# Yo!Gigs

# Paystack API

## -v3.0 Setup Guide-

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# What is the Paystack API?

The Paystack API is a set of tools that allows you to easily add payment options to your website or app. Think of it as a bridge that connects your platform with Paystack's payment system.

Once you get the API keys, you'll use them to set up this connection so you can accept payments from customers. This includes payments via credit and debit cards, bank transfers, and digital wallets.

Here's a simple breakdown of what it can do:

- **Payment processing:** Accept payments through credit and debit cards, bank transfers, and digital wallets.

- **Transaction management:** Handle and track payments, process refunds, and view transaction details.

- **Customer management:** Store customer information and set up recurring payments or subscriptions.

- **Integration flexibility:** Easily connect with various platforms and systems.

- **Security:** Ensure transactions are secure and comply with industry standards.

- **Real-time updates:** Get instant notifications about payment events like successful transactions or failed attempts.

- **Integration:** Easily integrate with web and mobile applications using RESTful API endpoints.

Yo!Gigs has integrated the Paystack API into our platform to help you offer these payment methods to your users effortlessly.

This integration not only provides a smooth checkout experience but also ensures that transactions are handled securely and efficiently, enhancing our overall service offering.

## Is the Paystack API free?

The Paystack API itself is free to use, but Paystack charges fees for processing payments. These fees typically include a percentage of the

transaction amount plus a fixed fee, depending on the type of payment method and the currency.

Here's a quick overview of the cost structure:

- **Transaction fees:** Paystack charges a fee per transaction, which varies based on the payment method (e.g., cards, bank transfers) and the region.

- **Currency conversion fees:** If your transactions involve currency conversion, there may be additional fees.

- **Other services:** Additional services, such as advanced fraud detection or premium support, might incur extra costs.

While integrating the API doesn't have a direct cost, it's important to review Paystack's pricing details on their pricing page to understand the fees associated with processing payments through their platform.

# Configure the Paystack API

Configure the **Paystack API** under **Admin panel > Settings > Payment methods > Paystack > Edit button.**



Here are the steps to obtain the **Paystack API** keys:

# Step 1: Register & log into Paystack

Visit https://paystack.com/.
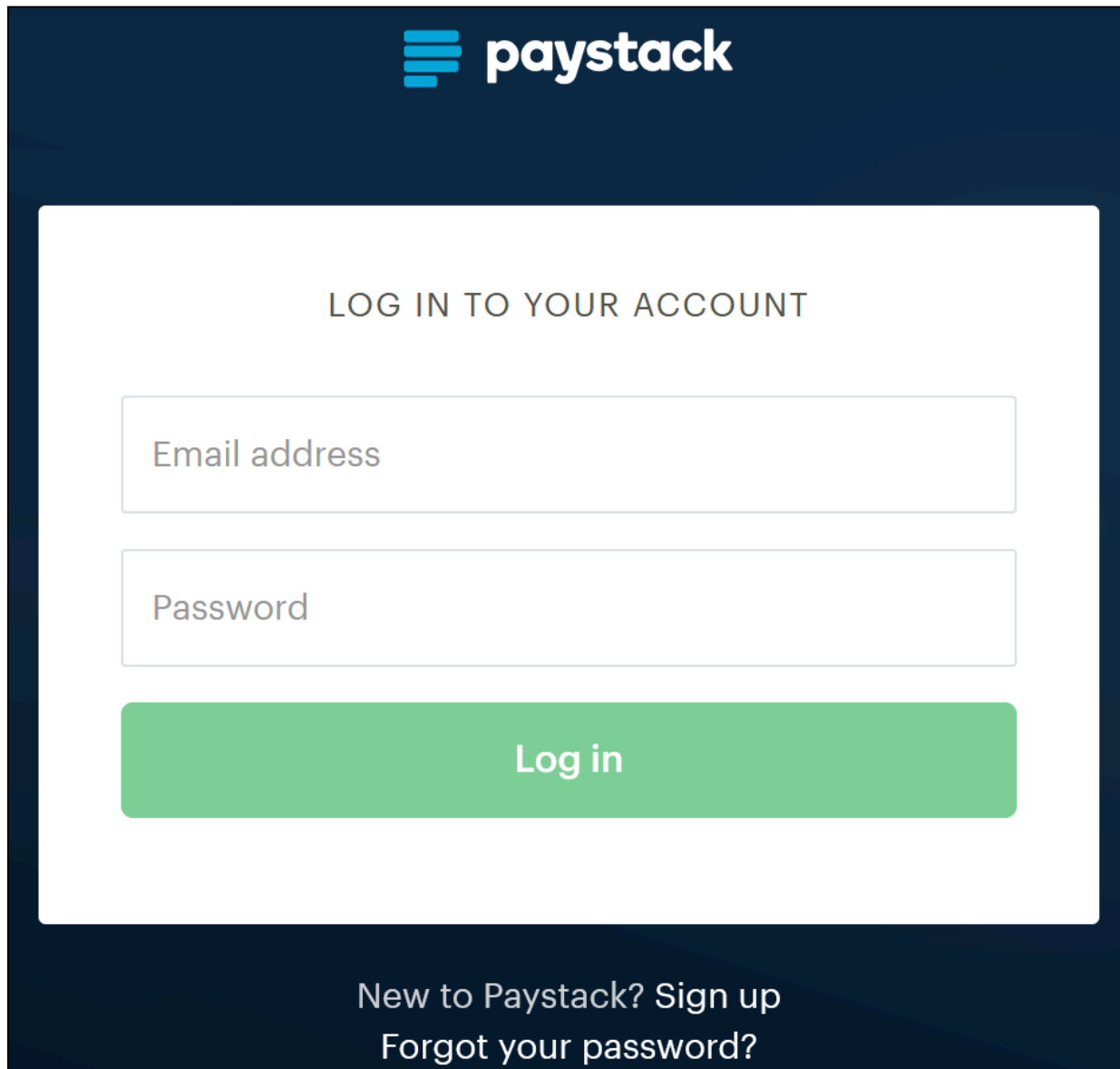


**DISCLAIMER:** The color theme and labels might differ in the screenshots as compared to on the platform.
An **asterisk (*)** next to a label indicates that the information is mandatory.

If you already have an account, click **Login**.

This will direct you to the **Log in to your account** page.



Enter your email address and password in the provided fields, then click **Log in**. Continue from step.
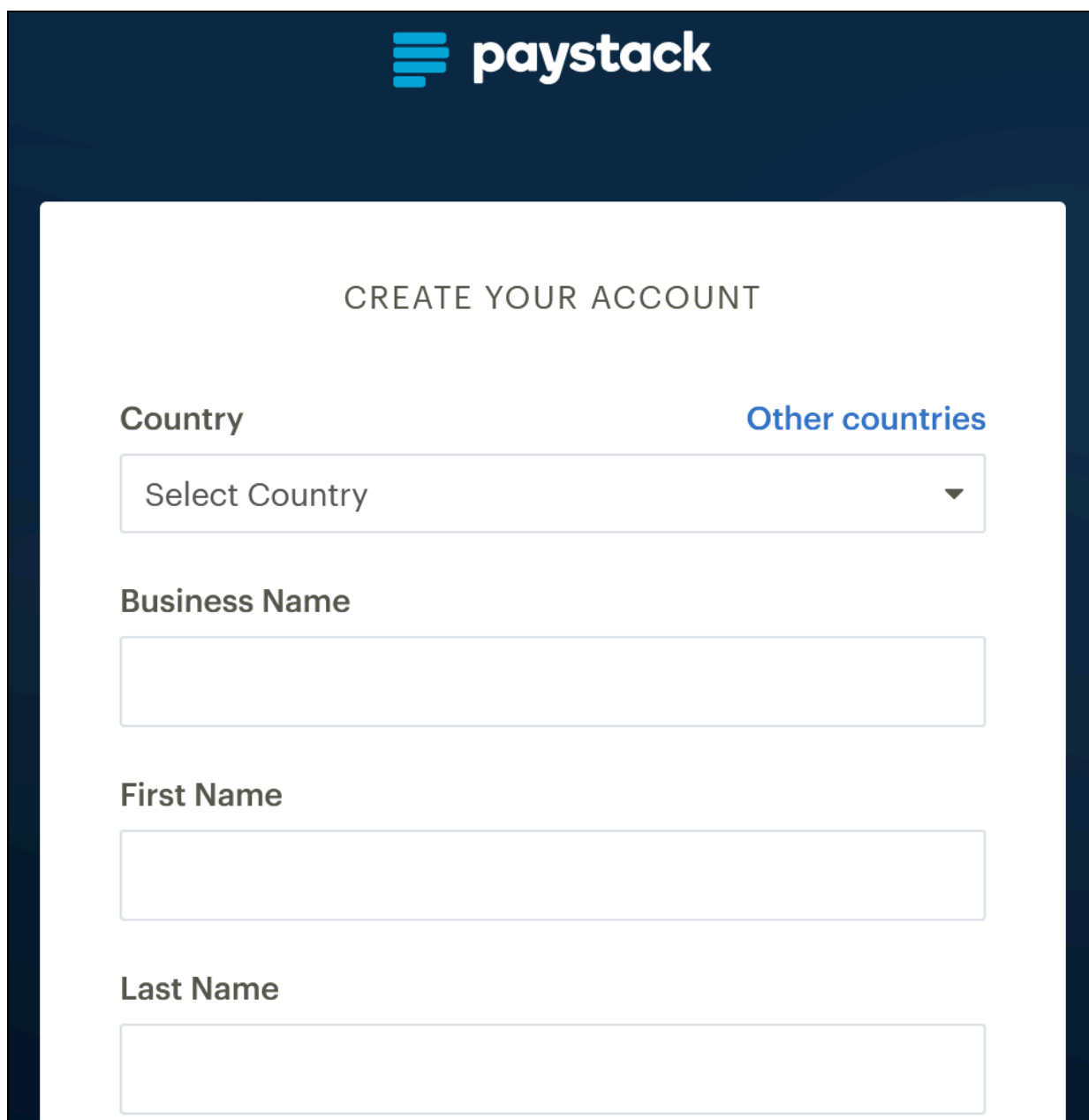
If you are new to the platform, click the **Sign up** link located at the bottom of the form.

This will direct you to the **Create your account** page.

## Update the following:

- **Country:** Select the country from the list provided.

  ![!] *Paystack primarily serves a limited number of countries in Africa, so only those countries are listed.*

  *If your business is based outside these listed countries but you want to use Paystack, you should select Nigeria or another supported African country during account setup. This is particularly relevant if your business operates in*
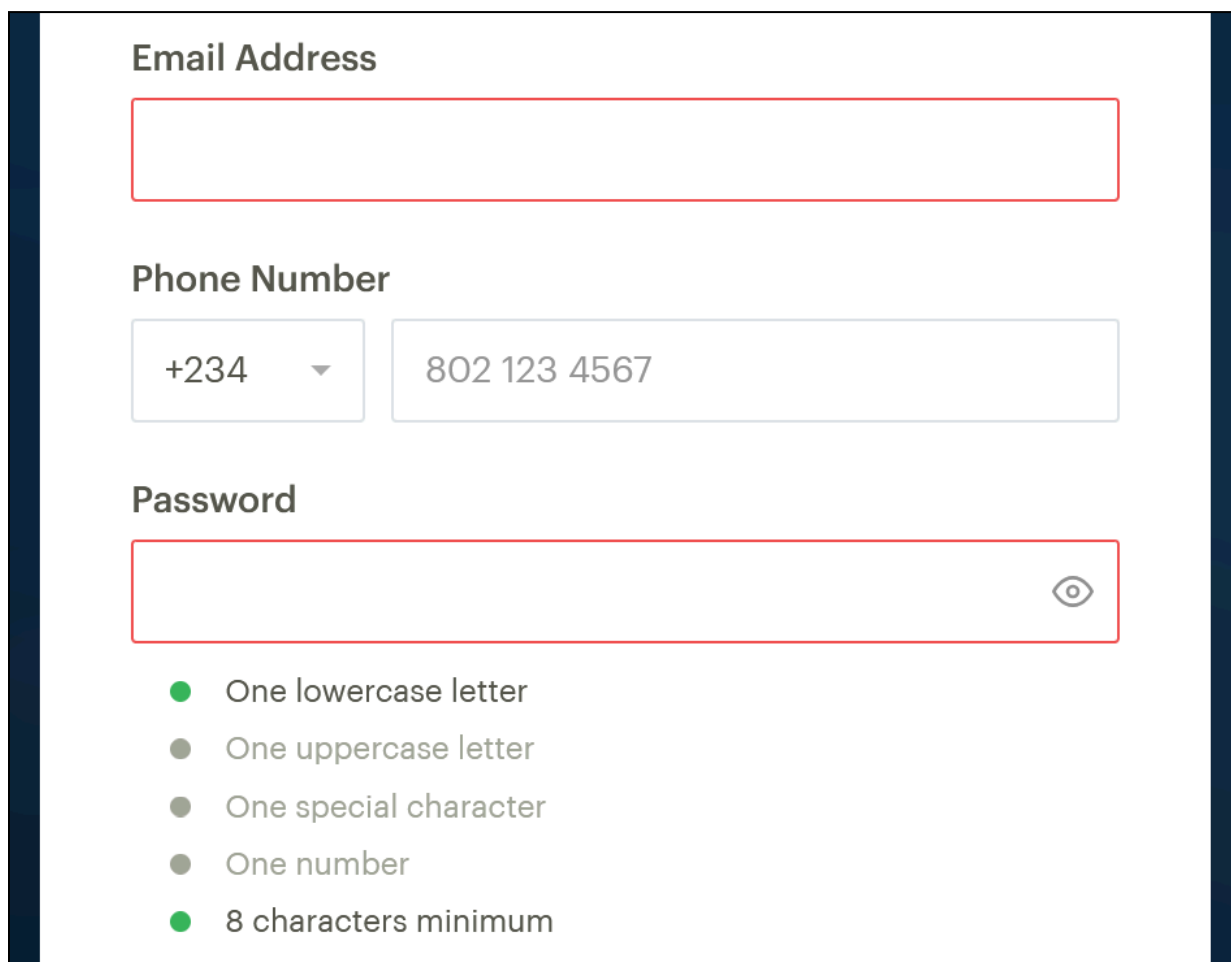
or provides services to African countries and needs to process payments there.

*In such cases, choosing an appropriate African country will ensure you can fully utilize Paystack's services.*

- **Business Name:** Enter your business name.

- **First Name:** Enter your first name.

- **Last Name:** Enter your last name.

Scroll down to update the rest:



- **Email address:** Enter your email address.

- **Phone Number:** Select the country code and enter your phone number. You can enter a phone number of the actual country your business is in.

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- **Password:** Enter a strong password following the rules shared below the field till every rule is marked green and the password you created is accepted.

Password ✅

●●●●●●●● 👁

Scroll down to update the rest:

**What type of business do you own?**

○ Starter Business

    I'm testing my ideas with real customers, and preparing to register my company

○ Registered Business

    My business has the approval, documentation, and licences required to operate legally

**Are you a software developer?**

○ Yes, I am      ○ No, I'm not

**Create My Account**

By clicking the "Create your account" button, you agree to Paystack's terms of acceptable use and Data Processing Agreement.

To learn more about how Paystack collects, uses and discloses your personal data, please read our Privacy Policy.

Already have an account? Login

- **What type of business do you own?:** Select the type of business from the options available.

- **Are you a software developer?:** Select if you are a software developer or not.

Click **Create My Account.** A message letting you know that an email with a verification link has been sent to your address will appear.

Open your email account in a separate tab.

Locate the email from Paystack and click the verification link to complete the process.

After verifying your email, return to the tab where you were setting up your account and log in using your new credentials.
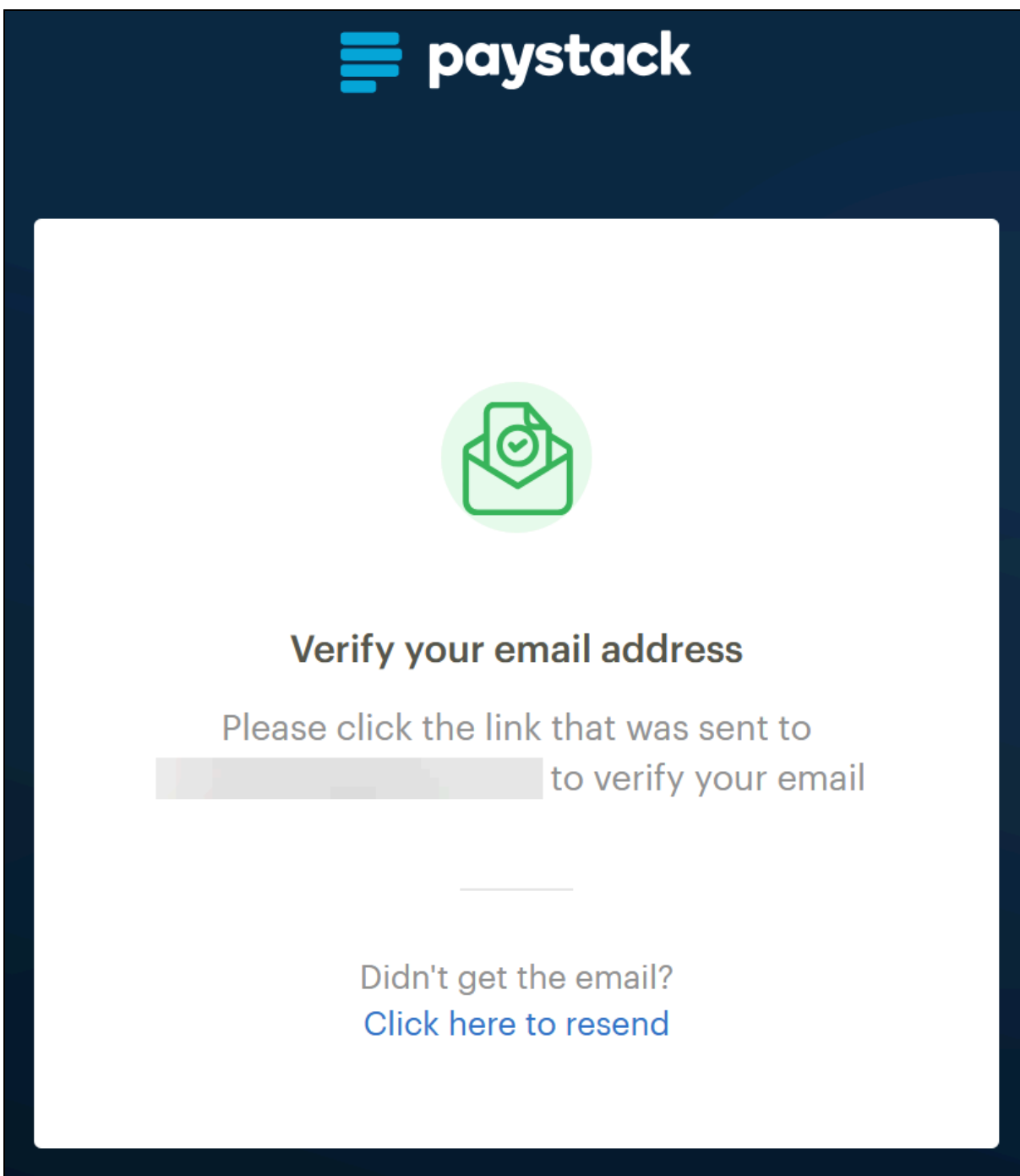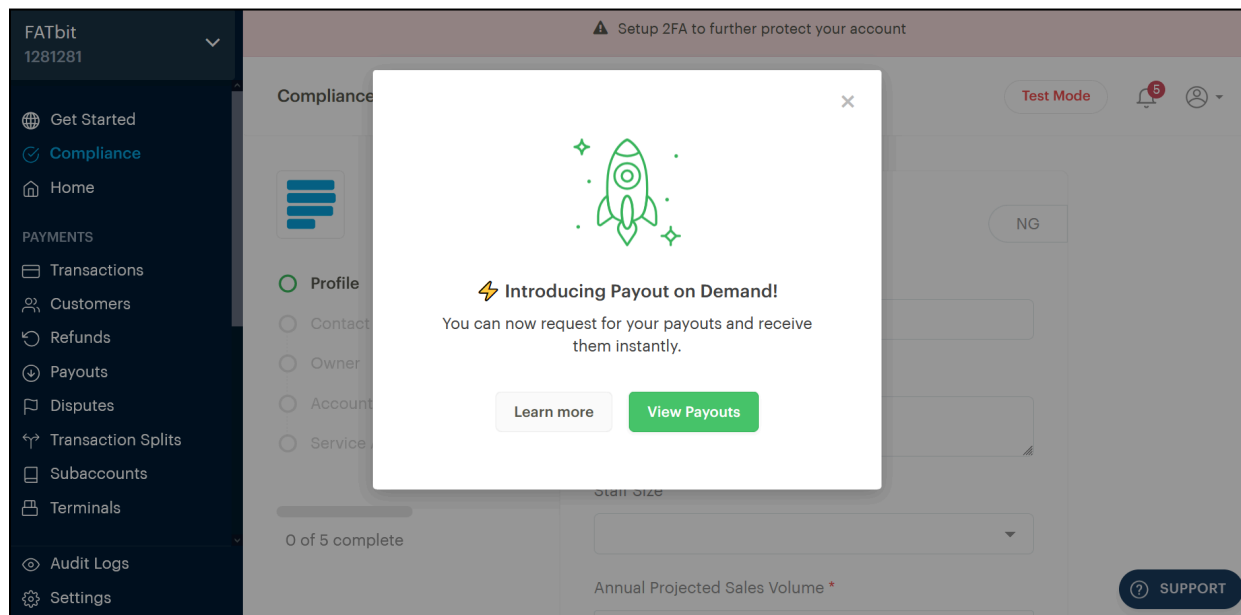
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This will direct you to the **Paystack dashboard.**



Close the advertisement that appears by clicking  .

# Step 2: Update your business information

Before you can obtain the applicable Paystack keys, you need to complete your business profile and set up your payment method. Otherwise, the keys you generate will be in test mode.

To complete this process, follow the steps on the dashboard and fill out all required details in the form, including business information and payment setup. This ensures that you receive live keys for processing real transactions.



Begin by updating the information on the Profile tab under this form:

- **Trading Name*:** Enter the name under which your business operates. This is often the name customers see and may differ from the legal business name.

- **Description*:** Share a brief overview of what your business does.

- **Staff size*:** Select the number of employees in your organization from the options available.

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Scroll down to update the rest:



- **Industry*:** Select the industry that best represents your business.

- **Category*:** Select the specific sector or type of business activity your company is engaged in. The available options will depend on the industry you selected in the previous field.

- **Business Type\*:** By default, the business type you selected when creating the account will be pre-filled here. Update it if necessary.

  > ⊘ *You won't be able to proceed if you select **Started business** as the solution here.*

  Make sure your business is registered and select **Registered business** in this field. This will reveal additional fields to complete.



Update the rest of the fields:

- **Legal Business Name\*:** Enter your legal business name.

- **Registration Type\*:** Select the specific legal or official status under which your business is registered.

  This field helps Paystack categorize and verify your business based on its formal registration status.

  > If you select *"Private incorporated company"* or *"Public incorporated company,"* an additional field will appear.

Ownership Structure*

Pre-2017

A privately owned company registered with the CAC before 2017

**Save**

- **Ownership Structure\*:** Select when the company's structure was last updated.

Once done, click **Save**.

For more information, consult the **support documentation**.

Follow the remaining instructions and update your details as needed to complete the compliance process.

Ref to this to complete the documentation - for all fields - https://support.paystack.com/hc/en-us/articles/360009972779-How-do-I-activate-my-Paystack-Starter-Business

https://support.paystack.com/hc/en-us/articles/360009881220-How-do-I-activate-my-Paystack-Registered-Business

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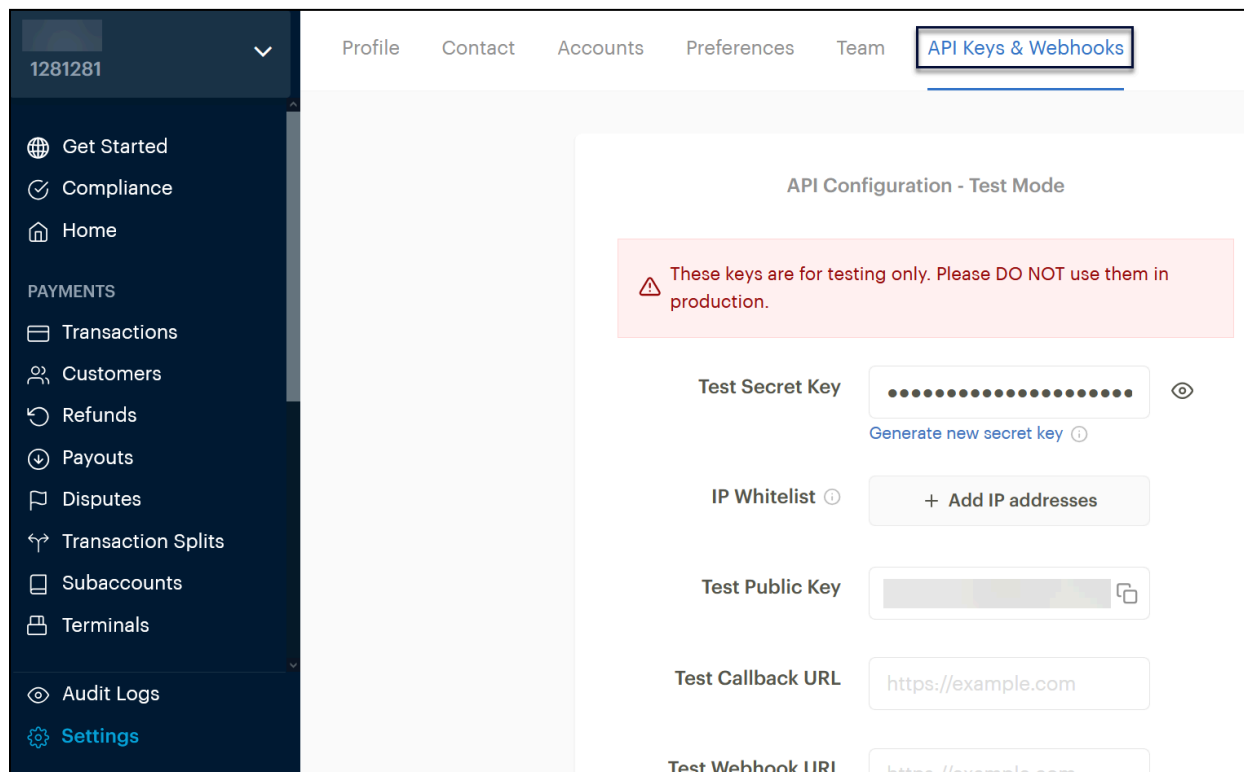Use this too - [https://www.youtube.com/watch?v=9f7AhpK1JxU](https://www.youtube.com/watch?v=9f7AhpK1JxU)

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# Step 3: Obtain the keys

Once you have completed your KYC and your business has been verified, change the environment from test to live.

Then, go to **Settings > API Keys & Webhooks.**

# Step 4: Paste the keys on the Yo!Gigs admin panel

On another tab, open the admin panel of your platform.

Go to **Settings > Payment methods > Stripe**.

## Payment methods
Configure various payment APIs to allow users to make payments and transactions conveniently on the platform.

> ⚠ The configuration settings for both pay-in and pay-out payment methods are available here at one place.

Home / Payment methods

| | Sr. no | Payment method | Type | Status | Action |
|---|---|---|---|---|---|
| ✛ | 1 | Wallet (WalletPay) | PayIn | | |
| ✛ | 2 | Bank transfer (BankTransferPay) | PayIn | ✔ | ✏ |
| ✛ | 3 | Stripe (StripePay) | PayIn | ✔ | ✏ |
| ✛ | 4 | PayPal standard (PaypalStandardPay) | PayIn | ✔ | ✏ |

Click ✏ beside the Stripe entry in the list.

This will open the **Stripe settings** form.

## Stripe Settings ✕

Secret key*

Publishable key*

**Developer Guides – click this to learn more about the API**

Stripe – Top payments infrastructure for the internet

Millions of businesses of all sizes – from startups to large enterprises – use Stripe's software and APIs to accept payments, send payouts, and manage their businesses online.

A fully integrated suite of payments products We bring together everything that's required to build websites and apps that accept payments and send payouts globally. Stripe's products power payments for online and in-person retailers, subscriptions businesses, software platforms and marketplaces, and everything in between.

Save changes

Take the keys you saved earlier and paste them in the applicable fields under this form.

- **Secret key*:** Enter the secret key obtained in this field.

- **Publishable key*:** Enter the publishable key obtained in this field.

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Click **Save changes** to update the details in the system.

This action will configure the **Stripe API** in the system.

However, for the API to function properly, you must also ensure that the **Stripe API**'s status is set to '**Active**' by turning on the toggle switch under the

**Status** column  .

# Working of the Paystack API

After configuring the Paystack API on Yo!Gigs, you'll be able to seamlessly manage payments across major African countries, including Nigeria and Ghana.

The integration supports a variety of payment methods, making transactions smooth and efficient.

Users will be able to select Paystack as their payment method during checkout, where users will have to



Once the user clicks **Confirm payment**, they will be redirected to Paystack's platform to complete the transaction.

> *Kindly note that this payment method only works for some countries in Africa including Nigeria, Ghana, Kenya, South Africa, Egypt, Uganda, Tanzania, Senegal, Côte d'Ivoire (Ivory Coast), and Rwanda.*

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Payments processed through Paystack will be directly deposited into the bank account linked to your Paystack account (that you added when you generate your Paystack API keys).

Keep track of all the orders under **Orders > All orders.**

**All orders**
View and manage every order placed on the platform including wallet withdrawal orders, bid orders, project orders, etc.

⚠ Orders with "PAID" payment status cannot be deleted. ✕

🔺 Newly placed orders always get listed at the top.

Home / All orders

Search 🔍

| Order ID | User's name | Order type | Net total | Payment | Status | Date & time | Action |
|----------|-------------|------------|-----------|---------|--------|-------------|--------|
| O000163 | Niel khan | Bid | $ 34.00 | Paid | Completed | 2024-08-28 09:14:52 | 👁 |
| O000162 | Justin | Bid | $ 43.00 | Paid | Completed | 2024-08-19 11:36:00 | 👁 |
| O000161 | Nicola Sue | Bid | $ 33.00 | Paid | Completed | 2024-08-19 11:28:48 | 👁 |

Clicking 👁 beside an order will take you to the order details page, where you can view all order information, including the payment method used.

# Yo!Gigs - Online Service Marketplace Solution

**Visit https://www.yo-gigs.com/ to know more!**



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