Who charges renewals: the gateway or your site

Payment Gateways · https://sutraplugins.com/docs/membersutra/who-charges-renewals/

Under **MemberSutra → Subscriptions → Settings → Renewal payments** you choose how new subscriptions paid with the MemberSutra gateways are billed. Existing subscriptions keep how they are billed.

Charged by Stripe / PayPal / Razorpay (default)

Each subscription is created in Stripe Billing, PayPal Subscriptions or Razorpay Subscriptions and appears in their Subscriptions tab. The gateway charges each renewal and your site follows through webhooks. Renewal discounts are applied to every Stripe renewal; a PayPal or Razorpay subscription whose renewal prices the gateway cannot follow is billed by your site instead.

Charged by this site

Your site charges the saved payment method for each renewal; Stripe and PayPal show only the payments. Razorpay cannot save a payment method, so each Razorpay renewal is invoiced and paid with Razorpay.

Tip: Gateway billing keeps charging even if your site is down. Site billing gives you full control over each renewal order. Both need working webhooks and cron.