

Integrated Credit Card Billing with Stripe and RGP



General Overview

- A list of countries supported by Stripe is available at <https://www.stripe.com/global>
- The following currencies are supported: US Dollar, Australian Dollar, Canadian Dollar, UK Pound, Ireland Euro, Singapore, Hong Kong Dollar, and New Zealand Dollar
- Credit debit cards are supported, and most non-US gyms are moving to these instead of direct debit for their billing method since they are fully integrated into RGP.
- Balances on customers can originate as invoices placed on account at point-of-sale OR via monthly dues posted on your billing date at **Manage -> Billing -> Post Dues**
- Your online Stripe account holds credit card details securely for your RGP customer records. The credit card information is handled and stored only by Stripe, and the sensitive information is never handled by RGP or your local MySQL database
- You are encouraged to watch the general (although somewhat outdated...) online tutorial video on [Billing with RGP](#) . The same general principles apply for Stripe billing

Requirements

- You must be signed up for an RGP Paid Plan - Standard, Plus or Premium
- You need a Stripe credit card processing account. You can get a free account at <http://www.stripe.com> . See Stripe integration details below.
- You must have connected your Stripe account to RGP by following the steps outlined below

What You Can Do

- Bill your customer balances and membership dues via Mastercard, Visa, American Express, or Discover cards... including the debit version of these cards (but direct debit is not supported by Stripe)
- Securely store these credit card details at Stripe in behalf of your customer records in RGP
- Use Stripe billing in conjunction with any existing ACH “fake billing” you may perform in RGP for third party direct debit processing. Specifically - some of your customer records can be configured for credit card billing via Stripe/RGP, and the all the other customers can be billed as they are now with a “fake billing” export from RGP. Video on [How to Process Fake billing](#)
- Partial refunds of Stripe payments are supported when the payment spans multiple RGP invoices. This means you can refund a specific invoice in RGP and the payment will be partially refunded.

What You CANNOT Do

- Direct debit is not supported by Stripe. Debit credit cards are supported provided they are a Mastercard, Visa, American Express, or Discover debit card

- You cannot partially refund an individual RGP invoice. As outlined above, you can partially refund a payment with the payment spans multiple invoices.
- You cannot issue credits to a stored credit card at Stripe. This is a limitation of Stripe for security/fraud reasons. You can issue “credits” within RGP that can be accumulated and charged along any subsequent monthly balances.
- For multigym installations, the credit card information is NOT transferred between gyms when a customer is transferred.

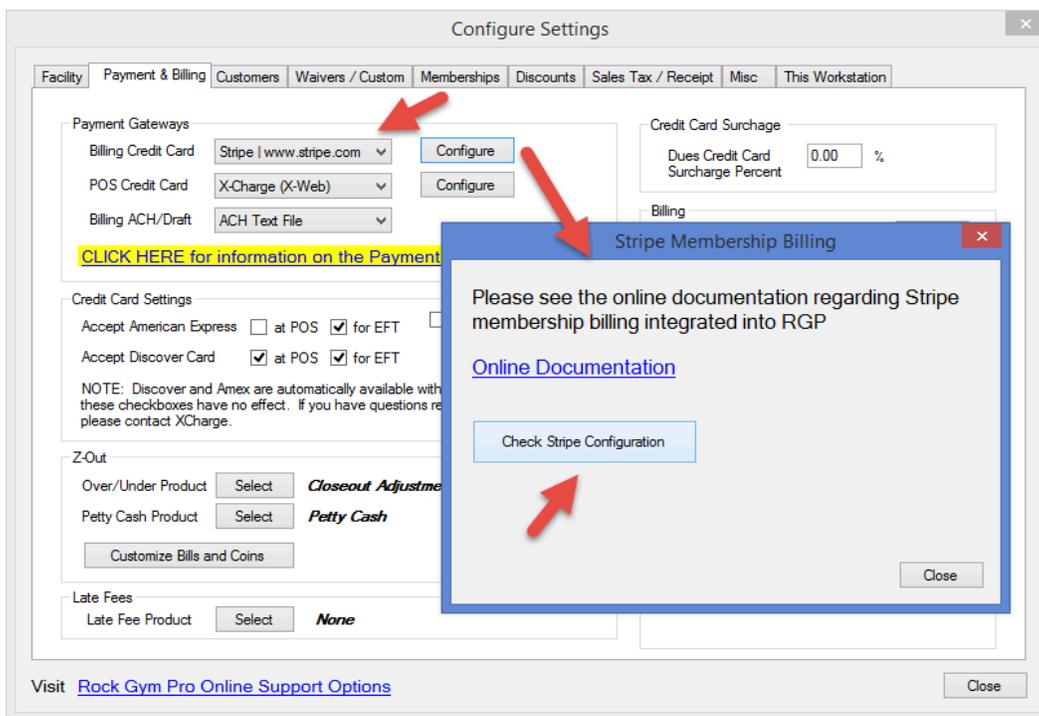
Stripe Details

NOTE: If you already have a Stripe account working with RGP’s booking system, then you can skip this section. The membership billing uses the same system and you therefore have it already connected.

- Get an online payment account at <http://www.stripe.com>
- Stripe is a “full-stack” processor and this means there are no additional charges or requirements beyond their account and their fees for your online transactions. It does not piggyback on top of your existing merchant account.
- Stripe is available in the U.S., Canada, U.K., and Australia.
- Stripe transaction fees are only charged for the transactions you process through the RGP booking system
- Email your **test** Stripe public/private keys to support@rockgympro.com . **Cut and paste them, do NOT send a screen shot.** We only need your TEST keys. We will send you a link to connect to your “live” side using Stripe’s Connect service. Make sure you activate your Stripe account’s bank account. This is a secondary step within Stripe
- **Ask Stripe about how you can get moved to a 2-day deposit schedule.** They default to 7 days, but you CAN get moved to 2 days if you ask.
- Stripe partial refunds are not supported for online booking transactions
- If you can provide a rate history from your existing provider, Stripe is pretty good about matching rates.
- Stripe rates vary by country - inquire about the specific rates for your country

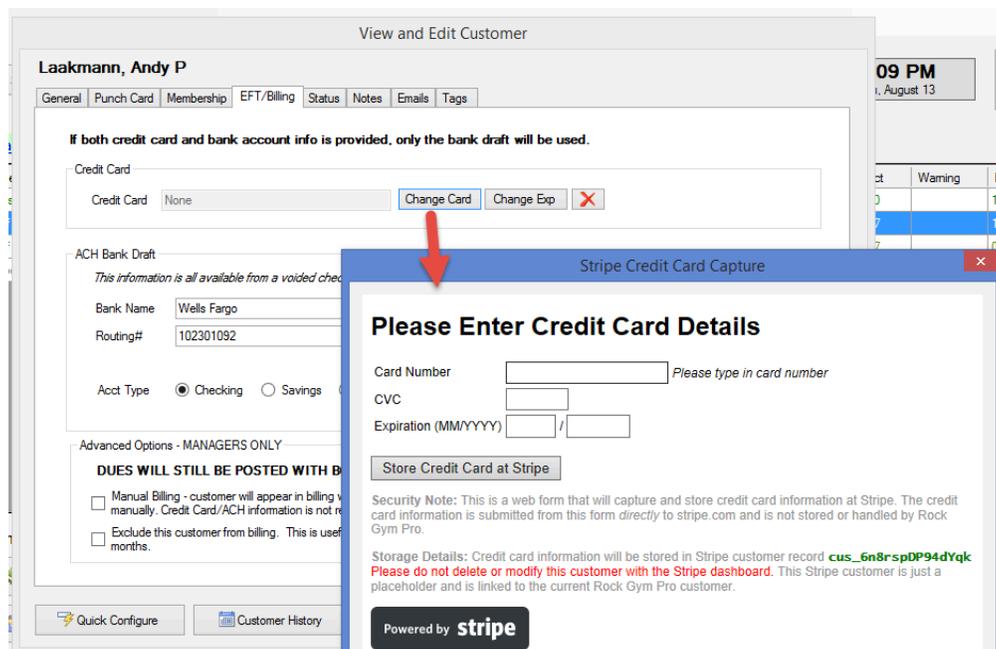
Configuration

Go to **Data Entry -> Manage -> Settings -> Payments and Billing** and setup the Stripe billing gateway as shown below. Click Configure and make sure your Stripe is configured. If you get an error when you press **CHECK STRIPE CONFIGURATION** be sure to follow the steps outlined in the Stripe details above. You must have sent us your Stripe test keys and received the “connection link” for the configuration to be complete.



Assigning Credit Cards to Customers

Use the **CHANGE CARD** button available within the customer's record in RGP. Once a card is stored, you can later change just the expiration date with the **CHANGE EXP** date button.



Charging Balances

Balances are changed in **Data Entry -> Billing** as shown below.

Important Operational Note: You can charge balances anytime you want. For instance, you might charge balances periodically to retry declined payments... or because your members have placed items on account. You only POST DUES (which generates monthly member invoices) once a month.

Billing Center

Balance Due | Credit Due | Billing Events

This list only includes customers with Billing Information or Manual Billing checked on their customer record's EFT tab [View Unbillable Balances](#)

Customer	Charge	Recent	Type	Balance
Laakmann, Andy P	Yes		CC	£51.00

POST DUES is used to post your monthly dues each month on your billing date

View Customer Invoices and Payments
 Edit Customer
 Check-In History
 Bill Selected Customers
 Bill All Customers
 Print Report

Use ctrl-select or shift-select to select and perform actions on multiple customers. You can sort on specific columns to make selection easier.

Customer Actions: [Select...] Go [What are these?](#) **Total Due** £51.00

Post Dues

NOTE! 280 customer(s) have membership warnings. These warnings should be fixed before proceeding with billing.

Close

Processing Refunds

Invoices and payments processed by Stripe can be refunded directly in RGP using the following buttons. **DO NOT REFUND PAYMENTS DIRECTLY VIA THE STRIPE DASHBOARD!** Always use the integrated buttons within RGP to allow tracking within the RGP database.

Customer Account

Customer: **Laakmann, Andy P**

Account Balance: **£0.00**

Buttons: Add Late Fee | Issue Credit | New Payment

Invoices | Payments | Membership Links

Date	Inv#	Amt	Customer	Type	Bill To	Employee
13/08/2015	928028	£51.00	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
26/10/2010	464368	-£10,000.00	Laakmann, Andy P	Reverse	Laakmann, Andy P	Laakmann, Andy P
25/10/2010	464128	£10,000.00	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
17/07/2010	437117	£65.72	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
06/07/2010	433806	£4.20	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
06/07/2010	431755	£74.17	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
22/04/2010	403616	£15.88	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
22/04/2010	403610	-£15.88	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
22/04/2010	403606	£31.75	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
20/03/2010	390584	£76.82	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
09/02/2010	374608	£0.00	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
07/02/2010	373746	£76.54	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
03/02/2010	369685	£39.73	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
21/01/2010	365960	£0.00	Laakmann, Andy P	POS	Laakmann, Andy P	Stinson, Jacob Wyatt
12/11/2009	334737	£0.00	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P
24/09/2009	316001	£0.00	Laakmann, Andy P	POS	Laakmann, Andy P	Laakmann, Andy P

Show Voided Invoices. Indicated with strikethrough

Buttons: Void Invoice | Move Invoice | Change Invoice Date | Email Invoice | Create/Add Invoice | Refund Invoice & Stripe Payment | Reverse Invoice | Change Invoice Bill To | Print Invoice History | Print Invoice

Invoice Details

Qty	Product	Size	Color	Info	Price
1	Day Pass Adult				£17.00
1	Day Pass Adult				£17.00
1	Day Pass Adult				£17.00

Subtotal: £51.00
 Tax: £0.00
 Total: £51.00

Payment Details

Paid On: 13/08/2015 | Amount: \$ 51.00
 Method: Stripe | Employee: Laakmann, Andy P

Close

Customer Account

Customer **Laakmann, Andy P**

Account Balance **£0.00**

Invoices | **Payments** | Membership Links

Date	Customer	Amt	Method	Source	Auth / Notes	Employee
13/08/2015	Laakmann, Andy P	£51.00	Stripe	Stripe/Billing	Visa ****4242 2/2022	Laakmann, Andy P
26/10/2010	Laakmann, Andy P	£0.00	Cash	POS	\$0.00 to reconcile reverse invoice	Laakmann, Andy P
25/10/2010	Laakmann, Andy P	£10,000.00	ACH	ACHWorks...	XA3 : Internal Return. Amount is over the limit set for t...	Laakmann, Andy P
17/07/2010	Laakmann, Andy P	£65.72	Visa	POS/XChar...	Approval 171938	Laakmann, Andy P
06/07/2010	Laakmann, Andy P	£4.20	Visa	POS/XChar...	Approval 765093	Laakmann, Andy P
06/07/2010	Laakmann, Andy P	£74.17	Visa	POS/XChar...	Approval 609119	Laakmann, Andy P
01/06/2010	Laakmann, Andy P	£15.88	Visa	Billed/XCha...	Approval 112768	Laakmann, Andy P
22/04/2010	Laakmann, Andy P	£15.88	Visa	POS/XChar...	Declined	Laakmann, Andy P
22/04/2010	Laakmann, Andy P	-£15.88	Visa	POS/XChar...	Approval	Laakmann, Andy P
22/04/2010	Laakmann, Andy P	£31.75	Visa	POS/XChar...	Approval 497833	Laakmann, Andy P
20/03/2010	Laakmann, Andy P	£76.82	Visa	POS/XChar...	Approval 876897	Laakmann, Andy P
09/02/2010	Laakmann, Andy P	£0.00	Cash	POS		Laakmann, Andy P
07/02/2010	Laakmann, Andy P	£76.54	Visa	POS/XChar...	Approval 833223	Laakmann, Andy P
03/02/2010	Laakmann, Andy P	£39.73	Visa	POS/XChar...	Approval 658756	Laakmann, Andy P
21/01/2010	Laakmann, Andy P	£0.00	Cash	POS		Stinson, Jacob Wyatt
12/11/2009	Laakmann, Andy P	£0.00	Cash	POS		Laakmann, Andy P

Show Voided Payments. Indicated with ~~strikeout~~

Close

Managing and Assigning Dues

Dues are configured within **Data Entry -> Manage -> Settings -> Memberships**. Dues can be assigned to customers on the customer's Membership Tab within their customer record.

SALES TAX: *If your monthly dues are subject to sales tax, go to Data Entry -> Manage -> Products and edit the Monthly Dues, Prorated Dues, and Membership Freeze products. Mark each product as taxable. When dues are posted each month, sales tax will be added as a separate line item on the invoice assigned to each customer's.*

Configure Settings

Facility | Payment & Billing | Customers | Waivers / Custom | **Memberships** | Discounts | Sales Tax / Receipt | Misc | This Workstation

EFT Dues List

[How to properly assign dues in RGP](#)

The dues amount should NOT include any sales tax

Staff members can set future dues changes (normally just managers)

 Ignore £0.01 dues on family members [What's this?](#)

EFT Contract Options

Show EFT Contract End Date Field

 Require EFT Contract End Dates

 When EFT Membership is unfrozen, extend contact end dates by # of days frozen

Contract end dates do NOT terminate an EFT membership. Instead, they prevent a staff member from terminating the membership prior to the date. If you want to assign a future termination date to an EFT membership, add a TERMINATE status with the future date.

Monthly Freezes

Freeze Amount: per member per month

The lesser of the freeze amount or dues amount will be charged

 Escalate dues on second member if first member is frozen

 Family Freeze: Surcharge if first and second family members are frozen

Early In Memberships

Offer Early-In Memberships

 Early-In Late Time:

 Early-In Dues Validation Amount:

Amount to confirm that a customer's dues are correct when they are assigned Early-In.

Guest Passes

Members are entitled to free guest passes per month

 Limit per calendar year:

 Allowance is per family unit

 Guests must be first time visitors

 Only for EFT and Annual Prepaid members

 Free members have guest passes

 Allow anonymous guest passes

Unused guest passes do not roll over to the following month

Visit [Rock Gym Pro Online Support Options](#)

Close

View and Edit Customer

Smith, Aaron

General | Punch Card | Membership | EFT/Billing | Status | Notes | Emails | Tags

Responsible / Family Member
 Prepaid: Choose purchasing member
 EFT/Corporate: Choose member to bill to

Membership Payment Options
 None
 Free
 Prepaid
 EFT - Use Payment Method on EFT tab
 EFT - Bill Responsible Member Listed Above

Freezes
 Membership CAN be Frozen

Check In Exclusion
 Member CANNOT check in - member exists for billing only

EFT Billing Details
 Dues: £63.00 First Customer [£63.00] Future Dues Add-on products to be billed each month
 Last Billed
 Next Bill: 05 September 2014 Send Monthly Billing Email

PREPAID Membership Dates
 Start End
 1 Wk / Today 1 Month / Today 1 Year / Today ? Months / Today
 Add a Week Add a Month Add a Year

Quick Configure Customer History OK Cancel

On Account Sales

Purchases at point-of-sale can be placed on account using the **INVOICE ACCOUNT** button when completing a sale at POS. You can configure spending limits with **Data Entry -> Manage -> Spending Limits**. **IMPORTANT:** If you do not configure a spending limit, only managers will see the **INVOICE ACCOUNT** button.

Payment Method

Optional Transaction Memo

Cash £1 £5 £10 £20
 Cheq £50 £100
 Split
 Credit Card
 CASH Exact Change Alt+G

Total £17.00

External/Manual Credit Card Mode Print Receipt OK - F12 Cancel

Keyboard Shortcuts - Hold down ALT key and look for underlined letters. Alt+<that key>

Member "On Account" Spending Limits

These options allow you to customize how billed members can purchase items "on account" at POS

Default Spending Limit for Members [max balance allowed] £0.00
 Leave at \$0 if you only want managers to be able to sell items on account

Clear All Member Specific Limits

Member Specific Limits [overrides the default limit for the member]

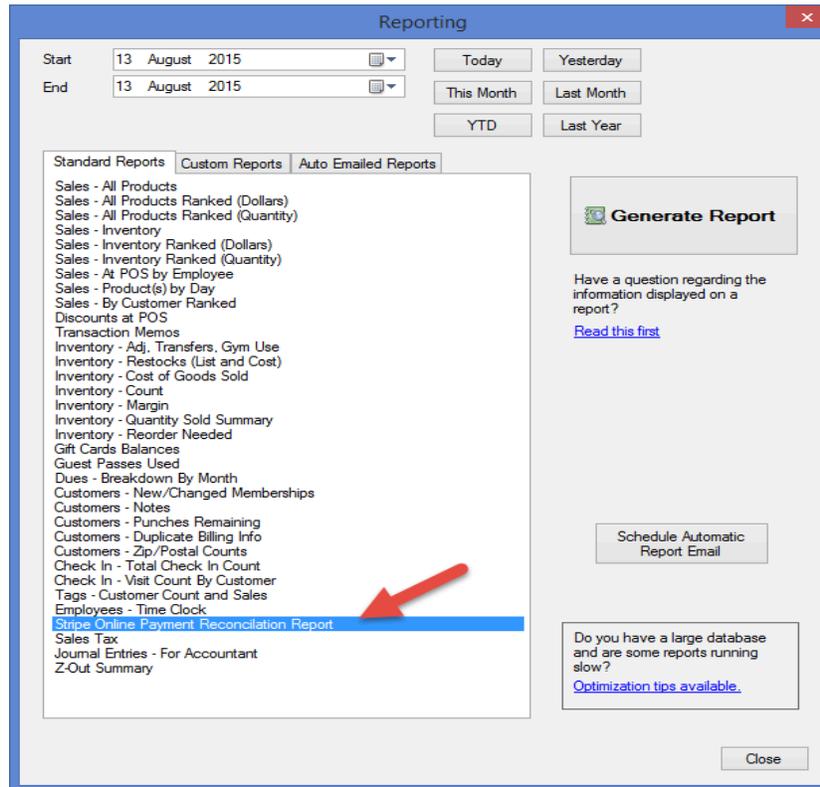
Notes: Staff members are not subject to the spending limit for their own purchases. Managers can override any limitation when placing items on account.

Add Edit Del OK

Stripe Reconciliation Report

Bank deposits with Stripe can be tricky to reconcile for two reasons: time zones (they deposit based on UTC time) and fees. Stripe deducts fees as part of the deposits, hence their deposits won't match your z-outs in RGP.

To assist with the reconciliation, you can use the Stripe reconciliation report available in **Data Entry -> Reports -> General Reporting**



How The Integration Works

When you store a credit card for a customer in RGP, behind the scenes RGP is creating a customer record at Stripe and attaching the credit card number to that Stripe customer. Effectively, this Stripe customer is an alias for the credit card.

See the image of the Stripe dashboard below. Note the warnings regarding deleting/modifying the customer record or refunding any payments. Under most circumstances you want to avoid making any changes to these aliases customers OR payments within the Stripe dashboard. Any changes within the Stripe dashboard will not be reflected in RGP.

And you absolutely do not want to delete these Stripe customer records!

NOTE: There is no "test mode" available for the integrated billing between Stripe and RGP. If you want to test out the system, use your own credit card and just refund the invoice within RGP after you confirm the operations.

GENERAL

Dashboard

Customers

Recipients

TRANSACTIONS

Payments

Transfers

Balance

SUBSCRIPTIONS

Plans

Coupons

REQUESTS

Events & Webhooks

Logs

APPLICATIONS

Overview

Connected Accounts



cus_6n8rspDP94dYqk

Test

Customer Details

Update Customer Details

ID: cus_6n8rspDP94dYqk
 Created: Aug 13, 2015
 Email: No email
 Description: RGP-ALIAS-DO-NOT-DELETE | Laakmann, Andy P | Enclosure Climbing Center | 1001

Metadata

WARNING: Any modifications, payments, or refunds processed directly within the Stripe dashboard will not be reflected in Rock Gym Pro.

Cards

Add Card

▶ Visa ****4242 2/2022 **DEFAULT** Edit Delete

Payments

Create Payment