposits and instant bank verification, see [bank account \(/billing/docs/how-to/verify-bank\)](/billing/docs/how-to/verify-bank).

## Resolve errors when attempting to add or update a payment method

When you are adding a form of payment, you might receive an error such as:

- Your card does not support automatic recurring payments.  
or
- General decline of the card. No other information was provided by the issuing bank.

You might encounter these errors if you are using a debit card that requires two-factor authentication to complete an online transaction (for example, entry of a one-time password sent by your bank directly to you via SMS).

Two-factor authentication requires you to be in-session at the time of the transaction. Cards that require you to be in-session are not usable for subscriptions or similar recurring automatic transactions.

When you enter a debit card as your form of payment, Google checks whether your issuing bank approves subscriptions or recurring payments using that card. If your bank does not approve, this card will not work for automatic recurring payments.

If you receive an error such as *Your card does not support automatic recurring payments* or *General decline of the card*, please select a different form of payment.

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