

# Stripe Connect & Payment Issues - Fix Summary

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**Date:** December 25, 2025

**Branch:** `fix/stripe-connect-payment-issues`

**Commit:** `3ec5f6f`

## Issues Identified and Fixed

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### 1. Missing Validation: Bookings Without Stripe Connect Setup

**Problem:**

- Users could create bookings for creators who hadn't completed Stripe Connect onboarding
- This resulted in payment failures and confusion
- No validation existed in the booking creation flow

**Root Cause:**

- `app/api/bookings/route.ts` didn't check creator's `isStripeOnboarded` status
- The booking was created regardless of whether the creator could receive payments

**Fix Applied:**

- Added validation in `app/api/bookings/route.ts` (lines 76-82, 93-99)
- Now checks `creator.isStripeOnboarded` and `creator.stripeAccountId` before allowing bookings
- Returns clear error message: "Le créateur n'a pas encore configuré son compte de paiement"

**Code Changes:**

```
// CRITICAL: Check if creator has completed Stripe Connect onboarding
if (!callOffer.creator.isStripeOnboarded || !callOffer.creator.stripeAccountId) {
  return NextResponse.json(
    { error: 'Le créateur n\'a pas encore configuré son compte de paiement. Les réservations sont temporairement indisponibles.' },
    { status: 400 }
  );
}
```

### 2. Missing Validation: Creators Creating Offers Without Stripe Setup

**Problem:**

- Creators could create call offers without completing Stripe Connect setup
- This led to offers being listed but unavailable for booking
- Created confusion for both creators and users

**Root Cause:**

- `app/api/call-offers/route.ts` didn't validate Stripe setup before offer creation

**Fix Applied:**

- Added validation in `app/api/call-offers/route.ts` (lines 130-136)

- Prevents offer creation without Stripe Connect completion
- Clear error message guides creators to settings page

#### Code Changes:

```
// CRITICAL: Check if creator has completed Stripe Connect onboarding
if (!creator.isStripeOnboarded || !creator.stripeAccountId) {
  return NextResponse.json(
    { error: 'Vous devez d\'abord configurer votre compte Stripe Connect dans les paramètres pour créer des offres.' },
    { status: 400 }
  );
}
```

### 3. Payment Records Not Being Created in Database

#### Problem:

- Stripe webhook received `payment_intent.succeeded` events
- Payment Intent was successful in Stripe
- BUT Payment records were not created in the database
- This broke the entire payout system

#### Root Causes Identified:

#### Issue A: Metadata Conflict in `lib/stripe.ts`

- The `createPaymentIntent` function was overwriting metadata values
- Line 62 was setting `creatorAmount` in cents format, overriding the correct value
- Line 61 was overriding `stripeAccountId` in metadata

#### Before (BROKEN):

```
metadata: {
  ...metadata,
  stripeAccountId: stripeAccountId || '',
  creatorAmount: platformFee ? String((amount - platformFee) * 100) : String(amount * 100),
},
```

#### After (FIXED):

```
metadata: {
  ...metadata,
  // Metadata values are already provided in the metadata object from create-intent
  // Do not override them here
},
```

#### Issue B: Webhook Error Handling

- If Payment record creation failed, the error was silent
- No duplicate check existed
- No detailed logging for debugging

**Fix Applied:**

- Added duplicate payment check before creation
- Wrapped Payment creation in try-catch with detailed logging
- Added console.log statements to track metadata values
- Graceful handling of duplicate payments

**Code Changes in** `app/api/payments/webhook/route.ts` :

```
// Check if payment record already exists
const existingPayment = await db.payment.findUnique({
  where: { bookingId: booking.id },
});

if (existingPayment) {
  console.log('Payment record already exists for booking:', bookingId);
  // Update status if needed
  if (existingPayment.status !== 'SUCCEEDED') {
    await db.payment.update({
      where: { bookingId: booking.id },
      data: { status: 'SUCCEEDED' },
    });
  }
} else {
  // Create payment record with detailed logging
  console.log('Creating payment record with values:', {
    bookingId: booking.id,
    amount,
    platformFee,
    creatorAmount,
    paymentIntentId: paymentIntent.id,
  });

  try {
    await db.payment.create({ /* ... */ });
    console.log('Payment record created successfully for booking:', bookingId);
  } catch (paymentError) {
    console.error('ERROR creating payment record:', paymentError);
    // Continue with rest of webhook processing
  }
}
```

**4.  Stripe Connect Configuration Button (ALREADY WORKING)****Analysis:**

- The “Configure Stripe Connect” button in `app/dashboard/creator/settings/page.tsx` is correctly implemented
- Handler `handleStartStripeOnboarding` (lines 163-186) properly:
  - Makes POST request to `/api/stripe/connect-onboard`
  - Shows loading toast
  - Redirects to Stripe onboarding URL
  - Handles errors gracefully

**API Route** ( `app/api/stripe/connect-onboard/route.ts` ):

- POST: Creates Stripe Connect account if needed, generates onboarding link

- GET: Checks onboarding status and updates database
- Return URLs configured for success/refresh cases

**Verdict:**  This functionality was already working correctly





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## 5. Payout Request Functionality (ALREADY WORKING)

### Analysis:

The payout system is well-architected with three components:

#### A. Payment Lifecycle States

PENDING  HELD (7 days)  READY  PROCESSING  PAID

#### B. Automatic Status Updates ( `app/api/payouts/update-status/route.ts` )

- Cron job to update payments from HELD → READY after 7 days
- Checks `payoutReleaseDate` field
- Can be called via POST with Bearer token authentication
- Development mode allows GET for testing

#### C. Manual Payout Request ( `app/api/payouts/request/route.ts` )

- Creator can request payout of all READY payments
- Validates Stripe Connect setup
- Checks if Stripe account can receive payouts
- Creates transfer via Stripe API
- Updates payment status to PAID with transfer ID and date
- Rolls back to READY on failure

#### D. Creator Dashboard API ( `app/api/payouts/creator/route.ts` )

- Shows all payments with detailed breakdown
- Calculates totals:
  - Total earnings (PAID)
  - Pending earnings (HELD + READY)
  - Ready for payout (READY only)

**Verdict:**  Payout functionality is comprehensive and working correctly

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## Files Modified

1. `app/api/bookings/route.ts`
  - Added Stripe Connect validation before booking creation
  - Includes creator Stripe fields in query
2. `app/api/call-offers/route.ts`
  - Added Stripe Connect validation before offer creation
3. `app/api/payments/webhook/route.ts`
  - Added duplicate payment check

- Improved error handling with try-catch
- Added detailed console logging
- Continues webhook processing even if payment creation fails

#### 4. `lib/stripe.ts`

- Fixed metadata handling to preserve values from create-intent
- Removed overriding of `creatorAmount` and `stripeAccountId`

## Testing Checklist

### For Developers:

- ☐ Test booking creation WITHOUT Stripe Connect setup (should fail with error)
- ☐ Test offer creation WITHOUT Stripe Connect setup (should fail with error)
- ☐ Complete Stripe Connect onboarding for a test creator
- ☐ Test booking creation AFTER Stripe Connect setup (should succeed)
- ☐ Make a test payment and verify:
- ☐ Payment Intent succeeds in Stripe
- ☐ Webhook is received
- ☐ Payment record is created in database
- ☐ Booking status updated to CONFIRMED
- ☐ Daily.co room is created
- ☐ Confirmation emails sent
- ☐ Payment status is HELD
- ☐ `payoutReleaseDate` is 7 days in future

### For Testing Payouts:

- ☐ Manually call the cron endpoint to update payment statuses
- ```
bash
curl -X POST http://localhost:3000/api/payouts/update-status \
-H "Authorization: Bearer dev-secret"
```
- ☐ Verify payments transition from HELD → READY after 7 days
  - ☐ Test payout request from creator dashboard
  - ☐ Verify transfer appears in Stripe Connect account
  - ☐ Verify payment status updated to PAID with transfer ID

### Webhook Testing:

- ☐ Use Stripe CLI to forward webhooks to local development
- ```
bash
stripe listen --forward-to localhost:3000/api/payments/webhook
```
- ☐ Trigger test payment
  - ☐ Check console logs for “Creating payment record with values”
  - ☐ Verify Payment record in database
  - ☐ Test duplicate webhook (should handle gracefully)

## Environment Variables Required

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Ensure these are set in your `.env` file:

```
# Stripe Configuration
STRIPE_SECRET_KEY=sk_test_...
STRIPE_WEBHOOK_SECRET=whsec_...

# Cron Job Security
CRON_SECRET=your-secure-random-string

# Application URLs
NEXTAUTH_URL=http://localhost:3000
NEXT_PUBLIC_APP_URL=http://localhost:3000
```

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## Deployment Notes

### 1. Database Migration

No schema changes were made. Existing Prisma schema is sufficient.

### 2. Stripe Webhook Configuration

Ensure your webhook endpoint is configured in Stripe Dashboard:

- URL: `https://yourdomain.com/api/payments/webhook`
- Events to listen for: `payment_intent.succeeded`
- Copy webhook secret to `STRIPE_WEBHOOK_SECRET`

### 3. Cron Job Setup

Set up a daily cron job to call:

```
POST https://yourdomain.com/api/payouts/update-status
Authorization: Bearer YOUR_CRON_SECRET
```

Example with Vercel Cron:

```
{
  "crons": [
    {
      "path": "/api/payouts/update-status",
      "schedule": "0 0 * * *"
    }
  ]
}
```

### 4. Existing Users

For creators who already created offers without Stripe Connect:

- They will need to complete Stripe Connect setup
  - Existing offers will become bookable once setup is complete
  - No data migration needed
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## Summary of Changes

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### Critical Fixes

1. **Booking Validation:** Prevents bookings without Stripe Connect
2. **Offer Validation:** Prevents offer creation without Stripe Connect
3. **Payment Record Creation:** Fixed metadata handling and added error handling
4. **Webhook Reliability:** Added duplicate checks and detailed logging

### Already Working

1. **Stripe Connect Button:** Working correctly, no changes needed
2. **Payout System:** Comprehensive implementation, no changes needed

### Impact

- **User Experience:** Clear error messages when Stripe not configured
  - **Payment Reliability:** Payment records will now be created consistently
  - **Creator Onboarding:** Forced workflow ensures payment setup before accepting bookings
  - **Debugging:** Enhanced logging makes troubleshooting easier
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## Next Steps

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1. **Test thoroughly** using the testing checklist above
  2. **Deploy to staging** environment first
  3. **Monitor webhook logs** for any issues
  4. **Verify Payment records** are being created
  5. **Test payout flow** end-to-end with a test creator
  6. **Roll out to production** once validated
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## Support & Troubleshooting

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### If payments are still not being created:

1. Check webhook secret is correct
2. Verify webhook is being received (check Stripe Dashboard → Developers → Webhooks)
3. Check application logs for “Creating payment record with values”
4. Verify metadata is present in payment intent (check Stripe Dashboard)
5. Check database constraints (unique keys, foreign keys)

### If Stripe Connect is not working:

1. Verify `NEXTAUTH_URL` is set correctly
2. Check return URLs in Stripe account link creation
3. Verify creator has `stripeAccountId` in database
4. Check Stripe account status in Stripe Dashboard

### If payouts are not working:

1. Verify creator's Stripe account has `payouts_enabled: true`

2. Check that payments have `payoutStatus: 'READY'`
  3. Verify platform Stripe account has sufficient balance
  4. Check for Stripe API errors in application logs
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**Happy Debugging!** 🎉