



Programmable payments infrastructure: one API for cards and local methods, plus Billing and Connect so software companies monetize like banks.

KEY PARTNERS

- **Card networks & banks** — clearing, settlement, 3DS, and local payment rails.
- **Connect platforms & marketplaces** — onboard connected accounts at scale.
- Implementation / solutions partners for enterprise rollouts.
- Hardware partners for Terminal readers and POS integrations.
- Developer community (docs, Discord) as an informal partner channel.
- **Link network** — 300M+ consumers for accelerated checkout (pricing page).

KEY ACTIVITIES

- Build and operate Payments, Checkout, Payment Links, Elements, and Dashboard.
- Ship Billing, Tax, Invoicing, Revenue Recognition, Sigma / Data Pipeline.
- Run Radar ML fraud prevention and authorization optimization.
- Maintain global reliability (pricing cites 250M+ API requests/day).
- **Developer experience** — docs, sample code (8+ languages), Discord support.
- Enterprise sales, professional services, and Connect platform enablement.

KEY RESOURCES

- Programmable payments platform (API, Checkout, Elements, Terminal).
- Global regulatory licenses and PCI-compliant card vault.
- Radar / risk models trained across Stripe's merchant network.
- Connect primitives for platforms (onboarding, payouts, embedded UI).
- Brand + documentation that make "just use Stripe" the default advice.
- **People** — engineering, risk, support, and go-to-market teams.

VALUE PROPOSITIONS

- One integration for cards, wallets, and 100+ local payment methods.
- **No setup/monthly fees on standard Payments** — costs track successful charges.
- **Conversion tools** — Checkout, Link autofill, Adaptive Acceptance / retries.
- Radar fraud protection included for standard payments pricing.
- Billing for subscriptions/usage; Connect for platforms & marketplaces.
- **Finance stack attach** — Tax, Invoicing, Revenue Recognition, Sigma.

CUSTOMER RELATIONSHIPS

- Self-serve account creation + Dashboard configuration.
- Industry-leading docs and multi-language sample code.
- 24×7 support over email, phone, or chat (pricing page).
- Developer Discord for technical questions.
- Sales + technical account management for custom packages.
- **Connect** — Stripe may support connected accounts while platform owns UX.

CHANNELS

- **Primary doors** — stripe.com, Dashboard signup, API docs.
- **Developer PLG** — integrate Payments → expand to Billing/Tax/Radar.
- **No-code** — Payment Links and Checkout for non-engineering sellers.
- Atlas as top-of-funnel for newly incorporated startups (\$500).
- Connect platforms distributing Stripe to their user bases.
- Enterprise/contact-sales for volume and unique business models.

CUSTOMER SEGMENTS

- **Indie hackers & startups** — first online charges, Payment Links, Atlas.
- **SMB / mid-market** — standard Payments + Radar + optional Billing/Tax.
- **SaaS & usage businesses** — Billing subscriptions and meters.
- **Platforms & marketplaces** — Connect embedded payments & payouts.
- **Enterprises / high volume** — custom, IC+, global single rates.
- **In-person / omnichannel** — Terminal alongside online Payments.

COST STRUCTURE

- Card network interchange, scheme fees, and bank partner costs.
- Fraud losses, chargebacks, and dispute operations.
- Regulatory licenses, compliance, and PCI scope maintenance.
- **Engineering & product** — APIs, Dashboard, ML, new country rails.
- Support, sales, and solutions for self-serve + enterprise.
- Infrastructure to sustain high uptime at hundreds of millions of API calls/day.

REVENUE STREAMS

- **Payments** — 2.9% + 30¢ US domestic cards; method-specific rates otherwise.
- Intl / FX surcharges commonly +1.5% / +1% where applicable.
- **Billing** — 0.8% PAYG of Billing volume, or monthly tiers \$620–\$5,750.
- **Connect** — Stripe-handles (rev share) or \$2 + 0.25%+25¢ (you price).
- **Instant Payouts** — 1.5% (Payments) / ~1% listed on Connect Instant.
- **Add-ons** — disputes (\$15), Tax, Identity, Issuing, Terminal, Atlas \$500.
- **Enterprise** — custom IC+, volume discounts, global single rates.

Sources: stripe.com/pricing · stripe.com/connect/pricing · stripe.com/about · stripe.com/billing/pricing · stripe.com/pricing/local-payment-methods
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