

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

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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.

The New Card Won't Save

If the update won't go through, the most common cause is the wrong details being submitted:

- **Browser auto-fill filled in an old card.** Type the card number, expiration date, and billing zip code in yourself instead of accepting an auto-filled entry, which can be outdated or wrong.
- **Double-check the billing zip code.** It has to match the zip on file with your card's bank.
- **Confirm you're a master admin.** Only the master admin can update the card on file — the option lives under Admin / Settings → Update Credit Card.

The Payment Was Declined

When a charge is declined, the decision comes from your card's bank, not Pipeline:

1. **Contact your card provider first.** Declines are usually for insufficient funds or a bank hold. Your card company can see the decline and tell you the reason.
2. **Re-enter your card in Pipeline** once the issue is resolved, or enter a different card, at Admin / Settings → Update Credit Card.
3. **Let it retry.** After you save the card, the system automatically attempts billing again within about 10 minutes. On its own, Pipeline also retries a failed charge after 3 days.

I See an Authorization but No Charge

An authorization on your statement without a matching charge usually means one of two things:

- **It's the verification hold.** Updating your card triggers a hold of up to \$1 (shown as **STRIPE** or **PAPERLESS PIPELINE**) to confirm the card is valid. It's not a charge and drops off within 3 to 8 business days.
- **The charge was declined.** If your monthly payment was declined, your bank may show only the authorization attempt. The balance is still outstanding — resolve the decline with your bank, then re-enter your card so Pipeline can bill again.

The Charge Still Won't Clear

Note that Pipeline can't run a manual charge on request — for security, billing only happens automatically. If you've corrected the card and confirmed with your bank and it still won't clear, contact us and mention what you've already tried so we can pick up from there.

Learn More

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](#)

Still Have Questions?

Didn't find your answer above? Email us at help@paperlesspipeline.com and we'll help.
