

# Add payments to your website with **Razorpay**

From account to live payments in 5 steps, then the code to take your first payment.

1

## Create your account

Sign up at [razorpay.com](https://razorpay.com) with your email or phone number. You can start building in **test mode** right away, before KYC is done.

2

## Choose your business type

Pick Individual, Sole Proprietorship or another type that matches how you run your business.

3

## Complete KYC

Keep these ready:

PAN

Bank account details

Business / address proof

Website or app link

4

## Add where you take payments + bank

Add your website, app or payment link, and the bank account where settlements will come. Your website should clearly show Privacy Policy, Terms, Refund / Cancellation Policy and Contact details pages.

5

## Submit, get approved, grab your API keys

Razorpay reviews your details. After approval, generate **live** keys in Dashboard → Account & Settings → API Keys. Key ID is public. **Key Secret stays on your server only.**

## 1. Create an order (server)

```
npm i razorpay
import Razorpay from 'razorpay'
const rzp = new Razorpay({
  key_id: process.env.RZP_KEY_ID,
  key_secret: process.env.RZP_KEY_SECRET })
// amount is in paise: ₹499 = 49900
const order = await rzp.orders.create({
  amount: 49900, currency: 'INR', receipt: 'order_1' })
```

## 2. Open checkout (frontend)

```
<script src="https://checkout.razorpay.com/v1/checkout.js"></script>
new Razorpay({
  key: 'YOUR_KEY_ID',          // public key only
  order_id: order.id,
  name: 'Your Business',
  handler: (res) => verify(res) // send to your server
}).open()
```

## 3. Verify the payment (server)

```
import crypto from 'crypto'
const expected = crypto
  .createHmac('sha256', process.env.RZP_KEY_SECRET)
  .update(razorpay_order_id + '|' + razorpay_payment_id)
  .digest('hex')
const ok = expected === razorpay_signature
// only mark the order as paid if ok is true
```

**Do this before going live:** test everything in test mode first · never put the Key Secret in frontend code or Git · confirm payments on your server (verify signature or use webhooks), never trust the browser alone · keep your policy pages live on your site.