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Key Features

Pay by credit/debit cards

The Stripe extension is compatible with almost every type of credit/debit card types such as Visa, MasterCard, American Express, Discover, JCB, and Diners Club.

**PCI compliance:** Stripe elements collate all credit card data on your behalf.

PCI is an information security standard which is utilized in a lot of organisations that make use of branched credit cards. Stripe is made up of the highest rate of PCI certification. Stripe acquires PCI compliance for all your payments through the implementation of Stripe client-side tokenization in Stripe Elements.

Magento Vault

This feature allows clients and customers to safeguard all credit card details for use in future transactions. As soon as a customer orders through the checkout page and fills in the credit card details, he/she may decide to safeguard such details for future use. Completion of the succeeding order will provide customers with the option of making use of the already saved credit card data without having to input them again.

Authorize or Authorize and Capture

Two behaviours are available for payments and this must be set based on business processes. The authorize behavior is designed to help you authorize a specific amount and manually capture it by the creation of invoice whenever required. The authorization locks the order amount available in the customers bank account till it is captured by the merchant. For instance, a transaction can be captured as soon as you transfer order items to a customer. The Authorize and capture action communicates to stripe to capture a transaction at the time the order is created. The transaction will transfer the amount of the order from the customers bank account to merchants bank account.
Void/cancel authorizations
If a payment is authorized and not yet captured, merchants are able to cancel the transaction through the admin panel to ensure the transaction is released.

Expired authorizations
Stripe is compatible with two-step card payment meaning you can authorize a charge, and then settle (or capture) it later. As soon as the charge is authorized, the funds are secured by the card issuer and the amount help on the card of the client for as long as seven days. If it is not settled for seven days, the authorization is canceled and the funds returned. By making use of the extension, you can charge for invoice total as a new transaction. It is only available for customers with a stored credit card and sufficient funds in the bank.

Partial order invoices
Partial invoicing is only available if the process of authorize payment is used. The Administrator includes a few products from an order into the invoice. A total sum of the invoice is captured from the order transaction. Due to the fact that only one capture is available for a transaction, the remaining order amounts will be released. Subsequent invoices for similar orders are possible making use of a stored credit card.

Credit Card Verification (CCV)
This feature helps to protect merchants from payments made via fake or invalid cards. Credit Card verification will cancel all payments when the CCV of a card is not successful or invalid. As soon as a customer adds some credit card details on the checkout page, the extension will indicate the type of card being used (MasterCard, Visa, American Express etc.).

Country Specific Credit Card Types
An administrator is able to specify using the configuration panel, the different card types available for certain countries. For instance, you may decide to allow only American Express for the United States.
Multiple currencies support
Stripe is designed with a nice feature which allows it to receive payments from different countries. Stripe rolls up different balances for a variety of currencies. If possible, stripe automatically transfers payouts to a bank account associated with each currency, helping to avoid exchange fees. Stripe payment extensions provide you with the option of choosing whether you want to process payments in the local currency or actual order currency.

Instant Purchase
Instant purchase is a feature which allows the making of one-click purchases for clients who have a pre-selected default billing and shipping address and also a default stored card in the Magento vault. This feature is completely compatible by stripe payments extension.

Refund your invoices (Online Credit Memo)
This extension is available only with online Credit Memo function which provides refund for captured transaction amount to the customers.

Partial order refunds
This feature is quite helpful as soon as a customer has completed an order and you don't have all the products in the stock meaning you have to refund a part of a payment. However, it requires returns management. The extension is built based on the best Magento 2 practices by Magento 2 certified developers.
Configuration

- **Enable this Solution** – To enable “Stripe Payments” select “yes”.
- **Title** – Type the title which will be seen on store view.
- **Payment Action** – Select the type of payment action. 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 funds are guaranteed by the card issuer and the amount held on the customer’s card for up to seven days. If the charge is not captured within this time, the authorization is canceled and funds released. **Authorize** helps you only to authorize an order amount and manually capture it by creating invoice when it’s required. An authorization locks the order amount in the customer’s bank account until the merchant captures it. For example, the transaction can be captured when you ship the products to the customer. **Authorize and Capture** action tells Stripe to capture a transaction at the time of creating order. The transaction will transfer the order amount from the customer’s bank account.
- **Expired Authorizations** – This option allows creating a new charge after expired days (usually it's seven days). The sum can be charged only if it's available on the payment card. Or an error message can be shown to admin and the payment card won't be captured.
- **Test Mode** – To enable test mode select “yes”.
- **Publishable Key** – Type the publishable key which you got while creating Stripe account.
- **Secret Key** – Type the secret key
• **Accepted Currency** – Select a type of accepted currency: base or store currency. **Base currency** is Stripe currency. **Store currency** is the currency that is used by the store.

• **New Order Status** – Select what type of order status should have a new order.

• **Vault Enabled** – Enable the vault if you want to let your customers to save payment cards information on Stripe servers. The customer can use saved cards for future purchases.

• **CVV Verification** – To enable CVV verification select “yes”.

• **Credit Card Types** – Select what credit card types are available in the extension.
• **Country Specific Credit Card Types** – This option allows you to specify specific card types for a specific country. For example, the screenshot shows us that Australia can use only Visa and MasterCard.

• **Transaction Descriptor** – Type a transaction descriptor.

• **Stripe Email Receipts** – Select “yes” if you want Stripe to send email receipts for successful payments and refunds.

• **Minimum Order Total** – Specify the minimum order total.
• **Maximum Order Total** – Specify maximum order total.
• **Sort Order** – Specify the sort order.
• **Payment from Applicable Countries** – Specify the countries which are applicable for payment.
• **Payment from Specific Countries** – Select specific countries for payment.
• **Debug** – To enable debug select “yes”.

![Form Image]

The form includes fields for:

- **Maximum Order Total**
- **Sort Order**
- **Payment from Applicable Countries**
- **Payment from Specific Countries**
- **Debug**

The form also lists countries that are applicable for payment and specific countries that can be selected for payment.
Checkout Payment Form (Frontend)

Go to your store > Add products to the Cart > Proceed to Checkout > Fill up the payment form > click “Save for later user” to save the credit data.

**PAYMENT METHOD:**

- Credit Card (Stripe)

Credit Card Number *

4242 4242 4242 4242

Expiration Date *

09 / 19

Card Verification Number *

325

- Save for later use.
Vault Enabled

To enable **Vault** go to Configuration panel and enable this option > **Create the order** > while filling up payment fields click **“Save for later use”** > **Place Order**

Next time when the customer places the order he can choose the saved credit card.
Stored Payment Methods

Stored payment methods section allows the customer to view, delete stored payment methods.

<table>
<thead>
<tr>
<th>Card Number</th>
<th>Expiration Date</th>
<th>Type</th>
<th>Delete</th>
</tr>
</thead>
<tbody>
<tr>
<td>ending 4242</td>
<td>9/2019</td>
<td>VISA</td>
<td></td>
</tr>
<tr>
<td>ending 4444</td>
<td>6/2021</td>
<td>Master</td>
<td></td>
</tr>
</tbody>
</table>
Order Status Page (Frontend)

My Orders

<table>
<thead>
<tr>
<th>Order #</th>
<th>Date</th>
<th>Ship To</th>
<th>Order Total</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>0000000013</td>
<td>4/10/18</td>
<td>Test Testing</td>
<td>$200.00</td>
<td>Processing</td>
<td>View Order, Reorder</td>
</tr>
<tr>
<td>0000000012</td>
<td>4/10/18</td>
<td>Test Testing</td>
<td>$720.00</td>
<td>Processing</td>
<td>View Order, Reorder</td>
</tr>
</tbody>
</table>

2 Item(s)

Show 10 per page

Items Ordered

<table>
<thead>
<tr>
<th>Product Name</th>
<th>SKU</th>
<th>Price</th>
<th>Qty</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Didi Sport Watch</td>
<td>24-WG02</td>
<td>$92.00</td>
<td>Ordered: 1</td>
<td>$92.00</td>
</tr>
<tr>
<td>Clamber Watch</td>
<td>24-WG03</td>
<td>$54.00</td>
<td>Ordered: 1</td>
<td>$54.00</td>
</tr>
<tr>
<td>Bolo Sport Watch</td>
<td>24-WG01</td>
<td>$49.00</td>
<td>Ordered: 1</td>
<td>$49.00</td>
</tr>
</tbody>
</table>

Subtotal $195.00
Shipping & Handling $5.00
Gift Wrap $0.00
Grand Total $200.00

Order Information

Shipping Address
Test Testing
Shevchenko
Los Angeles, California, 12345
United States
T: +1 780-424-51

Shipping Method
Best Way - Table Rate

Billing Address
Test Testing
Shevchenko
Los Angeles, California, 12345
United States
T: +1 780-424-51

Payment Method
Credit Card (Stripe)
Checkout Payment Form (Admin Panel)

Stored Payment Methods
The admin form displays the same options as frontend checkout.

Payment & Shipping Information

Payment Method
- Stored Cards (Stripe)
  - ending 4444 (expires: 6/2021)
- VISA ending 4242 (expires: 9/2019)
- Credit Card (Stripe)
- Stored Cards (Braintree)
- Credit Card (Braintree)
- Check / Money order

Shipping Method *
- Best Way
  - Table Rate - $5.00

Click to change shipping method

Payment & Shipping Information

Payment Method
- Stored Cards (Stripe)
- Credit Card (Stripe)

- Credit Card Type
  - American Express

- Credit Card Number

- Expiration Date
  - MM/YY

- Card Verification Number

- Save for later use.
Order Status Page (Admin Panel)

Admin order status page shows information about the order.

<table>
<thead>
<tr>
<th>Order &amp; Account Information</th>
<th>Account Information</th>
<th>Edit Customer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Order # 000000012 (The order confirmation email was sent)</td>
<td></td>
<td>Test Testing</td>
</tr>
<tr>
<td>Order Date</td>
<td>Apr 10, 2018 8:09:29 AM</td>
<td></td>
</tr>
<tr>
<td>Order Status</td>
<td>Processing</td>
<td></td>
</tr>
<tr>
<td>Purchased From</td>
<td>Main Website</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Main Website Store</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Default Store View</td>
<td></td>
</tr>
<tr>
<td>Placed from IP</td>
<td>193.254.196.28</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address Information</th>
<th>Shipping Address</th>
<th>Edit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing Address</td>
<td>Test Testing</td>
<td></td>
</tr>
<tr>
<td>Shevchenko</td>
<td>Los Angeles, California, 12345</td>
<td></td>
</tr>
<tr>
<td>United States</td>
<td>T: +1 780-424-51</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Shipping Address</td>
<td></td>
</tr>
<tr>
<td>Test Testing</td>
<td>Los Angeles, California, 12345</td>
<td></td>
</tr>
<tr>
<td>United States</td>
<td>T: +1 780-424-51</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment &amp; Shipping Method</th>
<th>Payment Information</th>
<th>Shipping Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credit Card (Stripe)</td>
<td>Best Way - Table Rate</td>
</tr>
<tr>
<td></td>
<td>The order was placed using USD.</td>
<td>Total Shipping Charges: $5.00</td>
</tr>
</tbody>
</table>
Invoice Processing

Expired Authorizations

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 funds are guaranteed by the card issuer and the amount held on the customer's card for up to seven days. If the charge is not captured within seven days, the authorization is canceled and funds released. With the extension, you can charge for invoice total amount as a new transaction. It works only for customers who have stored credit card and have requested funds on their bank account.

Authorization expired:
New Transaction:

The result of new transaction on Stripe after Expired Authorizations:
Void/cancel Authorizations

When a payment was authorized and not captured yet, merchants can perform cancellation of the transaction from admin panel so the transaction will be released.

To cancel transaction go to **Order > Transactions > Void**

![Void transaction](image)

The payment has been voided:
Void Result on Stripe:

Payment released without capture
Apr 11, 4:15 PM

Payment authorized
Apr 11, 4:07 PM

Stripe risk evaluation: normal
Apr 11, 4:07 PM

Payment details

ID: ch_1CF4fLkzTBIzg6Doyi9h5PL
Statement descriptor: Store Name #000000016
Amount: €155.07
Refunded: €155.07
Fee: €0.00
Date: 2018/04/11 16:07:11
Status: Refunded
Description: 000000016
Multi-currency

Stripe has a great feature to receive payments in multiple currencies. Stripe accumulates separate balances for each currency. If possible, Stripe automatically sends payouts to an associated bank account (or debit card) for each currency, thereby avoiding exchange fees. Stripe Payments extension allows you to choose whether you want to process payments in base currency or actual order currency.

Create Order > Capture the Order
The payment was captured in EUR:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>€47.35 EUR</td>
<td>Store Name #000000017</td>
<td>2018/04/11 16:39:17</td>
</tr>
<tr>
<td>$58.04</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1.98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$56.06</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Payment ID: ch_1CFjAPKxT8zIZe6DoXI3gesI
Refund Processing (Credit Memo)

This extension works with online Credit Memo function which refunds captured transaction amount back to customer’s bank account.

**Full Refund**

To do full refund for the order go to

**Orders > Select a necessary Order > Invoices > Select the Invoice > Credit Memo > click “Refund” button**

**Select the Order:**

![Orders Table](image-url)
Go to **Invoices > Credit Memo** > click the button “Refund”
Partially Refund

This option is very helpful when a customer completed an order and you don’t have all products in stock so you have to refund part of a payment.

To refund the order partially go to Orders > Select a necessary order > Invoices > Select the Invoice > Credit Memo > Select what products to refund > click “Refund”

In this example, we will refund 1 item per each product:
The result of partially refunding on Stripe:

$251.40 USD PARTIALLY REFUNDED

$128.20 refunded
Apr 12, 3:34 PM

Payment captured
Apr 12, 3:29 PM

Payment authorized
Apr 12, 3:26 PM

Stripe risk evaluation: normal
Apr 12, 3:26 PM

Payment details

ID: ch_1CG4VkkXTBz2IzG00pFjbNao
Statement descriptor: Store Name #000000013
Amount: $251.40
Refunded: $128.20
Fee: $7.59
Net: $243.81
Date: 2018/04/12 15:26:44
Status: Partially refunded
Description: 000000013

Metadata

Module: Stripe Payments by Mageside
Instant Purchase

Instant Purchase is a feature that allows making one-click purchases for customers who have pre-selected default billing and shipping address as well as default stored card in Magento vault. This feature is completely supported by Stripe Payments extension.
Mageside is a team of developers dedicated to Magento installation, support, extension creation and advanced customization. We are good at doing the heavy lifting, and there is no Magento project that is out of scope on a technical basis.

Mageside does full site conversions, Magento 2 upgrades, advanced extension development, deep systems integration and all the other fun stuff. Our code is incredibly clean, we are on first name basis with several of the core devs, and love every opportunity to create another fine expression of ecommerce. If you need the best, let us work on your next project.