Documentation

Stripe Plugin for Shopware 6

(Deutsche Version hier verfügbar – German version available here)

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I. About the plugin

Requirements

Stripe account

To process payments with the Stripe plugin you need a Stripe account. Further information can be found here.

HTTPS requirements

All payment data is transmitted via a secure HTTPS connection. To help prevent man-in-the-middle attacks and error messages about <u>mixed content</u>, the website containing the payment form has to be transmitted via HTTPS, too. Please make sure that your Shopware shop – or at least your checkout – is only accessible to end-customers via HTTPS.

Please also note that certain payment methods, e.g. Apple Pay, are only supported when using a secure connection (HTTPS).

For more information visit our security documentation and reach out to your hosting provider.

This is also absolutely necessary to ensure PCI compliance. The plugin is based on Stripe "Elements" and except for the TLS encryption of the shop, no further steps are necessary to ensure PCI compliance. This can be checked on the compliance-page in the Stripe Dashboard.

General information

The plugin meets the requirements for **Strong Customer Authentication (SCA)** as part of the **PSD2 policy**, which came into effect on September 14, 2019. This currently only affects credit card payments and controls if and when 3D Secure mechanisms are triggered. The latter is now only controlled by Stripes fraud detection and prevention and the issuing institution of the credit card. Further information about SCA and PSD2 can be found here

II. Installation

You can download the Stripe plugin from the <u>Shopware Community Store</u>. To do so, click on *Add to shopping cart* and then complete the transaction.

To install the plugin, open your Shopware 6 backend and navigate to *Settings* \rightarrow *System* \rightarrow *Plugins* \rightarrow *Purchases* and click *Install*. The plugin can now be used.

III. Configuration

Creating a Stripe account

To process payments with the Stripe plugin you need a Stripe account. You can create and use one in just a few minutes:

- 1. Register account: https://dashboard.stripe.com/register
- 2. Activate account: https://dashboard.stripe.com/account/details

If you first want to test the plugin you can skip the activation and jump to a test account in which you can run test payments that are not actually charging credit cards or bank accounts. Please make sure to use the *Test Secret Key* and *Test Publishable Key* in the plugin configuration.

Plugin configuration

The plugin can be configured in the Shopware backend under $Settings \rightarrow Plugins \rightarrow Stripe$. The following settings are available:

- **Sales Channel** Select whether the following settings apply to all sales channels or only to a specific one..
- Secret Stripe API Key Enter your public Stripe API key (Secret key) here. The
 key is available in the <u>Stripe dashboard via "Developers" > "API keys"</u> in field
 "Secret key". Please make sure to use the "live" key to be able to accept
 payments.
- Publishable Stripe API Key Enter your public Stripe API key (Publishable key)
 here. The key is available in the <u>Stripe dashboard via "Developers" > "API keys"</u> in
 field "Publishable key". Please make sure to use the "live" key to be able to
 accept payments.
- **Stripe Webhook Secret** Your secret Stripe webhook key ("Webhook secret") is populated automatically once a webhook is registered.
- **Stripe Webhook ID** Your secret Stripe webhook key ("Webhook secret") is populated automatically once a webhook is registered.

- **Send Stripe receipts via email** Enable this field to automatically send Stripe payment receipts to customers.
- **Statement descriptor** Enter a custom statement descriptor, which will be joined with the order number and sent to the payment provider. Please note that only characters, numbers as well as full stops, commas and spaces are allowed.
- **Display "Save credit card" option** Enable this field to allow customers to save a credit card at checkout for future purchases.
- **Display payment method logos** Enable this field to display the respective logos of the Stripe payment methods in the payment method selection.

Activating payment methods

Stripe Dashboard

During the installation of the plugin all Stripe payment methods are added as "inactive". Before activating some or even all payment methods please review their respective requirements which are listed here.

Additionally, all non card-based payment methods need to be activated in the Stripe Dashboard in order to be able to process payments in *live mode*: https://dashboard.stripe.com/account/payments/settings. Depending on the payment method this can take between ten minutes to two days. If a payment method still shows as "Pending" after two days please contact shopware@stripe.com.

All payment methods except Stripe Credit Card have country specific restrictions. This means only customers based in the mentioned countries can use the respective payment methods to make payments. Therefore, you should ensure that activated Stripe payments methods are made available only in the supported countries.

Please note: If you don't restrict a payment method with country specific restrictions to the respective countries, Stripe will show a corresponding error message to a customer trying to make a payment from a non-supported country.

Shopware 6 Backend

To activate the Stripe payment methods in your shop, click on *Storefront* in the menu on the bottom left and navigate to the section *Payment and Shipping*. Click on the arrow in the *Payment methods* field to add all Stripe payment methods.



Stripe Webhooks

Since payments made via SOFORT Credit Transfer can take a few days to be completed, the payment status for such orders will remain "open" until the funds have arrived on your bank account or at Stripe. The plugin offers the possibility to change the payment status to "completely paid" as soon as the funds are received. These webhooks are automatically set up by the plugin as soon as you have saved your login data in the plugin configuration.

If you want to test the webhook endpoint created by the plugin, proceed as follows:

- 1. Open the <u>Stripe Dashboard</u> and navigate to the *Developer* tab and select *Webhook* from the menu on the left.
- 2. Select the webhook to be tested and click on *Send test event*. Whether the test was successful is displayed below.

IV. Payment Methods

Nachfolgend finden Sie eine Aufstellung aller vom Plugin unterstützten Zahlungsarten sowie Hinweise zu deren Einrichtung und Einschränkungen im Hinblick auf die Verfügbarkeit pro Land.

Credit Card

Credit card payments are available for customers in all countries without further configuration.

For more information about credit card fraud, disputes and how to prevent it, please follow the links below:

https://support.stripe.com/questions/avoiding-fraud-and-disputes

https://stripe.com/docs/fraud/guide/strategies

Country restrictions

Diese Zahlungsart steht in allen Ländern zur Verfügung.

SOFORT Credit Transfer

Activation

Activation in the **Stripe Dashboard** is necessary:

Country restrictions

- Austria
- Belgium
- France
- Germany
- Italy
- Netherlands
- Spain
- United Kingdom

- Poland
- Czech Republic
- Switzerland

Please note that your SOFORT/Klarna account has to be set up for the use in the country's currency.

Apple Pay

Apple Pay is available only on Macs running macOS Sierra and iPhone 6, 6s and 7. If a customer selects *Apple Pay* as a payment method and completes the checkout on a non supported device or browser, they will see an error message and will be prompted to select a different payment method.

More information about Apple Pay can be found under <u>apple.com</u>.

Setup

Warning: Apple Pay only works in shops that are available via a secure connection (HTTPS). This applies to both testing and production mode.

Please note: If you want to test Apple Pay in your shop without creating actual payments, you don't need to set it up.

In order to accept payments with Apple Pay in your shop, a special configuration is needed which is described below:

- 1. Open the Stripe Dashboard and select <u>"Apple Pay"</u> under "Payments" in the upper menu bar.
- 2. In the upper part under "On the web domains" click "View Apple's Terms of Service".
- 3. Click "Accept" to accept the ApplePay Terms of Service.
- 4. Click "Add new domain" in the upper right corner.
- 5. Fill in your shop's URL under (1) in the following form. You don't need to complete steps (2) and (3).
- 6. Click "Add" to confirm your entry. In this way Stripe starts a verification of the Stripe plugin installed in your shop to make sure everything is working correctly with Apple Pay.

Please note: If your shop can't be reached via a simple URL (e.g. www.my-shop.com), and only via a more complex URL (e.g. www.my-shop.com/en/shop), you will have to download the Apple Pay domain association file from Stripe and save it in the well-known folder of your webserver, so that the file can be accessed under well-known/apple-developer-merchantid-domain-association.

Country restrictions

You can find an up-to-date list of supported countries on apple.com.

Google Pay

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

Click here to check in which countries Google Pay is available.

Additional notes

Credit cards added via the Google Pay app only work on mobile. To use Google Pay on your desktop, you need to add the credit card directly to the browser. To do this, open the browser settings and navigate to *Payment methods*. Here you can see all existing credit cards and add new ones. If a credit card was added via app, the note *Google Pay* is displayed next to it.

SEPA Direct Debit

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Please note: For SEPA Direct Debits no credit checks are performed and it can take up to 14 business days to confirm the success or failure of a payment.

For a period of eight weeks after their account was debited, an account holder can dispute a payment and request a "no-questions-asked" chargeback through their bank. Any chargeback within the eight-week period are final and automatically honored. Unlike credit card disputes, there is no appeal process.

Therefore, you should make the appropriate decisions regarding your business and how you approach SEPA Direct Debit payments.

Country restrictions

All EU member states including the following:

- Iceland
- Liechtenstein
- Monaco
- Norway
- San Marino
- Switzerland

Klarna

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

Click here to check in which countries Klarna is available.

Supported payment methods

Currently only Klarna Pay in 3/30 days is supported.

Giropay

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

Germany

iDeal

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

Netherlands

Przelewy24

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

Poland

EPS

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

• Austria

Bancontact

Activation

Activation in the Stripe Dashboard is necessary:

https://dashboard.stripe.com/account/payments/settings

Country restrictions

• Belgium

V. Operating instructions

Opening an order from the administration in the Stripe Dashboard

For orders with a Stripe payment method, a corresponding button is displayed in the order details in the administration, which takes you directly to the Stripe Dashboard where you can initiate a refund, for example.

