Saved payment methods and subscription renewals

Guides · https://sutraplugins.com/docs/sutrapay-for-paypal/paypal-saved-methods-subscriptions/

With saved payment methods (PayPal Vault), returning customers check out without re-entering their details, and subscription renewals are charged automatically while the customer is away.

Turn on saved methods

1. In the PayPal developer dashboard, open your REST app and turn on "Save payment methods" (and "Advanced Credit and Debit Card Payments" for cards).
2. On **WooCommerce → SutraPay for PayPal → General**, click **Test connection**.
3. Open **Saved Payment Methods**: it says whether your PayPal account can save payment methods. Turn on **Allow saving PayPal and card payment methods**.
4. Optional: **Show "Save this payment method" checkbox at checkout** for ordinary purchases. A subscription always saves the method it is paid with.

Subscription renewals

- Open **Subscriptions** and turn on **Enable subscription renewal billing**.
- Your subscription plugin (WooCommerce Subscriptions, MemberSutra, ...) decides when a renewal is due and what it costs; SutraPay charges each renewal order with the saved method.
- If the bank asks for 3-D Secure on a renewal, the renewal fails with a note and the customer can pay it from the order's Pay page, where saved methods are offered too.

If your PayPal account cannot save payment methods, subscriptions are sold as PayPal-run subscriptions instead, which PayPal bills at the full plan price.