

Verify Your Bank Account

Depending on your country, you might need to verify your bank account to use it as a payment method by direct debit. A small test deposit will appear in your bank account within a few days of adding the account as a payment method. After you see the test deposit, you should verify the deposit as described in [Find and enter a test deposit](#) (#find_and_enter_a_test_deposit).

If your account has a billing address in the United States, you can instantly verify your bank account rather than use the test deposit, as described in [Instant bank verification](#) (#instant_bank_verification).

Find and enter a test deposit

Three to five business days after you add your bank account information to your Cloud Billing account, a small test deposit will appear in your bank account.

To verify the test deposit:

1. Review your bank records and search for a deposit from **Google Inc.** or **AFS**, Google's payment partner. The deposit will be less than \$1.00
2. When you find the deposit, note the exact amount of the deposit.
3. In the 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)
4. Select the Cloud Billing account name with the associated bank account you want to verify.
5. In the Billing navigation menu, click **Payment method**.
6. Find your bank account and click **Verify test deposit**.
7. Enter the exact amount of the test deposit and click **Submit**.
8. After you enter the correct amount, the account is verified and you can start using your bank account as your primary form of payment.

Failed test deposits

On rare occasions, our attempt to make a test deposit doesn't work. If this happens, you'll receive an email and see a notice in **Billing accounts**. There are several reasons why the test deposit might not work, including:

- Your bank account information is not correct.
- Your bank account no longer exists.
- Your bank account has a restriction against automatic bank account payments.

If your test deposit failed, please check the accuracy of the bank account information you provided. Here's how:

1. In the 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 Cloud Billing account name with the associated bank account you want to verify.

3. In the Billing navigation menu, click **Payment method**.

4. Find your bank account. Check whether all the account details are correct.

5. Then, do one of the following:

- If the bank account details are correct, contact your bank to ensure that there aren't any account restrictions that prevent you from using automatic bank account payments. Your bank might also call these types of payments direct debit payments. If your bank doesn't allow automatic payments then you cannot use this account as a form of payment. If they do, then to reinstate the account, remove it from your Cloud Billing account and then add your bank account again as if it were a new form of payment.
- If the bank account details are incorrect, you need to add your bank account again as a new form of payment. Later, you can remove the incorrect bank account from your Cloud Billing account payment methods.

For more information about removing or adding your bank account as a form of payment, see [Add, Remove, or Update a Payment Method \(/billing/docs/how-to/payment-methods\)](/billing/docs/how-to/payment-methods).

An alternative to a test deposit is to verify your U.S. bank account with [instant bank verification](#) (#instance_bank_verification).

Instant bank verification

We offer instant bank verification for Google Cloud customers. Unlike the test deposit verification method, which takes several days to complete, instant bank verification allows you to verify your bank account within seconds.

You can use instant bank verification in either of the following situations:

- [If you haven't entered your bank account information yet](#) (#if_you_havent_entered_your_bank_account_information_yet)
- [If you've recently entered your bank account information](#) (#if_youve_recently_entered_your_bank_account_information)

Each of these situations is described in the following sections.

Currently, this service is available only to customers with a U.S. bank account.

The following points are important to keep in mind when attempting instant verification for your bank account:

- Check that the name of your bank is correct. If it's wrong, go back to the payment Settings page and verify the bank's details.
- You need to enter the credentials that you use to sign in to your bank online, not the ones that you use for your Google Cloud account.
- If instant verification fails because there was a problem connecting to your bank, you can try again later or use test deposit verification as described above.

Important: We recommend that you also take extra security precautions when verifying your account:

Before you enter your account information, make sure your browser shows a secure connection. Learn more about [identifying a secure Web connection](#) (<http://www.google.com/goodtoknow/web/jargon/#ssl>).

Keep in mind that Google will never ask you for account information via email.

If you haven't entered your bank account information yet...

If you are entering your U.S. bank account information for the first time, you have the option to either verify instantly or verify via test deposit. After entering your U.S. bank account information, follow these steps to verify your bank account details using instant bank verification:

1. In the 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 Cloud Billing account name with the associated bank account you want to verify.
3. In the Billing navigation menu, click **Payment method**.
4. Click **ADD PAYMENT METHOD**, select **Add a bank account**, enter your bank account details, then click **SAVE**.
5. On the **Verify your bank account** page, select **Verify by logging into your bank account**, then click **VERIFY**.
6. Enter the Online ID and Passcode that you use to sign in to your bank online.

★ **Note:** Google won't store your online banking credentials.

7. Click **VERIFY**.

Your bank account is now verified.

If you've recently entered your bank account information...

If you have recently added a U.S. bank account and want to use instant verification instead of the test deposit verification method, you can easily switch. After entering your U.S. bank account information, follow these steps to verify your bank account details using instant bank verification:

1. In the 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 Cloud Billing account name with the associated bank account you want to verify.

3. In the Billing navigation menu, click **Payment method**.

4. Find your bank account and click **VERIFY**.

5. On the **Verify your bank account** page, select **Verify by logging into your bank account**, then click **VERIFY**.

6. Enter the Online ID and Passcode that you use to sign in to your bank online.

★ **Note:** Google won't store your online banking credentials.

7. Click **VERIFY**.

Your bank account is now verified.

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