Keep Service Running When Your Card Fails

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A card expires, a bank blocks a charge, a replacement is in the post. Pipeline gives you about six days and two ways to use them — and knowing the timeline is most of what keeps an account out of suspension.

Introduction

A declined payment isn't an immediate problem, and the panic most people arrive with is worse than the situation. Pipeline retries the card on file on its own, roughly every three days, and only suspends the account after the third attempt, around six days after your bill date.

Inside that window you have two levers. You can re-enter the card, which prompts a billing attempt within about half an hour rather than waiting for the next scheduled retry. Or, if the new card genuinely isn't going to arrive in time, you can ask the Billing Team to push your bill date out a few days. There's one consequence worth knowing before you ask.

When to Use This

- You got a declined-payment email from Pipeline and don't know how long you have.
- Your card was compromised and the replacement hasn't arrived yet.
- The card on file expired and the charge failed before anyone noticed.
- Your account is already suspended and your team can't create transactions.
- Your bank is blocking the charge and you need time to sort it out with them.

Why This Beats Waiting for the Next Retry

The instinct once a new card is in hand is to enter it and assume the system will pick it up at the next scheduled attempt — three days away, maybe five. It won't wait that long, and that's the useful part: saving new card details prompts a billing attempt within about thirty minutes.

That matters most for the accounts already suspended. There's no ticket to raise and nothing to wait for — enter the card, give it half an hour, and the account reactivates itself when the charge goes through. The one thing that doesn't work is asking us to run the card for you; for security we can't manually re-run a card from our side, so the fastest route is always the one you can do yourself.

1. Know the Clock You're On

Count from your bill date. The first attempt is that day. If it declines, Pipeline tries again about three days later, and a third time about three days after that — roughly six days after the original bill date. If the third attempt declines, Pipeline suspends the account that day.

There's no late fee anywhere in that. If the underlying problem clears on its own — your bank releases the block, funds land — a retry goes through and nothing more happens.

Your plan renews on a monthly cycle: your transaction quota resets, and Pipeline charges your card on your bill date.

See Billing Cycle

2. Understand What Suspension Actually Costs

Worth knowing before anyone panics, because the word sounds worse than the state. A suspended account keeps full access to everything already in it — every transaction, every document, every report. Your team can still open files, download things, and work the deals they have.

What stops is *creating*. No new transactions until the account is current. For most offices that's a real problem within a day or two and a catastrophe in none.

> The clock that does matter: Pipeline removes an account left suspended for non-payment after two months. See Reinstatement.

3. Find Out Why It Declined

We only receive the error code your card provider sends back, so we genuinely can't tell you why — and a support reply saying so isn't a deflection. The answer is with your bank.

One cause accounts for a striking share of these: the **billing zip code**. Pipeline validates against the authorization zip your card provider holds, which isn't always the one printed on your statement. If the card details are right and it still won't take, that mismatch is where to look first.

A card that won't save or a payment that won't clear is almost always a card detail or a bank decline — not a Pipeline problem. Here's how to sort out each one.

See Why Won't My Card Update or Payment Go Through?

4. Re-enter the Card to Force a Retry

This is the main lever. Open the master admin profile, go to Admin / Settings, and update the card — even if the number hasn't changed. Saving it prompts a billing attempt within about thirty minutes.

Do it as soon as the underlying problem is fixed rather than waiting for the next scheduled attempt. And if the account is already suspended, this is the whole remedy: a successful charge reactivates it automatically.

Pipeline keeps one credit card on file and charges it automatically each billing cycle — update it anytime from your account settings.

See Credit Card on File

> Pipeline takes credit cards only — there's no way to pay by check — and you can't switch automatic billing off while an account stays active. So the card on file is always the thing to fix.

5. Ask for a Bill Date Extension If You Need Time

If the replacement card isn't going to arrive inside the retry window, email us from the master admin address and ask the Billing Team to extend your bill date. They can push it out a few days, and they usually handle a request the next business day — so ask early rather than on day six.

Send it by email. We don't discuss billing details by phone, for the same security reason we won't re-run a card.

> One consequence to weigh before you ask: an extension moves your billing day *permanently*. Push the bill from the 3rd to the 9th and the 9th is your bill date from then on. If your office reconciles on a fixed day of the month, that's worth knowing in advance rather than discovering next quarter.

6. Confirm It Cleared

A successful charge sends a Payment Receipt by email — that's your confirmation, and it goes to every master admin on the account. If half an hour has passed with no receipt and the account is still suspended, the charge didn't go through, and you're back to step 3 with your provider.

Your Billing History page is the record of every Pipeline charge — what you paid, when, and the date your account is paid through.

See Billing History