Stripe Marketplace (Real time Split)

Payments · https://multivendorx.com/docs/knowledgebase/stripe-marketplace/

Brief Introduction

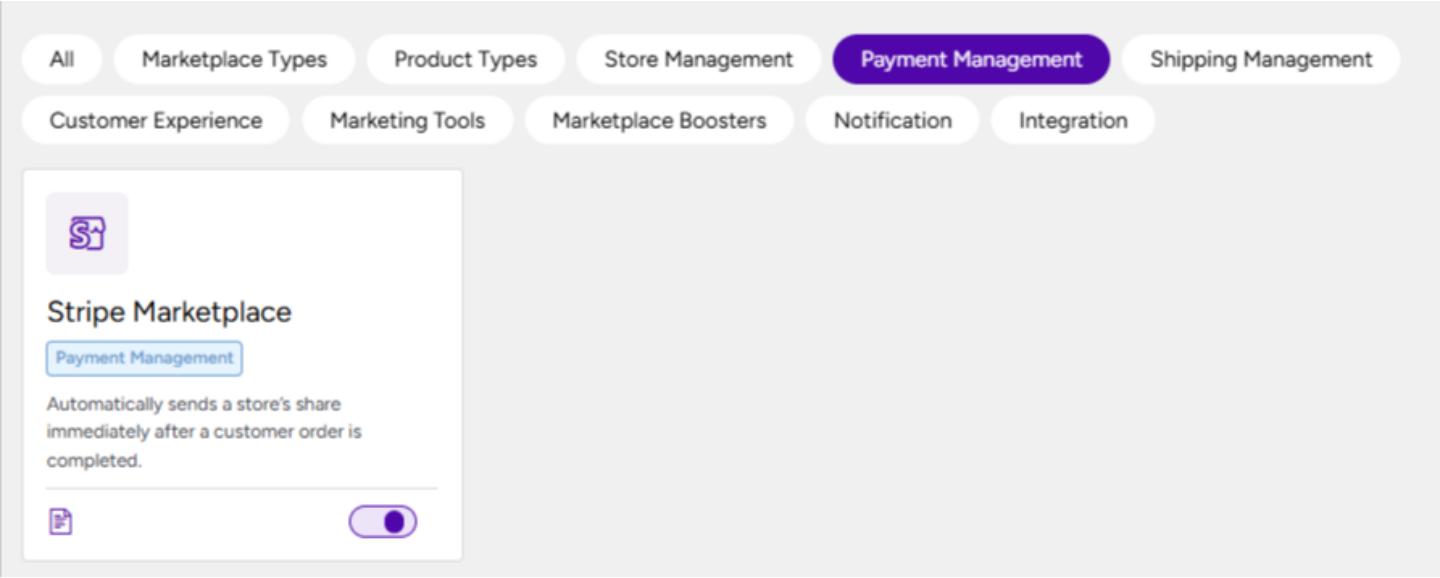
Managing payments in a multi-store marketplace can be complex, especially when it comes to splitting and distributing funds. The **Stripe Marketplace module** simplifies this by enabling secure, real-time payment processing and automated fund distribution. With Stripe, store owners can receive payments instantly while ensuring a seamless and secure checkout experience for customers.

Benefits

- **Real-Time Split Payments** – Automatically distribute payments between admin and store owners at the time of checkout.
- **Card Payments Support** – Allow customers to pay using debit and credit cards.
- **Secure Transactions** – Built-in fraud protection and security provided by Stripe.
- **Flexible Account Types** – Supports multiple Stripe Connect account types to suit different marketplace needs.

Stripe Marketplace Configuration (Admin End)

To start using Stripe Marketplace, navigate to the **Modules** page of MultiVendorX and enable the **Stripe Marketplace** payment option from the Payment Management section.



Once the Stripe Marketplace module is activated, the admin needs to configure the payment settings from the dashboard.

Navigate to:
MultiVendorX → Settings → Finance → Withdrawal Methods

From here, enable the **Stripe Marketplace** option. After enabling it, you will need to provide the required Stripe credntials and configure the settings as described below.

Payment Configuration

The following fields are required to establish a secure connection with Stripe:

- **Payment Mode**
  Select whether you want to use **Test (Sandbox)** mode or **Live** mode. Test mode is used for simulation and development, while Live mode is used for real transactions.
- **Stripe Publishable Key**
  This key is used for client-side interactions and payment data tokenization. Ensure that you use the correct key based on the selected payment mode.
  You can obtain this from your Stripe Dashboard:
  https://dashboard.stripe.com/test/apikeys
- **Stripe Secret Key**
  This key is used for secure server-side API communication. Keep it confidential and ensure it

matches your selected mode (Test or Live).

Available at:

https://dashboard.stripe.com/test/apikeys

- **Client ID**

  This is your Stripe Connect Client ID used for onboarding store owners via OAuth. Make sure it corresponds to the selected mode.

Payment Flow Configuration

- **Charge Type**

  Defines how payments are processed between the marketplace and connected store owner accounts. Supported charge types based on account type:

  - **Standard Accounts** – Support **Direct Charges** only
  - **Express Accounts** – Support **Destination Charges** and **Separate Charges & Transfers**
  - **Custom Accounts** – Support **Destination Charges** and **Separate Charges & Transfers**

Dashboard Access

This setting determines the level of access store owners have to the Stripe dashboard:

- **Standard Accounts** – Full access to the Stripe Dashboard
- **Express Accounts** – Limited dashboard access
- **Custom Accounts** – Fully controlled or restricted access managed by the admin

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Onboarding Configuration

- **Onboarding Style**

  Choose how store owners will complete the Stripe onboarding process:

  - **Hosted**

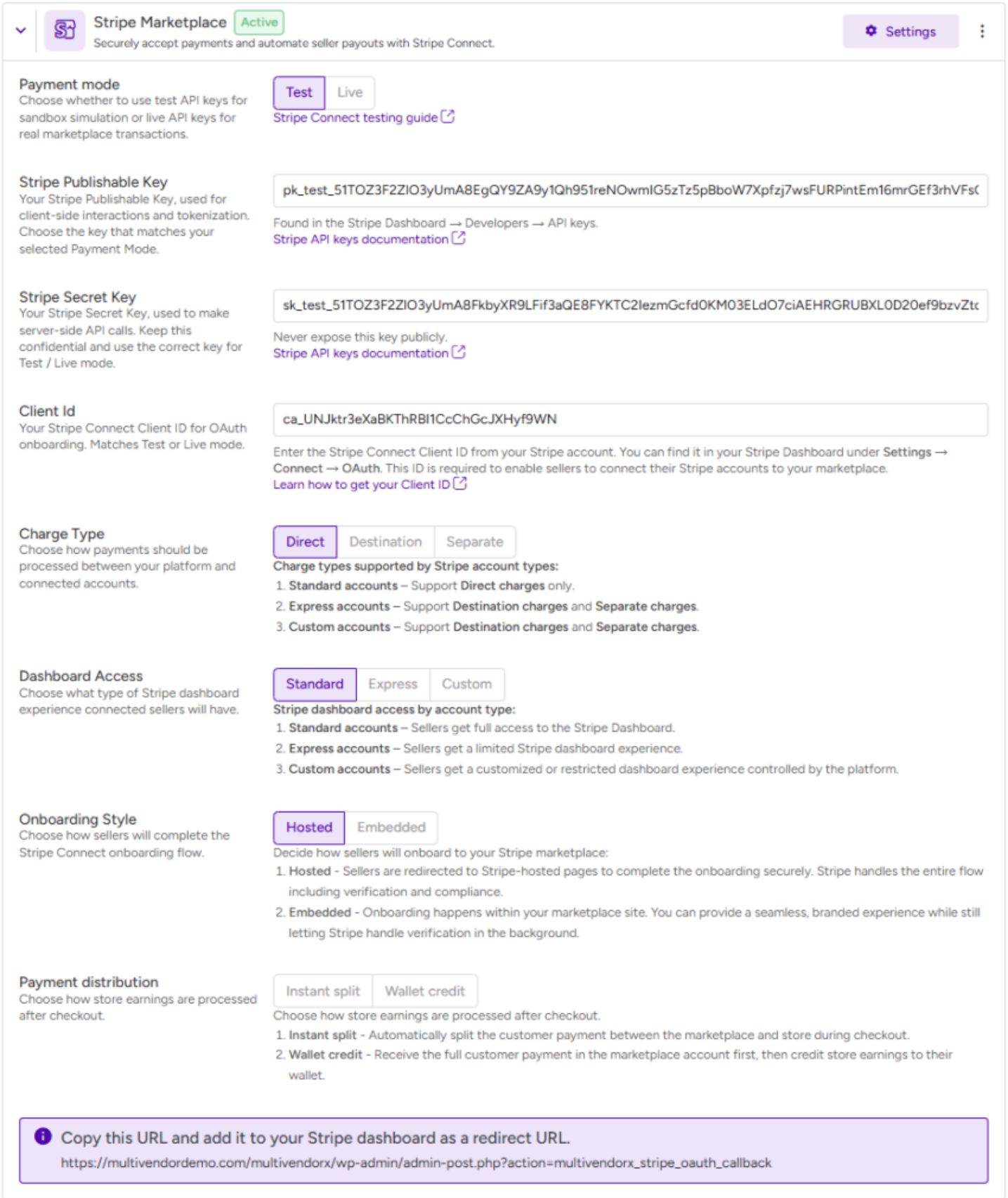
    Store owners are redirected to Stripe-hosted pages where Stripe handles the entire onboarding, including verification and compliance.

- **Embedded**
  Onboarding takes place within your marketplace, offering a more seamless and branded experience while Stripe manages verification in the background.

To configure the redirect URL, copy it from your Stripe settings page and use it accordingly: https://dashboard.stripe.com/test/settings/connect/onboarding-options/oauth

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These settings allow you to fully control how payments are processed, how store owners are onboarded, and how funds are managed within your marketplace.


Stripe Marketplace
Active
Securely accept payments and automate seller payouts with Stripe Connect.
Settings
Payment mode
Choose whether to use test API keys for sandbox simulation or live API keys for real marketplace transactions.
Test
Live
Stripe Connect testing guide
Stripe Publishable Key
Your Stripe Publishable Key, used for client-side interactions and tokenization. Choose the key that matches your selected Payment Mode.
pk_test_51TOZ3F2ZlO3yUmA8EgQY9ZA9y1Qh951reNOwmIG5zTz5pBboW7Xpfzj7wsFURPintEm16mrGEf3rhVFs(
Found in the Stripe Dashboard → Developers → API keys.
Stripe API keys documentation
Stripe Secret Key
Your Stripe Secret Key, used to make server-side API calls. Keep this confidential and use the correct key for Test / Live mode.
sk_test_51TOZ3F2ZlO3yUmA8FkbyXR9LFif3aQE8FYKTC2lezmGcfd0KM03ELdO7ciAEHRGRUBXL0D20ef9bzvZt(
Never expose this key publicly.
Stripe API keys documentation
Client Id
Your Stripe Connect Client ID for OAuth onboarding. Matches Test or Live mode.
ca_UNJktr3eXaBKThRBI1CcChGcJXHyf9WN
Enter the Stripe Connect Client ID from your Stripe account. You can find it in your Stripe Dashboard under Settings → Connect → OAuth. This ID is required to enable sellers to connect their Stripe accounts to your marketplace.
Learn how to get your Client ID
Charge Type
Choose how payments should be processed between your platform and connected accounts.
Direct
Destination
Separate
Charge types supported by Stripe account types:
1. Standard accounts – Support Direct charges only.
2. Express accounts – Support Destination charges and Separate charges.
3. Custom accounts – Support Destination charges and Separate charges.
Dashboard Access
Choose what type of Stripe dashboard experience connected sellers will have.
Standard
Express
Custom
Stripe dashboard access by account type:
1. Standard accounts – Sellers get full access to the Stripe Dashboard.
2. Express accounts – Sellers get a limited Stripe dashboard experience.
3. Custom accounts – Sellers get a customized or restricted dashboard experience controlled by the platform.
Onboarding Style
Choose how sellers will complete the Stripe Connect onboarding flow.
Hosted
Embedded
Decide how sellers will onboard to your Stripe marketplace:
1. Hosted - Sellers are redirected to Stripe-hosted pages to complete the onboarding securely. Stripe handles the entire flow including verification and compliance.
2. Embedded - Onboarding happens within your marketplace site. You can provide a seamless, branded experience while still letting Stripe handle verification in the background.
Payment distribution
Choose how store earnings are processed after checkout.
Instant split
Wallet credit
Choose how store earnings are processed after checkout.
1. Instant split - Automatically split the customer payment between the marketplace and store during checkout.
2. Wallet credit - Receive the full customer payment in the marketplace account first, then credit store earnings to their wallet.
Copy this URL and add it to your Stripe dashboard as a redirect URL.
https://multivendordemo.com/multivendorx/wp-admin/admin-post.php?action=multivendorx_stripe_oauth_callback

Store Owner Configuration

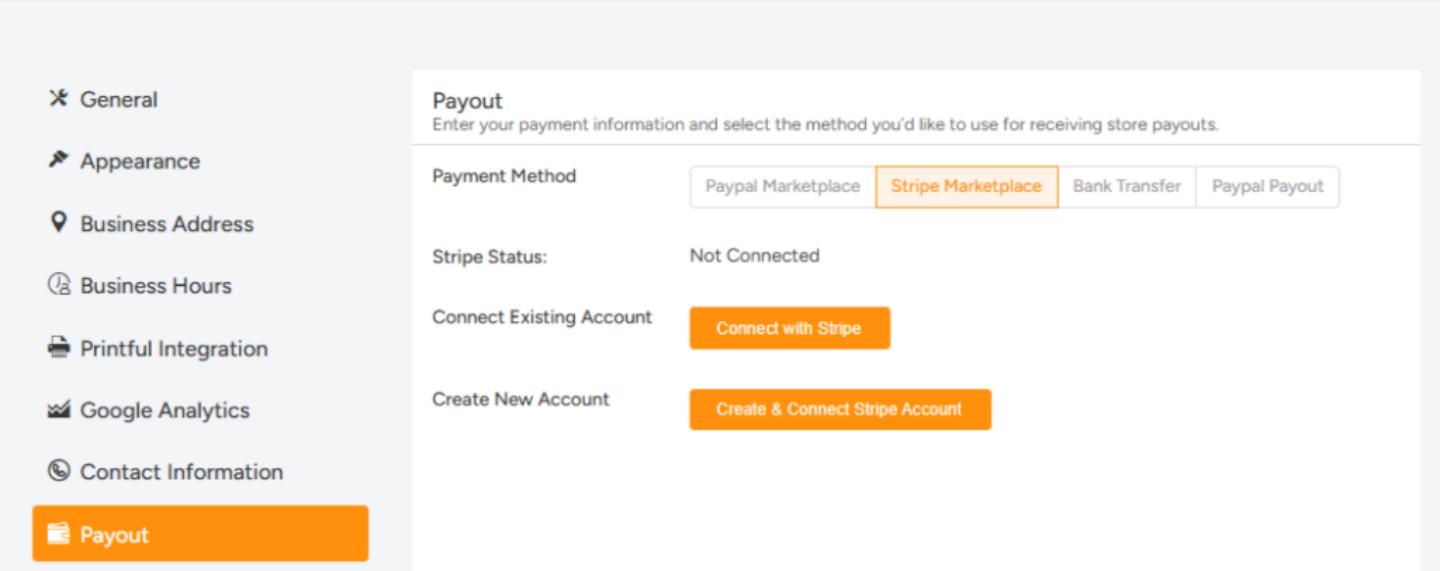
To start receiving payments, store owners need to connect their Stripe account from their dashboard.

They can navigate to **Store Dashboard → Settings → Payout**, select **Stripe Marketplace**, and proceed with the onboarding process.

From here, store owners will have two options:

- **Connect with Stripe** – Use this option to connect an existing Stripe account.
- **Create & Connect Stripe Account** – Use this option to create a new Stripe account and connect it to the marketplace.

Once the onboarding is completed successfully, the Stripe account will be linked, allowing the store owner to receive payments.



This integration ensures a smooth, secure, and flexible payment experience for both marketplace owners and store owners.