Automate recurring billing, failed payment retries, and customer portals with Stripe

> *"We waste hours every month creating manual invoices, chasing declined credit cards, and updating client billing info."*

Category: billing **Setup Time:** ~25 minutes **Estimated Hours Saved:** 4 hrs/week **Direct Software Cost:** $0 / month

SOLUTION SUMMARY

Implement automated subscription billing and self-serve customer management using the Stripe API. Stripe automates recurring charges, calculates metered usage, sends automated receipts, and uses machine-learning Smart Retries to recover failed payments without staff intervention. Clients can upgrade plans or update expiring credit cards directly through a secure, self-service customer portal, eliminating involuntary churn and manual invoicing drag.

REQUIRED TOOLS & DIRECT WHOLESALE UTILITIES

- **Stripe:** **(Free Tier / Wholesale)**

STEP-BY-STEP APPLICATION INSTRUCTIONS

1. **Create Product and Recurring Pricing Tiers**
   Set up your recurring service plans (Monthly Maintenance, Retainer, Subscription) in the Stripe Dashboard with defined billing intervals.

2. **Enable Smart Retries and Automated Dunning Emails**
   In Settings > Billing > Retries, enable Smart Retries and turn on automated emails prompting customers to update failed payment cards.

3. **Configure the Stripe Customer Portal**
   Activate the hosted Stripe Customer Portal so clients can securely download PDF invoices, change billing details, and update payment cards self-serve.

4. **Connect Payment Webhooks to Your System**
   Listen for `invoice.paid` and `customer.subscription.deleted` webhooks to automatically provision client access or notify your account manager.

5-POINT QUALITY VERIFICATION PROTOCOL

[ ] **Carrier & Webhook Test:** Confirm webhook listener receives test payload and returns HTTP 200 within 500ms.

[ ] **End-to-End Simulation:** Execute live test event from personal device and verify SMS/email delivery.

[ ] **Anti-Spam & Rate Limit Check:** Verify repeated submissions do not trigger duplicate messages to clients.

[ ] **Direct Ownership Audit:** Confirm all API keys, accounts, and credentials belong directly to your practice.

[ ] **Staff Notification Verification:** Verify practice manager/receptionist receives real-time push alert with dial link.

FREQUENTLY ASKED QUESTIONS

Q: How does Stripe prevent customer churn from expired credit cards?

A: Stripe works directly with card networks to automatically update expired card numbers and CVVs in the background, preventing payment interruptions.

Q: Can customers manage their own billing without calling our office?

A: Yes. The Stripe Customer Portal allows clients to view past receipts, update credit cards, or change subscription plans securely on their own.

Q: Is our business liable for storing credit card information?

A: No. Stripe securely tokenizes and stores all sensitive card data in PCI-DSS Level 1 certified vaults; your servers never touch raw card numbers.

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