Sutra Plugins

Bank transfer and Route split payments

Guides · https://sutraplugins.com/docs/sutrapay-for-razorpay/razorpay-bank-transfer-route/

Bank transfer

Customers can pay an order by bank transfer (NEFT, RTGS, IMPS) or UPI to an account Razorpay creates for that order alone. The order is paid automatically when the money arrives.

1. Smart Collect (virtual accounts) must be enabled on your Razorpay account. Bank transfer is offered for INR orders, not for subscriptions.
2. Tick **Bank transfer** under **WooCommerce → SutraPay for Razorpay → Settings → Store and customers**.
3. Set up the webhook: the payment arrives by webhook.
4. The order's payment page then shows **Pay by bank transfer**. The order goes On hold, and the account name, account number, IFSC and UPI ID are shown after checkout and in the order e-mails. The account closes once the order is paid, or after seven days.

Route (split payments)

Route sends part of each sale to a linked account, for example a vendor on a marketplace. It needs Razorpay Route on your account and works with INR payments.

1. Tick **Route (split payments)** under Settings.
2. On the product, under **Product data → General**, enter the **Razorpay Route account** (acc_XXXXXXXXXXXXXX from the Razorpay Dashboard → Route), the **Share** (percentage of the line total, or a fixed amount per item) and its value.
3. Tick **Hold the transfer** to pay the linked account only when you say so.
4. On the order, the **Razorpay Route** box lists each transfer with **Release transfer** (for held ones) and **Reverse transfer** (takes the money back from the linked account).