



eBay Customer Service

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Setting up and changing your payment method for fees and selling costs

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Your fees and other selling costs are automatically deducted from your sales proceeds. However, you'll need to set up a valid payment method to cover your selling costs in case your sales proceeds are insufficient. A valid payment method includes a debit or credit card, or a linked payout bank account.

To learn more about how eBay charges fees and selling costs, see our article on [how fees and selling costs are charged](#).

We'll charge your on-file payment method within 14 days if your funds are insufficient. We may add up the amounts you owe into a single charge.

Adding or updating your payment method for selling costs

You can add or update a payment method such as a credit or debit card, or linked payout bank account, to pay your selling costs, and choose it as your preferred method.

Adding a new payment method

To add a new payment method for selling costs:

1. Go to [Payments](#) in My eBay.
2. Select **Add payment option**.
3. Under **Select payment option**, select **Credit card** or **Bank account**.
4. Select **Continue**.
 - For a credit card, enter your credit card information, and select **Continue**
 - For a bank account, you'll be prompted to link your bank account, sign in or enter your bank details, confirm your bank details, and select **Continue**
5. Select **Preferred for selling costs**, and then select **Add**.
 - If you don't want this to be your preferred payment method, skip this step

Selecting an existing payment method

To select one of your existing payment methods as your preferred method for selling costs:

1. Go to [Payments](#) in My eBay.
2. Under **Payment options**, select **Manage** beneath the on-file payment method you would like to use.
3. Select **Preferred for selling costs**.
4. Select **Done**.

If an on-file payment method doesn't have **Manage** as an option, this could be because it is not eligible as a preferred payment method or has expired.

Changing how your refunds are funded

To change your preferred refund method in case you don't have enough total funds, follow the steps below:

1. Locate the order in [Seller Hub](#) or [My eBay](#).
2. Select **Send Refund**, or view the **Cancellation**, **Return**, or **Item Not Received** request.
3. Select **Change how you're charged**.
4. Select your preferred payment method and select **Save**.

The saved payment method will be used for any future charges. If your preferred payment method is unsuccessful, we'll charge the amount you owe to your other on-file payment method, or to your linked payout bank account.

Tip

If we need to remove your payment method for any reason and you do not have another on-file payment method to cover your selling costs, you'll need to add a new payment method.

Why you need a valid payment method

If you don't have a valid payment method set up for selling costs, your selling activity could be affected, or we may need to charge outstanding costs to your linked payout bank account.

There are a number of reasons we may charge your on-file payment method or linked bank account for outstanding costs, such as:

- eBay fees, including insertion fees, final value fees, international fees, ad fees, and other fees
- Refunds
- Shipping labels
- Store subscriptions
- eBay Money Back Guarantee refunds
- Payment dispute refunds

If your payment method for selling costs is declined, we may suspend or place a hold on your account until the outstanding amount is paid in full.

If you haven't selected a payment method for selling costs, or if your payment is unsuccessful, we may attempt to charge another on-file payment method for any outstanding amount you owe eBay.

If we attempt to charge your on-file payment method, and the charges are declined, we may re-attempt the charges at a later time. You can also make a [one-time payment](#) for outstanding selling costs.

You can view a detailed breakdown of how transaction fees are charged for each order in the [Payments tab](#) in Seller Hub or [Payments](#) in My eBay.

One-time payment

If your funds go into negative or you owe eBay money, you'll be given the option to make a one-time payment, using a credit or debit card. Here's how:

- 1. Go to [Payments](#) in My eBay or Seller Hub.
- 2. Select **One-time payment** to make a payment.

Top Takeaway

You can set up a preferred payment method so selling costs are charged to the payment method of your choice.

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- [Fees and billing](#)
- [Getting paid](#)

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Selling fees

We charge two main types of selling fees: an insertion fee when you create a listing, and a final value fee when your item sells.

20 min article

Registering as a seller

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4 min article



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