PAYMENT GATEWAYS

CONNECTING STRIPE PAYMENTS

Card payments taken through your Foxi.food ordering site are charged on a Stripe account that belongs to your restaurant — Foxi.food never holds your money. This guide walks you through connecting that account, reading your payouts and handling refunds.

www.foxifood.com/help/

Updated: 2026-09-05 · September 2026

CONTENTS

01	What Stripe does for your restaurant	2
02	Before you start	2
03	Connecting your account	3
04	Payouts to your bank	3
05	What the customer sees and pays	4
06	Fees: Stripe's and Foxi.food's	5
07	Refunds and disputes	5
08	Common problems	6
09	Where to find help	7

WHAT STRIPE DOES FOR YOUR RESTAURANT

What is Stripe in Foxi.food terms?

Stripe is the card-payment provider built into Foxi.food. Activating online payments creates a Stripe account for your restaurant, on which every card payment is charged. You are the seller: the customer pays your restaurant, and today your restaurant's name appears on their card statement. Foxi.food's fee is split off by Stripe before the money reaches you (Stripe calls this an "application fee"). Stripe charges its own card fee to you on the same account. Your revenue never passes through Foxi.food.

Who owns the Stripe account and the money in it?

You do. The payment account is your restaurant's own Stripe account, managed on the **Payments** tab of **Settings → General → Settings**. During activation you accept Stripe's own terms for connected accounts, which govern verification, payouts and disputes. Every owner added on the **Ownership** tab gets full access to finances, Stripe and bank details — add only people you trust with your bank account.

> **Good to know:** the admin sums it up as "Customers pay by card directly to you — money goes to your account."

BEFORE YOU START

What do I need to have ready?

Stripe verifies your business before it enables payments and payouts. The activation notice in the admin says: "have your business ID and bank account number ready". You will need:

- your business ID (company registration number);
- details of your business and its owner or representative — the manual says the form covers the business, the owner and the bank account. Stripe may ask for more during verification;
- the bank account that should receive payouts.

Today only the owner's account can start the activation. Cash orders work without Stripe; card payments, gift cards, reservation deposits and payment links for phone orders need an active account.

Why must my country and currency be right first?

Your country sets your currency, and the Stripe account is created for it. The admin warns: "Set the restaurant country in settings first — the Stripe account country cannot be changed later." The currency follows your country and, as the admin says, "locks once you connect Stripe payouts"; afterwards only support can change it.

- Currency: **Settings → General → Settings**, tab **General**.

- Country: **Settings → General → Settings**, tab **Restaurant profile**, field **Country (optional)**. Check it before you click **Start activation**; if unsure, ask support@foxi.food first.

CONNECTING YOUR ACCOUNT

How do I connect the account?

1. Sign in at https://www.foxi.food/en/login/restaurant with the owner account.
2. Open **Settings → General → Settings**, tab **Payments**, sub-tab **Online payments**, and click **Start activation**.
3. The Stripe form opens inside the admin page — you do not leave Foxi.food. Fill in your business, the owner or representative and the payout bank account, then submit.
4. Stripe's verification usually takes minutes (this is Stripe's process, not Foxi.food's); click **Refresh status** to see the result. The target is **Stripe account is active** with both badges **Charges enabled** and **Payouts enabled**.

What do the account states mean?

- **Stripe account is not connected** — no Stripe account exists yet; click **Start activation**.
- **Activation not completed** — Stripe has not received everything it needs; click **Complete activation**.
- **Stripe account is restricted** — Stripe is asking for more information or documents; click **Resolve restrictions**, then **Refresh status**.
- **Stripe account is active** — charges and payouts are both enabled; card payments can be switched on per channel.

The **Overview** step **Connect payments (Stripe)** and the red **Set up payments** banner lead to the same screen. The checklist ticks the step off as soon as the account is created; the banner disappears only at **Stripe account is active**.

How do I switch on card payment for my order channels?

Once the account is active, open the sub-tabs **Delivery payments** and **On-site payments** on the same Payments tab. Each channel — delivery, **Dine-in (table ordering)** and **Pickup** — has toggles for **Cash payment** and **Online card payment**. Tick **Online card payment** where you want it and click **Save changes**. The dine-in toggle also decides whether a QR table guest can pay the bill online. A card option ticked before Stripe is active is not shown to customers and triggers a red warning. Payment on your own card terminal is not a separate method — record it as cash.

PAYOUTS TO YOUR BANK

How often does Stripe pay out, and where is my bank account?

Payouts are automatic and run on Stripe's schedule — today Foxi.food does not set or change it. The admin describes it as "Stripe automatically pays out to your bank account (usually within 2 business days)" — that is Stripe's default. The first payout after activation can take longer; your schedule is shown in your Stripe dashboard.

Settings → General → Bank details shows the payout account Stripe has on file. You cannot edit the account on this page — bank accounts are managed through Stripe Connect. To add or replace it, go back to the Payments tab and click **Manage payment account**; Stripe opens and you change the bank account there. **No bank account on file** means payouts cannot start yet.

Why is less in my bank than the sum of my orders?

Only card revenue is paid out — cash never goes through Stripe. Your bank receives the card payment minus three things:

1. the 0.45 EUR processing fee — the customer's own checkout line, paid on top and passed through you to the platform;
2. on courier orders, the 10 % platform delivery fee;
3. Stripe's card fee, shown only in your Stripe dashboard.

Payable in your monthly statement is an accounting figure — revenue after Foxi fees — not a transfer from Foxi.food. Today it includes cash revenue and ignores Stripe's fee, so it will not equal your payouts.

How do I match a payout to individual orders?

A payout normally covers several orders. Use two views together:

- The **Stripe dashboard** (**Open Stripe dashboard**) lists every payout and the card payments inside it, with Stripe's fee on each.
- **Finance → Accounting → Invoices & receipts** shows your monthly statement — **Revenue**, **Foxi fees**, **VAT**, **Payable** — with **Summary (CSV)** and **Orders (CSV)** downloads.

Today each Stripe payment is described as "Order" plus the order ID — the **ID** column of **Orders (CSV)** — so you can match payments to orders directly. Otherwise compare amount and time. The documents do not say whether Foxi.food's fee is itemised on the Stripe payout — the monthly statement is the itemised source.

WHAT THE CUSTOMER SEES AND PAYS

How does card payment look at checkout?

The customer picks the card option, labelled "Visa, Mastercard, Apple Pay, Google Pay"; the wallets use the same Stripe account. Every price line is shown before paying; the lines this guide is about (amounts in the fee table below):

- **Processing fee** — Foxi.food's per-order fee;
- **Card payment discount** — the online-payment incentive you fund;
- the delivery fee on courier orders — the price you set; your revenue when your own couriers deliver. If you use Wolt Drive or Uber Direct under your own contract, that provider charges you separately;
- the tip — paid in the same payment; yours, or your own courier's on a delivery. No processing fee is added on a tip, but on courier orders it is inside the 10 % delivery-fee base;
- the total, with a VAT breakdown for VAT payers.

What is the Processing fee line?

Foxi.food's per-order fee, shown to the customer as its own line on every web and app order, card or cash. It is not charged on QR table orders or staff-entered phone orders. On a card order it is taken from the payment as an application fee when the card is charged. Today Foxi.food deducts nothing else from your Stripe payout (Stripe's card fee is separate — see the fee table). On a cash order you collect it with the order; your monthly statement records it as owed to the platform (column **Foxi fees**). The documents do not say how or when this is settled or what document you receive; the manual says you will be informed. For a mostly-cash business or your bookkeeping, ask support@foxi.food.

What is the card-payment discount and who funds it?

The card-payment discount (default 5 %) is an automatic incentive to pay online. It is calculated on the items and funded by your restaurant from the order price — in return the payment is settled online, without handling cash. Today it is never applied to cash, QR table orders, company accounts or the processing fee. The platform sets the rate and you cannot change it in the admin; for a different rate, write to support@foxi.food.

FEES: STRIPE'S AND FOXI.FOOD'S

Which fees apply to a card order?

Fee	Who charges it	Who pays it	Where you see it
Processing fee, 0.45 EUR per order	Foxi.food	The customer (checkout line, card and cash)	Checkout, receipt, statement (**Foxi fees**)
Platform delivery fee, currently 10 % of items + tip − discounts, courier orders only	Foxi.food	You, from the order price	Card payment; statement (**Foxi fees**)
Stripe's card fee, typically 1.5 % + 0.25 EUR for standard European cards, around 2 % plus 0.25 EUR for corporate cards	Stripe (its own terms)	You (Stripe account)	Stripe dashboard only
Card-payment discount, default 5 %	—	You, from the order price	Checkout, statement (**Discounts**)

No monthly fee; no percentage on pickup, QR-table or phone orders.

Who gives me a document for the fees?

Stripe does, for its own fees — in the Stripe dashboard (per card payment) and in Stripe's own statements. Foxi.food's fees are itemised in your monthly statement (see above). Foxi.food is operated by Elite Digital Services, LLC, a US company (the "Provider" in the Terms). The Terms say that:

- the Provider issues invoices electronically to your account e-mail;
- its fees are stated net of VAT, and VAT-registered EU restaurants apply the reverse charge;
- fee changes come with at least 30 days' notice by e-mail.

If no invoice has arrived by e-mail, write to support@foxi.food. How to book both fees and report VAT — ask your accountant.

REFUNDS AND DISPUTES

How do I refund a customer?

Two ways, both yours to decide — Foxi.food does not process refunds for food orders or mediate between you and your customers:

- **Cancel the order. Cancel order** is available in every unfinished state; a succeeded card payment is refunded automatically and in full from your Stripe account. The customer is e-mailed; their bank usually shows the money within 5–10 business days.

- **Refund in the Stripe dashboard.** For a delivered order or a partial refund, click **Open Stripe dashboard**, find the payment and refund all or part of it. There is no refund button in the admin; today a refund made in Stripe is recorded against the order automatically.

What happens to the fees when I refund?

Two cases:

- **You cancel the order in the admin.** The customer is refunded in full automatically. Today no Foxi.food fee is booked for a cancelled order — including a cash order the customer never collected, once you cancel it. A fully refunded order is left out of your statement. Stripe's own card fee is governed by Stripe's terms — check the card payment in your Stripe dashboard.
- **You refund in the Stripe dashboard.** The documents do not say whether Foxi.food's fee is returned on such a refund. Check the card payment in Stripe and ask support@foxi.food if it matters to you.

What is a chargeback and who handles it?

A chargeback (dispute) is a customer contesting a card payment with their bank. Because the card payment sits on your Stripe account, Stripe debits the disputed amount from your Stripe balance while the dispute is open and returns it if you win. You respond in the Stripe dashboard before Stripe's deadline. Useful evidence: the order detail, the chat with the customer and the courier's delivery-proof photo — the admin's **Delivery confirmation**, which the system today keeps for 90 days. Whether Foxi.food's fee and Stripe's dispute fee stay with you on a lost dispute is not set out in the documents — ask support@foxi.food if it happens.

COMMON PROBLEMS

Stripe asks for documents or pauses payouts — who resolves it?

The Stripe account is yours, so this is resolved between you and Stripe. Payments and payouts resume after verification. If payouts stop:

1. Open **Settings → General → Settings**, tab **Payments**, sub-tab **Online payments**.
2. If you see **Stripe account is restricted**, click **Resolve restrictions**, upload what Stripe asks for, then click **Refresh status**.
3. Check **Settings → General → Bank details** for **No bank account on file** or **Payouts disabled**.
4. Still stuck? Write to support@foxi.food with a screenshot — support handles platform-side problems: a status that will not refresh, a button that errors, an order whose payment state looks wrong.

A customer paid, but the order shows "Awaiting payment" — what do I do?

A card order appears in your list straight away but does not ring or notify you until the payment succeeds — do not start preparing. **Awaiting payment** means the customer has not completed the card step. A paid order is refunded only when it is cancelled — the documents describe no automatic refund for a paid order that nobody accepts, so cancel it yourself. If the customer shows you a payment confirmation:

1. Click **Open Stripe dashboard** and look for the payment.
2. If it is there but the order still says **Awaiting payment**, write to support@foxi.food with the order number and a screenshot.
3. If it is not there, no payment reached your Stripe account; an order unpaid for 30 minutes is cancelled automatically.

A customer says their card was charged twice — who checks?

The card payments sit on your Stripe account, so you check. Click **Open Stripe dashboard** and look at that customer's payments. If you see two card payments for one order, refund the duplicate in Stripe. Then tell support@foxi.food the order number and the two payment identifiers shown in Stripe. If there is only one, say so and ask the customer to check with their bank.

WHERE TO FIND HELP

Where do I turn with a Stripe question?

- **Your Stripe account** — verification requests, payouts, bank account changes, refunds, disputes and Stripe's fee statements are handled in the Stripe dashboard (**Open Stripe dashboard**).
- **Foxi.food support** — support@foxi.food, Monday–Friday 9:00–17:00 CET. Include your account e-mail, restaurant name, order number and a screenshot of the status you see.
- **In the admin** — the **Manual** link at the bottom of the left menu and the **Guide** button on most pages.

Which documents govern this topic?

- Terms of Service — /legal/terms-of-service/ (fees, payment processing, third-party services)
- Refund Policy — /legal/refund-policy/ (customer refunds, non-refundable fees)
- Service Level Agreement — /legal/service-level-agreement/ (support hours)
- Data Processing Agreement — /legal/data-processing-agreement/ (Stripe as a sub-processor)
- Pricing — /pricing/

The online version of this guide is at https://www.foxifood.com/help/payments/stripe/. For the accounting and VAT treatment of card revenue, refunds and fees, ask your accountant — the platform provides the data, not tax advice.

STILL HAVE QUESTIONS?

Technical support for restaurants is available by e-mail. Include the name of your restaurant and, where relevant, the order number.

support@foxi.food
www.foxifood.com/help/

Scan to open the latest version of this guide online: www.foxifood.com/help/payments/stripe/