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## What is the Stripe API?

The Stripe API is a service that allows you to integrate payment processing into your platform easily. By using Stripe's API, you can accept payments from various methods such as credit cards and digital wallets, manage subscriptions, handle invoices, and more, all through a seamless and secure interface.

Here's a quick overview of its key features:

- **Payment processing:** Accept various payment methods including credit cards, debit cards, and digital wallets.
- **Subscriptions:** Manage recurring billing and subscriptions with customizable billing cycles.
- Invoices: Generate and send invoices, and track their payment status.
- **Payouts:** Transfer funds to bank accounts or debit cards.
- Fraud prevention: Utilize tools to detect and prevent fraudulent transactions.
- **Reporting and analytics:** Access detailed reports and analytics on transactions and financial activity.
- Integration: Easily integrate with web and mobile applications using RESTful API endpoints.

Yo!Gigs has integrated the Stripe API, allowing you to efficiently process payments from your users. By configuring the API with your Stripe keys, you streamline transaction handling, ensuring payments are secure and reliable. This setup enables seamless payment acceptance, enhancing user experience and simplifying the management and growth of your business.

#### Is the Stripe API free?

Stripe itself is not a free service, but using the Stripe API to integrate payment processing into your application does not have a cost associated with the API calls or integration itself. Instead, Stripe charges fees based on transactions processed through their platform. These fees typically include:

• **Transaction fees:** A percentage of each transaction plus a fixed amount per transaction.



• Additional fees: Costs for features like international payments, currency conversion, or advanced fraud protection.

For specific details on pricing, you should refer to <u>Stripe's pricing page</u>. While integrating and using the API does not incur additional costs beyond transaction fees, be aware of these charges as you plan your use of Stripe.



# **Configure the Stripe API**

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

Payment i Configure va	<b>methods</b> arious payment AF	Pis to allow users to make payments and tra	Stripe Settings ×
When live p enter the live	payment option is not ve mode.	selected, the payments are transferred to the sandbo	Secret key*
A The configu	uration settings for bo	th pay-in and pay-out payment methods are availabl	Publishable kev*
	Sr. no	Payment method	
<b></b>	1	Wallet	Developer Guides – click this to learn more about the API
÷	2	(WalletPay) Bank transfer	Stripe - Top payments infrastructure for the internet Millions of businesses of all sizes - from startups to large enterprises - use Stripple software and APIs to accost payments, sond payments, and manage
÷	3	(Bank Transfer Pay)	their businesses online. A fully integrated suite of payments products We bring together everything
÷	4	PayPal standard	that's required to build websites and apps that accept payments and send payouts globally. Stripe's products power payments for online and in-
<b></b>	5	(Paypaistandardray)	person retailers, subscriptions businesses, software platforms and marketplaces, and everything in between.
÷	6	Bank payout	Save changes

Here are the steps to obtain the Stripe API keys:



## Step 1: Register & log into Stripe

Visit <u>https://dashboard.stripe.com/login</u>. This will direct you to the **Stripe sign** in page.

stri	ipe
	Sign in to your account
	Password Forgot your password?
	Stay signed in for a week
	Sign in
	Sign in with passkey Use single sign-on (SSO)
	New to Stripe? Create account



If you already have an account, enter your credentials and sign in. Once you sign in, move to <u>step 3</u>.

If you are new to the platform, click the **Create account** link at the end of the form.



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

stripe	Create your Stripe account
<ul> <li>Get started quickly</li> <li>Integrate with developer-friendly APIs or choose low-code or pre- built solutions.</li> </ul>	Email
<ul> <li>Support any business model</li> <li>E-commerce, subscriptions, SaaS platforms, marketplaces, and more         —all within a unified platform.</li> </ul>	Full name
Join millions of businesses Stripe is trusted by ambitious startups and enterprises of every size.	Country 🕄
	Password
© Stripe · Privacy & terms	Create account
	Already have an account? Sign in

#### Update the following:

- Email: Enter your email address.
- Full name: Enter your full name.
- **Country:** Select your country from the dropdown list.



• **Password:** Enter a strong password.

Click Create account.

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

stripe		
First, let's ve	rify your em	ail
Check and get started.	to verif	fy your account
Open Gmail Rese	end email	
Need help? Visit support of	er contact us.	

Open your email account in a separate tab.

Locate the email from Stripe, click the verification link, and then return to the tab where you were setting up your account to continue to complete the verification.

Once done, return to the tab where you were setting up your account.



## Step 2: Add business & payment information

Once your email is verified, you will be directed to the following page.



Click Add business information.

This will direct you to the Activate Payments form.

×		Activate Payments	
	1	Verify your business	Let's start with some basics
	•	Business type	Choose your location and business type to get started.
	•	Business details	
	•	Public details	Business location
	2	Add your bank	United States 🗘
	3	Secure your account	
	4	Add extras	Type of business
	5	Review and finish	Individual 🗘
			Continue →

**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.

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Follow the instructions and update your business and payment information as required.



in the upper-left corner of the

You can also skip this step by clicking page.



Skipping this step will create a test account. To obtain live keys and use them on your platform, you will still need to add your business and bank details to your account.

#### Case 1

If you choose to skip the Activate Payment step, you will still be directed to the Stripe dashboard.

There, you will see an **Activate payments** button and a warning at the top of the page. This warning will indicate that you need to activate payments and complete your business profile to proceed.

Skipping this step means your account will use test data; so the keys you create will only be functional for testing and not in a live environment.





#### Case 2

If you complete the step to activate your account and payments, you will be directed to the Stripe dashboard with live mode enabled.

The keys you create will then be considered live keys and can be used in a live environment.





#### Step 3: Obtain the keys

The steps and images may vary depending on whether you have completed your profile or not.

#### For verified users

If you have completed your profile and activated your payment, then this is for you.

On the dashboard, select **Developers** from the top header section of the page.

Q Search	Develo	pers Test mode	<b>С</b> . Ф	Ð
Get started	l with Stripe		$\otimes$	
• No code	Low code	Explore all products	>	

This will direct you to the **Developers** page.

Select API keys.

Q Search	Developers Test r	node 📄 🕜 🦨 🌐 🕂
Overview API keys Webhooks	Events Logs Apps	
Your integration	4h 12h 24h 1w	☆ New X
API requests Successful Failed O O	API error distribution GET POST DELETE 0 0 0	Try out the new developer experience Workbench is the new home for developers to view logs, errors, webhooks, and more.

**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.

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This will direct you to the API keys page.

You will see two types of keys: Publishable Key and Secret Key. The Publishable Key is displayed at the top, while the Secret Key is located below it.

Search					Developers	lest mode	Û	<u>ل</u>	ţÇ?	
Devel	API keys	Webhooks	Events	Logs	Apps					
API k	eys					Learn more abo	ut API a	uthent	ication	$\rightarrow$
Stand Create a account.	ard keys key that unl Learn more	ocks full API ad	cess, enablir	ng exter	nsive interaction	with your	+ Cre	eate se	cret ke	y
NAME		TOKEN				LAST USED		CREA	TED	
Publisha	ble key									
Secret k	ev									

The secret key will include the name of your business. In the image above, we edited the secret key's name to help you identify it.

Hover over a key and click it to copy it. Make sure to save both keys in a secure location.

Then, move to <u>step 4</u>.

#### For old users

If you already have a Stripe account for another business, you can create additional API keys for different projects or platforms within the same account.

This allows you to use the same Stripe account for multiple businesses or platforms, including Yo!Gigs.



In this case, once you log into your account, from the top header section of the dashboard, select **Developers**.



This will direct you to the **Developers** page.

Select API keys.

Q Search			Developers	Test mode	?	<b>ل</b> ه	ŝ	Ð
Overview API keys	Webhooks	Events Logs	s Apps					
Your integration	ı		4h 12h 24h 1w	<b>v</b> ↓ New			×	
API requests Successful Failed O O	Today	API error di GET POST 0 0	stribution DELETE O	Try out develo experie Workbenc for develo errors, wel Turn on W	t the per ence h is the pers to bhooks, orkber	new e new h view lo , and m nch >	ome ogs, nore.	

This will direct you to the API keys page.

You will see the Publishable Key and the secret key for your other business, with the secret key labeled with your other business's name.

In the image below, we edited the other business' secret key name to help you identify it.



Q Search					Developers	Test mode	?	<b>ل</b>	ŝ	e
Devel	opers									
Overview	API keys	Webhooks	Events	Logs	Apps					
API keys Learn more about API authentication →									$\rightarrow$	
<b>Stand</b> Create a account.	ard keys key that unl Learn more	ocks full API ac	cess, enabl	ing exte	nsive interaction	with your	+ Cre	eate se	cret ke	ey (
NAME		TOKEN				LAST USED		CREA	TED	
Publisha	ble key									
Secret k	ey									

The **same Publishable Key** can be used across all platforms, but you will need to **create a new Secret Key** for each platform.

To create a secret key, click **+Create secret key**. You will be asked to verify your account with an OTP that was sent to your registered phone number.

Once done, the Create a new secret key form will appear.

e	Create a new secret key	
	Key name Key name	h
<b>a</b> t DU	Cancel Create	D



Name your new Secret Key and click Create.

A new form will appear displaying the newly generated key.

earc	cii Developers	lest n
	Your new API key	
	Keep your key safe	^
	Save and store this new key to a secure place, such as a password manager or secret store. You won't be able to see it again.	
	Learn more about keeping your keys safe 🛛	
al at	sk_live_	50
ЛE		-
oli	Add a note	
(a	Describe this key and the location where it's stored.	
:ki	Don	ie

To copy your Stripe secret key, hover over the key and click it to copy it to your clipboard. Save the copied key in a secure location on your system.

On this form, you can add notes to help identify the key, which will be saved within Stripe for future reference.



After adding your notes, click **Done** to close the form, and the new key will automatically be added to your list of API keys.

Next, copy the publishable key, which is listed first in the table, and store it securely on your system for future use.

Then, move to <u>step 4</u>.

#### For unverified users

If you didn't complete your business profile and have not activated your payments, then this process is for you.



The keys you obtain in this instance will be test keys and are intended for development and testing purposes only; they cannot be used in a live production environment.

On the dashboard, select **Developers** from the top header section of the page.





A dropdown menu will appear; select API keys from the options available.

This will direct you to the API keys page.

You're using test data. To accept payments, complete your business profile.								
Q Search		Developers	Test mode 🔵	Ø 4	ŝ			
)eveloper	S							
Pl keys Apps								
API keys			Learn more about	API authen	tication $\rightarrow$			
<b>Standard keys</b> Create a key that unlocks full API access, enabling extensive interaction with your account. Learn more								
NAME	TOKEN		LAST USI	ED CREAT	ED			
Publishable key	pk_test_		-	Sep 1	11			

You will see two types of keys: Publishable Key and Secret Key. The Publishable Key is displayed at the top, while the Secret Key is located below it.

Hover over a key and click it to copy it. Make sure to save both keys in a secure location.

Then, move to <u>step 4</u>.



## 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 methodsConfigure various payment APIs to allow users to make payments and transactionsConveniently on the platform.									
🛕 Th	A The configuration settings for both pay-in and pay-out payment methods are available here at one place.								
Home /	Home / Payment methods								
	Sr. no	Payment method	Туре	Status	Action				
÷	1	Wallet (WalletPay)	PayIn						
÷	2	Bank transfer (BankTransferPay)	Payln	0	1				
÷	3	Stripe (StripePay)	Payln	0	1				
÷	4	PayPal standard (PaypalStandardPay)	PayIn	•	1				



beside the Stripe entry in the list.

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



Х

#### **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 inperson 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.



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 Stripe API

Once you configure the Stripe API on Yo!Gigs, you will be able to handle payments easily, both locally and internationally, with support for various payment methods.

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

Complete your payment							
JOB DETAILS	ASSIGN TO	0	BID PRICE				
Architect/ Interior designer		Assign to	\$ 33.00				
Select payment method		Summary Sub total	\$ 33.00				
Bank transfer	>	Net amount	\$ 33.00				
PayPal standard	>	Confirm p	ayment				
Authorize.Net	>	* All purchases will be r transaction fees might a bank's p	be made in USD. Foreign at apply according to your d's policy.				

Once the user clicks **Confirm payment**, they will be redirected to Stripe's platform to complete the transaction using their credit or debit card.

Payments made through Stripe will be transferred directly to your account.

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 "	Orders with "PAID" payment status cannot be deleted.							
A Newly placed orders always get listed at the top.								
Home / All orders								
Search								Q
Order ID	User's name	Order type	Net total	Payment	Status	Date & time	Action	
0000163	Niel khan	Bid	\$ 34.00	Paid	Completed	2024-08-28 09:14:52	۵	
0000162	Justin	Bid	\$ 43.00	Paid	Completed	2024-08-19 11:36:00	۵	
0000161	Nicola Sue	Bid	\$ 33.00	Paid	Completed	2024-08-19 11:28:48	0	

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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