LULU STEP-BY-STEP GUIDE

Your monthly bill

For store owners: how the monthly bill brings your plan, app charges, POS Pro locations and transaction fees together into one payment every 30 days, where to see the next bill and its lines, and what to do if a payment needs your attention.

For: Store owners · About 8 minutes · 9 steps · Updated November 20, 2026

Before you start This guide is for store owners, not shoppers. You need a store owner or manager account with access to Settings → Billing. Whether you have a monthly bill at all depends on how your store pays: stores on an auto-charged card plan or on Marx get one bill every 30 days; an annual plan gets a bill too, once a year on the bill date after its anniversary. Only a custom-priced store pays each charge on its own with no bill. If your store has no bill yet, the "Monthly bill" card does not appear on your Billing page.

Good to know On Lulu, stores pay by Marx, so your card is never charged automatically: each bill is a link you open and pay yourself on the bill date, covering your plan, your apps and your transaction fees together in one payment. There is no terms-acceptance step, no confirm-payment prompt, no add-a-card prompt, and no backup-card fallback for Marx — you always pay by opening the bill link yourself, so those parts of this guide are for card-plan stores only. Everything else — the estimate, the Bills table, Past bills, receipts, PDF invoices and CSV — works the same way.

Steps at a glance

1. Open Settings → Billing
2. Accept your billing terms
3. Check your next bill
4. Look at the Bills table
5. Download a PDF invoice from Past bills
6. If a payment needs your attention
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STEP 1

Open Settings → Billing

Sign in to your store admin and go to Settings → Billing. If your store has a monthly bill, a "Monthly bill" card appears near the top, above the older plan and app cards. It tells you in one line how your card is charged: on a card plan, your primary card is charged automatically on the bill date; on Marx, you pay the link yourself on the bill date — nothing is charged automatically. The rest of this guide covers both; a note in each step says where they differ.

- It's one payment, on one date, for everything on your store that month — your plan, paid apps, POS Pro locations and transaction fees — not several separate charges.
- If you don't see this card, your store isn't on a monthly bill yet — your plan and any apps are still billed the old way.

STEP 2

Accept your billing terms

The first time your store is billed this way, and again if how billing works ever changes, you're asked to review and accept the current billing terms before a bill can be charged — a card-plan store sees this on the Monthly bill card itself; a Marx store isn't asked, since nothing is ever charged without you opening the bill link yourself. Accepting takes one click and covers every future bill until the terms change again.

- You can re-read the terms at any time — see the last step, "How your monthly bill works".
- A card-plan bill can't be charged until this is accepted; if one is waiting on you, the Billing page and an email both say so.

STEP 3

Check your next bill

The card header shows "Next bill <date>". Below it, "Next bill · <date> (estimate)" shows the running total for the current 30-day cycle, broken into lines you can check before you're charged: your plan, any paid apps or POS Pro locations renewing in this cycle, and transaction fees for the month that just closed. A few days before your bill date we also email you this same estimate as a courtesy — it isn't a charge notice, just a heads-up. The estimate updates as the cycle goes on and the final amount is only set on the bill date itself.

- Transaction fees for a month are added to the first bill after that month closes — so this month's fee usually shows up on next month's bill, not this one.
- A plan upgrade is prorated for the time left in your current term and added to your NEXT bill, not charged right away; a downgrade starts at your next term with no partial-period credit.
- An annual plan is charged in full on the next bill date after its yearly anniversary (up to 30 days later) and covers a further 365 days of service.
- If the estimate says it isn't available right now, try again in a minute; nothing is wrong with your account.

STEP 4

Look at the Bills table

The "Bills" table below lists every bill for your store, most recent first, with its cycle dates, total, and status. Click a bill number, or the "View" button, to open it: you'll see every line (grouped as Plan, Apps, POS Pro, Transaction fees, and Adjustments & credits), any credit or cashback applied, and every payment or refund recorded against it. From the table or the detail you can also open "Receipt" (a printable page) and "CSV" (every line as a spreadsheet).

- A bill still being put together shows as "Preparing" — its lines can still change until the bill date.
- "Pay now" only appears on a bill that needs payment (open, failed, or one we couldn't collect automatically).

STEP 5

Download a PDF invoice from Past bills

Further down Settings → Billing, the "Past bills" list is where you download a PDF invoice for any bill — the same grouped lines as the bill detail, ready to save or forward, with a PAID or DUE stamp and the amount that was actually charged. Click "Download" next to the bill you want.

- A PDF is available for any bill once it has a total — a "Preparing" bill has nothing to download yet.
- A refunded bill's PDF is stamped REFUNDED instead of PAID.

STEP 6

If a payment needs your attention

If your card is declined on your bill date, we email you right away, then again on day 3 and day 7 if it's still unpaid — those three reminder emails are all you get, though automatic retries can continue a little longer in the background. You can click "Pay now" on the bill yourself at any point. A few situations need something from you specifically, and we always tell you which one by email and on the Billing page: your bank may ask you to confirm the charge yourself (sometimes called 3-D Secure) before it will let it through; your store may have no working card on file to charge; or the billing terms may have changed since you last agreed to them. Each of those emails links straight to the thing to do — confirm the payment, add a card, or review and accept the terms — and once it's done, billing carries on as normal with no extra charge. A retry, including a backup-card attempt, collects the SAME bill — it's never a second charge. If nothing is resolved in time, the bill shows "couldn't be charged" at the top of the page and your store is paused until every outstanding bill is paid. (Marx: there's no card to decline or retry — you always pay by opening the bill link yourself. Your store can still be paused if a Marx bill goes unpaid long enough; it just never happens through a declined charge, so the confirm-payment, add-a-card and backup-card parts above don't apply.)

- The oldest unpaid bill is what decides whether your store is paused — pay that one first if you have more than one outstanding.
- Adding a new card does not by itself clear a pause; you still need to pay the unpaid bill.
- Once a paused store's bills are fully paid, it comes back online right away and you get a confirmation email with a receipt — there's nothing else to turn back on.

STEP 7

Cards on file and the backup-card option

Your saved cards live further down the Billing page, in the same place as always. If your store is on the monthly bill, a banner asks you to confirm backup cards for it (a separate agreement from the older one, because now a backup card can cover your plan, your apps and your transaction fees together, not just your plan). Turn on "Use my backup cards if my primary card is declined" to let us try them, in the order you choose, only when your primary card is declined and only for payments where your bank doesn't need to confirm anything first — you get an email whenever a backup card is used. You can replace your primary card at any time; the new card is used starting with your next charge, and nothing already billed changes.

- You can turn this off again at any time; nothing changes about your saved cards themselves.
- You can still remove any card except the last one on file while money is owed.

STEP 8

If you cancel your plan

Cancelling doesn't refund the period you've already paid for — your store keeps working normally until the end of it, then closes. Your final bill, covering whatever was still owed for that last period (including any transaction fees that only closed out after you cancelled), is issued and collected after your store closes, not before. You'll get an email either way: a receipt if it's already paid, or a "Pay your final bill" link if it still needs a payment.

- The final bill works exactly like any other — same grouped lines, same Receipt/CSV/PDF links.
- Once your final bill is settled, choosing a plan again starts a fresh billing cycle, not a reopening of the old one.

STEP 9

How your monthly bill works

Click "How your monthly bill works" at the bottom of the card to read the current terms in full — the same document you accepted in step 2, and the same text we send in your first bill email. Terms can be updated occasionally (for example, to cover a new kind of charge); if that happens and it affects your bill, you're asked to review and accept the current version again before that bill is charged.

Check your work

- The Monthly bill card shows a next bill date and an estimate broken into Plan / Apps / POS Pro / Transaction fees.
- The current billing terms are accepted — no card-plan bill is waiting on that.
- You can open a past bill and see its receipt and CSV, and download a PDF invoice from Past bills.
- You know which card (or cards) will be charged, and backup cards are confirmed if you want them used.
- No unpaid bill, confirmation request, or terms update is waiting for you at the top of the Billing page.

Troubleshooting

I don't see a Monthly bill card at all.

Your store isn't on a monthly bill. It may be on a custom price, or the feature simply hasn't been turned on for your store yet — your plan and apps are billed the way they always were. An annual plan DOES get a monthly-bill-style bill — once a year, on the next bill date after its anniversary.

This month's transaction fees aren't on this bill.

Fees for a month are only added once that month has fully closed, so they land on the next bill after it, not the one covering the same days you traded in.

I got an email asking me to confirm a payment.

Your bank needs extra verification before it will approve this specific charge (sometimes called 3-D Secure). Click "Confirm payment" in the email or on the bill — it only takes a moment. Once you confirm, this bill is paid.

I got an email asking me to add a card.

Your store doesn't have a working card on file, so the bill can't be charged automatically. Add a card from the email's link or from Settings → Billing to pay it and keep your store running.

I got an email about updated billing terms.

How billing works changed slightly since you last accepted the terms. Review and accept the current version from the email or the Billing page — nothing already billed changes, and this only affects charging your NEXT bill.

My store is paused even though I just paid.

Pay the oldest unpaid bill first — that's the one the pause is keyed to. If you have more than one unpaid bill, paying a newer one first doesn't lift the pause.

A plan upgrade I made isn't on this bill.

An upgrade's prorated cost is added to your NEXT bill, not this one — check the next bill's estimate on the Monthly bill card.

"Pay now" opened a window that then closed.

The bill updates once the payment is confirmed, even if the window closed early. Refresh the Billing page after a moment; contact support if the bill still shows unpaid and you believe you were charged.

Where do I download a PDF for a bill?

Past bills, further down Settings → Billing — click Download next to the bill. The Bills table above it has Receipt and CSV instead.

Billing says my store is billed through a reseller.

Your reseller (the partner who handed the store over to you) has prepaid your plan for a fixed term. Settings → Plan shows "Billed through" with their name, your plan and the date it is prepaid until. You still own your store and its data, and your plan isn't charged to you while the term runs. To change or cancel the plan, contact your reseller; a bigger plan than the one they paid for is billed to you directly — contact support to arrange it. Apps, themes and other extras are always billed to you. If the term ends and your reseller doesn't renew it, you are never billed automatically. You are told on day 3 after the term ended. From day 14 you can choose a plan and pay for it yourself on Settings → Plan or Settings → Billing. If nobody pays, your storefront is paused on day 30 and the store is closed on day 90. See "If your reseller does not renew your plan".

Settings → Plan says it is waiting for my reseller to pay.

Your reseller hasn't completed the payment for your prepaid plan yet. The plan starts as soon as they do. If they haven't paid by the date shown, you can choose and pay a plan yourself on the same page.

Need a hand? Contact support at https://lulu.us.com/contact. Screenshots use demonstration accounts; personal details were replaced.