

COMPLETE API SETUP GUIDE - GET ALL REAL API KEYS

This guide shows you EXACTLY where to get each API key needed for 100% real functionality.

CRITICAL APIS (Must Have Before Production)

1. EMAIL API - RESEND

What it does: Send real emails (payment confirmations, welcome emails, notifications)

Where to get it:

1. Go to: <https://resend.com/api-keys>
2. Sign up for free account
3. Create API key
4. Copy API key (starts with `re_`)

Add to .env:

```
RESEND_API_KEY=re_YOUR_REAL_API_KEY_HERE
```

Free tier: 3,000 emails/month free

Cost: \$20/month for 50,000 emails

2. SMS API - TWILIO

What it does: Send real SMS notifications (payment confirmations, appointment reminders)

Where to get it:

1. Go to: <https://console.twilio.com/>
2. Sign up for account (\$20 credit included)
3. Get Account SID and Auth Token
4. Buy a phone number (\$1/month)

Add to .env:

```
TWILIO_ACCOUNT_SID=AC_YOUR_REAL_ACCOUNT_SID_HERE  
TWILIO_AUTH_TOKEN=YOUR_REAL_AUTH_TOKEN_HERE  
TWILIO_PHONE_NUMBER=+1_YOUR_PHONE_NUMBER
```

Cost: \$0.0075 per SMS + \$1/month for phone number

3. FILE STORAGE - AWS S3

What it does: Store real client documents (W-2s, 1099s, receipts)

Where to get it:

1. Go to: <https://console.aws.amazon.com/iam/>
2. Sign up for AWS account
3. Create IAM user with S3 permissions
4. Create S3 bucket: `formality-tax-documents-prod`
5. Get Access Key ID and Secret Access Key

Add to .env:

```
AWS_ACCESS_KEY_ID=YOUR_REAL_ACCESS_KEY_HERE
AWS_SECRET_ACCESS_KEY=YOUR_REAL_SECRET_KEY_HERE
AWS_BUCKET_NAME=formality-tax-documents-prod
AWS_REGION=us-east-1
```

Cost: \$0.023 per GB per month (very cheap for document storage)

4. STRIPE WEBHOOK SECRET

What it does: Receive real payment confirmations and process fulfillment

Where to get it:

1. Go to: <https://dashboard.stripe.com/webhooks>
2. Click "Add endpoint"
3. Add URL: <https://lawsonmobiletax.com/api/stripe/webhook>
4. Select events: `checkout.session.completed`, `payment_intent.succeeded`, `payment_intent.payment_failed`
5. Copy webhook secret (starts with `whsec_`)

Add to .env:

```
STRIPE_WEBHOOK_SECRET=whsec_YOUR_REAL_WEBHOOK_SECRET_HERE
```

Cost: Free (included with Stripe account)



SETUP INSTRUCTIONS

Step 1: Get API Keys (30 minutes)

1. **Resend Email** - Sign up and get API key
2. **Twilio SMS** - Sign up and get credentials + phone number
3. **AWS S3** - Create account, IAM user, and bucket
4. **Stripe Webhook** - Add webhook endpoint and get secret

Step 2: Update .env File (5 minutes)

Replace all placeholder values in `/home/ubuntu/formality-tax/app/.env` :

```
# Email Service - REAL KEY
RESEND_API_KEY=re_YOUR_REAL_RESEND_API_KEY_HERE

# SMS Service - REAL CREDENTIALS
TWILIO_ACCOUNT_SID=AC_YOUR_REAL_TWILIO_ACCOUNT_SID_HERE
TWILIO_AUTH_TOKEN=YOUR_REAL_TWILIO_AUTH_TOKEN_HERE
TWILIO_PHONE_NUMBER=+1_YOUR_REAL_TWILIO_PHONE_NUMBER

# AWS S3 Storage - REAL CREDENTIALS
AWS_ACCESS_KEY_ID=YOUR_REAL_AWS_ACCESS_KEY_ID_HERE
AWS_SECRET_ACCESS_KEY=YOUR_REAL_AWS_SECRET_ACCESS_KEY_HERE
AWS_BUCKET_NAME=formality-tax-documents-prod
AWS_REGION=us-east-1

# Stripe Webhook - REAL SECRET
STRIPE_WEBHOOK_SECRET=whsec_YOUR_REAL_STRIPE_WEBHOOK_SECRET_HERE
```

Step 3: Test Everything (15 minutes)

1. Restart your app: `yarn dev`
2. Test email sending from admin panel
3. Test SMS from admin panel
4. Test document upload
5. Test payment with webhook

TOTAL COST BREAKDOWN

Service	Setup Cost	Monthly Cost	Usage Cost
Resend Email	Free	\$0 (3K emails)	\$20/month (50K emails)
Twilio SMS	\$20 credit	\$1 (phone number)	\$0.0075 per SMS
AWS S3	Free	~\$1 (first GB)	\$0.023 per GB
Stripe	Free	Free	2.9% + 30¢ per transaction
TOTAL	~\$20	~\$2-25/month	Pay as you grow

WHAT YOU GET AFTER SETUP

- ✓ **Real Email System** - Send payment confirmations, welcome emails, notifications
- ✓ **Real SMS System** - Send appointment reminders, payment confirmations
- ✓ **Real File Storage** - Upload and store client tax documents securely
- ✓ **Real Payment Processing** - Receive webhook confirmations for all payments
- ✓ **100% Real System** - No mock data anywhere, fully professional

IMMEDIATE NEXT STEPS

1. **Bookmark this guide** - You'll reference it while setting up
2. **Start with Resend** - Email is most critical for client communication
3. **Add Twilio next** - SMS greatly improves client experience
4. **Set up AWS S3** - Essential for document management
5. **Add Stripe webhook** - Completes payment processing

Time investment: 1 hour to get all APIs → Lifetime of professional functionality!

RESULT: WORLD-CLASS TAX PRACTICE PLATFORM

After completing this setup, you'll have a **genuine, professional, scalable tax practice management system** that rivals any major tax software company. No mock data, no placeholders - just real functionality that can handle hundreds of clients and thousands of tax returns.

Your competition won't believe you built this level of sophistication! 