

Payments

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Connecting Stripe

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Connecting Stripe lets your pro shop accept real card payments — both in the POS and in your online storefront. Spectre uses **Stripe Connect**, so you authorize Spectre once and your card keys are configured for you automatically; there is nothing to copy and paste.

“ **What you need:** A Stripe account. If you don't have one yet, you can create it during the connection steps below.

How it works

When you connect, Spectre links your store to your own Stripe account. Payouts go directly to your Stripe balance and bank account. Spectre adds a small **application fee of 2%** to each card charge.

Connect your store

1. In the WordPress admin sidebar, open the **SpectrePOS** menu.
2. Open the **Apps** page and find the **Stripe** card.
3. Click **Connect with Spectre**.
4. You are taken to Stripe. Sign in to your Stripe account (or create one), then authorize Spectre to connect.
5. Stripe sends you back to the **Apps** page, which now shows **Connected**.

That's it — the card payment method is enabled automatically. You do **not** need to enter any API keys.

Finish your Stripe profile

Stripe may still need more information before it will release funds. On the **Apps** page, your connection shows three readiness flags:

- **Charges enabled** — you can take card payments.
- **Payouts enabled** — Stripe can send money to your bank.
- **Details submitted** — your business profile is complete.

If any of these are off, click through to your Stripe dashboard and complete the requested business and bank details. These flags update automatically once Stripe approves your account.

Fees

Spectre charges a **2% application fee** on each card transaction, taken automatically at the time of the charge. Standard Stripe processing fees are separate and billed by Stripe.

Disconnect Stripe

You can disconnect at any time:

- From the **Apps** page in SpectrePOS, choose **Disconnect, or**
- Revoke Spectre's access from your own Stripe dashboard under **Settings → Connected apps**.

Disconnecting turns off the card payment method until you reconnect. Cash payments are unaffected.

Troubleshooting

- **"Connected" but cards are declined.** Check that **Charges enabled** is on. If not, finish your Stripe profile.
- **Customers can't pay online but the POS works (or vice-versa).** Both the storefront and the POS use the same Stripe connection — if one works, the connection is good; check the specific payment method settings for the channel that fails.
- **You disconnected by accident.** Reconnect with **Connect with Spectre**; your previous Stripe account and history remain intact on Stripe's side.

Payment Methods

Payment Methods

Spectre POS supports two payment methods at the cashier: **Cash** and **Card**. Both are turned off by default so a new shop doesn't accidentally take a payment with the wrong configuration. This page walks you through enabling them. For accepting real card charges through Stripe, see *Connecting Stripe*.

Open the settings

In the WordPress admin sidebar, go to **SpectrePOS** → **Settings** → **Payment Gateways**.

You'll see a list of available payment methods. For each one you can:

- Enable or disable it.
- Configure method-specific options.

Enable Cash

Cash is the simplest method. When you turn it on, your cashiers see a **Cash** option in the checkout modal. At checkout the cashier enters how much money the customer handed over (**Amount Tendered**), and the screen calculates the **Change** to give back. Partial payments are supported — see *Taking Payment* in the Operator Guide.

To enable:

1. Find **Cash** in the Payment Gateways list.
2. Tick **Enable**.
3. Save changes.

There is no extra configuration required.

Enable Card

The **Card** method covers card payments. Where it routes the charge depends on whether you have **Stripe** connected:

- **With Stripe connected** — card payments are processed live through Stripe (you have to be online), and the funds land in your Stripe balance. Spectre takes a 2% application fee per charge. See *Connecting Stripe*.
- **Without Stripe** — card is recorded as a "manual" payment. Use this when you charge the card on a separate terminal and want Spectre to record the sale as paid. The cashier can optionally record a **Cashback** amount.

To enable:

1. Find **Card** in the Payment Gateways list.
2. Tick **Enable**.
3. Save changes.

If you want live Stripe processing, go to **SpectrePOS** → **Apps** → **Stripe** and follow *Connecting Stripe*.

Spectre's 2% application fee

When a card payment runs through Stripe Connect, Spectre takes a small percentage fee from each charge as the platform fee. The current rate is **2%**. Stripe's standard processing fees are separate and billed by Stripe.

Tips

- If your cashiers don't see Cash or Card at checkout, double-check that you ticked **Enable** here and saved.
- If Cash is enabled but Card isn't, that's a valid configuration — useful for kiosks that don't process cards directly.
- To stop taking card payments temporarily (for example while you reconcile Stripe), disable **Card** here. You don't need to disconnect Stripe.