

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

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.

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

To learn more about how eBay charges fees and selling costs, see our article on <https://www.ebay.com/help/selling/fees-selling-costs-charged/fees-selling-costs-charged?id=5297> 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:

- Go to <https://ppcapp.ebay.com/myppc/wallet/welcome> in My eBay.
- Select Add payment option.
- Under Select payment option, select Credit card or Bank account.
- 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.
- 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:

- Go to <https://ppcapp.ebay.com/myppc/wallet/welcome> Payments - opens in new window or tab in My eBay.
- Under Payment options, select Manage beneath the on-file payment method you would like to use.
- Select Preferred for selling costs.
- 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:

- Locate the order in <https://www.ebay.com/sh/ovw> Seller Hub - opens in new window or tab or <https://www.ebay.com/mys/sold?MyEbayBeta&CurrentPage=MyeBayNextSold> My eBay - opens in new window or tab.
- Select Send Refund, or view the Cancellation, Return, or Item Not Received request.
- Select Change how you're charged.
- 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.

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

feesRefundsShipping labelsStore subscriptionseBay Money Back Guarantee refundsPayment dispute refundsIf 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 - opens in new window or tab for outstanding selling costs.You can view a detailed breakdown of how transaction fees are charged for each order in the Payments tab - opens in new window or tab in Seller Hub or Payments - opens in new window or tab in My eBay.</h3>One-time payment</h3>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:Go to Payments - opens in new window or tab in My eBay or Seller Hub. Select One-time payment to make a payment.</h2></h2>Fees,managed payments fees,selling fees,how fees are charged,how fees are paid,how fees are charged managed payments,how fees are paid managed payments,on file payment method,on-file payment method,fees and charges,selling costs,pay fees,pay selling costs,change payment method,choose payment method,update payment method</h2>