

Payment Setup Readiness Checklist

Gather these before connecting a payment gateway

Having these ready turns a payment integration from weeks of back-and-forth into a few days of setup and testing.

Merchant account

- ☐ Payment provider chosen (for example Fygaro or your bank)
- ☐ Merchant application submitted and approved
- ☐ Settlement bank account confirmed
- ☐ Fees, settlement times and currencies understood
- ☐ API keys or credentials available (we can show you where)

How customers will pay

- ☐ Card types to accept (Visa, Mastercard)
- ☐ Bank transfer offered, with account details and reference format
- ☐ Deposits or part-payments needed?
- ☐ Account terms or invoices for business customers?
- ☐ Currencies to display and charge (KYD, USD)

Policies & paperwork

- ☐ Refund and cancellation policy written
- ☐ Terms of service and privacy policy published
- ☐ Receipt and invoice details: business name, address, tax info
- ☐ Who on your team receives payment notifications

Security

- ☐ Card details handled by a PCI-compliant hosted or embedded form
- ☐ Scripts on payment pages kept to a minimum and reviewed
- ☐ Two-factor login enabled on the payment provider dashboard
- ☐ Webhook (instant payment confirmation) set up and signed

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Testing before going live

- ☐ Successful payment
- ☐ Declined card with a helpful error message
- ☐ Full and partial refund
- ☐ Bank transfer order with proof-of-payment upload
- ☐ Order status and emails update automatically

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