

Paying for items

When you see an item for sale on eBay, the listing will include the payment methods you can use to buy it. If you have any problems paying for your items, we can help troubleshoot the issue.

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Are you having issues paying for your items? Choose your payment method below for troubleshooting tips:

[Paying with PayPal](https://www.ebay.com/help/buying/paying-items/paying-paypal?id=4033#section3)

[Paying with a credit or debit card](https://www.ebay.com/help/buying/paying-items/paying-items-credit-debit-card?id=4038#section3)

[eBay gift cards](https://www.ebay.com/help/buying/paying-items/ebay-gift-cards?id=4640)

[Coupons and discount offers](https://www.ebay.com/help/buying/paying-items/vouchers-coupons-discount-offers?id=4034)

[eBay Bucks](https://www.ebay.com/help/buying/paying-items/earning-using-ebay-bucks?id=4638)

When you're ready to pay, simply go to checkout. You'll be able to select your payment method and review your order details, including your shipping address, before you pay.

Ways to pay

In most categories, credit cards, debit cards, Apple Pay, Google Pay, and PayPal are accepted. You'll find the payment methods accepted by going to the Shipping and Payments section of the listing.

Checks and money orders aren't allowed for most eBay purchases. However, you can use these payment methods to buy vehicles, capital and business equipment, real estate, and items you pick up in person. See

our [accepted payment methods](https://www.ebay.com/help/policies/payment-policies/accepted-payments-policy?id=4269)

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Payment methods policy

for more details. You may see a choice of payment currency options at checkout. For example, if you live in the US, and want to pay for an item located in the UK, you may see the option to pay in either GBP or USD. If you choose to pay in your local currency and it's different from the currency the item is listed in, you'll see the exchange rate along with the order total in your local currency at checkout. You'll also see the currency you used in your winning bid confirmation email. You can pay with Escrow.com if you're buying a vehicle. Find out more in our article about <https://www.ebay.com/help/buying/getting-started-ebay/buying-vehicles-parts-accessories?id=4639> buying vehicles, parts and accessories.

Paying with wire transfer

For certain items on eBay, you'll have the option to pay with wire transfer. If you choose this payment method, we'll send you instructions, and you'll have 3 business days to ensure eBay receives the funds to complete the payment. While you can pay with one or more wire transfers, eBay currently only accepts wire transfers from US bank accounts. When making a wire transfer, the name on your eBay account must match the name on your bank account, or your order could be delayed or canceled. Allow 1 business day for eBay to receive and process your wire transfer, and you can check the status of the payment in the order details in your purchase history.

Tip Always include the unique reference number in the wire transfer instructions to ensure the wire transfer is applied to the correct purchase. Otherwise eBay will automatically apply the wire transfer to your next pending wire payment. Your unique reference number can be found in your order confirmation email, or the order details in your purchase history. In some cases, it may take an extra 5 days for the seller to receive payment while we verify bank account details. Sellers will see the status and expected date of payment in the Payments and Orders tabs of My eBay and Seller Hub. If an order is canceled or refunded, please allow 2 business days for any wire transfer refunds from eBay back to your bank, and processing times may vary. eBay isn't responsible for refunding any fees that were charged by your bank as part of the wire transfer. Watch our video on how to make a wire transfer payment on eBay:

`<iframe allow="accelerometer; autoplay;`

clipboard-write; encrypted-media; gyroscope; picture-in-picture" allowfullscreen="" frameborder="2" height="315" src="https://www.youtube.com/embed/WtoyKYto_Ug" title="YouTube video player" width="560"></iframe></h2 id="section2">Troubleshooting payment errors</h2></p><p>If you have problems paying for your items or if you receive an error message at checkout, try the following troubleshooting tips to resolve the issue:</p>Check you’ve entered your payment details correctlyMake sure your billing address matches the address on your payment methodTry checking out on another device. If you’re using the eBay desktop site, try checking out on the mobile site or app, or vice versaTry checking out on another browser. You can also try signing out, clearing your cache and cookies, and signing in again before trying to check out againMake sure your payment method hasn’t expired. For example, if you’re paying with a credit or debit card, check the expiry date on the cardIf you’re using a new credit or debit card, you may need to activate the card before you can use it. We recommend contacting your bank or card issuer for instructionsWhen you place an order for items from different sellers on eBay, you may see duplicate pending charges appear in your credit card or bank account. Don’t worry, this doesn’t mean you’ll be overcharged. These payment authorizations are not charges, and will typically be removed from your account within a week. In some cases, your bank may take up to 30 days to remove these authorizations</h2 id="section3">Timelines for paying</h2><p>When you buy an item on eBay, whether you won an auction or used Buy It Now, you’ll need to pay the seller within 4 days. The sooner the seller receives your payment, the sooner they’ll send your item. When making a bid or a Best Offer, we may ask you to provide your payment method and shipping address in advance. If you win the auction, or the seller accepts your Best Offer, payment will be taken immediately to ensure a smooth transaction.You’ll find everything you’ve bought recently – including items you still need to pay for – in your <a

<https://www.ebay.com/myb/PurchaseHistory> Purchase History - opens in new window or tab

<https://www.ebay.com/myb/PurchaseHistory#PurchaseHistoryCommitmentsContainer?> Check for unpaid items - opens in new window or tab

When you buy an item, it's important to pay as quickly as possible. If you haven't paid within 4 calendar days, a seller can cancel your order. If this happens, you won't receive your item and the unpaid item will be recorded on your account. Buyers who have excessive unpaid items or canceled orders may have limits imposed or lose their buying privileges.

eBay payment methods, eBay paying, How to pay on eBay, eBay payments, eBay payment time, eBay pay options, buying without paypal, how to combine payments to sellers, payment, request an invoice