Stripe: Payment Processor Setup and Features

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Stripe stands out as one of the most flexible and reliable payment gateways seamlessly integrated into our platform. To gain a deeper understanding of its features and benefits, read more about it on our website: https://www.websell.io/best-payment-gateway

You can learn more about the benefits of Stripe here:https://www.websell.io/best-payment-gateways

How to set up Stripe as your payment gateway in WSM

Steps:

1. Sign up with **Stripe:** https://dashboard.stripe.com/register.

2. In WSM, go to **Orders > Payment Processor Setup**.

3. Click the big blue **Connect to Stripe** button. You'll be redirected to Stripe to complete your account application.
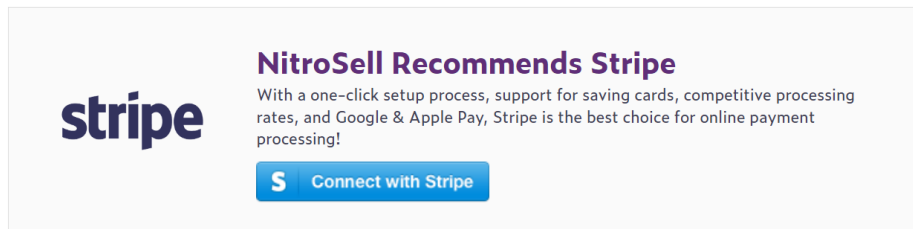
4. Once the application is submitted and approved, your Stripe account will be live and ready to accept payments.

5. Set Stripe as your default payment gateway under**Orders > Payment Processor Setup.**

6. Click **"Click here to change the default payment gateway"** and select **Stripe** from the dropdown menu.

7. Click **Make default** and save your changes.

8. **Disable** your old payment gateway.

9. Place **a live test order**. Before testing, either clear your browser's cookies or open your WebStore in an incognito/private window to avoid cached data interference.

After setup, monitor your Stripe transactions **daily for at least one week** to ensure everything is running smoothly and that no issues arise.

Stripe features

- Enable delayed capture

Stripe supports two-step card payments so you can first authorize a charge, then wait to settle (capture) it later. When a charge is authorized, the card issuer guarantees the funds and the amount held on the customer's card for up to 7 days, or 2 days for in-person payments using Terminal.

If the charge isn't captured within this time, the authorization is canceled and funds released.

- Enable CVV Check (transaction refunds if CVV validation fails)

The CVC (also referred to as CVV) is the three- or four-digit number printed directly on a card, usually on the signature strip or the front of the card. Radar includes a rule to block any payments that fail the CVC verification check.

- Enable AVS Check

AVS is an identity verification tool that allows businesses to detect and prevent potentially fraudulent credit or debit card transactions by comparing the billing address provided by a customer with the billing address on file for the card, to confirm they match. Businesses in the United States, Canada, and the United Kingdom use AVS to minimize fraudulent transactions and unnecessary chargebacks.

- (Only for Next-Gen stores) Enable one-click express checkout with Google Pay and Apple Pay

The Express Checkout Element gives you a single integration for accepting payments through one-click payment buttons. Supported payment methods include Link, Apple Pay, Google Pay, and PayPal.

- Add Receipt email to transactions/refunds (automatically sends Stripe email to customer

When a payment is refunded, Stripe can automatically send a receipt to the same email address provided in the original charge.

- Enable tokenisation support (shoppers can save cards at checkout)

Payment tokenization is a security technique that replaces sensitive payment information, such as credit card numbers, with a unique, random set of characters called a token. This process helps keep payment data safe during transactions, because the actual card information is not being used or stored.