FATbit®
TECHNOLOGIES

Stripe Connect API

-Keys Generation Guide-

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What is the Stripe Connect API?

Stripe Connect is a service that enables platforms to facilitate payments and automatically split them between multiple recipients. It is commonly used in multi-vendor or multi-party environments where different stakeholders need to **receive a share of the total transaction amount.**

Stripe Connect offers the following key features:

- **Split payments:** Distribute payments between multiple parties based on predefined rules.
- **Seamless onboarding:** Onboard recipients directly through your platform using hosted or embedded forms.
- **Automated payouts:** Transfer funds to connected accounts securely and on schedule.
- **Compliance management:** Handle KYC (Know Your Customer), tax reporting, and other regulatory requirements.
- **Real-time reporting:** Access detailed transaction and payout data for each connected account.
- **Fraud prevention:** Leverage built-in tools to detect and reduce fraudulent activity.

By integrating Stripe Connect, your platform can manage end-to-end payment distribution efficiently and securely. This improves transparency, reduces manual work, and ensures timely disbursement to all parties involved.

Is the Stripe Connect API free?

There are no separate charges for using the Stripe Connect API itself. However, **Stripe charges transaction-based fees** depending on how the payments are processed and distributed. These may include:

- **Standard processing fees:** A percentage of the transaction amount plus a fixed fee per transaction.
- **Connect platform fees:** Additional charges may apply based on the Connect account type (Standard, Express, or Custom).
- **Optional service fees:** For features like currency conversion, instant payouts, or advanced fraud protection.

For accurate and updated pricing, refer to [Stripe's official pricing] page.

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Generate the Stripe Connect API keys

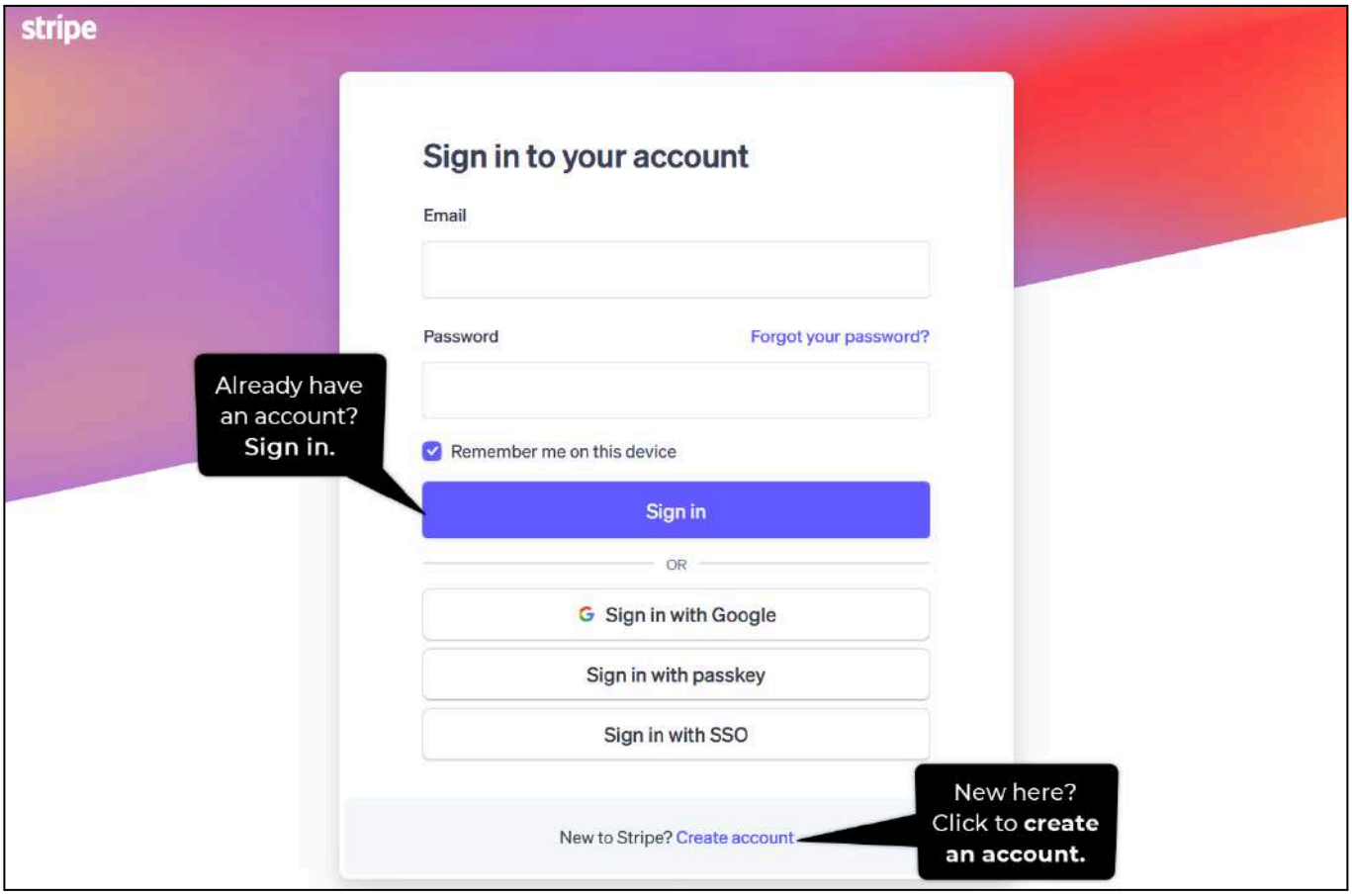
This section is divided into two parts:

- Test keys setup
- Live keys setup

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

  After signing in, if you want to generate test keys first, go to step 3 under the test keys section.

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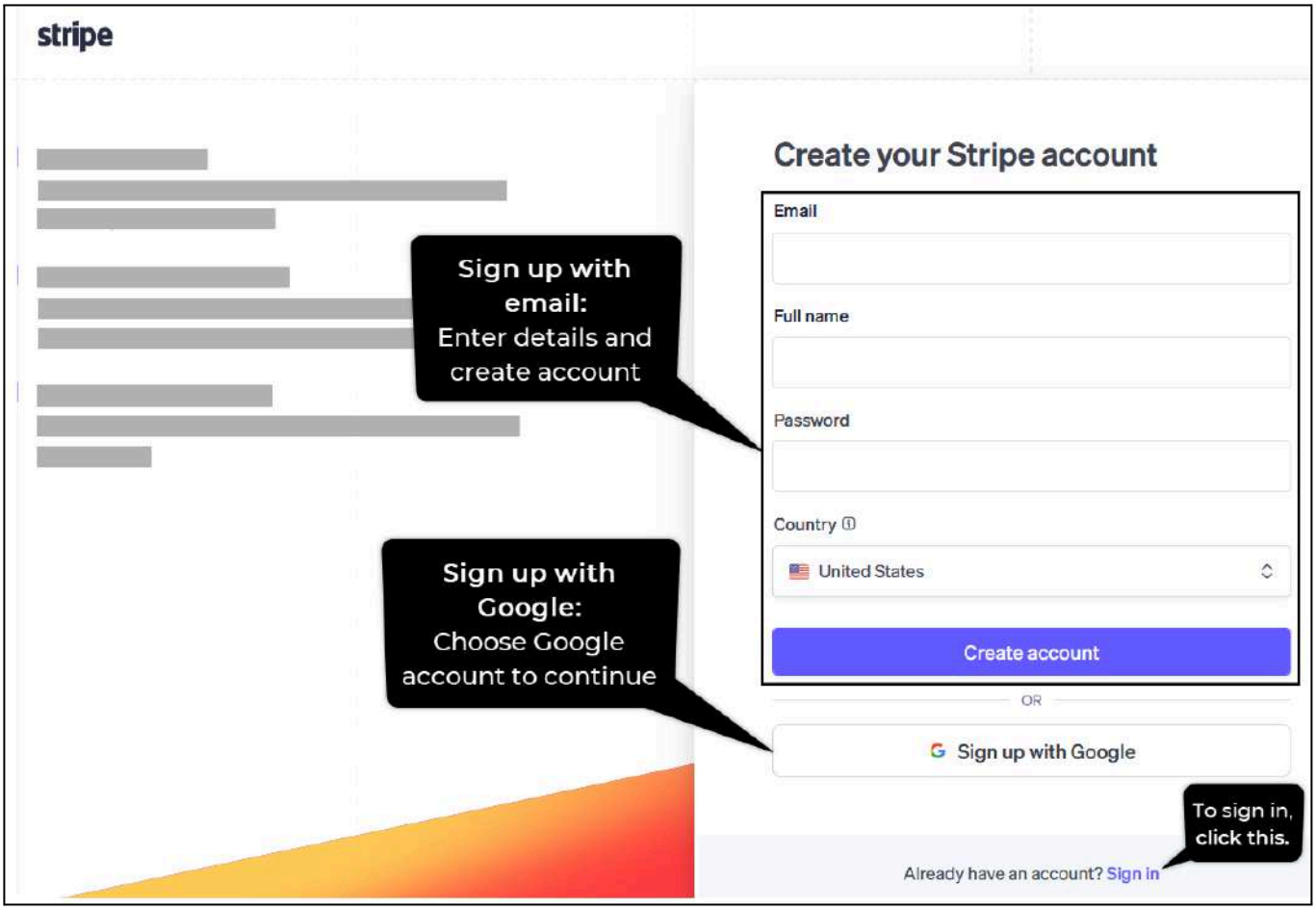
If you want to get the live keys directly, go to step 3 under the live keys section.

- **New to the platform?** Click **Create account** to open the **Create your Stripe account** form.



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 email 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.

*If you already have an account, click **Sign in**.*

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Step 2: Set up the account

After creating your Stripe account and logging in, you are directed to the dashboard.

Depending on the country selected and the type of email account used during account creation (plus if any updates are made to the Stripe platform), the account set up steps may vary slightly. However, the required information remains mostly the same. In such cases, follow the on-screen prompts to complete the setup.



A pop-up appears asking you to provide your basic business details to help customize your setup.

Update the following fields:

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

Then, click **Continue** to move to the next step.

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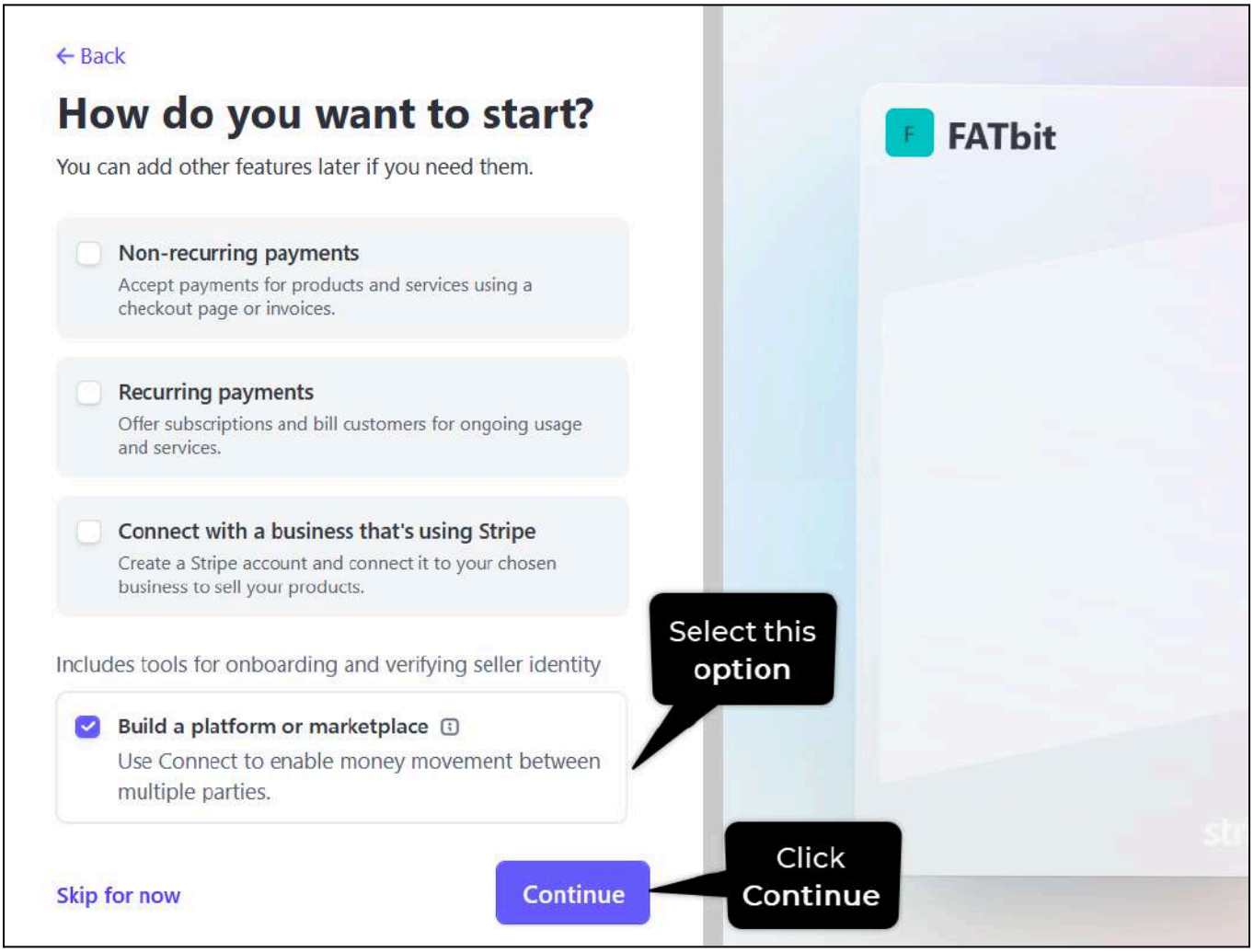

The options visible on this page may vary depending on the email account used to create the Stripe account.

Select the **Build a platform or marketplace** checkbox.

Then click **Continue**.

In the next step, a list of features appears, prompting you to choose what you want to start with.

Since **Build a platform or marketplace** was already selected, it remains chosen by default. Leave it selected, as no additional options are required.

This form can appear in two ways:

- **Type 1:** Click Continue.

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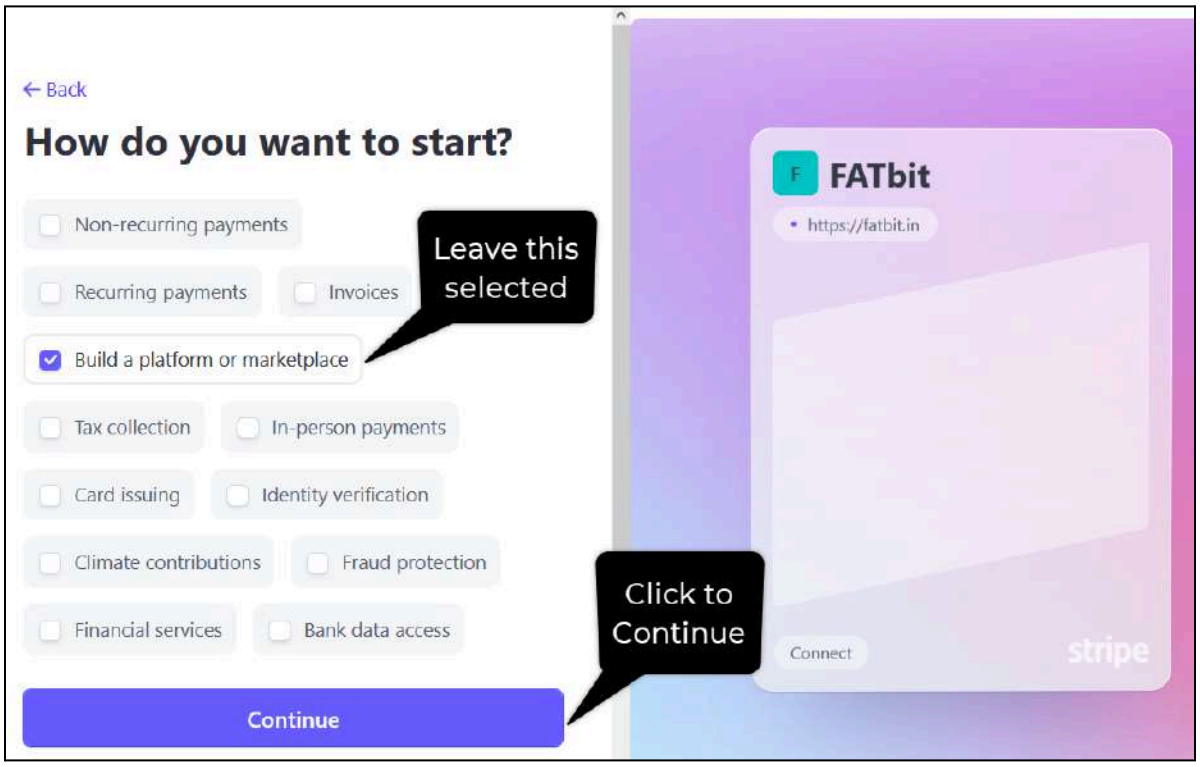
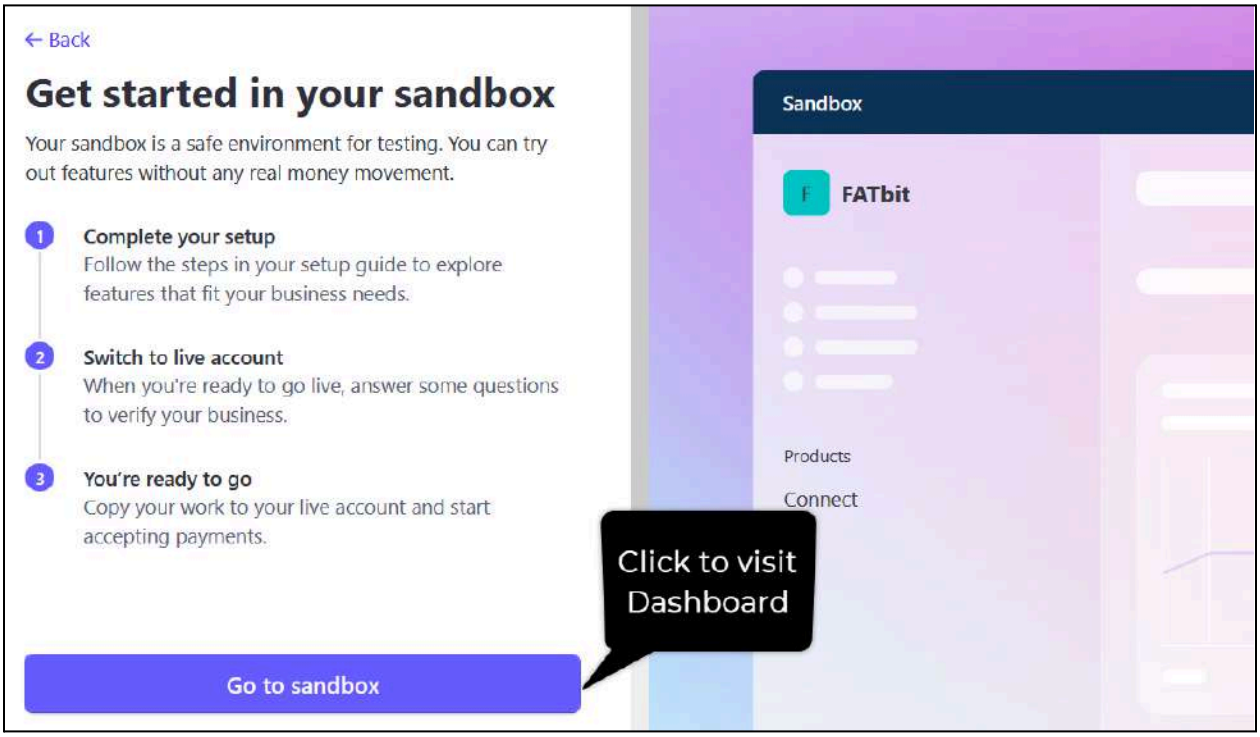


Another step will appear.



Click **Go to Sandbox** to visit the dashboard.

- **Type 2:** Click **Go to Dashboard** to visit the dashboard.

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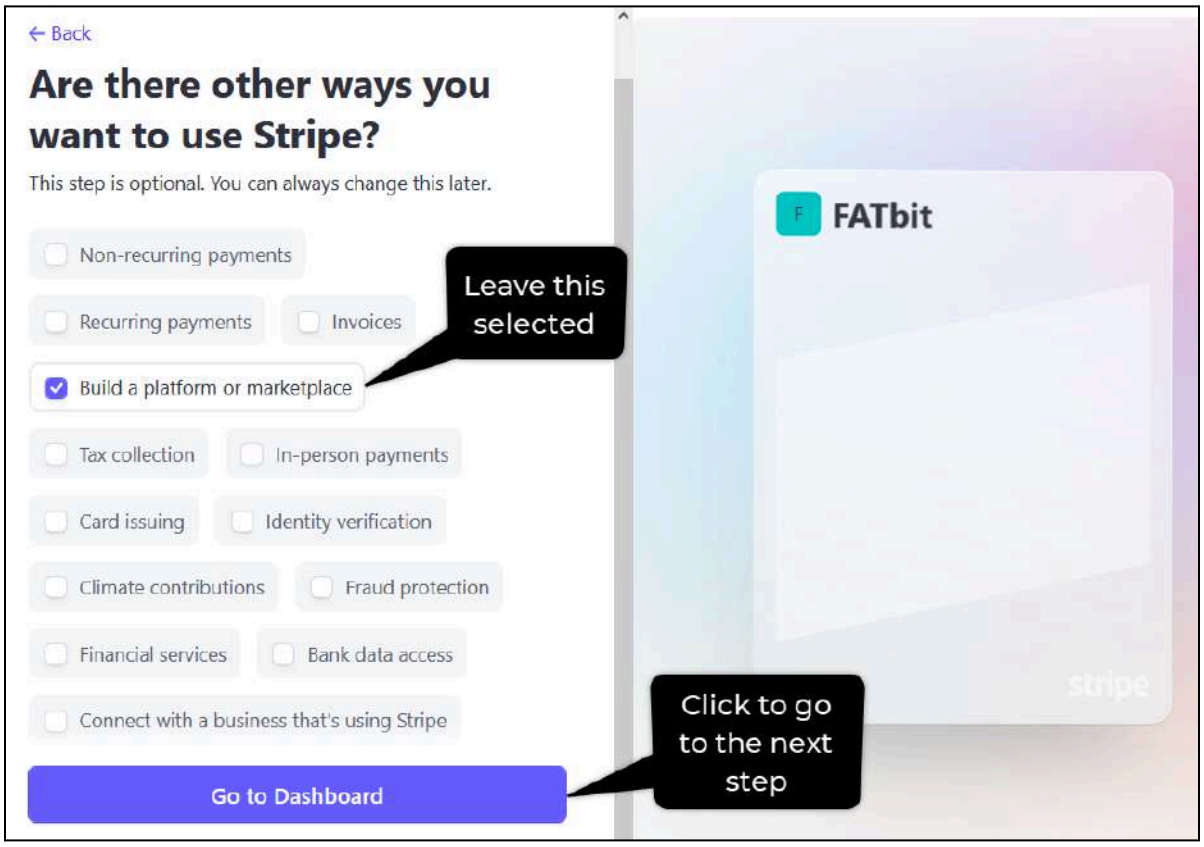
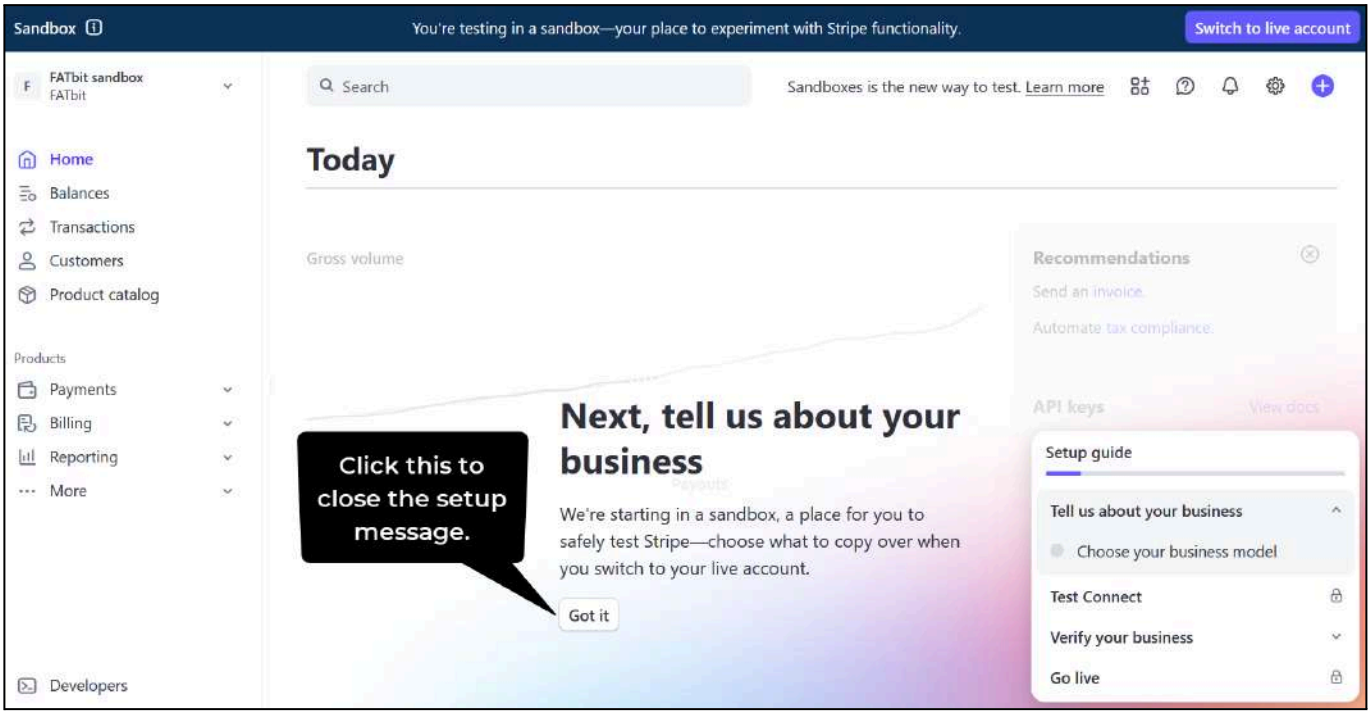


In both cases, the dashboard page appears with a welcome message.



Click **Got it** to close the setup message, and the dashboard becomes visible.

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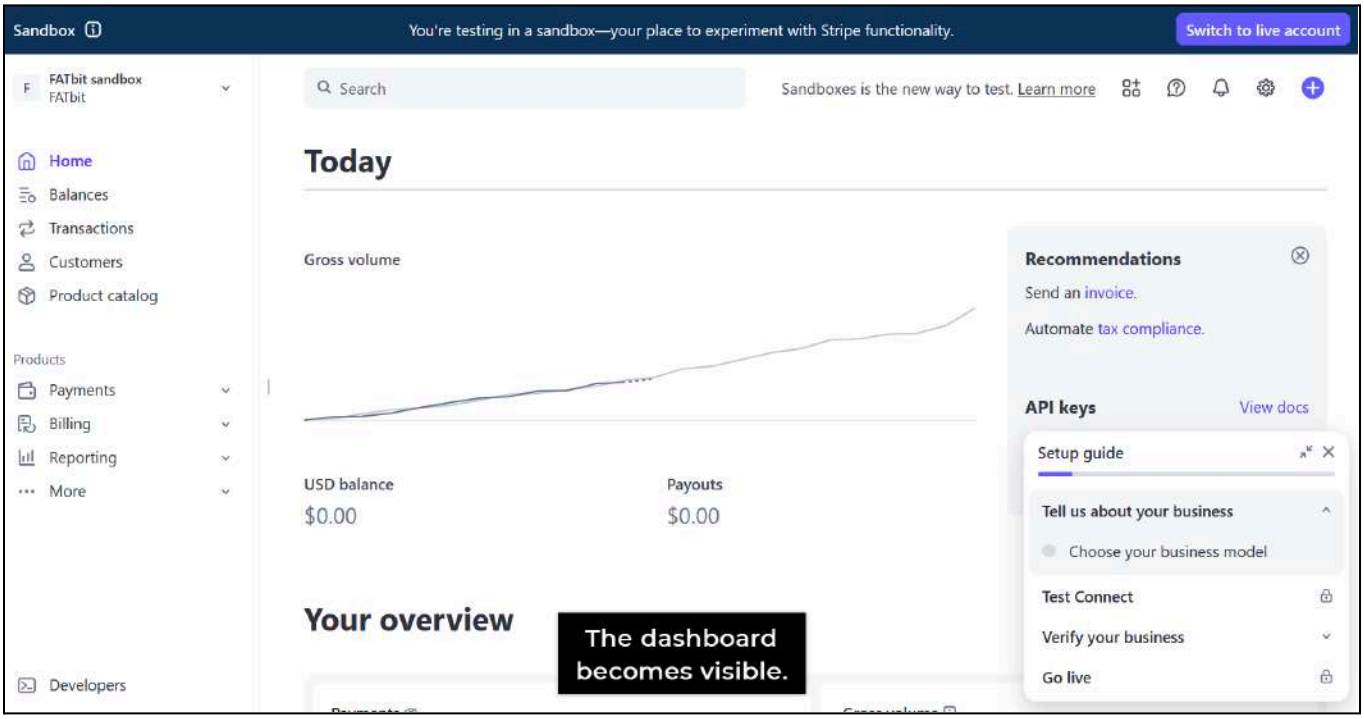

Important points to note

- 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 mode** (as displayed in the message on the header of the dashboard).



- **Stripe** and **Stripe Connect** are separate.
- You must complete a few additional steps before using the keys to configure **Stripe Connect** for your product.

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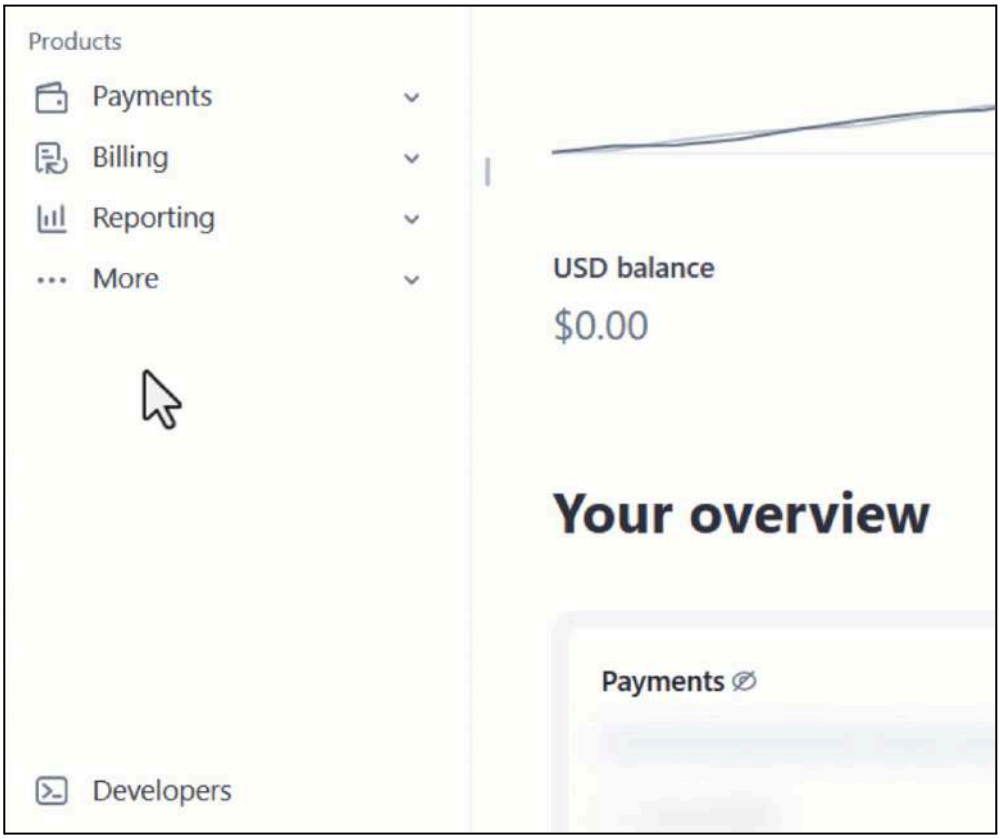
Get Test keys (For development & testing)

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

Step 3: Activate Stripe Connect (Required to generate Client ID)

To create a test Connect account, either use the **Setup guide** pop-up in the bottom-right corner or go to the **Connect** page to complete the setup directly.

To go to the Connect page, select **More** in the left navigation menu, then select **Connect** from the expanded list.



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

- **Case 1:** If you did not select **Build a platform or marketplace** during account setup, you will see the **Get started** button.

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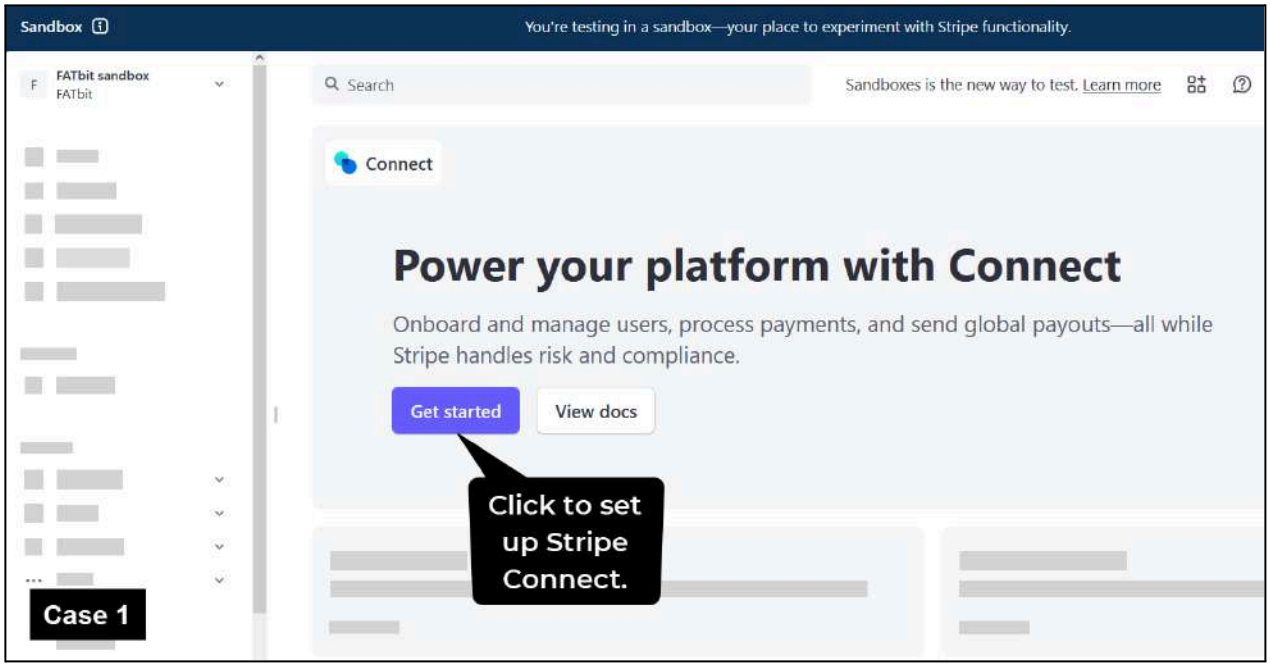
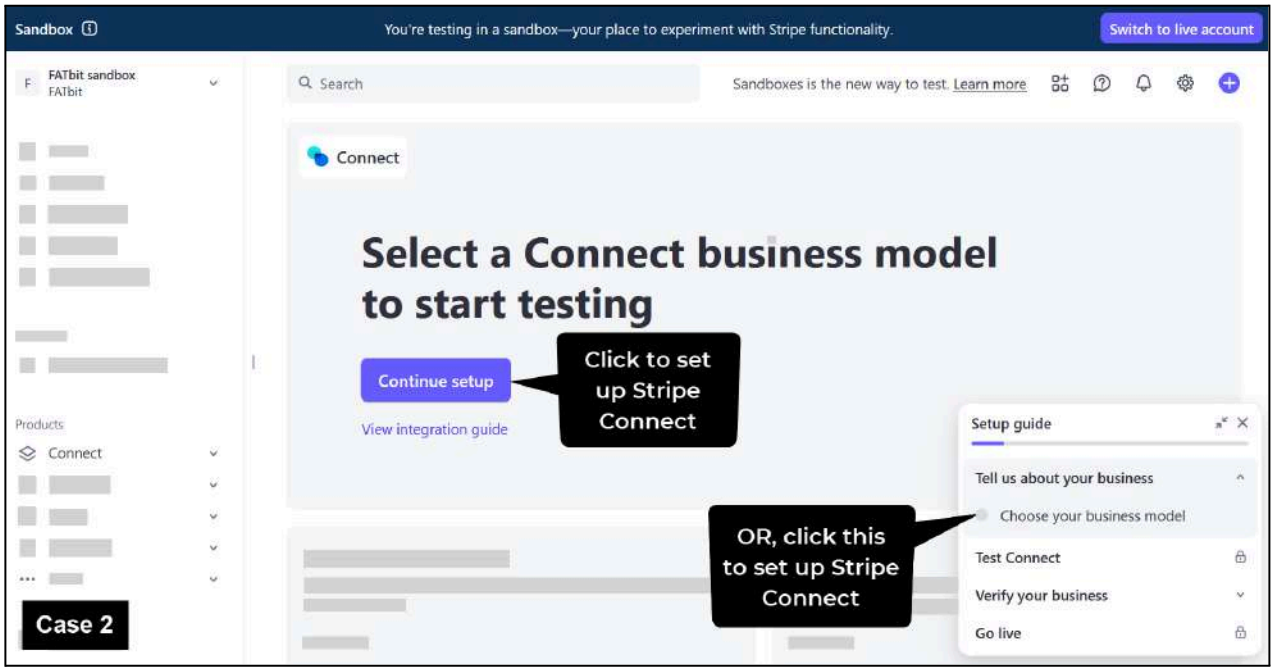


- **Case 2:** If you selected it, the button will appear as **Continue setup**.



- **Case 3:** If you previously opened the setup form but closed it without saving or completing the steps, you will see the **Select business model** button instead.

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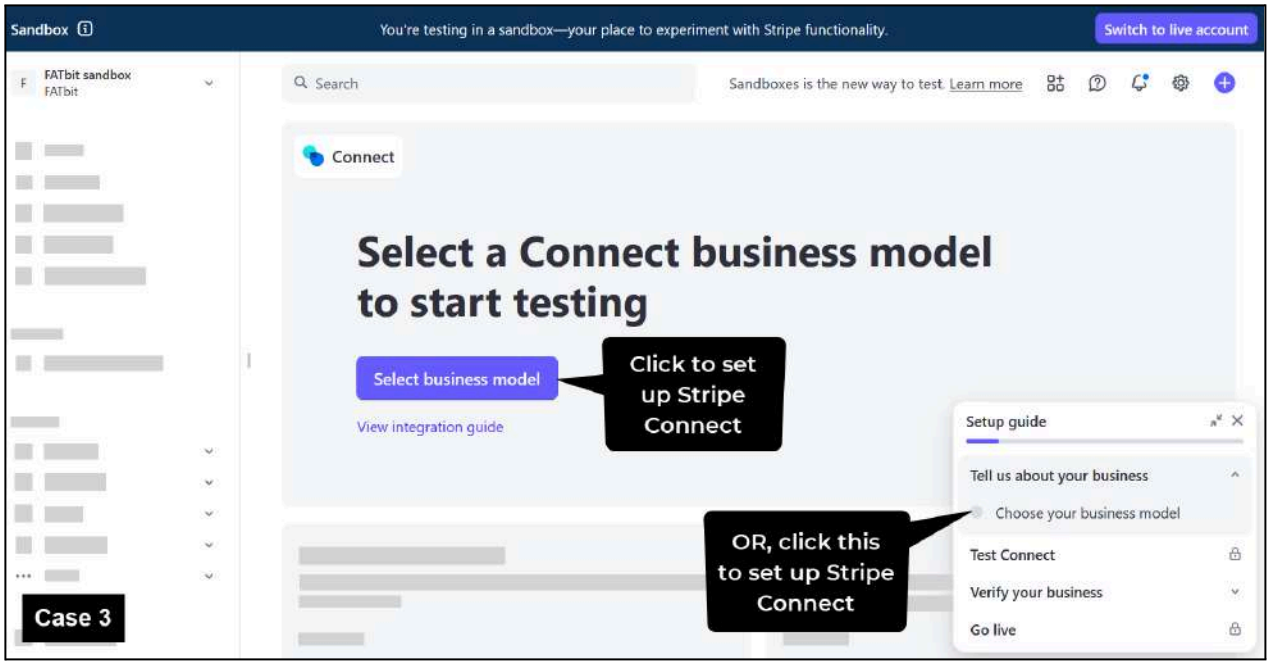
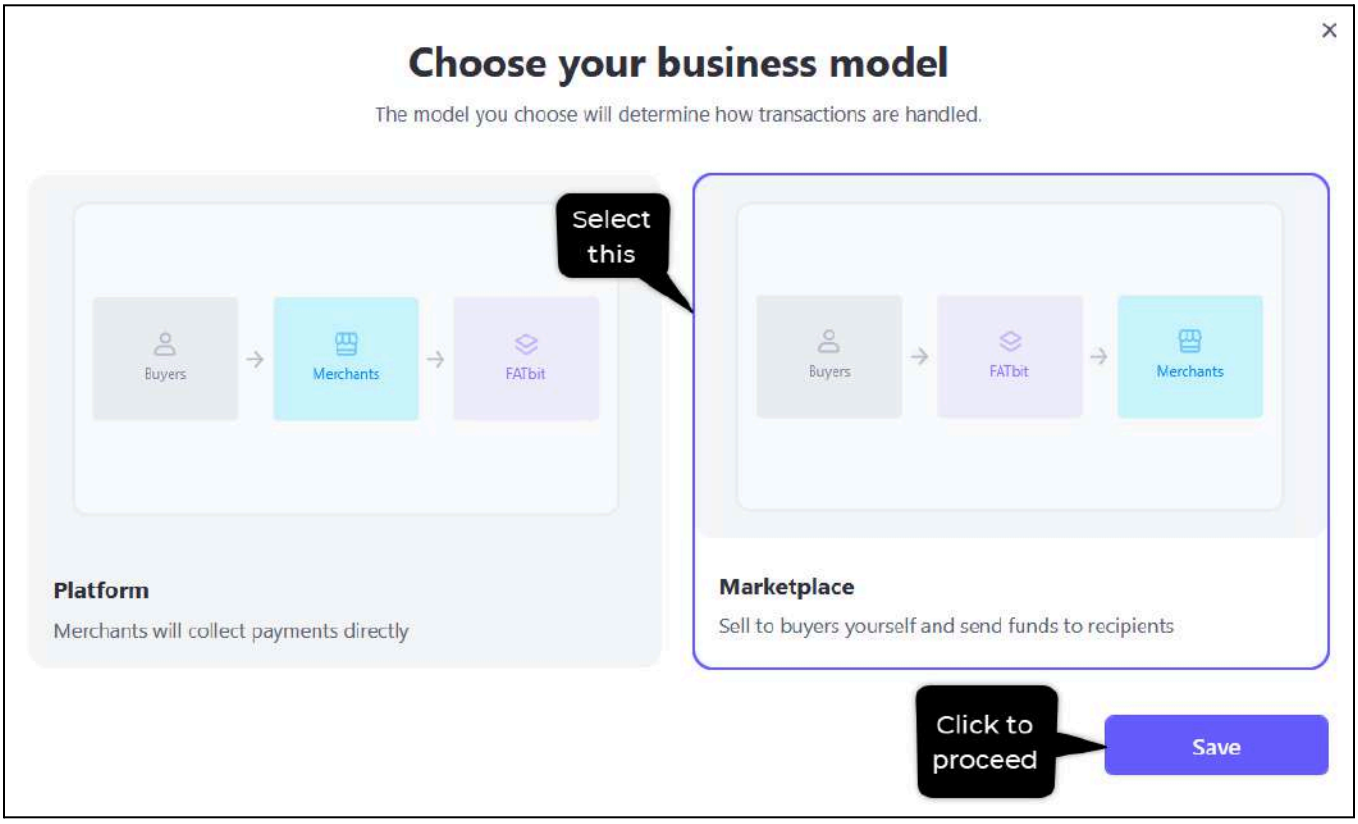


Click **Get started.** A pop-up form will appear.



Select **Marketplace** as your business model, and then click **Save.**

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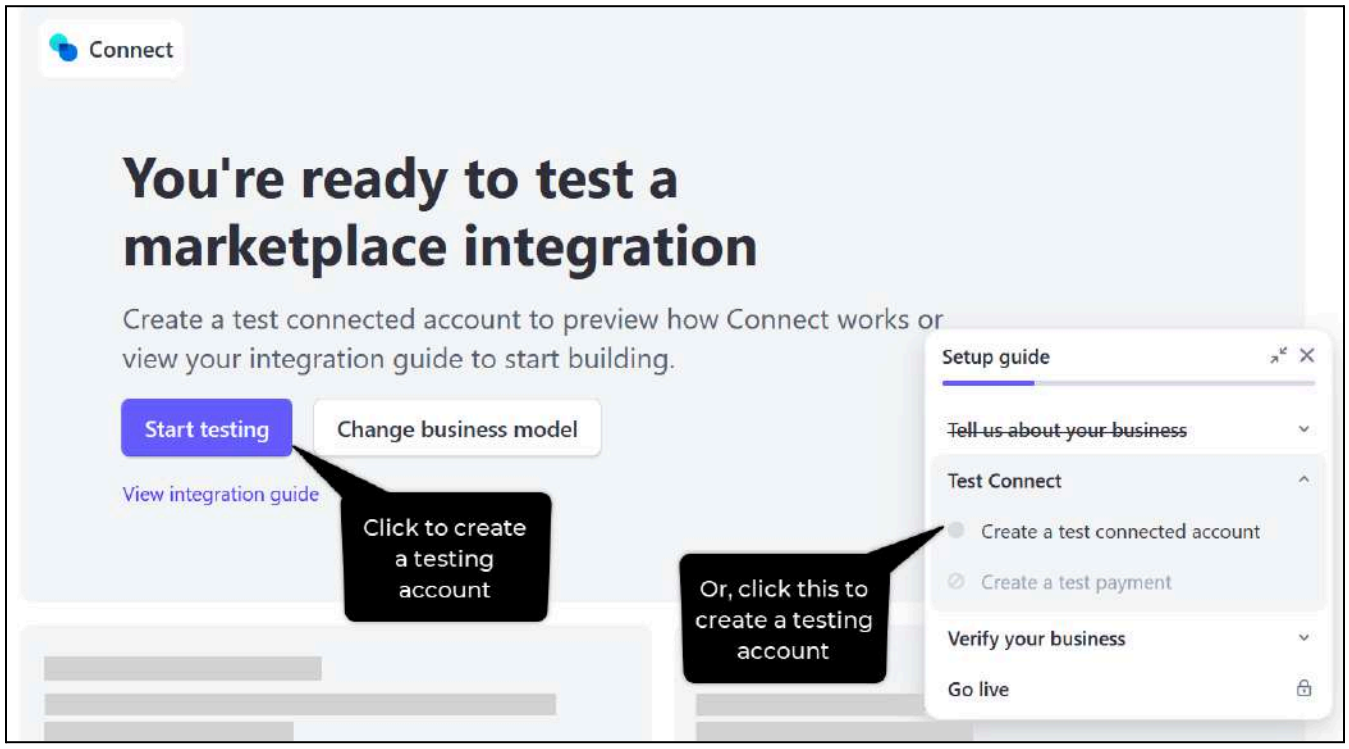
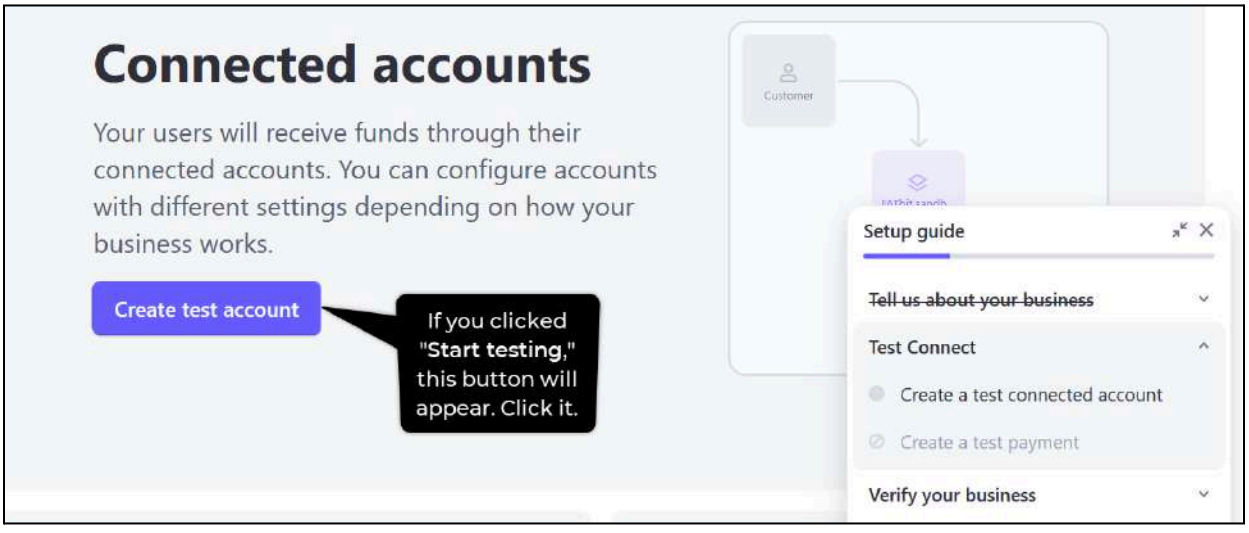
Step 4: Create a testing connected account

On the **Connect** page:



- Click **Create a test connected account** in the **Setup guide** pop-up.
- OR, click **Start testing.** When you click this, another button appears—**Create test account**. Click this.



In both cases, a pop-up will appear.

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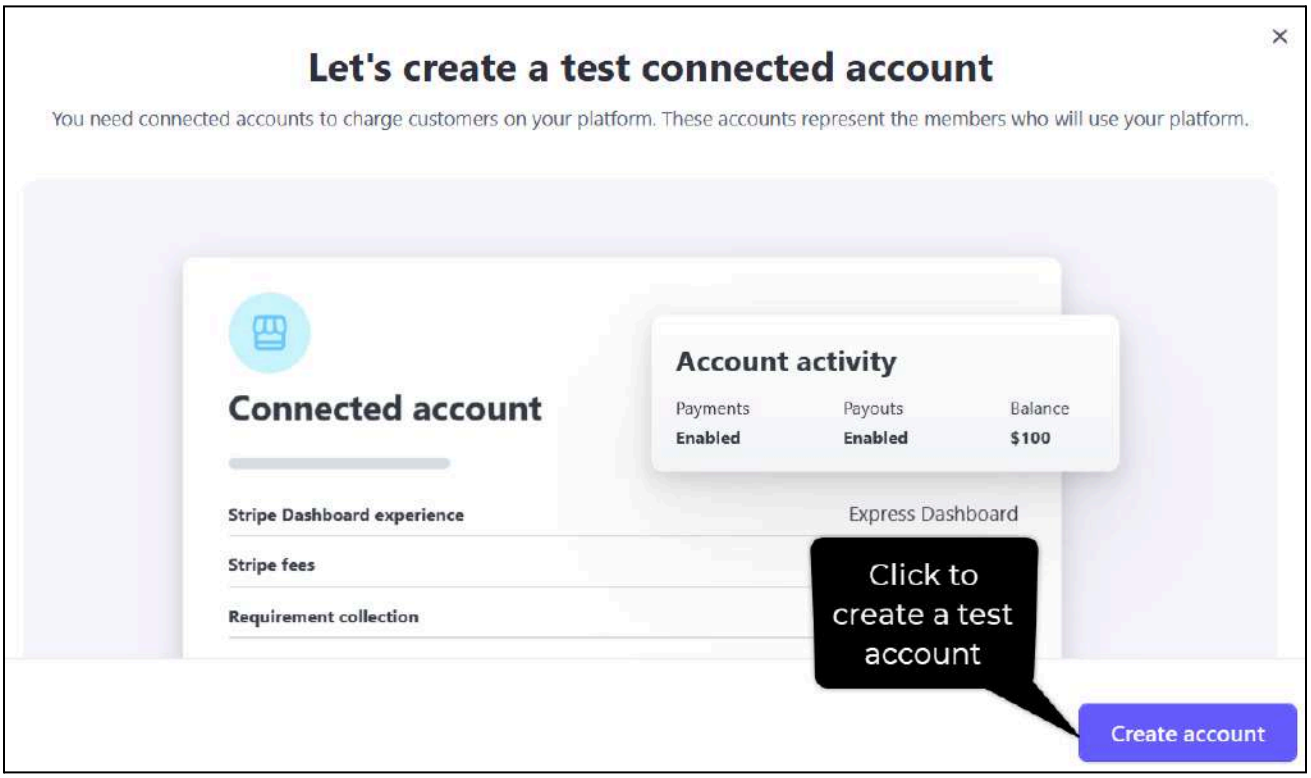
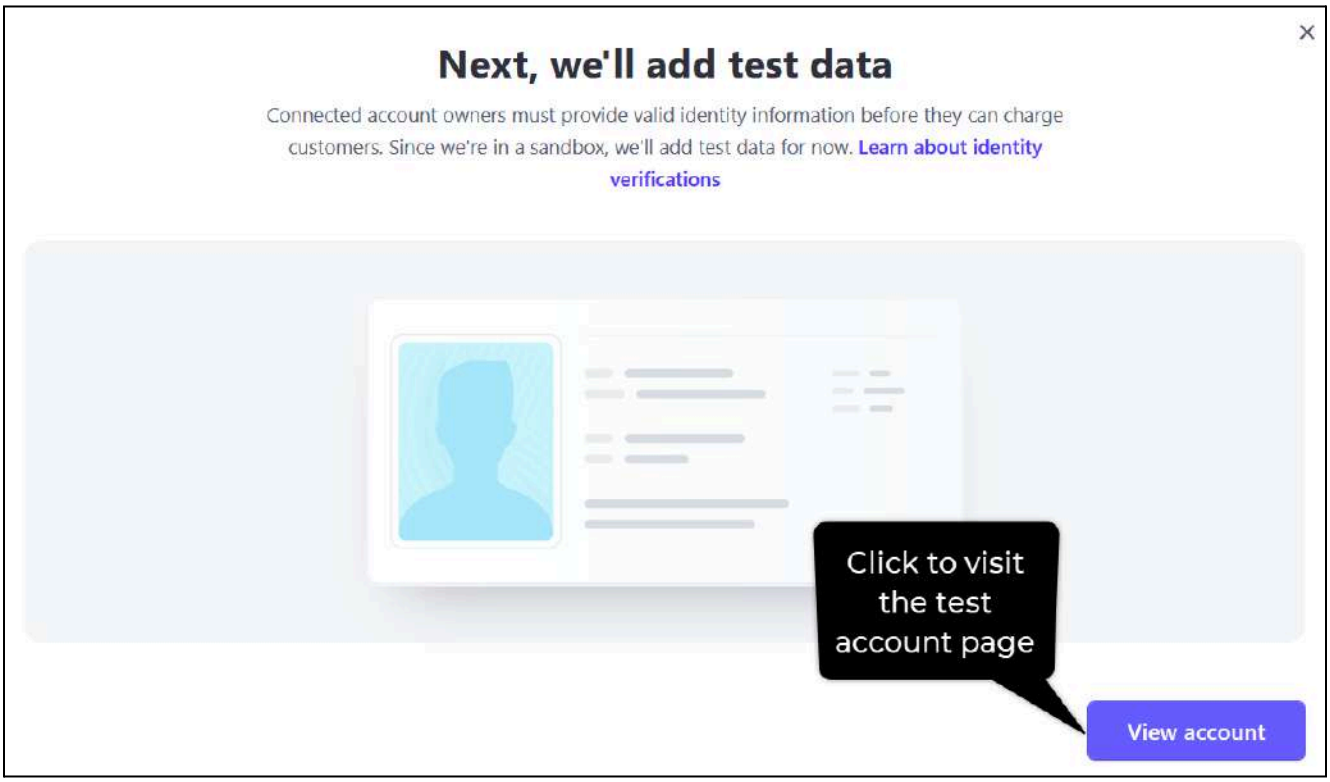


Click **Continue**.



Then, click **View account**.

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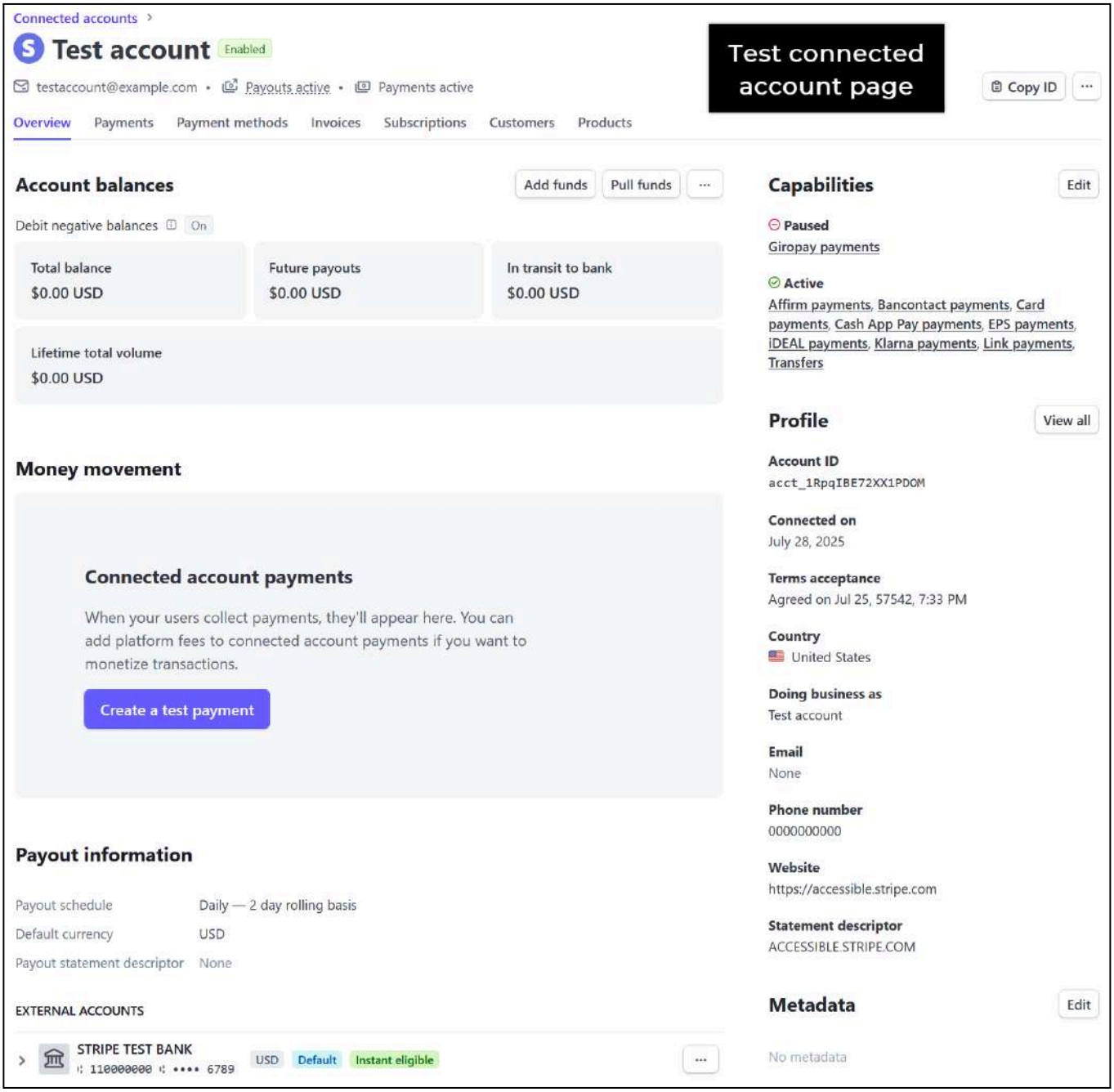
This will direct you to the page displaying the test account details (shown below).



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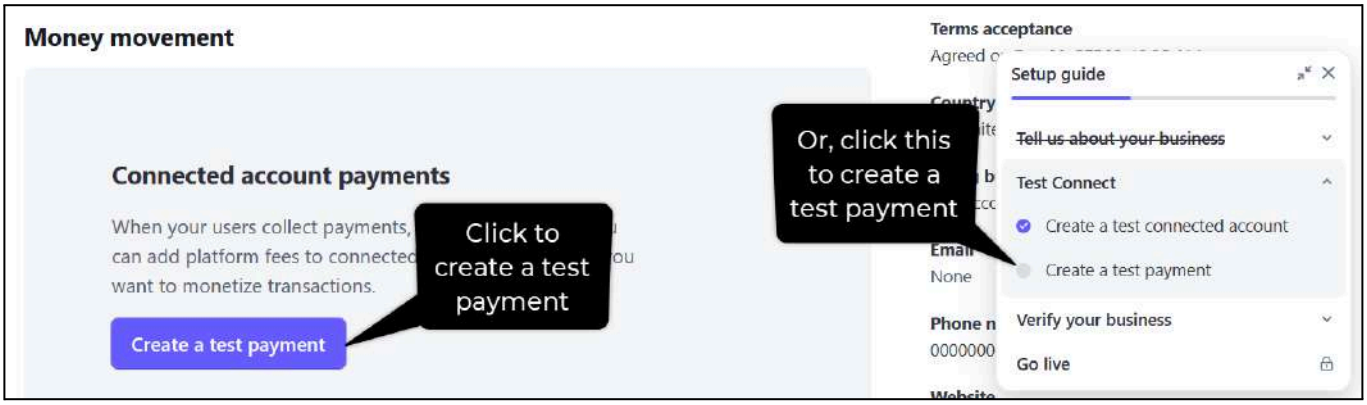
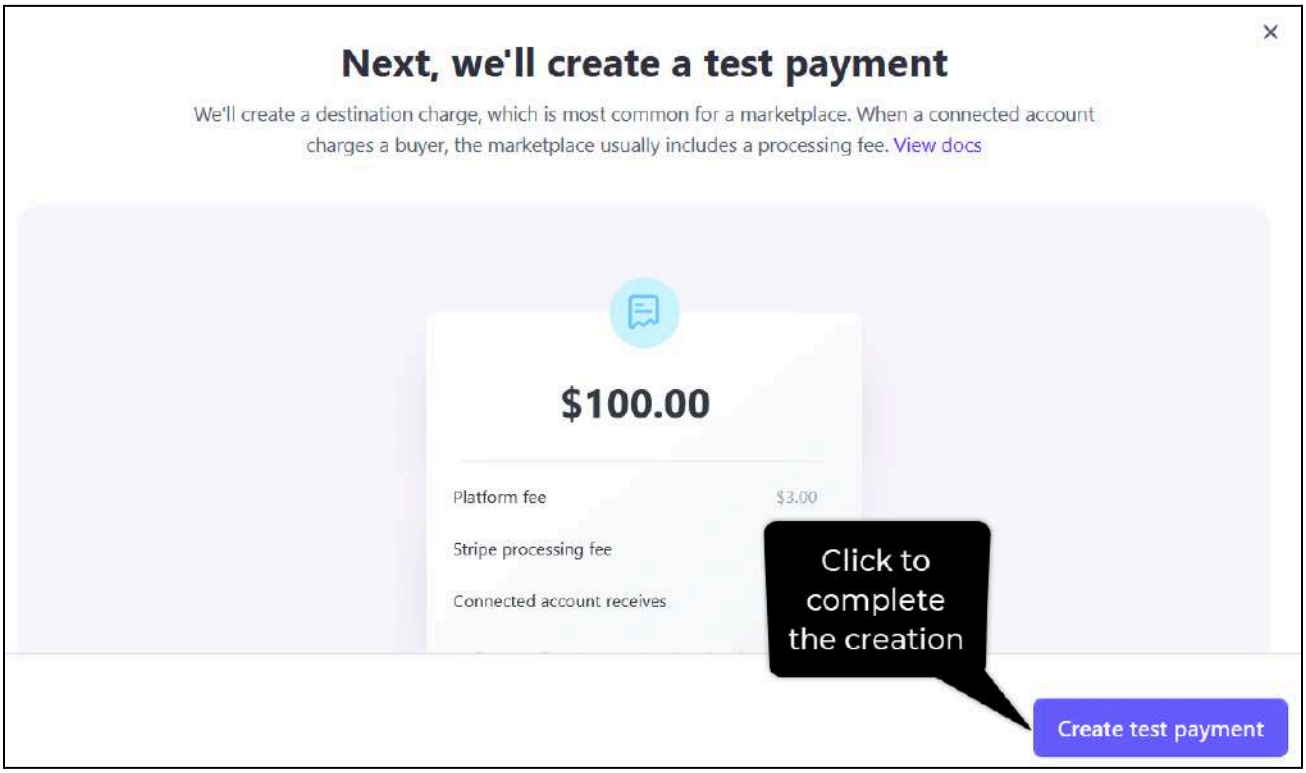
Step 5: Create a test payment

On the **Test account** page:



- Click **Create a test payment** in the **Setup guide** pop-up.
- OR, click the **Create a test payment** button on the page.

A pop-up will appear.



Click **Create test payment.**

There are two instances that can take place once you do this:

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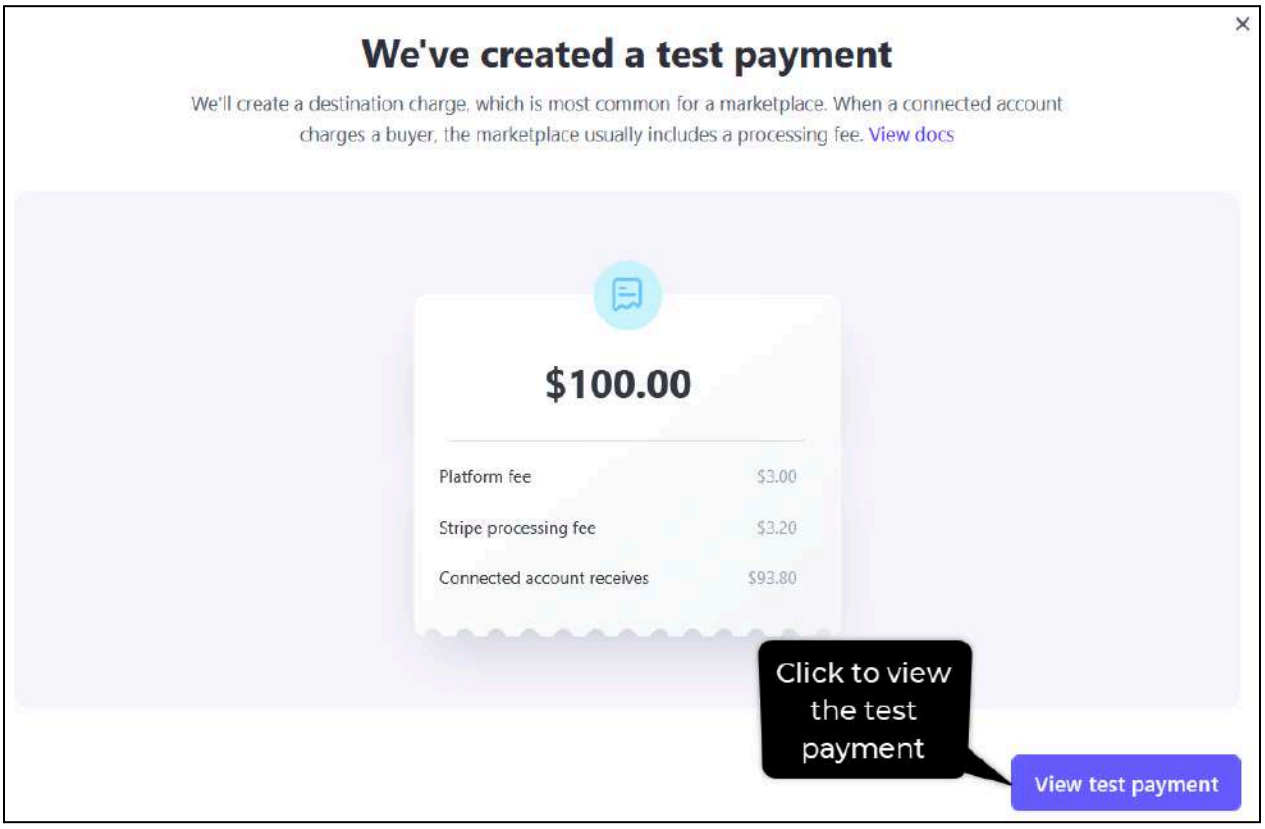
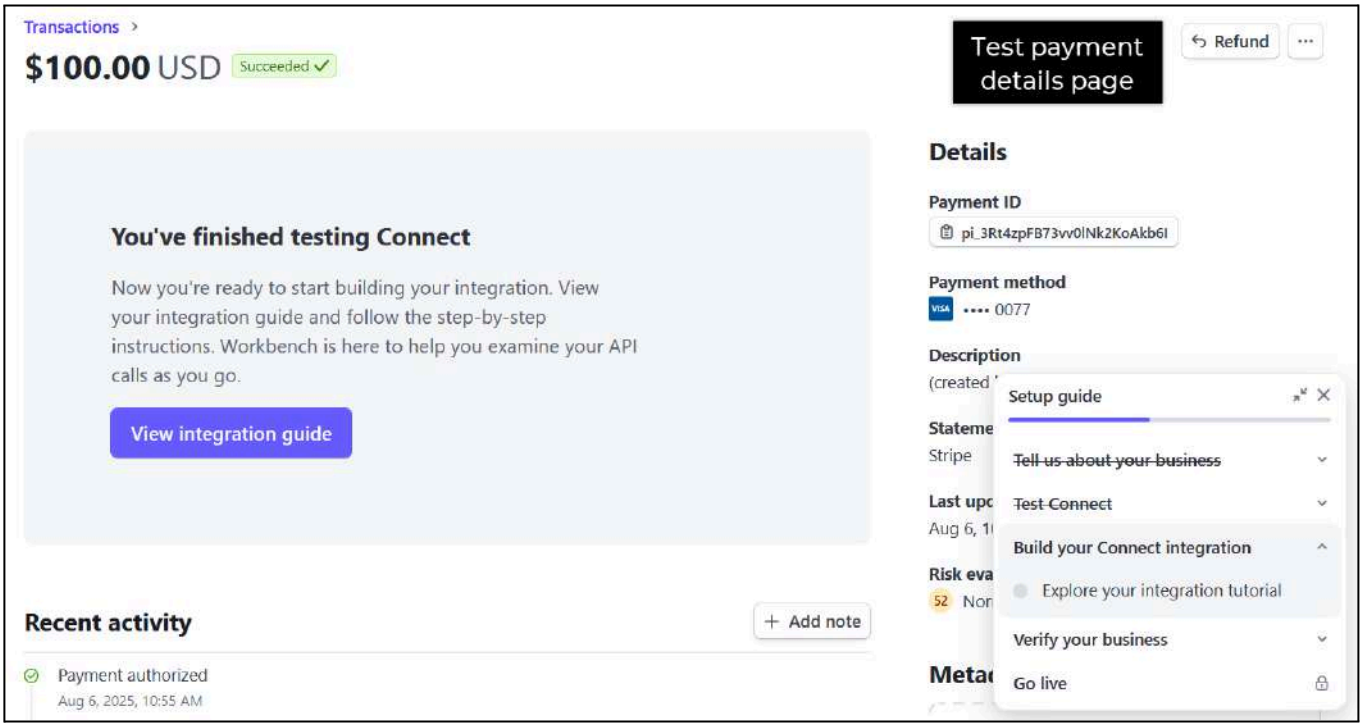
- **Instance 1:** Another step appears in the pop-up. Click **View test payment**.



- **Instance 2:** You are directly taken to the **Transactions** page, displaying the test payment details.



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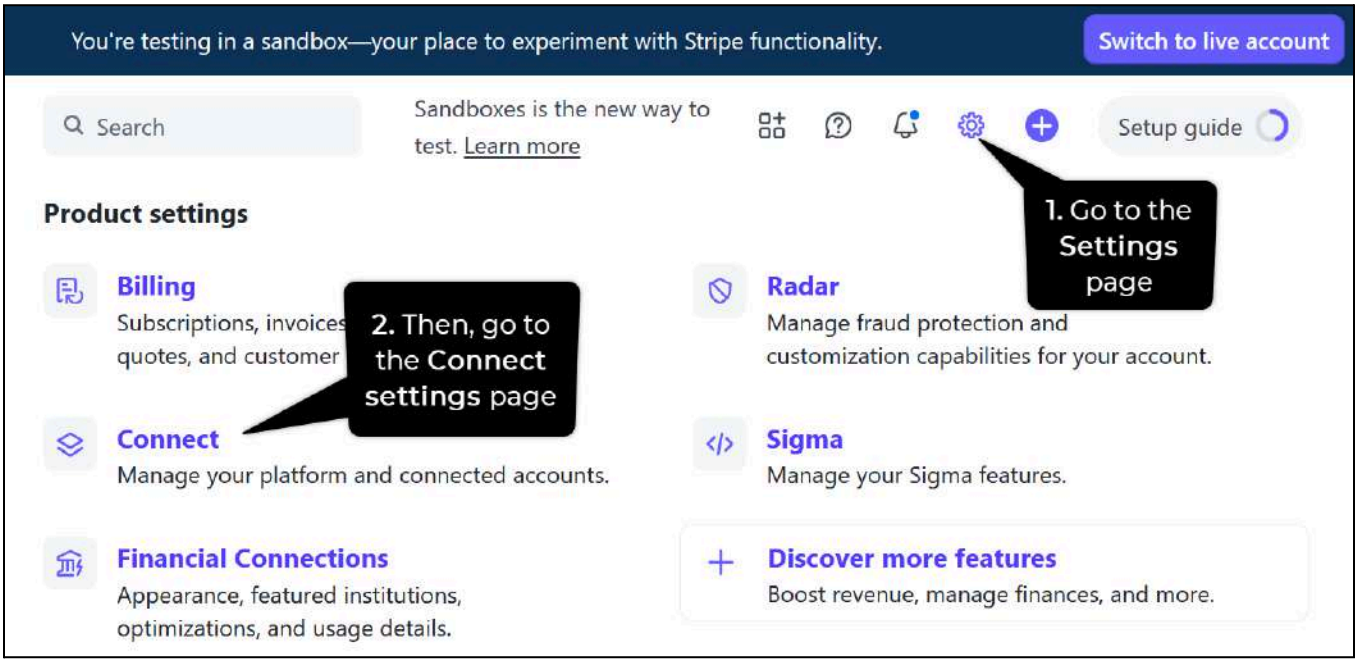
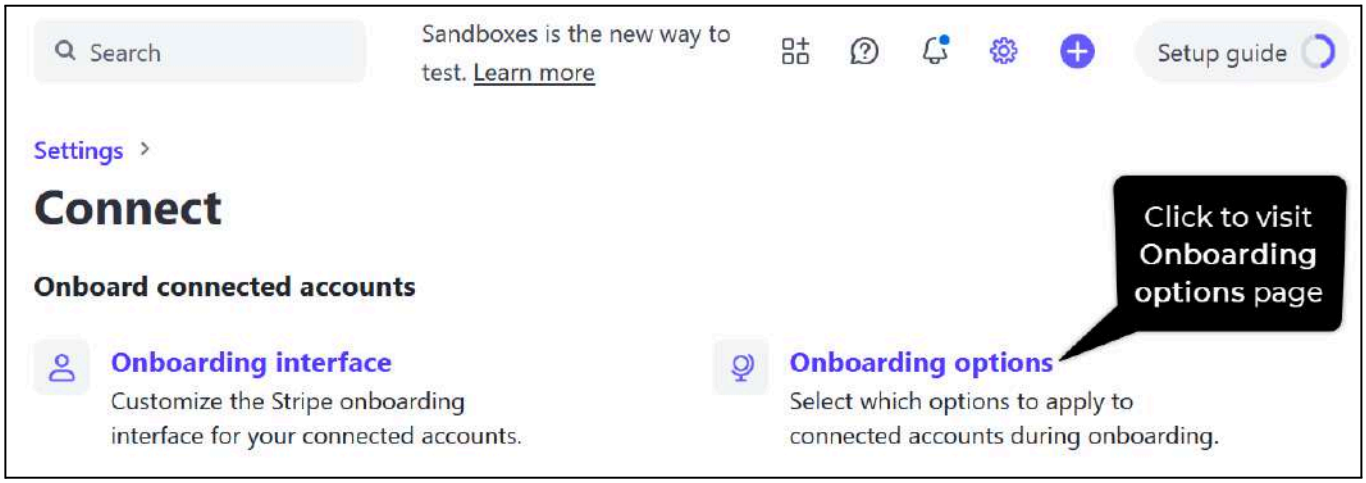
Step 6: Configure OAuth & add redirect URIs

Click  from the header bar to open the **Settings** page.



On the **Settings** page, scroll down to the **Product settings** section and click **Connect.**

You will be directed to the **Connect settings** page.



Under **Onboard connected accounts**, click **Onboarding options**, then go to the **OAuth** tab (as shown below).

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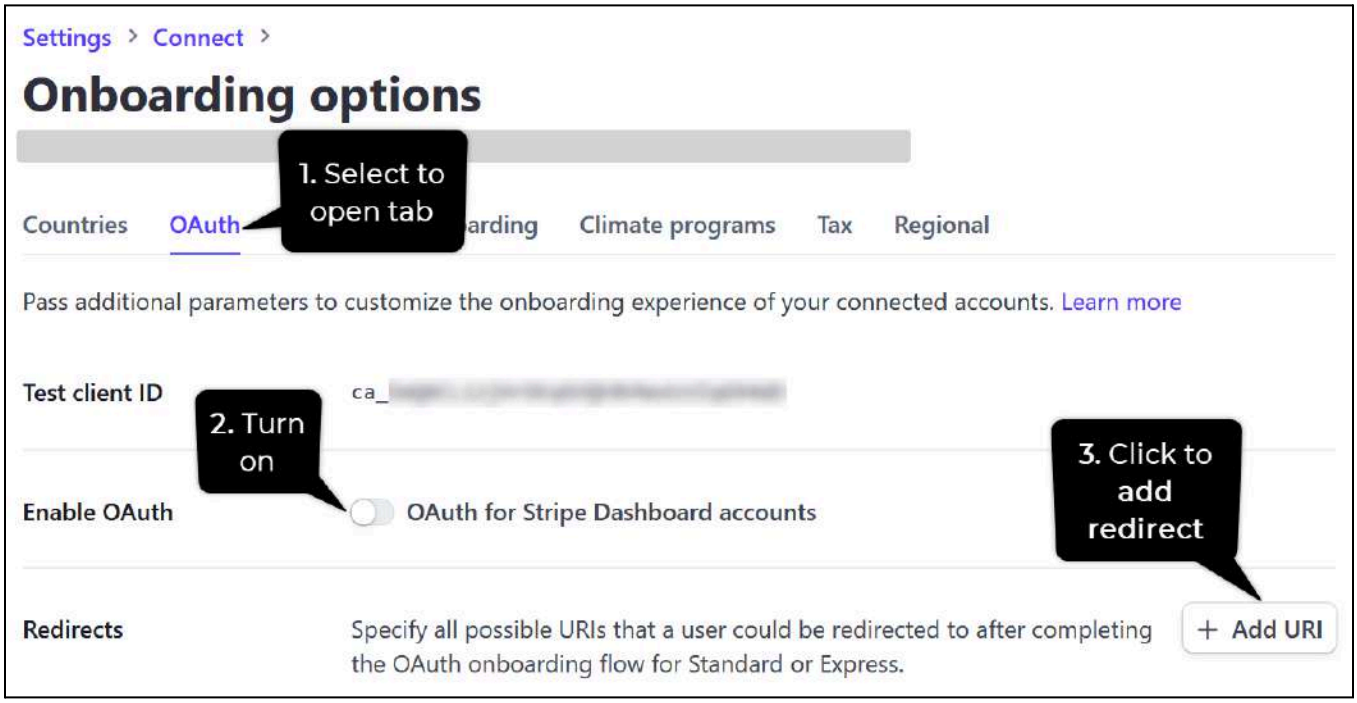
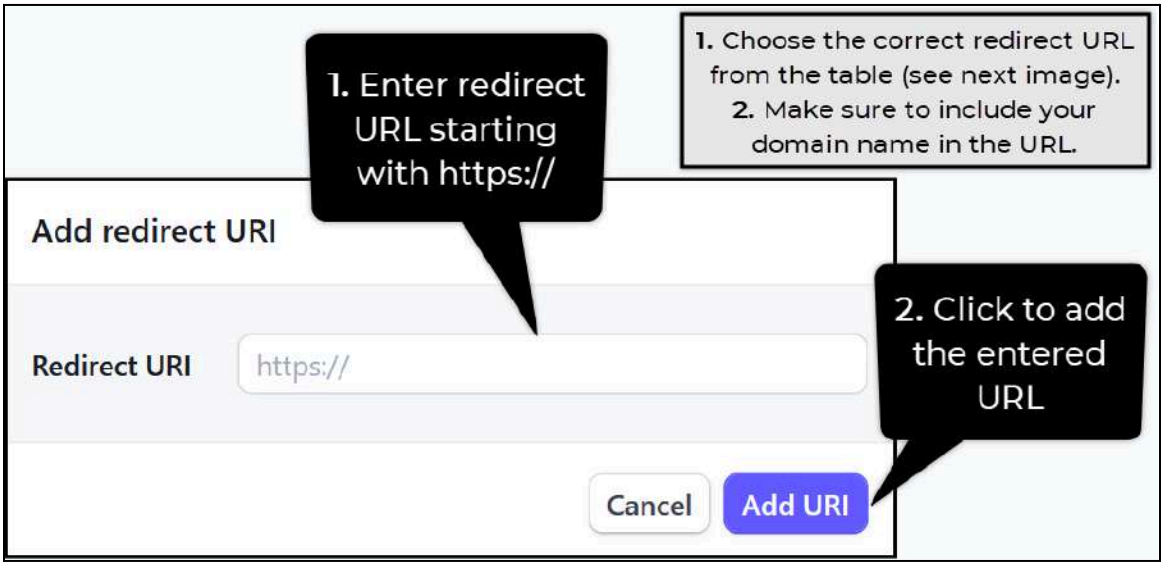


On this page, turn on the toggle switch next to **OAuth for Stripe Dashboard accounts**.

This step is required only for products that use Standard or Express accounts with the Stripe Connect API. However, some products support multiple account types, so it is recommended to enable this setting. Enabling it does not affect Custom accounts. If you face any issues, contact the FATbit team for support.

Click **Add URI.** The Add redirect URI pop-up form will appear. Enter the redirect URI in the field provided.



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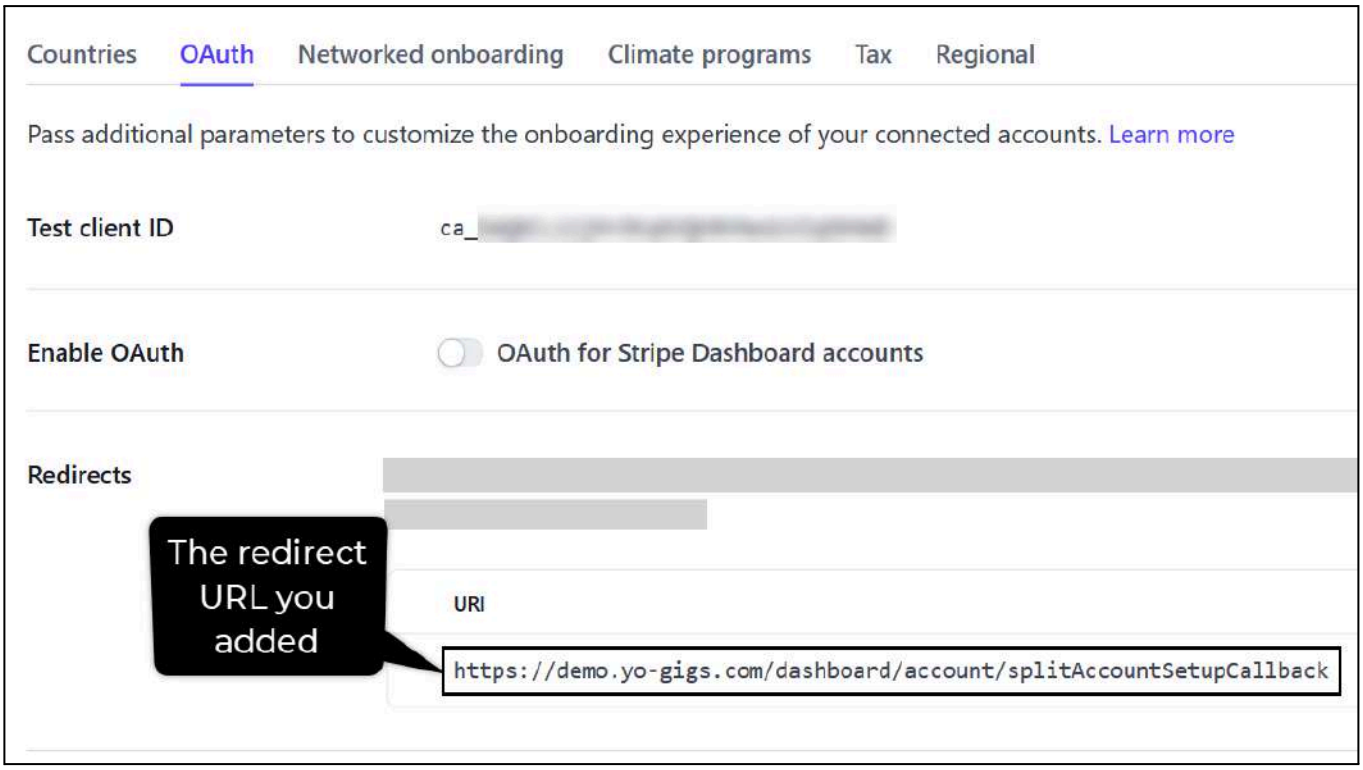
Each **FATbit product** uses a **different URI format.** Use the correct one from the list below:

Product name	Redirect URL
Yo!Gigs	`https://domain_name.com/dashboard/account/splitAccountSetupCallback`
Yo!Kart	`https://domain_name.com/public/index.php?url=stripe-connect/callback`
VivoCabs	`https://domain_name.com/stripe-connect/callback`
Yo!Yumm	`https://demo.yoyumm.com/dashboard/merchant/StripeConnect`

After entering the correct URI, click **Add URI.**



The URI will be added as shown in the image above.

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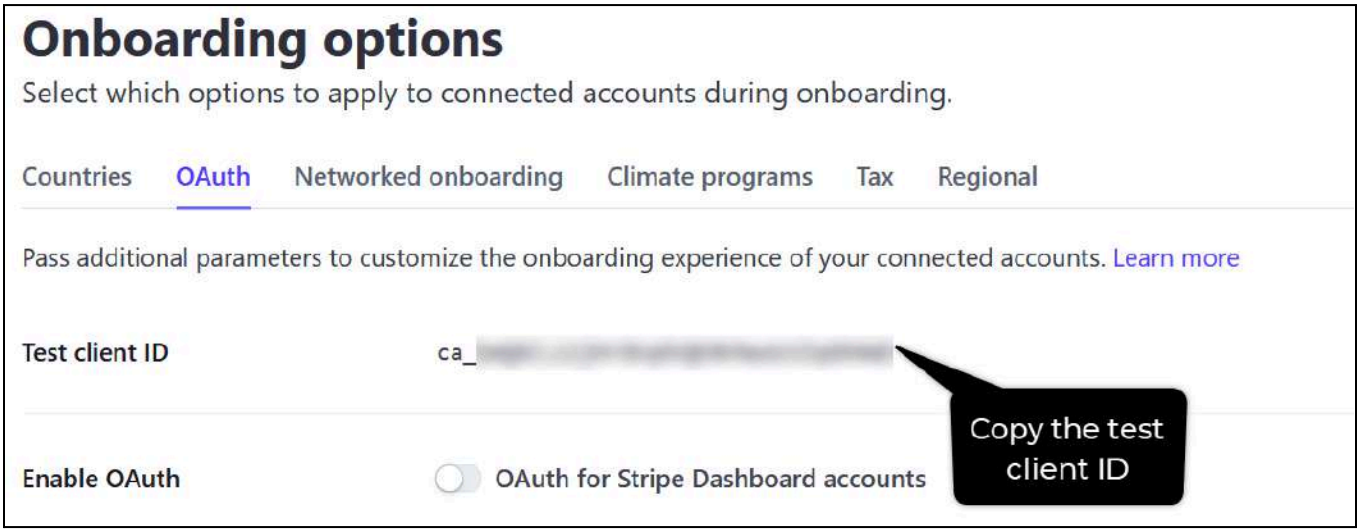
Step 7: Copy the Client ID

From this same page, select the test client ID, then copy and save it—for example, to your clipboard or a document.



You will need to enter this ID in the Stripe Connect settings form in the FATbit product to complete the configuration.

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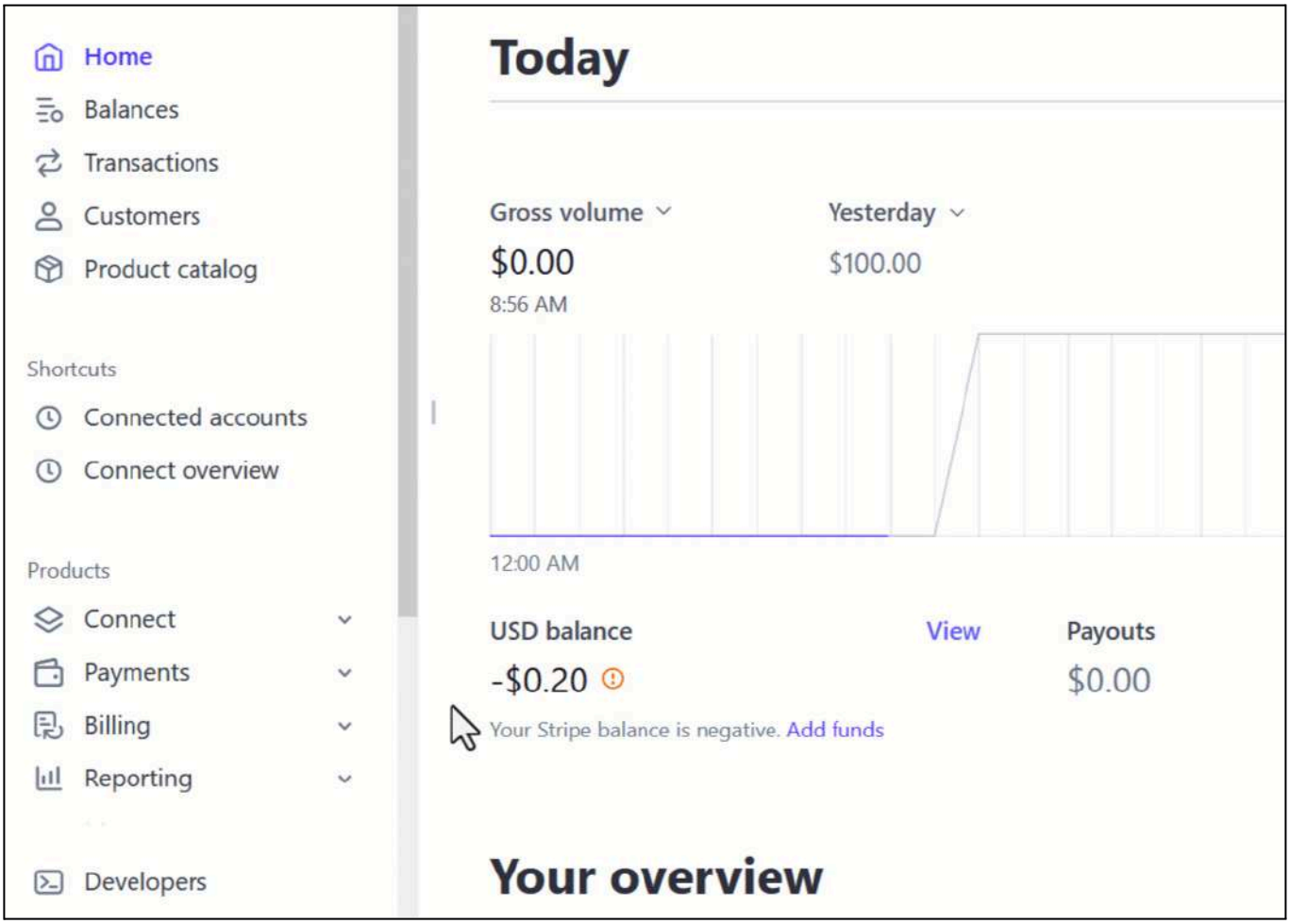
Step 8: Set up webhook endpoint

Create a webhook endpoint to notify your server about important events such as payout statuses.

Go to **Developers > Webhooks**.



The **Webhooks** page will appear.

Click **+ Add destination**.

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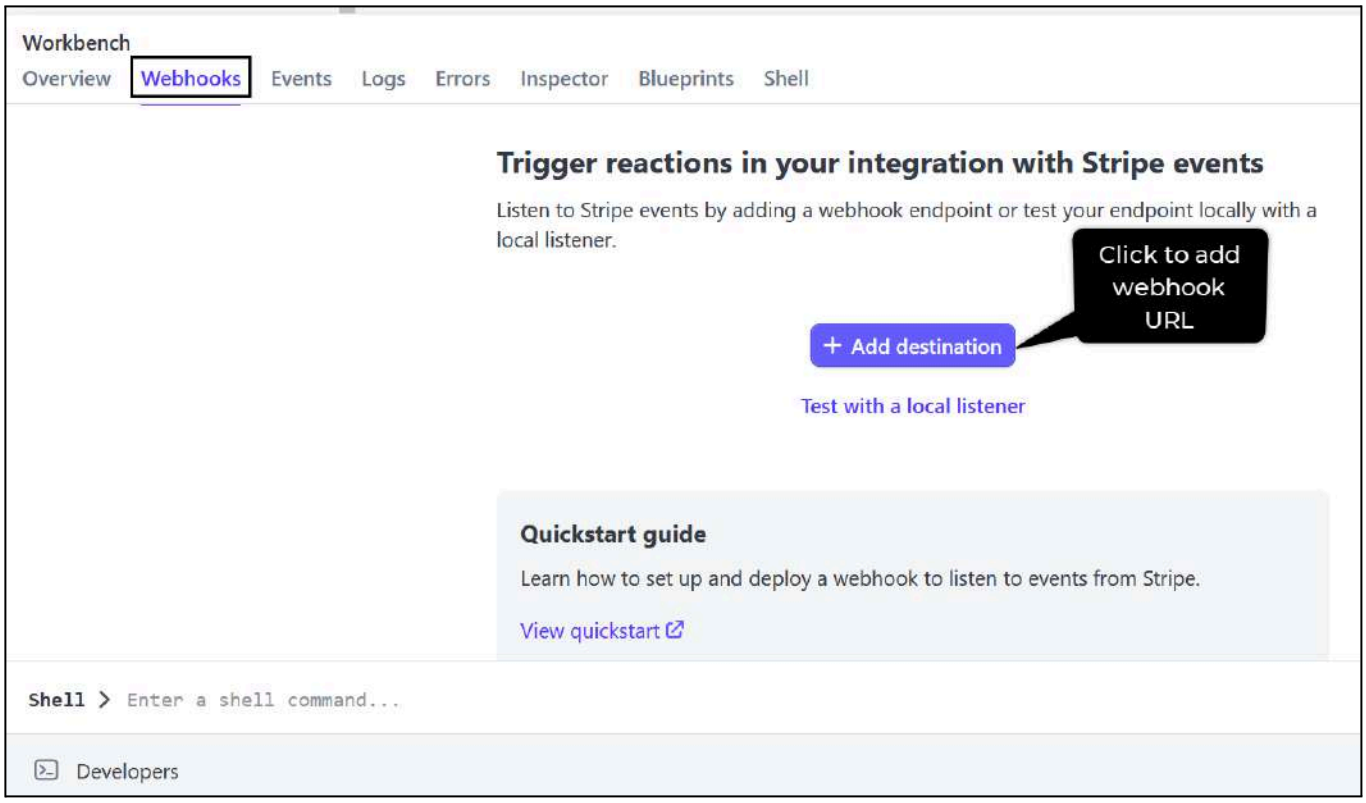
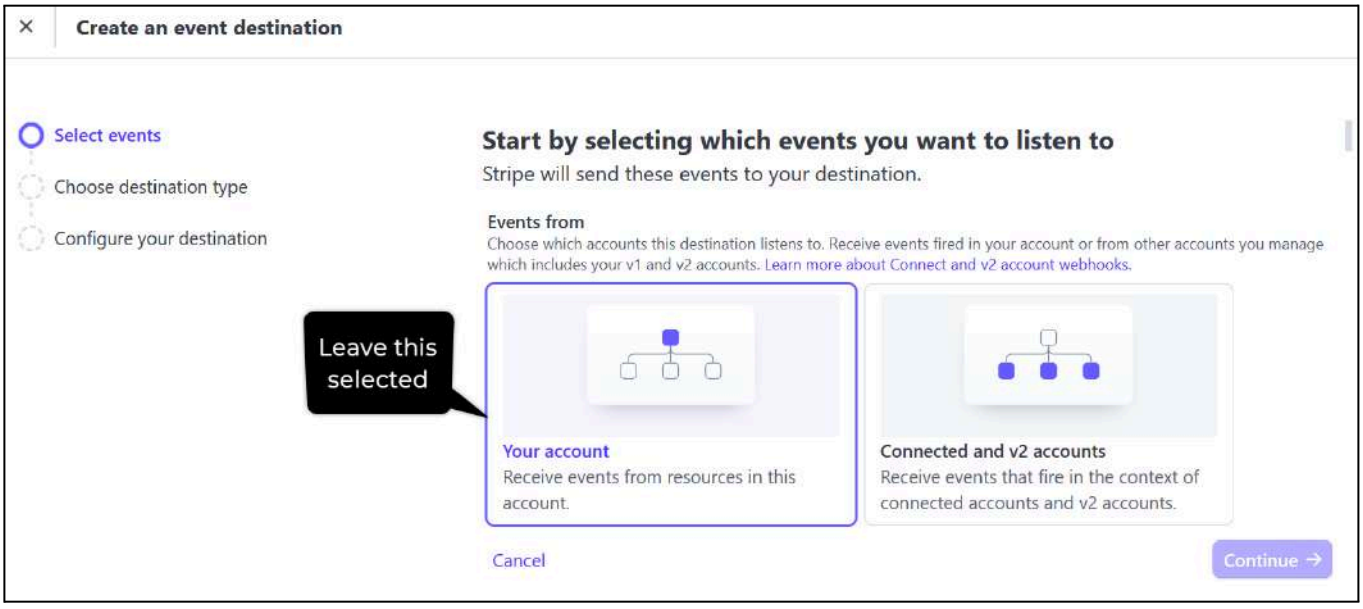


The **Create an event destination** form will open.

Under **Events from**, leave **Your account** selected.



Scroll down.

Leave the **API version** field selection as it is and move to the next field.

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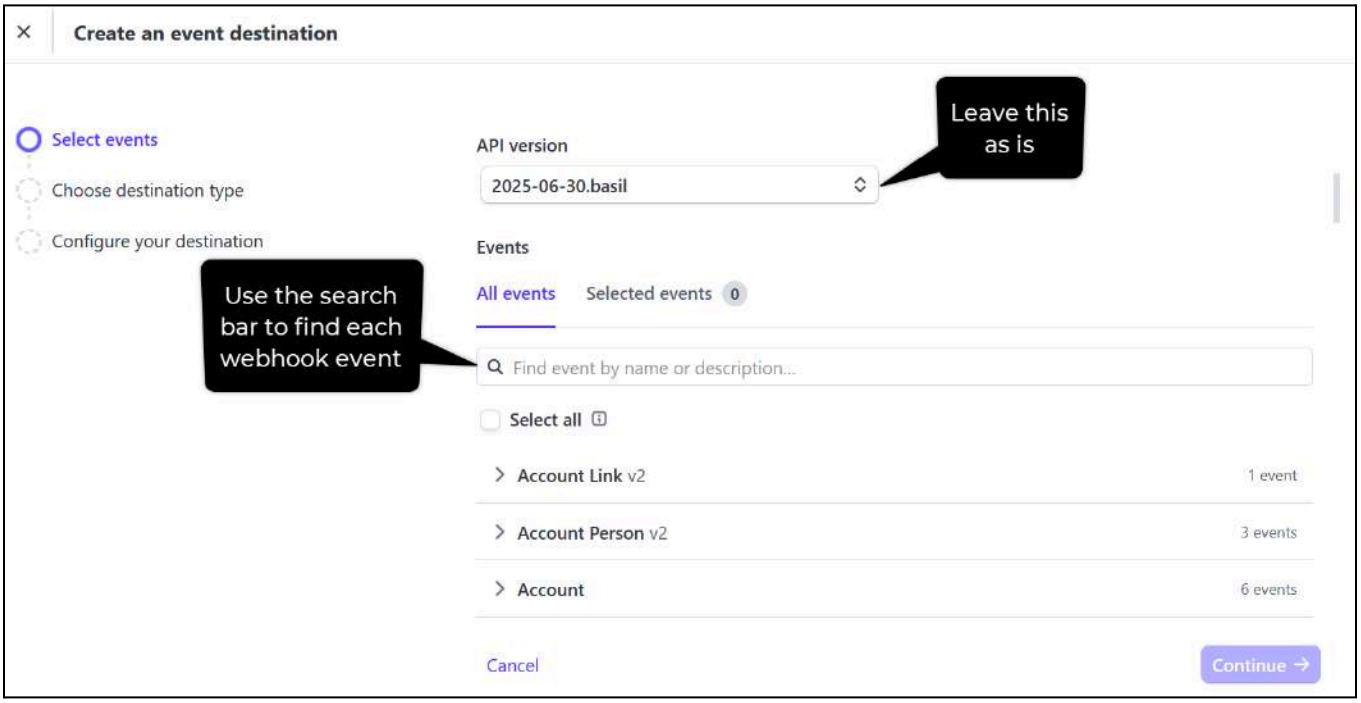
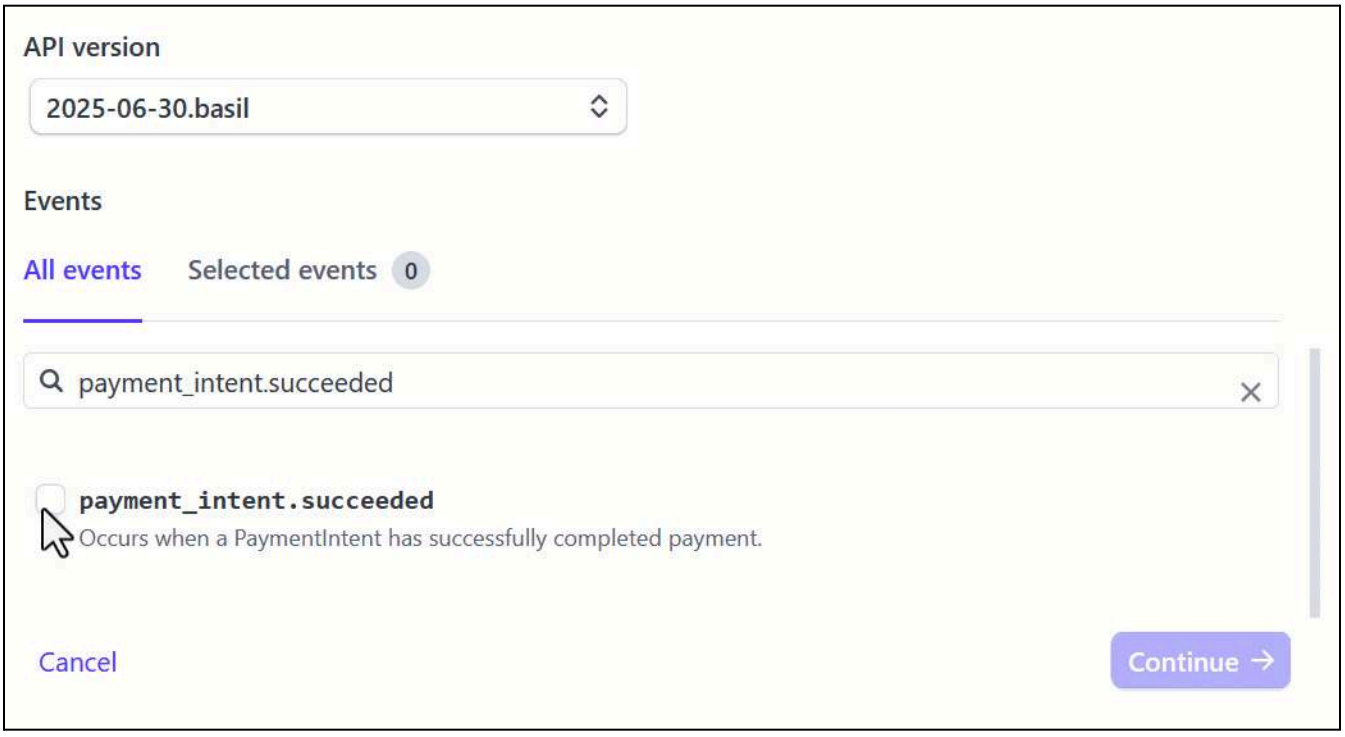


In the search bar, type `payment_intent.succeeded`.

Select it from the results that appear.



Click **Continue** to proceed.

By default, **Webhook endpoint** is selected. Leave this option unchanged.

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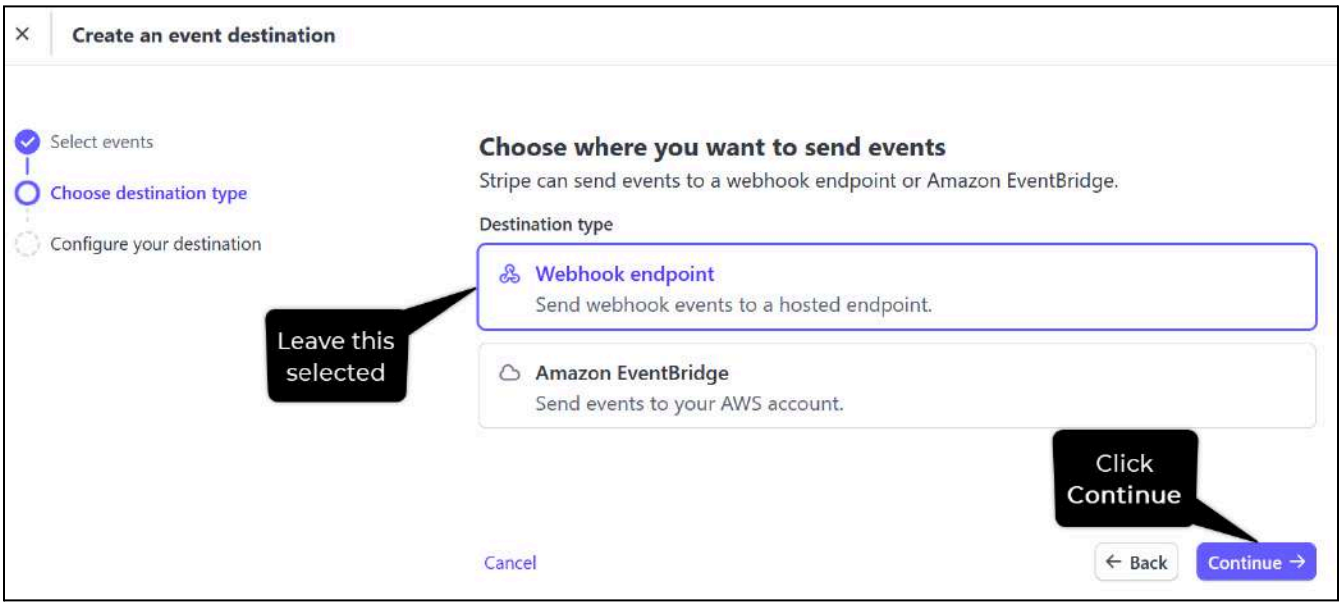
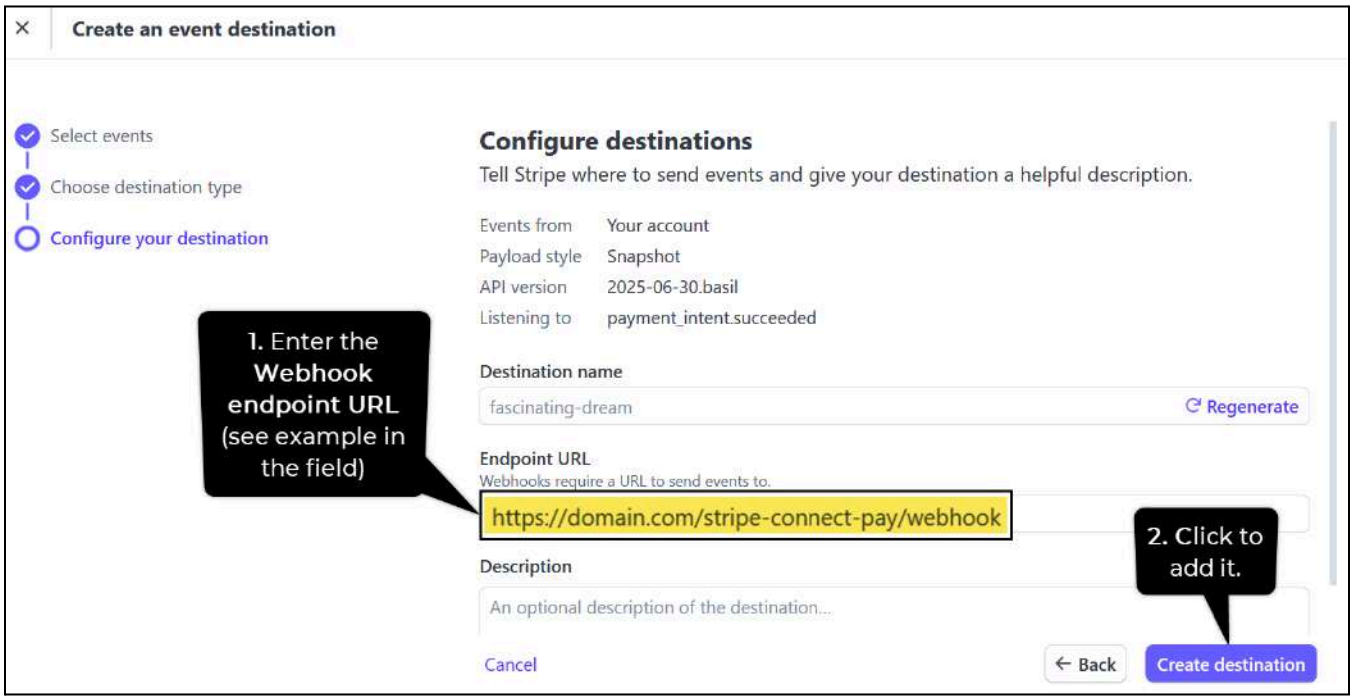


Click **Continue** again to move to the final step.



Update the following:

- **Destination name:** Enter a name to identify it (optional).
- **Endpoint URL:** Enter the endpoint URL. Use the format:

  `https://domain_name.com/stripe-connect-pay/webhook`

- **Description:** Enter the description to identify it (optional).

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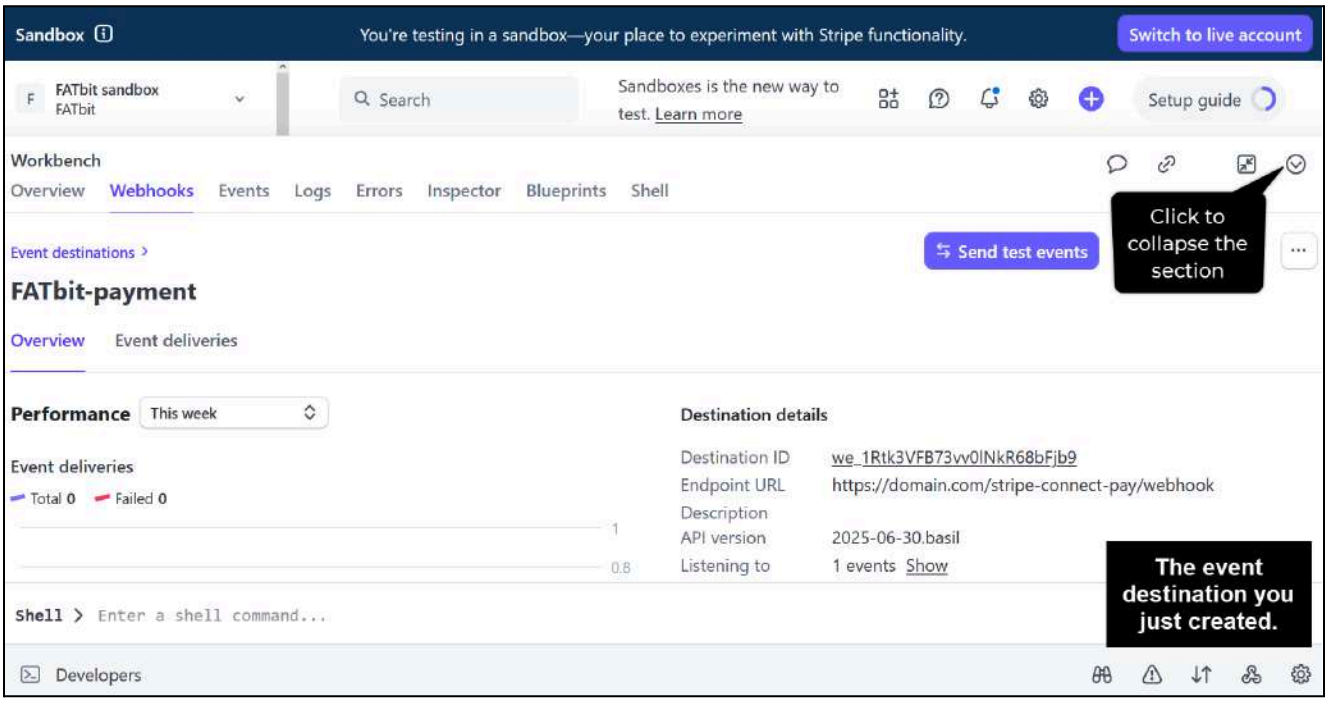
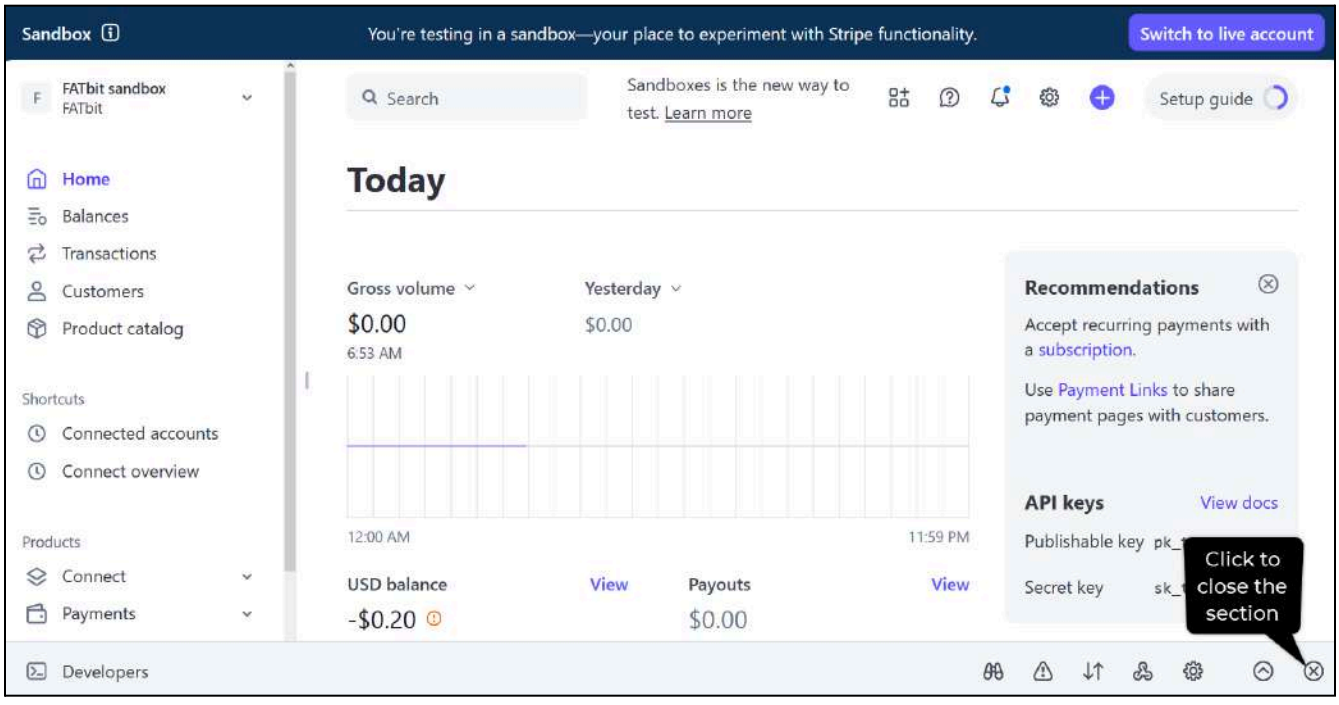
Click **Create destination.** The event destination will be created and opened (as shown below).



Click  to collapse the section after reviewing.



(Optional) Click  to close the collapsed section.

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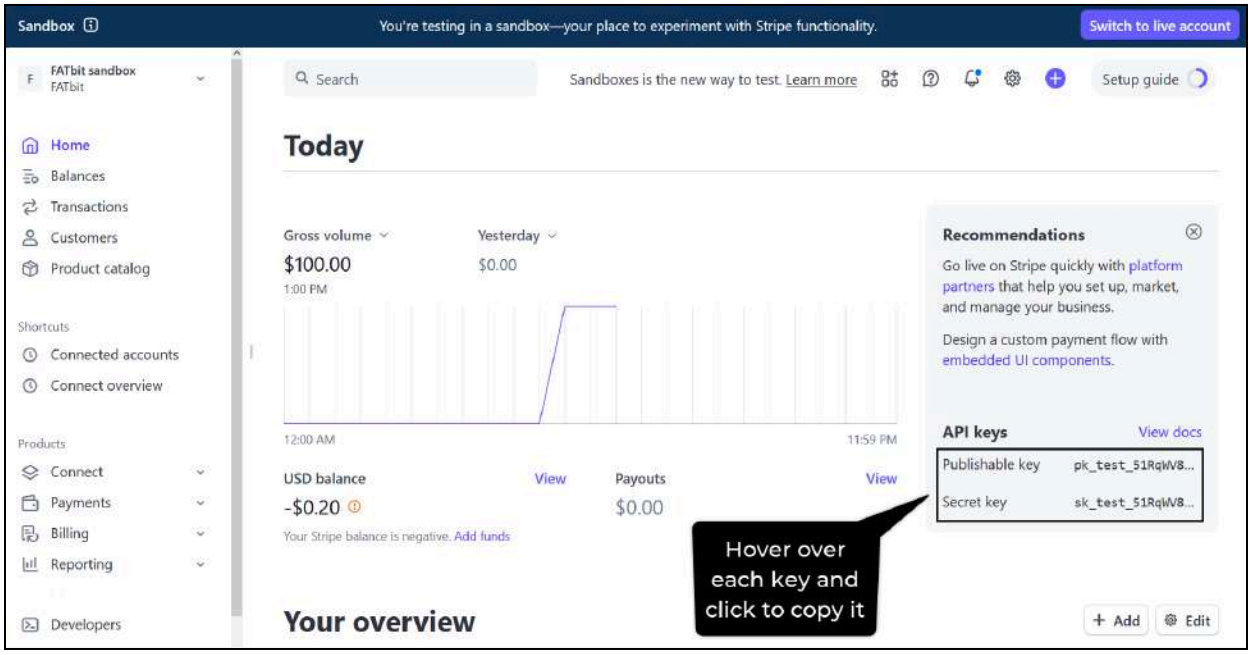
Step 9: Copy the Secret key & Publishable key

Finally, copy the Secret key and Publishable key:

- **Publishable key** (`pk_test_...`) — Hover over the key and click to copy it.
- **Secret key** (`sk_test_...`) — Hover over the key, click *Reveal live key token* to view and copy it.

You can copy the keys from either of the following locations:

1. **Home** page —



Hover over the key and click to copy. Refer to the GIF below.



2. **API keys** page — Go to **Developers** > **API keys**, then hover and click to copy. Refer to the GIF above.

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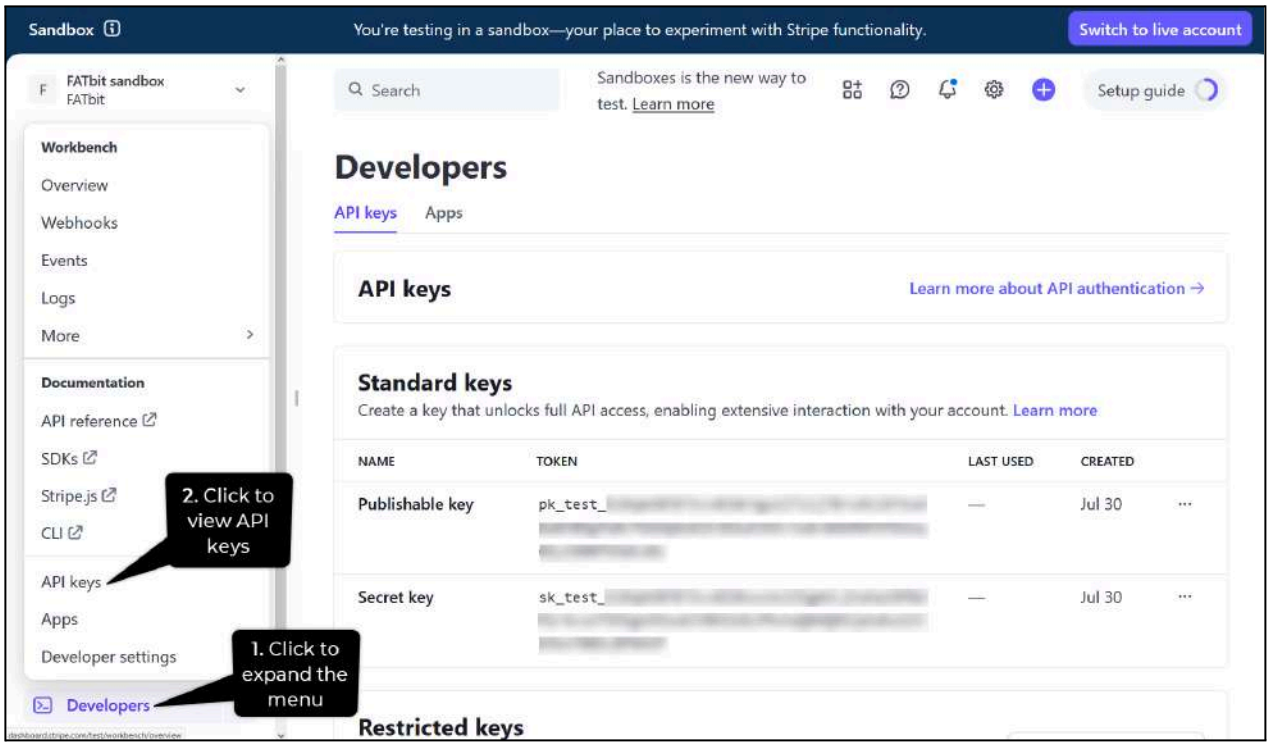

Step 10: Paste the keys into your FATbit product

Paste the following test credentials in the Stripe Connect settings form of your FATbit product:

- Publishable key (`pk_test_...`)
- Secret key (`sk_test_...`)
- Client ID

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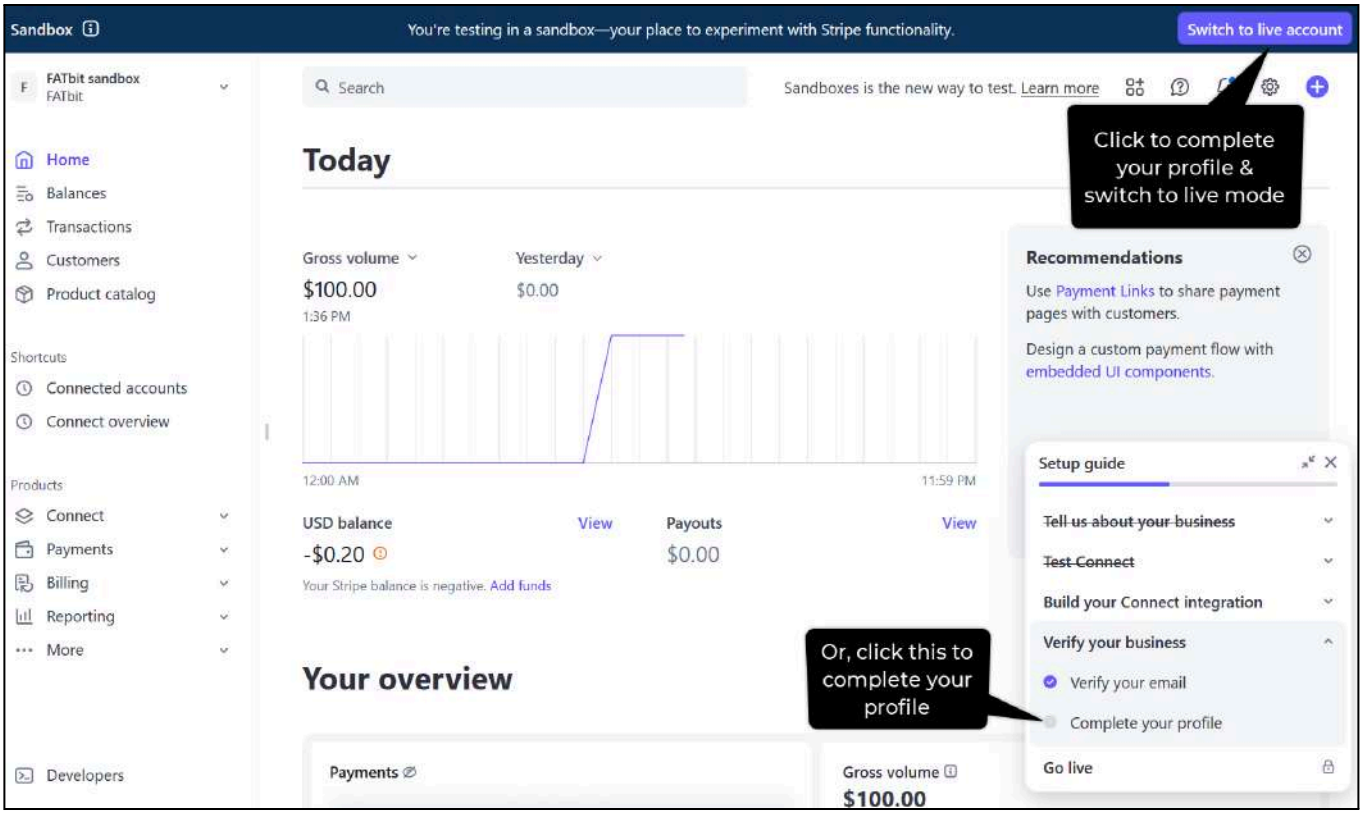
Get Live keys

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 payment method.



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 your account** form.

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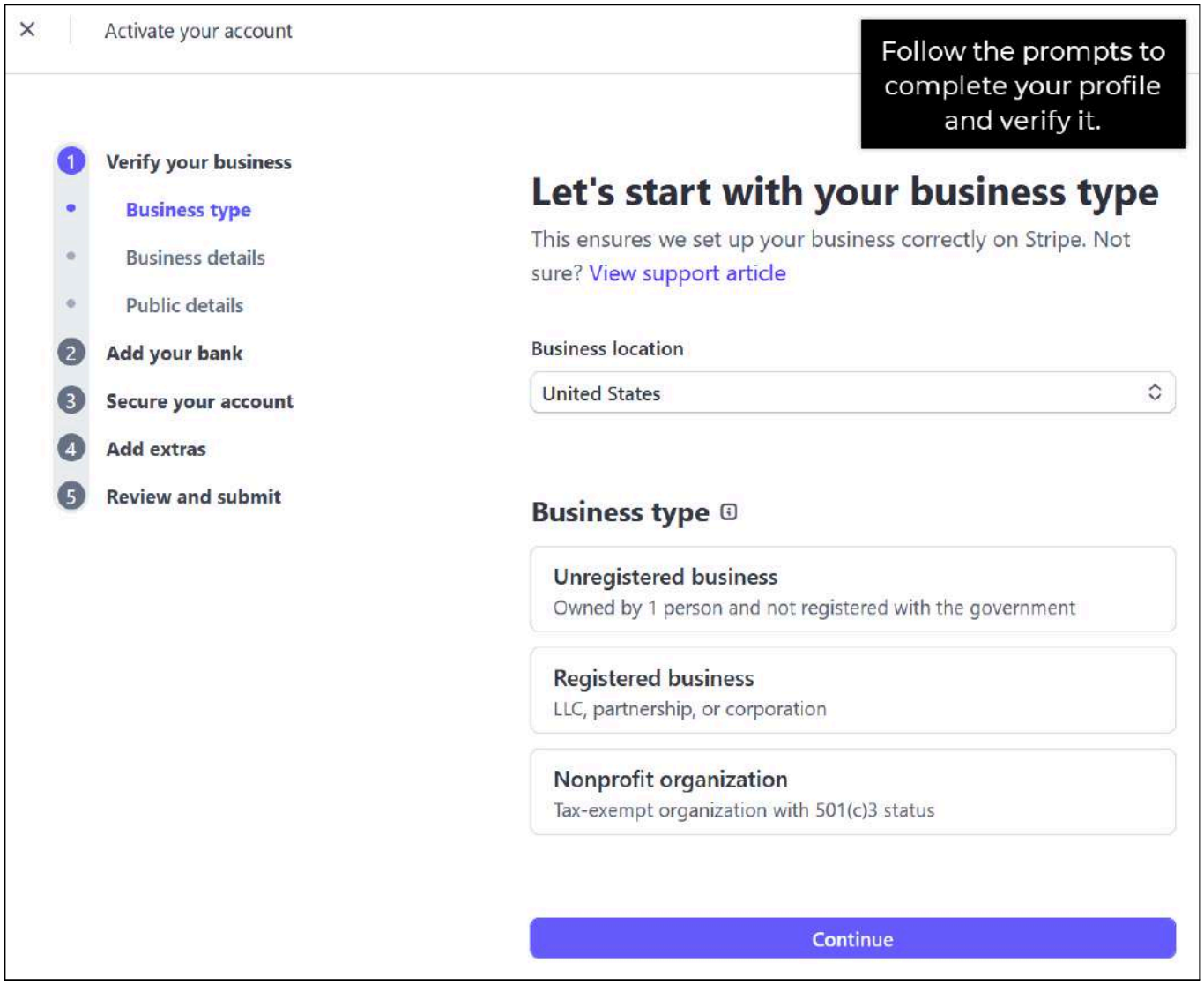

Follow the instructions to add your business and payment information.

Once you have updated your company details, added a payment method, and verified your business, your account will automatically switch to **live mode**, and the live version of the Stripe dashboard will load.

Any keys you generate after this point will be **live keys** and must be used only in live environments.

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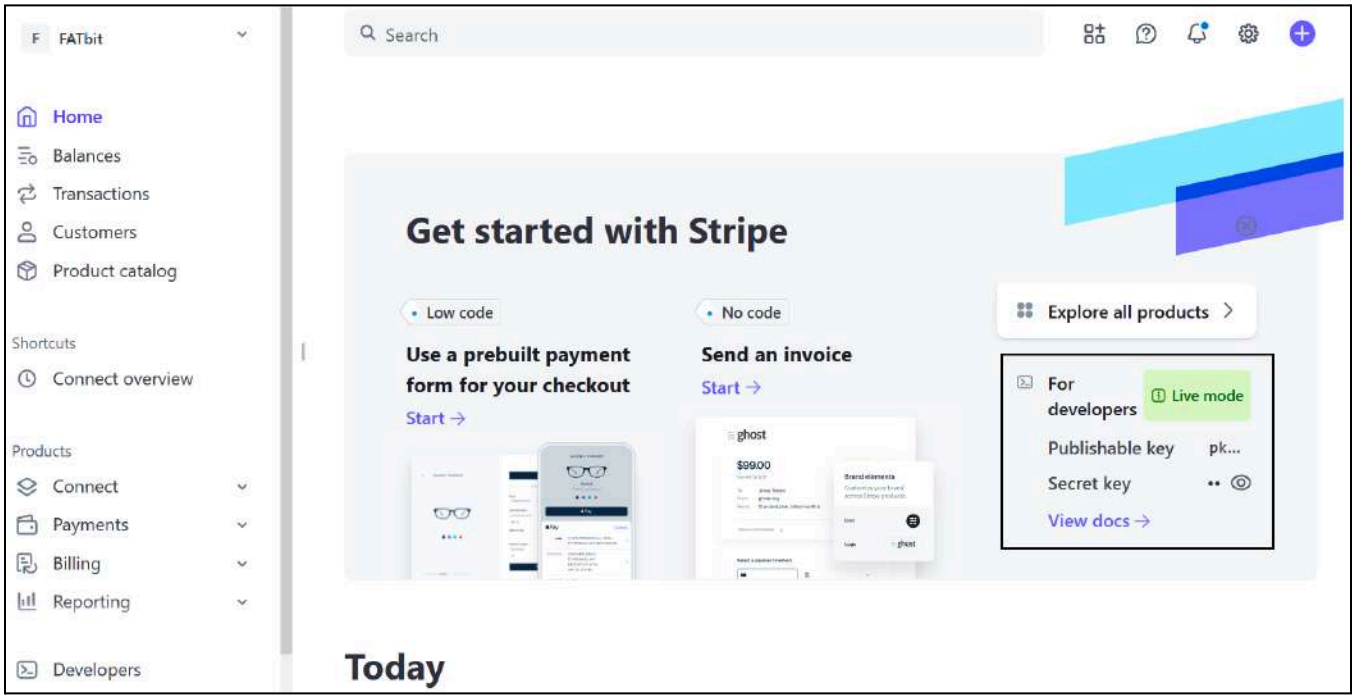

Ensure your profile is complete and verified. Otherwise, the dashboard interface or available options may differ.

Step 4: Enable Connect (if not already done)

If Connect is not yet enabled:

1. Follow Step 3 from the test keys section to activate Connect.
2. Once Connect is enabled, proceed from Step 6.

If Connect is already enabled, skip to the next step.

Step 5: Configure OAuth and generate the Client ID

Follow Step 6 from the test keys section to:

- Configure OAuth
- Add the redirect URL
- Generate the **live mode** Client ID

Copy the **Client ID** to your clipboard (Step 7).

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Step 6: Set up live mode webhooks

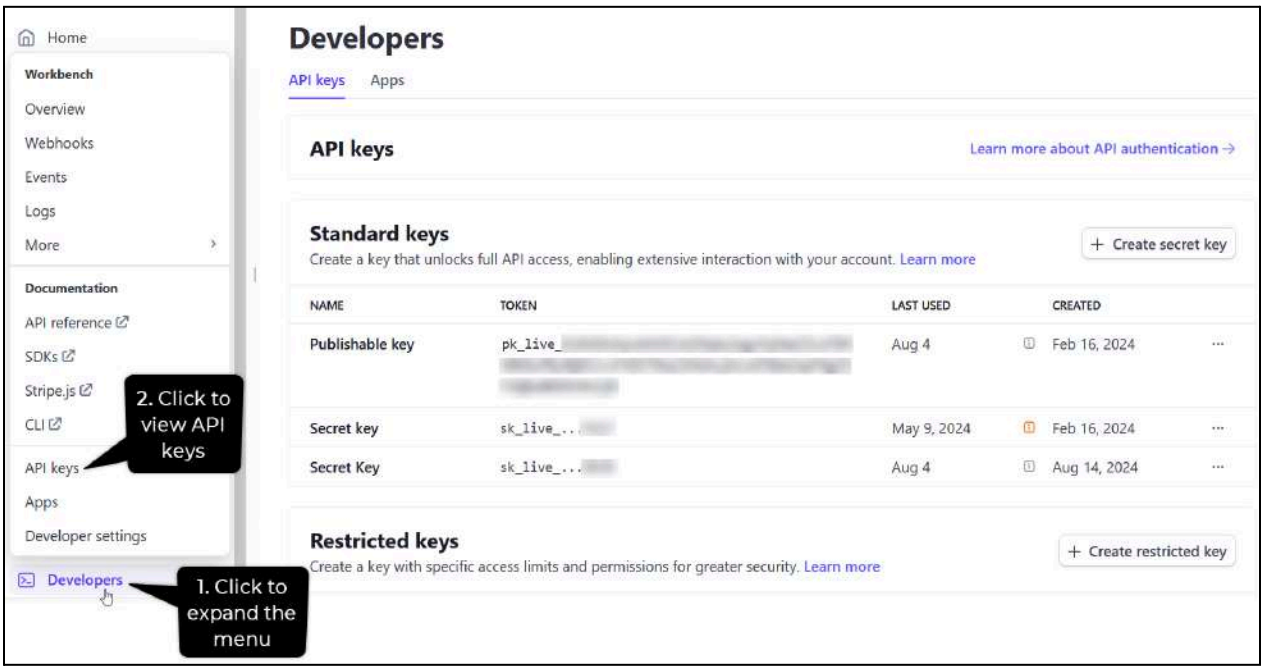
Follow Step 8 from the test keys section to set up webhooks for live mode.

Step 7: Copy the API keys

Follow the same instructions as shared in Step 9 under test mode to access and copy your API keys.

However, for **live keys**, note the following:

- You must click **Reveal live key token** to view and copy the (`sk_live_...`).
- Secret keys expire after a certain period. When this happens, go to the **API keys** page, click **Create secret key**, and update your configuration with the new key.



Step 8: Paste the keys into your FATbit product

Paste the following live credentials in the Stripe Connect settings form of your FATbit product:

- Publishable key (`pk_live_...`)
- Secret key (`sk_live_...`)
- Client ID

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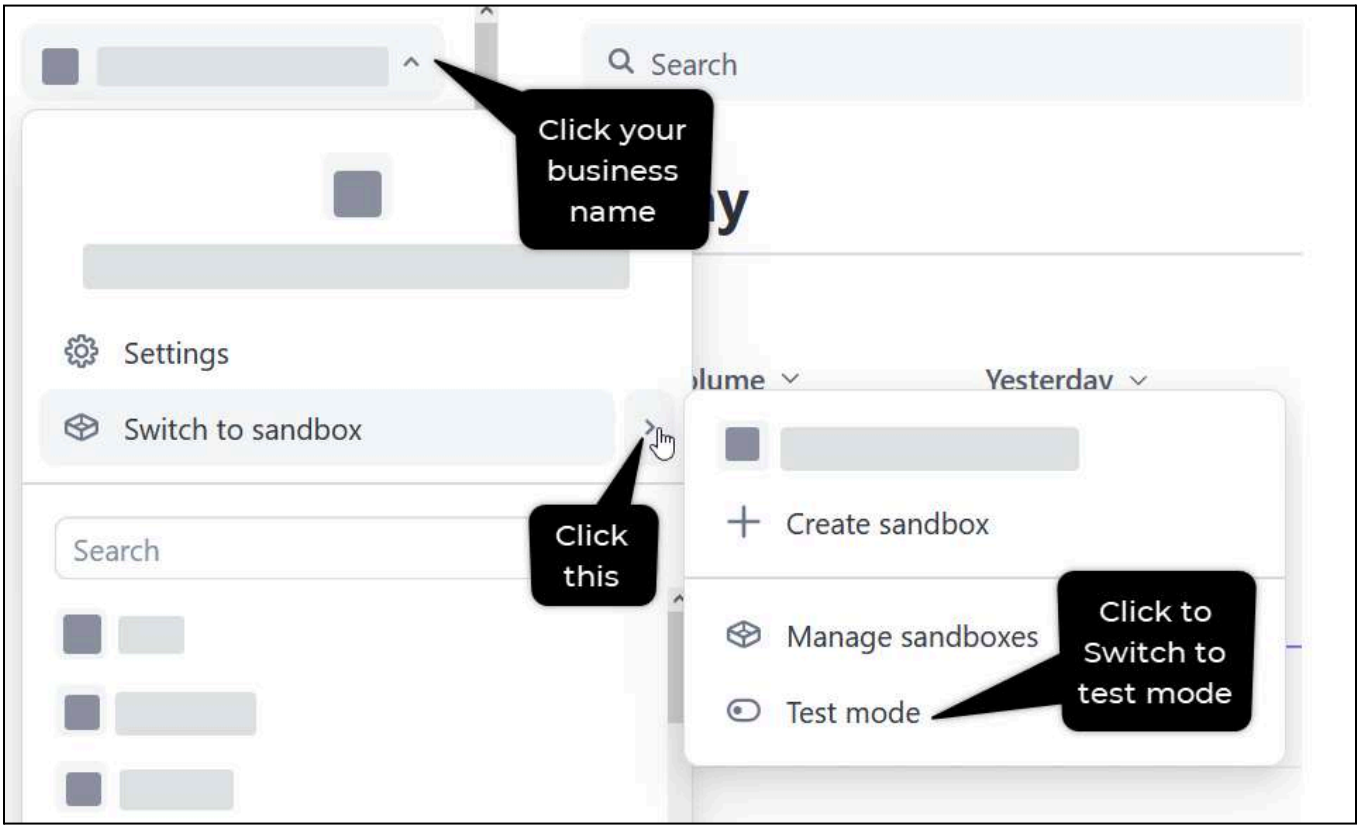
How to switch from live to test mode

Click your business name at the upper-left corner of the screen.



From the dropdown menu, click **Switch to sandbox**.

Another tiny menu appears. Click **Test mode** to switch to test mode.

To switch back to live mode, follow the same steps and select the live account instead.

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