

# stripe

accepting online payments

# Stripe: The Basics

- **Accepts credit/debit payments online:** Visa, MasterCard, American Express, Discover, Diners Club, JCB
- **Handles PCI-compliance:** Card verification takes place in browser; no sensitive info stored in your database
- **Extra features:** Coupons/discounts
- **Cost:** 2.9% + \$0.30 per transaction

# What Stripe Can't Do

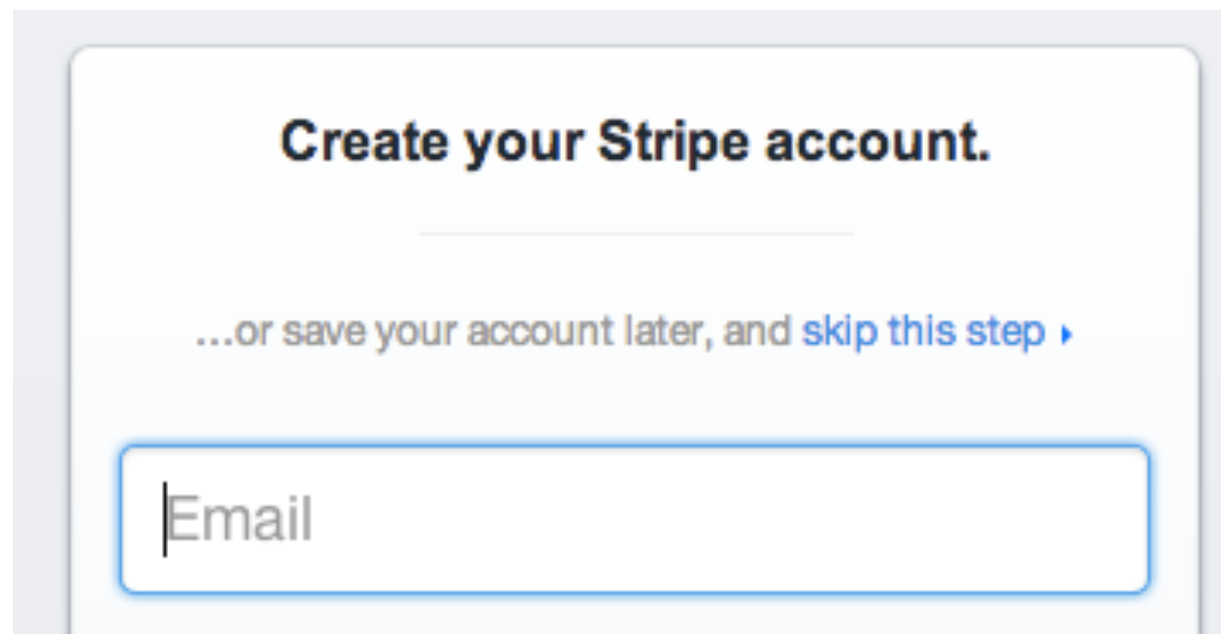
- Accept ACH/e-check transactions
- Point-of-sale
- Transactions under \$0.50

# Stripe Setup

## Gemfile

```
16  gem 'stripe', :git => 'https://github.com/stripe/stripe-ruby'
```

## Stripe.com Account



The screenshot shows the Stripe account creation interface. At the top, it says "Create your Stripe account." followed by a horizontal line. Below the line, there is a link that says "...or save your account later, and skip this step ▶". At the bottom, there is a text input field with the placeholder text "Email".

# Set Environment Variables

```
STRIPE_PUBLISHABLE_KEY=pk_test_kDHSWTZVccYuPfKdJvycSZSa
```

```
STRIPE_SECRET_KEY=sk_test_3
```

## config/initializers/stripe.rb

```
1 Rails.configuration.stripe = {  
2   :publishable_key => ENV['STRIPE_PUBLISHABLE_KEY'],  
3   :secret_key      => ENV['STRIPE_SECRET_KEY']  
4 }  
5  
6 Stripe.api_key = \  
7   Rails.configuration.stripe[:secret_key]
```

## application.html.erb

```
<%= javascript_include_tag "https://js.stripe.com/v1/", "application" %>
```

# checkout.js

- <https://stripe.com/docs/checkout>
- Fastest and easiest way to integrate Stripe
- ... but not very customizable

new.html.erb

```
1 <h1>$5 Bagel</h1>
2
3 <%= form_tag charges_path do %>
4   <%= label_tag :name %>
5   <%= text_field_tag :name %>
6   <br>
7
8   <%= hidden_field_tag :price, 500 %>
9
10  <script src="https://checkout.stripe.com/checkout.js" class="stripe-button"
11    data-key="<%= Rails.configuration.stripe[:publishable_key] %>"
12    data-description="Buy a bagel for $5"
13    data-amount="500">
14  </script>
15
16 <%= end %>
17
```

charges\_controller.rb

```
1 class ChargesController < ApplicationController
2   def new
3   end
4
5   def create
6     customer = Stripe::Customer.create(
7       :email => params[:stripeEmail],
8       :card => params[:stripeToken]
9     )
10
11     charge = Stripe::Charge.create(
12       :customer => customer.id,
13       :amount => params[:price],
14       :description => "Bagel purchase",
15       :currency => 'usd'
16     )
17
18     rescue Stripe::CardError => e
19       flash[:error] = e.message
20       redirect_to charges_path
21     end
22
23 end
24
```

# What it looks like

A light gray payment modal with a dark gray border. It features a close button (X) in the top left corner. The title "Buy something for \$5" is centered at the top. Below the title are input fields for "Email", "Card number" (with a card icon), "Expires" (MM / YY), and "Card code" (CVC). A "Remember me" checkbox is located below the input fields. At the bottom is a blue button labeled "Pay \$5.00".

Buy something for \$5

Email

Card number

Expires Card code

MM / YY CVC

☐ Remember me

Pay \$5.00



# Checkout.js Demo

- <http://localhost:3000/charges/new>

# Creating Custom Forms

Add meta tag in **application.html.erb** so that javascript can access Stripe publishable key

```
<%= tag :meta, :name => "stripe-key", :content => Rails.configuration.stripe[:publishable_key] %>
```

*(just pretend like I didn't use inline styling)*

```
<%= form_tag user_memberships_path, :id => 'payment-form' do %>
  <%= hidden_field_tag :membership_type, @type %>
```

```
  <div style="color: black">
    <h5>Payment Information <%= image_tag('http://www.cartwheelcom.com/images/CreditCardLogos.jpg', size: '110x70') %></h5>
    <p>The cost for the membership you have selected is $<%= @membership.price %>.</p>
  </div>
  <div style="float: left; padding-left: 25px">
    <input required type="text" size="20" data-stripe="number" id="number" placeholder="16 Digit Card Number" pattern="[\d ]*"
    style="width: 20em;" />
  </div>
  <div style="float: left; padding-left: 25px">
    <input required type="text" style="width: 3em" size="3" data-stripe="cvc" id="cvc" placeholder="CVC" pattern="\d*" />
  </div>
  <div style="float: left; padding-left: 25px">
    Exp: <input required style="width: 3em" type="text" size="2" id="exp-month" data-stripe="exp-month" placeholder="MM" pattern="[0-9]{2}" />
    <span> / </span>
    <input required style="width: 4em" type="text" size="4" id="exp-year" data-stripe="exp-year" placeholder="YYYY" pattern="[0-9]{4}" />
  </div>
</div>
<div class="row" style="margin-top: 40px">
  <div style="margin-left: 25px">
    <br>
    <div id="stripe_error" class="text-center" style="background-color: red; border-radius: 10px; padding: 10px">
      <h4 id="stripe-error"></h4>
      <noscript>JavaScript is not enabled and is required for this form. First enable it in your web browser settings.
    </noscript>
    </div>
    <div class="text-center" style="margin-top: 20px">
      <button type="submit" class="btn btn-primary btn-large">Create New Membership</button>
    </div>
  </div>
</div>
end %>
```

# javascript

```
1  var stripeResponseHandler = function(status, response) {
2      var $form = $('#payment-form');
3      if (response.error) {
4          $('#stripe-error').text(response.error.message);
5          $form.find('button').prop('disabled', false);
6      } else {
7          var token = response.id;
8          $form.append($('
```

# controller

```
36 def create
37   token = params[:stripeToken]
38   membership_type = Membership.find_by_kind(params[:membership_type])
39   people = params[:firstname].zip(params[:lastname], params[:birthdate], params[:gender])
40   begin
41     user_membership = UserMembership.create(membership_id: membership_type.id,
42                                             expiration_date: (Date.today + membership_type.duration))
43     people.each do |person|
44       user = User.create(
45         first_name: person[0], last_name: person[1], birthday: person[2],
46         gender: person[3], street_address_1: params[:address],
47         city: params[:city], zip_code: params[:zipcode],
48         email_address: params[:email], home_phone: params[:home_phone],
49         cell_phone: params[:cell_phone], user_membership_id: user_membership.id,
50         password: user_membership.membership_code,
51         password_confirmation: user_membership.membership_code
52       )
53     end
54     charge = Stripe::Charge.create(
55       amount: membership_type.stripe_price,
56       currency: "usd",
57       card: token,
58       description: "#{membership_type.kind}: #{people}")
59
60     UserMailer.membership_confirmation(user_membership).deliver
61     redirect_to root_path
62
63     rescue Stripe::CardError => e
64       @error = e
65       render :new
66   end
67 end
68
```

# Custom Form Demo

- [http://localhost:3000/membership\\_type](http://localhost:3000/membership_type)

# Other Payment Options

- Braintree
- ActiveMerchant
- Amazon Simple Pay
- Wepay
- Recurly.js

# That's all.