

Payment Processing

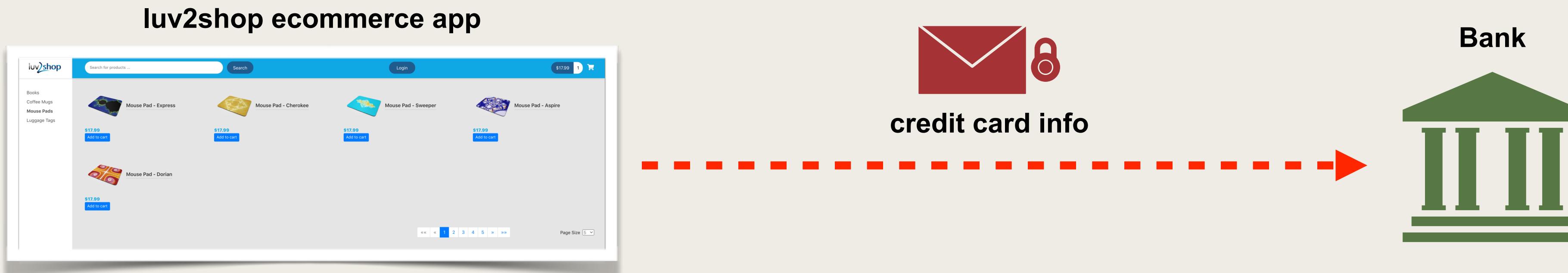


Payment Processing

- We have the basic functionality of an ecommerce site
- But what about payment processing???

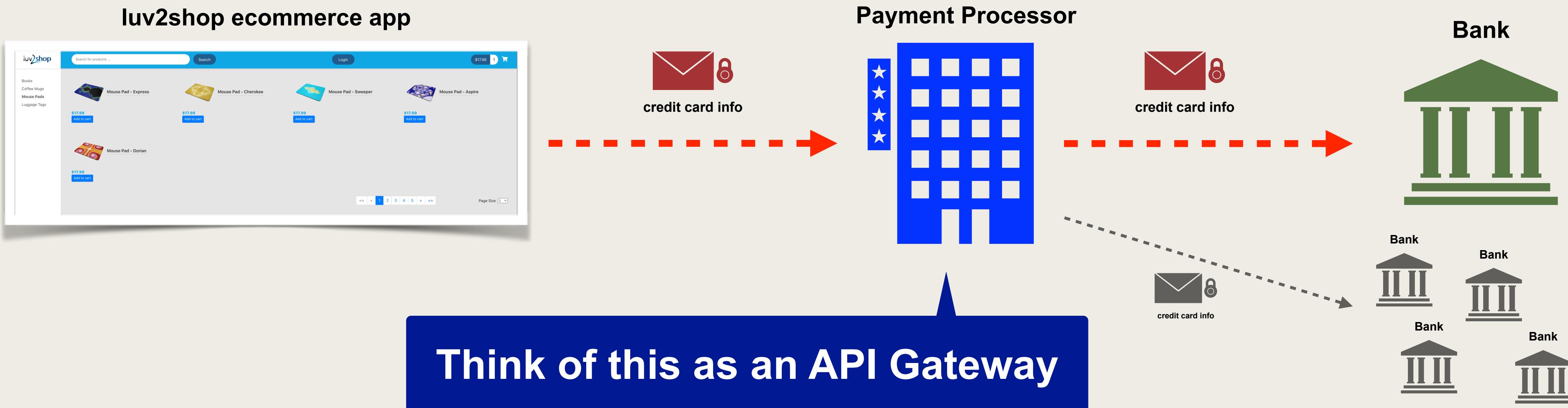
Payment Processing Requirement

- Accept customer credit card info
- Perform a one-time charge for the shopping cart total



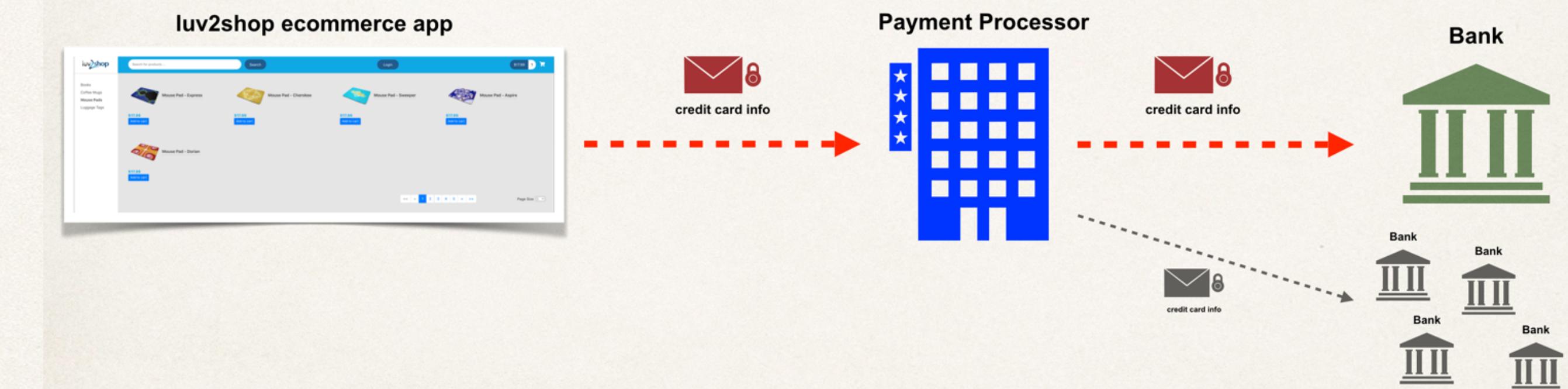
Payment Processors

- To process credit cards, need to use an intermediary
- Payment Processor is a company that handles the credit card transaction



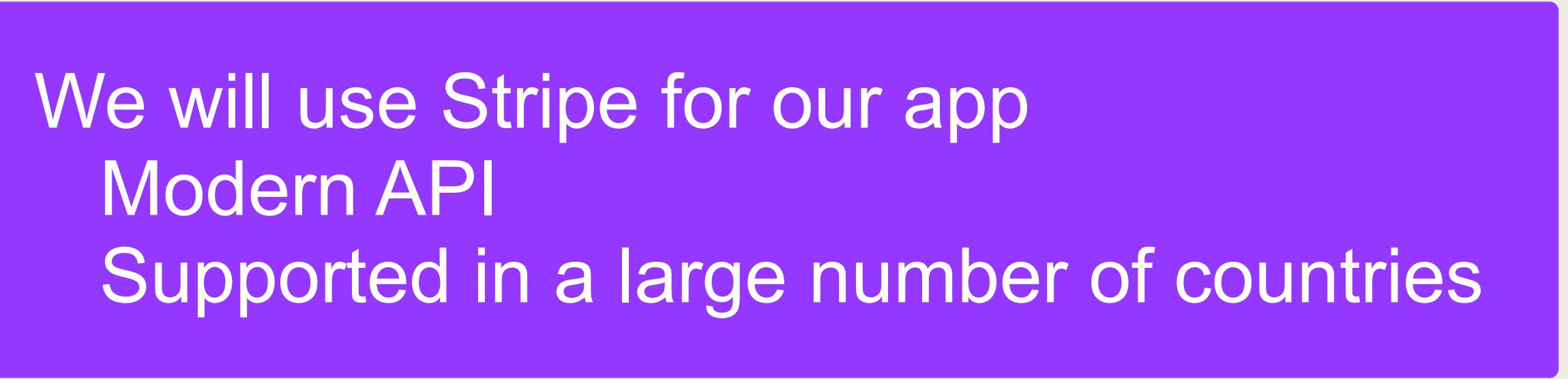
Payment Processor Responsibilities

- Relays credit card information to the bank
- Performs fraud detection on the credit card
- If bank authorizes transaction, then process funds
- If bank denies transaction, return error message / code



Payment Processors

- Large number of payment processors in the market
- Stripe
- Paypal
- etc ...



We will use Stripe for our app
Modern API
Supported in a large number of countries

What about Payment Processor XYZ??

- If you need to use a specific payment processor for your project
- You can use the concepts presented in this course
- Refer to the API documentation for your specific payment processor
- All payment processors have API documentation and tutorials