Meta Billing and Payment Settings

For UK trades and small businesses. Best done on a computer. Set this up carefully; it is real money.

Two things to know first: a payment threshold is not a budget. It only controls when Meta takes payment, not how much you spend. And you never send me your card details or bank codes; I do not need them to run your ads.

Before you start and stay safe

- Use a payment method owned or authorised by the business. A dedicated business card makes bookkeeping and checks far simpler.
- Do not use a staff member's personal card without a clear written agreement.
- Turn on two-factor authentication for everyone with billing access, and check the ad account name and ID before entering any card details.
- Never send card details, a PIN, an online-banking password or a one-time code to anyone, including me.
- Ignore any message saying your Page will be deleted unless you pay through a link. Open Meta yourself and check.

Set up billing (on a computer)

1. Open Billing and payments: business.facebook.com > Settings > Billing and payments, or the Billing area in Ads Manager. Confirm the ad account name and ID at the top match your records, because billing is tied to a specific ad account.

2. Check the country, currency and time zone: for a UK business, currency GBP and time zone London (Europe/London). Do not change these casually later, as it can create a whole new ad account.

3. Open Payment methods and click Add payment method. Choose the type Meta offers (business debit or credit card, PayPal or another supported method).

4. Enter the details exactly as your bank holds them: cardholder name, number, expiry, security code and billing postcode. Enter them yourself and never send them to me.

5. Set your business method as Primary. Add a backup method only if the owner understands it can be charged if the main one fails.

Understand what you will be charged

- Payment threshold and bill date: Meta may charge whenever your spend reaches the threshold, and any remaining balance on the monthly bill date. At a £25 threshold, Meta charges each time costs reach £25. This does not cap your spend.
- Account spending limit: for a hard emergency cap across the account, set an Account spending limit in GBP. Everything stops when it is reached, so set it high enough for planned campaigns but low enough to catch a mistake. On a new account, control spend with campaign budgets first.

Keep your records

- Payment activity: open Payment activity, pick a date range, and check charges against your bank statement (match the dates and the card's last digits).
- Receipts: download receipts for bookkeeping and tax.
- Pay now: use it only to settle a balance early. It does not increase your budget.

Tax note (not tax advice): if you are not VAT registered, never enter a made-up VAT number. Use the details on Meta's receipts and ask your accountant how to record advertising charges.

On your phone

Use the Meta Business Suite app to check balances, payment activity and warnings. Do the actual setup (cards, limits, ownership) on a computer, and never send screenshots showing full payment details.

Recommended settings (UK small business)

Setting	Recommended	Why
Currency	GBP	Correct reporting and billing
Time zone	London (Europe/London)	Correct dates and totals
Payment method	A dedicated business card	Simple bookkeeping and charge checks
Primary method	Your business card	Meta knows what to charge
Backup method	Optional, business-owned	Stops ads pausing if the card fails
Spending limit	Set once you know your budget	Emergency cap on total spend
Two-factor	On for billing users	Protects the payment method

What I need, and do not need

To run your ads I only need: the ad account name and ID, confirmation that a valid payment method is active, confirmation of the currency and time zone, and confirmation that there is no failed-payment warning. I never need your card details or codes.

Check it works

- ☐ The correct ad account name and ID are shown.
- ☐ Currency is GBP and the time zone is London.
- ☐ A valid payment method is added and set as primary.
- ☐ Any backup method is business-owned and understood.
- ☐ The payment threshold and bill date are understood; the threshold is not a budget.
- ☐ An account spending limit is set if the business wants one.
- ☐ Payment activity and receipts can be opened and downloaded.
- ☐ Two-factor authentication is on for billing users.
- ☐ No card details or codes have been shared.

If you get stuck

A payment failed and ads stopped. Open Billing and payments, check the card and billing postcode, ask your bank to allow the charge, then use Pay now once.

A charge I do not recognise. Compare it with Payment activity in each ad account and the card's last digits. If nothing matches, contact your bank to protect the card.

The currency or time zone is wrong. Stop before adding a card or running ads, and message me. Changing it later can create a new ad account.

My spend is higher than the threshold. The threshold is not a budget; it only sets when Meta charges. Use campaign budgets and an account spending limit to control spend.

The card was declined. Check the number, expiry, security code and billing postcode, and ask your bank to allow online recurring payments to Meta.

A 'Meta' message wants payment through a link. It is phishing. Do not click. Open Billing and payments yourself.

Anything else, message me: dana@socialgrowthsystems.co.uk

Send me these when it is done

- The ad account name and ID.
- Confirmation that a valid payment method is active.
- Confirmation that the currency is GBP and the time zone is London.
- Confirmation that there is no failed-payment warning.

Send to dana@socialgrowthsystems.co.uk.

Never send your card number, PIN, security code, online-banking password or any one-time code. I will never ask for them.

Verified against Meta's official help on 27 July 2026. This is operational guidance, not tax advice. Menus change, so a label may move. If your screen looks very different, message me.