



— PLAYBOOK

Google Ads Account Ownership & MCC Playbook

A client-facing framework for Google Ads account ownership, management access, billing separation and data continuity — built for companies working across agencies, resellers, markets and advertising accounts.

— CORE PRINCIPLE

Your agency can operate your Google Ads infrastructure. It shouldn't own the only way into it.

Why ownership matters

A Google Ads ecosystem is more than a collection of campaigns. As a business grows, it accumulates account history, conversion infrastructure, audiences, access relationships and reporting integrations. By default, all of that lives inside a Manager Account (MCC) — and by default, that MCC belongs to the agency.

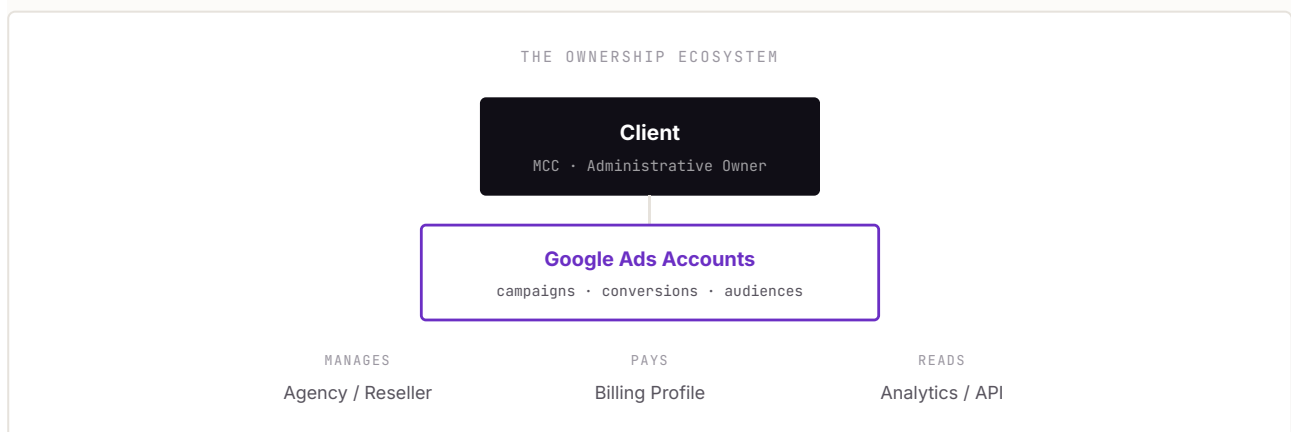
A client-owned MCC creates a persistent control layer above individual agencies and suppliers, without necessarily changing who manages campaigns day-to-day or who pays Google. It is infrastructure hygiene, not a vote of distrust — the same reason a company keeps its own domain registrar login even while an agency manages the website.

DIGITAL EQUITY

The asset an MCC actually protects

Every month a Google Ads account runs, it accumulates something with real value and no easy substitute: conversion history that trains the bidding algorithm, remarketing and similarity audiences, verified business identity, and API/BI connections built around that specific account. This is Digital Equity — unlike ad spend, it doesn't reset when a contract ends.

When the only entry point to that equity is the agency's own MCC, changing suppliers means starting the account's history over. A client-owned MCC exists so that a change of agency is an operational event, not an infrastructure loss.





— ARCHITECTURE

How the architecture works

Three layers — ownership, management and billing — that can, and usually should, sit with different parties at the same time.

ADMINISTRATIVE OWNER

The central technical point

Every linked Google Ads account has exactly one Administrative Owner at the manager-account level. This status is the actual control layer — not the same thing as having a login. An agency can grant a client standard or read-only access while still holding Administrative Owner status itself, retaining the unilateral ability to remove that access at any time.

The client's MCC should hold Administrative Owner status wherever the account structure allows it. This guarantees the agency cannot unilaterally cut the client off from its own data, and that the client — not the agency — controls the access level of every other party invited into the account, including the agency itself.

MANAGEMENT VS. BILLING

Separating control from the credit line

Creating a client MCC and moving to Administrative Owner status does not require an immediate switch to direct payment. Google Ads allows these roles to be split cleanly, which is what makes this restructuring low-friction to propose to an existing agency.

LAYER	WHAT IT COVERS	WHERE IT SITS
Administrative ownership	Ultimate control of the account: who has access, at what level, and the ability to grant or revoke it.	Client MCC
Campaign management	Day-to-day strategy, campaign builds, bidding, optimization and reporting.	Agency (unchanged)
Billing profile	The credit line or payment method Google charges. The agency keeps its role as Billing Manager.	Agency (unchanged)

In practice, the question "what happens to our agency billing?" has a direct answer: nothing has to change there. Only the ownership layer moves.

DATA CONTINUITY

What survives a change of supplier

With the client MCC as Administrative Owner, several things stop being agency-dependent:

Cross-account conversion tracking — measurement stays intact even if campaign structures are rebuilt.

API and BI connections — can read from the client MCC directly, not through an agency-controlled account.

Centralized user management — onboarding or offboarding an agency becomes an access change, not a migration.



— IMPLEMENTATION

Implementation checklist

A practical setup sequence — from creating the client MCC to a ready-to-send request for the agency.

1 Create the client MCC

Register a new manager account under a company-controlled email — a corporate address, not a personal one. Set the timezone and currency to match the primary advertising accounts; new sub-accounts created from this MCC will inherit these defaults.

2 Send link requests

From the client MCC, go to Accounts → Sub-account settings → Sent link requests, and send a link request to the ID of each existing Google Ads account.

3 Secure Administrative Owner status

Ask the agency to accept the link request and assign the client MCC as Administrative Owner. This is the step that actually changes the control layer — accepting the link alone is not enough.

4 Verify the billing profile is unaffected

Confirm the advertising accounts remain attached to the agency's existing credit line or payment profile, and that the agency retains its Billing Manager role, unless a direct-payment switch was separately agreed.

5 Reconnect conversions and API access

Set up or re-point cross-account conversion tracking and any Google Ads API / BI integrations to read from the client MCC, so measurement and reporting are no longer tied to the agency's own manager account.

READY-TO-SEND REQUEST TO AN AGENCY

"Please accept the link request from our manager account (MCC ID: XXX-XXX-XXXX) to our Google Ads accounts, and assign our MCC as Administrative Owner."

This is needed for:

1. Setting up cross-account conversion tracking.
2. Connecting the API for internal reporting.
3. Centralizing access management across accounts.

The advertising accounts remain connected to your existing credit line / payment profile — this request does not change billing.

Google Ads account structures and manager-account permissions are subject to change by Google. Verify current Administrative Owner and billing-linkage behavior against Google's own documentation before acting on this playbook.