FATbit®
TECHNOLOGIES

Stripe API

-Keys Generation Guide-

Table of Contents

Sr. No.	Contents	Page No.
1.	What is Stripe?	1
	Is Stripe free to use?	1
2.	Generate the Stripe API keys	2
	Step 1: Register & log in to Stripe	2
	Step 2: Set up the account	4
	Important points to note	4
3.	Get Test keys (For development & testing)	5
	Step 3: Open the API keys page	5
	Step 4: Copy the publishable key & Secret key	6
	Step 5: Paste the keys into your platform	7
	Test the integration	7
4.	Get live keys	7
	Step 3: Complete your profile and activate live mode	7
	Step 4: Copy the live API keys	8
	Step 5: Paste the live keys into your FATbit product	9
5.	Configure the keys in your FATbit product	9

What is Stripe?

Stripe is an online payment processing service that lets businesses securely accept payments from customers worldwide. In FATbit products, the **Stripe** plugin lets customers pay with credit and debit cards at checkout.

Stripe offers the following key features:

- **Card payments:** Accept major credit and debit cards from customers around the world.
- **Secure checkout:** Card details are handled by Stripe, which reduces the sensitive data your platform has to manage.
- **Test mode:** Try the complete payment flow with test cards before accepting real money.
- **Dashboard & reporting:** View payments, refunds, and payouts in one place.
- **Fraud prevention:** Built-in tools help detect and reduce fraudulent activity.

To connect Stripe with your FATbit product, you need two credentials from your Stripe account: the **Publishable key** and the **Secret key**. This guide shows how to generate them and where to configure them in your product's admin panel.

FATbit products integrate this functionality to enhance the user experience.

Is Stripe free to use?

Creating a Stripe account and generating API keys is free. However, **Stripe charges transaction-based fees** on every successful payment. These may include:

- **Standard processing fees:** A percentage of the transaction amount plus a fixed fee per transaction.
- **Optional service fees:** For features such as currency conversion, disputes, or advanced fraud protection.

For accurate and updated pricing, refer to Stripe's official pricing page at https://stripe.com/pricing.

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Generate the Stripe API keys

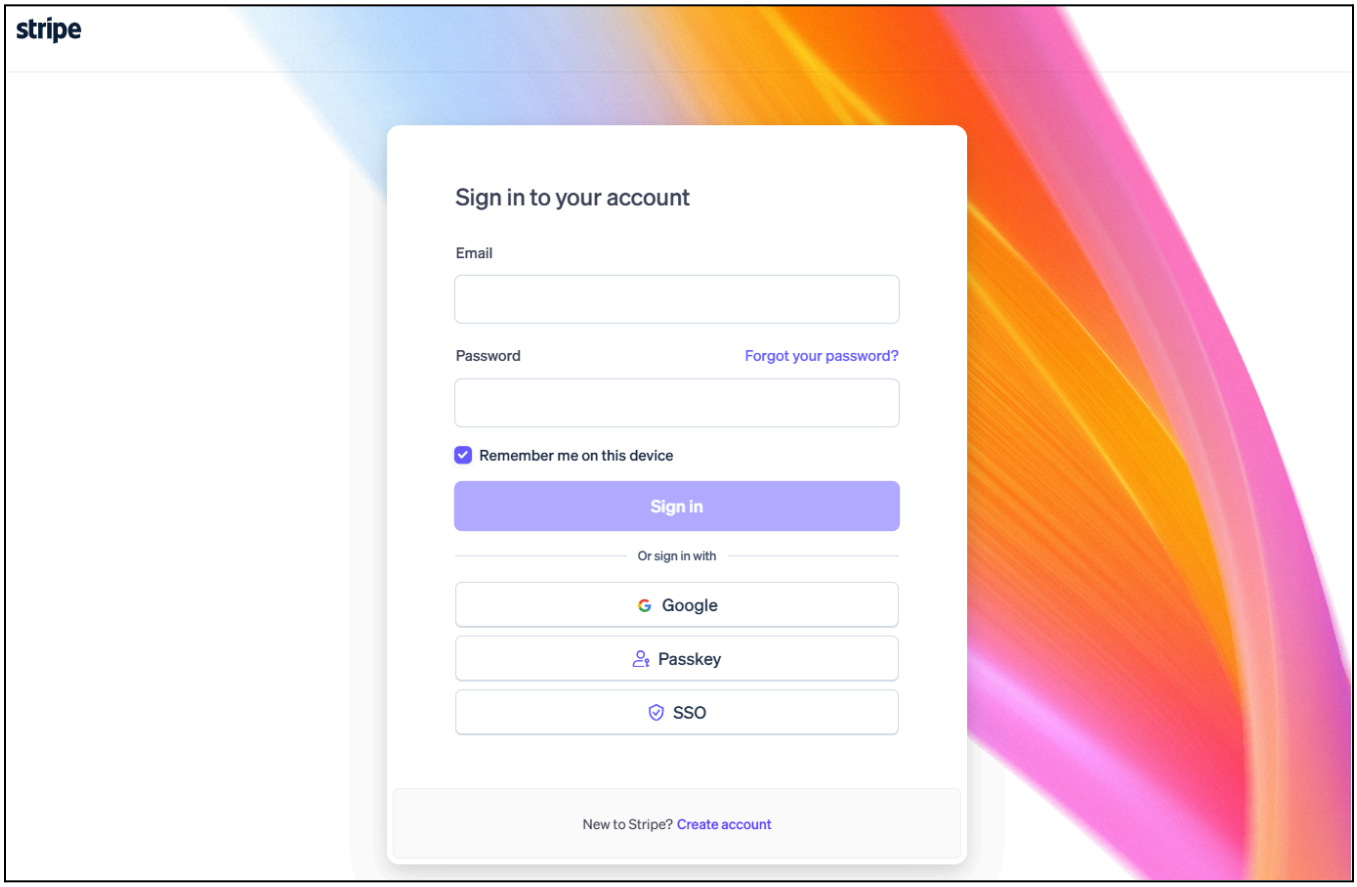
This section is divided into two parts:

- **Test keys setup**
- **Live keys setup**

You must first configure **test keys** to check the integration. After confirming that everything works as expected, proceed to generate and configure the **live keys**.

Step 1: Register & log in to Stripe

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



- **Already have an account?** Enter your credentials and sign in. Then continue from Step 3 under the test keys section (or Step 3 under the live keys section if you want live keys directly).
- **New to Stripe?** Click **Create account** to open the **Create your Stripe account** form.

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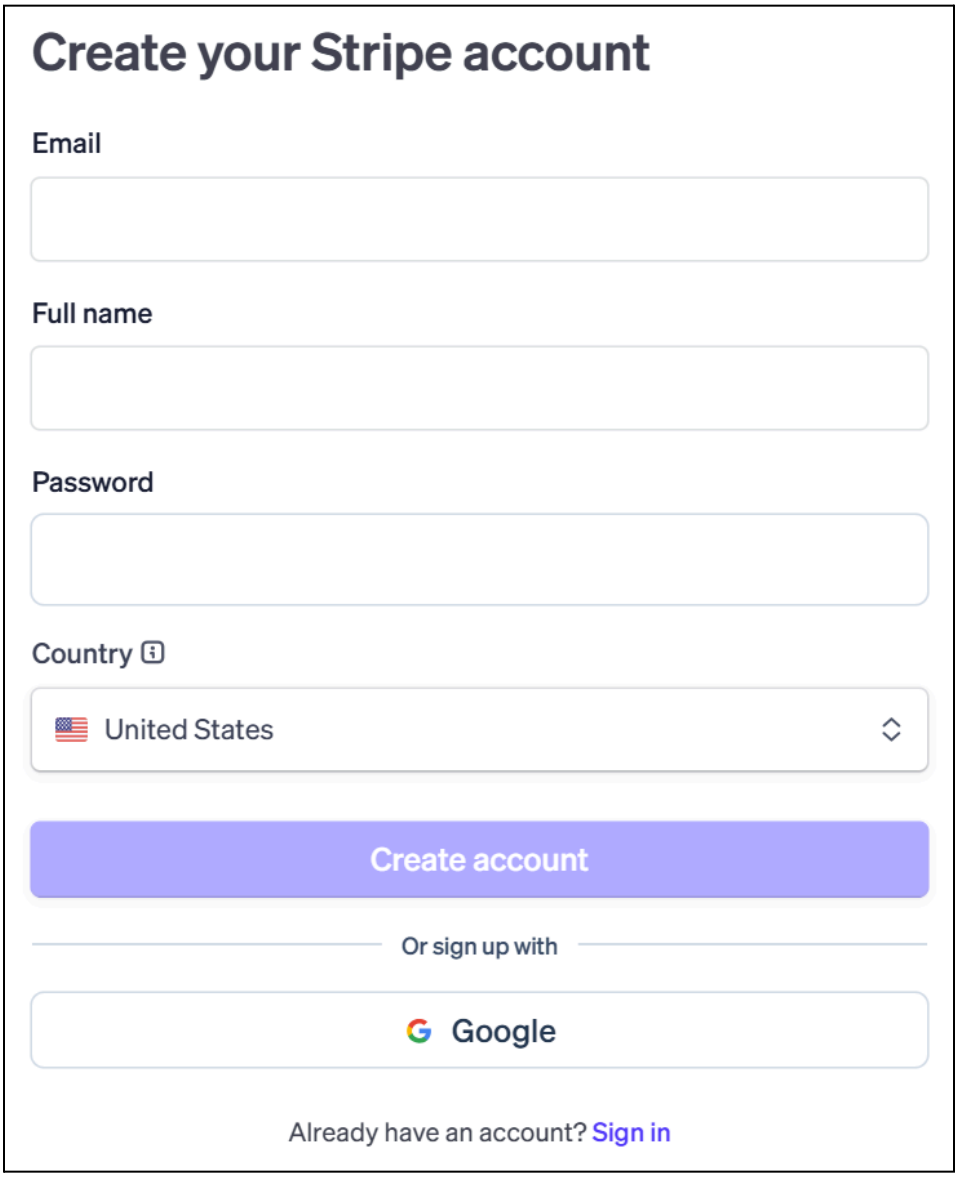
You can create a Stripe account using one of the following methods:

- **Sign up with email:** Enter your email, full name, password, and select your country. Then, click **Create account.**

  After signing up, check your inbox and verify your email address by clicking the confirmation link sent by Stripe.

- **Sign up with Google:** Click **Sign up with Google,** choose your Google account, and follow the prompts.



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Step 2: Set up the account

After creating your Stripe account and logging in, you are directed to the Stripe dashboard. A pop-up may ask you for basic business details to customize your setup.

Depending on the country selected and the type of email account used, the account setup steps may vary slightly. However, the required information remains mostly the same. In such cases, follow the on-screen prompts to complete the setup.

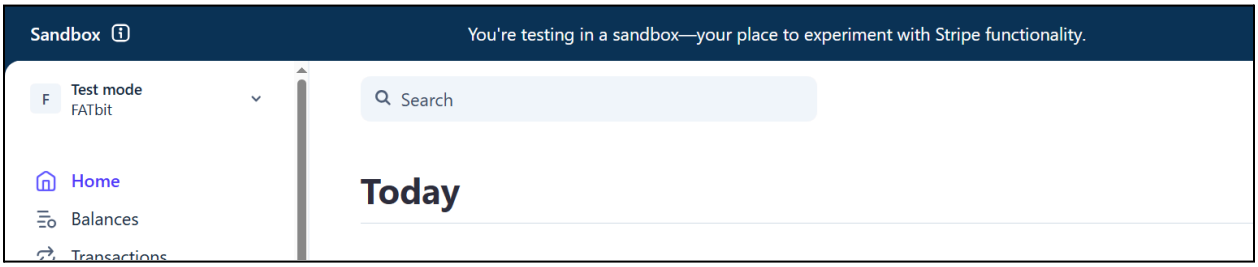
Update the following fields:

- **Business name:** Enter your business name.
- **Business website (optional):** Enter your business website address.

Then, click **Continue**. If Stripe asks how you want to start, select **Non-recurring payments** (this matches one-time payments at checkout), and continue until the dashboard appears.

Important points to note

- When you create an account, Stripe generates **test mode keys** by default. This allows you to test the integration before going live.
- Your account is initially created in **Sandbox / Test mode** (as displayed in the message on the header of the dashboard).



- Test keys and live keys are different and **cannot be used interchangeably.**
- The standard Stripe plugin needs only the **Publishable key** and **Secret key.** You do not need to activate Stripe Connect or generate a Client ID for it. If your product uses **Stripe Connect** (for example, for split payments), refer to the Stripe Connect keys guide instead.

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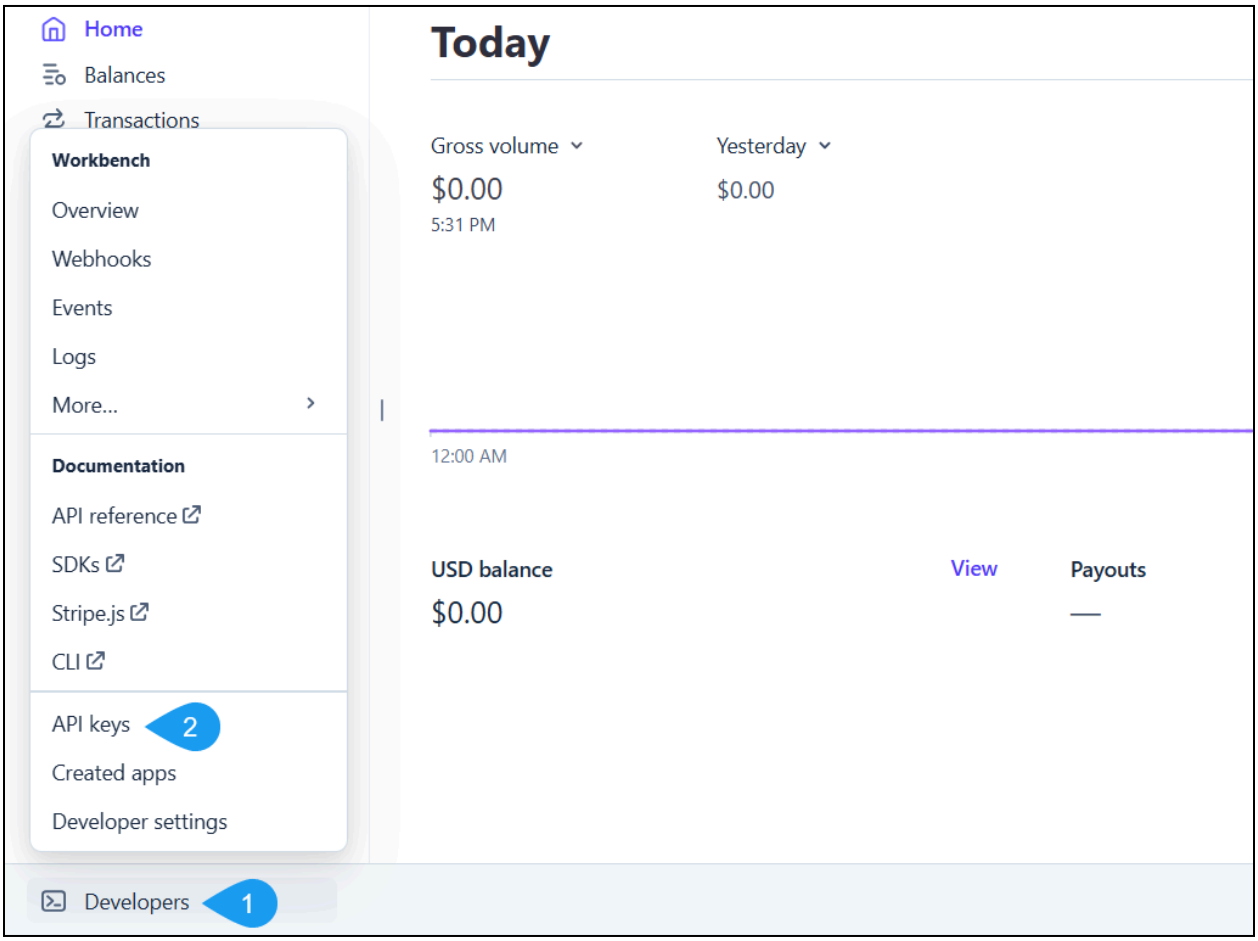
Get Test keys (For development & testing)

Follow these steps to generate and use your test mode keys.

Step 3: Open the API keys page

Make sure your account is in **test mode/sandbox** (see the banner at the top of the dashboard). Then:

1. In the left navigation menu of the Stripe dashboard, click **Developers**.
2. From the menu that expands, click **API keys**.



The **API keys** page opens, listing your **Standard keys**: the **Publishable key** and the **Secret key**.

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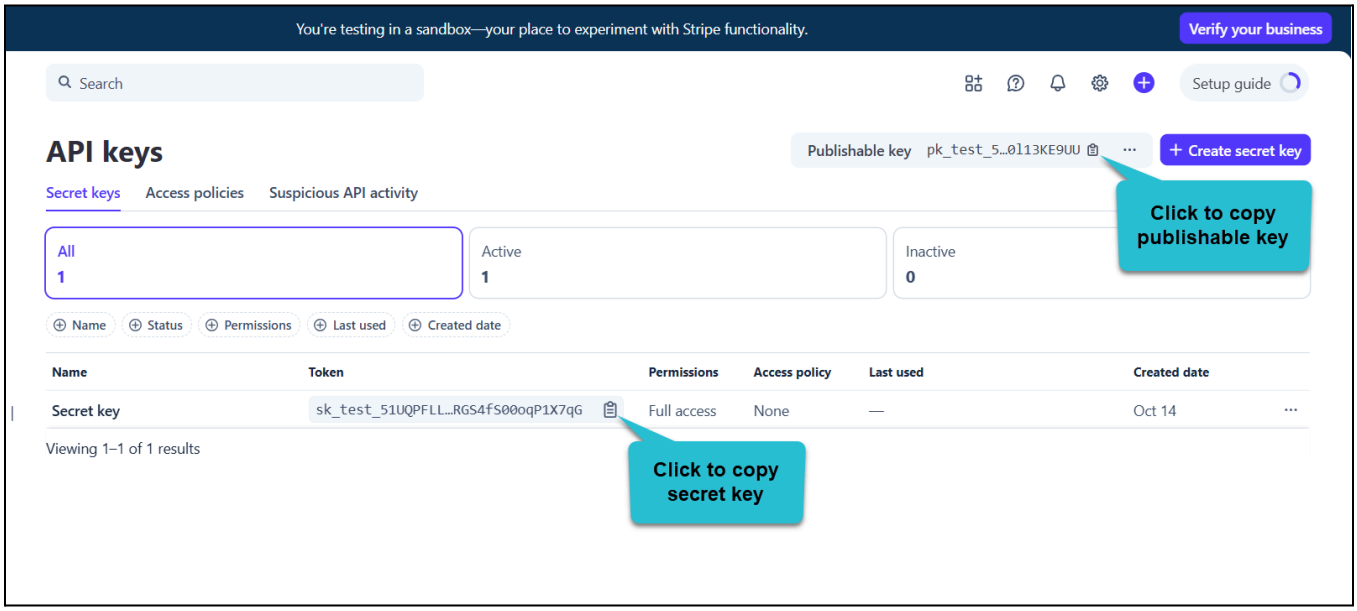
> **Tip**
>
> You can also find both keys on the dashboard **Home** page, in the **API keys** card on the right side.

Step 4: Copy the Publishable key & Secret key

Copy both keys from the API keys page:

- **Publishable key** (pk_test_...): Hover over the key and click to copy it.
- **Secret key** (sk_test_...): Hover over the key, and click the key to copy it.



Never share your Secret key publicly, post it in screenshots, or send it over chat or email. Anyone with this key can access your Stripe account. If a key is exposed, roll or regenerate it from the API keys page immediately.

Step 5: Paste the keys into your platform

Open the **Stripe plugin settings** in your FATbit platform's admin panel and paste the copied test credentials:

- **Secret Key:** paste the secret key (sk_test_...).
- **Publishable Key:** paste the publishable key (pk_test_...).

Then click **Save**. The exact menu path differs for each product. Refer to the section **Configure the keys in your FATbit product** in this guide for your product's path.

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*Both fields are required. The settings cannot be saved with an empty field. Also make sure the Stripe plugin is **enabled** so that it appears as a payment option at checkout.*

Test the integration

Place a test order on your website and choose the Stripe/credit card option at checkout. Use Stripe's test card details:

- **Card number:** 4242 4242 4242 4242
- **Expiry date:** any future date
- **CVC:** any 3 digits

After the payment, open **Payments** in the Stripe dashboard (in test mode) to confirm that the transaction was received.

Get Live keys

Follow these steps to generate and use your **live mode keys**.

The overall process is the same as for test mode keys, but test and live keys must be created separately. They cannot be used interchangeably.

Step 3: Complete your profile and activate live mode

Before generating live keys, your Stripe profile must be complete and verified. You must also add a bank account for payouts.

To begin:

- Click **Complete your profile** from the **Setup guide** pop-up, or
- Click the **Switch to live account** button on the upper-right corner of the screen.

You will be directed to the **Activate payments** form. Follow the prompts to add your business details, bank account, and other required information, and submit the form.

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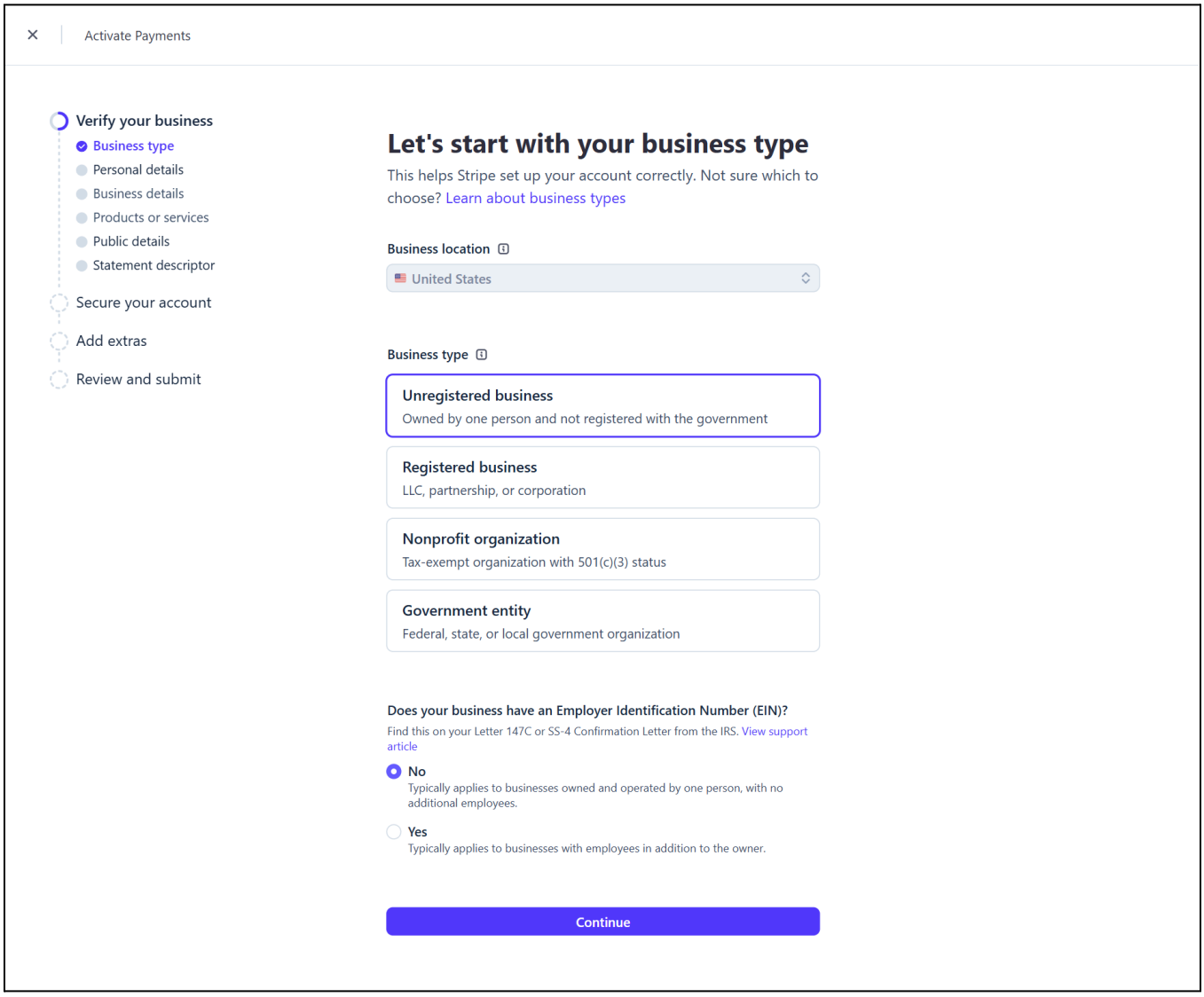

Once your business is verified, your account switches to **live mode**, and the live version of the Stripe dashboard loads. Any keys you generate after this point are **live keys** and must be used only in your live environment.

Make sure your profile is complete and verified. Otherwise, the dashboard interface or available options may differ.

Step 4: Copy the live API keys

Follow the same instructions as given in Step 3 and Step 4 under test mode to open the **Developers** > **API keys** page and copy your keys. For live keys, note the following:

- The **Publishable key** starts with (pk_live_....), click and copy it.

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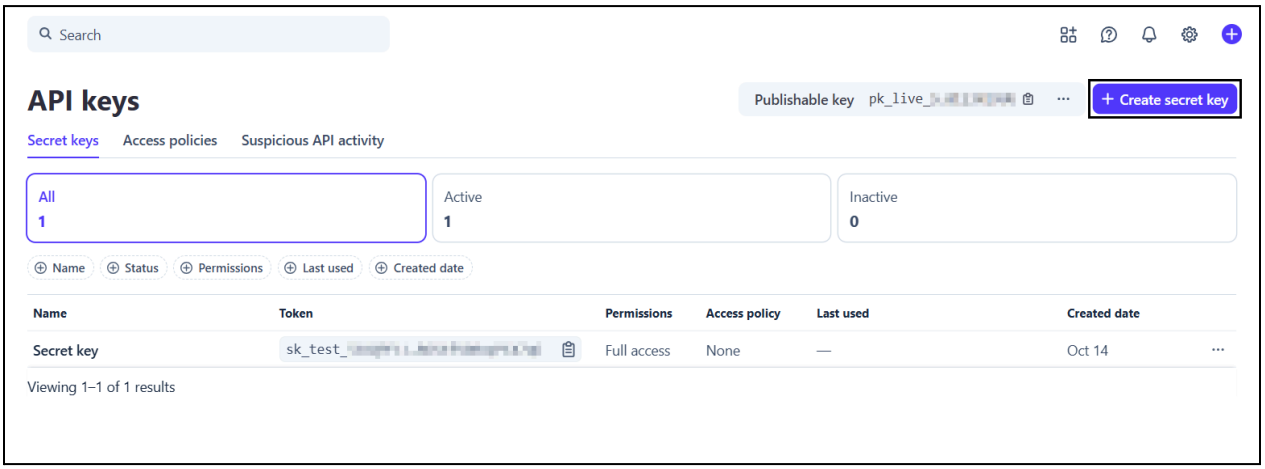
- Click the **Secret key** (sk_live_...) to copy it.
- Secret keys can expire or be rotated. When this happens, go to the **API keys** page, click **Create secret key**, and update your product configuration with the new key.



Configure the keys in your FATbit product

After copying the keys from Stripe, paste them into the Stripe plugin settings of your FATbit product. The form contains two required fields:

- **Secret key** (sk_test_... or sk_live_...)
- **Publishable key** (pk_test_... or pk_live_...)

Use the **test keys** while testing and replace them with the **live keys** when you go live. The menu path to the settings depends on the product. Refer to the section for your product below.

After generating the Stripe plugin keys, log in to the FATbit (Product Name) Admin Panel and navigate to **Settings > Plugins > Third Party.** Scroll to the **Payment Methods** section.

On the Plugins page, click **Regular payment methods** in the left-hand list. The **Regular payment methods plugins** table appears.

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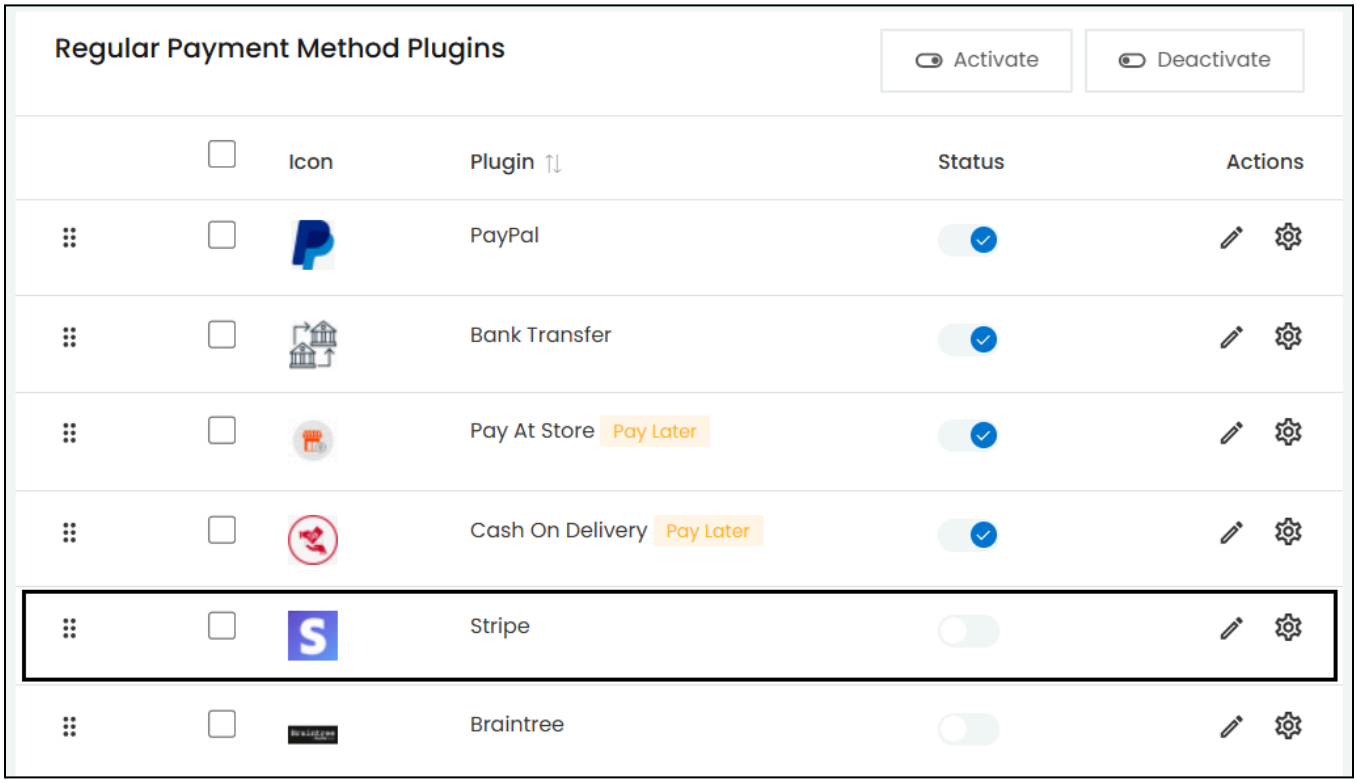
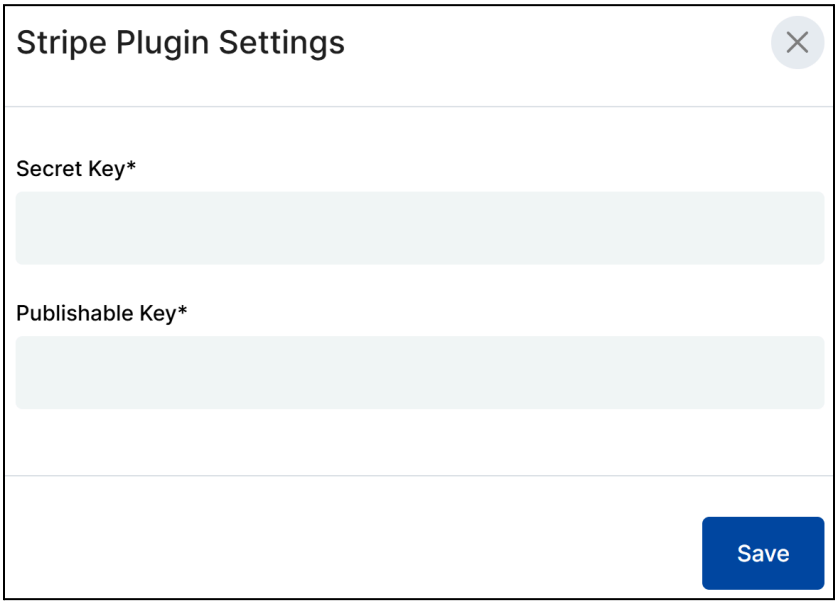


1. Locate **Stripe** in the list and open its settings from the Action column. The **Stripe Plugin Settings** panel slides in from the right.



2. In the **Secret Key*** field, paste the secret key.
3. In the **Publishable Key*** field, paste the publishable key.
4. Click **Save**.

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