Accept Card Payments with Stripe

Setup Guide for Isha's Treat & Groceries

What is This?

This guide will help you set up **online card payments** for your customers. Once complete, customers can pay for their orders using credit or debit cards directly on your website.

Time needed: 15-20 minutes **Cost:** Free to set up (Stripe charges 1.4% + 20p per transaction)

What You'll Need

- Business email address
- Business bank account details (for receiving payments)
- Government-issued ID (for verification)
- Your business information (address, company number if applicable)

Step-by-Step Setup

Step 1: Create Your Stripe Account

1. **Go to Stripe's website**
   - Visit: https://stripe.com
   - Click the **"Start now"** or **"Sign up"** button
2. **Enter your email and create a password**
   - Use your business email address
   - Choose a strong password
3. **Fill in your business information**
   - Business name: **Isha's Treat & Groceries**
   - Business type: Select **Retail** or **E-commerce**
   - Country: **United Kingdom**
   - Currency: **GBP (£)**
4. **Verify your email**
   - Check your inbox for a verification email from Stripe
   - Click the verification link

Step 2: Complete Business Verification

Stripe needs to verify your business to comply with UK regulations.

1. **Add your business address**
   - Enter your registered business address
   - This must match your business registration
2. **Add bank account details**
   - Account number
   - Sort code
   - This is where you'll receive customer payments (usually within 2-3 business days)
3. **Provide Tax Information**
   - If you have a Company Registration Number, enter it
   - If you're a sole trader, provide your UTR (Unique Taxpayer Reference)
4. **Verify your identity**
   - Upload a government-issued ID (passport or driving license)
   - This is a one-time requirement for security

Note: Stripe may approve you instantly or may take 1-2 business days to review.

Step 3: Get Your API Keys

Once your account is verified:

1. **Log into Stripe Dashboard**

   - Go to: https://dashboard.stripe.com

2. **Navigate to Developers section**

   - Click **"Developers"** in the top menu
   - Click **"API keys"**

3. **You'll see two types of keys:**

   Test Keys (for testing):

   - Publishable key: starts with `pk_test_...`
   - Secret key: starts with `sk_test_...`

   Live Keys (for real payments):

   - Publishable key: starts with `pk_live_...`
   - Secret key: starts with `sk_live_...`

4. **Start with TEST keys first**

   - Click "Reveal test key" next to the Secret key
   - Copy both test keys to a safe place (like a password manager)

Step 4: Connect Stripe to Your Apinlero Dashboard

1. **Log into your Apinlero dashboard**
   - Go to your dashboard URL
   - Log in with your credentials
2. **Navigate to Settings**
   - Click the **"Settings"** tab in the navigation menu
3. **Find the Stripe Payment section**
   - You should see "Connect Your Stripe Account"
4. **Enter your Stripe API keys**
   - **Publishable Key:** Paste your `pk_test_...` key
   - **Secret Key:** Paste your `sk_test_...` key
5. **Test the connection**
   - Click **"Test Connection"** button
   - Wait for the success message
   - You should see your Stripe account details
6. **Save your configuration**
   - Click **"Save Configuration"**
   - You'll see a success message

Important: Keep your Secret Key private! Never share it with anyone except when entering it in secure systems like Apinlero.

Step 5: Test Your Payment Setup

Before accepting real payments, test that everything works:

1. **Place a test order**
   - Go to your website
   - Add items to cart
   - Go to checkout
2. **Use Stripe's test card**
   - Card number: `4242 4242 4242 4242`
   - Expiry date: Any future date (e.g., `12/34`)
   - CVC: Any 3 digits (e.g., `123`)
   - Postcode: Any valid UK postcode (e.g., `SW1A 1AA`)
3. **Complete the payment**
   - The payment should succeed
   - You should receive an order confirmation
4. **Verify in Stripe Dashboard**
   - Go to https://dashboard.stripe.com/test/payments
   - You should see your test payment listed

If the test works, you're ready for real payments!

Step 6: Go Live with Real Payments

Once you've tested successfully:

1. **Get your LIVE API keys**
   - Go to Stripe Dashboard → Developers → API keys

- Find your **Live** keys section
- Copy both live keys (`pk_live_...` and `sk_live_...`)

2. **Update Apinlero with live keys**
   - Go back to Apinlero → Settings
   - Replace the test keys with live keys
   - Click "Test Connection"
   - Click "Save Configuration"
3. **Make a small test payment**
   - Place a real order for a small amount (e.g., £1)
   - Use your own card to test
   - Check that money arrives in your bank account in 2-3 days
4. **Start accepting customer payments!**
   - You're now ready to accept real card payments
   - Customers can checkout with their credit/debit cards
   - Money will be deposited into your bank account automatically

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Understanding Stripe Fees

Stripe charges the following fees for UK card payments:

Payment Type	Fee
UK card	1.4% + 20p
European card	2.5% + 20p
Non-European card	2.9% + 20p

Example: - Customer pays: £50.00 - Stripe fee: £0.90 (1.4% + 20p) - You receive: £49.10

Note: These fees are deducted automatically. The remaining amount is deposited to your bank account.

When Do I Get Paid?

- **First payment:** 7-14 days after your first transaction (Stripe's standard verification period)
- **Subsequent payments:** 2-3 business days after the transaction
- **Payout schedule:** You can set this to Daily, Weekly, or Monthly in Stripe Dashboard

To check payouts: - Go to Stripe Dashboard → Balance → Payouts - You'll see all scheduled and completed payouts

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Test vs Live Mode

Stripe has two modes:

Test Mode (for testing)

- Uses test API keys (`pk_test_...` and `sk_test_...`)
- No real money involved
- Use test cards (4242 4242 4242 4242)
- Perfect for making sure everything works

Live Mode (for real payments)

- Uses live API keys (`pk_live_...` and `sk_live_...`)
- Real money transactions
- Customer cards are charged
- Always test in Test Mode first!

Important: You can toggle between Test and Live mode in your Stripe Dashboard using the toggle switch in the top left.

Common Questions

Q: Is my money safe with Stripe?

A: Yes! Stripe is used by millions of businesses worldwide, including Amazon, Google, and Shopify. They are fully regulated and licensed in the UK.

Q: What cards can customers use?

A: Customers can use: - Visa - Mastercard - American Express - UK debit cards - Most international cards

Q: What if a customer disputes a payment?

A: Stripe handles disputes through their dashboard. You'll be notified and can provide evidence. Most disputes are resolved within 2-3 weeks.

Q: Can I issue refunds?

A: Yes! You can issue full or partial refunds directly from your Stripe Dashboard or through your Apinlero dashboard.

Q: What happens if a payment fails?

A: The customer will see an error message and can try again with a different card. You won't be charged for failed payments.

Q: Do I need a business bank account?

A: Stripe recommends using a business bank account, but you can use a personal account if you're a sole trader.

Need Help?

Stripe Support

- **Help Center:** https://support.stripe.com
- **Email:** support@stripe.com
- **Phone:** Available in Stripe Dashboard (UK support available)

Apinlero Support

- Contact your Apinlero account manager
- Email: support@apinlero.com
- Documentation: Check your Apinlero dashboard

Security Reminders

✅ **DO:** - Keep your Secret Key private - Use strong passwords - Enable two-factor authentication on your Stripe account - Regularly check your Stripe Dashboard for unusual activity - Start with Test Mode before going live

❌ **DON'T:** - Share your Secret Key with anyone - Post your API keys online or in public forums - Give your Stripe login credentials to anyone - Skip the testing phase

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Quick Reference Card

Stripe Dashboard: dashboard.stripe.com

Test Card:

```
Card: 4242 4242 4242 4242
Expiry: 12/34
CVC: 123
```

Your API Keys: - Test Publishable: pk_test_… (get from Stripe Dashboard) - Test Secret: sk_test_… (get from Stripe Dashboard) - Live Publishable: pk_live_… (use when ready to go live) - Live Secret: sk_live_… (use when ready to go live)

Fees: 1.4% + 20p per UK card transaction

Payout Time: 2-3 business days

Checklist

Use this checklist to track your progress:

- ☐ Created Stripe account
- ☐ Verified email address
- ☐ Completed business verification
- ☐ Added bank account details
- ☐ Uploaded ID verification
- ☐ Got Test API keys from Stripe Dashboard
- ☐ Logged into Apinlero dashboard
- ☐ Entered Test API keys in Apinlero Settings
- ☐ Tested connection (success)
- ☐ Saved configuration
- ☐ Placed test order with test card (4242 4242 4242 4242)
- ☐ Verified test payment in Stripe Dashboard
- ☐ Got Live API keys from Stripe Dashboard
- ☐ Updated Apinlero with Live API keys
- ☐ Made small real payment test
- ☐ Started accepting customer payments!

Next Steps After Setup

Once you're accepting payments:

1. **Monitor your payments**
   - Check Stripe Dashboard regularly
   - Review successful payments
   - Handle any failed payments
2. **Set up email notifications**
   - Stripe can email you for each payment
   - Configure in Stripe Dashboard → Settings → Emails
3. **Review your finances**
   - Download monthly reports from Stripe
   - Track your revenue and fees
   - Keep records for tax purposes
4. **Consider additional features**
   - Apple Pay / Google Pay (can be enabled in Stripe)
   - Subscription billing (for regular customers)
   - Invoice payments (for business customers)

Congratulations! 🎉

You're now ready to accept online card payments and grow your business!

Questions? Contact your Apinlero account manager or Stripe support.

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