Why Bank Account Payment Methods Can't Be Transferred to Kilo GMS

Laura Gibson - 2026-09-15 - Onboarding & New Users

When you move your gym's billing from another software provider to Kilo GMS, **credit card payment methods** can often be migrated. **Bank account payment methods**, such as ACH, EFT, or pre-authorized debits, cannot be transferred between payment processors. This article explains why, and what it means for you and your members.

How bank account payments work

When a business charges a customer's bank account automatically, the customer must first give **explicit authorization** allowing that business to withdraw funds.

That authorization typically includes:

- The business name that will withdraw funds
- The bank account being used
- The payment schedule, for example monthly membership dues
- Instructions for how the customer can cancel or change the authorization

Banking networks and payment regulations in many countries require these authorizations so that customers clearly consent to recurring withdrawals from their account.

Why these authorizations can't be transferred

Bank account authorizations are **linked to the specific payment processor account that collected them**. When a gym switches billing platforms, it usually switches to a different payment processor account as well. Kilo GMS uses Stripe for payment processing.

Because of this:

- The authorization your members gave through your previous system was granted to that specific processor account
- Banking networks generally do not allow those authorizations to move to a new processor account
- The new processor must collect its own authorization directly from the customer

The requirement exists so that customers know exactly which company is withdrawing funds from their bank account, the authorization language meets current banking and compliance requirements, and the payment processor holds a verifiable record of the customer's consent.

Note

Without a new authorization, a withdrawal could be considered unauthorized, which may lead to payment reversals or disputes.

Why don't bank accounts transfer even when both platforms use Stripe?

Each software platform connects to its own Stripe account and payment configuration, so an authorization collected by one Stripe account is not valid for another. Bank account authorizations are tied to the specific Stripe account that originally collected them, not to Stripe as a company.

- Your previous gym management system is connected to one Stripe account
- Your Kilo GMS account is connected to a different Stripe account

Stripe cannot move bank authorizations between those accounts. The member has to provide authorization again so the new Stripe account can store a valid record of consent.

What this means when you switch to Kilo GMS

Payment method	What happens when you switch	What your member needs to do
Credit cards	Can often be migrated securely between processors, if your departing processor allows it.	Nothing, when the migration succeeds.
Bank accounts	Cannot be transferred. A new authorization has to be created through Stripe.	Re-enter their bank account details so a new authorization is created.

Once the member adds their bank account again, a new authorization is generated that is tied to your gym and to the new processor, so the payments are valid and compliant.

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

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