LULU STEP-BY-STEP GUIDE

Charge subscriptions to a saved card automatically (Recur Subscriptions)

For store owners: let subscribers pay each Recur subscription delivery automatically with a saved card, what your store needs first, what shoppers agree to, what happens each cycle and when a charge fails.

For: Everyone · About 9 minutes · 6 steps · Updated November 20, 2026

Before you start You need the Recur Subscriptions app installed and at least one subscription plan. Automatic charging is optional and off by default; until you switch it on, every subscription order is a normal cash-on-delivery order. It is available only if your store takes cards through its own Stripe account, with saved cards switched on.

Steps at a glance

1. Check what your store needs
2. Switch it on
3. What shoppers see and agree to
4. What happens each cycle
5. What happens if a charge fails
6. How a shopper changes card or goes back to pay on delivery

STEP 1

Check what your store needs

Automatic charging can be switched on only when all of these are true: your store takes cards with Stripe on your own Stripe account (your own secret key, set up in Settings → Payments), saved cards for Stripe are switched on in Settings → Payments, your own Stripe webhook signing secret is added in Settings → Payments → Stripe (the endpoint is your store address followed by /api/store/payments/webhook, with the payment_intent events), and your store currency is one Stripe charges in two decimals.

- Stripe currencies with no decimals or three decimals (for example JPY, KRW, KWD) are not supported.
- Stores that only pay through Lulu's own payment connection, or through a redirect gateway, keep cash on delivery exactly as before.

STEP 2

Switch it on

In your admin go to Products → Subscriptions. In the "Payments" card tick "Charge the saved card automatically" and click "Save". If the box cannot be ticked, a yellow note under it tells you which requirement is missing.

- Untick it and save to stop all automatic charges. Orders then go back to cash on delivery.

STEP 3

What shoppers see and agree to

On a product with a subscription, a signed-in shopper with a verified email and a saved card sees "Pay each delivery automatically with my saved card". It is never pre-ticked. They choose a card and tick the box that authorises automatic payments, which states that each delivery is charged its full order total — the item price plus shipping and any tax — on the day each order is placed, until they switch to pay on delivery, remove the card, or pause or cancel. Their bank may ask them to confirm the card. Shoppers without a verified email or a saved card keep paying on delivery.

- Shoppers can also set this up later from My account → Subscriptions with "Pay automatically with a card".

STEP 4

What happens each cycle

When a delivery is due, Lulu places the order as usual and then charges the shopper's saved card the full order total. If the charge works, the order is marked paid like any card order and the usual confirmation and order automation run. You see "Card" on the subscription in Products → Subscriptions and the result under "Last card charge" on the subscription's page.

- Refunds work like any other card order: refund the order from the order page.

STEP 5

What happens if a charge fails

The order stays open to pay on delivery, nothing is lost, and the shopper gets one email with a link to their account to pay now, change the card, or pay on delivery. Lulu tries the card once more after 3 days, unless the order is paid or delivered before then. If that retry also fails, the subscription is flagged for you with "Card payment failed" in the list and a warning on the subscription's page.

- You can edit the wording of the email under Subscription emails on the Subscriptions page.
- Orders you can see as unpaid after a failed charge are collected on delivery.

STEP 6

How a shopper changes card or goes back to pay on delivery

In My account → Subscriptions a shopper uses "Change card" to pick another saved card, or "Switch to pay on delivery" to stop automatic charges for that subscription. When a charge has failed, the same page offers to pay now.

- If a shopper removes their saved card, their subscription goes back to cash on delivery.

Check your work

- Your store uses its own Stripe account with saved cards and its own Stripe webhook set up.
- "Charge the saved card automatically" is ticked and saved.
- You made a test subscription as a shopper and saw the consent wording.
- You know how to find a flagged subscription in Products → Subscriptions.

Troubleshooting

The box is greyed out.

One of the requirements is missing. Read the yellow note under the checkbox: it names what to fix (turn on Stripe, use your own Stripe key, add your webhook signing secret, turn on saved cards, or a store currency that Stripe charges in two decimals).

Which plan includes this?

It is part of Recur Subscriptions on every plan. You also need a store that takes cards through its own Stripe account.

A subscriber is charged more than the product price.

Each order is charged its full total: item price plus shipping and any tax. The shopper's agreement says so.

A card payment failed. What do I do?

The order is still open for pay on delivery and the shopper was emailed. After one more try three days later, the subscription is flagged for you. You can also contact the shopper or collect on delivery.

Will shoppers who did not opt in be charged?

No. Only shoppers who ticked the explicit consent and chose a saved card are charged automatically. Everyone else pays on delivery.

How do I stop charging a subscriber?

The shopper can choose "Switch to pay on delivery", or you can cancel the subscription from its page. Turning the setting off stops automatic charges for every subscription.

How do I refund an automatic payment?

Refund the order like any card order from its order page.

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