Google payments center help for merchants

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TOPIC: About the payments center

Topic ID: 4490611
Draft

Overview

ARTICLE ID: 7159408
Draft

Merchants use the payments center to receive payments from Google (“merchant payments”), manage orders, track sales, and more. These include:

- Android app developers who monetize their apps in the Google Play store
- Chrome web store developers
- YouTube content creators who enable and accept “fan funded” donations

The payments center is for Android & Chrome app developers, and YouTube content creators only. Other Google products enable additional types of users to accept payments, such as Android Pay and Google Wallet.

Benefits

Once you’ve set up a payments profile and linked it to your Google Play developer console, your Chrome Web Store apps, or your YouTube channel, you can use the payments center to:

- Add a bank account to receive merchant payments from Google
- Submit required tax information and forms
- Manage account settings and your public merchant profile
- Set up, view, and manage sales tax rates
- View reports
- Resolve chargebacks
- Process refunds
- Cancel orders and subscriptions
- Track and receive payments directly to a bank account

Get answers to frequently asked questions.

Protecting your personal information

Our highest priority is to enable secure transactions between customers and merchants. To this end, Google uses the following security measures.

- We encrypt payment transactions with industry-standard SSL (secure sockets layer) technology.

- Bank account details and credit card information are stored in a single location on Google's secure servers. In addition, these details are only accessed when needed to complete transactions.
- Google is committed to preserving the security of your information and will not share your information with anyone except under the very limited circumstances described in our privacy policy.

###

Supported locations for merchant registration

ARTICLE ID: 359140

Cross published from Play Developers HC

###

Transaction fees

ARTICLE ID: 7159343
Draft

All purchases in the Google Play and Chrome Web Stores and YouTube Fan Funded donations are subject to a transaction fee. These fees vary by platform (e.g. Google Play Store vs. Chrome Web Store) and currency.

Google Play developer transaction fees to the merchant

The transaction fee for all purchases on Google Play (apps and in-app purchases) is 30% of the price the customer pays. In other words, merchants receive 70% of the payment and the remaining 30% goes to the distribution partner and operating fees.

Example

App price	Transaction fee	Your payout
$10.00	$3.00	$7.00

Chrome Web Store transaction fees to the merchant

The transaction fee for app purchases in Chrome web store is 5% of the app price. In other words, merchants receive 95% of the purchase price.

Example

App price	Transaction fee	Your payout
$1.99	$0.10	$1.89

Learn more about Chrome Web Store payments and fees.

YouTube Fan Funded donation transaction fees to content creator

The table below shows the fees for the currencies Google supports. Google automatically deducts these fees from each Fan Funded donation in that currency.

Country	Fee
Australia	AUD $0.23 + 5%
France, Spain	EUR €0.15 + 5%
Japan	JPY ¥22 + 5%
Mexico	MXN $2.70 + 5%
United Kingdom	GBP £0.12 + 5%
United States	USD $0.21 + 5%

Example

Fan funded donation	Transaction fee	Your total donation
$10.00 USD	$0.71 ($0.21 + $10.00 * 5%)	$9.29 ($10.00 - $0.71 transaction fee)

Learn more about fan-funded donations and the YouTube for Nonprofits Program.

[tip]Transaction fees and taxes are calculated separately. Specify your own tax rates, collect sales tax, and see if Google is required to collect tax from certain customers on your behalf.[/tip]

###

Topic: Set up your payments profile

Create a payments profile

Article ID: 7161426

Set up a payments profile when you are ready to publish an app in the Google Play or Chrome Web Stores or collect “fan funded” donations to your YouTube channel. Review the list of Supported locations for developer and merchant registration.

You must create a Google Developer Console account in order to create a payments profile. There is no way to create a payments profile without, first, creating a Developer Console account.

Follow the steps to use Google Developer Console to create your payments profile.

1. **Sign up for a Google developer account or sign in to go to Google Play Developer Console to create your payments profile.** Note: If you are a Chrome Web Store merchant with apps or extensions already in the Chrome Web Store, use the same email address when you sign up for your Developer and payments profile so those apps / extensions will be automatically linked to these new accounts.
2. **Enter your legal business name**. Enter the name of your business as you want it to appear on your page. Remember that this information will be shown to your customers and will also be shown on your receipts.
3. **Enter contact name.** Enter the name of an authorized representative for your company. This should be the person Google can contact if we have questions about your account.
4. **Enter business location**. Provide your legal business address as it appears on official documents. It’s important that we have a valid, physical address on file for your business. For that reason, we do not support PO box addresses at this time. Remember that, later, you will need to make sure that your bank must be registered in the same country as your payments profile. Learn more about bank account requirements.
5. **Enter business phone number**. This should be a phone number that Google can use to contact you if we have questions about your account.
6. **Enter your public business information** or choose to have your public and legal information match. Fill in the fields for your business website, the category of your products ("What you sell"), your customer support email, and the business / product name that will appear on your customers' credit card statement. Using an appropriate credit card statement name helps customers remember what they have purchased and can help keep chargebacks to a minimum for you.
7. **Double check your info** and click **Submit**. You can not change your business location country but you can change your legal and public profiles later.

[tip]If you have several storefronts, apps, or websites, you can create multiple payments profiles. You’ll use a different email to sign in to each account. While you can use the same bank account information for more than one account, you may be required to complete the verification process each time.[/tip]

In order to receive payouts, Google Play store merchants must ensure your payments profile and Google Play developer accounts are linked.

To complete the setup process and receive donations, YouTube merchants enable Fan Funding in your YouTube channel settings, then link your channel to your Adwords account. Finally, link your channel to your payments profile.

For Chrome developers with apps / extensions already in Chrome Web Store, if you use the same email those are connected to when you create your Developer Console and payments profile and those apps / extensions will be automatically associated with your new accounts.

###

Link a Google Play developer account

Article ID: 7161594

If you are a Google Play Store developer, you manage app sales in the Google Play store and view sales reports, receive payouts on those sales, etc. in the payments center. To do this, you must link your payments profile to your Google Play developer account. **Note**: If you have set up a payments profile already, it is already linked to your Developer Console account.

Follow the steps below to link your Google Play Developer account with your payments profile if you have not previously set up a payments profile:

1. Sign in to your Google Play Developer Console.
2. Click [Reports Icon] Reports.
3. Click **Financial reports**.
4. Click **Set up a merchant account now**, which will take you from the Google Play Developer Console to the payments center to set up your account. Make sure to have your business information available to set up your payments profile.
5. Enter your business information .
6. You have now linked your Developer Console account with your payments profile and are set up to make app sales in Google Play Store.

[tip]You can only link a developer account and a payments profile once. After the accounts are linked, they can't be removed, changed, or updated. If you need to remove or update linked accounts, you'll need to sign up for a new developer account, pay another registration fee, and transfer any existing apps to your new account.[/tip]

###

Link Chrome Web Store apps with your payments profile

Article ID: 7161438

Use the payments center to manage sales of apps and extensions you offer in the Chrome Web Store. Once you create a payments profile, Google uses the email you use at signup to automatically link this account to the apps and extensions in Chrome Web Store associated with that email address.

You can handle all app and extension sales reports, refunds, taxes, and customer support issues through the payments center.

###

[NEW IN NAV] Link a YouTube channel to the payments center

Article ID: 6066577

Cross Published from YouTube HC

Topic: Add a bank account

Article ID: 7161440

Enter account information

Article ID: 7161313

In order to receive payouts, add a bank account or credit or debit card to your payments profile via the payments center.

Important: Google will never ask for your account information via email

Follow the guide to enter and verify your bank account information.

Enter the information exactly as it is on file with your bank. If you need help locating your account information, contact your bank representative for additional assistance. Follow these steps to enter your bank account information:

1. Sign in to your payments profile
2. Click **Subscriptions & Services**
3. Go to "Merchant services," then click **Manage**
4. Under “How you get paid”, click **Choose payment method**
5. On the next screen, click **Add Payment Method**
6. Enter your *Bank account holder* name exactly as it appears on your bank statement

****Country Selector-controlled snippets for bank info per country******

7. Use the dropdown to select your account type (checking, savings, or business)
8. Enter your bank information. Select your bank’s country in the dropdown to see more about the bank information you must enter
9. Click **Save**
10. On the next screen, **verify** your bank account.

[US ONLY]If you choose “Verify instantly,” enter the username and password you use to sign in for your online banking, then click **Verify**. It could take a few moments for the instant verification to be complete. This verification method links your bank account to your payments profile. Google does not save or store your sign in information. You will see a confirmation message when the verification is successful.[/US ONLY

To “Verify in 2-3 days with deposit” click **Verify**. You will see a message alerting you to contact your bank or watch your bank statement in the next 72 hours for a small deposit from Google. When you see this deposit in your account, you will be ready to Verify your bank account.

11. Click **Save**

###

Verify your bank account via test deposit from Google

ArticleID: 7161378
Draft

You must verify a bank account each time you add a new one to your payments profile. [US Only]U.S.-based merchants who receive their payouts through electronic funds transfers (EFT) can instantly verify their bank account. Unlike the test deposit verification method, which takes several days to complete, instant bank verification allows you to verify your bank account within seconds. [/US Only]

[NON-US]

If you receive merchant payments via wire transfer (this includes merchants in Argentina, Belarus, Brazil, Chile, Colombia, Costa Rica, Egypt, India, Indonesia, Kazakhstan, Kuwait, Malaysia, Nigeria, Philippines, Russia, Saudi Arabia, Slovakia, Taiwan, Thailand, Ukraine, United Arab Emirates, and Vietnam), a test deposit will not be sent. It is absolutely crucial that you enter your bank account details correctly. Check with your bank if you are not sure if you will use electronic funds transfers (EFT) or wire transfers for your payments.[/NON-US]

Google will make a small deposit into your account to verify your information was entered accurately and to ensure seamless payouts to you. It may take up to 3 business days for your bank to process this deposit.

Contact your bank or locate the deposit on your bank statement. The deposit will be labeled GOOGLE DEPOSIT [your chosen credit card statement name]. This deposit will generally be less than $1.00 USD.

Once you've located the deposit amount on your bank statement or by calling your bank:

1. Sign in to the payments center.
2. Click **Subscriptions and services**, then **Manage** under "Merchant services"
3. Click **Manage Payment Methods** under “How you get paid"
4. Click **Fix** under the name of the payment method you want to verify
5. On the next screen, use the dropdown to select the amount that was deposited into your account by Google, then click **Verify**
6. Once your bank account has been verified, you can select your primary account to receive merchant payments from Google:
    - Click **Subscriptions & Services**, then **Manage** under "Merchant services"

- Under “How you get paid” on the next screen, click **Choose payment methods**
- On the next screen, Find the account you want to make your primary payment account, and use the dropdown to change it from “None” to “Primary”

You can now accept merchant payments for charged orders, provided you have completed the identity verification for merchants.

Get help verifying your bank account in our Troubleshooting and FAQs

###

Required tax reports

Article ID: 7160097
Draft

Google is required to report gross amounts (without adjustment for refunds, chargebacks, or adjustments) of payment transactions to the United States Internal Revenue Service (IRS) by Internal Revenue Code §6050W. All payment methods currently supported by Google Payments are affected by regulation 6050W.

Google must have complete and accurate tax information for all merchants with payments profiles, including your **legal business name** and your corresponding **Taxpayer Identification Number (TIN)**. A TIN can either be your Employer Identification Number (EIN) or your Social Security Number (SSN), depending on how you have registered with the IRS.

[US ONLY]US-based merchants based in the US can conveniently submit IRS Form W9 through the payments center.[/US ONLY] [NON US ONLY]Non-US based merchants can submit Certificate of Foreign Status in the payments center. [NON-US ONLY]

###

Submit merchant tax information

Article ID: 7163598
Draft
*****Country Selector*****

In order to receive timely payments from Google, add your tax information to your payments profile. US-based merchants must submit the US Internal Revenue Service W9 form, and non-US-based merchants submit the Certificate of Foreign Status form conveniently within the payments center.

[US only]

Social Security Number (SSN)

If you are an individual or sole proprietor and file your tax return using your Social Security Number (SSN), then you need to use your Social Security Number (SSN) when updating your Google Payments merchant account. This is important so that our merchant account records match what you have on file with the IRS. Please note that you will have a limited number of attempts to provide the correct information.

Employer Identification Number (EIN)

For Corporations, Partnerships, or LLCs, you should provide the federal Employer Identification Number (EIN) when updating your payments profile, as well as the name you have on file because it must match what you report to the IRS.

[/US only]

Legal Business Name

Provide the exact business name you have registered with the IRS.

Individuals and sole proprietors list their legal first and last name. List the full company name for corporations, partnerships, and LLCs.

Follow these steps to enter or change your tax information:

- US-based merchants must fill out and submit IRS Form W-9, or submit the Certificate of Foreign

Status form.

1. Sign into your payments profile.
2. Click **Settings**
3. Click [edit icon] next to “Tax details”
4. Choose whether you are a US citizen, US resident alien, if the account is for a US corporation or partnership, or if you or your company is not based in the US.
5. Click **Save**

Google Payments must file Form 1099-K for Google Play merchants sellers who receive more than $20,000 in gross sales and more than 200 payment transactions through Google Payments.

Request to have your 1099-K form re-issued or revise your 1099-K. Ensure that your new information matches what is currently listed in your Google payments profile.

###

TOPIC: Set up buyer tax rates

Topic ID: 7159405

Sales tax overview

Article: 7158952

Draft

In many countries, merchants are responsible for specifying tax rates for customers. If tax rates for your location change, you are also responsible for updating the tax rates that customers are charged. If you don't specify any tax information, Google will not apply taxes to your orders. If you need tax assistance, consult with a qualified tax professional.

Value-added tax (VAT) for EU customers

Google is responsible for determining, charging, and remitting Value-added tax (VAT) for Google Play Store app and content purchases for EU customers (as required by VAT laws in the European Union). Google sends VAT for EU customers' app and content purchases to the appropriate authority and impacted merchants don't need to calculate and send VAT separately for EU customers.

As a result, all merchants selling products to customers in applicable countries will not be able to specify tax rates for those EU countries. Additionally, the VAT amount will be deducted from developer earnings for sales placed in applicable EU countries.

[tip]See more about tax rates and value-added tax including which countries require VAT collection.[/tip]

###

Check or change sales tax rates

Article ID: 7161449

Draft

Check or change sales tax rates

Merchants can set sales tax rates for purchases made by users in Canada and the United States and view the rates for purchases in EU countries, Albania, China, Morocco, Norway, and South Korea in the payments center. The tax rates you specify will be applied automatically when the buyer completes the checkout process.

US Sales Tax

You may set individual sales tax rates for US customers by state, or you can choose to accept the rates set by Google's third party partner, Tax Data Systems (TDS).

[alert] Please note that tax rate data is provided by a third party, Tax Data Systems (TDS), so Google cannot guarantee the accuracy of these rates. Learn more by visiting the Tax Data Systems website. [/alert]

EU sales tax

You may only view sales tax rates for EU purchases, as Google is responsible for determining, collecting, and sending value-added tax (VAT) to the appropriate authority for purchases by EU customers. For more on VAT, please see the Sales tax overview. If you do not set sales tax rates for customers outside the EU, no sales tax will be collected for you by Google.

Check or change sales tax rates

Follow these steps to set up tax rates in the payments center.

1. Sign in to the payments center
2. Click **Sales tax**

3. Scroll to a region, then click [edit icon] next to “Tax Rates” in a region to set or change a sales tax percentage. The sales tax rate will be a percentage of the price of your app, for example:

Sales tax rate	App price	Sales tax	Total app price
20%	$10	$2.00	$12.00

4. Click **Save**.

Repeat the process to set rates for each region you wish to collect sales tax.

###

Topic: Manage your payments profile

Topic ID: 4490612

Update payments profile information

Article ID: 3092727
Draft

To ensure clear communications with customers (for example,to reduce chargeback disputes) keep your publicly-facing information up to date.

[alert] The country listed in your account profile and your merchant ID cannot be changed. If your current profile’s country is incorrect or legal business location changes, <anchor link>follow the steps below to create a new payments profile and transfer apps to your new profile if necessary.[/alert]

Update your public merchant profile

Here’s how to update your payments profile public information:

1. Sign in to your payments profile
2. Click **Settings**, then scroll to “Public merchant profile**.”**
3. Click to change the information customers and the public see:
    a. Under “Business information,” enter your
        - Business name (company or personal name)
        - Name (brand name)
        - Company or personal address
        - Company or personal phone number (for customer service)

    b. Under “Credit card statement name,” enter the business or brand name that will appear on customers’ credit card statements that will help them recognize the transaction. Note: Your business name will be preceded by GOOGLE* on customer credit card statements, so your credit card statement name is limited to 14 characters.

    C. Under “Business contact,” enter your:
        - business’ customer support email
        - customer support website

- website FAQ website or landing page

4. Click **Save**.

Google is committed to preserving the security of your information and will not share your private contact information with anyone except under the very limited circumstances described in our Privacy Policy. Only your public business information, such as your business address, public website, and return/cancellation policies, will be shared with customers to help them address any questions they may have about their orders.

Update your payments profile

Your payments profile and your public mechant profile can be different. It is created from the information you provide when you create your payments profile. Once you create your payments profile, you cannot change your legal payments profile ID or account type, but you can change your document language preference and legal business address. Your legal payments profile is available only to Google and is not accessed by the public, and is primarily used for payout and tax purposes.

Here's how you can update your legal payments profile:

1. Sign in to your payments profile.
2. Click **Settings**, then go to "Payments profile**."**
3. Click ✎ next to "Address" to change your legal business address
4. Click ✎ next to "Document language preference" to change the language we should use when sending billing statements and other important information
5. Click **Save**

<anchor>

Change the country listed in your profile

After you set up your payments profile, you cannot change the country listed in your profile. If it is incorrect or your legal business location changes, you'll need to follow these steps to create a new payments profile and transfer your apps to your new profile if necessary.

1. <a href="https://support.google.com/payments/merchant/answer/1619772?

hl=en&ref_topic=4490611”>**Create a new payments profile**. Pay careful attention to the country you enter when you set up your account.

2. **Transfer your developer name**. If you want to use the same developer name on your new account as you're using on your original account, you need to change the name on your original account first. Once you've changed your developer name on the original account, you can update the developer name on your new account.

3. **Find the transaction IDs** for both your original and new Payments Merchant accounts.

a. Sign in to the account you used to pay the setup fees for both your original and new Google Payment Merchant accounts.
b. Click the line item for the payment for the set up fee.
c. In the window that opens, scroll down and note the Transaction ID.

Your Developer Registration Transaction ID is typically in one of the following formats

- 01234567890123456789.token.0123456789012345
- 0.G.123456789012345
- registration-1234ab56-7c89-12d3-4567-8e91234567f8

4. **Request a transfer of the apps** you have in Google Play Storeor a href=”https://support.google.com/chrome_webstore/contact/dev_account_transfer”>Chrome Web Store.

Note: Be sure to add your bank account, submit tax information,set up sales taxes in your new Google payments profile in order to receive timely payouts.

###

Change credit card statement name

Article ID: 3092725
Draft

Merchants must enter a business name that will appear on your customers' credit or debit card statements. This will help customers identify transactions they've made with you and should help reduce chargeback disputes and time spent on customer service issues.

Your business or personal name will appear on statements preceded by **GOOGLE*** to remind customers of their purchase.

To edit the business name that's displayed on your customers' credit card statements:

1. Sign in to your account.
2. Click **Settings**.
3. Under "Public merchant profile," click next to "Credit card statement name" to change the information customers see.
4. Enter your **Credit card statement name**. This can be your business, brand, or another name that will help customers remember their purchase. Remember, it will be listed after GOOGLE* on statements, so your statement name can only be 14 characters. Choose carefully as chargebacks could result from customers not recognizing their purchases from you. See more about chargebacks and tips to reduce them.
5. Click **Save**.

###

Add and remove users or change permissions

Article ID: 7162853

You can grant users limited permissions to the payments profile. All users you add to the payments profile must have a valid Google account. Admins of a payments profile are responsible for the activity of all users of the account.

Add users

To add new users to the payments profile:

1. Sign in to the payments profile
2. Click **Settings**
3. Under “Payments users,” click **Manage Payments Users**
4. Click **+ Add a new user**
5. Enter the new user's contact name, email, and, optionally, their phone number
6. Choose the user’s access permission type from the drop-down (Admin, Full-access user, Read-only user, Email-only user, Read-only merchant, or Full-access merchant)
7. Choose the user’s email preferences type from the drop down (All payments emails, Administrative payments emails only, or No payments email)
8. Choose whether the new user should be the account’s primary contact. Each payments profile must have one primary contact who receives all payments email. This is the person Google will contact with any payments-related questions. If you need to remove a user as the primary contact, you must first choose another user to be the primary contact.
9. Click **Invite**

In order to be added to the payments profile, the user will have to accept your invitation via an email from Google. To accept your invitation, the user must click **Review and Accept** in the email, then **Accept** on the bottom of the next screen. Users who have not accepted their invitation will have their user record display as “Pending" in the payments center.

Invitations expire after 2 weeks. Admins can resend their invitation email by clicking to open their user record, then **Resend invitation**.

Google Play merchants: Permissions are not synced between the Developer Console and the payments profile. Adding users in the Developer Console will not also grant them access to the payments profile. Learn more about Developer Console permissions.

Remove users

To remove users from the payments profile:

1. Sign into the payments center
2. Click **Settings**
3. Under “Payments users,” click **Manage Payments Users**
4. Click **Edit** to open the user record you would like to edit or remove
5. Click **Remove**
6. Click **Yes** to confirm you want to remove that user permanently

Change a user's permissions

To change a user’s access permissions:

1. Sign in to the payments center
2. Click **Settings**
3. Under “Payments users,” click **Manage Payments Users**
4. Click [down arrow icon] to open a user’s record
5. Click [edit icon] next to “Permissions”
6. Choose the user’s access permission type from the drop-down (Administrative payments emails only, Full-access user, Read-only user, Email-only user, Read-only merchant, or Full-access merchant)
7. Click **Save**

###

Add or change payments user email preferences

Article ID: 4627143
Draft

Google sends email notifications for certain payments events to keep you informed about the activity in your payments profile. We will send these notifications to the **payments contact's email address** you specify in your account. You must designate one user to be the account's primary contact to receive all email. If you need to remove a user as the primary contact, you must first choose another user to be the primary contact

[alert]Primary contacts receive all payments emails and may receive receipts when a purchase is made using that payments profile, depending on the product. If you're a sole proprietor and don't want your primary contact to receive personal and business purchase information, consider separating your personal and business activity into two separate profiles.[/alert]

Email preferences

All payments emails
Contacts you select to receive all payments email will receive:

- Administrative information
- Invoices
- Monthly statements
- When a payout to a merchant has been issued
- When a test (also called a "challenge") deposit from Google to verify an account has failed
- When a new primary form of payment selected

Administrative payments email only
Contacts you designate to receive administrative payments email will receive:

- Account management messages about tax forms
- Customer suspensions
- Terms of Service updates
- Notice of account closure

No payments email
Will receive no email notifications regarding payments accounts.

Add or change payments email contacts

To change or add a payments contact to your Google payments profile:

1. Sign in to the payments center.
2. Click **Settings**
3. Under Payments users, select **Manage Payments Users**
4. **Modify the notification settings of an existing user by clicking [down arrow icon]. Add an email to a contact by clicking [edit icon] next to "Contact details."**
5. Click next to “Email preferences”
6. Modify the notification settings of an existing user, or add a new user’s email.
7. Choose which types of email the user should be sent (all payments email, admin email only, or no email), and check the box if the user should be designated as your account’s primary contact.
8. Click **Save**.

Google Play Store merchants can add a user and control the permissions so they will receive payments email but not have access to the payments center. Learn more about how to manage user permissions in the Google Play Developer console.

###

Change language settings

Article ID: 7159094

Draft

The language payments center displays depends on the language settings of your web browser. If you would like to change your language settings, simply change your browser's language preferences.

Google Chrome

In Google Chrome, you can change your language settings by following these instructions.

Other internet browsers

To change your browser's language, go to that browser's help center for more information. If you are still having difficulty after following the instructions, reach out to that internet browser's support team.

###

Change or delete bank account info

Article ID: 7162795
Draft

You cannot change your bank account information once it has been verified to receive payouts in the payments center. You can delete a bank account, add bank accounts, and choose an existing one as your primary account to receive payouts from Google.

Delete a bank account

1.Sign in to the payments center.

2. Click **Subscriptions & services**

3. Locate the product that contains the bank account and click **Manage payment methods**

4. Click "How you get paid"

4. Click **Remove** under the account you would like to delete from the payments profile.

5. On the screen that opens, click **Remove** to fully remove that payment method from your payments profile

[alert]You cannot delete the only account verified to receive merchant payments from your payments profile. In order to delete your profile's only account, you must add and verify a new account and set it as your primary account, then delete the old one. [/alert]

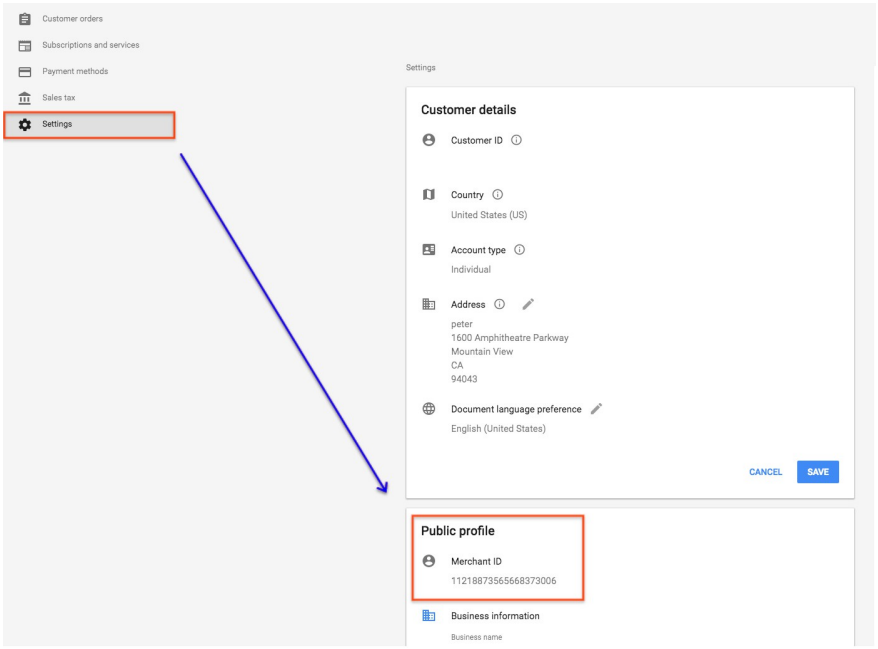
Find your merchant ID

Article ID: 7163092

When you set up your payments profile, Google assigns your business a unique, numeric code called your Merchant ID. This number can't be changed. If you ever contact Google support, you will be asked to provide your Merchant ID.

To find your Google Payments Merchant ID:

1. Sign in to the payments center.
2. Click **Settings**.
3. Find your merchant ID under "Public Profile."



###

View sales and merchant payment reports

Article ID: 7163098
Draft

Use the payments center to track sales data such as:

- Payable earnings information such as your account balance, which includes unpaid earnings and the date earned, the amount of merchants payments, and payment method used for your last payment
- Payments made to you by Google for charged orders
- Taxes
- Adjustments

Here's how you can view your reports:

1. Sign in to the payments center.
2. Click **Subscriptions and services** Go to the product you want to see sales data for and click **Manage** View your earnings and payment threshold, transactions, how you get paid, and your profile's settings.
3. To see more sales data, click **View Transactions.**

On the next screen you can view "All transactions," earnings, payments, adjustments, or taxes.

View data in detail or summarized for period ranging from the "this month" to "all time."

###

Merchant fraud protection

Article ID: 7159352
Draft

The payments center provides merchants with a number of benefits including fraud detection and protection and assistance in disputing chargebacks to enhance your selling experience.

Chargeback resolution

Google offers basic chargeback protection to all merchants. Google evaluates all chargebacks you receive and, whenever possible, fights them on your behalf. Your account will not be debited for the chargeback if it can be successfully disputed by Google. See more about how to avoid and successfully dispute chargebacks.

Automatic fraud detection

Google employs advanced risk modeling to detect fraudulent transaction cues across Google services. Fraudulent transactions are immediately cancelled after being detected. Any active orders associated with the same fraudulent credit card will also be cancelled to protect you. Google also actively leverages external, cross-industry resources -- such as worldwide fraud blacklists.

Buyer review

Google provides you with buyer verification information, and we encourage you to review your orders whenever necessary. You may cancel or refund an order at any time if you believe it is high risk.

When Google detects questionable activity related to an order you receive, Google will mark the order with a Review or Pending status and perform fraud detection checks on the order to reduce your exposure to risk. During this time, you won't be able to charge the order.

In general, we complete reviews within four to six hours. Certain orders posing a higher potential risk may require more time as Google specialists perform even more extensive fraud detection checks for your protection. We may also contact you directly as a backup precaution. If Google determines that an order is high-risk or doesn't comply with Google Payments policies, the order will be cancelled for your protection and cannot be reinstated.

Once Google confirms the validity of the order, the order will be charged.

PCI Compliance

The payments center is fully compliant with the requirements of the Payment Card Industry Security Standards Council (commonly known as PCI compliance). Google is both a Level 1 Merchant and a Service Provider, and therefore undergoes an annual assessment by an external Qualified Security Assessor (QSA). Our Attestation of Compliance is produced by the QSA and reported to the major card brands and our acquiring banks.

###

Chargebacks

Article ID: 7159098
Draft

A chargeback is the term for a disputed charge by a buyer to their card issuing bank. See some of the [tool tip] reasons customers ask card issuing banks to issue a chargeback[/tool tip] and tips on how to avoid and dispute chargebacks.

The chargeback process

The typical chargeback process consists of the following steps:

1. Your buyer contacts the card issuing bank to dispute a specific charge.
2. The card issuing bank contacts the appropriate credit card association, which then notifies Google of the chargeback.
3. Google alerts you of the chargeback via email and requests supporting documentation to contest it on your behalf. To dispute a chargeback, you must reply to this email by the indicated reply-by date.
4. Google reviews the details of the chargeback and the documentation provided by you.
5. If possible, Google submits the evidence to the card issuing bank in an attempt to reverse the chargeback.
6. If the card issuing bank rules in your favor no further action is required. If the card issuing bank does not resolve the chargeback in your favor, you may be liable for the chargeback (i.e. you forfeit the disputed payment plus incur a chargeback fee).

The card issuing bank determines the resolution of the chargeback not Google. If the chargeback dispute is not resolved in your favor, you receive a credit for the transaction fee from Google, the full amount of the chargeback is withdrawn from your account and refunded to the customer by the card issuing bank, and the refund plus any applicable fees will appear on your earnings report marked as “Transaction Type: Chargeback.”

[zippy]Things to remember if you receive a chargeback notification:

- **Card issuing banks require that any documentation be received within a certain number of days.** Therefore, prompt replies to our information requests are necessary if you have any substantial information to contest the chargeback. Once this time frame has expired and the card issuing bank has resolved a chargeback in the buyer's favor, they will not review any additional documentation.
- **The final status of a chargeback may not be determined for several weeks or occasionally several months after it is initiated.** However, if your account is debited at any point, you will receive an email notification.
- **The card issuing bank is ultimately responsible for determining the resolution of a**

chargeback. Google can only attempt to reverse the chargeback on your behalf by gathering supporting documentation from you and submitting it to the card issuing bank.
[/zippy]

<anchor>

[zippy]Tips to avoid and successfully dispute chargebacks

- **Respond to our requests** for additional information as soon as possible so that we may fight the chargeback on your behalf.
- **Include all communications** you've had with your buyer when responding to our requests for additional information.
- **Include tracking numbers** for all your orders. Upon receipt of a chargeback, include the relevant order's tracking number in your response to the chargeback inquiry.
- **As a best practice, make your business policies visible** to customers before they place an order. The Fair Credit Billing Act (FCBA) entitles customers to issue chargebacks regardless of a merchant's own business policies. However, if there is evidence that the buyer had the option to view a merchant's policies before placing the order, your chance of winning the chargeback is greatly increased.

Fair Credit Billing Act

The federal **Fair Credit Billing Act** (FCBA) entitles consumers to issue disputes for any billing error. Billing errors can include unauthorized transactions, non-delivery of the item, item delivered not as described or defective, and failure to post payments/credits for returns. Keep in mind that orders can be disputed per the FCBA regardless of the merchant's own business policies. Visit the Federal Trade Commission’s website to earn more about consumer rights under the FCBA.[/zippy]

###

Refund orders

Article ID: 7162697

You can issue a refund within the payments center at any time after you have charged an order. You are responsible for setting your own policies for refunds. customers contact you directly with inquiries regarding refunds.

To issue a refund on an order in the payments center:

1. Sign in to the payments center
2. Click **Customer orders**
3. Click the line of any order you want to refund.

[Insert Snippet ID: 7160814]

4. In the panel that appears, click **Refund**, or scroll down and click **View Full Page** to see the customer's transaction history and more details, then, on the next screen, click **Refund** again.

[Insert 2 screens]

5. On the panel that opens, select the appropriate refund reason from the drop-down navigation (Accidental purchase, Buyer's remorse, Customer request to cancel, Duplicate payment, Fraudulent order, Friendly fraud, Item not received, No payment received, Not as described/expected, Other)
6. Add a message to the buyer if needed. These comments will appear in the buyer's account. **Note** that merchants are not provided buyer emails or other contact info to protect their privacy and security, so adding comments is the only way to communicate with customers unless they contact you directly.
7. Click **Refund Line Item** order to finish the refund.

[insert screen]

View refund details

After a refund is issued to a buyer, the refund will be documented in your account. To view refunds:

1. Sign in to the payments center.
2. Click **Subscriptions & Services**, then click **Manage** under "Merchant services"
3. On the next screen, click **Transactions** under "Transactions"
4. Click a line item to view details about the specific order. You can change the view from "Detailed transaction view" to "Summary" and search for orders in time ranges from "This month" to "All time"

Payments profiles reviews

To ensure a safe purchasing environment and compliance with our Terms of Service, our specialists review payments profiles on a regular basis. During reviews, you will be temporarily unable to process refunds through your account (refunds will be "declined").
Keep in mind reviews, while random, are infrequent. Also rest assured that you will be able to resume processing refunds through your account 24 hours after your refund attempt is first declined. We appreciate your patience during this time.

Refund policy recap

- Once you issue a refund, the refund cannot be cancelled. Google returns the transaction fee to you after you refund a payment.
- An email notification is not sent to you or the buyer for any merchant-initiated refunds. Once the refund has been processed, please communicate with your buyer accordingly.
- If you are temporarily unable to process refunds because your account is under review, you need to wait 24 hours before you may refund any orders.
- If you refund an order before Google has issued a payout for that order, you won't receive the amount you refunded to your buyer in your next payout. If you refund an order after you've received the payout for it, the amount you refund your buyer will be deducted from a future payout.
- If you issue a refund and your account balance becomes negative and remains negative for 48 hours, Google will collect funds from you in accordance with our Terms of Service and debit the bank account that normally receives your payouts. The amount withdrawn from your bank account will equal your negative balance as of the day Google initiates the debit.

###

Cancel subscriptions

Article ID: 3094698

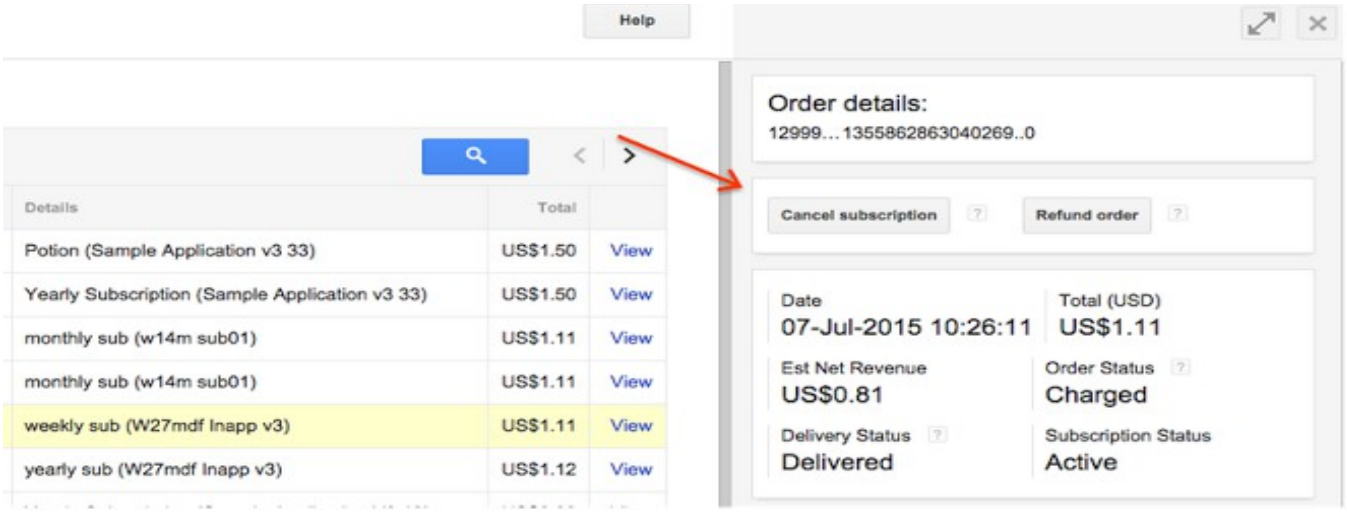
Google Play subscriptions can only be managed through your Developer Console account.

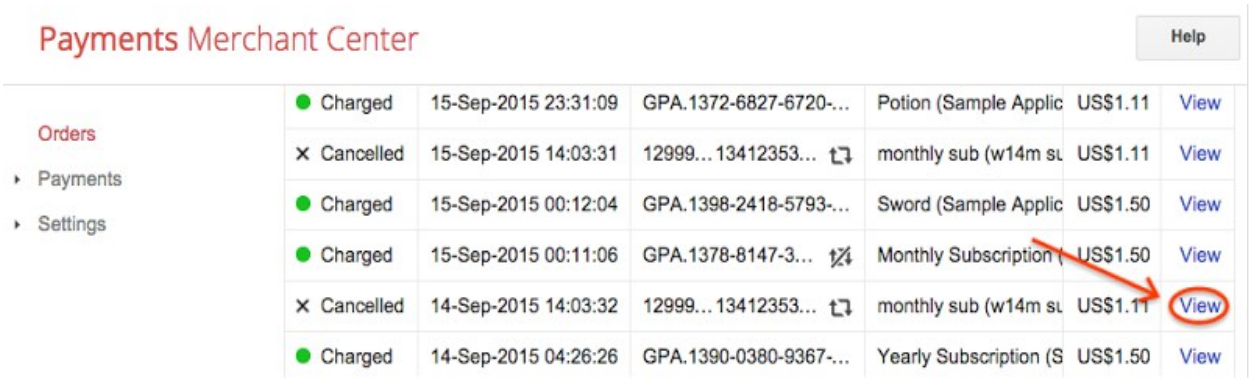
Chrome Web Store subscriptions can be canceled through payments center.

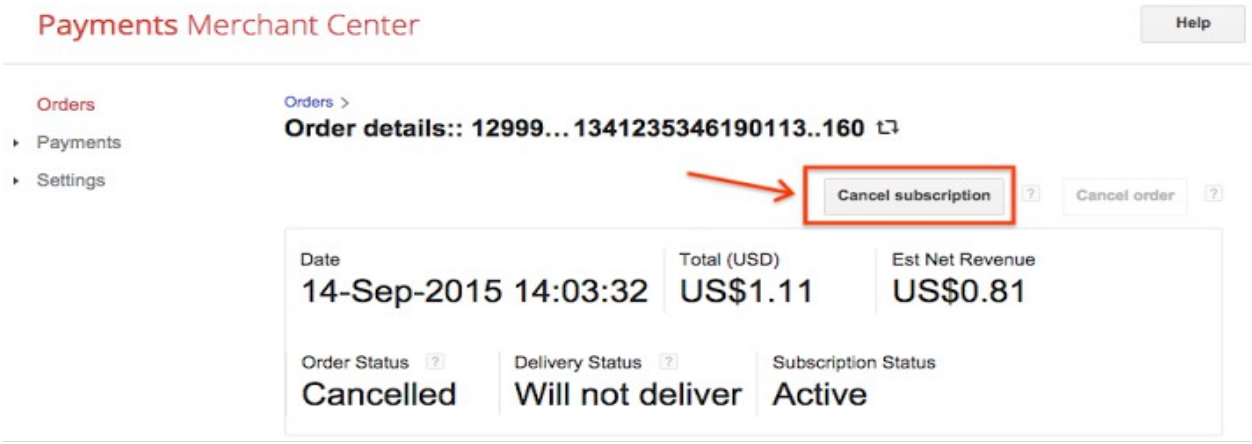
Note: As a merchant, you set your own policies for cancellations. customers contact you directly to request cancellations.

Here's how to cancel a Chrome Web Store subscription:

1. Sign in to the payments center.
2. Click "View" or anywhere on the line next to the subscription you want to cancel.
3. In the side panel that opens, click "Cancel subscription".
4. You receive a reminder stating that no future orders will be charged on this subscription.
5. Click **Cancel subscription**.







Cancellation tips

- No future orders will be charged on a cancelled subscription.
- A cancelled order status will display on the order details page.
- Once a subscription is cancelled, it cannot be restarted.
- Google will send a cancellation notification email to the buyer indicating that their subscription has been cancelled.

[tip]Google Play Store customers have the option to cancel orders within two hours of purchase. This cancellation will render the purchased app unusable on the buyer's device, and will be reflected as a cancellation on the **Orders** page of payments center.Learn more about refunds and returns.[/tip]

###

TOPIC: Merchant payments

Topic ID: 4490613

Change payment threshold and account nickname

Article ID: 7163445

Country selector**

****Alert below will only display to merchants based in **Argentina, Belarus, Brazil, Chile, Colombia, Costa Rica, Egypt, India, Indonesia, Kazakhstan, Kuwait, Malaysia, Nigeria, Philippines, Russia, Saudi Arabia, Slovakia, Taiwan, Thailand, Ukraine, United Arab Emirates, and Vietnam****

AR, BY, BR, CL, CO, CR, EG, IN, ID, KZ, KW, MY, NG, PH, RU, SA, SK, TW, TH, UA, AE, VN

[alert]You will receive monthly payouts in US Dollars through a wire transfer to your bank account. Learn more about wire transfer payouts and see your payout schedule [/alert]

****Alert below will display to merchants based in Romania**** RO

[alert]Merchants in Romania are paid monthly via electronic funds transfer (EFT) in Euros rather than Romanian Leu.[/alert]

In order to receive a payout for your charged orders, make sure you have verified a bank account to receive payouts in your payments profile. If you have not yet added a bank account, you can do so the next time you sign in.

Learn more about how to https://support.google.com/payments/merchant/checklist/6012413?">add or change your primary bank account, verify your bank accountor about your <a

href="">https://support.google.com/payments/merchant/answer/3092796?">payments profile payout schedule.

Merchant payment threshold

Your payout ("payable balance") must meet the minimum payout amount in order for you to be eligible to have it deposited at the end of your payment cycle. Your minimum payout amounts will vary depending on your country and currency.

Note: If you receive your payouts via wire transfer, we recommend that you set the threshold to a minimum of $100 because wire transfer fees can exceed $50 or more. Contact your financial institution for details on any fees associated with receiving wire payments in USD.

Currency	Minimum Amount
USD	1.0
GBP	1.0
CHF	1.0
EUR	1.0
SEK	1.0
NOK	1.0
DKK	1.0
CAD	1.0
AUD	1.0
NZD	1.0
HKD	1.0
SGD	1.0
JPY	100.0
PLN	2.0
CZK	20.0
KRW	1000.0
ILS	3.0
MXN	12.0
TRY	20.0
HUF	2120.0
BRL	10

Change your payments account info

To find your payments account ID, increase your merchant payment threshold, and change your payments nickname:

1. Sign into your payments profile
2. Click **Subscriptions & services**, then **Manage** under "Merchant Services"

3. On the next screen, under “Settings,” click **Manage Settings**
4. On the next screen, under "Payment account info," you can find your payments account ID. Your payments account ID may be shown on your invoices or other billing documents, and cannot be changed.
5. Click [edit icon] next to "Payments account nickname" to change it from "Merchant services"
6. Click [edit icon] next to “Payment schedule." You can increase the minimum payment threshold and have your merchant payments held up to 1 year.

The payment schedule cannot be changed, but you can apply a self-hold to prevent payment. **Note** that changes to the self-hold must be made before the 21st of the month to affect the current month’s payment cycle.

###

Merchant identity verification for payments

Article ID: 7159033
Draft
In order to receive merchant payments from Google, merchants must complete a merchant verification of identity process:

1. After you set up your payments profile, Google emails you to provide information to complete the merchant identity verification process.
2. Ensure you receive important notifications from Google by adding account-verification-noreply@google.com to your address book.

If you have trouble locating an email from Google, please fill out this form to complete the verification process.

Completing your account verification typically takes 2-3 business days after we receive all of the requested documentation. If a merchant payment has been held pending your account verification, it will be released within 3-5 business days of completing the verification process. We'll contact you at the conclusion of our account verification review. Once Google has received and successfully verified your account information, any held funds will be paid directly to your account in a one-time, out-of-band payment.

Keep in mind that if you choose not to complete the verification process after receiving a request from

Google for information, you will not receive future merchant payments and your account may be subject to closure. This means that you won't receive any further merchant payments while your account is being verified, even if you've verified your bank account successfully. In this case, please refund all orders that have not been paid out to you.

Required documents for merchant verification of identity

Check the email you received from Google for details about the specific information we've requested in your case. To complete the verification process, you may need to submit documents such as:

- **Supplier invoices**: Invoices or receipts from a wholesaler of items you're retailing help us confirm that these items are currently available in your stock. Any invoices you submit for account verification purposes must include the supplier's business name and telephone number.
- **Driver's license or government-issued ID**: If the address listed on your driver's license doesn't match the address listed in your payments profile, please submit proof of your address with a bank statement, credit card bill (with the first 12 digits of your card number blacked out), or water, phone or other utility bill.
- **Business license**: a state issued license which shows that you are legally permitted to perform business operations.

When you submit this information, be sure to include your payments center merchant ID on all submitted documents. Google is committed to preserving the security of the information you submit.

European merchant verification for merchant payments

If you have not received your payment and you're based in the EU, it may be because you have not completed the merchant verification of identity (also called "seller verification identification," or SVID) process.

Your payments profile is reviewed periodically to confirm your identity and protect you from fraud. Additionally, European law requires payment providers to verify the identity of their customers and withhold payments until they have completed the SVID process. In order to comply with these regulations, if you are sell to customers in the EU, we may contact you to request additional documentation via email to help us confirm your identity.

###

Merchant payment schedule

Article ID: 7159355
Draft

Payment schedules may vary depending on your product as well as the payment threshold you set in the payments center.

Google Play merchant payments

Payments for Google Play merchants are initiated each month on the 15th for the previous month's sales.

	Orders sold between:	Payout occurs on:
Example	May 1 to May 31	June 15th

Chrome Web Store merchant payments

Payments for Chrome Web Store merchants are initiated each month on the 2nd for the previous month’s sales.

	Orders sold between:	Payout occurs on:
Example	May 1 to May 31	June 2

YouTube Fan Funding donation payments

See payout guidelines for YouTube merchants
Once you’ve associated an AdSense account with your YouTube account, you can be paid when your earnings reach your local payment threshold, as long as there are no holds on your account, monetization is not suspended for your channel, and you're in compliance with our policies. For example, if you’re located in the United States and your balance exceeds $100 at the end of November, we will send you a payment in December.
See more information about specific payments in the AdSense Help Center.

Other important notes about payments

- Google does not make payments on weekends or holidays. This means if a merchant payment date (the 15th) falls on a Saturday, the payment will not be initiated until the following Monday.
- Payments can take three to five business days to settle in your bank account, and in some countries even longer. Be patient if your payment does not arrive immediately after the merchant payment date date.

###

Topic: Policies, guidelines and help

Topic ID: 7159089

Policy overview

Article ID: 7159990
Draft

Get familiar with the policies for Google Payments merchants:

- Program policy: Requirements and guidelines that will help you provide a positive user experience for your customers.
- Content policy: Descriptions of acceptable and unacceptable products and services.
- Privacy policy: How we treat your personal information when you use Google's products and services.

###

Payments center content policies

Article ID: 75724

Draft

Google has developed the following policies to ensure overall program quality and a positive user experience for everyone. Any individual or business processing transactions with payments center must adhere to these policies.

Google reserves the right to expand or edit these policies at any time. Google will also exercise its sole discretion in the interpretation and enforcement of these policies in conjunction with the program's Terms of Service. **Products, goods, services and other items not listed below may still be restricted.**

**********Table below converted a Stacked Definition list**********

Unacceptable product categories	Examples
Academic paper-writing and test-taking services	Pre-written essays, thesis papers, and dissertations; offers for paper-writing or test-taking services
Adult goods and services	Pornography and other sexually suggestive materials (including literature, imagery and other media); escort or prostitution services
Alcohol	Payment processing of beer or liquor. Alcohol content is permitted for the purposes of allowing a user to save a “show and scan” object to Google. Learn more about the exceptions.
Animals and regulated species	Animal parts, blood, or fluids; noxious weeds; prohibited seeds; plants or other organisms (including product derivatives) in danger of extinction or whose trade is otherwise regulated by law
Bulk marketing tools	Email lists, software, or other products enabling unsolicited email messages (spam)
Child pornography	Pornographic materials involving minors, or content that can be perceived as pedophilia erotica
Copyright media and software	Unauthorized copies of books, music, movies, and other licensed or protected materials including copies without proper attribution; and unauthorized copies of software, video games and other licensed or protected materials, including OEM or bundled software
Counterfeit and unauthorized goods	Replicas or imitations of designer or other goods; items without a celebrity endorsement that would normally require such an association; fake autographs; currency; stamps; tickets; other

	potentially unauthorized goods
Devices or techniques for unlocking technical protection measures	Mod chips or other devices for circumventing technical protection measures on digital devices, including for unlocking iPhones
Drugs and drug paraphernalia	Controlled substances, narcotics, illegal drugs, and drug accessories, including psychoactive and herbal drugs such as salvia and magic mushrooms and materials promoting their use; or legal substances, such as plants or herbs, in a manner that suggests ingesting, inhaling, extracting or otherwise using any substance or compound from the legal substance will provide the same effect as an illegal drug, compound or substance or that will provide unsubstantiated health benefits
Financial or other regulated products, services, securities, and stored value	Payment processing is forbidden for the following services: investment consulting; refinancing or transfer of non-collectable debt; stock brokerage; manual cash disbursements; transfers involving any virtual currency, money orders; traveler's checks; stocks, bonds, or related financial products; insurances; units in collective investment schemes; stored value cards; credit services (not including credit reports or scores provided to a consumer by a consumer reporting agency); provision of services regulated or prohibited by applicable law. Under certain conditions, some financial services would be permitted for the purposes of allowing a user to save a “show and scan” object to Google. Learn more about the policy exceptions.
Fund solicitations	Donation solicitations from parties without a valid 501(c)(3) tax exempt status clearly displayed to the public; solicitations from parties without valid proof of exempt tax status or proof of registration with the relevant country's regulatory bodies and authorities; and political organizations that have registered with the FEC
Gaming/gambling	Lottery tickets, sports bets, memberships/ enrollment in online gambling sites, and related content. Promotion of offline brick and mortar casinos is allowed.
Government IDs, documents, or uniforms	Including but not limited to government issued IDs, passports, diplomas, noble titles, and uniforms, except if sold by an authorized government agency or by a supplier accredited by an authorized government agency

Hacking and cracking materials	Manuals, how-to guides, information, or equipment that violate the law by damaging or enabling unlawful access to software, servers, websites, or other protected property
Human parts	Organs or other body parts; body fluids; stem cells; embryos
Illegal/Stolen goods	Materials, products, or information promoting illegal goods or enabling illegal acts; goods you do not own or have the right to sell; goods produced in violation of a third party's rights; smuggled goods and goods in violation of export, import or labeling restrictions; motor vehicles subject to transfer restriction; goods recorded on public registers (such as real estate) and whose transfer requires formalities that cannot be legally completed online. Note: You are solely and completely responsible for verifying that all items you sell are authentic and legal.
Illegal telecommunications equipment	Devices intended to obtain cable and satellite signals for free, cable descramblers and black boxes, access cards, access card programmers and unloopers, unlawful tools or products to modify cellular telephones, and other equipment deemed unlawful by the Federal Communications Commission (FCC) or other competent regulatory body in the country in which the goods are offered for sale
Miracle cures	Unsubstantiated cures, remedies or other items marketed as quick health fixes
Multi-level marketing and wealth creation programs	Multi-level marketing programs (including online payment randomizers), matrix, pyramid, Ponzi schemes, wealth creation programs, paid to click schemes, and all similar programs
Offensive goods	Goods, literature, products, or other materials that: ● Defame or slander any person or groups of people based on race, ethnicity, national origin, religion, sex, or other factors ● Defame or slander any person or groups of people protected from defamation or slander by applicable law (such as the protection afforded to the royal family in some jurisdictions) ● Encourage or incite violent acts ● Promote intolerance or hatred ● Promote or support membership in terrorist groups or other organizations prohibited by law ● Promote revisionist theories proscribed by applicable law

	• Contravene public morality
Offensive goods, crime	Crime scene photos or items, such as personal belongings, associated with criminals or a criminal act
Precious materials	Bulk sales of rare, scarce, or valuable metals or stones
Prescription drugs and medical devices	Drugs or other products requiring a prescription by a licensed medical practitioner, veterinarian or any online pharmacies or whose distribution is otherwise regulated; medical devices that require government authorization for distribution; and drug test circumvention aids. Health related product promotion is permitted, subject to certain conditions and restrictions, to enable a user to save show and scan objects to Google. Learn more about the policy exceptions.
Protected cultural items and artifacts	Material covered by the UNESCO 1970 Convention on the Means of Prohibiting and Preventing the Illicit Import, Export and Transfer of Ownership of Cultural Property or otherwise restricted by law from sale, export or transfer; Artifacts, cave formations (speleothems, stalactites, and stalagmites) and grave-related items that are protected under federal laws, such as The Federal Cave Resources Protection Act of 1988, and the Native American Grave Protection and Repatriation Act
Pyrotechnic devices and hazardous materials	Fireworks and related goods; toxic, flammable, and radioactive materials and substances; gunpowder; explosives
Regulated goods	Air bags; batteries containing mercury; Freon or similar substances/refrigerants; chemical/industrial solvents; medical procedures; car number plates; police badges and law enforcement equipment; lock-picking devices; medical devices; pesticides and insecticides; postage meters; passive fitness equipment and electrostimulators; recalled items; slot machines; surveillance equipment that is primarily used to obtain unlawful interception of wire, oral, or electronic communications and/or to facilitate the unlawful view or recording of individuals; goods regulated by government or other agency specifications.
Traffic devices	Radar jammers, license plate covers, traffic signal changers, and related products
Travel packages and offers	Payment processing for travel services, including hotel, flight, cruise and car reservations, travel clubs, etc. All travel related content enabling a user to “show and scan” an offer, boarding pass or ticket

	is permitted. Additionally, travel packages and offers are an acceptable product for users of Android Pay.
Tobacco and cigarettes	Cigarettes, cigars, chewing tobacco, and alternative products
Weapons	Firearms, ammunition, and other items including but not limited to firearms, disguised, undetectable or switchblade knives, martial arts weapons, silencers, ammunition, ammunition magazines, BB guns, and tear gas. Under certain conditions, some products and services would be permitted for the purposes of allowing a user to save a "show and scan" object to Google. Learn more about the policy exceptions.
Wholesale currency	Discounted currencies or currency exchanges; currency backed by precious metals

###

Other Google Terms of Service guidelines

Article ID: 7160667

As a merchant using payments center, the merchant **Terms of Service** require you to abide by the integration guidelines of other relevant Google services in addition to your Google Payments Merchant account, such as:

<a href="https://play.google.com/apps/publish/signup/">Android Developers<a/> (<a href="http://developer.android.com">Review the integration documentation<a>)

Google Play in-app billing

Chrome apps

YouTube Nonprofit program

###

Security best practices

Article ID: 7159647

There are a number of measures you can take to keep your payments center secure for your protection as well as your customers'.

- **Never share** your Merchant ID with anyone
- **Send order processing commands** over a secure HTTPS connection
- **Use an HTTPS connection** secured by 128-bit SSL v3 or TLS connection (SSL v2 is not allowed) when sending order processing commands to Google. Use your Merchant ID and Merchant Key as the username and password for HTTP Basic Authentication.
- **Verify the authenticity** of the server certificate presented to you
- **Specify an HTTPS callback URL** secured by SSL v3 or TLS using a valid certificate from a major Certifying Authority to receive Google notifications
- **Only accept messages authenticated by HTTP Basic Authentication**, using your Merchant ID and Merchant Key as the username and password
- **Validate messages sent to your callback URL** before processing them.

###

Payments profile closure

Article ID: 7160438

Google periodically reviews payments profiles to ensure they comply with our Terms of Service and policies. Your payments profile may be closed by Google for a number of reasons including, but not limited to, the following:

- **Non-delivery of orders**
- **Terms of service violation**
- **Excessive chargeback disputes, or negative buyer ratings**: If you've received an excessive number of chargebacks, disputes, or negative ratings in relation to the total number of orders you've processed, your payments profile may be subject to closure. Examples of issues that may result in customer complaints include non-receipt of orders, receipt of an item that isn't as described, or a negative customer service experience.
- **Inability to verify account information**: We regularly review payments profile to ensure that the contact information (contact name, address, phone number, and business name) is accurate. If we're unable to verify this information, your account may be closed.
- **Outstanding negative balance**: When you refund orders for which you have already received a payout, your account balance can become negative. Your account may also incur a negative balance if there are chargebacks for which you're found liable. If you don't reconcile your negative balance with new orders or allow Google to collect the owed funds from your bank account within 48 hours your account may be subject to closure.

After payments profile closure

- **Account access:** You will no longer have access to view or alter any of your account details, including order details and your identification information.
- **No future transactions accepted:** You will not be able to process any future transactions or receive payouts. In addition, any future payments profiles you attempt to open will be closed.
- **Reserves:** In some cases Google may retain a portion of your remaining funds to offset refunds, chargebacks, or other claims against your balance. If Google has instituted a reserve on your account, you will receive an email regarding this process.

Terms of service

Per the Google Payments Terms of Service (U.S. Section 2.3), GPC has the right (i) to change, suspend or discontinue the Service, in whole or in part, as necessary to perform maintenance or updates to the Service and (ii) to impose limits on certain features or restrict access to parts or all of the Service without notice and without liability. GPC may decline to process any Payment Transaction in connection with, among other reasons, fraud prevention activities, applicable law, or GPC policies.

###

Topic: Troubleshooting and FAQS

Resolve payments profile setup issue

Article ID 7160669
Draft

There are a number of reasons why you may be unable to complete the signup form and create your Google payments profile. Ensure that you:

- **Sign up from a supported country:** Depending on the Google product you're using, your country may not yet be supported to receive payments. See if your country is a supported location.
- **Use a physical business address:** Currently, Google only permits merchants to use a physical address (e.g. no P.O. boxes allowed) in their payments profile.
- **Use the correct format for VAT ID:** Our signup form requires your VAT ID to be entered in your country's specific format. Use the dropdown to see the VAT ID format for your location.
-

• **Country**	• **Expected format**	• **Example**
• Austria	• Letter ‘U’ followed by 8 digits	• U12345678
• Belgium	• 9 or 10 digits (ten digits begin with 0	• 123456789 or 0123456789
• Denmark	• 8 digits	• 12345678
• Finland	• 8 digits	• 12 34 56 78
• France	• na	• na
• Germany	• 9 digits	• 123456789

• Greece	• 9 digits starting with a 0	• 012345678
• Croatia	• 11 digits	• 12345678910
• Ireland	• Eight characters (6 or 7 digits followed by 1 or 2 letters) OR 7 digits followed by 2 letters	• 1234567X, 123456XY, OR 1234567MH
• Italy	• 11 digits	• 12345678910
• Luxemborg	• 8 digits	• 12345678
• Netherlands	• 9 digits followed by suffix in the range of B01-B99	• 123 456 789 B01
• Portugal	• 9 digits	• 123456789
• Spain	• 9 characters with either first alphabetic or first and last alphabetic	• X12345678, 12345678X, or X1234567X
• Sweden	• 12 digits ending in 01	• 123456789701
• United Kingdom	• 9 digits	• 123 4567 89

•

Doesn't look like one of the issues listed above? Request a call from payments center Support anytime and we will be happy to take a look at your payments profile.

###

FAQS

Article ID: NEW
Why did my test deposit fail?

There are a number of reasons why your test deposit might fail.

- You entered an incorrect bank account number or bank routing number or codes (required information varies by country)
- Your bank account is closed
- 'Account holder name' was not EXACTLY the same as the name on your bank account
- Your bank is not located in the same country you entered in your payments profile
- Your bank account is not in the local currency of the country entered in your payments profile
- Your bank account is not set up to receive incoming ACH (automated clearing house) and EFT (electronic funds transfer) payments
- Your bank code changed as the result of a recent bank merger

If your test deposit has failed, you'll see a **Deposit failed** message on the page which you submitted your bank account. If you see this message, re-enter your bank information to make sure there wasn't a typo. You may also wish to contact your bank to confirm the exact details that you need to submit and try again.

If the error persists and you receive a message stating that the account has already been entered, please contact us and we'll be happy to assist you.

###

[US ONLY]

Why did the instant verification of my bank account fail?

Here are some things 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 and re-enter your bank account and verify your

bank account details
- Ensure you're entering the name and password that you use to sign in to your online banking, not the ones that you use for payments center.
- If instant verification fails because there was a problem connecting to your bank, you can try again later or use the test deposit verification method.
- Before you enter your account information, make sure your browser shows a secure connection. Learn more about identifying a secure Web connection.

[/US ONLY]

What kinds of notifications will I receive?

All merchants using the payments center will receive email notifications for certain billing events, including:

- A payout has been issued
- Bank account verification deposit from Google has failed
- New primary form of payment has been selected
- Failed payment (EFT, Wire, etc.)
-

Can I edit my payments contact's email address?

Yes. You can add and remove users and edit your email preferences at any time. Whenever you save a new payments contact, you will receive a notification email asking you to verify your email address before Google sends any future billing emails.

Note that if you check the "Primary payments contact" box, by default you will receive all billing notifications.

Can I designate the type of email notifications I'd like to receive?

Yes. You have three options for notifications:

- All billing notifications
- Administrative billing emails only
- No billing emails

See how to Add or change payments user email permissions.

Does my payments contacts address have to match my user access permissions?

Article ID: NEW

No. It is possible to save an email as a payments contact but not have signin credentials- this means that your accounting department can receive information about your billing events without having access to the order details or signin information.

What do I do if I didn't receive my payout?

If you have not received an expected payout, please note:

- Payouts that are made by wire transfer may be delayed. Check with your bank for assistance and more information.
- Payouts dates (the 15th of the month) that fall on a holiday or weekend will occur on the following business day (e.g. if the 15th falls on holiday on a Monday, the payout will occur on Tuesday the 16th)
- Check to ensure that your minimum threshold for payouts has been met
- Payouts could take up to 5 business days (longer in some countries) to settle in your bank account
- Ensure your bank account has been verified

If you still need help with a payout, contact us.

[tip] See more about payouts and managing your payout threshold and how to manage your account.[/tip]

[US ONLY]

What is escheatment?

Companies in the U.S. are obliged to give assets that they believe are abandoned to the U.S. state governments. The appropriate state government is the state where you've told us you reside; if you reside outside the U.S., then the state of Delaware, our state of incorporation, is the appropriate state government.

If your balance has already been escheated to the state government, then you can apply to your state government unclaimed property office to have the money returned to you. For further direction, please visit https://www.usa.gov/unclaimed-money.

[/US ONLY]

[US ONLY]

How is the threshold calculated to determine if I should file a Form 1099-K?

The IRS regulation requires reporting the total or gross sales amount and gross number of transactions, without adjustment for refunds, chargebacks, or adjustments.

[/US ONLY]

[US ONLY]

Will I receive a copy of the Form 1099-K if I only meet one of the thresholds?

Article ID: 7160572

No, a seller will only receive a copy of the Form 1099 if they satisfy all of the criteria.

[/US ONLY]

[US ONLY]

How will I receive a copy of the Form 1099-K?

Copies of Form 1099-K will be sent through postal mail by January 31.

[/US ONLY]

[US ONLY]

What if I don't provide my TIN or provide an inaccurate TIN?

If you don't provide the required information and certify that it's accurate, Google Payments may take a range of actions including withholding payments and suspending processing of transactions.

###

[/US ONLY]

What tax forms do non-US merchants have to file to use the payments center?

If you are an international seller based outside of the US, you will be required to submit a Certificate of Foreign Status (Form W-8BEN) from within the payments center.

After signing into the payments center and navigating to the Tax Information page of the Merchant Settings tab, you will be prompted to select whether or not you are you a US citizen, US resident alien, US corporation or US partnership. By choosing 'No,' you will be prompted to submit a Certificate of Foreign Status (Form W-8BEN).

Please note that the IRS requires that international sellers who process sales in the US must provide a Certificate of Foreign Status (Form W-8BEN) in order to be exempt from US tax reporting requirements. For more information about the W-8BEN, please visit http://www.irs.gov/formspubs/.

[BR only]

Can I opt-out of having taxes withheld?

By law, the 25% tax for purchases made by Brazilian customers applies to all developers that receive payouts in any currency other than Brazilian Real (BRL).

Because the tax is required, the only way to opt-out of this Brazilian tax is to remove your app from distribution in Brazil.[/BR only]

TOPIC: Glossary

Topic ID: NEW

escheatment

Article ID: 7160680

Companies in the U.S. are obliged to give assets that they believe are abandoned to the U.S. state governments. The appropriate state government is the state where you've told us you reside; if you reside outside the U.S., then the state of Delaware, our state of incorporation, is the appropriate state government.

###

read only

Article ID: 7159920

Users with **read only** access can view your payments center order list, see details about individual orders, and search for orders. They can not cancel or refund orders, and are restricted from viewing or changing account settings.

###

full access

Article ID: 7159823

Users with **full access** are able to view all of your account information, and make any changes to your account that you as owner can make.

###

TIN

Article ID: 7159824

A Tax Identification Number (TIN) is a term used by the United States Internal Revenue Service to refer to either your Employer Identification Number (EIN) or Social Security Number (SSN). You can provide either your EIN or SSN to Google Payments, along with the associated registered name. Depending on how you have registered with the IRS, you will either have to enter your SSN or EIN number.

###

chargeback

Article ID: 7159921

A chargeback occurs after a buyer contacts their credit card issuer to dispute a charge that appears on their credit card statement. Chargebacks may be issued for a number of reasons including but not limited to the following:

- An unauthorized party has made a purchase with the buyer's credit card
- The buyer has concerns about the validity of the purchase
- The buyer has been charged multiple times for the same order
- The buyer is unsatisfied with a purchase and hasn't been able to resolve the problem with the merchant
- The buyer hasn't received the purchased items as they were described
- The buyer hasn't received the purchased items

###

Android Pay

Article ID: 7159922

Android Pay is a simple and secure way for merchants to accept payments for physical goods and services from Android Pay app users in stores and within their apps.

###

Google Wallet

Article ID: 7160037

 Google Wallet provides everyone with a fast, free way to send and request money on both Android and iOS devices.

Admin

Article: 7164248
A payments center profileadmin has full access to view or edit profile information, and controls user management and permissions.

###

Full-access user

Article: 7164411

Users with full-access are able to view all of your account information, and make any changes to your account that the owner / admin can make.

###

Email-only

Article: 7164326

An email only user cannot login to your account and can only receive email types you choose (all payments email, admin email only, or no email)

###

Read-only merchant

Article ID: 7164327

A read-only merchant user can view merchant orders only (but not purchase transaction information)

###

Full-access merchant

Article ID: 7164249

A user with full-access merchant permissions can manage merchant orders only to make charges and issue refunds and cancellations but cannot access or change any other information such as purchase information, user info, etc.

###

All payments email

Article ID: 7164413

Users you choose to receive all payments emails will receive:

- Administrative information
- Invoices
- Monthly statements
- When a payout to a merchant has been issued
- When a test (also called a “challenge”) deposit from Google to verify an account has failed
- When a new primary form of payment selected

###

Administrative payments email only

Article ID: 7164328

Users you choose to receive administrative payments email will receive:

- Account management messages about tax forms
- Customer suspensions
- Terms of Service updates
- Notice of account closure

###

No payments email

Article ID: 7164414
Users you choose to receive no payments email will not receive email notifications regarding payments accounts.

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