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Add a Payment Method in the Kilo App

Mavilyn Carlos - 2026-08-25 - [Getting Started & Your Account](#)

You can add a credit card, a debit card, or a bank account to your Kilo account from the **Account** section. Your gym uses the payment method you save here to charge for your membership, packages, and anything else you buy. You can add one from your phone or from a web browser at **app.usekilo.com**.

What you can do

- Save a credit or debit card
 - Connect a bank account directly through your bank
 - Enter bank details manually if your bank is not listed
 - Verify a manually entered bank account
 - Update your payment method when a card expires or you switch banks
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Add a credit or debit card

1. Log in and go to **Account**.
2. Choose to add a payment method.
3. Enter your card number, expiration date, and security code.
4. Enter your billing country and ZIP or postal code.
5. Select **Save**.

Your card is saved and ready to use.

Connect a bank account through your bank

This is the fastest way to add a bank account. You sign in to your online banking and approve the connection, and the account is ready right away.

1. Go to **Account** and choose to add a payment method.

2. Choose the bank account option.
3. Search for your bank and select it.
4. Agree to continue to Stripe, which is the payment processor Kilo uses.
5. Sign in to your online banking when prompted.
6. Approve the connection so your gym can collect payments from this account.
7. Follow the prompts to the end, then select **Save**.

Bank accounts connected this way appear in your account immediately and need no further verification.

Tip

Connect your bank account in a web browser at **app.usekilo.com** rather than in the mobile app.

Add bank details manually

Use this if your bank is not in the list, or if you would rather type your details than sign in to your bank.

1. Go to **Account** and choose to add a payment method.
2. Choose the bank account option, then choose **Enter bank details manually**.
3. Enter your routing number and account number.
4. Select **Submit** in the Stripe window.
5. Select **Save** on the payment method page.

Manually entered accounts need to be verified before they can be used. See the next section.

Verify a manually entered bank account

After you enter your bank details manually, Stripe sends a small test deposit to confirm the account belongs to you.

1. Look for an email with the subject line **Verify your Bank account**.
2. Select **Verify Account** in that email.
3. Check your bank account for a **\$0.01 deposit** from Stripe. This can take a day or two to appear.
4. Find the statement descriptor code on that deposit. It begins with **SM**.

5. Enter the code in the Stripe verification page.

Asgard Pavlov English

ⓘ This is a test mode page

Enter the 6-character code from your bank statement to verify your account

We deposited \$0.01 to ****6789 on 3/24/2026. To verify this account, enter the 6-character code starting with "SM" from that deposit.

Transaction	Amount	Date
*****STRIPE	\$0.01	Mar 24
Groceries	-\$80.00	Mar 23

Enter code

S M I

Verify

Can't find your code? Check back in a day or two to request another deposit confirmation.

Once the code is accepted, the bank account appears in your Kilo account and is ready to use.

Note

Verification links are valid for 10 days. If yours expires before you verify, contact your gym administrator, and they can help you start again.

Connect through your bank or enter details manually: which should you use?

Situation	Connect through your bank	Enter details manually
Your bank is in the list	Yes, this is fastest	Not needed
Your bank is not listed	Not available	Yes
You would rather not sign in to online banking	Not suitable	Yes
How soon it works	Immediately	After you verify the \$0.01 deposit
What you need on hand	Your online banking sign-in	Your routing and account numbers

Frequently asked questions

I cannot find my bank in the list. What do I do?

Choose Enter bank details manually and type your routing and account numbers instead. You will then verify the account using the \$0.01 test deposit Stripe sends. This takes a little longer than connecting directly, but it works with any bank.

What is the \$0.01 deposit from Stripe?

It is a test deposit that confirms the bank account belongs to you. It appears on your statement with a code starting with SM, and you enter that code to finish verifying. The deposit is not a charge, and you keep the penny.

How long do I have to verify my bank account?

Ten days. Verification links expire after that. If yours has expired, contact your gym administrator.

Can I pay with Apple Pay?

Yes, if you are on an Apple device with Apple Pay already set up. Select Apple Pay at checkout when you are buying a package or paying for something at your gym. You need to be signed in to your Apple ID and have a card in your Apple Wallet.

Apple Pay is not showing up at checkout. What should I check?

Check that Apple Pay is turned on in your Safari settings and that you have a card in your Apple Wallet.

1. Open **Settings** on your iPhone.
2. Go to **Apps**, then **Safari**.
3. Scroll to the bottom and select **Advanced**.
4. Confirm Apple Pay is turned on.

10:37

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< Safari

Advanced



Website Data



PRIVACY

Advanced Tracking and
Fingerprinting Protection

Private Browsing >

Block All Cookies



Privacy Preserving Ad Measurement



Check for Apple Pay



Allow websites to check if Apple Pay is enabled and if you have an Apple Card account.

[About Safari & Privacy...](#)

JavaScript



Web Inspector



To use the Web Inspector, connect to Safari on your computer using a cable and access your iPhone from the Develop menu. You can enable the Develop menu in the Advanced section of Safari Settings on your computer.

Remote Automation



Feature Flags



If Apple Pay is on and a card is in your wallet but the option still does not appear, contact your gym administrator.

Can I add my bank account from my phone?

You can, but we recommend connecting a bank account in a web browser at app.usekilo.com instead. Cards can be added from anywhere without issue.

Can I change or update my payment method later?

Yes. Go to Account and add a new payment method whenever you need to. This is what to do when a card expires, you get a replacement card, or you switch banks.

Who can see my card details?

Your full card and bank details are handled by Stripe, the payment processor Kilo uses, not stored by your gym. Your gym can see that you have a payment method on file and can charge it for your membership and purchases.

Helpful tips

- Add a payment method as soon as you activate your account, so your first charge does not fail
- Use a browser at **app.usekilo.com** when connecting a bank account
- Keep an eye out for the Stripe verification email if you entered bank details manually, since the account will not work until you verify
- Update your payment method before your card expires rather than after, so nothing is interrupted
- Set up Apple Pay in your Apple Wallet before checkout if you plan to use it
- Check with your gym if you are unsure which payment method they will charge

If you have questions about your account, your membership, or the classes at your gym, contact your gym administrator. They manage your account in Kilo and can help you directly.

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