Manage Default Payment Method

Laura Gibson - 2026-09-24 - Invoices & Payments

The **Default Payment Method** is the card or bank account Kilo GMS uses for an athlete's billing: their unpaid invoices, active packages, and autopay. Defaults can be set at the moment a payment method is added, are protected from being accidentally removed or deleted, and are handled automatically when accounts are merged or unlinked. Both staff, in the GMS, and athletes, in the Kilo app, use the same flow.

This article walks through how defaults work and what to expect in scenarios like deletions, merges, and unlinks.

What you can do with default payment methods

- Set a card or bank account as the default at the moment it's added
- Link the default to all unpaid invoices and active packages in a single step
- Replace an existing default by choosing a new one
- See an explicit error before deleting a payment method that's tied to active billing
- Keep billing continuity when merging an independent athlete into a primary account
- Get a clear warning when unlinking a sub-account so you know to collect a new payment method

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Add a payment method and set it as the default

You can set a new payment method as the default the moment you add it. There is no need to save it first and edit it afterward. This applies to both staff adding methods in the GMS and athletes adding their own methods in the Kilo app.

1. Open the athlete's profile, or, for athletes, open the Kilo app.
2. Go to **Billing → Payment Methods**.
3. Click **Add Payment Method**.
4. Enter the card or bank details.
5. Check **Set as default payment method**.
6. Click **Save**.

The new method is saved, set as the default, and linked to the athlete's billing in one step.

Warning

Never add an athlete's Apple Pay to a gym device. Apple Pay has to be used on the athlete's own device, signed in to their own Apple ID. Setting it up on a shared device links the payment method to the wrong Apple ID, which means the charge may not go through correctly and the athlete cannot manage the payment method afterward.

Switch to a different default

Use this when an athlete upgrades, replaces, or changes cards.

1. Open the athlete's profile.
2. Go to **Billing → Payment Methods**.
3. Find the method you want to make the new default and click **Edit**.
4. Check **Set as default payment method**.
5. Click **Save**.

The previous default is automatically replaced, and everything the old card covered is relinked to the new one.

Why can't I delete a payment method?

Deletion is blocked with an explicit error when the method is tied to active packages or unpaid invoices. This protects the athlete's active billing: nothing silently switches to another method and autopay is never turned off without your knowledge.

The message reads: *This payment method is linked to at least one invoice in one of the following statuses…*

To delete the method, first either:

- Add a new payment method and set it as the default, which relinks the affected invoices and packages automatically, or
- Manually update the linked invoices and packages to a different payment method.

Once nothing is linked to it, you can delete the method.

What happens when you merge or unlink an account

Merging and unlinking both move payment methods around, in opposite directions. Know which one you're doing before you start.

Merging an independent athlete into a primary account

The independent athlete's payment methods are deleted during the merge, but the system first relinks any of their active packages or unpaid invoices to the primary account's default payment method. This keeps billing running without interruption. The merged athlete becomes a sub-account under the primary.

If the primary account has no default payment method on file, **the merge is blocked** and you'll see an error.

Tip

Before merging, make sure the primary account has a valid default payment method on file. This prevents the merge from being blocked and keeps active packages from losing their payment linkage.

To complete a merge in that case, open the primary athlete's profile, go to **Billing → Payment Methods**, add a payment method and set it as the default, then return to the merge and try again.

Unlinking a sub-account to make them independent

When you unlink a sub-account, they lose access to the primary's payment methods. All of their active packages and unpaid invoices have their payment method cleared and set to **Unknown**, and autopay is turned off. You'll see this warning right after the unlink: *Any active packages or unpaid invoices have been set to an unknown payment method. Please collect a new default payment method for this athlete.*

Warning

Immediately after unlinking a sub-account, collect a new payment method from the now-independent athlete and set it as their default. Autopay won't run on their packages until you do.

To restore billing, open their profile, go to **Billing → Payment Methods**, add the new card or bank details, check **Set as default payment method**, and save. The new default is applied to their packages and invoices, and autopay resumes.

Merge vs. unlink at a glance

Scenario	What happens to payment methods	What you need to do
Merging an independent athlete into a primary	The independent athlete's methods are deleted. Their active packages and unpaid invoices are relinked to the primary's default.	Make sure the primary has a default on file before merging, or the merge will be blocked.
Unlinking a sub-account to make them independent	The sub-account loses access to the primary's methods. Their packages and invoices are set to Unknown and autopay is turned off.	Collect a new payment method from the now-independent athlete and set it as their default.

Frequently asked questions

What does the "Set as default payment method" checkbox actually do?

Checking the box does two things at once: it makes the method the default, and it links that method to all of the athlete's unpaid invoices and active packages. A single checkbox covers both, so you never have to reconcile which invoices and packages are linked to which method, and there is no risk of unexpected autopay failures from a partial update.

The default is applied to unpaid invoices (upcoming, past due, and payment failed), active packages (upcoming, active, and on hold), and any linked sub-accounts. A sub-account is an athlete linked under another athlete's profile, like a child under a parent.

Can I uncheck the default without choosing a new one?

No. The default checkbox is disabled unless you select a different payment method to take its place. This prevents an athlete from ending up with no default on file, which would break autopay on their active packages.

What does the "Unknown" payment method status mean?

It's a flag for staff action, not a billing method. Packages in that state won't auto-charge. It appears after a sub-account is unlinked and stays until someone sets a new default on that athlete's profile.

Can athletes set their own default payment method?

Yes, from the Kilo app. Athletes can self-serve a card change without staff stepping in, using the same flow described above.

Helpful tips

- Always check that the primary account has a default payment method on file before attempting a merge
- After unlinking a sub-account, follow up with the athlete promptly to collect a new card, since their autopay won't run until you do
- If you're replacing a card that's about to expire, add the new one and check **Set as default payment method**, which automatically relinks everything the old card was covering
- Point athletes to the Kilo app to set their own defaults, so they can self-serve a card change without staff stepping in
- Have athletes set up Apple Pay on their own device rather than on a gym device

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When this feature is most helpful

- Onboarding a new athlete and collecting their card for the first time
- Replacing an expired or declined card without disrupting active packages
- Letting athletes update their own payment method from the Kilo app
- Merging duplicate athlete records and keeping billing continuous
- Converting a sub-account, such as a child on a family membership, into their own independent account
- Cleaning up old payment methods on a profile without accidentally turning off autopay

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If you have questions about default payment methods in Kilo GMS, our Support team is happy to help. Reach us at **hello@usekilo.com**.

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