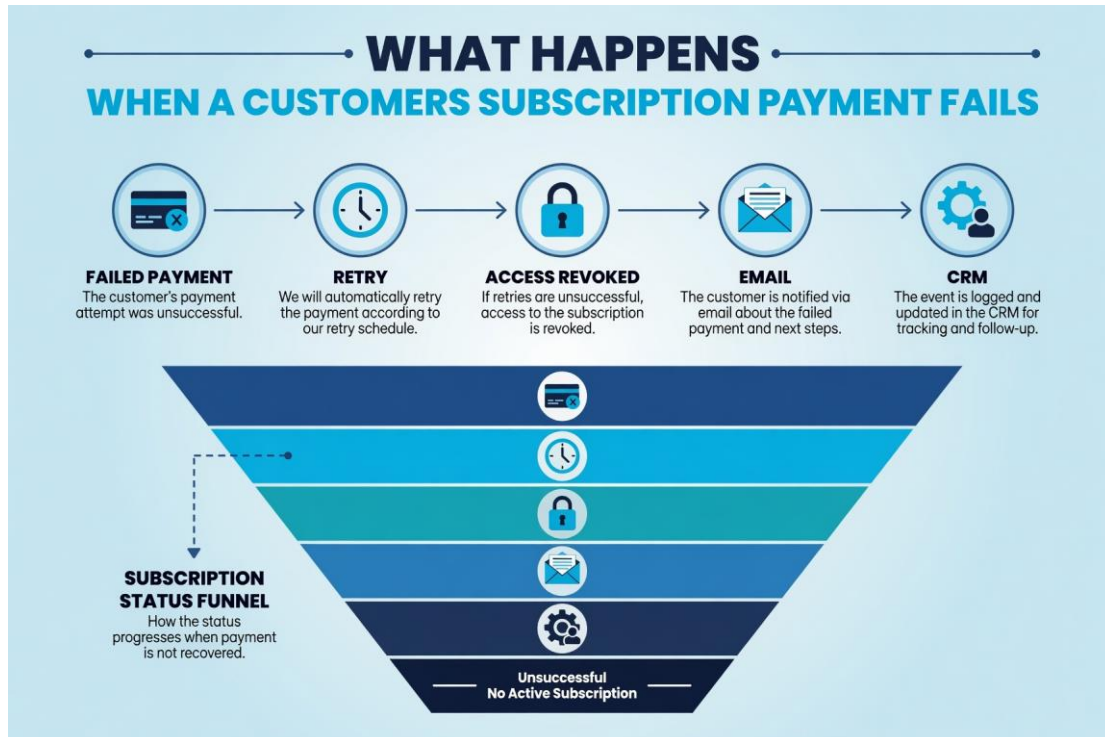


What Happens When a Customer's Subscription Payment Fails



Introduction

Recurring revenue on systeme.io depends on successful rebills—but cards expire, PayPal balances run dry, and banks decline charges. When a **subscription or payment-plan** charge fails, the platform and your **payment gateway** (not you manually) run a retry window, then may **cancel the subscription** and end product access. This article explains that lifecycle for *your buyers* and briefly contrasts it with *your own* systeme.io plan billing.

Based on [What happens when a customer's subscription payment fails](#) —pair with [how access to subscription resources is controlled](#).

Two Contexts (Don't Mix Them Up)

Who pays	Example	What fails
You → systeme.io	Startup / Unlimited platform plan	Your card or PayPal for the SaaS bill
Your customer	Membership, course	Recurring charge on your

Who pays	Example	What fails
→ you	subscription, payment plan	funnel offer

Retry timing and cancellation rules overlap for **Stripe** and **PayPal**, but sellers must configure Stripe retries in **their** Stripe account—systeme.io does not pick arbitrary dates for customer rebills.

Your Own systeme.io Plan (Platform Subscription)

When **you** subscribe to a [systeme.io paid plan](#) and payment fails:

- The system or gateway attempts up to **three additional retries** after the first failure.
- **Stripe (card)**: 1st retry **3 days** later, 2nd **5 days** after the previous attempt, 3rd **7 days** after the previous attempt.
- **PayPal**: Retries are **fully managed by PayPal** (multiple automatic collection attempts).

Access: After you submit payment details, you may receive **immediate access** to the account even while the first charge is still pending. If every retry fails, **your account is canceled**. If no payment is received within the documented window (e.g. **30 days** in related billing flows), cancellation applies.

Manage upgrades and billing: [how systeme.io subscription plans are moderated](#).

Your Customer's Recurring Subscription (Course / Membership)

The same **Stripe/PayPal retry behavior** generally applies when customers subscribe to **your offers** through connected gateways ([Stripe](#), [PayPal](#)).

Important for sellers: systeme.io **does not control** the customer retry calendar. **Stripe** runs retries from **your Stripe account**—either **Smart Retries** (automatic timing) or a **custom policy** you set under Stripe **Settings** → **Subscriptions and emails**. Want a 3–5–7 day pattern? Configure it in Stripe, not only in systeme.io.

After all attempts: If no payment is successfully collected (automated or manual recovery), the subscription is **automatically canceled**. Access to resources tied to that subscription should end in line with cancellation—verify tags, courses, and communities ([cancel a customer's subscription](#)).

Failed *First* Payment vs Instant Access

A common support scenario: a member sees a course even though the **first** subscription payment failed. That can happen when your **payment page / payment settings** grant **instant access** to the resource whether the first charge succeeded or failed ([control access to subscription resources](#)).

- If instant access is enabled, the buyer may enter the membership while billing is still unresolved.
- If the first payment fails, systeme.io still makes **additional collection attempts** over the following days.
- Adjust behavior under **Settings** → **Payment settings** so your policy matches your risk tolerance (pay-before-access vs grace period).

Payment Plans (Fixed Number of Installments)

A **payment plan** is not an open-ended subscription—it is a price plan with a set number of payments ([create and configure a price plan](#)). When an installment fails:

- Up to **four (4) total charges**: initial attempt + **3 retries**.
- **Stripe (card)**: Intervals follow **your Stripe account** (Smart Retries or custom schedule).
- **PayPal**: Retries complete in **under 5 days total**.
- If still unpaid, the customer's **subscription / plan is canceled**.

Secure and Pay (Exception)

For [Secure and Pay](#) integrations, there are currently **no scheduled automatic retries** on subscription failure. The **vendor receives a notification**; if no payment is made within **30 days**, the subscription is **canceled**. Plan manual follow-up with the buyer.

What You Should Do as a Seller

1. **Stripe:** Review retry and dunning emails in Stripe Dashboard; align with your membership policy.
2. **Monitor Sales** → **Subscriptions** for past-due or canceled states.
3. **Automations:** Optional webhook/Zapier flows when Stripe reports failed payment—e.g. subscribe contact to a win-back email campaign on systeme.io.
4. **External communities:** If access lives outside systeme.io, integrate webhooks/automation so failed payments revoke access elsewhere.
5. **Support:** Update card on file instructions; avoid duplicate subscriptions ([billing FAQ](#) patterns).

Troubleshooting

Customer insists they were charged twice

Check Transactions; may be retry success + original hold—compare processor charge IDs.

Access still active after cancel

Manual tags, instant-access setting, or cancel-at-period-end vs cancel-now ([subscription cancel options](#)).

PayPal never retries

PayPal controls timing—check PayPal subscription status, not only systeme.io UI.

[Contact systeme.io support](#) with buyer email and subscription ID.

Frequently Asked Questions

Does systeme.io email the customer on failure?

Stripe/PayPal and systeme.io notification settings drive most dunning—configure Stripe customer emails and your account notifications.

Can I retry manually?

Work with the customer to update payment method in the processor or issue a new checkout; canceled subscriptions may need a new purchase.

Failed payment on a one-time product?

This article focuses on **subscriptions and payment plans**; one-time failed checkouts simply do not complete the sale—no recurring cancel logic.

Related Resources

- [What happens when a customer's subscription payment fails](#)
- [How do you control access to resources for subscriptions](#)
- [How to cancel a customer's subscription](#)
- [How to integrate Secure and Pay with `systeme.io`](#)

[systeme.io](#) — understand retries and cancellation before you scale memberships.

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